

INVESTOR FACT SHEET

First Quarter 2019



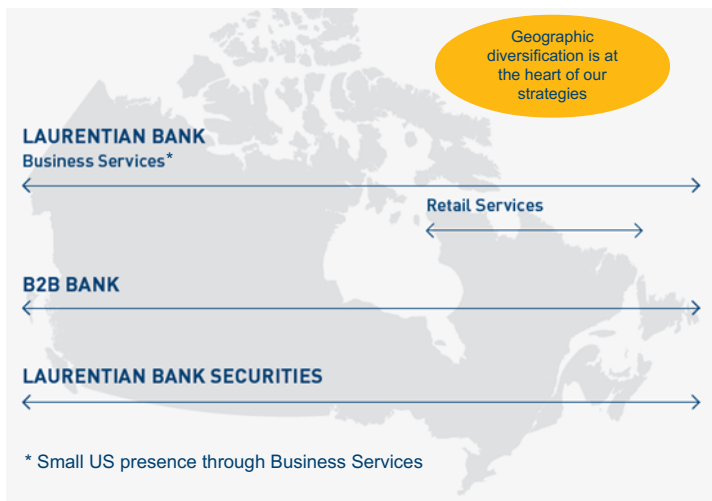
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

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 3,500 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.

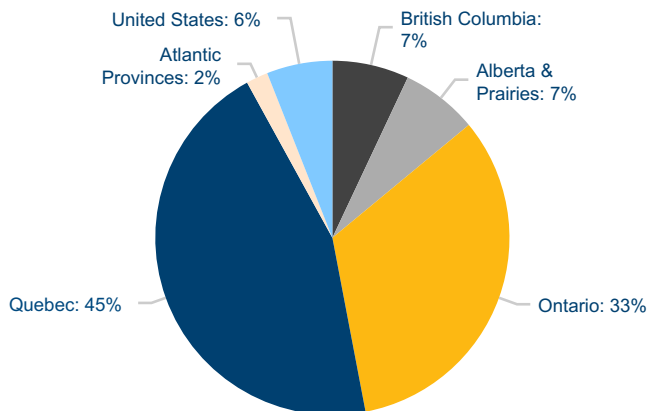
Key Metrics	Q1/19	Q1/18
Balance Sheet Assets	\$ 45.1B	\$ 47.4B
Average Earning Assets	\$ 38.0B	\$ 40.1B
Loans and Acceptances	\$ 34.1B	\$ 36.8B
Deposits	\$ 28.2B	\$ 29.4B
Common Shareholders' Equity ⁽¹⁾	\$ 2,253M	\$ 2,173M
CET1 Capital Ratio	8.9%	8.6%
Market Capitalization	\$ 1,864M	\$ 2,220M
Assets Under Administration	\$ 29.2B	\$ 31.4B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

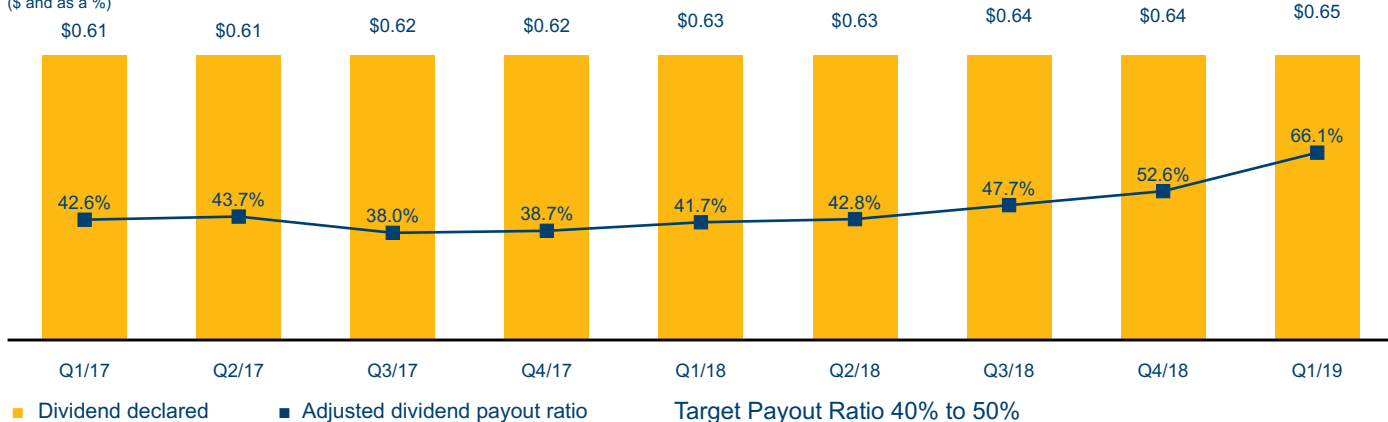
As at January 31, 2019 (as a %)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

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

(\$ and as a %)

