

# **SOCIAL RESPONSIBILITY REPORT**

# 2016



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# PRESIDENT AND CEO MESSAGE

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The Executive Team and I make it a priority to meet regularly with shareholders, investors, clients and employees in order to better understand their interests and their expectations of our organization.

Having these open and ongoing discussions help us guide decisions as we seek to strike a balance between serving our stakeholders' interests and implementing business practices that are responsible and that demonstrate integrity. This is reflected in each decision we make and action we take, as our approach to social responsibility goes beyond compliance with regulatory requirements, and which makes us very proud.

## Social responsibility in the way we do business

In 2015, we reviewed our mission and developed a new strategic plan to take into account the needs of our customers who are adopting a digital way of life. Our business practices combine our desire to make a lasting difference in the financial health of our customers with their wish to get sound advice and self-serve technological tools. In our view, that's a winning formula.

## Economic activity that respects the environment

Our contribution to Canada's economic and social prosperity translates to quality job creation and maintenance, purchasing local goods and services, and offering a relevant and responsible product suite. In addition, we make sure that our own operations follow ethical and sustainable practices.

Each year, we make it a priority to develop new ways of improving our practices, expanding our philanthropic footprint across the country and fostering positive social change.

We hope you enjoy reading about our accomplishments from last year in the following pages.



François Desjardins  
President and CEO

# OUR ANNUAL DECLARATION

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This Social Responsibility Report is a declaration of the responsibilities toward communities and is published by Laurentian Bank of Canada. It provides an overview of the Bank's activities and those of its main affiliated subsidiaries and companies in Canada, notably:

- B2B Bank
- LBC Investment Management Inc.
- LBC Financial Services Inc.
- LBC Trust
- Laurentian Bank Trust of Canada Inc.
- Laurentian Bank Securities Inc.

The 2016 Social Responsibility Report is published by the Executive Office of Laurentian Bank of Canada in accordance with the *Public Accountability Statements* regulations adopted on March 21, 2002, and is in compliance with the requirements of the Financial Consumer Agency of Canada (FCAC). It presents an overview of the year's accomplishments with respect to the organization's principal stakeholders – clients, employees, shareholders and communities.

This Report is also a complement to the Management Proxy Circular, the Annual Report and the Annual Information Form. These three documents offer more comprehensive information about the programs and policies mentioned and are available on the Bank's website.

The present Social Responsibility Report is inspired by Global Reporting Initiative (GRI) performance indicators.

Unless otherwise indicated, the information contained in this document pertains to fiscal 2016 (November 1, 2015 through October 31, 2016).

A full version of this Social Responsibility Report is available on the Bank's website at:  
[www.laurentianbank.ca/en/about\\_lbc/my\\_bank/social\\_responsibility.html](http://www.laurentianbank.ca/en/about_lbc/my_bank/social_responsibility.html)

Aussi disponible en français à l'adresse suivante :  
[www.banquelaurentienne.ca/fr/apropos\\_blc/ma\\_banque/responsabilite\\_sociale.html](http://www.banquelaurentienne.ca/fr/apropos_blc/ma_banque/responsabilite_sociale.html)

Please submit any comments about this document to the Executive Office.  
Phone: 514-284-4500, extension 4695  
E-mail: [communication@laurentianbank.ca](mailto:communication@laurentianbank.ca)

# ENHANCED GOVERNANCE PRACTICES

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A commitment to sound governance has always been of vital importance to Laurentian Bank, as it participates in creating a culture of ethics and integrity that is aligned with the expectations of all of the organization's stakeholders.

