

Q4-2020 HIGHLIGHTS

- Strong Capital**
 CET 1 (standardized) at 9.6%
 260 bps above regulatory minimum requirement
- Solid Credit Quality**
 Deferrals declined significantly to < 1% of total loans PCL ratio at 29 bps vs. "Big 6" at 43 bps
- Good Liquidity & Optimized Funding**
 Well diversified funding aligns with asset volumes
- Working towards renewal and growth**
 Review and assess the Bank's operations and key projects
 Enhance cost discipline across the organization
 Re-organize Commercial and Personal Banking into two operating units
- Strategic direction centered on three pillars**
 Implement a Customer First culture
 Create a more agile organization
 Engage and empower employees

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 and provides a digital offer across Canada

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

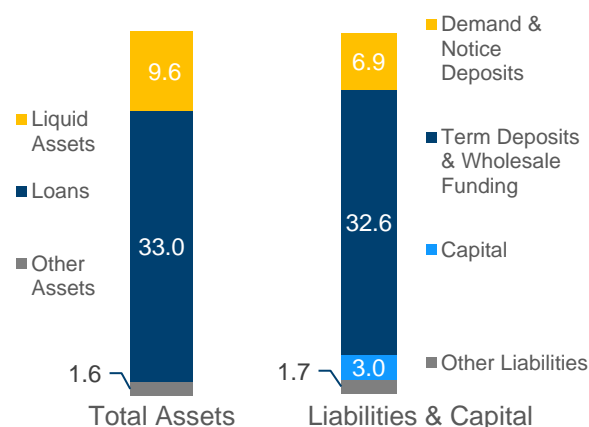
Northpoint Commercial Finance (NCF) – diversified inventory finance company that serves North American manufacturers and their dealer networks

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

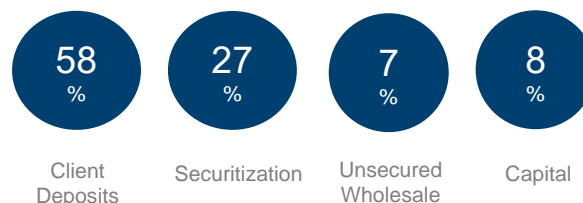
LBC Financial Services – distributes mutual funds and offers financial planning services to clients in Quebec

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

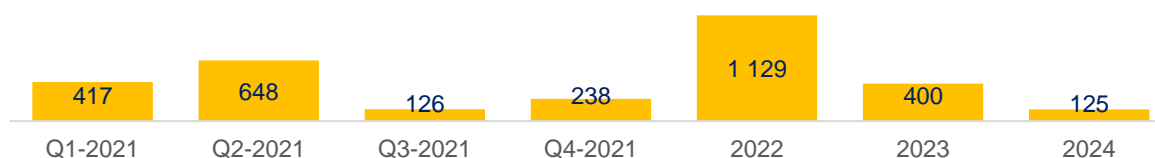
BALANCE SHEET \$44.2B as at October 31, 2020



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



UNSECURED WHOLESALE FUNDING MATURITIES (in \$ Millions)



REGULATORY CAPITAL

	CET1 Capital Ratio	Tier 1 Capital Ratio	Total Capital Ratio	Basel III Leverage Ratio
As at October 31, 2020	9.6%	10.9%	13.1%	4.8%
Regulatory Minimum	7.0%	8.5%	10.5%	3.0%

CREDIT RATINGS

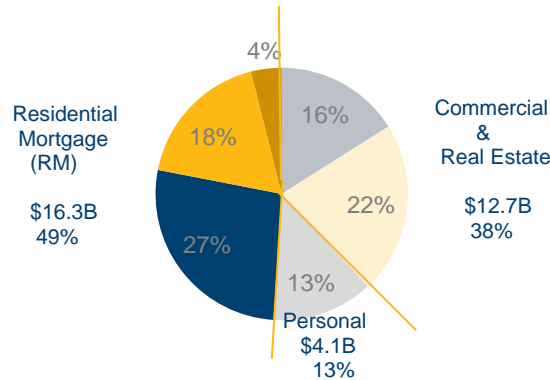
	Deposits, Senior Debt	Short-term Instruments	NVCC Sub. Debt	NVCC Pref. Share	Rating Outlook
S&P	BBB	A-2	BB+	BB-	Negative
DBRS	A (low)	R-1 (low)	BBB (low)	Pfd-3	Negative

LOAN PORTFOLIO \$33.2B as at October 31, 2020

98% Collateralized | **No Subprime Mortgages**

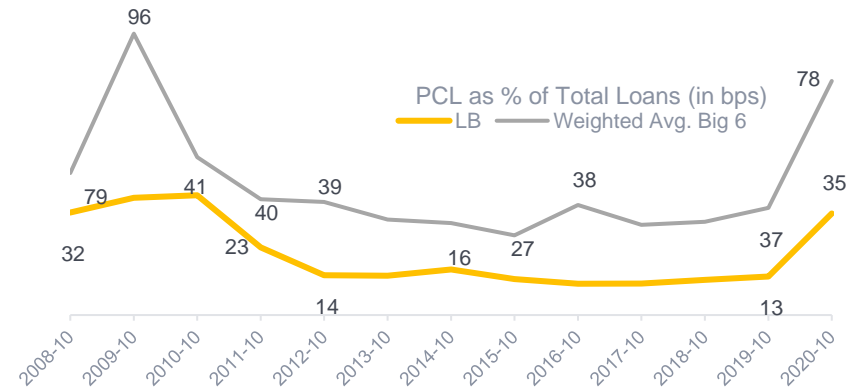
DIVERSIFIED ACROSS SECTORS

- Commercial (\$5.3B)
- Real Estate (\$7.4B)
- Personal Loans (\$4.1B)
- RM - insured (\$9.3B)
- RM - uninsured prime (\$5.8B)
- RM - uninsured Alt-A (\$1.2B)



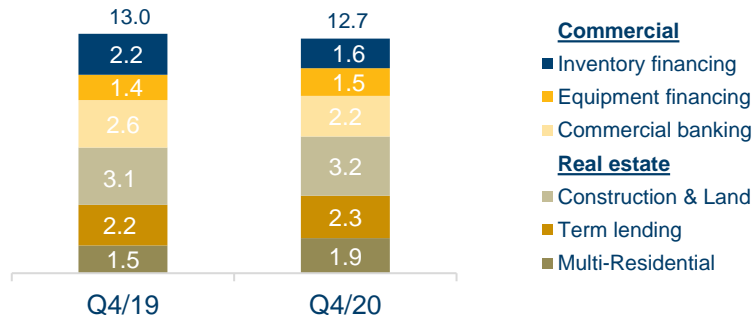
PCL RATIO OUTPERFORMED THE BIG 6 BANKS

(data source: Bloomberg)



Commercial Loan Portfolio

(In \$ Billions)



Uninsured RM in Selected Regions

	Prime - GMA	Prime - GTA	Prime - GVA	Alt-A CANADA
Loan balance	\$1.9B	\$1.2B	\$0.2B	\$1.2B
Average current LTV (%)	52%	56%	57%	38%
Average Beacon Score	737	695	694	695

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

