

INVESTOR FACT SHEET

Year ended October 31, 2017



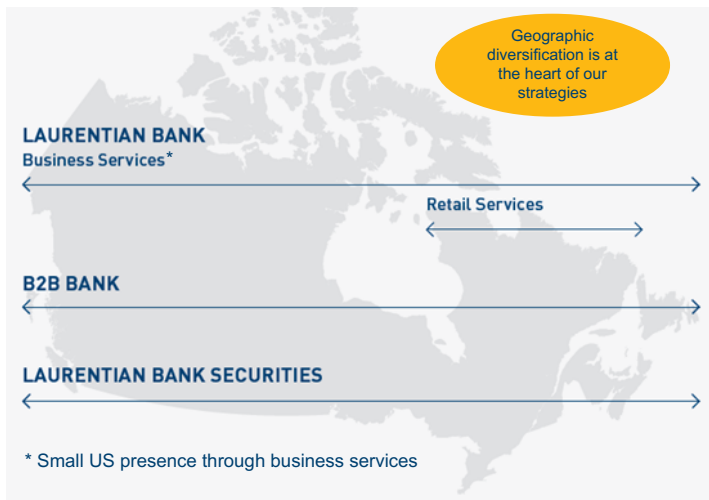
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

Founded in 1846, Laurentian Bank Financial Group is a diversified financial services provider whose mission is to help its customers improve their financial health. The Laurentian Bank of Canada and its entities are collectively referred as Laurentian Bank Financial Group (the "Group").

With more than 3,700 employees guided by the values of proximity, simplicity and honesty, the Group provides a broad range of advice-based solutions and services to its customers through its businesses: Retail Services, Business Services, B2B Bank and Capital Markets. The Group - with pan-Canadian activities and a presence in the United States - is an important player in numerous market segments.

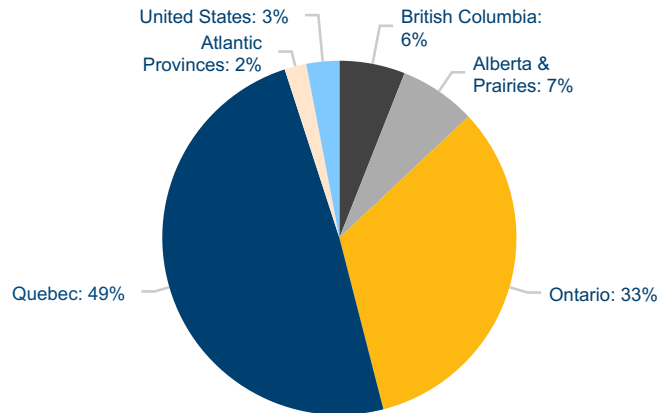
Key Metrics	2017	2016
Balance Sheet Assets	\$ 46.7B	\$ 43.0B
Average Earning Assets	\$ 40.1B	\$ 34.5B
Loans and Acceptances	\$ 36.7B	\$ 33.4B
Deposits	\$ 28.9B	\$ 27.6B
Common Shareholders' Equity ⁽¹⁾	\$ 1,994M	\$ 1,622M
CET1 Ratio	7.9%	8.0%
Market Capitalization	\$ 2,338M	\$ 1,678M
Assets Under Administration and Management	\$ 32.1B	\$ 43.7B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

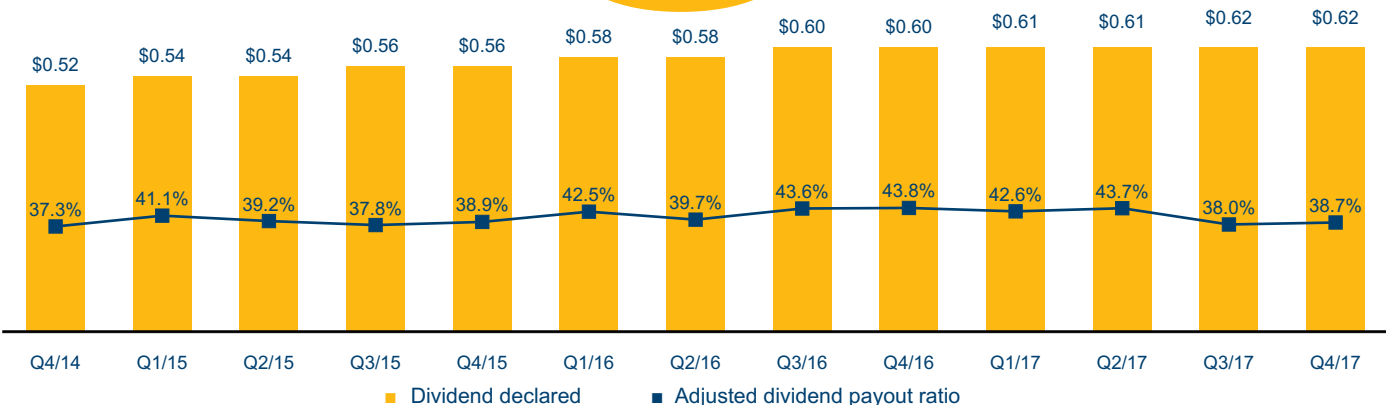
As at October 31, 2017 (as a %)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio ⁽¹⁾
(\$ and as a %)

