

INVESTOR FACT SHEET

Second 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 3,100 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.

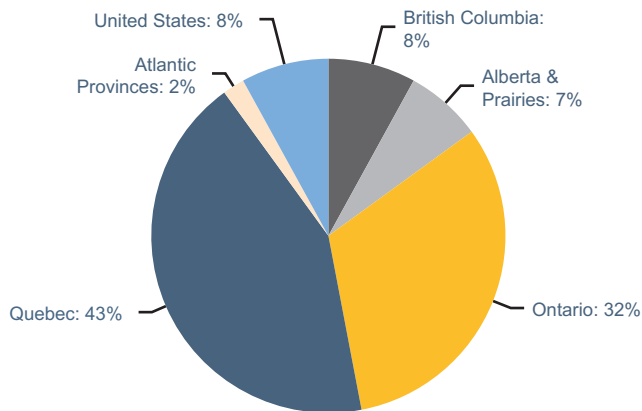
Key Metrics	Q2/20	Q2/19
Balance Sheet Assets	\$ 45.4B	\$ 44.7B
Average Earning Assets	\$ 36.9B	\$ 38.2B
Loans and Acceptances	\$ 33.7B	\$ 34.1B
Deposits	\$ 25.3B	\$ 27.1B
Common Shareholders' Equity	\$ 2,275M	\$ 2,284M
CET1 Capital Ratio	8.8%	9.0%
Market Capitalization	\$ 1,335M	\$ 1,796M
Assets Under Administration	\$ 27.1B	\$ 30.0B

OUR PAN-CANADIAN PRESENCE

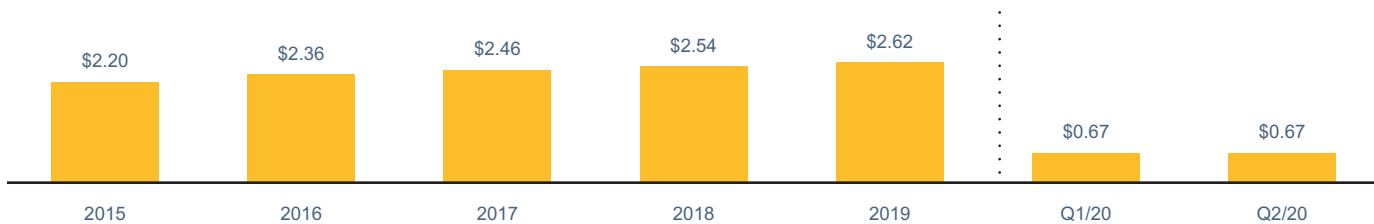


Geographic distribution of loans

As at April 30, 2020 (as a %)



DIVIDENDS DECLARED

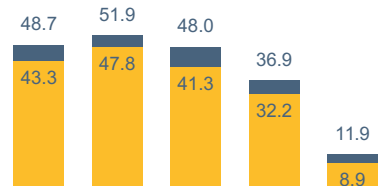


Declared Q3/20 dividend \$0.40

HIGHLIGHTS

Net Income

(\$ millions)

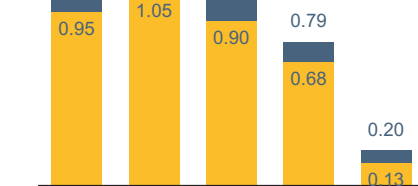


Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

■ Net income
■ Adjusted net income⁽¹⁾

Diluted EPS

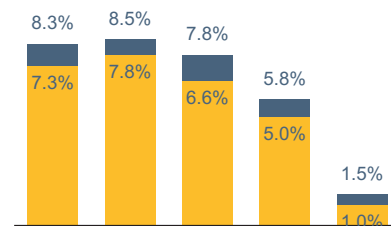
(\$/share)



Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

■ Diluted EPS
■ Adjusted diluted EPS⁽¹⁾

ROE

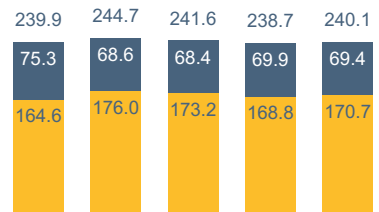


Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

■ ROE
■ Adjusted ROE⁽¹⁾

Total Revenue

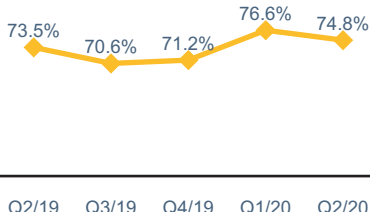
(\$ millions)



Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

■ Net interest income
■ Other income

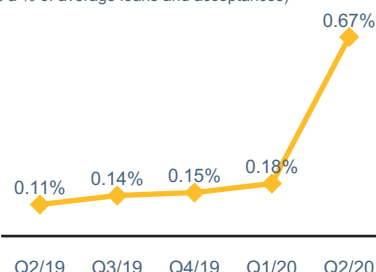
Adjusted Efficiency Ratio⁽¹⁾



Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

Provision for Credit Losses

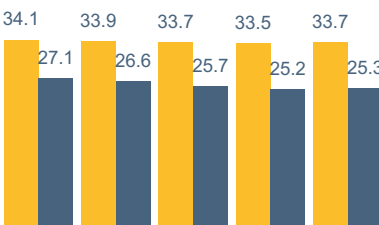
(As a % of average loans and acceptances)



Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

Loans and Deposits

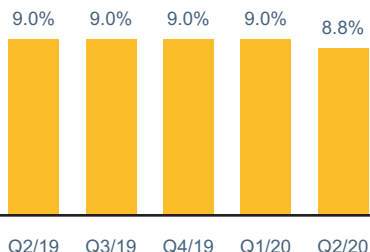
(\$ billions)



Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

■ Loans and acceptances
■ Deposits

CET1 Capital Ratio



Q2/19 Q3/19 Q4/19 Q1/20 Q2/20

2020 EARNINGS CALENDAR

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

STOCK-RELATED INFORMATION

As at April 30, 2020

»Share Price	\$31.09
»Number of shares outstanding	42.9 million
»Market capitalization	\$ 1,335 million

Q2 2020

»Dividend declared	\$0.67
»Dividend yield	8.6%

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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