

Laurentian Bank at a Glance – Q1-2021 Highlights

- 7th largest Canadian bank²
- 175 years strong
- More than 2,900 employees
- Serving Personal, Commercial, and Capital Markets customers
- Operations in Canada and the United States

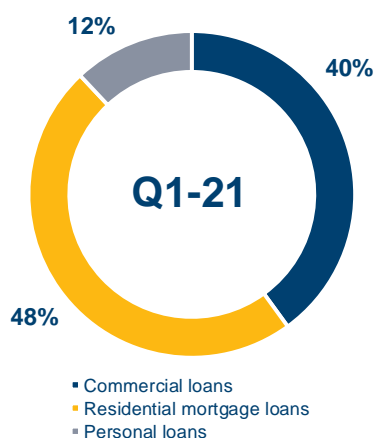
\$247.4 Total Revenue (\$MM)	\$44.8 Net Income (\$MM)	\$0.96 Diluted Earnings per Share
\$45.2 Total Assets (\$B)	\$47.6 Adjusted Net Income ¹ (\$MM)	\$1.03 Adjusted Diluted Earnings per Share ¹
\$33.2 Loans and Acceptances (\$B)	7.1% Return on Common Shareholders' Equity	70.4% Efficiency Ratio
\$23.6 Deposits (\$B)	7.5% Adjusted Return on Common Shareholders' Equity ¹	68.9% Adjusted Efficiency Ratio ¹

¹ Refer to the Non-GAAP and Key Performance Measures section in the Q1/21 Report to Shareholders
² Based on the total assets among publicly listed banks on the TSX

- ### Establishing a renewed strategic direction
- Cultivating a “Customer First” culture
 - Driving an “Agile and Innovative Mindset”
 - Engaging and empowering our employees to work as “One Team”

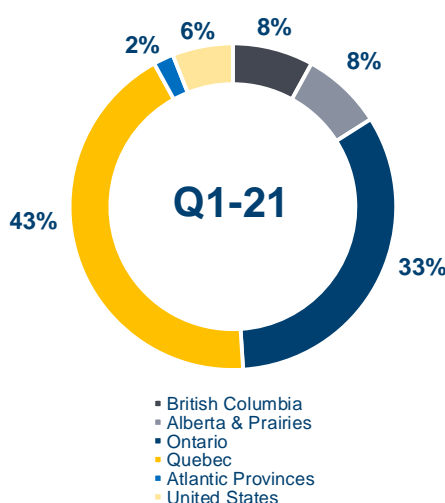
Loan portfolio mix

A good proportion of higher margin commercial loans in the Bank mix



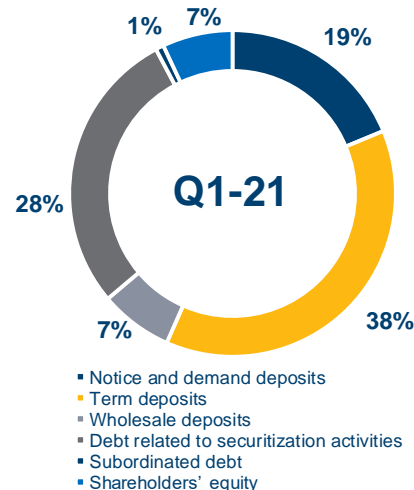
Geographic footprint

Loans across Canada and the United States

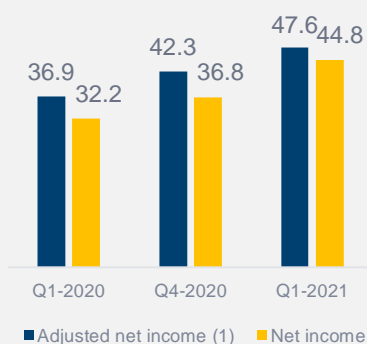


Multiple funding sources

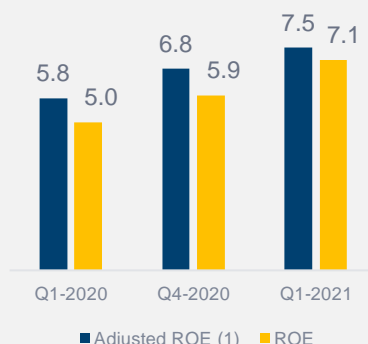
Well-diversified funding sources to support our growth



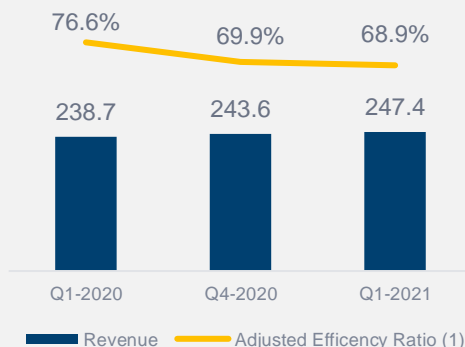
Net income (\$MM)



ROE (%)



