

INVESTOR FACT SHEET

First Quarter 2018



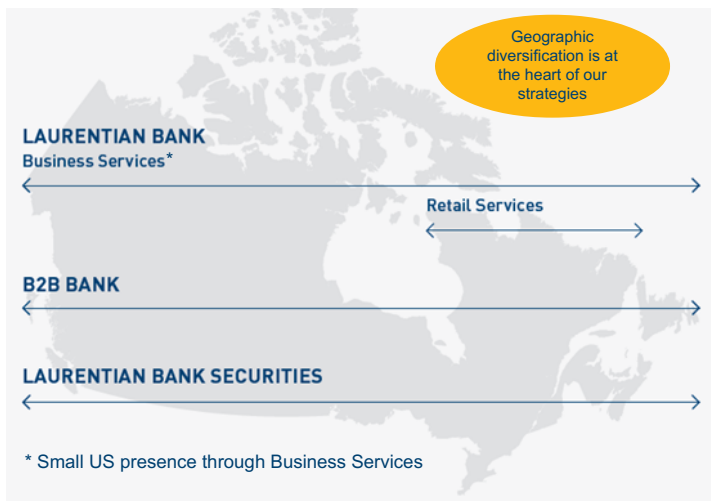
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

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.

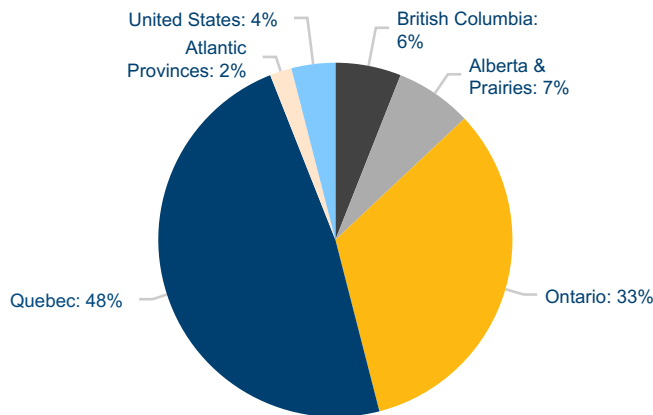
Key Metrics	Q1/18	Q1/17
Balance Sheet Assets	\$ 47.4B	\$ 43.1B
Average Earning Assets	\$ 40.1B	\$ 36.8B
Loans and Acceptances	\$ 36.8B	\$ 33.7B
Deposits	\$ 29.4B	\$ 26.7B
Common Shareholders' Equity ⁽¹⁾	\$ 2,173M	\$ 1,659M
CET1 Ratio	8.6%	8.2%
Market Capitalization	\$ 2,220M	\$ 1,998M
Assets Under Administration and Management	\$ 31.4B	\$ 32.2B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

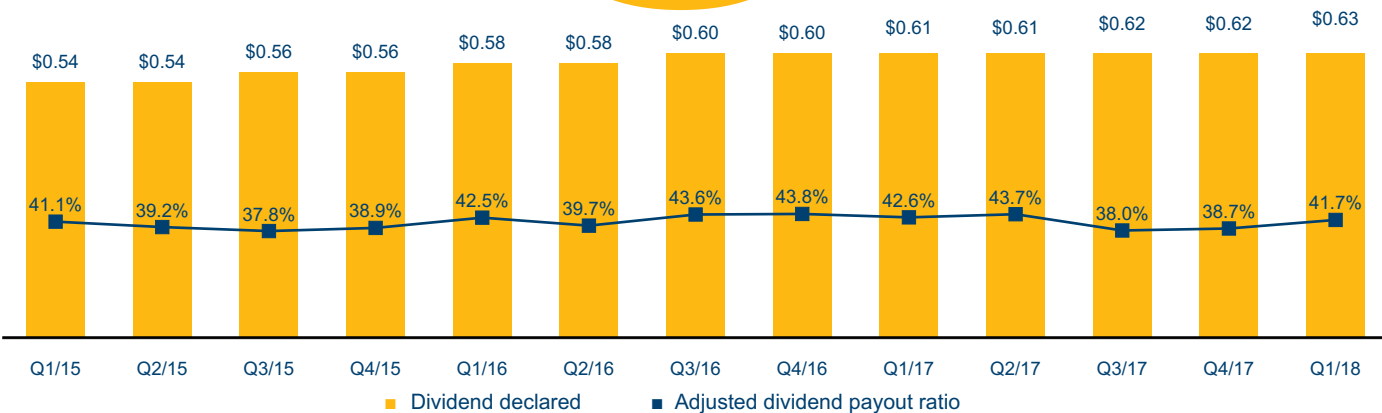
As at January 31, 2018 (as a %)



