

INVESTOR FACT SHEET

Third Quarter 2018



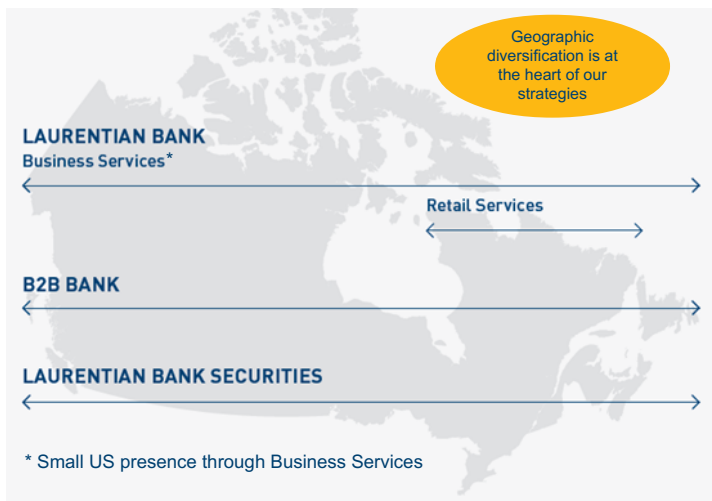
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

Founded in 1846, Laurentian Bank Financial Group is a diversified financial services provider whose mission is to help its customers improve their financial health. The Laurentian Bank of Canada and its entities are collectively referred as Laurentian Bank Financial Group (the "Group" or "the Bank").

With more than 3,700 employees guided by the values of proximity, simplicity and honesty, the Group provides a broad range of advice-based solutions and services to its retail, business and institutional customers. With pan-Canadian activities and a presence in the U.S., the Group is an important player in numerous market segments.

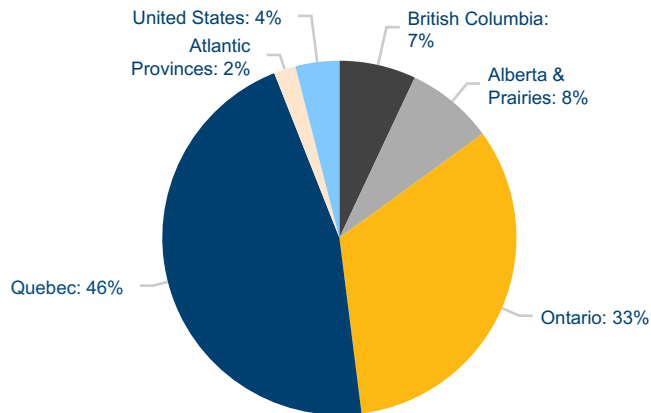
| Key Metrics | Q3/18 | Q3/17 |
|--|-----------|-----------|
| Balance Sheet Assets | \$ 46.6B | \$ 45.2B |
| Average Earning Assets | \$ 39.7B | \$ 38.4B |
| Loans and Acceptances | \$ 35.4B | \$ 34.9B |
| Deposits | \$ 29.1B | \$ 28.2B |
| Common Shareholders' Equity ⁽¹⁾ | \$ 2,244M | \$ 1,728M |
| CET1 Ratio | 8.8% | 7.9% |
| Market Capitalization | \$ 1,958M | \$ 1,852M |
| Assets Under Administration and Management | \$ 30.8B | \$ 31.5B |

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

As at July 31, 2018 (as a %)

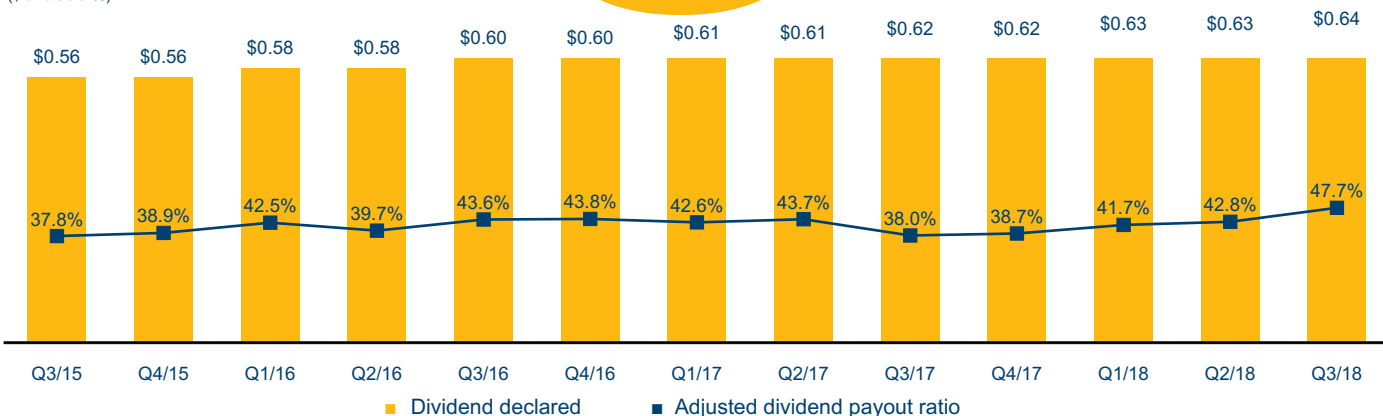


REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio ⁽¹⁾

(\$ and as a %)

Target Payout Ratio
40% to 50%

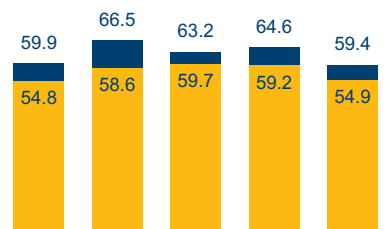


(1) Refer to the Non-GAAP and Key Performance Measures on page 5 of the Bank's Q3 2018 Report to Shareholders.

