

INVESTOR FACT SHEET

Second 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.

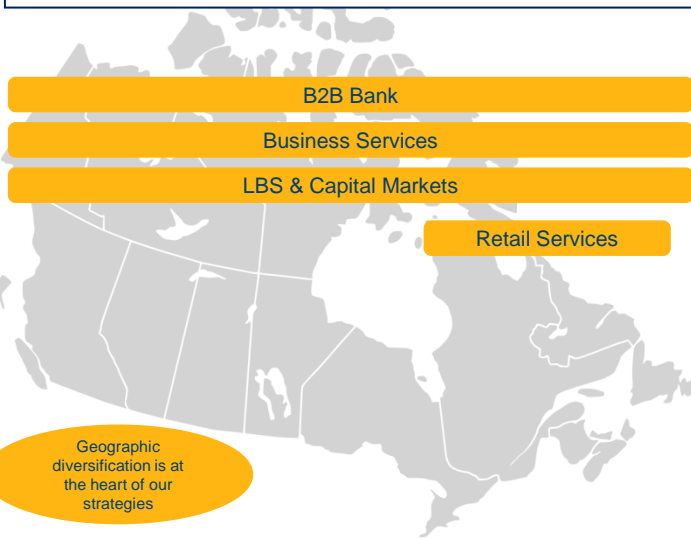
The Bank caters to the needs of retail clients via its branch network as well as its online and mobile banking channels.

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.

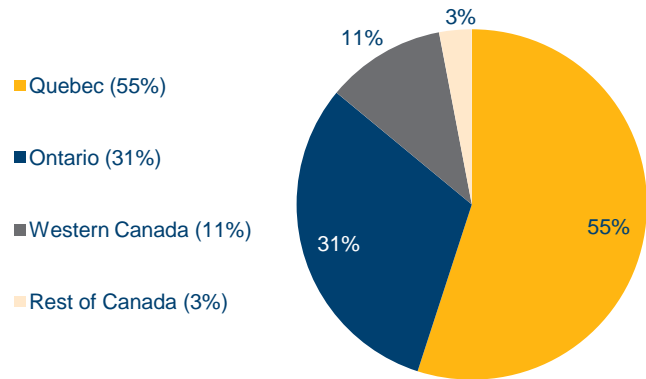
Key Metrics	Q2/16	Q2/15
Balance Sheet Assets	\$ 41.0B	\$ 37.7B
Average Earning Assets*	\$ 34.1B	\$ 30.6B
Loans and Acceptances	\$ 31.4B	\$ 28.1B
Deposits	\$ 27.3B	\$ 25.0B
Common Shareholders' Equity*	\$ 1,439M	\$ 1,363M
CET1 Ratio	7.9%	7.8%
Market Capitalisation	\$ 1,513M	\$ 1,398M
Assets Under Administration and Management	\$ 42.2B	\$ 42.9B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

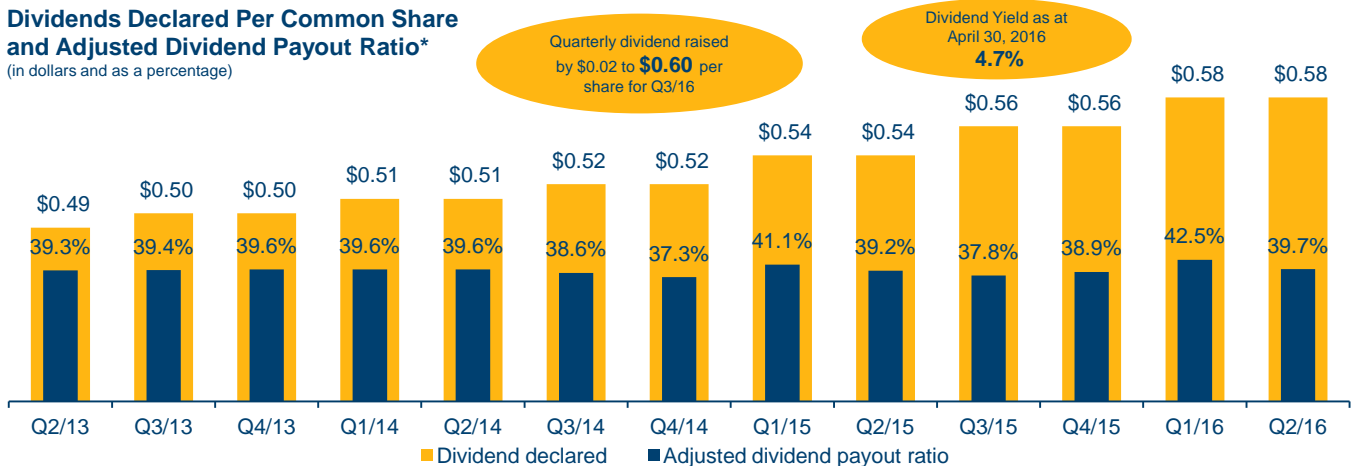
As at April 30, 2016 (as a percentage)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio*

(in dollars and as a percentage)

