

INVESTOR FACT SHEET

Fourth Quarter 2018



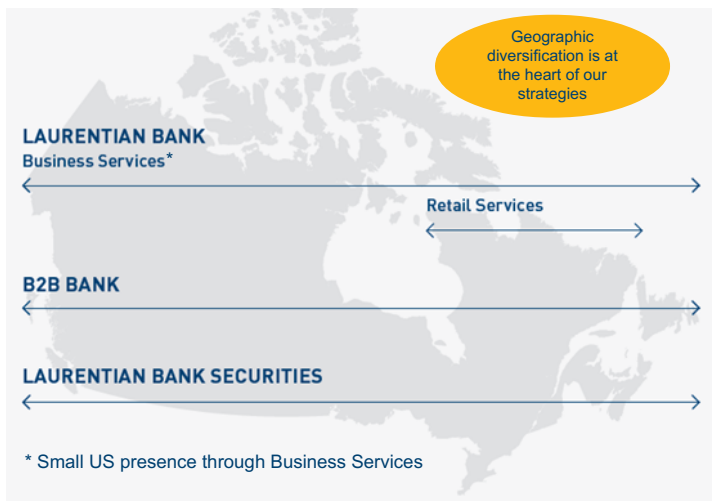
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

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" or "the Bank").

With more than 3,600 employees guided by the values of proximity, simplicity and honesty, the Group provides a broad range of advice-based solutions and services to its retail, business and institutional customers. With pan-Canadian activities and a presence in the U.S., the Group is an important player in numerous market segments.

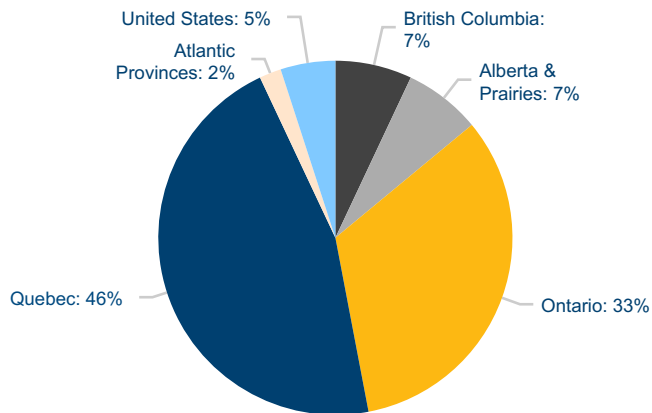
Key Metrics	Q4/18	Q4/17
Balance Sheet Assets	\$ 45.9B	\$ 46.7B
Average Earning Assets	\$ 38.9B	\$ 40.1B
Loans and Acceptances	\$ 34.4B	\$ 36.7B
Deposits	\$ 28.0B	\$ 28.9B
Common Shareholders' Equity ⁽¹⁾	\$ 2,260M	\$ 1,994M
CET1 Ratio	9.0%	7.9%
Market Capitalization	\$ 1,749M	\$ 2,338M
Assets Under Administration	\$ 29.2B	\$ 32.1B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

As at October 31, 2018 (as a %)

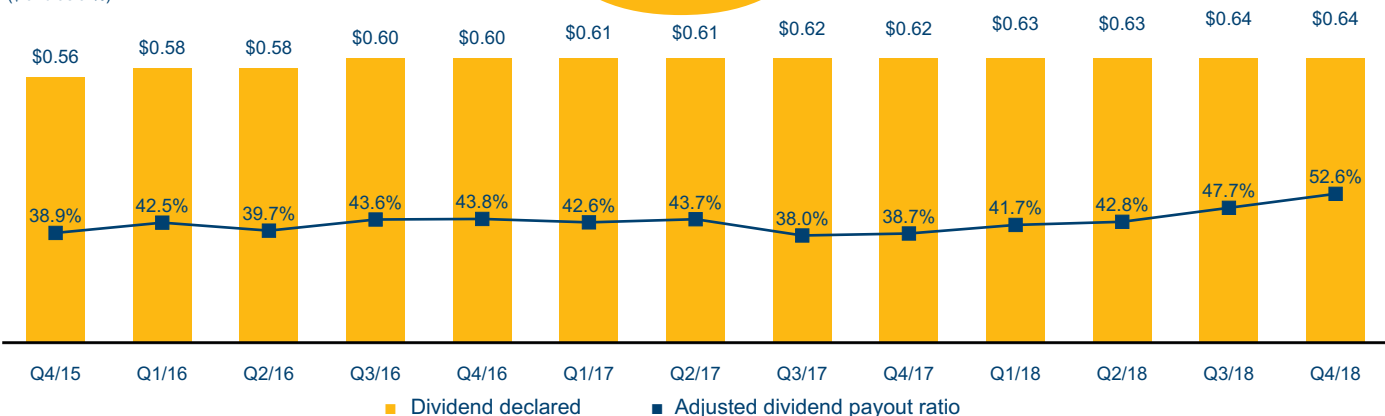


REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

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

(\$ and as a %)