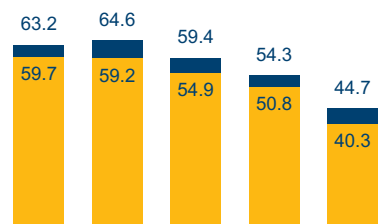


(1) Refer to the Non-GAAP and Key Performance Measures on page 4 of the Bank's Q1/19 Report to Shareholders

HIGHLIGHTS

Net Income

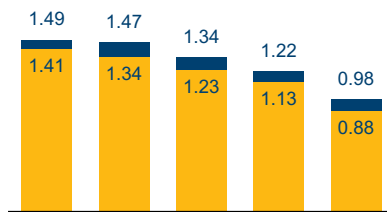
(\$ millions)



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19
 ■ Net income
 ■ Adjusted net income⁽¹⁾

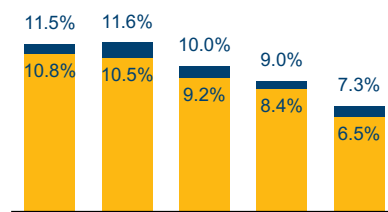
Diluted EPS

(\$/share)



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19
 ■ Diluted EPS
 ■ Adjusted diluted EPS⁽¹⁾

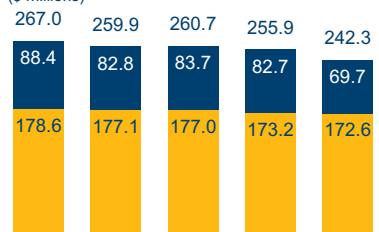
ROE



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19
 ■ ROE
 ■ Adjusted ROE⁽¹⁾

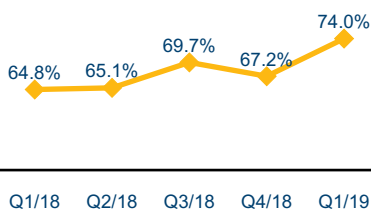
Total Revenue

(\$ millions)



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19
 ■ Net interest income
 ■ Other income

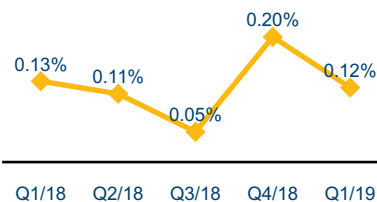
Adjusted Efficiency Ratio⁽¹⁾



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19

Provision for Credit Losses

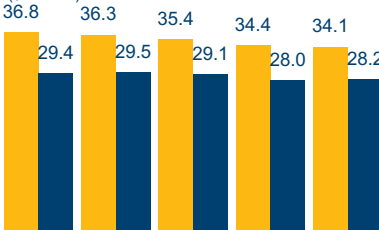
(As a % of average loans and acceptances)



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19

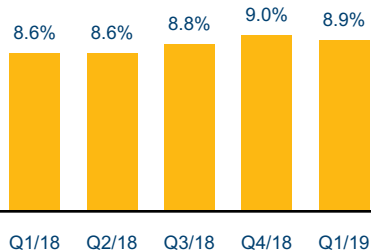
Loans and Deposits

(\$ billions)



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19
 ■ Loans and acceptances
 ■ Deposits

CET1 Capital Ratio



Q1/18 Q2/18 Q3/18 Q4/18 Q1/19

2019 EARNINGS CALENDAR

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

2021 MEDIUM-TERM OBJECTIVES⁽²⁾

Adjusted Financial Performance ⁽¹⁾		Q1/19
ROE	Narrow gap to 250 bps ⁽³⁾	7.3% gap at 890 bps ⁽⁴⁾
Efficiency ratio	< 63%	74.0%
Diluted EPS	Grow by 5% to 10% annually	\$0.98 down 34% ⁽⁵⁾
Operating leverage	Positive	(12.8)% ⁽⁵⁾

STOCK-RELATED INFORMATION

As at January 31, 2019

»Share Price	\$44.17
»Number of shares outstanding	42.2 million
»Market capitalization	\$ 1,864 million

Q1 2019

»Dividend declared	\$0.65
»Dividend yield	5.9%

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. 40452
 Email: investor.relations@lbcfg.ca
www.lbcfg.ca

Corporate Offices
 Montreal
 1360 René-Lévesque Blvd West,
 Suite 600
 Montreal, Quebec H3G 0E5

Toronto
 199 Bay St, Suite 600
 Toronto, Ontario M5L 0A2

Transfer Agent and Registrar
 Computershare Investor Services Inc.
 1500 Robert-Bourassa Blvd, Suite 700
 Montreal, Quebec H3A 3S8
 Tel.: 1-800-564-6253
 Email: service@computershare.com

(1) Refer to the Non-GAAP and Key Performance Measures on page 4 of the Bank's Q1/19 Report to Shareholders

(2) Refer to the Caution Regarding Forward-looking Statements on page 2 of the Bank's Q1/19 Report to Shareholders.

(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 Q4/18 results (the weighted average of the 6 major Canadian banks at 16.2%).

(5) Compared to Q1/18.