

# **SOCIAL RESPONSIBILITY REPORT**

# 2017

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## PRESIDENT AND CEO MESSAGE

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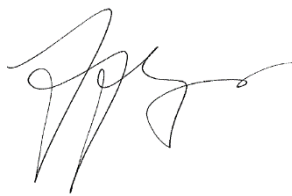
As one of this country's oldest financial institutions, Laurentian Bank Financial Group has a rich history in the communities we serve and it is our privilege to give back in areas where we believe we can have the greatest direct impact. It is with pleasure that I present our 2017 Social Responsibility Report.

Being a good corporate citizen benefits our customers, our employees and communities at large. We are proud to report that, in 2017, Laurentian Bank Financial Group donated to various groups and organizations to support those in need and those who work in communities helping others create opportunities for a better life.

Our involvement in various communities includes a commitment to the environment. With the evolution of our organization, many elements of our transformation plan have real and positive environmental impacts. As we become more digital, we are less reliant on paper. As we grow, we move and merge office spaces into LEED-certified green buildings that promote and support sustainability. We increasingly seek relationships with suppliers who respect environmental concerns and continuously adapt our internal practices with this in mind.

We also believe that investing in our employees' development is both beneficial at the individual level and for the good of our customers. By ensuring they have the required skills in place, our employees play a vital role in helping our customers prosper. From giving financial advice and planning their retirement to providing financing for homes or businesses, our employees are fulfilling our mission of helping customers improve their financial health.

The way we see it, social responsibility and success in business are complementary ideals. What is good for one can be, and is, good for the other. And we see ourselves continuing and building on this strategy in the years to come.



François Desjardins  
President and CEO

## OUR ANNUAL DECLARATION

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This Social Responsibility Report is a declaration of the responsibilities toward communities and is published by the Laurentian Bank Financial Group<sup>1</sup>. It provides an overview of the Group's activities and those of its entities, notably:

- Laurentian Bank of Canada
- Laurentian Bank Securities
- Laurentian Trust of Canada Inc.
- LBC Trust
- Laurentian Bank Insurance Inc.
- B2B Bank
- B2B Bank Securities Services Inc.
- B2B Trustco
- B2B Bank Financial Services Inc.
- B2B Bank Intermediary Services Inc.
- LBC Financial Services
- LBC Capital Inc.
- LBC Investment Management Inc.
- LBC Tech Inc.
- Northpoint Commercial Finance

The 2017 Social Responsibility Report is published by the Executive Office of the Laurentian Bank Financial Group in accordance with the *Public Accountability Statements* regulations adopted on March 21, 2002, and is in compliance with the requirements of the Financial Consumer Agency of Canada (FCAC). It presents an overview of the year's accomplishments with respect to the organization's main stakeholders – clients, employees, shareholders and communities.

This Report is also a complement to the Management Proxy Circular, the Annual Report and the Annual Information Form. These three documents offer more comprehensive information about the programs and policies mentioned and are available at [lbcfg.ca](https://lbcfg.ca).

Unless otherwise indicated, the information contained in this document pertains to fiscal 2017 (November 1, 2016 through October 31, 2017).

A full version of this Social Responsibility Report is available at:

<https://lbcfg.ca/governance-and-social-responsibility/>

Aussi disponible en français à l'adresse suivante :

<https://lbcgf.ca/governance-et-responsabilite-sociale/>

Please submit any comments about this document to the Executive Office.

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<sup>1</sup>The Laurentian Bank Financial Group means the Laurentian Bank of Canada and its subsidiaries (collectively referred as "Laurentian Bank Financial Group", "LBCFG" or the "Group" or the "Bank"), who provide deposit, investment, loan, securities, trust and other products or services.

## ENHANCED GOVERNANCE PRACTICES

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Good governance has always been at the forefront at the Laurentian Bank Financial Group. We make it our priority to follow a good governance model in support of the organization's profitability and development. Based on values of proximity, simplicity and honesty, the Group has, over the years, taken concrete steps to make sure that best practices are implemented proactively and communicated to its shareholders, as well as to stakeholders.

The Board of Directors has, as a result, adopted a policy covering all aspects of corporate governance to ensure the sustainability of the organization and to guide decision-making and actions. This policy, available on our [website](#), is enhanced year to year to include best practices following the evolution and requirements of our industry.

