

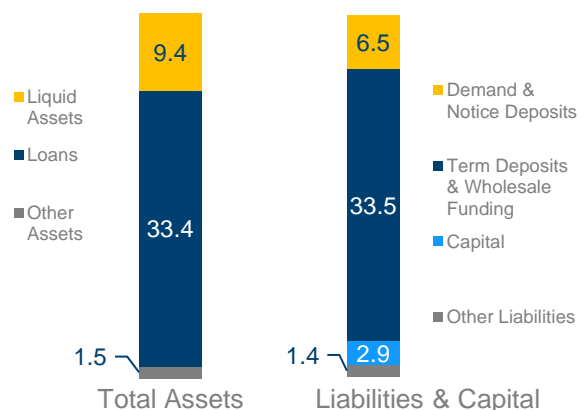
## Q1-2020 HIGHLIGHTS

### Strategic & Foundational

Successful launch of digital offering with \$1.0B of new deposits

- Expands customer base across Canada
- Provides cross-selling opportunities
- Diversifies funding

### BALANCE SHEET \$44.3B as at January 31, 2020

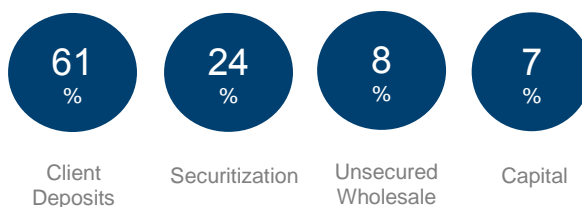


### Financial

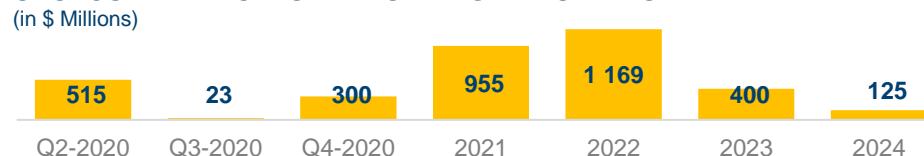
We achieved:

- Loans to business customers up 7% Y/Y
- Healthy liquidity level
- Low loan loss ratio at 18 bps
- Solid CET1 ratio of 9.0%

### TOTAL FUNDING \$37.1B excl. trading & other liabilities



### UNSECURED WHOLESALE FUNDING MATURITIES (in \$ Millions)



## MAIN OPERATING ENTITIES

**Laurentian Bank** – relies on the expertise of its specialized teams to offer solutions to its commercial clients across Canada. The Bank also meets the needs of its retail clients in Quebec through its advisors

**LBC Capital** – provides equipment financing solutions for suppliers and businesses across Canada

**Northpoint Commercial Finance (NCF)** – diversified inventory finance company that serves North American manufacturers and their dealer networks

**B2B Bank** – provides banking products and services and investment accounts through independent brokers and advisors across Canada

**LBC Financial Services** – distributes mutual funds and offers financial planning services to clients in Quebec

**Laurentian Bank Securities** – offers integrated brokerage services to a clientele of institutional and retail investors

## REGULATORY CAPITAL

	CET1 Capital Ratio	Tier 1 Capital Ratio	Total Capital Ratio	Basel III Leverage Ratio
As at January 31, 2020	9.0%	10.2%	12.2%	4.7%
Regulatory Minimum	7.0%	8.5%	10.5%	3.0%

## CREDIT RATINGS

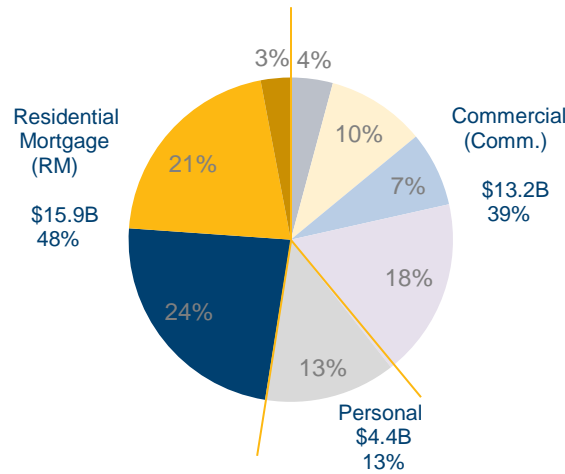
	Deposits, Senior Debt	Short-term Instruments	NVCC Sub. Debt	NVCC Pref. Share	Rating Outlook
S&P	BBB	A-2	BB+	BB-	Negative
DBRS	A (low)	R-1 (low)	BBB (low)	Pfd-3	Stable

## LOAN PORTFOLIO \$33.5B as at January 31, 2020

**98% Collateralized | No Subprime Mortgages**

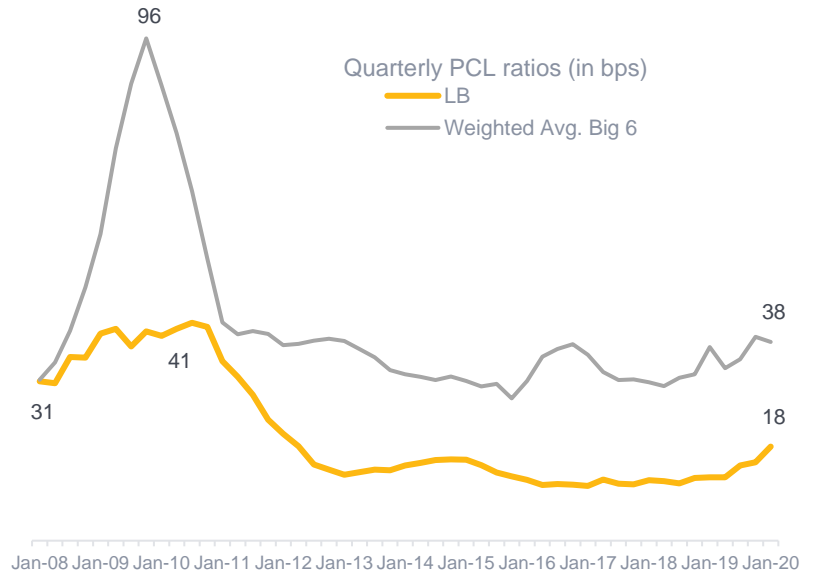
### DIVERSIFIED ACROSS SECTORS

- Comm. - equipment financing (\$1.4B)
- Comm. - commercial (\$3.3B)
- Comm. - inventory financing (\$2.5B)
- Comm. - real estate (\$6.0B)
- Personal Loans (\$4.4B)
- RM - insured (\$7.9B)
- RM - uninsured prime (\$7.0B)
- RM - uninsured Alt-A (\$1.0B)



### PCL RATIO OUTPERFORMED THE BIG 6 BANKS

(data source: Bloomberg)



#### Uninsured RM in selected regions

	Prime - GMA	Prime - GTA	Prime - GVA	Alt-A CANADA
Loan balance	\$2.4B	\$1.6B	\$0.2B	\$1.0B
Average current LTV (%)	52%	46%	42%	42%
Average Beacon Score	736	691	698	670

### LOW EARNINGS VOLATILITY IN LINE WITH THE BIG 6 BANKS

- (1) Earnings Volatility: Standard Deviation of quarterly reported net income / Mean  
 (2) Data source: Bloomberg

Quarterly Earnings Volatility<sup>(1)</sup> Since 2008<sup>(2)</sup>  
LBC vs TSX listed peers

