

# INVESTOR FACT SHEET

First Quarter 2017



LAURENTIAN  
BANK

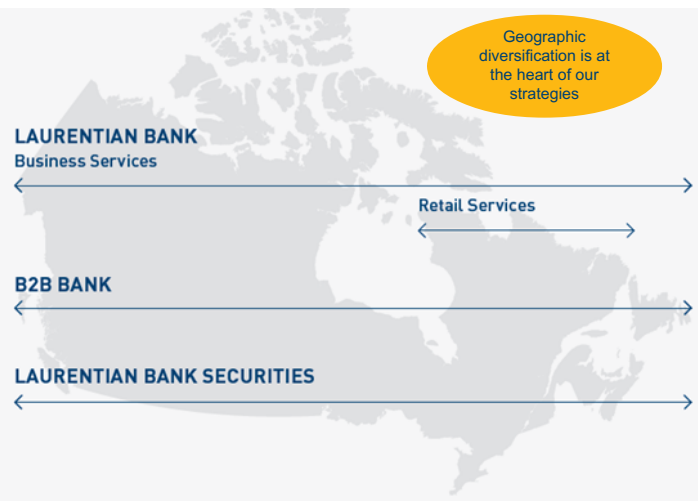
## LAURENTIAN BANK OVERVIEW

Laurentian Bank of Canada is a financial institution whose activities extend across Canada. Founded in 1846, its mission is to help customers improve their financial health and it is guided by values of proximity, simplicity and honesty.

The Bank serves one and a half million clients throughout the country and employs more than 3,600 individuals, which makes it a major player in numerous market segments. The Bank caters to the needs of retail clients via its branch network based in Quebec. The Bank also stands out for its know-how among small and medium-sized enterprises and real estate developers owing to its specialized teams across Canada. Its subsidiary B2B Bank is, for its part, one of the major Canadian leaders in providing banking products and services and investment accounts through financial advisors and brokers. Laurentian Bank Securities offers integrated brokerage services to a clientele of institutional and retail investors.

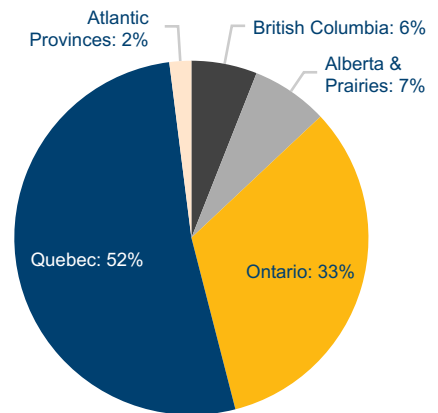
Key Metrics	Q1/17	Q1/16
Balance Sheet Assets	\$ 43.1B	\$ 40.3B
Average Earning Assets	\$ 36.8B	\$ 33.5B
Loans and Acceptances	\$ 33.7B	\$ 30.7B
Deposits	\$ 26.7B	\$ 26.8B
Common Shareholders' Equity <sup>(1)</sup>	\$ 1,659M	\$ 1,404M
CET1 Ratio	8.2%	7.7%
Market Capitalization	\$ 1,998M	\$ 1,446M
Assets Under Administration and Management	\$ 32.2B	\$ 41.6B

## OUR PAN-CANADIAN PRESENCE



### Geographic distribution of loans

As at January 31, 2017 (as a %)

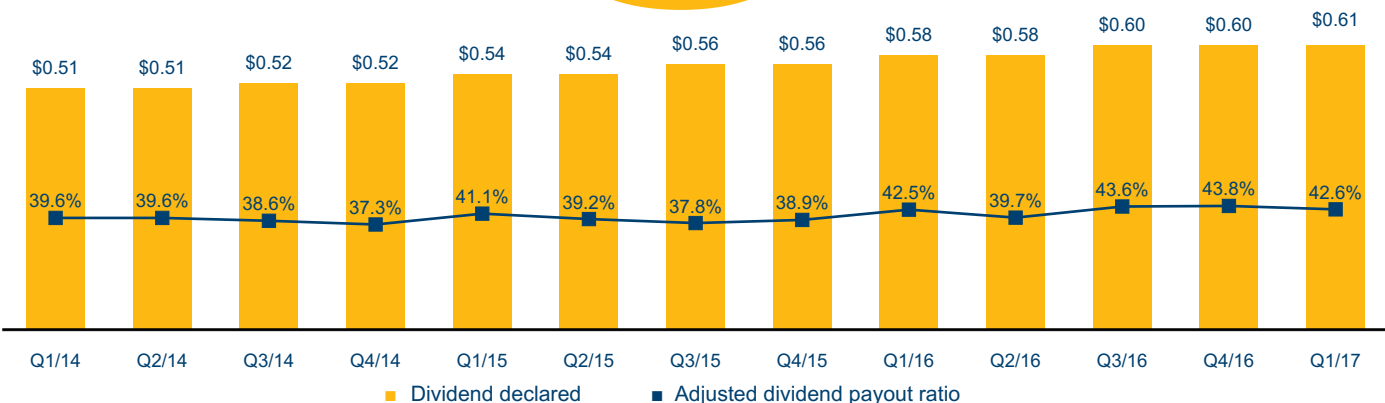


## REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

### Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio <sup>(1)</sup>

(\$ and as a %)

Target Payout Ratio  
40% to 50%

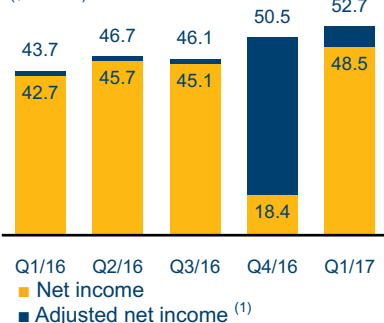


(1) Refer to the Non-GAAP and Key Performance Measures on page 4 of the Bank's Q1 2017 Report to Shareholders.

