

INVESTOR FACT SHEET

Second Quarter 2018



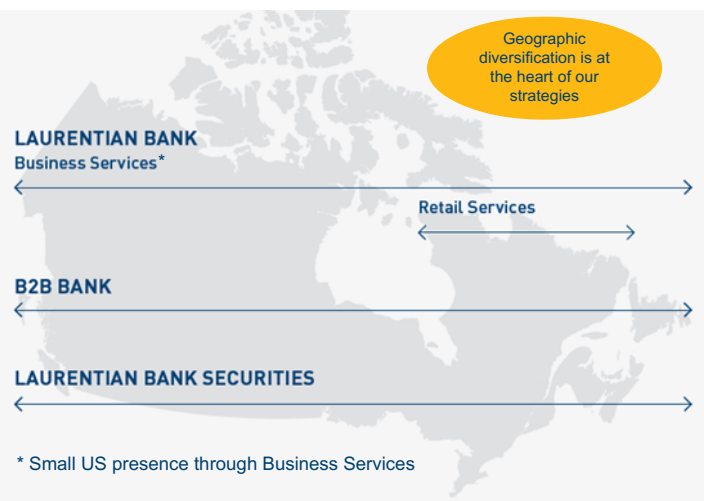
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

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 3,800 employees guided by the values of proximity, simplicity and honesty, we provide a broad range of advice-based solutions and services to our retail, commercial and institutional customers. With pan-Canadian activities and a presence in the U.S., we are an important player in numerous market segments.

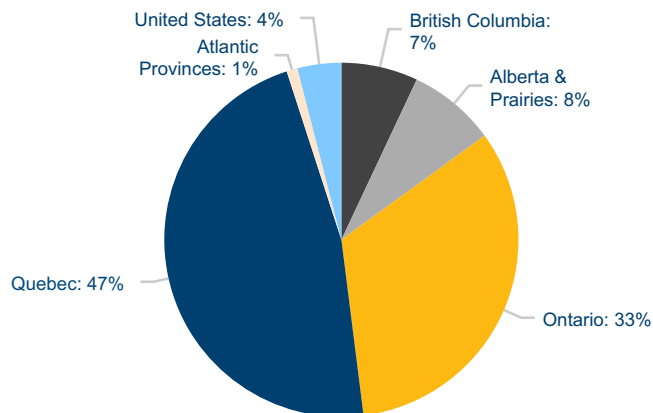
Key Metrics	Q2/18	Q2/17
Balance Sheet Assets	\$ 47.6B	\$ 45.4B
Average Earning Assets	\$ 40.0B	\$ 36.9B
Loans and Acceptances	\$ 36.3B	\$ 34.2B
Deposits	\$ 29.5B	\$ 27.4B
Common Shareholders' Equity ⁽¹⁾	\$ 2,204M	\$ 1,689M
CET1 Ratio	8.6%	8.1%
Market Capitalization	\$ 2,063M	\$ 1,903M
Assets Under Administration and Management	\$ 30.6B	\$ 32.9B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

As at April 30, 2018 (as a %)

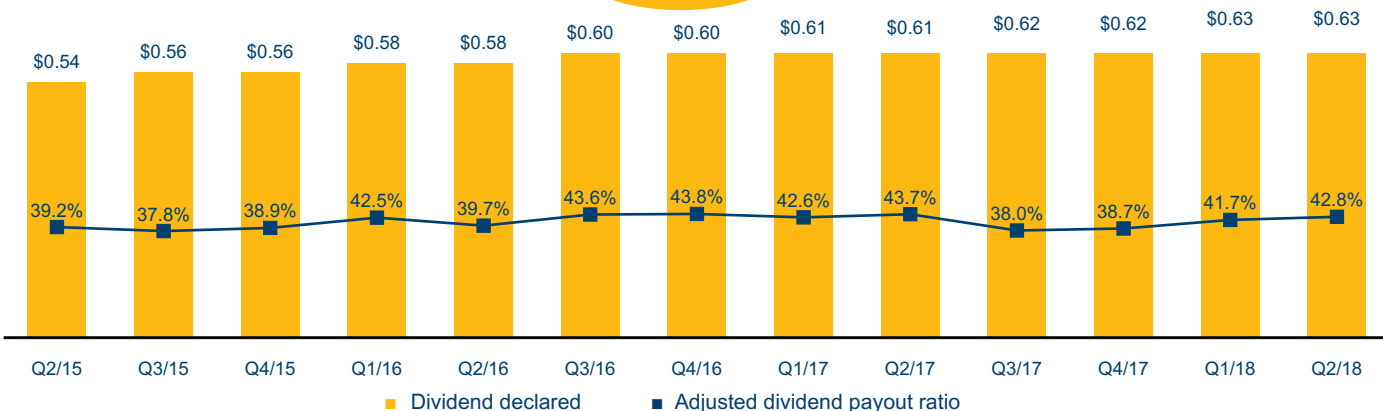


REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

Dividends Declared Per Common Share and Adjusted Dividend Payout Ratio ⁽¹⁾

(\$ and as a %)

Target Payout Ratio
40% to 50%

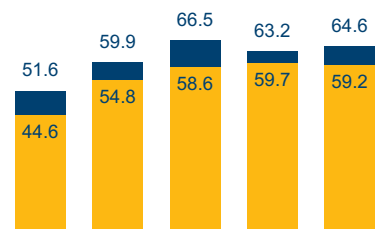


(1) Refer to the Non-GAAP and Key Performance Measures on page 6 of the Bank's Q2 2018 Report to Shareholders.