Target Payout Ratio
40% to 50%

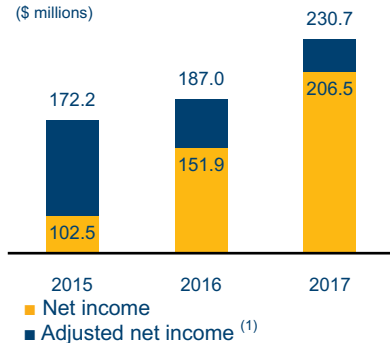


(1) Refer to the Non-GAAP and Key Performance Measures on page 19 of the Bank's Annual Report.

HIGHLIGHTS

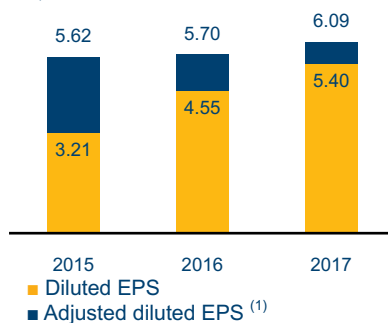
Net Income

(\$ millions)

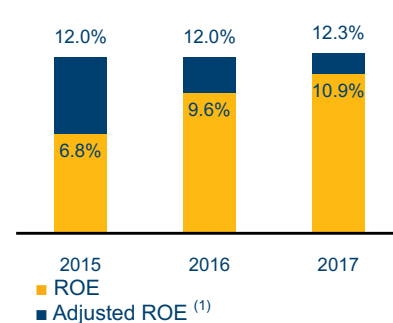


Diluted EPS

(\$/share)

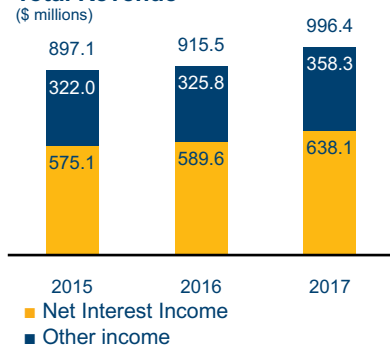


ROE

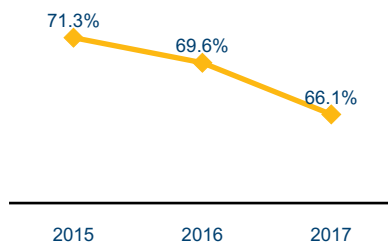


Total Revenue

(\$ millions)

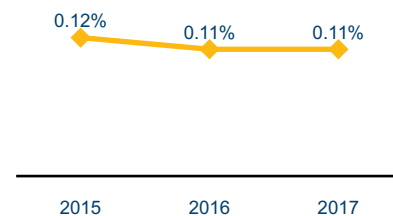


Adjusted Efficiency Ratio ⁽¹⁾



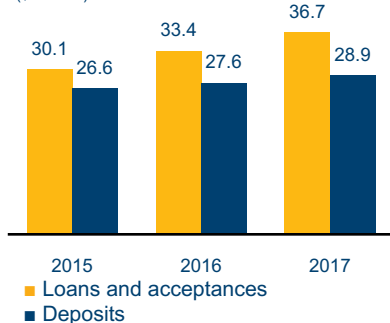
Provision for Credit Losses

(As a % of average loans and acceptances)

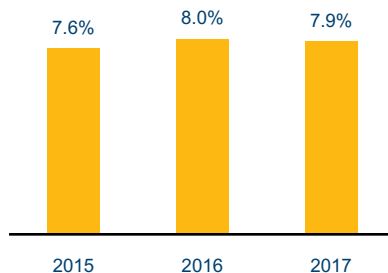


Loans and Deposits

(\$ billions)



CET1 Ratio



2018 EARNINGS CALENDAR

Q1	February 27
Q2	May 29
Q3	August 28
Q4	December 4

MEDIUM-TERM OBJECTIVES ⁽²⁾

Adjusted Financial Performance ⁽¹⁾		2017
ROE	Narrow gap to 300 bps by 2020 ⁽³⁾	12.3% gap at 360 bps ⁽⁴⁾
Efficiency ratio	< 65% by 2020	66.1%
Diluted EPS	Grow by 5% to 10% annually	\$6.09 up 7% ⁽⁵⁾
Operating leverage	Positive	5.4% ⁽⁵⁾

STOCK-RELATED INFORMATION

As at October 31, 2017

»Share Price	\$60.00
»Number of shares outstanding	39.0 million
»Market capitalization	\$ 2,338 million

Q4 2017

»Dividend declared	\$0.62
»Dividend yield	4.1%

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

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(2) Refer to the Caution Regarding Forward-looking Statements on page 16 of the Bank's Annual Report.

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

(4) Gap based on Q3 2017 YTD results (the 6 major Canadian banks average at 15.9%). Q4 2017 results for major Canadian Banks are not yet available.

(5) Compared to 2016.