

SOCIAL
RESPONSIBILITY
REPORT

2015



TABLE OF CONTENTS

PRESIDENT AND CEO MESSAGE	3
GOVERNANCE	4
PUBLICATION OF REPORT	4
COMMUNICATION	5
OUR EMPLOYEES	6
COMMUNITY DEVELOPMENT	7
ENVIRONMENT	9
FINANCIAL PRODUCTS AND SERVICES	9
MICRO-CREDIT	10
COMPLAINT MANAGEMENT	10
APPENDICES	
TOTAL WORKFORCE BY PROVINCES	11
TAXES PAID	11
FINANCING BY COMMERCIAL CLIENT LOAN	12
POLICIES AND CODES	13
OPEN, RELOCATED AND CLOSED AUTOMATED BANKING MACHINE	14
OPEN, RELOCATED AND CLOSED BRANCHES	15

PRESIDENT AND CEO MESSAGE

Since our founding 170 years ago on St. James Street (now Saint-Jacques Street), in what is known today as Old Montreal, our primary mission has been to help our customers improve their financial health.

To make this happen, we believe that all clients, whether individuals or businesses, should have access to a financial professional with the skills to recommend services, products and actions that will contribute to improving their financial situation.

We help retail clients by:

- reducing their banking fees;
- financing home purchases and renovations;
- planning their retirement.

We help business clients by:

- managing their finances and cash flow;
- financing construction projects;
- financing investment projects.

Our community priorities

Our clients and our team members are people first and foremost – people who, with their friends, families and loved ones, are members of society. We support the communities where they live and work in a number of ways:

Through volunteering:

- Many of our employees give generously of their time to support specific causes, both on their own initiative and through our various programs.

Through our philanthropic programs:

- We help communities by donating to organizations, and we also support organizations in which our employees' children participate.

Through our concern for the environment:

"Reduce, reuse and recycle" is the concept at the

heart of all our purchasing and supply decisions. We use only responsibly sourced paper, we recycle used paper as much as possible, and we tirelessly promote the use of electronic documents and transactions. Our Business Services area have built a team that specializes in the financing of renewable energy projects.

Economic growth

The nature of our activities means that we contribute directly to Canada's economic growth, by extending more than \$35 billion in financing of all types to retail and business clients, by protecting more than \$28 billion in savings, and by managing more than \$40 billion in assets under management in mutual funds and investment accounts.

We provide close to 4,000 jobs in the financial services sector and have an annual budget of more than \$650 million for salaries, our equipment and our other services. These amounts are spent almost entirely in Canada, resulting in job creation for our suppliers and in the communities where we operate.

We also play a role in the collective advancement of a social vision, by contributing to political discussions and recommendations concerning the economy.



François Desjardins
President and CEO

GOVERNANCE

To us, the sound governance of our organization is of paramount importance. For this reason, all members of the Board of Administrators are independent, with the exception of the President and CEO. Several members of the Board of Directors have occupied, or currently occupy, positions in government and with para-governmental and commercial organizations that enable them to clearly discern and evaluate issues relating to social responsibility and sustainable development.

Our Risk Management Program includes a number of

essential measures designed to minimize the risks to which the Bank is exposed. In order to ensure effective risk management, various practices have been instituted and are constantly being improved, including self-evaluation of risks and controls, the collection of data on operating losses, risk indicators and measures, and the development and monitoring of corrective measures. Our policies provide for the identification, measurement, control, mitigation, monitoring, intervention and disclosure of major operational and regulatory risks, in accordance with the policies and tolerance limits approved by the Board of Directors.

PUBLICATION OF REPORT

This Social Responsibility Report is published by Laurentian Bank of Canada. It provides an overview of the Bank's activities and those of its subsidiaries and affiliated companies in Canada:

- B2B Bank
- LBC Investment Management Inc.
- LBC Financial Services Inc.
- LBC Trust
- Laurentian Bank Trust of Canada Inc.
- Laurentian Bank Securities Inc.