For this reason the Bank's Board of Directors sets annual objectives for governance improvements in response to the number, complexity and variety of issues that make up the financial landscape in Canada. In 2016, the directors completed a comprehensive exercise with the goal of improving the Bank's governance practices. In that context, the Board:

- Adopted a policy on diversity. This is a formal commitment to diversity within the Board's membership that contributes to enhancing its overall effectiveness, as well as the one of its committees, through complementarity of skills, experience and expertise. The Bank has always been an industry front-runner in terms of female leadership. We are proud to be a member of the Canadian chapter of the 30% Club, an international group whose goal is to have women account for at least 30% of directorships by 2019. The Board has already surpassed this threshold and achieved parity.
- Adopted a policy on the limits of directors' mandates. The Bank places particular emphasis on assessing its requirements for the composition of the Board. This policy, which prescribes the duration of directors' mandates, is a complement to the rigorous process already in place for evaluating the contribution of each director in order to maximize the Board's performance.
- Approved a new Risk Appetite and Management Framework. In addition to defining appetite, capacity and tolerance for the material risks the Bank faces and within which it should operate, the Framework defines governance structure and reporting and accountability activities.

# COMMUNICATION

Maintaining a dialogue is a priority and we regularly review our means of communication to ensure that we meet the expectations of our various stakeholders.

We also strive to communicate with our stakeholders by using a simple and clear language that promotes better financial literacy and facilitates the understanding of financial concepts.

OUR STAKEHOLDERS	OUR COMMITMENTS	OUR MEANS OF COMMUNICATION
CLIENTS	<p>Help customers improve their financial health</p> <p>Continuous improvement of the client experience</p>	<ul style="list-style-type: none"> <li>• Laurentian Bank, B2B Bank and Laurentian Bank Securities websites</li> <li>• LBC <i>Direct</i>: Internet, mobile version and telephone</li> <li>• Social media: Facebook, LinkedIn, Twitter</li> <li>• Ombudsman</li> <li>• Emails and mailings</li> <li>• Satisfaction surveys</li> </ul>
EMPLOYEES	<p>Share organization's vision and strategic direction</p> <p>Offer a dynamic working environment</p> <p>Encourage development</p>	<ul style="list-style-type: none"> <li>• Biannual meetings with the executive team</li> <li>• Visits of offices and places of business by senior management</li> <li>• Regular sector meetings</li> <li>• Internal publications: president's editorial, bimonthly publication, regular communications on corporate activities</li> <li>• Intranet newsfeed for employees and managers</li> <li>• Ombudsman</li> <li>• Social Media: President's Twitter feed exclusive to employees</li> <li>• Labor relations committee and other means as prescribed in the collective agreement</li> </ul>
SHAREHOLDERS	<p>Generate a sustainable growth of our profitability</p>	<ul style="list-style-type: none"> <li>• Disclosure of quarterly financial results</li> <li>• Annual meeting of shareholders</li> <li>• Investor forum</li> <li>• Meetings and phone calls with financial analysts and investors</li> <li>• Proxy Circular</li> <li>• Annual Information Form</li> <li>• Annual Report</li> <li>• Social Responsibility Report</li> <li>• Laurentian Bank, B2B Bank and Laurentian Bank Securities websites</li> </ul>
GENERAL PUBLIC	<p>Be involved in the communities where we operate</p> <p>Inform the general public of our products and services</p>	<ul style="list-style-type: none"> <li>• Activities related to donations and sponsorships</li> <li>• Social Responsibility Report</li> <li>• Regular contacts with the media</li> <li>• Social media: Facebook, LinkedIn, Twitter</li> <li>• Laurentian Bank, B2B Bank and Laurentian Bank Securities websites</li> </ul>
REGULATORY AUTHORITIES	<p>Comply with regulations in all of our activities</p>	<ul style="list-style-type: none"> <li>• Regular exchanges with regulatory authorities representatives</li> </ul>

# ENGAGING WORKING CONDITIONS

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Through their skills and expertise, our employees contribute each day to improving the financial health of our customers. To recruit the best candidates, our talent acquisition teams took part in more than 33 recruiting activities, visited a number of academic institutions and pursued a recruiting strategy on social media.