# HIGHLIGHTS

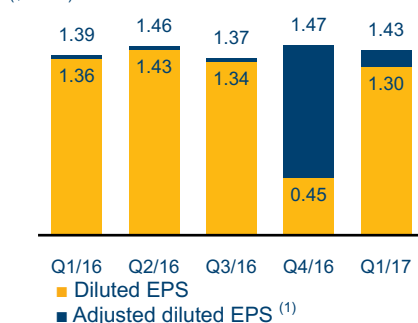
## Net Income

(\$ millions)

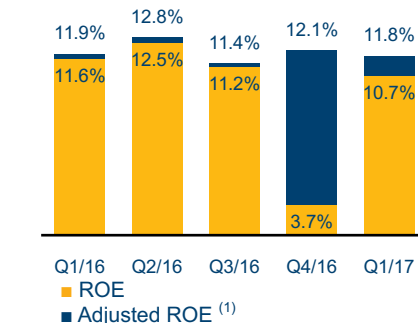


## Diluted EPS

(\$/share)

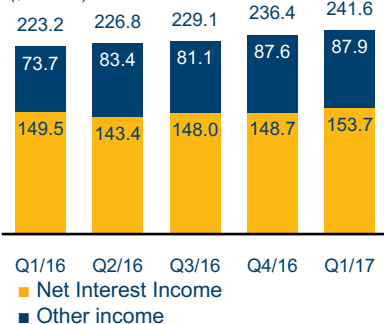


## ROE

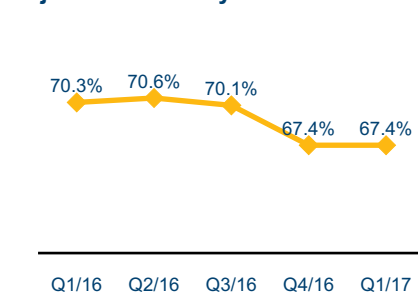


## Total Revenue

(\$ millions)

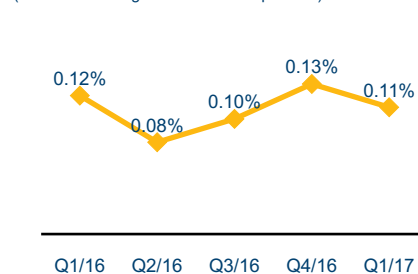


## Adjusted Efficiency Ratio <sup>(1)</sup>



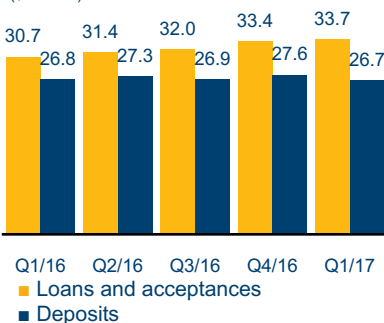
## Provision for Credit Losses

(As a % of average loans and acceptances)

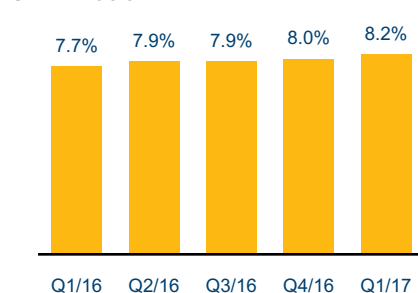


## Loans and Deposits

(\$ billions)



## CET1 Ratio



## 2017 EARNINGS CALENDAR

<b>Q1</b>	February 28
<b>Q2</b>	May 30
<b>Q3</b>	August 29
<b>Q4</b>	December 5

## MEDIUM-TERM OBJECTIVES <sup>(2)</sup>

Adjusted Financial Performance <sup>(1)</sup>		Q1/17
ROE	Narrow gap to 300 bps by 2019 <sup>(3)</sup>	11.8% gap at 360 bps <sup>(4)</sup>
Efficiency ratio	< 68% by 2019	67.4%
Diluted EPS	Grow by 5% to 10% annually	\$1.43 up 3% <sup>(5)</sup>
Operating leverage	Positive	4.5% <sup>(5)</sup>

## STOCK-RELATED INFORMATION

As at January 31, 2017

- »Share Price \$58.86
- »Number of shares outstanding 33.9 million
- »Market capitalization \$ 1,998 million

### Q1 2017

- »Dividend declared \$0.61
- »Dividend yield 4.1%

### SHARES

STOCK SYMBOLS

- Common Shares: LB (TSX)
- Non-Cumulative Class A preferred shares:
  - Series 11 : LB.PR.F
  - Series 13 : LB.PR.H
  - Series 15 : LB.PR.J

## CONTACT INFORMATION

**Investor Relations**  
Tel.: 514 284-4500, ext. 4926  
Email: susan.cohen@banquelaurentienne.ca  
[www.laurentianbank.ca](http://www.laurentianbank.ca)

**Head Office**  
Tour Banque Laurentienne  
1981 McGill College Avenue  
Montréal, Québec H3A 3K3  
Tel.: 514 284-4500

**Transfer Agent and Registrar**  
Computershare Investor Services Inc.  
1500 Robert-Bourassa Blvd., Suite 700  
Montréal, Québec H3A 3S8  
Tel.: 1 800 564-6253

(2) Refer to the Caution Regarding Forward-looking Statements on page 3 of the Bank's Q1 2017 Report to Shareholders.

(3) Compared to the major Canadian banks and to achieve a comparable ROE by 2022.

(4) Gap based on 2016 results (the 6 major Canadian banks average at 15.4%), Q1 2017 results for major Canadian banks are not yet available.

(5) Compared to Q1 2016.