The 2015 Social Responsibility Report is published by the Executive Office of Laurentian Bank of Canada in accordance with the Regulation Respecting Annual Reporting adopted on March 21, 2002, and in compliance with the requirements of the Financial Consumer Agency of Canada (FCAC). It serves as a complement to the Bank's Annual Report and presents an overview of the year's activities and accomplishments with respect to the organization's principal stakeholders – clients, employees, shareholders and communities.

This Report is also a complement to the Management Proxy Circular and Annual Information Form, in addition to the Annual Report. These three documents

offer more comprehensive information about the programs and policies mentioned and are available on the Bank's website.

The present Social Responsibility Report is based on Global Reporting Initiative (GRI) performance indicators. An index of the selected indicators can be found on our website.

Unless otherwise indicated, the information contained in this document pertains to fiscal 2015 (November 1, 2014 through October 31, 2015).

A full version of this Social Responsibility Report is available on the Bank's website at:
www.laurentianbank.ca/en/about_lbc/my_bank/social_responsibility.html

Aussi disponible en français à l'adresse suivante :
www.banquelaurentienne.ca/fr/apropos_blc/ma_banque/responsabilite_sociale.html

Please submit any comments about this document to the Executive Office.

Phone: 514-284-4500, extension 3901

E-mail: communication@laurentianbank.ca

COMMUNICATION

We use a variety of communication vehicles to deliver on the commitments we have made to our stakeholders.

OUR STAKEHOLDERS	OUR COMMITMENTS	OUR COMMUNICATION VEHICLES
CLIENTS	<p>Priority focused on satisfying their needs with respect to financial services</p> <p>Continuous improvement of the client experience</p>	<ul style="list-style-type: none"> • Laurentian Bank, B2B Bank and LBS websites • LBC <i>Direct</i>: Internet, telephone and site adapted for mobile devices • Satisfaction surveys • Direct mail • Ombudsman • Social Media
EMPLOYEES	<p>Recognize their work</p> <p>Offer a suitable and dynamic working environment</p> <p>Provide varied training and development opportunities</p> <p>Demonstrate fairness and equity as an employer</p> <p>Be transparent</p>	<ul style="list-style-type: none"> • Intranet • Internal publications for employees • Internal publications for managers • Employees Forum • Organizational survey • Ombudsman • Laurentian Bank, B2B Bank and LBS websites
SHAREHOLDERS	<p>Assure the organization's profitability and sustainable development with respect for the principles of transparency, integrity and ethical conduct</p>	<ul style="list-style-type: none"> • Annual Meeting of Shareholders • Investor Forum • Annual Information Form • Proxy Circular • Meetings and phone calls with financial analysts and shareholders • Public conference calls to present financial results • Annual and Quarterly Report • Social Responsibility Report • Laurentian Bank, B2B Bank and LBS websites
GENERAL PUBLIC	<p>Pursue and support active involvement in local communities</p> <p>Provide information about our products and services</p>	<ul style="list-style-type: none"> • Laurentian Bank, B2B Bank and LBS websites • Surveys and group discussions • Networking activities related to donations and sponsorships within local communities • Media relations • Social Responsibility Report • Social Media
UNION	<p>Maintain open dialogue and effective communications to satisfy the interests of employees and the Bank alike</p>	<ul style="list-style-type: none"> • Various committee meetings (negotiating, grievance, etc.)
REGULATORY AUTHORITIES	<p>Assure a high level of compliance with regulations in all activity sectors</p>	<ul style="list-style-type: none"> • Regular exchanges with executives and organization representatives

OUR EMPLOYEES

All of our employees have opportunities to become engaged and contribute to the development and growth of our organization. Operating within an industry that relies heavily on the best knowledge and skills, we offer competitive compensation packages and a comprehensive range of attractive employee benefits, including:

- incentive-based compensation programs;
- pension plans;
- group insurance;
- vacation and other holiday privileges;
- a program that covers membership costs at a fitness centre;
- financial benefits, on numerous Bank products including mortgage loans, banking packages and lines of credit.