HIGHLIGHTS

Net Income

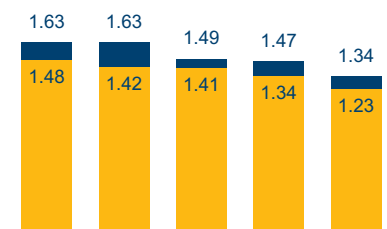
(\$ millions)



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18
 ■ Net income
 ■ Adjusted net income ⁽¹⁾

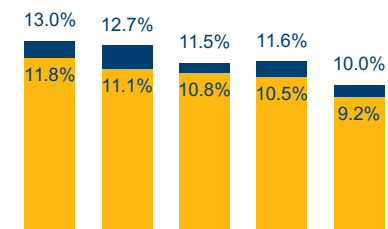
Diluted EPS

(\$/share)



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18
 ■ Diluted EPS
 ■ Adjusted diluted EPS ⁽¹⁾

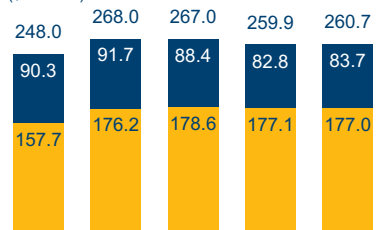
ROE



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18
 ■ ROE
 ■ Adjusted ROE ⁽¹⁾

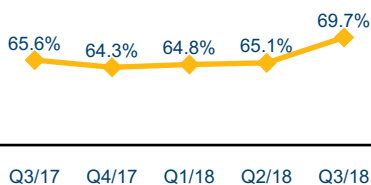
Total Revenue

(\$ millions)



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18
 ■ Net Interest Income
 ■ Other income

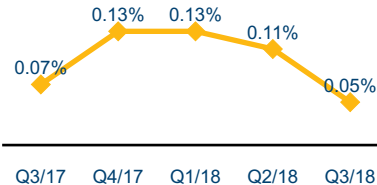
Adjusted Efficiency Ratio ⁽¹⁾



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18

Provision for Credit Losses

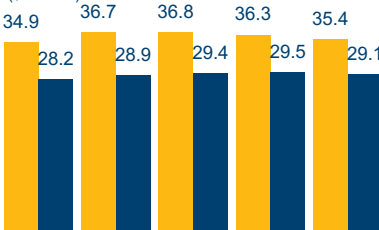
(As a % of average loans and acceptances)



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18

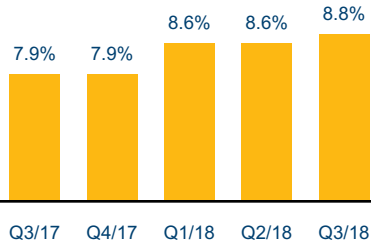
Loans and Deposits

(\$ billions)



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18
 ■ Loans and acceptances
 ■ Deposits

CET1 Ratio



Q3/17 Q4/17 Q1/18 Q2/18 Q3/18

2018 EARNINGS CALENDAR

| | |
|-----------|-------------|
| Q1 | February 28 |
| Q2 | June 1 |
| Q3 | September 4 |
| Q4 | December 5 |

MEDIUM-TERM OBJECTIVES ⁽²⁾

| Adjusted Financial Performance ⁽¹⁾ | | Q3/18 YTD |
|---|--|--|
| ROE | Narrow gap to 300 bps by 2020 ⁽³⁾ | 11.0% gap at 560 bps ⁽⁴⁾ |
| Efficiency ratio | < 65% by 2020 | 66.5% |
| Diluted EPS | Grow by 5% to 10% annually | \$4.30 down 4% ⁽⁵⁾ |
| Operating leverage | Positive | 0.4% ⁽⁵⁾ |

STOCK-RELATED INFORMATION

As at July 31, 2018

| | |
|-------------------------------|------------------|
| »Share Price | \$46.62 |
| »Number of shares outstanding | 42.0 million |
| »Market capitalization | \$ 1,958 million |

Q3 2018

| | |
|--------------------|--------|
| »Dividend declared | \$0.64 |
| »Dividend yield | 5.5% |

SHARES

STOCK SYMBOLS

- Common Shares: LB (TSX)
- Non-Cumulative Class A preferred shares:
 - 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 5 of the Bank's Q3 2018 Report to Shareholders.

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

(4) Gap based on Q3 2018 YTD results (the weighted average of the 6 major Canadian banks at 16.6%).

(5) Compared to Q3 2017 YTD.