Diversity is a key consideration not only in our recruiting efforts, but in all of the Bank's activities. We have reaffirmed this by adopting a new three-year diversity plan, based on the successes and what was learned through the previous plan. Objectives of this new plan include, among others:

- Confirming our position on diversity and inclusion and closing representation gaps.
- Raising employee awareness about diversity and inclusion and putting progress indicators in place to ensure the plan's success.

According to self-identification forms, 0.4% of our workforce was made up of Indigenous persons, 1.03% consisted of persons with disabilities, and 26.6% were members of visible minorities. Women make up 64.2% of our workforce and hold 51.6% of our organization's management positions.

## An environment where all can develop and reach their full potential

We maintain an ongoing dialogue with staff to ensure they are informed about the organization's vision and strategic orientations. We offer a competitive global compensation that takes into consideration pay equity principles. Our offer is completed by a vast range of benefits<sup>1</sup>:

- We provide attractive pension plans to help our employees save for their retirement.
- We offer group insurance programs and an assistance program that give our employees and their dependents access to a variety of plans to protect and support their health, wellness and financial security.
- We grant weeks of vacation and floating days to ensure that our employees maintain a good work-life balance.
- For maternity leaves, we offer top-up benefits to supplement government benefit payments.
- Also available to our employees is a stock purchase plan to which we contribute, and financial benefits on numerous of the Bank's products, including mortgage loans, banking packages, lines of credit and loans for the purchase of personal computer equipment.
- We monitor employees' performance through the *Performance Driven* program, which provides an individual development plan, when applicable.

In 2016, 51,435 hours of training were provided. In recognition of the value of training activities for optimizing the skills and abilities of our employees, our investments in competency development this year significantly exceeded the targets outlined in the *Act to Promote Workforce Skills Development and Recognition* (Bill 90). Our training program on the issue of *Proceeds of crime (money laundering) and terrorist financing* (PCMLTF), which is compulsory for all our employees, was reviewed and enhanced. With this new version of the program, our employees have been able to expand their knowledge around PCMLTF and stay at the forefront in the fight against money laundering.

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<sup>1</sup> Varies depending on employment status and job level.

## Workplace safety

Workplace safety is given particular importance. Local health and safety committees have been established at each of our locations with 20 employees or more. These committees, among other tasks, conduct regular site inspections to ensure a safe work environment. A number of our employees are trained as first aid attendants to provide extra coverage over working hours.

## PRESERVING THE ENVIRONMENT

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In an effort to reduce our environmental footprint, we pursued a number of initiatives in 2016 with that goal in mind.

Our B2B Bank subsidiary supports clean energy through its partnership with Bullfrog Power - Bullfrog ensures the electricity going onto the grid on their behalf comes from pollution-free, renewable sources. Through this partnership we are supporting the advancement of renewable energies in Canada, and each year we reduce our environmental footprint by approximately 186 tonnes of CO<sub>2</sub>, the equivalent of what a car would produce driving round-trip between Vancouver and Halifax 80 times.

We also announced that our corporate offices in Montreal would be moving into a single building, starting in 2018. The building, which is Silver LEED-certified, will enable us to further reduce our energy expenses, and its location will facilitate access to public transit. In addition, the building's parking area has spaces reserved for hybrid vehicles, as well as dedicated bicycle parking.

Over the last several years, we have worked to reduce our paper consumption by using digital technologies whenever possible.

## A responsible credit policy

Our concern for the environment is also reflected in responsible business practices. Environmental risk assessment is built into the standard risk management process we follow for all credit-related activities, with the exception of certain very specific cases. For the purpose of identifying levels of potential risk, industries are grouped into three categories: high-risk, special-risk, and low-risk.