We also make various complementary benefits available, including a stock purchase plan and recognition programs. Conditions may vary depending on a particular employee's status. In addition, we live a corporate culture that promotes accountability and empowerment for employees and supports their career advancement.

Generally, 2015 was a productive year for our Human Resources team, which participated in numerous recruiting activities at universities and held several open house events. Overall, the Bank participated in more than 15 career events to maximize its visibility and to meet with potential candidates to promote career opportunities within our organization.

We were present at several job fairs and visited a number of academic institutions offering personal banking representative training programs, in addition to organizing a series of VIP networking evenings at the Career Station. All of these activities enabled our Human Resources team to broaden its pool of potential candidates, while positioning us as an employer that offers attractive and exciting career opportunities.

To maximize our visibility with potential candidates, we have also established an active social media presence with our Facebook and LinkedIn pages.

We also pursue initiatives that foster inclusion and diversity as an integral part of our activities. We formed a diversity committee with a mandate of continually improving our diversity management practices. The committee is made up of people representing our organization and Union representatives, employees from various business sectors and four diversity target groups. Each year we hold recruiting open house events specifically for Aboriginal persons, people with disabilities and members of cultural communities. We have also forged partnerships with employability development organizations.

According to self-identification forms completed on a voluntary basis, in 2015, 0.41% of our workforce was made up of Aboriginal persons, 0.92% consisted of people with disabilities, and 27.68% were members of visible minorities.

Women make up 64.5% of our workforce and hold 51.6% of our organization's management positions. Furthermore, women account for 32% of our senior officers, a number that exceeds the industry average. From a compensation standpoint, the average salary of male and female employees whose positions are at the same level is comparable.

In 2015, 61,641 hours of training were provided. In recognition of the value of training activities for optimizing the skills and abilities of our employees, we invested a total amount in competency development during 2015 that significantly exceeded the targets outlined in the *Act to Promote Workforce Skills Development and Recognition* (Bill 90). In the coming years, advisory services will be central to the training we provide to our staff, to ensure that they are equipped to support our mission of helping our customers improve their financial health.

Performance management at Laurentian Bank is part of the Performance Driven program. By working to ensure that each employee's objectives are aligned with our business priorities and goals, we help ensure that every individual is focused each day on what is of greatest importance to the organization.

One component of the Performance Driven program – the Personal Development Plan (PDP) – is designed to

clearly identify the specific responsibilities of the employee, his or her manager and the Human Resources team, so that each individual can be offered personalized support and the means to meet his or her development needs. This performance management process is much more than a simple evaluation exercise, both for the employee and the manager. The program applies to all full-time and part-time unionized and non-unionized personnel.

We maintain excellent relations with all of our employees, 54.5% of whom are unionized. This number includes both permanent full-time and part-time personnel, as well as temporary staff. In a spirit of collaboration, Union representatives are actively involved in various committees and are regularly consulted on initiatives and orientations. There is ongoing cooperation between us and the Union.

In accordance with practices and the collective agreement, we have committed to providing the Union with a 120-day advance notice of any pending technological changes that could impact the working conditions of our unionized employees. In the case of an organizational change, the Union will receive a 30-day notice. Additionally, the Bank complies with the various provisions of the *Canadian Labour Code* for its non-unionized employees.

We feel that workplace safety is of particular importance and we actively promote it among all our employees at each of our establishments. One of our initiatives in that regard was to put a local health and safety committee in place at each location with 20 employees or more. These committees conduct regular site inspections to ensure a safe work environment. In addition, we have created a workplace first aid program that ensures the presence of at least one first aid administrator during working hours.

To assist staff members experiencing difficulties that could have a negative impact on their personal or professional life, the Bank offers an employee assistance program that provides specific help in the form of social or psychological counselling.