Target Payout Ratio
40% to 50%

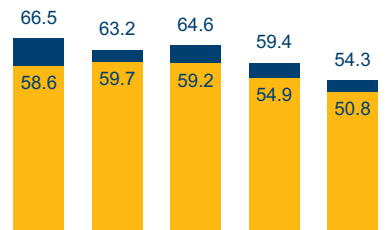


(1) Refer to the Non-GAAP and Key Performance Measures on page 16 of the Bank's Annual Report

HIGHLIGHTS

Net Income

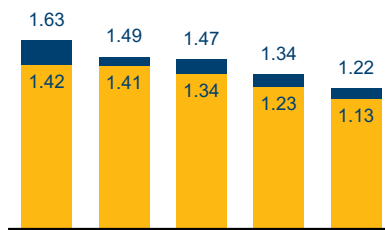
(\$ millions)



Q4/17 Q1/18 Q2/18 Q3/18 Q4/18
 ■ Net income
 ■ Adjusted net income ⁽¹⁾

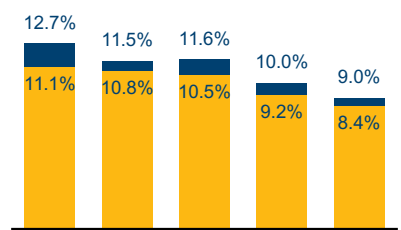
Diluted EPS

(\$/share)



Q4/17 Q1/18 Q2/18 Q3/18 Q4/18
 ■ Diluted EPS
 ■ Adjusted diluted EPS ⁽¹⁾

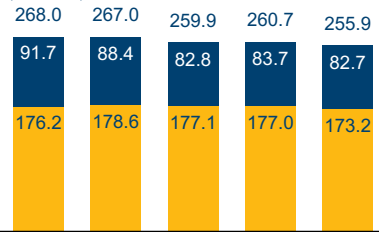
ROE



Q4/17 Q1/18 Q2/18 Q3/18 Q4/18
 ■ ROE
 ■ Adjusted ROE ⁽¹⁾

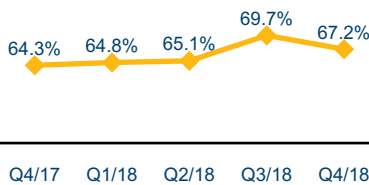
Total Revenue

(\$ millions)



Q4/17 Q1/18 Q2/18 Q3/18 Q4/18
 ■ Net Interest Income
 ■ Other income

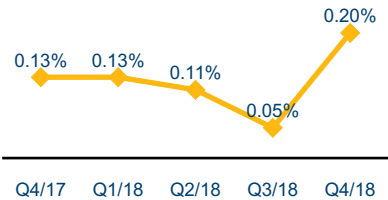
Adjusted Efficiency Ratio ⁽¹⁾



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

Provision for Credit Losses

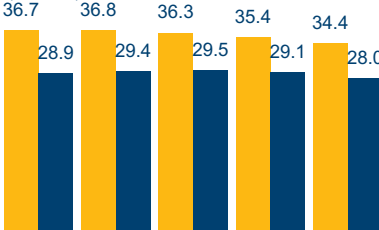
(As a % of average loans and acceptances)



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

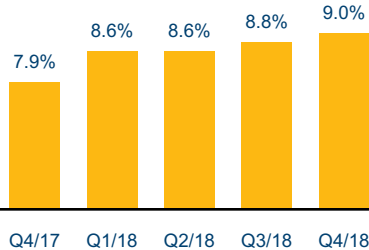
Loans and Deposits

(\$ billions)



Q4/17 Q1/18 Q2/18 Q3/18 Q4/18
 ■ Loans and acceptances
 ■ Deposits

CET1 Ratio



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

2019 EARNINGS CALENDAR

Q1	February 27
Q2	May 30
Q3	August 29
Q4	December 4

2021 MEDIUM-TERM OBJECTIVES ⁽²⁾

Adjusted Financial Performance ⁽¹⁾		2018
ROE	Narrow gap to 250 bps ⁽³⁾	10.5% gap at 610 bps ⁽⁴⁾
Efficiency ratio	< 63%	66.7%
Diluted EPS	Grow by 5% to 10% annually	\$5.51 down 10% ⁽⁵⁾
Operating leverage	Positive	(0.9%) ⁽⁵⁾

STOCK-RELATED INFORMATION

As at October 31, 2018

»Share Price	\$41.56
»Number of shares outstanding	42.1 million
»Market capitalization	\$ 1,749 million

Q4 2018

»Dividend declared	\$0.64
»Dividend yield	6.2%

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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(1) Refer to the Non-GAAP and Key Performance Measures on page 16 of the Bank's Annual Report

(2) Refer to the Caution Regarding Forward-looking Statements on page 14 of the Bank's 2018 Annual Report.

(3) Compared to the major Canadian banks, based on the Bank using the AIRB approach in determining credit risk and the Standardized approach in determining operational risk.

(4) Gap based on Q3 2018 YTD results (the weighted average of the 6 major Canadian banks at 16.6%).

(5) Compared to 2017.