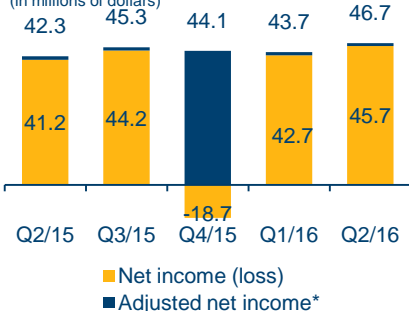


*Refer to the Non-GAAP Financial Measures on page 5 of the Bank's Q2 2016 Report to Shareholders

HIGHLIGHTS

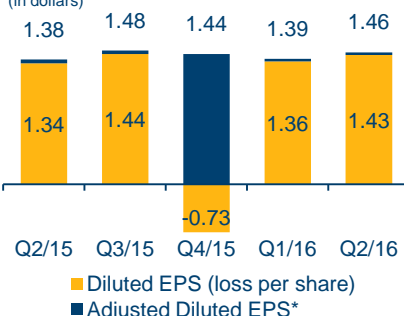
Net Income

(in millions of dollars)

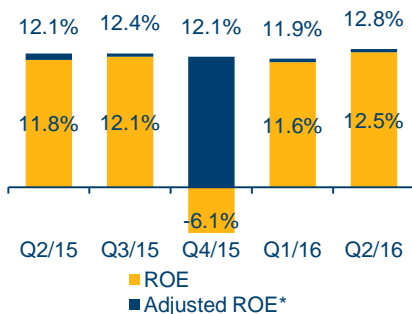


Diluted EPS

(in dollars)

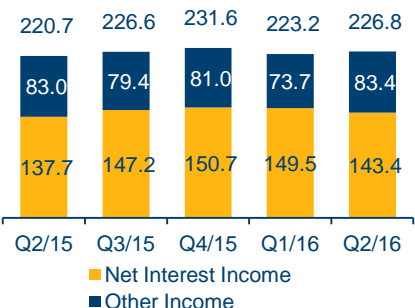


ROE

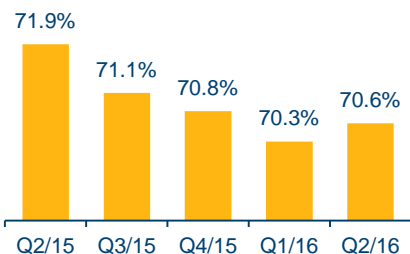


Total Revenue

(in millions of dollars)

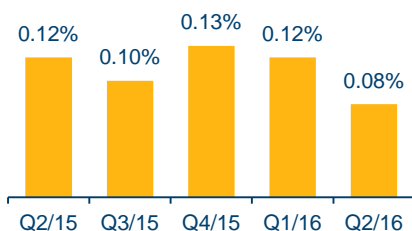


Adjusted Efficiency Ratio*



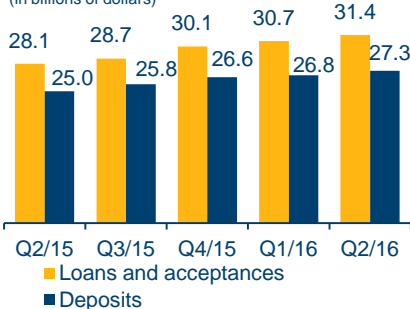
Provision for Credit Losses

(As a % of average loans and acceptances)

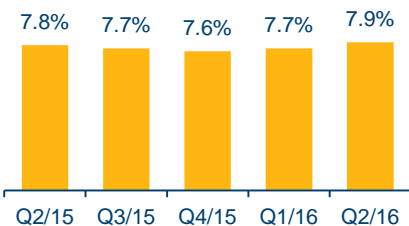


Loans and Deposits

(in billions of dollars)

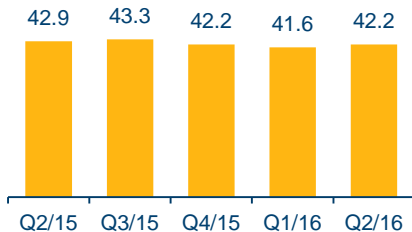


CET1 Ratio



Assets Under Administration and Management

(in billions of dollars)



MEDIUM-TERM OBJECTIVES**

Adjusted Financial Performance*

Q2/16 YTD***

Diluted EPS Grow by 5% to 10% annually

\$ 2.86
Up 6%

Efficiency ratio < 68% by 2019

70.5%
Down 120 bps

Operating leverage Positive

1.8%

ROE 14% by 2019

12.3%
Up 60 bps

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

STOCK INFORMATION

As at April 30, 2016

- » Share Price \$ 49.78
- » Number of shares outstanding 30.4 million
- » Market capitalization \$ 1,513 million

Q2 2016

- » Dividend declared \$0.58
- » Dividend yield 4.7%



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*Refer to the Non-GAAP Financial Measures on page 5 of the Bank's Q2 2016 Report to Shareholders.

**Refer to the Caution Regarding Forward-looking Statements on page 4 of the Bank's Q2 2016 Report to Shareholders.

*** Growth compared to Q2/15 YTD.