COMMUNITY DEVELOPMENT

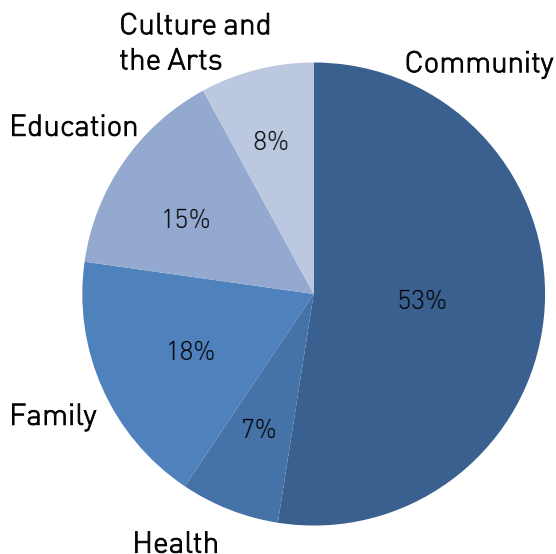
At Laurentian Bank, we work constantly to forge close ties in the communities in which we have a presence. Through our various programs, we support hundreds of organizations as a way to help build prosperous, more equitable communities. This strong sense of connection means that we are committed to making a visible difference in the regions in which we operate.

Our priorities are contributing to the future of young people, helping to build a healthy society, and encouraging mutual aid. Our philanthropic programs

and the participation of our employees in a wide range of charitable activities contribute significantly to community development, and this is a source of great pride for us. For this reason we specifically award financial support to organizations that our employees have committed to helping.

During the 2015 fiscal year, Laurentian Bank contributed close to \$2 million to more than 200 organizations and events, including more than \$600,000 in the form of direct donations.

In this way we make a strong contribution to the socioeconomic development of our communities. We focus on initiatives that matter to our clients in the sectors indicated. Here is how our donations were distributed :



COMMUNITY

We help meet basic needs by supporting organizations that encourage mutual aid and community action, such as:

- **Centraide**, which works to improve life in communities by supporting a network of agencies whose initiatives support youth success, take care of the essentials for families, break social isolation and build caring communities.
- **Canada Company**, which provides support to members of the Canadian military and their families.

HEALTH

We contribute by giving to hospitals and organizations that make daily life in our communities better, including:

- **The Cambridge Memorial Hospital Foundation**, which raises funds for facility and infrastructure improvements in order to better serve the residents of Cambridge and North Dumfries.
- **The Leucan Challenge** in Saguenay, which raises funds that are used primarily for clinical research and to provide support services to the families of children with cancer.

- **The Gatineau Health Foundation**, which supports the CSSS de Gatineau, whose goal is to promote the health and well-being of the community it serves.

FAMILY

We focus on initiatives that make life better for families and help build a bright future for youth, including:

- **The Fondation Québec Jeunes**, which helps young people between the ages of 11 and 17 and their families to better navigate the transition to adulthood.
- We make a contribution of \$200 per employee per year to an organization or sports club under the *Children's Activity Support Program*.

EDUCATION

We support organizations that offer educational programs for people of all ages, in areas ranging from basic literacy to university-level studies, for example:

- **The Literacy Foundation**, which supports adults and children so they can develop their ability to read and write and participate fully in society.
- **The Concordia University Foundation** which, with our donations, has been able to award scholarships to business students through a dedicated program.

CULTURE AND THE ARTS

We support organizations that promote the arts and make cultural activities more accessible, especially for young people, including:

- **The Fondation du Musée national des beaux-arts du Québec**, which is continuing work on the museum's expansion project.
- **The Grands Ballets Canadiens de Montréal** which, through its Nutcracker Fund and educational programs, makes dance more accessible to young people.
- **Young People's Theatre**, which provides an opportunity for youth 18 and under in the Toronto area to experience theatre at the professional level.

ENVIRONMENT

We consider the environment in our credit evaluation procedures and apply a number of assessment policies for the awarding of credit, as well as an environmental risk management policy.

As a result, all loan applications are analyzed based on the degree of environmental risk, which can range from high, to special-risk industry, to low. We have also identified specific sectors in which we will deny the granting of commercial loans.

We have put a number of practices in place to reduce our environmental footprint. We have reduced our

paper consumption through targeted initiatives and have expanded our expertise in the area of financing for renewable energy projects. In 2015, 62% of commercial loans granted in this specialty area were for solar energy projects. We also participate in the financing of public-private partnerships for water treatment facility projects and sports, social and health care infrastructure projects in various provinces across the country.