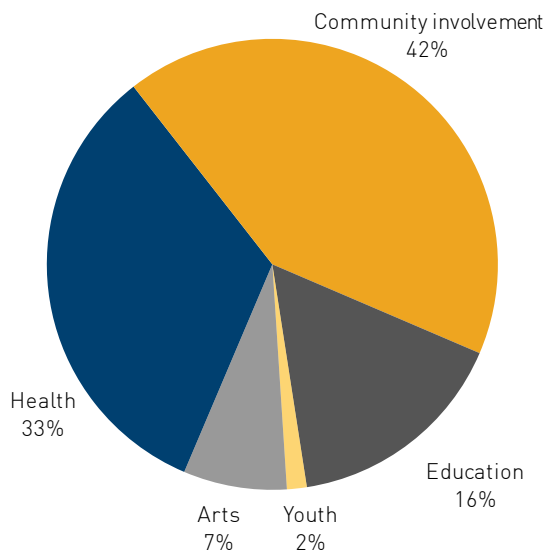
We have a dedicated energy and infrastructure team, meaning that we can provide guidance and support to businesses for their renewable energy projects. This year, 29% of loans granted for renewable energy projects were for solar energy projects, and 70% were for wind power projects.



# MAKING A DIFFERENCE IN COMMUNITY DEVELOPMENT

In 2016, close to 200 organizations across Canada received financial support from Laurentian Bank for a total amount of more than **\$1.85 million**, including nearly **\$600,000** in the form of direct charitable donations.

We are committed to supporting organizations that work in the areas of health, community involvement, education, the arts and youth. Whether it's lending a hand to our hospitals, promoting the arts in our communities, or helping to make the future brighter for young people, Laurentian Bank's employees and philanthropic programs answer the call when the opportunity arises, and we are very proud of that fact.



## Diversified financial support

To us, community development gives ground for hope. That is why we work to strengthen our proximity connections through donations that make a real difference. In 2016, Laurentian Bank's financial involvement included:

- Making a specific donation of \$45,000 to the **Canadian Red Cross**, of which \$25,000 was earmarked for the community of Fort McMurray, which was severely impacted by a major forest fire. Public donations collected in Laurentian Bank's branches were also directed toward helping affected communities in Alberta, as well as communities in other parts of the world also dealing with the impacts of natural disasters.
- Donating more than \$115,000 to organizations working in the area of health, such as the Montreal Heart Institute, the CHU Sainte-Justine and the Fondation Cité de la Santé.
- Making a donation and appealing to our employees to support the work of **United-Way Centraide Canada** and thus help to change the lives of thousands of families all across the country. Our employees responded generously, raising a total of more than \$194,000.

The invaluable support of our staff is what enables Laurentian Bank to make such a difference. From sitting on boards of directors, to organizing fundraising events in support of quality care for the young patients of the **Montreal Children's Hospital**, to participating in a volleyball tournament for **Toronto's Hospital for Sick Children** to raising money for cancer research, Laurentian Bank believes that when our employees get involved in the community, positive things happen. This is why we donate a minimum of \$200 specifically to the organizations to which our employees dedicate their time and talents.

## Getting involved to inform, demystify and explain

In 2016, Laurentian Bank partnered with two other financial institutions to raise awareness about fraud prevention and protecting personal and banking information online. Our financial contribution to the **I keep it to myself** campaign helped provide information for the public on fraud-related risks and scams. And our participation in the **No Surprises** campaign, created by the Financial Consumer Agency of Canada (FCAC), helped educate consumers about their financial rights and responsibilities as a way for them to avoid costly surprises and reach their financial goals.

# ADAPTED FINANCIAL PRODUCTS AND SERVICES

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We believe first of all that everyone should have access to a financial professional in order to obtain solid advice on how they can reach their financial goals. With that in mind, we provide a wealth of resources – through the expertise of our teams of advisors, on our website and in the brochures we have available in branches – to help guide people in making informed decisions, including those related to retirement or creating a very first budget.

We also make sure we offer products tailored to the needs of low-income individuals, seniors and persons with disabilities. These include:

For low-income individuals:

- a low-fee banking plan that includes up to 12 transactions per month.

For young people:

- a no-fee banking plan that includes unlimited monthly transactions, for youths under 18 years of age.
- a no-fee banking plan that includes up to 20 transactions per month, for students 16 to 25.

