

Laurentian Bank at a Glance – Q2-2021 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

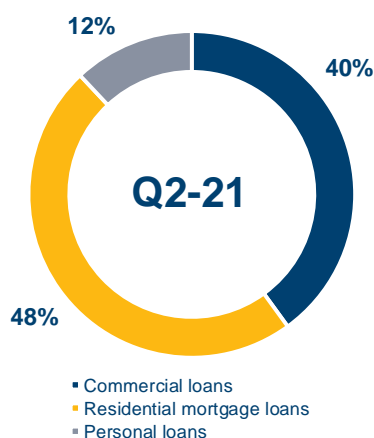
\$249.8 Total Revenue (\$MM)	\$53.1 Net Income (\$MM)	\$1.15 Diluted Earnings per Share
\$44.6 Total Assets (\$B)	\$56.7 Adjusted Net Income ¹ (\$MM)	\$1.23 Adjusted Diluted Earnings per Share ¹
\$33.0 Loans and Acceptances (\$B)	8.6% Return on Common Shareholders' Equity	71.9% Efficiency Ratio
\$23.0 Deposits (\$B)	9.2% Adjusted Return on Common Shareholders' Equity ¹	69.9% Adjusted Efficiency Ratio ¹

¹ Refer to the Non-GAAP and Key Performance Measures section in the Q2-2021 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”

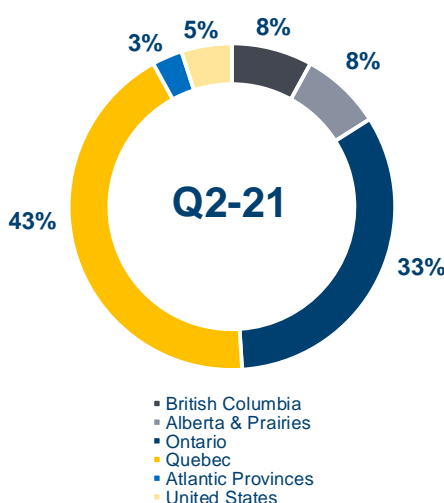
Loan portfolio mix

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



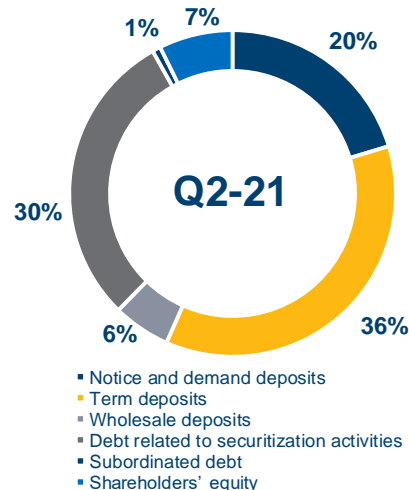
Geographic footprint

Loans across Canada and the United States

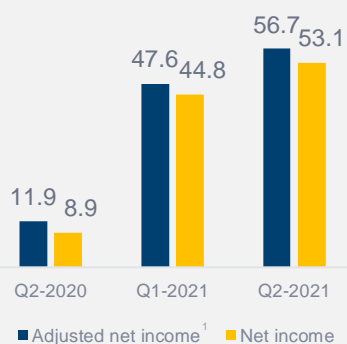


Multiple funding sources

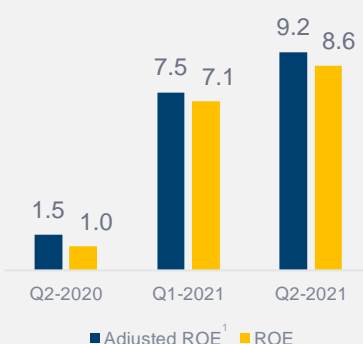
Well-diversified funding sources to support our growth



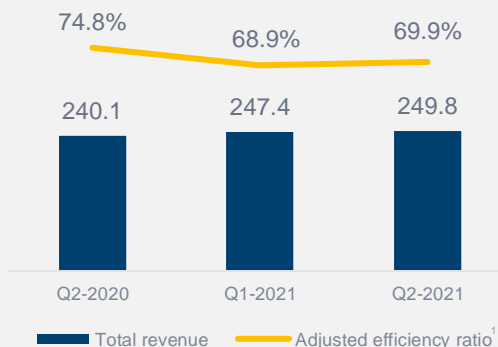
Net income (\$MM)



ROE (%)



Total revenue (\$MM) & adjusted efficiency ratio



¹ Refer to the Non-GAAP and Key Performance Measures section in the Q2-2021 Report to Shareholders



CONTACT INFORMATION

Investor Relations
 Tel.: (514) 970-0564
 Email: investor.relations@lbcfg.ca
 www.lbcfg.ca

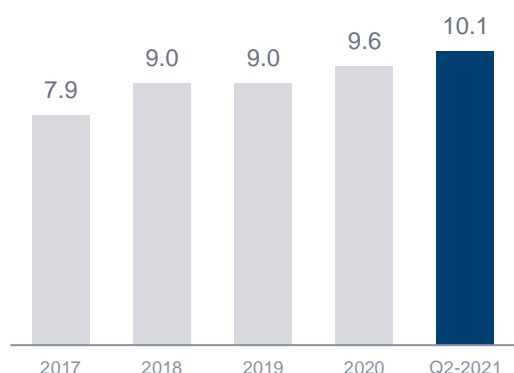
Corporate Offices
 Montreal
 1360 René-Lévesque Blvd West,
 Suite 600
 Montreal, Quebec H3G 0E5