FINANCIAL PRODUCTS AND SERVICES

Our mission is to help our customers improve their financial health. To make that happen, we believe everyone should have access to and top-quality financial services advice at competitive rates. We therefore have specific initiatives in place designed to improve accessibility for low-income individuals, seniors and people with disabilities.

In addition, we make financial information available in clear, simple language as a way to help our clients build financial literacy. Our website and the brochures available in branches provide a wealth of information to help guide people in making informed decisions.

To learn more, visit www.laurentianbank.ca.

We offer all of our customers a low-fee banking plan that includes up to 12 transactions per month. We have also developed products specifically for young people:

- For youth under 18, a no-fee banking plan that includes up to 12 transactions per month.
- For students 16 to 25, a no-fee banking plan that includes up to 20 transactions per month.
- For seniors, we have a no-fee plan with four transactions per month; these can be in-branch transactions. We also have the *60+ Advantage* program that offers a discount of up to \$5 on three of our most popular banking plans.

On our website and in our branches people can also find a range of retirement resources, to help them plan for this stage of their lives.

In 2014 we implemented a development plan to make all our branches in Quebec accessible to everyone in the next few years. In addition, many of our branches are equipped with automatic doors to facilitate access.

And all new branches are designed to be accessible for those with reduced mobility.

In addition, to meet all immediate needs, our virtual

network makes banking services available to clients 24 hours a day, 7 days a week via automated teller machines, the internet, telephone, and an app for mobile devices.

MICRO-CREDIT

Micro-businesses can access financing through our dedicated programs, which enable them to invest in developing their organizations. By making financing of under \$100,000 available to businesses of this type,

we contribute to community development and promote financial independence. Our program supported 607 businesses in 2015, an increase of 9% compared to the previous year.

COMPLAINT MANAGEMENT

COMPLAINT RESOLUTION

As part of our firm commitment to client satisfaction, we have put in place a number of specific mechanisms to collect client feedback on Laurentian Bank's decisions and the quality of our services, and to identify the most effective manner of intervening when a situation calls for corrective measures. While promoting the settlement of issues at the source, we continue to improve service quality, to offer the necessary assistance to clients who ask for it, and to consult the appropriate authorities as needed. At Laurentian Bank Securities, the policy governing complaint resolution and dispute settlement is covered by the provisions of the *Act Respecting the Agence nationale d'encadrement du secteur financier* (Bill 107).

OMBUDSMAN COMPLAINTS

The Office of the Bank's Ombudsman handled 54 complaint files in 2015. Of that number, 45 files pertained to Laurentian Bank and one concerned Laurentian Bank Securities, and they were handled within an average timeframe of 29 days. At the end of the year, the Ombudsman maintained the Bank's position in 26 files, while in 20 files it recommended settlement in the client's favour..

Also, eight pertained to B2B Bank and they were handled within an average timeframe of 27 days. By the end of the year, the Ombudsman had endorsed B2B Bank's initial decision in the case of all of these files.

TOTAL WORKFORCE

Laurentian Bank has 3,902 employees working in provinces all across Canada.

As at October 31, 2015

PROVINCE	FULL-TIME	PART-TIME	TEMPORARY	TOTAL
ALBERTA	11	0	0	11
BRITISH COLUMBIA	9	0	0	9
NOVA SCOTIA	4	0	0	4
ONTARIO	764	3	85	852
QUÉBEC	2,321	476	229	3,026
TOTAL	3,109	479	314	3,902

TAXES PAID

In total, Laurentian Bank paid \$102.6 million in taxes during fiscal 2015. Through the taxes and levies we pay each year to the various levels of government, our organization helps support the delivery of services to all Canadian residents.

