

INVESTOR FACT SHEET

Year ended October 31, 2015



LAURENTIAN BANK OVERVIEW

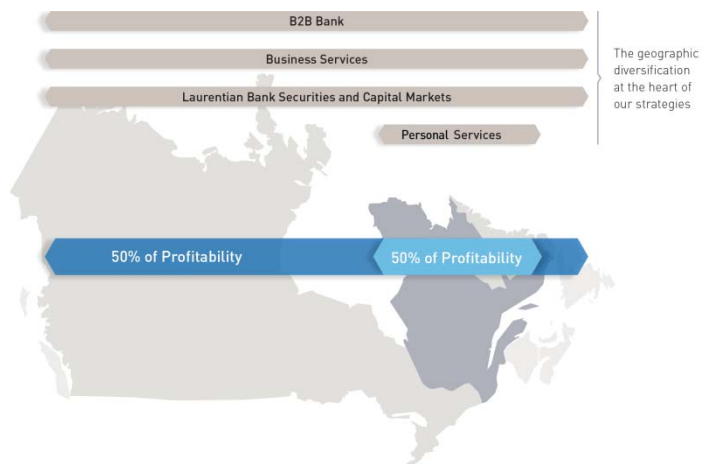
Complete offering of banking, financial and brokerage products and services to consumers, small and medium-enterprises, financial advisors as well as institutional clients

More than \$39 billion of assets on balance sheet and \$42 billion of assets under administration as of October 31, 2015

Activities across Canada

More than 3,600 employees

OUR PAN-CANADIAN PRESENCE



BUSINESS SEGMENTS

Personal and Commercial

Business Services

Recognized for its unparalleled expertise, rapid execution and innovative approach within all of our market niches and segments, the group concentrates on serving the needs of small cap companies and medium-sized enterprises and real estate developers across Canada.

Personal Services

With longstanding roots in Québec, the distinctiveness of our Personal Services sector rests on the client confidence it has established through its authentic relational approach fuelled by its commitment to simplicity and accessibility.

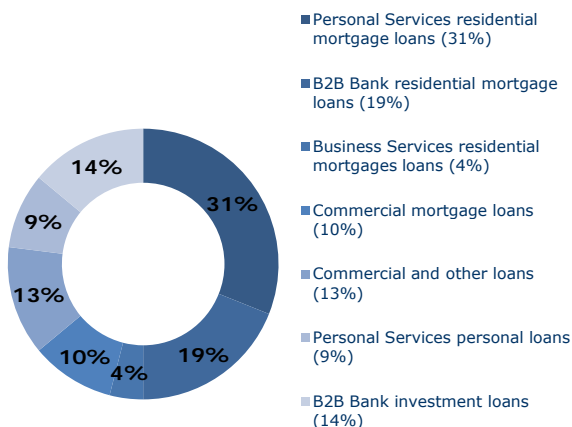
B2B Bank

As a leader dedicated exclusively to serving Canadian financial advisors and brokers, B2B Bank offers a range of products designed specifically to enable them to build their clients' wealth

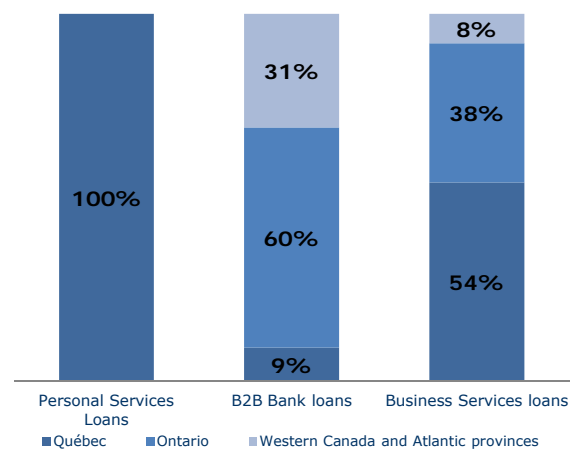
Laurentian Bank Securities and Capital Markets

Recognized in the field of institutional brokerage in Canada, the business segment specializes in serving small cap companies and in fixed income products.