Toronto
 199 Bay St, Suite 600
 Toronto, Ontario M5L 0A2

Transfer Agent and Registrar
 Computershare Investor Services Inc.
 1500 Robert-Business Blvd, Suite 700
 Montreal, Quebec H3A 3S8
 Tel.: 1-800-564-6253
 Email: service@computershare.com

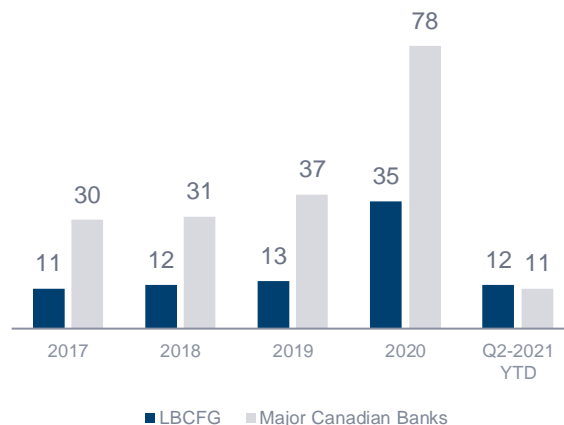
A Healthy Capital Position

Common Equity Tier 1 capital ratio (%)



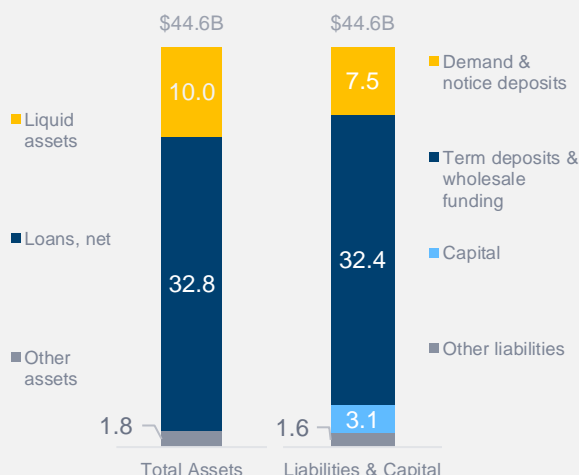
Good track record of strong credit quality

Provision for credit losses¹ (bps)

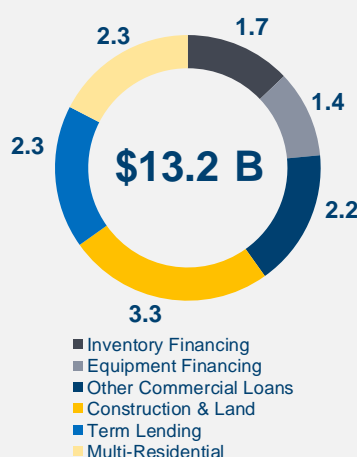


¹ As a % of average loans and acceptances

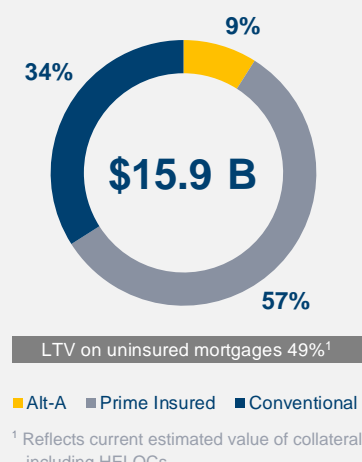
Strong balance sheet (\$B)



Strong and diversified commercial loan portfolio (\$B)



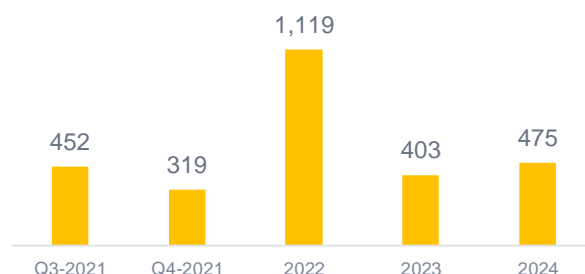
High quality residential mortgage portfolio (%)



Credit Ratings ¹	Deposits, Senior Debt	Covered Bonds	Short-term Instruments	NVCC Sub. Debt	NVCC LRCN	NVCC Pref. Shares	Rating Outlook
S&P	BBB	n/a	A-2	BB+	BB-	BB-	Stable
DBRS	A (low)	AAA	R-1 (low)	BBB(low)	BB(high)	Pfd-3	Stable

¹ As at May 26, 2021

Unsecured wholesale funding maturities (\$MM)



Share information

(as at April 30, 2021)

TSX stock symbol:	LB
Common shares outstanding:	43.4 MM
Market capitalization	\$1,847 MM
Quarterly dividend	\$0.40
Dividend yield	3.8%
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



CONTACT INFORMATION

Investor Relations
Tel.: (514) 970-0564
Email: investor.relations@lbcfg.ca
www.lbcfg.ca

Corporate Offices
Montreal
1360 René-Lévesque Blvd West,
Suite 600
Montreal, Quebec H3G 0E5

Toronto
199 Bay St, Suite 600
Toronto, Ontario M5L 0A2

Transfer Agent and Registrar
Computershare Investor Services Inc.
1500 Robert-Business Blvd, Suite 700
Montreal, Quebec H3A 3S8
Tel.: 1-800-564-6253
Email: service@computershare.com