

INVESTOR FACT SHEET

Second 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.

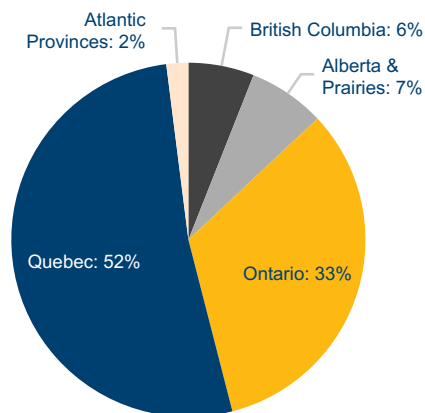
Key Metrics	Q2/17	Q2/16
Balance Sheet Assets	\$ 45.4B	\$ 41.0B
Average Earning Assets	\$ 36.9B	\$ 34.1B
Loans and Acceptances	\$ 34.2B	\$ 31.4B
Deposits	\$ 27.4B	\$ 27.3B
Common Shareholders' Equity ⁽¹⁾	\$ 1,689M	\$ 1,439M
CET1 Ratio	8.1%	7.9%
Market Capitalization	\$ 1,903M	\$ 1,513M
Assets Under Administration and Management	\$ 32.9B	\$ 42.2B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

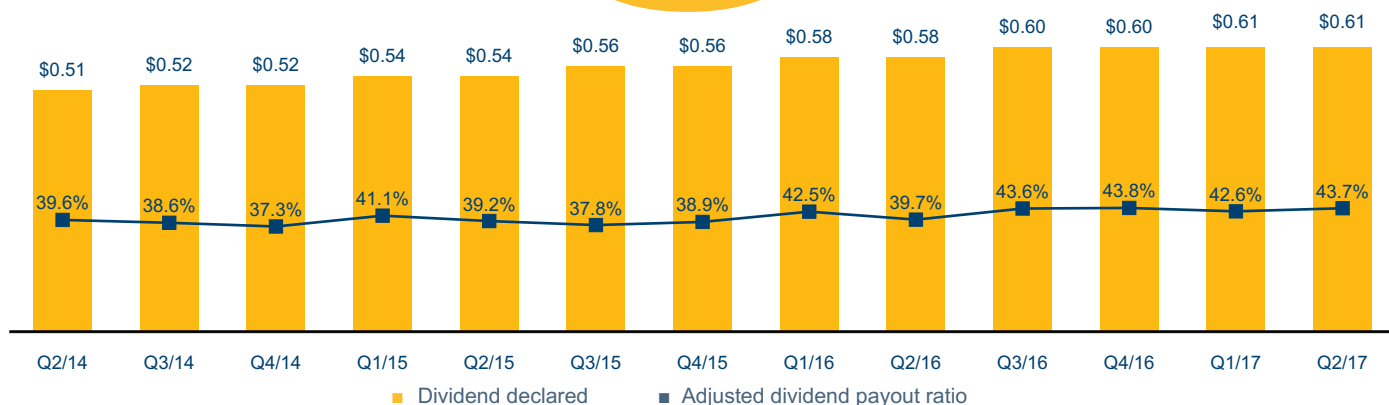
As at April 30, 2017 (as a %)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio ⁽¹⁾
(\$ and as a %)

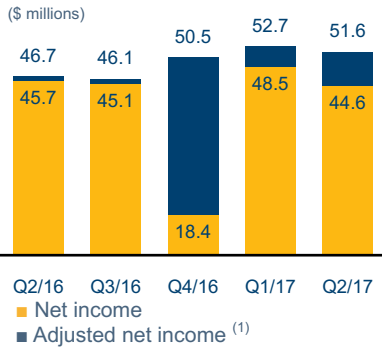
Target Payout Ratio
40% to 50%



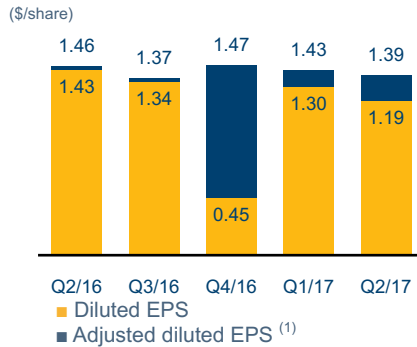
(1) Refer to the Non-GAAP and Key Performance Measures on page 4 of the Bank's Q2 2017 Report to Shareholders.

