

INVESTOR FACT SHEET

Year ended October 31, 2016



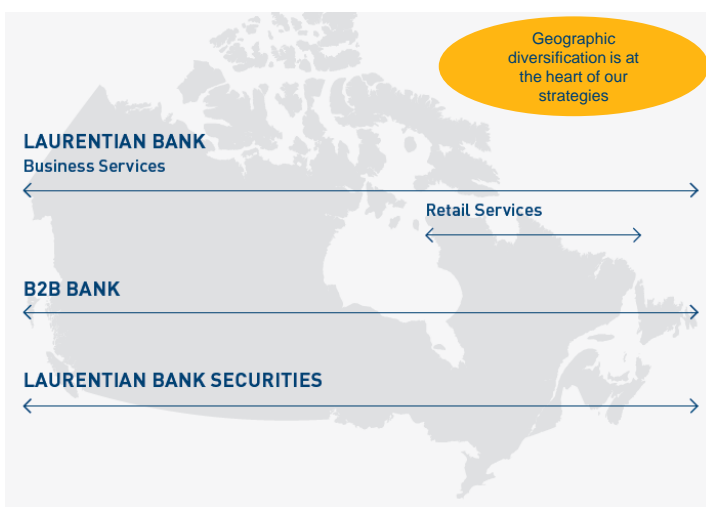
LAURENTIAN BANK OVERVIEW

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.

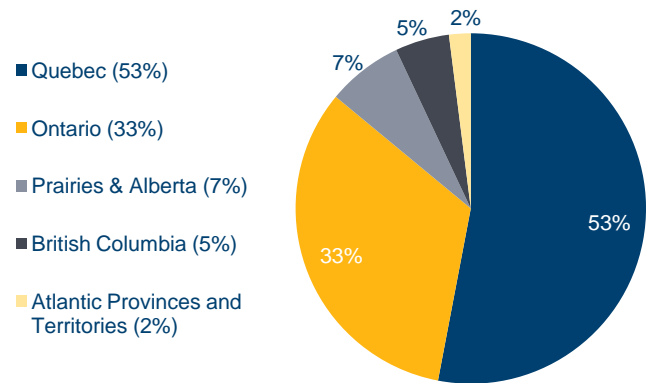
Key Metrics	2016	2015
Balance Sheet Assets	\$ 43.0B	\$ 39.7B
Average Earning Assets ⁽¹⁾	\$ 34.5B	\$ 31.2B
Loans and Acceptances	\$ 33.4B	\$ 30.1B
Deposits	\$ 27.6B	\$ 26.6B
Common Shareholders' Equity ⁽¹⁾	\$ 1,622M	\$ 1,342M
CET1 Ratio	8.0%	7.6%
Market Capitalisation	\$ 1,678M	\$ 1,534M
Assets Under Administration and Management	\$ 43.7B	\$ 42.2B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

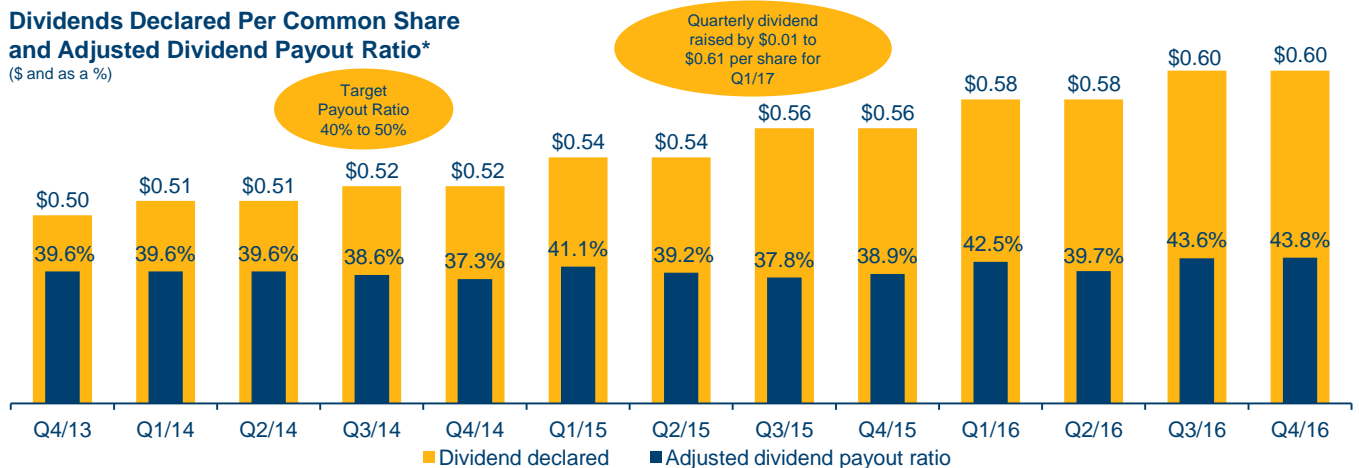
As at October 31, 2016 (as a %)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio*

(\$ and as a %)

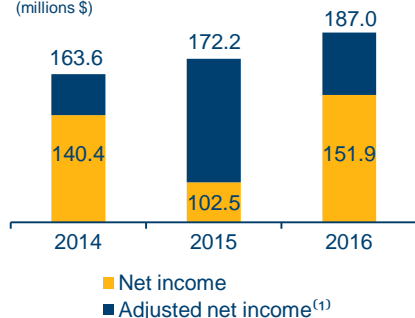


(1) Refer to the Non-GAAP Financial Measures on page 17 of the Bank's Annual Report.