HIGHLIGHTS

Net Income

(\$ millions)

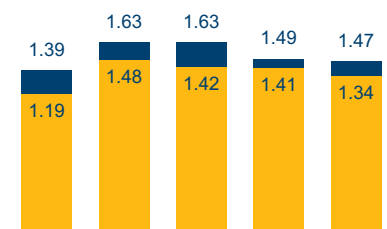


Q2/17 Q3/17 Q4/17 Q1/18 Q2/18

■ Net income
■ Adjusted net income ⁽¹⁾

Diluted EPS

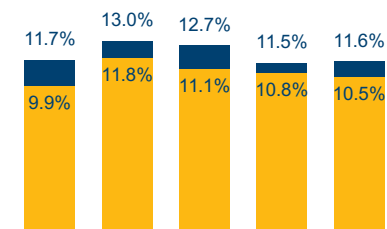
(\$/share)



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

■ Diluted EPS
■ Adjusted diluted EPS ⁽¹⁾

ROE

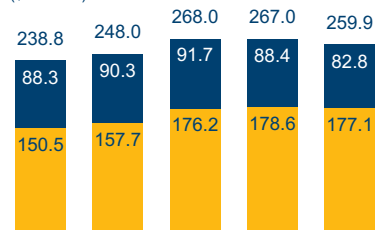


Q2/17 Q3/17 Q4/17 Q1/18 Q2/18

■ ROE
■ Adjusted ROE ⁽¹⁾

Total Revenue

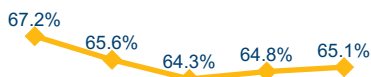
(\$ millions)



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

■ Net Interest Income
■ Other income

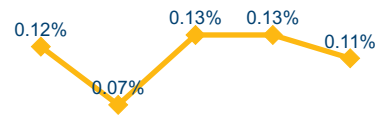
Adjusted Efficiency Ratio ⁽¹⁾



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

Provision for Credit Losses

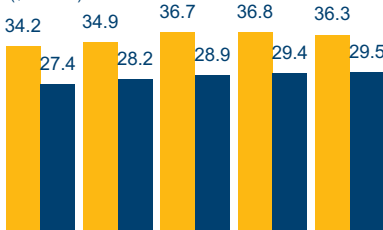
(As a % of average loans and acceptances)



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

Loans and Deposits

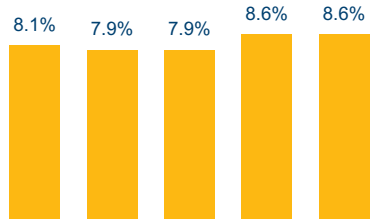
(\$ billions)



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

■ Loans and acceptances
■ Deposits

CET1 Ratio



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

2018 EARNINGS CALENDAR

Q1	February 28
Q2	June 1
Q3	September 4
Q4	December 5

MEDIUM-TERM OBJECTIVES ⁽²⁾

Adjusted Financial Performance ⁽¹⁾		Q2/18 YTD
ROE	Narrow gap to 300 bps by 2020 ⁽³⁾	11.5% gap at 530 bps ⁽⁴⁾
Efficiency ratio	< 65% by 2020	64.9%
Diluted EPS	Grow by 5% to 10% annually	\$2.96 up 4% ⁽⁵⁾
Operating leverage	Positive	3.9% ⁽⁵⁾

STOCK-RELATED INFORMATION

As at April 30, 2018

»Share Price	\$49.31
»Number of shares outstanding	41.8 million
»Market capitalization	\$ 2,063 million

Q2 2018

»Dividend declared	\$0.63
»Dividend yield	5.1%

SHARES

STOCK SYMBOLS

- Common Shares: LB (TSX)
- Non-Cumulative Class A preferred shares:
 - Series 13 : LB.PR.H
 - Series 15 : LB.PR.J

CONTACT INFORMATION

Investor Relations
Tel.: 514 284-4500, ext. 4926
Email: susan.cohen@lbcfg.ca
www.lbcfg.ca

Head Office
Tour Banque Laurentienne
1981 McGill College Avenue
Montréal, Québec H3A 3K3
Tel.: 514 284-4500

Transfer Agent and Registrar
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 5 of the Bank's Q2 2018 Report to Shareholders.

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

(4) Gap based on Q1 2018 results (the weighted average of the 6 major Canadian banks at 16.8%).

(5) Compared to Q2 2017 YTD.