In particular, the Board believes that membership diversity is critical to the success of its mandate and an essential element in maintaining a competitive advantage. To optimize the composition of the Board, a comprehensive grid of skills and expertise required has been developed to support senior executives in the strategic management of the Group. This grid is also used to assess Directors' performances.

The Board makes it a priority to continuously update its knowledge of matters relating to strategic objectives of the Group. For example, during the past year, specific training on the advanced internal ratings-based approach as well as on business services growth and industry challenges was provided to Board members. Both elements are fundamental to the Group's transformation.

Our governance model is constantly enriched by our improvement efforts. This scalable approach contributes to the overall performance of the Group, particularly in this time of intensive transformation of both our activities and of the industry.

# COMMUNICATION

Our communication goals are to promote transparency, communicate clearly and to educate our various stakeholders. We strive to ensure our communications are high-quality and are accessible through various means.

OUR STAKEHOLDERS	OUR COMMITMENTS	OUR MEANS OF COMMUNICATION
<b>CLIENTS</b>	<ul style="list-style-type: none"> <li>• Help customers improve their financial health</li> <li>• Continuous improvement of the client experience</li> </ul>	<ul style="list-style-type: none"> <li>• Laurentian Bank, B2B Bank and Laurentian Bank Securities websites</li> <li>• Online banking through LBCDirect, B2BDirect and brokerage sites – desktop and/or mobile versions</li> <li>• Telephone service</li> <li>• Social media: Facebook, LinkedIn, Twitter</li> <li>• Ombudsman</li> <li>• Emails and mailings</li> <li>• Satisfaction surveys</li> <li>• In-branch posters and brochures</li> </ul>
<b>EMPLOYEES</b>	<ul style="list-style-type: none"> <li>• Share organization’s vision and strategic direction</li> <li>• Offer a dynamic and safe working environment</li> <li>• Encourage development</li> </ul>	<ul style="list-style-type: none"> <li>• Annual meeting between the President and the employees</li> <li>• Visits of offices and places of business by senior management</li> <li>• Regular sector meetings</li> <li>• Internal publications: President’s editorial, bimonthly publication, regular communications on corporate activities</li> <li>• Intranet newsfeed for employees and managers</li> <li>• Ombudsman</li> <li>• Social Media: President’s Twitter feed exclusive to employees</li> <li>• Labor relations committee and other means as prescribed in the collective agreement</li> </ul>
<b>SHAREHOLDERS</b>	<ul style="list-style-type: none"> <li>• Generate a sustainable growth of our profitability</li> </ul>	<ul style="list-style-type: none"> <li>• Disclosure of quarterly financial results</li> <li>• Annual meeting of shareholders</li> <li>• Meetings and phone calls with financial analysts and investors</li> <li>• Proxy Circular</li> <li>• Annual Information Form</li> <li>• Social Responsibility Report</li> <li>• Annual and Quarterly Reports</li> <li>• Laurentian Bank Financial Group and all affiliated business line websites</li> </ul>

OUR STAKEHOLDERS	OUR COMMITMENTS	OUR MEANS OF COMMUNICATION
GENERAL PUBLIC	<ul style="list-style-type: none"> <li>• Be involved in the communities where we operate</li> <li>• Inform the general public of our products and services</li> </ul>	<ul style="list-style-type: none"> <li>• Activities related to donations and sponsorships</li> <li>• Social Responsibility Report</li> <li>• Regular contacts with the media</li> <li>• Social media: Facebook, LinkedIn, Twitter</li> <li>• Laurentian Bank Financial Group and all affiliated business line websites</li> </ul>
REGULATORY AUTHORITIES	<ul style="list-style-type: none"> <li>• Comply with regulations in all of our activities</li> </ul>	<ul style="list-style-type: none"> <li>• Regular exchanges with representatives of regulatory authorities</li> </ul>

## ENGAGING WORKING CONDITIONS

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We firmly believe in the importance of having a fully-engaged workforce and providing opportunities that support personal and professional growth. In order to maintain our employees' engagement, we are constantly working on identifying tangible ways to support the advancement of their careers within our organization. As our organization transforms, we have found that, providing a good and safe work environment and ways to learn, develop and grow, translates to high employee engagement with more than 95% of employees who support our transformation plan.