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%

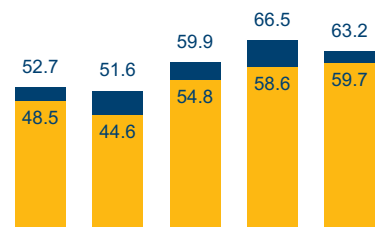


(1) Refer to the Non-GAAP and Key Performance Measures on page 5 of the Bank's Q1 2018 Report to Shareholders.

HIGHLIGHTS

Net Income

(\$ millions)

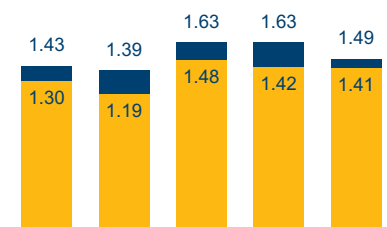


Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

■ Net income
■ Adjusted net income ⁽¹⁾

Diluted EPS

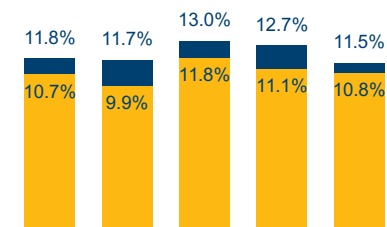
(\$/share)



Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

■ Diluted EPS
■ Adjusted diluted EPS ⁽¹⁾

ROE

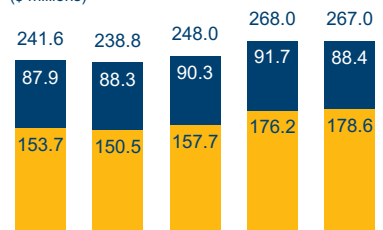


Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

■ ROE
■ Adjusted ROE ⁽¹⁾

Total Revenue

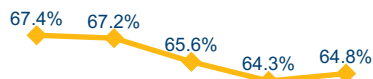
(\$ millions)



Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

■ Net Interest Income
■ Other income

Adjusted Efficiency Ratio ⁽¹⁾



Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

Provision for Credit Losses

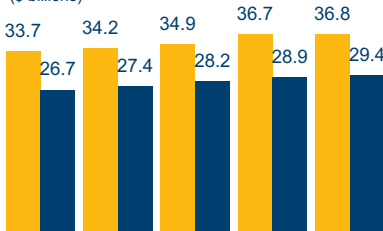
(As a % of average loans and acceptances)



Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

Loans and Deposits

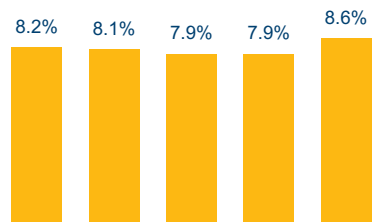
(\$ billions)



Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

■ Loans and acceptances
■ Deposits

CET1 Ratio



Q1/17 Q2/17 Q3/17 Q4/17 Q1/18

2018 EARNINGS CALENDAR

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

MEDIUM-TERM OBJECTIVES ⁽²⁾

Adjusted Financial Performance ⁽¹⁾		Q1/18
ROE	Narrow gap to 300 bps by 2020 ⁽³⁾	11.5% gap at 430 bps ⁽⁴⁾
Efficiency ratio	< 65% by 2020	64.8%
Diluted EPS	Grow by 5% to 10% annually	\$1.49 up 4% ⁽⁵⁾
Operating leverage	Positive	4.3% ⁽⁵⁾

STOCK-RELATED INFORMATION

As at January 31, 2018

»Share Price	\$53.20
»Number of shares outstanding	41.7 million
»Market capitalization	\$ 2,220 million

Q1 2018

»Dividend declared	\$0.63
»Dividend yield	4.7%

SHARES

STOCK SYMBOLS

- Common Shares: LB (TSX)
- Non-Cumulative Class A preferred shares:
 - 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 4 of the Bank's Q1 2018 Report to Shareholders.

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

(4) Gap based on 2017 results (the 6 major Canadian banks average at 15.8%), Q1 2018 results for major Canadian Banks are not yet available.

(5) Compared to Q1 2017.