

INVESTOR FACT SHEET

First Quarter 2020



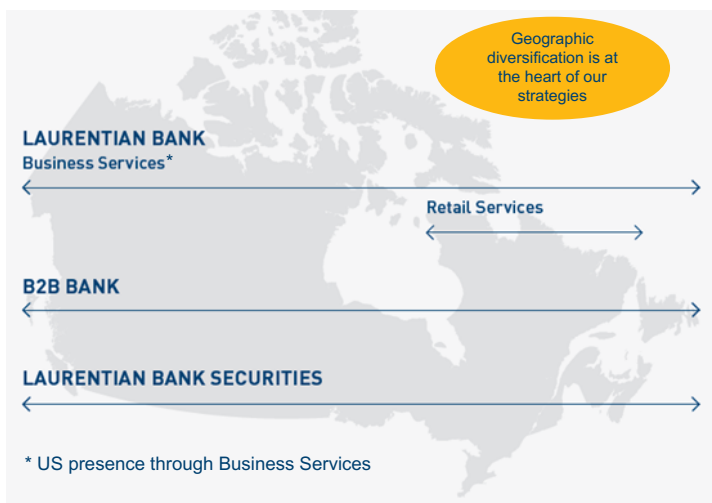
LAURENTIAN BANK FINANCIAL GROUP OVERVIEW

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 3,200 employees guided by the values of proximity, simplicity and honesty, the Group provides a broad range of advice-based solutions and services to its personal, 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.

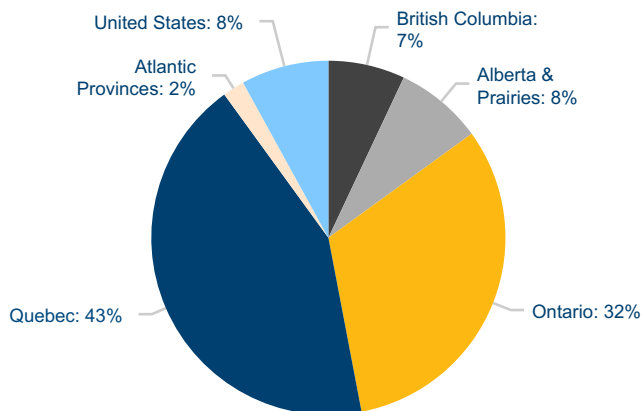
Key Metrics	Q1/20	Q1/19
Balance Sheet Assets	\$ 44.3B	\$ 45.1B
Average Earning Assets	\$ 37.0B	\$ 38.0B
Loans and Acceptances	\$ 33.5B	\$ 34.1B
Deposits	\$ 25.2B	\$ 28.2B
Common Shareholders' Equity	\$ 2,306M	\$ 2,253M
CET1 Capital Ratio	9.0%	8.9%
Market Capitalization	\$ 1,836M	\$ 1,864M
Assets Under Administration	\$ 29.1B	\$ 29.2B

OUR PAN-CANADIAN PRESENCE



Geographic distribution of loans

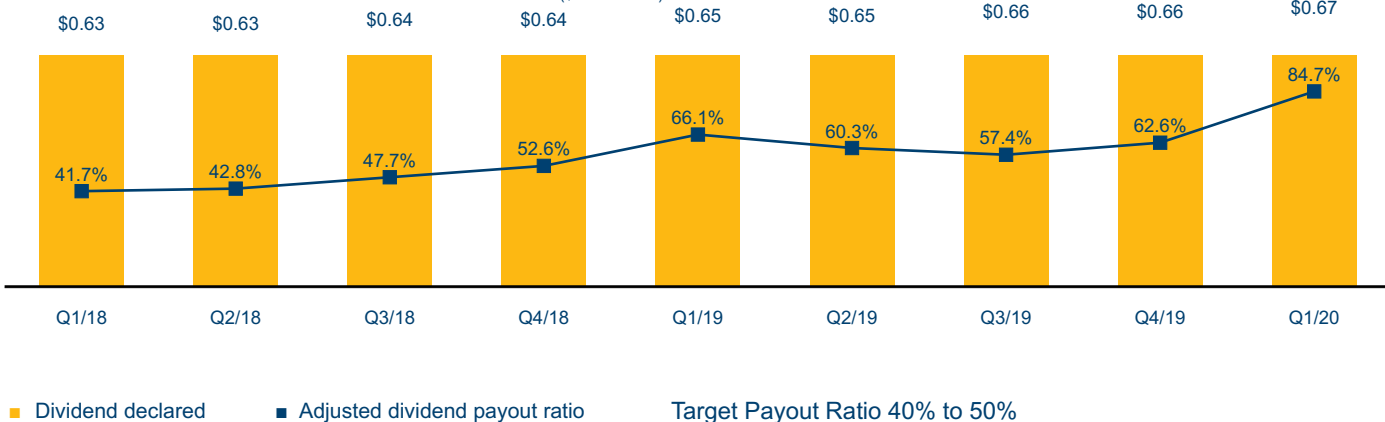
As at January 31, 2020 (as a %)