Having a culture of performance begins with recruiting the best candidates. This past year, our talent acquisition teams took part in several recruiting activities and participated in job fairs at a number of post-secondary institutions in pursuit of top talent.

Diversity is as important a consideration in recruiting as it is in all of the organization's activities. Our diversity plan includes initiatives aimed at continuously promoting diversity and inclusion in the workplace and closing any representation gaps. It also focuses on raising employee awareness about diversity and inclusion and putting progress indicators in place to ensure the plan's overall success.

According to self-identification forms, 0.4% of our workforce was made up of Indigenous persons, 0.6% consisted of persons with disabilities, and 25.7% were members of visible minorities. Women make up 56.5% of our workforce and hold 50% of our organization's management positions.

### A workplace that values its employees' contributions

We offer competitive global compensation that respects pay equity principles. Our offer includes a vast range of benefits<sup>2</sup>:

- Pension plans to help our employees save for their retirement
- Group insurance programs that give our employees and their dependents access to a variety of protection and financial security options
- An employee assistance program to support their health and well being
- A generous vacation and floating day entitlement to ensure that our employees maintain a good work-life balance
- For maternity leaves, we offer top-up benefits to supplement government benefit payments
- An employee stock purchase plan to which we contribute
- Financial benefits on many of our products, including mortgage loans, banking packages, lines of credit and loans for the purchase of personal computer equipment

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<sup>2</sup>Varies depending on employment status and job level.



Our Performance Driven program was designed to allow employees the opportunity to participate in setting their objectives, goals and development needs and then annually review their accomplishments with their managers. The program also provides for individual development plans, when applicable. A new Global Recognition program was introduced in 2017 to celebrate team members and their accomplishments. This is in addition to our existing program that recognizes years of service.

In 2017, more than 48,000 hours of training were provided and our investments in competency development this year significantly exceeded the targets outlined in the *Act to Promote Workforce Skills Development and Recognition* (Bill 90). We recognize the value of training activities to optimize the skills and abilities of our employees which is why we were proud to have partnered, in 2017, with the University of Sherbrooke to develop the skills of our sales force. Our training programs also include a compulsory component for all employees on the subject of *Proceeds of crime (money laundering) and terrorist financing* (PCMLTF). Each year this module is reviewed and enhanced to ensure our employees have the knowledge around PCMLTF to stay at the forefront in the fight against money laundering.

## Workplace safety

To ensure a safe workplace, local health and safety committees have been established at each of our locations with 20 or more employees. These committees inspect workplaces on a monthly basis to ensure a safe work environment. We also have a certified rescue squad consisting of employees who are trained and available to help when needed. In addition, we identified several emergency situations for which we have procedures in place.

## PRESERVING THE ENVIRONMENT

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At Laurentian Bank Financial Group, we believe that all efforts – big or small – make a difference when it comes to reducing our environmental footprint. In addition to our daily efforts in reducing paper consumption and recycling waste in our offices, initiatives are underway that will have larger, long-term impacts in pursuit of environmental sustainability.

Our B2B Bank subsidiary supports clean energy through its partnership with Bullfrog Power. Since 2015, B2B Bank has bullfrogpowered its entire operations with clean, renewable electricity. Bullfrog Power's generators put renewable electricity back onto the grid on B2B Bank's behalf to match the amount of electricity used by its location. In 2017, this totaled nearly \$33,000. Since joining the bullfrogpowered community, B2B Bank has displaced more than 395 tonnes of CO<sub>2</sub>. This is the equivalent of taking 83 cars off the road for one year or diverting more than 125 tonnes of waste from a landfill. This is also the same amount of CO<sub>2</sub> emissions produced by the consumption of 168,250 litres of gasoline.

We are also proud to be working toward consolidating our corporate offices in Montreal into a Silver LEED-certified building in 2018. This move will enable us to further reduce our energy expenses. Our new location will facilitate access to public transit and its parking area has spaces reserved for hybrid vehicles, as well as dedicated bicycle parking.

### A responsible credit policy

Our concern for the environment is also reflected in responsible business practices. Environmental risk assessment is built into the standard risk management process we follow for all credit-related activities, with the exception of certain very specific cases. For the purpose of identifying levels of potential risk, industries are grouped into three categories: high-risk, special-risk, and low-risk.