Total revenue (\$MM) & adjusted efficiency ratio⁽¹⁾



(1) Refer to the Non-GAAP and Key Performance Measures section in the Q1-2021 Report to Shareholders



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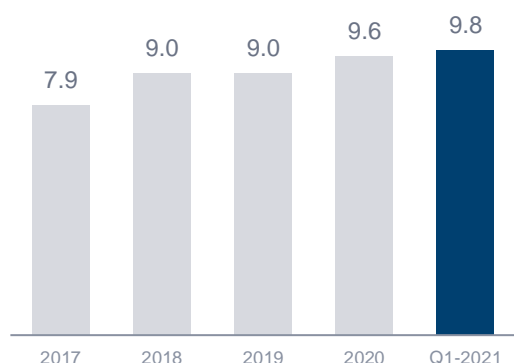
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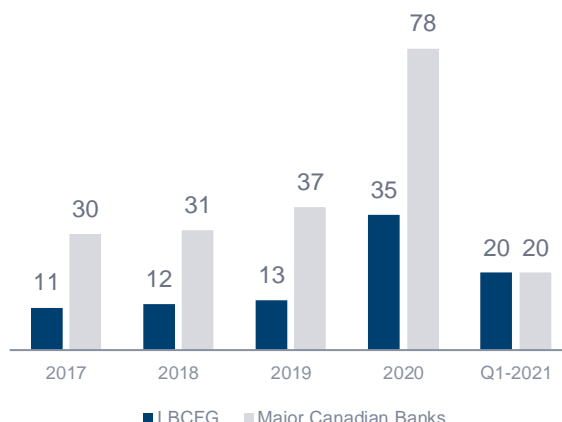
A Healthy Capital Position

Common Equity Tier 1 capital ratio (%)

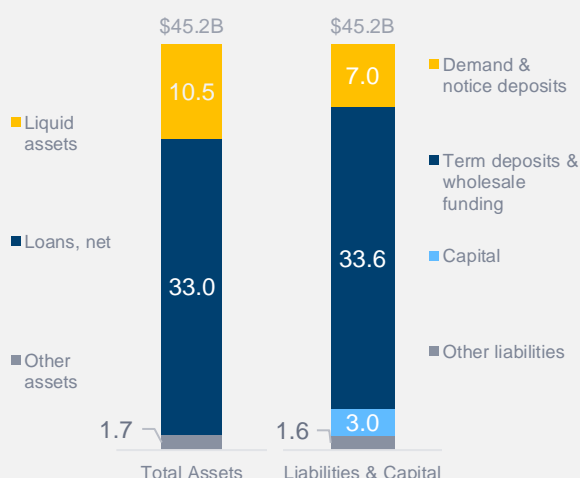


Good track record of strong credit quality

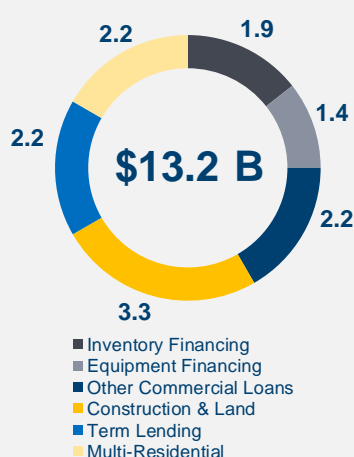
Provision for credit losses (bps)



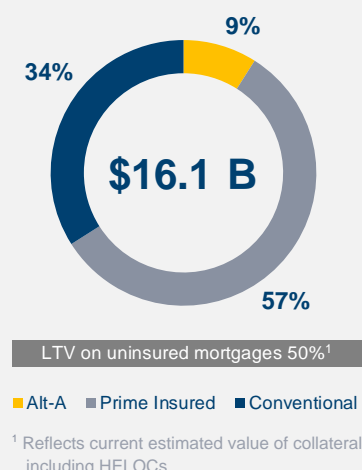
Strong balance sheet (\$B)



Strong and diversified commercial loan portfolio (\$B)



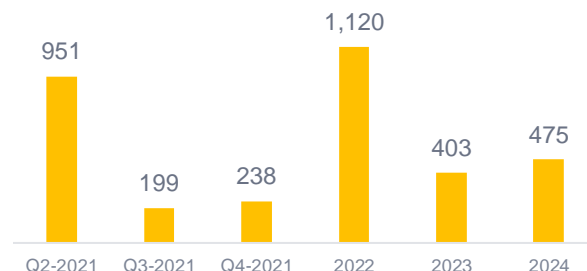
High quality residential mortgage portfolio (%)



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

Unsecured wholesale funding maturities (\$MM)



Share information

(as at January 31, 2021)

TSX stock symbol:	LB
Common shares outstanding:	43.3 MM
Market capitalization	\$1,339 MM
Quarterly dividend	\$0.40
Dividend yield	5.2%
Preferred Share Series 13	LB.PR.H
Preferred Share Series 15	LB.PR.J

2021 earnings calendar

Q1	March 3
Q2	June 2
Q3	September 1
Q4	December 10



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