REWARDING SHAREHOLDERS THROUGH DIVIDEND GROWTH

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

(\$ and as a %)

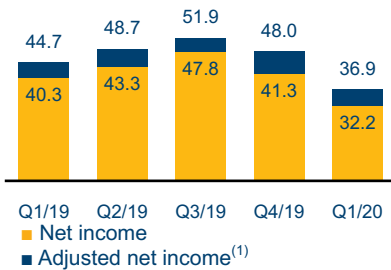


(1) Refer to the Non-GAAP and Key Performance Measures on page 5 of the Bank's Q1/20 Report to Shareholders.

HIGHLIGHTS

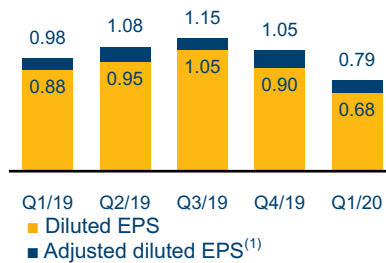
Net Income

(\$ millions)

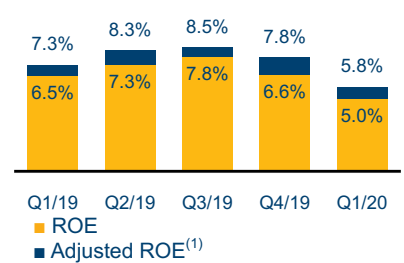


Diluted EPS

(\$/share)

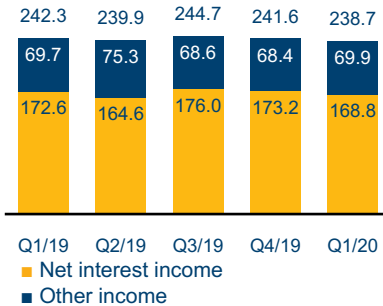


ROE

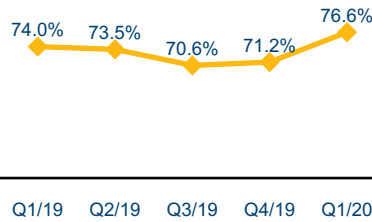


Total Revenue

(\$ millions)

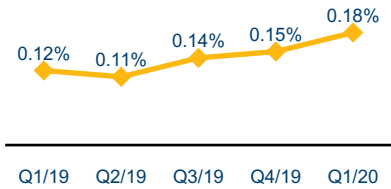


Adjusted Efficiency Ratio⁽¹⁾



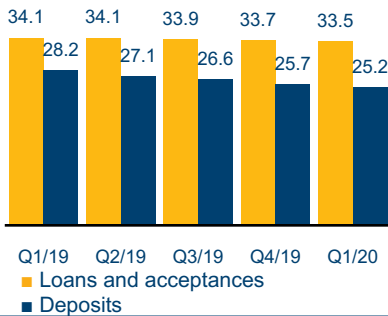
Provision for Credit Losses

(As a % of average loans and acceptances)

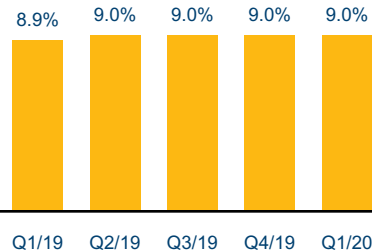


Loans and Deposits

(\$ billions)



CET1 Capital Ratio



2020 EARNINGS CALENDAR

Q1	February 28
Q2	May 29
Q3	September 4
Q4	December 4

2022 MEDIUM-TERM OBJECTIVES⁽²⁾

Adjusted Financial Performance ⁽¹⁾		2020
ROE	Narrow gap to 250 bps ⁽³⁾	5.8%
		gap at 980 bps ⁽⁴⁾
Efficiency ratio	< 63%	76.6%
Diluted EPS	Grow by 5% to 10% annually	\$0.79
		down 25% ⁽⁵⁾
Operating leverage ⁽⁵⁾	Positive	(7.5)%

STOCK-RELATED INFORMATION

As at January 31, 2020

»Share Price	\$42.95
»Number of shares outstanding	42.7 million
»Market capitalization	\$ 1,836 million

Q1 2020

»Dividend declared	\$0.67
»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 5 of the Bank's Q1/20 Report to Shareholders.

(2) Refer to the Caution Regarding Forward-looking Statements on page 3 of the Bank's Q1/20 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 2019 results (the weighted average of the 6 major Canadian banks at 15.6%).

(5) Compared to Q4/19.