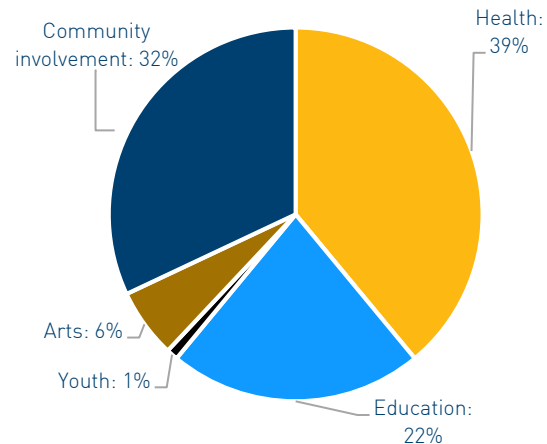
We have a dedicated energy and infrastructure team, meaning that we can provide guidance and support to businesses for their renewable energy projects. This year, 38% of loans granted for renewable energy projects were for solar energy projects, while 29% were for wind power projects and 33% for hydroelectricity projects.

# MAKING A DIFFERENCE IN THE COMMUNITIES WE SERVE

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In 2017, organizations across Canada received financial support from the Laurentian Bank Financial Group for a total amount of nearly \$800 000, including more than \$500,000 in the form of direct charitable donations.

We are committed to supporting organizations that work in the areas of health, community involvement, education, the arts and youth. We also answered the call to assist efforts related to environmental crises – helping Canadians recover from various natural disasters that took place this year.



## Diversified financial support

Offering financial support to those in need is, indeed, a source of pride for us. In 2017, Laurentian Bank Financial Group’s financial involvement included:

- Making a donation and appealing to our employees to support the work of United Way Centraide Canada and thus help to change the lives of thousands of families all across the country. A total of \$176,500 was given through corporate and individual employee donations.
- Donating more than \$115,000 to organizations working in the area of health, such as the Montreal Children’s Hospital.
- Donating \$70,000 to the Canadian Red Cross, of which \$25,000 was earmarked for supporting flood victims in Quebec, Ontario, British Columbia and New Brunswick and another \$25,000 to those affected by damages and displacement cause by the wildfires in British Columbia. Public donations collected in Laurentian Bank’s branches were also directed toward helping affected communities in our country dealing with impacts of natural disasters.
- Collecting food and individual donations in support of the Toronto area Second Harvest. More than 300 pounds of food and over \$3,200 was raised to help end hunger.

We also take pride in knowing that many of our employees actively make a difference in their own communities. Proximity to others in our communities in one of the values we cherish the most and whether it’s by dedicating their personal time or their own resources, our employees get

involved in causes close to their hearts. We donate a minimum of \$200 to the organizations to which our employees dedicate their time and talents.

Our senior executives also lead by example, taking on causes dear to them:

**François Desjardins**, President and Chief Executive Officer, supports a number of causes including Canada Company and the World Wildlife Fund. He also spearheaded a corporate mentorship program aimed at developing skills of young business professionals.

**Susan Kudzman**, Executive Vice President, Chief Risk Officer and Corporate Affairs, is involved in many community and philanthropic activities. She is currently active with the Montreal Heart Institute Foundation as a member of the Board and Chair of the HR committee.

**François Laurin**, Executive Vice President, Chief Financial Officer, champions efforts that support children's health and well being. He sits on the Board of The Montreal Children's Hospital Foundation, and is a member of the Council for Services to Children and Adolescents of the Montreal Children's Hospital.

**Stéphane Therrien**, Executive Vice President, Personal & Commercial Banking and President and Chief Executive Officer of LBC Financial Services, makes personal donations to organizations such as the United Way.

**Deborah Rose**, President and Chief Executive Officer of B2B Bank, Executive Vice President, Intermediary Banking and Chief Information Officer, Laurentian Bank, and President and Chief Executive Officer of LBC Tech mentors young business professionals and makes various personal donations.

**Michel Trudeau**, President and Chief Executive Officer, Laurentian Bank Securities and Executive Vice President, Capital Markets, Laurentian Bank, has been involved for a number of years supporting high-performance young athletes and donates both time and financial resources to Ski Quebec.