DIVERSIFICATION BY LOAN CATEGORY



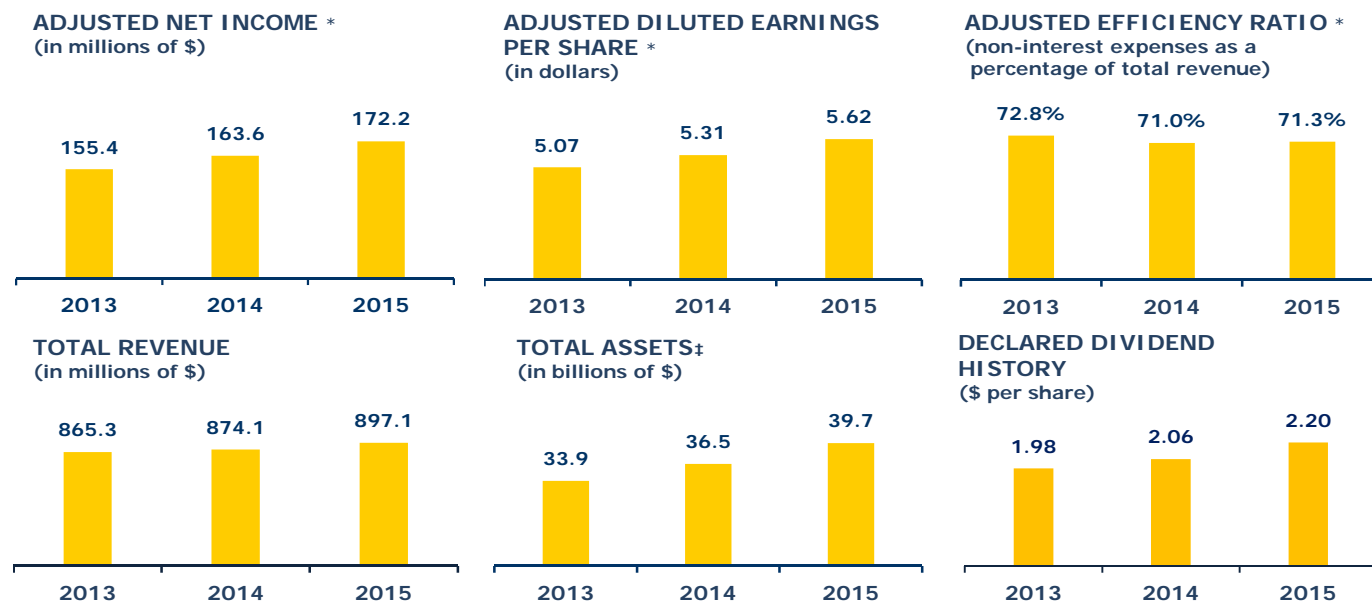
GEOGRAPHIC DIVERSIFICATION BY BUSINESS SEGMENT



FINANCIAL OBJECTIVES FOR FISCAL 2015

<u>Indicators</u>	<u>2015 Objectives**</u>	<u>2015 Results*</u>
Adjusted diluted earnings per share*	5% to 8% growth	+ 6%
Adjusted efficiency ratio*	< 71.0%	71.3%
Adjusted operating leverage*	Positive	(0.4%)
Adjusted return on common shareholders' equity*	≥ 12%	12.0%
Common Equity Tier 1 capital ratio	>7.0%	7.6%

FINANCIAL HIGHLIGHTS



*Excluding adjusting items (refer to the non-GAAP financial measures on page 14 of the Bank's annual report)

**Refer to the caution regarding forward-looking statements on page 11 of the Bank's 2015 Annual Report

‡ Results prior to 2014 have not been restated to reflect adoption of amendments to IAS 32, *Financial Instruments: Presentation*

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 October 31, 2015

- » Share Price \$ 52.97
- » Number of shares outstanding 29.0 million
- » Market capitalization \$ 1,534 million

Q4- 2015

- » Dividend declared \$0.56
- » Dividend yield 4.2%

2016 EARNINGS CALENDAR

Q1 February 25

Q2 June 1

Q3 August 31

Q4 December 7



CONTACT INFORMATION

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