HIGHLIGHTS

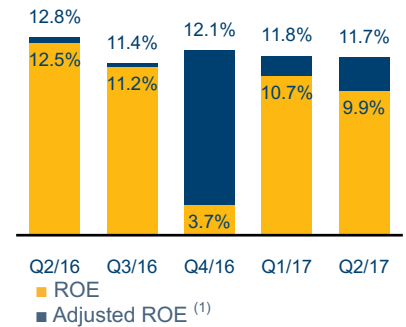
Net Income



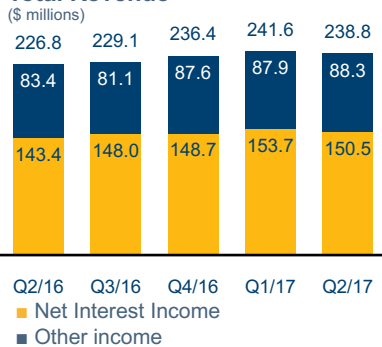
Diluted EPS



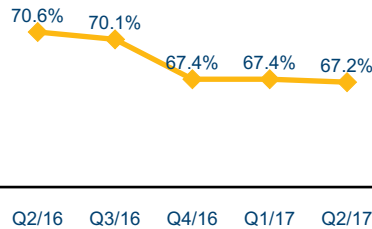
ROE



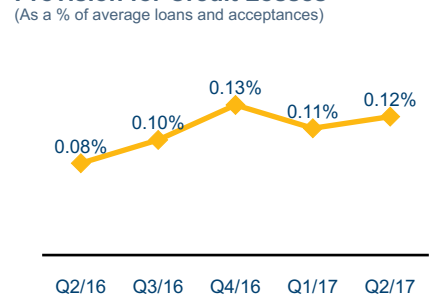
Total Revenue



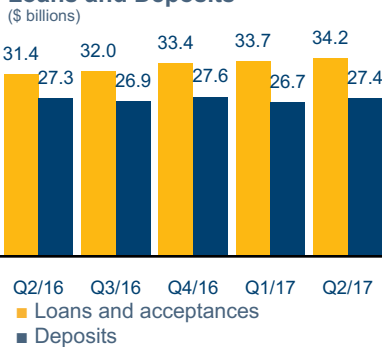
Adjusted Efficiency Ratio ⁽¹⁾



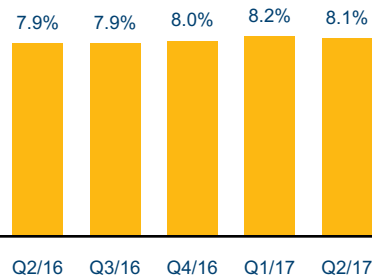
Provision for Credit Losses



Loans and Deposits



CET1 Ratio



2017 EARNINGS CALENDAR

Q1	February 28
Q2	May 30
Q3	August 29
Q4	December 5

MEDIUM-TERM OBJECTIVES ⁽²⁾

Adjusted Financial Performance ⁽¹⁾		Q2/17 YTD
ROE	Narrow gap to 300 bps by 2019 ⁽³⁾	11.7% gap at 420 bps ⁽⁴⁾
Efficiency ratio	< 68% by 2019	67.2%
Diluted EPS	Grow by 5% to 10% annually	\$2.82 down 1% ⁽⁵⁾
Operating leverage	Positive	4.7% ⁽⁵⁾

STOCK-RELATED INFORMATION

As at April 30, 2017

- » Share Price \$55.84
- » Number of shares outstanding 34.1 million
- » Market capitalization \$ 1,903 million

Q2 2017

- » Dividend declared \$0.61
- » Dividend yield 4.4%

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

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(2) Refer to the Caution Regarding Forward-looking Statements on page 3 of the Bank's Q2 2017 Report to Shareholders.

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

(4) Gap based on Q1 2017 results (the 6 major Canadian banks average at 15.9%), Q2 2017 results for major Canadian Banks are not yet available.

(5) Compared to Q2 2016 YTD.