## Getting involved to inform, demystify and explain

In 2017, Laurentian Bank Financial Group partnered for the second year in a row with two other financial institutions during October, the Cyber Security Awareness Month, to sponsor the *I Keep It to Myself* campaign. The campaign is geared toward raising awareness about fraud prevention and protecting personal and banking information online. Our financial contribution to the *I Keep it to Myself* campaign helped provide information for the public and for businesses on fraud-related risks and scams. As well, our participation in the *No Surprises* campaign, created by the Financial Consumer Agency of Canada (FCAC), helped educate consumers about their financial rights and responsibilities as a way for them to avoid costly surprises and reach their financial goals.

# FINANCIAL PRODUCTS AND SERVICES TO MEET A VARIETY OF NEEDS

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Customers may have unique needs, but almost everyone has common goal – improving their financial health. Laurentian Bank Financial Group believes that everyone should have access to a financial professional to get advice on how they can reach their financial goals. We provide resources to help our customers make informed decisions – whether it’s for buying a home, saving for retirement or creating a very first budget – we’re here to help. We also make sure we offer products tailored to the needs of low-income individuals, seniors and persons with disabilities. These include:

For low-income individuals:

- a low-fee banking plan that includes up to 12 transactions per month.

For young people:

- a no-fee banking plan that includes unlimited monthly transactions, for youths under 18 years of age.
- a no-fee banking plan that includes up to 20 transactions per month, for students 16 to 25.

For seniors:

- a no-fee plan with four transactions per month, for persons aged 65 or over.
- the 60 + Advantage program that offers a discount of up to \$5 on three of our most popular banking plans, for persons aged 60 or over.

For persons with disabilities:

- Our virtual network makes banking services available to clients 24 hours a day, 7 days a week via automated teller machines, telephone, and by our website and a mobile version of it. Our website and our LBCDirect transaction site are optimized for use with various types of assistive software for persons with disabilities, and our telephone system features a transcription system. The LBCDirect identification process is also adapted for use by the visually impaired.
- In addition, many of our branches are equipped with automatic doors to facilitate their access. We are also working toward having our branches accessible to everyone, and we continue to carry out projects that transform and enhance access wherever we are able to do so.

To learn more, visit [www.laurentianbank.ca](http://www.laurentianbank.ca).

## IMPROVING OUR BUSINESS PRACTICES

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We strive to continuously improve our service and business practices so that our customers always have a positive experience when they interact with us. To that end, specific processes are in place to collect client feedback regarding the quality of our services, and to efficiently intervene when a situation calls for corrective measures.

While promoting the settlement of issues at the source, we always offer the necessary assistance to clients who ask for it, and we communicate with the appropriate authorities as needed. At Laurentian Bank Securities, the policy governing complaint resolution and dispute settlement is covered by the provisions of the *Act respecting the Agence nationale d'encadrement du secteur financier* (Bill 107).

### Requests treated by the Ombudsman

The Ombudsman's Office handled 41 requests in 2017. Of that number, 34 files pertained to Laurentian Bank, and they were handled within an average timeframe of 30.8 days. At the end of the period, the Ombudsman maintained the Bank's position in 19 files, while in 15 files, it recommended settlement in the client's favour.

Three files pertained to B2B Bank and they were handled within an average timeframe of 31.3 days. The Ombudsman had endorsed B2B Bank's initial decision in all cases. Two files opened in fiscal 2017 were still under consideration for B2B Bank.

Two files pertaining to Laurentian Bank Securities were reviewed by the Ombudsman; each maintained the Bank's position. The files were handled within an average timeframe of 25.5 days.