For seniors:

- a no-fee plan with four transactions per month, for persons aged 65 or over.
- the *60 + Advantage* program that offers a discount of up to \$5 on three of our most popular banking plans, for persons aged 60 or over.

For non-traditional borrowers:

- alternative mortgage solutions for borrowers with unique circumstances.

For micro-businesses:

- dedicated programs under which micro-businesses can access financing that enables them to invest in developing their organizations. By making financing of under \$100,000 available to businesses of this type, we contribute to community development and encourage community financial independence. In 2016, we supported 438 businesses through this program.

To learn more, visit [www.laurentianbank.ca](http://www.laurentianbank.ca)

## Accessible services

To meet all current needs, our virtual network makes banking services available to clients 24 hours a day, 7 days a week via automated teller machines, telephone, and by our website and a mobile version of it. Our website and our LBC*Direct* transaction site are optimized for use with various types of assistive software for persons with disabilities, and our telephone system features a transcription system. The LBC*Direct* identification process is also adapted for use by the visually impaired.

In addition, many of our branches are equipped with automatic doors to facilitate their access. We also continued a plan that aims for our branches to be accessible to everyone, and we continue to carry out projects to transform and enhance access wherever we are able to do so

# IMPROVING OUR BUSINESS PRACTICES

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Specific mechanisms are in place to collect client feedback regarding the quality of our services, and to identify the most effective manner of intervening when a situation calls for corrective measures. These allow us to improve our business practices and to offer a unique client experience.

While promoting the settlement of issues at the source, we continuously work on the improvement of service quality and we offer the necessary assistance to clients who ask for it, and we communicate with the appropriate authorities as needed. At Laurentian Bank Securities, the policy governing complaint resolution and dispute settlement is covered by the provisions of the *Act respecting the Agence nationale d'encadrement du secteur financier* (Bill 107).

## Requests treated by the Ombudsman

The Office of the Bank's Ombudsman handled 44 requests in 2016. Of that number, 36 files pertained to Laurentian Bank, and they were handled within an average timeframe of 31 days. At the end of the period, the Ombudsman maintained the Bank's position in 25 files, while in 10 files it recommended settlement in the client's favour. Finally, one file opened in fiscal 2016 was still under consideration.

Also, eight pertained to B2B Bank and they were handled within an average timeframe of 42 days. The Ombudsman had endorsed B2B Bank's initial decision in three cases and five were recommended settlements in the client's favour.

No files pertained to Laurentian Bank Securities.

## TOTAL WORKFORCE BY PROVINCES

As of October 31, 2016

PROVINCE	FULL-TIME	PART-TIME	TEMPORARY	TOTAL
ALBERTA	14	-	-	14
BRITISH COLUMBIA	11	-	-	11
NEWFOUNDLAND & LABRADOR	1	-	-	1
MANITOBA	1	-	-	1
NOVA SCOTIA	3	-	-	3
ONTARIO	907	2	129	1,038
QUÉBEC	2,235	412	274	2,921
<b>TOTAL</b>	<b>3,172</b>	<b>414</b>	<b>403</b>	<b>3,989</b>

## TAXES PAID

As of October 31, 2016

(IN THOUSANDS OF DOLLARS)	INCOME TAX <sup>(1)</sup>	TAX ON CAPITAL	OTHER TAXES <sup>(2)</sup>	TOTAL
<b>FEDERAL</b>	\$30,810	-	\$16,654	\$47,464
<b>PROVINCIAL</b>	-	-	-	-
ALBERTA	\$72	-	-	\$72
BRITISH COLUMBIA	\$20	-	\$25	\$45
PRINCE EDWARD ISLAND	-	-	\$6	\$6
MANITOBA	\$13	-	\$1	\$14
NEW BRUNSWICK	-	-	\$28	\$28
NOVA SCOTIA	\$8	\$34	\$59	\$101
ONTARIO	\$10,212	-	\$6,312	\$16,524
QUEBEC	\$10,261	-	\$40,411	\$50,672
SASKATCHEWAN	-	-	\$1	\$1
NEWFOUNDLAND & LABRADOR	-	-	\$23	\$23
<b>TOTAL-PROVINCIAL</b>	<b>\$20,586</b>	<b>\$34</b>	<b>\$46,866</b>	<b>\$67,486</b>
<b>TOTAL-FEDERAL AND PROVINCIAL</b>	<b>\$51,396</b>	<b>\$34</b>	<b>\$63,520</b>	<b>\$114,950</b>

