

INVESTOR FACT SHEET



First Quarter 2016

LAURENTIAN BANK OVERVIEW

Laurentian Bank of Canada is a banking institution whose activities extend across Canada. Laurentian Bank distinguishes itself through the excellence and simplicity of its services.

The Bank has earned a solid reputation among small and medium-sized enterprises and real estate developers thanks to its specialized teams across Canada, namely in Ontario, Quebec, Alberta, British Columbia and Nova Scotia.

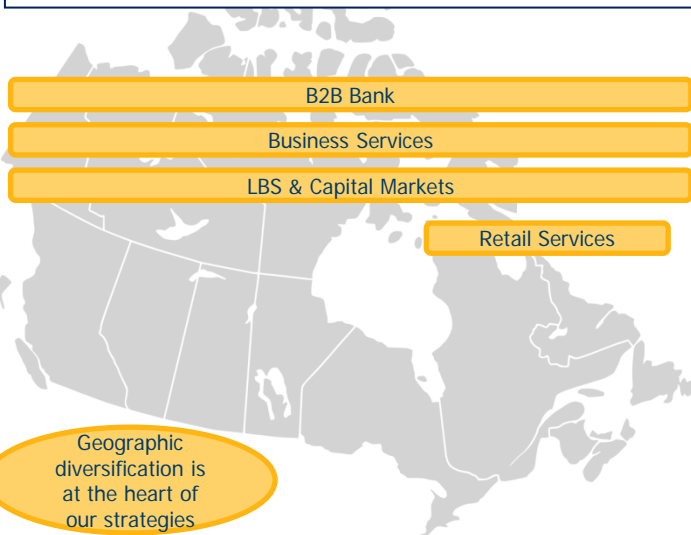
The Bank caters to the needs of retail clients via its branch network as well as its online and mobile banking channels.

For their part, B2B Bank is a Canadian leader in providing banking and investment products and services to financial advisors and brokers.

The expertise and effectiveness of Laurentian Bank Securities' (LBS) integrated brokerage services are known nationwide.

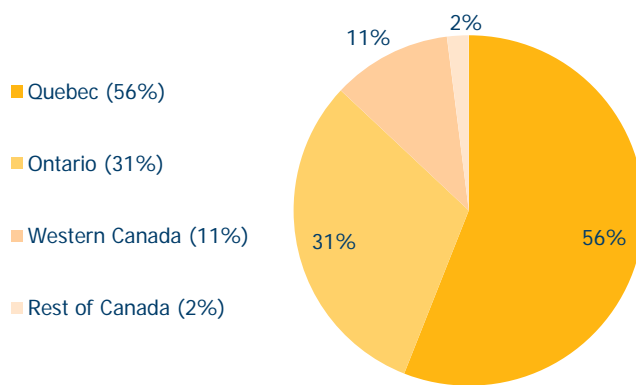
Key Metrics	Q1/16	Q1/15
Balance Sheet Assets	\$ 40.3B	\$ 37.4B
Average Earning Assets*	\$ 33.5B	\$ 30.2B
Loans and Acceptances	\$ 30.7B	\$ 27.8B
Deposits	\$ 26.8B	\$ 24.6B
Common Shareholders' Equity*	\$ 1,404M	\$ 1,341M
CET1 Ratio	7.7%	7.8%
Market Capitalisation	\$ 1,446M	\$ 1,355M
Assets Under Administration and Management	\$ 41.6B	\$ 42.6B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

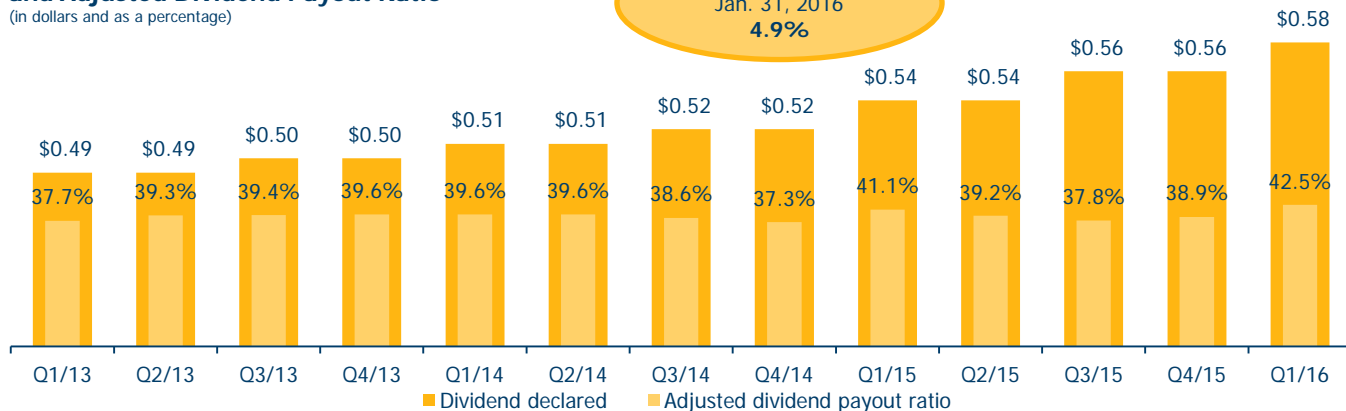
As at January 31, 2016 (as a percentage)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio*

(in dollars and as a percentage)