## TOTAL WORKFORCE

As of October 31, 2017

PROVINCE	FULL-TIME	PART-TIME	TEMPORARY	TOTAL
ALBERTA	15	-	-	15
BRITISH COLUMBIA	12	-	-	12
NOVA SCOTIA	2	-	-	2
ONTARIO	912	5	198	1,115
QUEBEC	2,114	270	168	2,552
NEWFOUNDLAND AND LABRADOR	1	-	-	1
<b>TOTAL</b>	<b>3,056</b>	<b>275</b>	<b>366</b>	<b>3,697</b>

## TAXES PAID

As of October 31, 2017

(IN THOUSANDS OF DOLLARS)	INCOME TAX <sup>(1)</sup>	OTHER TAXES <sup>(2)</sup>	TOTAL
FEDERAL	37,508	19,721	57,229
PROVINCIAL	-	-	-
QUEBEC	11,057	41,664	52,721
ONTARIO	12,881	9,601	22,482
ALBERTA	547	-	547
BRITISH COLUMBIA	51	30	81
NEW BRUNSWICK	-	78	78
NOVA SCOTIA	82	133	215
PRINCE EDWARD ISLAND	-	25	25
NEWFOUNDLAND AND LABRADOR	40	61	101
SASKATCHEWAN	-	1	1
MANITOBA	27	3	30
<b>TOTAL PROVINCIAL</b>	<b>24,685</b>	<b>51,596</b>	<b>76,281</b>
<b>TOTAL FEDERAL AND PROVINCIAL</b>	<b>62,193</b>	<b>71,317</b>	<b>133,510</b>

(1) Estimated amounts

(2) Other taxes: Amount including compensatory tax on salaries, payroll tax, property tax and sales taxes.

# FINANCING BY COMMERCIAL CLIENT LOANS

Credit authorized for the year ending October 31, 2017

PROVINCE		0- \$24,999	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000- \$499,999	\$500,000- \$999,999	\$1,000,000- \$4,999,999	\$5,000,000 and over	TOTAL
ALBERTA	Authorized amount	0	\$80,750	\$316,977	\$755,800	\$3,649,428	\$38,592,611	\$595,464,348	\$638,859,915
	Number of clients	0	1	2	2	5	15	22	47
BRITISH COLUMBIA	Authorized amount	0	\$75,750	0	\$1,997,140	\$1,560,838	\$18,000,943	\$1,222,679,696	\$1,244,314,366
	Number of clients	1	1	0	6	2	5	32	47
MANITOBA	Authorized amount	0	0	0	0	\$727,218	\$2,659,279	\$35,000,000	\$38,386,496
	Number of clients	0	0	0	0	1	1	1	3
NEW BRUNSWICK	Authorized amount	0	0	0	\$310,157	0	0	\$21,607,143	\$21,917,300
	Number of clients	0	0	0	1	0	0	1	2
NOVA SCOTIA	Authorized amount	0	0	\$130,000	0	\$575,000	\$3,000,000	0	\$3,705,000
	Number of clients	0	0	1	0	1	1	0	3
ONTARIO	Authorized amount	0	\$293,283	\$2,314,159	\$5,264,349	\$16,165,874	\$163,783,250	\$3,512,199,181	\$3,700,020,096
	Number of clients	1	5	12	15	23	66	121	243
QUEBEC	Authorized amount	\$895,098	\$9,369,604	\$34,407,355	\$68,398,185	\$140,891,389	\$583,334,331	\$3,114,269,720	\$3,951,565,682
	Number of clients	69	172	219	191	202	265	163	1,281
SASKATCHEWAN	Authorized amount	0	0	0	0	\$587,266	0	0	\$587,266
	Number of clients	0	0	0	0	1	0	0	1
NEWFOUNDLAND AND LABRADOR	Authorized amount	0	0	\$642,258	0	0	0	\$21,201,317	\$21,843,575
	Number of clients	0	0	4	0	0	0	1	5
PRINCE EDWARD ISLAND	Authorized amount	0	0	0	\$720,750	0	\$3,471,200	0	\$4,191,950
	Number of clients	0	0	0	2	0	2	0	4
TOTAL	Authorized amount	\$895,098	\$9,819,387	\$37,810,749	\$77,446,380	\$164,157,012	\$812,841,614	\$8,522,421,405	\$9,625,391,645
	Number of clients	71	179	238	217	235	355	341	1,636