HIGHLIGHTS

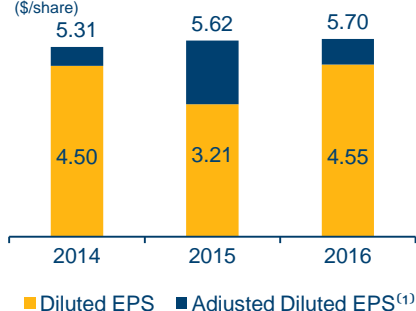
Net Income

(millions \$)

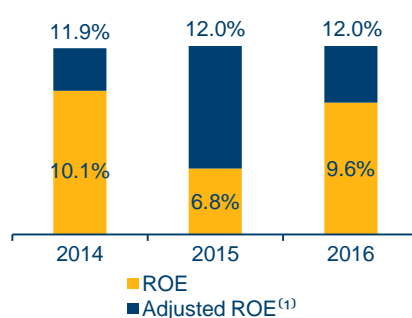


Diluted EPS

(\$/share)

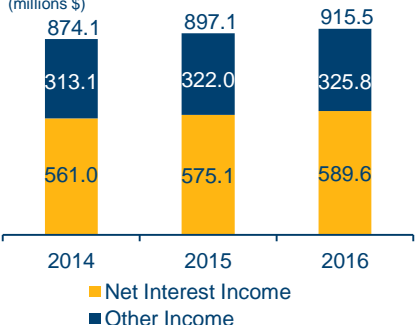


ROE

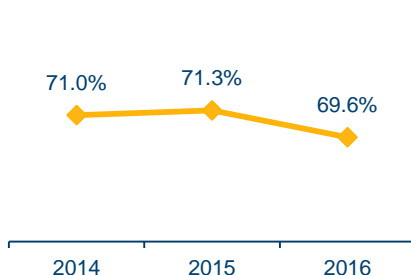


Total Revenue

(millions \$)

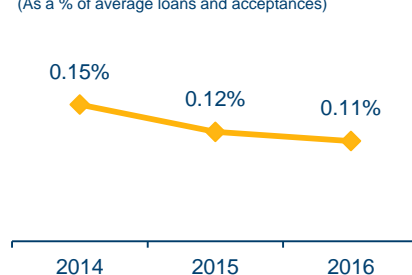


Adjusted Efficiency Ratio ⁽¹⁾



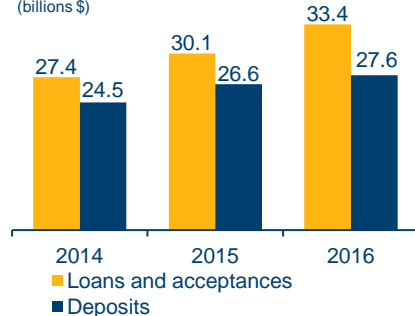
Provision for Credit Losses

(As a % of average loans and acceptances)

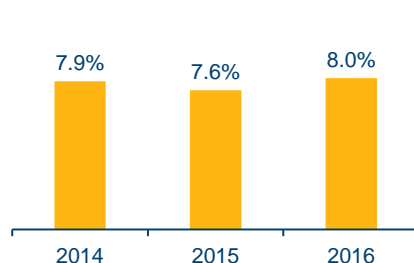


Loans and Deposits

(billions \$)

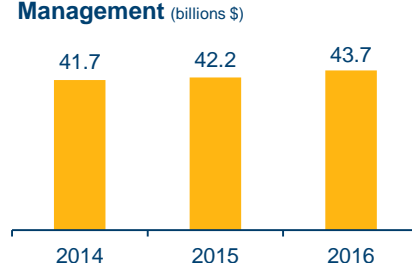


CET1 Ratio



Assets Under Administration and Management

(billions \$)



MEDIUM-TERM OBJECTIVES ⁽²⁾

Adjusted Financial Performance ⁽¹⁾

2016 ⁽³⁾

ROE	Narrow gap to 300 bps ⁽⁴⁾	12.0% Narrowed gap by 120 bps ⁽⁵⁾
Efficiency ratio	< 68%	69.6% Improved 170 bps
Diluted EPS	Grow by 5% to 10% annually	\$ 5.70 Up 1%
Operating leverage	Positive	2.5%

STOCK-RELATED INFORMATION

As at October 31, 2016

» Share Price	\$ 49.57
» Number of shares outstanding	33.8 million
» Market capitalization	\$ 1,678 million

Q4 2016

» Dividend declared	\$0.60
» Dividend yield	4.8%

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

2017 EARNINGS CALENDAR

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



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

(2) Refer to the Caution Regarding Forward-looking Statements on page 14 of the Bank's Annual Report.

(3) Compared to 2015.

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

(5) Compared to 2016 for major Canadian banks, with the exception of BMO (9 months 2016).