(1) Estimated amounts

(2) Other taxes: Amount including compensatory tax on salaries, payroll tax, property tax and sales taxes.

# FINANCING BY COMMERCIAL CLIENT LOAN

Credit authorized for the year ending October 31, 2016, grouped by clients.

PROVINCE		\$0- \$24,999	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000- \$499,999	\$500,000- \$999,999	\$1,000,000- \$4,999,999	\$5,000,000 and over	TOTAL
ALBERTA	Authorized amount	-	\$626,962	\$1,328,299	\$791,832	\$3,189,637	\$56,860,100	\$240,360,866	\$303,157,731
	Number of clients	-	8	9	2	5	21	13	58
BRITISH COLUMBIA	Authorized amount	-	\$661,087	\$2,074,440	\$1,651,877	\$686,291	\$10,844,100	\$781,607,909	\$797,525,705
	Number of clients	-	8	15	5	1	3	20	52
PRINCE EDWARD ISLAND	Authorized amount	-	-	-	\$626,537	\$517,540	\$1,931,200	-	\$3,075,277
	Number of clients	-	-	-	2	1	1	-	4
MANITOBA	Authorized amount	-	\$136,896	\$154,437	-	-	\$1,847,596	\$24,679,694	\$26,818,623
	Number of clients	-	2	1	-	-	1	1	5
NEW BRUNSWICK	Authorized amount	\$18,250	\$617,403	\$556,445	\$310,157	\$1,430,169	\$1,080,531	\$55,000,000	\$59,012,954
	Number of clients	1	8	4	1	2	1	2	19
NOVASCOTIA	Authorized amount	-	-	\$779,842	\$372,006	\$893,029	\$1,366,342	\$11,395,525	\$14,806,744
	Number of clients	-	-	4	1	1	1	2	9
ONTARIO	Authorized amount	\$5,000	\$1,193,964	\$7,933,971	\$9,935,479	\$23,133,093	\$200,289,152	\$3,738,536,707	\$3,981,027,366
	Number of clients	3	16	48	33	34	83	109	326
QUÉBEC	Authorized amount	\$1,600,764	\$13,128,160	\$37,981,188	\$73,995,476	\$143,931,990	\$498,340,099	\$3,047,410,567	\$3,816,348,245
	Number of clients	117	234	236	208	205	237	153	1390
SASKATCHEWAN	Authorized amount	-	\$313,241	\$671,634	\$1,114,144	\$587,266	-	-	\$2,686,285
	Number of clients	-	4	4	3	1	-	-	12
NEWFOUNDLAND AND LABRADOR	Authorized amount	-	\$56,407	\$758,738	\$829,211	\$1,071,890	\$1,651,938	-	\$4,368,184
	Number of clients	-	1	4	2	2	1	-	10
TOTAL	Authorized amount	\$1,624,014	\$16,734,119	\$52,238,994	\$89,586,722	\$175,440,906	\$774,211,058	\$7,898,991,300	\$9,008,827,113
	Number of clients	121	281	325	257	252	349	300	1885