## POLICIES AND CODES

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- Risk Appetite and Management Framework
- Change Approval Policy
- Policy on approval of services provided by external auditors and regarding hiring of partners, employees and former partners and employees of external auditors
- Regulatory Risk Management Policy
- Credit Policies
- *Développement du capital humain* (not available in English)
- Business Continuity Management Policy
- Performance Management Policy
- *Politique de gestion des prix de transfert du coût des fonds* (not available in English)
- *Politiques de gestion des risques de trésorerie et Marché des capitaux* (not available in English)
- Operational Risk Management Policy
- Reputation Risk Management Policy
- Policy to Combat Harassment and Violence
- Policy on Insiders and Prohibited Transactions on Bank Securities
- Employment Equity Accommodations Policy
- Nominations and Appointments to External Directorates Policy
- *Politique de remplacement du président et chef de la direction en cas d'accident, invalidité ou inaccessibilité* (not available in English)
- Policy on the Handling of Complaints and Comments About Suspicious Accounting and Audit-Related Activities
- Directors' External Advisors Services Policy
- Financial Benefits on Products Offered by the Bank
- Financial Information Disclosure Policy
- Policy regarding background checks on Directors and Officers
- *Politique de gestion des liquidités et du financement* (not available in English)
- Information Security Management Policy
- Compensation Policy for Laurentian Bank Senior Executives
- Personal Information Protection Policy
- Money Laundering and Terrorist Financing Policy
- Financial Instruments Fair Valuation Policy
- Majority Voting Policy
- *Politique sur la capitalisation des régimes de retraite* (not available in English)
- Capital Management and Adequacy Policy
- *Politique de rémunération des employés des marchés des capitaux* (not available in English)
- Reimbursement of Expenses Policy
- Policy on Oversight of the External Auditor
- Stress Testing Policy
- Board Diversity Policy
- Supplier Risk Management Policy
- Governance Policy
- Model Risk Management Policy
- Capital Plan
- *Procédure de gestion des plaintes* (not available in English)
- Code of Conduct of Directors
- Privacy Code for the Protection of Personal Information
- Code of Ethics
- Code of Ethics for Service Providers

## OPENED, RELOCATED AND CLOSED AUTOMATED BANKING MACHINES

The following Laurentian Bank service points were opened, relocated, closed or merged during the 2017 fiscal year.

### OPENED

Address	City	Province	Postal code
5501 Henri-Bourassa Blvd East	Montreal	QC	H1G2T4

### RE-OPENED

Address	City	Province	Postal code
7955 Sherbrooke East	Montreal	QC	H1L1A6

### RELOCATED

Address	City	Province	Postal code
7119 St-Laurent Blvd	Montreal	QC	H2S0B2
280 Curé-Labelle Blvd	Ste-Thérèse	QC	J7E2X6

### CLOSED

Address	City	Province	Postal code
3830 Dandurand Street	Montreal	QC	H1X1P2
214 Cite-des-Jeunes Blvd	Gatineau	QC	J8Y6S8
9410 Taschereau Blvd	Brossard	QC	J4X1C3
5401 Des Galeries Entree Blvd	Quebec	QC	G2K1N4
1910 St-Joseph Blvd	Drummondville	QC	J2B1R2
849 Montée Masson	Mascouche	QC	J7K2L8
3823 St-Laurent Blvd	Montreal	QC	H2W1X9
5651 Sherbrooke Street West	Montreal	QC	H4A1W6
555 Jean-Talon Street West	Montreal	QC	H3N1R6
4848 Sherbrooke Street West	Montreal	QC	H3Z1G8
4155 Belanger Street	Montreal	QC	H1T1A2
3720 Ontario Street East	Montreal	QC	H1W1R9
6270 Monk Blvd	Montreal	QC	H4E3H7
8090 St-Denis Street	Montreal	QC	H2R2G1
8595 Hochelaga Street	Montreal	QC	H1L2M2
290 Chabanel Street West	Montreal	QC	H2N1G5