As at October 31, 2015

IN THOUSANDS OF DOLLARS	INCOME TAX ⁽¹⁾	OTHER TAXES ⁽²⁾	TOTAL
FEDERAL	23,988	17,678	41,666
PROVINCIAL			
QUÉBEC	9,221	39,293	48,514
ONTARIO	6,437	5,739	12,176
ALBERTA	45	-	45
BRITISH COLUMBIA	12	24	36
NEW BRUNSWICK	-	28	28
NOVA SCOTIA	2	78	80
PRINCE EDOUARD ISLAND	-	9	9
NEWFOUNDLAND AND LABRADOR	-	26	26
SASKATCHEWAN	-	1	1
MANITOBA	32	1	33
TOTAL-PROVINCIAL	\$15,749	\$45,199	\$60,948
TOTAL-FEDERAL AND PROVINCIAL	\$39,737	\$62,877	\$102,614

⁽¹⁾ Estimated amounts

⁽²⁾ Other taxes: Amount including tax on capital, compensatory tax on salaries, payroll tax, property tax and sales taxes.

FINANCING BY COMMERCIAL CLIENT LOAN

We support businesses of all sizes, whether they are just starting out, whether they are undergoing expansion or whether they have reached maturity.

Credit authorized for the year ending October 31, 2015

PROVINCE		\$0 - \$24,999	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$499,999	\$500,000 - \$999,999	\$1,000,000 - \$4,999,999	\$5,000,000 and over	TOTAL
Alberta	Authorized amount		\$385,246	\$1,347,179	\$929,380	\$3,757,639	\$12,185,327	\$758,842,825	\$777,447,596
	Number of clients		6	9	3	6	8	22	54
British Columbia	Authorized amount		\$390,753	\$2,686,610	\$402,364	\$1,883,473	\$12,238,152	\$682,772,457	\$700,373,810
	Number of clients		5	17	1	3	6	13	45
New-Brunswick	Authorized amount		\$172,103	\$470,715	\$451,228	\$511,650	\$2,127,155		\$3,732,851
	Number of clients		2	3	1	1	2		9
Ontario	Authorized amount	\$20,000	\$1,656,436	\$4,090,528	\$7,775,356	\$18,540,046	\$140,483,324	\$2,967,621,627	\$3,140,187,317
	Number of clients	4	24	28	24	29	57	113	279
Québec	Authorized amount	\$1,829,419	\$15,180,329	\$46,335,889	\$99,033,233	\$167,613,829	\$602,381,148	\$1,996,359,851	\$2,928,733,699
	Number of clients	148	286	290	278	241	289	126	1,658
Saskatchewan	Authorized amount		\$169,331	\$362,638	\$318,375				\$850,344
	Number of clients		2	3	1				6
Manitoba	Authorized amount		\$888,123	\$889,794	\$567,840	\$785,005		\$30,000,000	\$33,130,762
	Number of clients		12	7	2	1		1	23
Nova Scotia Newfoundland and Labrador Prince Edouard Island	Authorized amount			\$403,293	\$609,992	\$1,226,184	\$11,939,589	\$10,852,000	\$25,031,058
	Number of clients			3	2	2	4	1	12
Total	Authorized amount	\$1,849,419	\$18,842,321	\$56,586,645	\$110,087,769	\$194,317,827	\$781,354,695	\$6,446,448,761	\$7,609,487,437
	Number of clients	152	337	360	312	283	366	276	2,086

⁽¹⁾ The number of clients and the amount authorized for Newfoundland and Labrador, and Prince Edward Island were added to the Nova Scotia data for reasons of confidentiality.