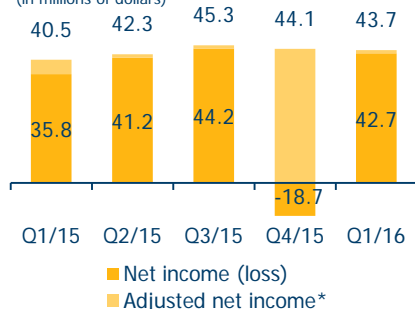


*Refer to the non-GAAP financial measures on page 5 of the Bank's Q1 2016 Report to Shareholders

HIGHLIGHTS

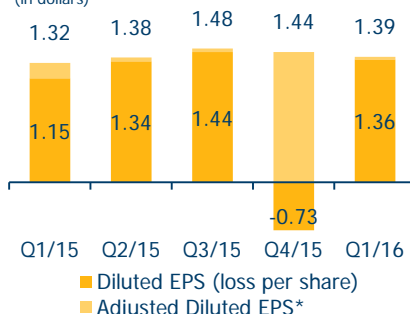
Net Income

(in millions of dollars)

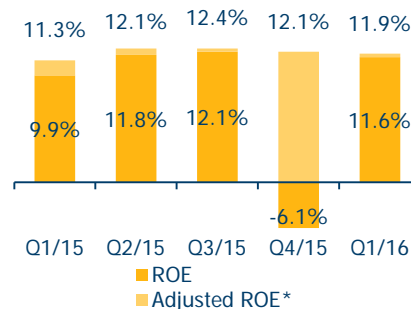


Diluted EPS

(in dollars)

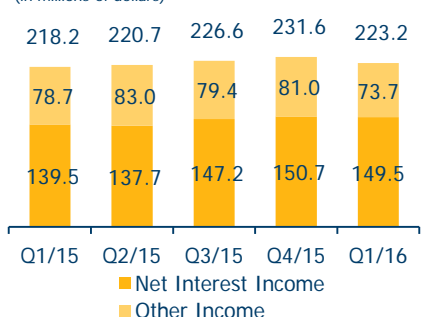


ROE

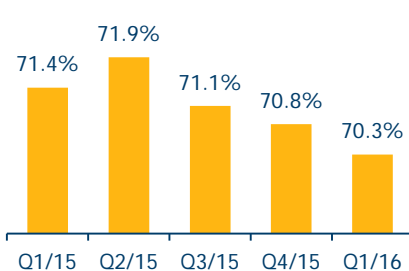


Total Revenue

(in millions of dollars)

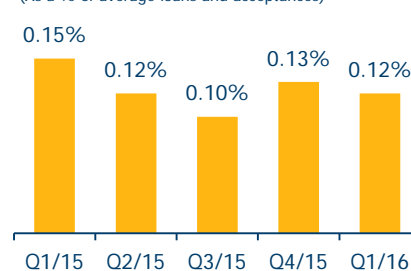


Adjusted Efficiency Ratio*



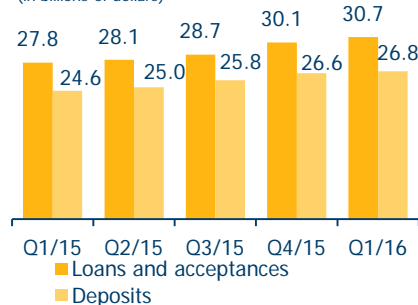
Provision for Credit Losses

(As a % of average loans and acceptances)

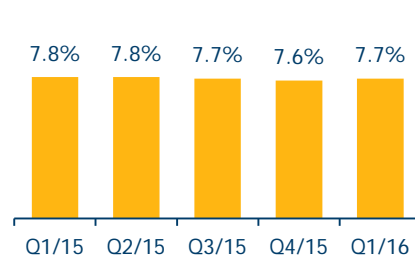


Loans and Deposits

(in billions of dollars)

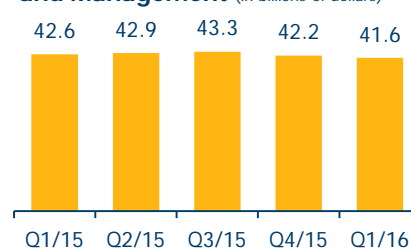


CET1 Ratio



Assets Under Administration and Management

(in billions of dollars)



MEDIUM-TERM OBJECTIVES**

Adjusted Financial Performance*

Q1/16

Diluted EPS

Grow by 5% to 10% annually

\$ 1.39
Up 5% Y/Y

Efficiency ratio

< 68% by 2019

70.3%
Down 110 bps Y/Y

Operating leverage

Positive

0.6%

ROE

14% by 2019

11.9%
Up 60 bps Y/Y

SHARES

STOCK SYMBOLS

» Common Shares: LB (TSX)

» Non-Cumulative Class A preferred shares:

» Series 11 : LB.PR.F

» Series 13 : LB.PR.H

STOCK INFORMATION

As at January 31, 2016

» Share Price \$ 47.70

» Number of shares outstanding 30.3 million

» Market capitalization \$ 1,446 million

Q1 2016

» Dividend declared \$0.58

» Dividend yield 4.9%

CONTACT INFORMATION

Investor Relations

Tel.: 514-284-4500, ext. 4926

Fax: 514-284-3916

Email: susan.cohen@banquelaurentienne.ca

www.laurentianbank.ca

Head Office

Tour Banque Laurentienne

1981 McGill College Avenue,

20th floor, Montréal, Québec

H3A 3K3

Transfer Agent Computershare
Investor Services Inc.

1500 Robert-Bourassa Blvd., Suite 700

Montréal, Québec H3A 3S8

Tel.: 1-800-564-6253

*Refer to the non-GAAP financial measures on page 5 of the Bank's Q1 2016 Report to Shareholders

**Refer to the caution regarding forward-looking statements on page 4 of the Bank's Q1 2016 Report to Shareholders