## CLOSED (CONTINUED)

Address	City	Province	Postal code
7705 Papineau Avenue	Montreal	QC	H2E2H4
4 Saint-Charles Street East	Longueuil	QC	J4H1A9
4135 Amiens Street	Montreal	QC	H1H2G3
1430 Poirier Street	St-Laurent	QC	H4L1H3
6225 Darlington Avenue	Montreal	QC	H3S2J2
4600 Samson Blvd	Laval	QC	H7W2H3
510 Des Laurentides Blvd	Laval	QC	H7G2V4
6593 Beaubien Street East	Montreal	QC	H1M1B1
150 Iberville Blvd	Repentigny	QC	J6A5M2
1805 Sauve Blvd West	Montreal	QC	H4N3B8
4057 St-Jean Blvd	Dollard-des-Ormeaux	QC	H9G2R4
6525 Léger Blvd	Montreal	QC	H1G6K1
8262 Champlain Blvd	Lasalle	QC	H8P1B5
999 De Bourgogne Street	Quebec	QC	G1W4S6
136 Jacques-Bizard Blvd	Ile-Bizard	QC	H9C2T9
88 Don-Quichotte Blvd	Ile Perrot	QC	J7V6L7
92 Place 21 mars	Nicolet	QC	J3T1W2
910-A Iberville Street	Repentigny	QC	J5Y2P9
1356 Curé-labelle Blvd, Unit 222	Blainville	QC	J7C2P2
601 5th Street P.O box 1210	Murdochville	QC	G0E1W0
168 Gérard D. Levesque Blvd	New Carlisle	QC	G0C1Z0
10 route 132 P.O. Box 70	Port-Daniel	QC	G0C2N0
705 Ste-Catherine Street West	Montreal	QC	H3B4G5
475 de Maisonneuve Blvd East	Montreal	QC	H2L5C4
532 Baume Street	Fort Coulonge	QC	J0X1V0

## OPENED, RELOCATED AND CLOSED BRANCHES

As of October 31, 2017

### MERGED

Address	City	Province	Postal code
3823 St-Laurent Blvd	Montreal	QC	H2W1X9
1805 Sauvé Street West	Montreal	QC	H4N3B8
5651 Sherbrooke West	Montreal	QC	H4A1W6
622 Darlington Avenue	Montreal	QC	H3S2J2
555 Jean-Talon Street West	Montreal	QC	H3N1R6
8090 St-Denis Street	Montreal	QC	H2R2G1
4848 Sherbrooke West	Westmount	QC	H3Z1G8
4155 Bélanger East	Montreal	QC	H1T1A2
3720/14 Ontario Street East	Montreal	QC	H1W1R9
6270 Monk Blvd	Montreal	QC	H4E3H7
8595 Hochelaga Street	Montreal	QC	H1L2M2
290 Chabanel West	Montreal	QC	H2N1G5
7705 Papineau Avenue	Montreal	QC	H2E2H4
9095 Lajeunesse Street	Montreal	QC	H2M1S1
4 St-Charles East	Longueuil	QC	J4H1A9
4135 Amiens Street	Montreal	QC	H1H2G3
6525 Léger Blvd	Montreal	QC	H1G6K1
1430 Poirier Blvd	Montreal	QC	H4L1H3
4600 Samson Blvd, unit 19	Laval	QC	H7W2H3
510-512 Des Laurentides Blvd	Laval	QC	H7G2V4
6593 Beaubien East	Montreal	QC	H1M1B1
1447 Van Horne Avenue	Montreal	QC	H2V1K9

**MERGED (CONTINUED)**

Address	City	Province	Postal code
150 Iberville Blvd	Repentigny	QC	J6A5M2
910 Iberville Blvd	Repentigny	QC	J5Y2P9
4057 St-Jean	Dollard-Des Ormeaux	QC	H9G2R4
136 Jacques-Bizard	Montreal	QC	H9C2T9
770 St-Joseph Blvd	Gatineau	QC	J8Y4B8
148 Front Street	Campbell's Bay	QC	J0X1K0
532 Baume Street	Fort Coulonge	QC	J0X1V0
1021 Cyrville Road	Ottawa	ON	K1J7S3
8262 Champlain Blvd	Lasalle	QC	H8P1B5
999, de Bourgogne, local 11	Quebec	QC	G1W4S6
580 Grande-Allée East	Quebec	QC	G1R2K2
88 Don-Quichotte Blvd	L'Île-Perrot	QC	J7V6L7
1220 du Port Avenue	La Baie	QC	G7B1W4
92 Place 21 mars	Nicolet	QC	J3T1E9
1356 Labelle Blvd, suite 222	Blainville	QC	J7C2P2
240 Principale	Grenville	QC	J0V1J0
601 5th Street	Murdochville	QC	G0E1W0
168 Gérard D. Lévesque Blvd	New Carlisle	QC	G0C1Z0
10 Route 132	Port Daniel	QC	G0C2N0