## POLICIES AND CODES

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- Risk Appetite and Management Framework
- Change Approval Policy
- Policy on approval of services provided by external auditors and regarding hiring of partners, employees and former partners and employees of external auditors
- Regulatory Risk Management Policy
- Credit Policies
- *Politique de formation et de développement* (not available in English)
- Business Continuity Management Policy
- Performance Management Policy
- *Politique de gestion des prix de transfert du coût des fonds* (not available in English)
- Politiques de gestion des risques de trésorerie et Marché des capitaux (not available in English)
- Operational Risk Management Policy
- Reputation Risk Management Policy
- Policy to Combat Harassment and Violence
- Policy on Insiders and Prohibited Transactions on Bank Securities
- Employment Equity Accommodations Policy
- Nominations and Appointments to External Directorates Policy
- *Politique de remplacement du président et chef de la direction en cas d'accident, invalidité ou inaccessibilité* (not available in English)
- Policy on the Handling of Complaints and Comments About Suspicious Accounting and Audit-Related Activities
- Directors' External Advisors Services Policy
- Financial Benefits on Products Offered by the Bank
- Financial Information Disclosure Policy
- Policy regarding background checks on Directors and Officers
- Outsourcing Risk Management Policy
- *Politique de gestion des liquidités et du financement* (not available in English)
- Information Security Management Policy
- Compensation Policy for Laurentian Bank Senior Executives
- Personal Information Protection Policy
- Money Laundering and Terrorist Financing Policy
- Financial Instruments Fair Valuation Policy
- *Politique en matière de vote majoritaire lors de l'élection des administrateurs aux assemblées des porteurs de titres* (not available in English)
- *Politique sur la capitalisation des régimes de retraite* (not available in English)
- Capital Management and Adequacy Policy
- *Politique de rémunération des employés des marchés des capitaux* (not available in English)
- *Politique sur les comptes de dépenses des administrateurs* (not available in English)
- Policy on Oversight of the External Auditor
- *Politique de simulations de crises* (not available in English)
- Board Diversity Policy
- Supplier Risk Management Policy
- Governance Policy
- Capital Plan
- *Procédure de gestion des plaintes* (not available in English)
- Code of Conduct of Directors
- Privacy Code for the Protection of Personal Information
- Code of Ethics
- Code of Ethics for Service Providers

# OPENED, RELOCATED OR CLOSED AUTOMATED BANKING MACHINES

As of October 31, 2016

## OPENED

ADDRESS	CITY	PROVINCE	POSTAL CODE
1579 Royale Street	Trois-Rivières	QC	G9A 4K1
5936 Bélanger Street	Saint-Léonard	QC	H1T 1G8

## REOPENED

ADDRESS	CITY	PROVINCE	POSTAL CODE
960 Saint-Urbain Street	Montréal	QC	H2Z 1K4

## RELOCATED

ADDRESS	CITY	PROVINCE	POSTAL CODE
5473 Westminster Street	Côte Saint-Luc	QC	H4X 2A4

## CLOSED

ADDRESS	CITY	PROVINCE	POSTAL CODE
2438 Louis-XIV Blvd	Beauport	QC	G1C 1B3
2000 René-Lévesque Blvd	Ile-des-Sœurs	QC	H3E 1Z7
3535 440 West Hwy	Laval	QC	H7P 5G9
255 Crémazie Blvd East	Montréal	QC	H2M 1M2
977 Sainte-Catherine Street West	Montréal	QC	H3B 4W3
879 Principale Street	Granby	QC	J2G 2Z5

## TEMPORARELY CLOSED

ADDRESS	CITY	PROVINCE	POSTAL CODE
None			

## OPENED, RELOCATED OR CLOSED BRANCHES

As of October 31, 2016

### OPENED

ADDRESS	CITY	PROVINCE	POSTAL CODE
None			

### RELOCATED

ADDRESS	CITY	PROVINCE	POSTAL CODE
None			

### CLOSED

ADDRESS	CITY	PROVINCE	POSTAL CODE
2200 Fleury Street East	Montréal	QC	H2B 1K4
425 des Forges Street	Trois-Rivières	QC	G9A 5H5
5900 Bélanger Street East	Saint-Léonard	QC	H1T 1G7
5925 Payer Blvd	Saint-Hubert	QC	J3Y 6W6