POLICIES AND CODES

- Change Approval Policy
- Policy Governing the Authorization of Services Supplied by External Auditors and the Hiring of Associates, Employees, Ex-Associates and Ex-Employees of External Auditors
- Regulatory Risk Management Policy
- Credit Policies
- Employment Equity Policy
- Training and Development Policy
- Operation Continuity Management Policy
- Performance Management Policy
- Cost of Funds Transfer Pricing Management Policy
- Treasury and Capital Market Risk Management Policy
- Operational Risk Management Policy
- Reputation Risk Management Policy
- Residential Mortgage Loan Underwriting Policy
- Policy Governing Harassment and Violence
- Policy Governing Insiders and Prohibited Bank Securities Operations
- Policy Governing Employment Equity Adaptation Measures
- Policy Governing the Nomination of External Directors
- Policy Governing the Replacement of the President and Chief Executive Officer in the Event of Accident, Disability or Inaccessibility
- Policy Governing the Processing of Complaints and Comments Regarding Apparently Suspicious Accounting and Auditing Practices
- Policy Governing the Use of External Advisors by Directors
- Policy Governing the Financial Benefits on Bank Products
- Policy Governing the Risk Appetite and Management Framework
- Policy Governing the Disclosure of Financial Information
- Policy Governing the Evaluation of the Past Record of Directors and Managers
- Outsourcing Risk Management Policy
- Information Security Management Policy
- Executive Compensation Policy
- Policy Governing the Protection of Personal Information
- Money Laundering and Terrorist Financing Policy
- Policy Governing the Evaluation of Financial Instruments
- Policy Governing the Capitalization of Pension Plans
- Policy Governing Capital Management and Adequacy
- Policy Governing Capital Markets Employee Compensation
- Capital Plan
- Complaint Management Procedure
- Code of Conduct for Directors
- Code of Confidentiality on the Protection of Personal Information
- Code of Ethics
- Code for Service Suppliers

OPENED, RELOCATED AND CLOSED AUTOMATED BANKING MACHINES

The following Laurentian Bank service points were opened, relocated, closed or merged during the 2015 fiscal year.

OPENED

ADDRESS	CITY	PROVINCE	POSTAL CODE
None			

REOPENED

ADDRESS	CITY	PROVINCE	POSTAL CODE
555 St-Ferdinand Street	Montréal	QC	H4C 3L7

RELOCATED

ADDRESS	CITY	PROVINCE	POSTAL CODE
4909 Beaubien East Street	Montréal	QC	H1T 1V1
11497 Gouin West Blvd	Roxboro	QC	H8Y 1X7
5479 Westminster Avenue	Côte-St-Luc	QC	H4X 2A4
5500 Verdun Street	Verdun	QC	H4H 1K8

CLOSED

ADDRESS	CITY	PROVINCE	POSTAL CODE
5505 St-Laurent Blvd	Montréal	QC	H2T1S6
1055 Sherbrooke East Street	Montréal	QC	H2L 1L3
230 St-Luc Street	St-Jean-Sur-Richelieu	QC	J2W 1C2
5501 Verdun Street	Verdun	QC	H4H 1K9
1275 Kensington Parkway	Brockville	ON	K6V 6C32
60 William Street	Brockville	ON	K6V 4V5
201 du Président-Kennedy Street	Montréal	QC	H2X 3Y7
328 Sir-Wilfrid-Laurier Blvd	Mont St-Hilaire	QC	J3H 3N7
1661 Hunt Club Road	Ottawa	ON	K1T 3Z3
9 Du Barry Street	Gatineau	QC	J8T 5Y6
690 Montée Montarville	St-Bruno	QC	J3V 6B1
1585 Dunant Street	Sherbrooke	QC	J1H 5N6
705 Ste-Catherine West Avenue	Montréal	QC	H3B 4G5
5479 Westminster Avenue	Côte-St-Luc	QC	H4X 2A4

TEMPORARILY CLOSED

ADDRESS	CITY	PROVINCE	POSTAL CODE
11400 1 st Avenue	St-Georges	QC	G5Y 5S4
5111 Queen-Mary Road	Montréal	QC	H3W 1X4
960 St-Urbain Street	Montréal	QC	H2Z 1K4

OPENED, RELOCATED AND CLOSED BRANCHES

As at October 31, 2015

OPENED

ADDRESS	CITY	PROVINCE	POSTAL CODE
None			

RELOCATED

ADDRESS	CITY	PROVINCE	POSTAL CODE
Aucune			

CLOSED

ADDRESS	CITY	PROVINCE	POSTAL CODE
5479 Westminster Avenue	Côte-St-Luc	QC	H4X 2A4
5501 Verdun Street	Verdun	QC	H4H 1K9

