

Laurentian Bank at a Glance – Q3-2021 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

\$254.9
Total Revenue (\$MM)

\$62.1
Net Income (\$MM)

\$1.32
Diluted Earnings per Share

\$44.9
Total Assets (\$B)

\$59.0
Adjusted Net Income¹ (\$MM)

\$1.25
Adjusted Diluted Earnings per Share¹

\$33.0
Loans and Acceptances (\$B)

9.4%
Return on Common Shareholders' Equity

66.8%
Efficiency Ratio

\$23.2
Deposits (\$B)

8.9%
Adjusted Return on Common Shareholders' Equity¹

68.4%
Adjusted Efficiency Ratio¹

¹ Refer to the Non-GAAP and Key Performance Measures section in the Q3-2021 Report to Shareholders

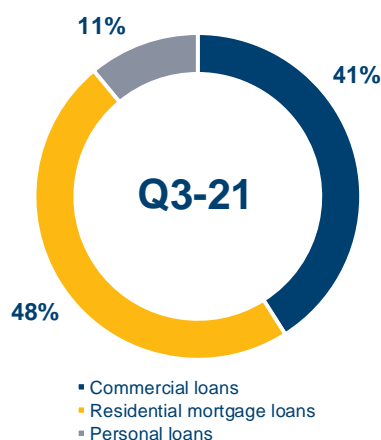
² Based on the total assets among publicly listed banks on the TSX

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”

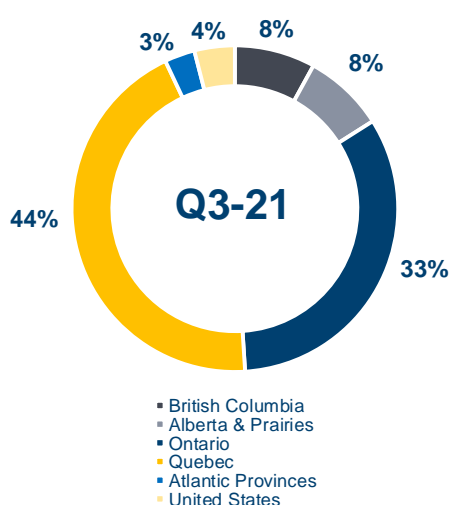
Loan portfolio mix

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



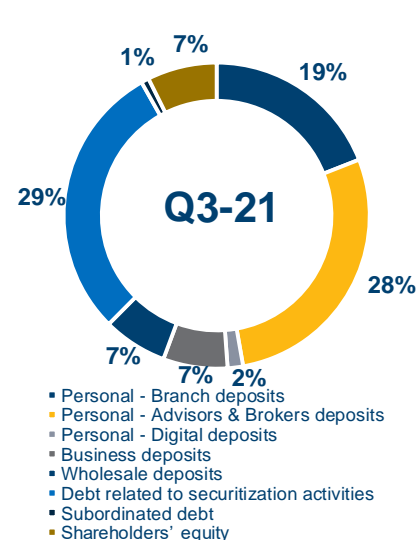
Geographic footprint

Loans across Canada and the United States

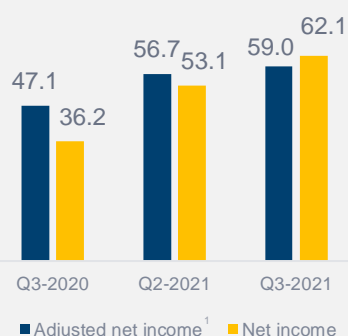


Multiple funding sources

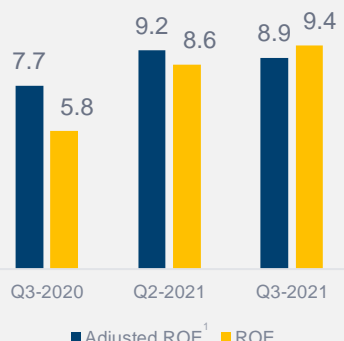
Well-diversified funding sources to support our growth



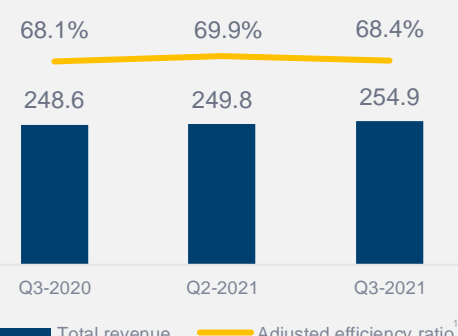
Net income (\$MM)



ROE (%)



Total revenue (\$MM) & adjusted efficiency ratio



¹ Refer to the Non-GAAP and Key Performance Measures section in the Q3-2021 Report to Shareholders



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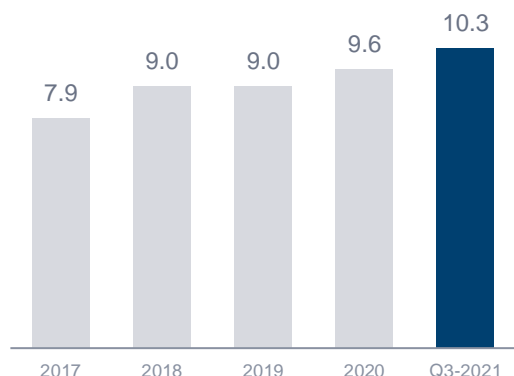
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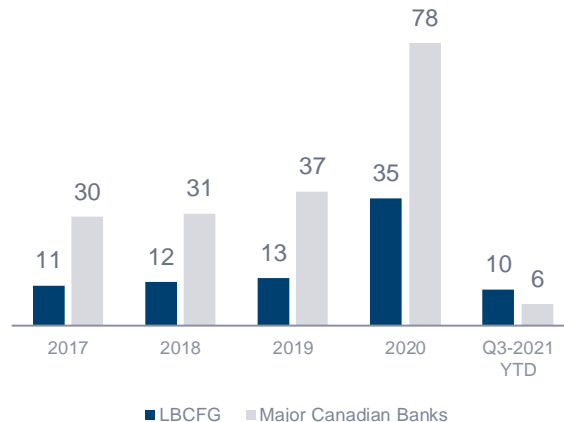
A Healthy Capital Position

Common Equity Tier 1 capital ratio (%)



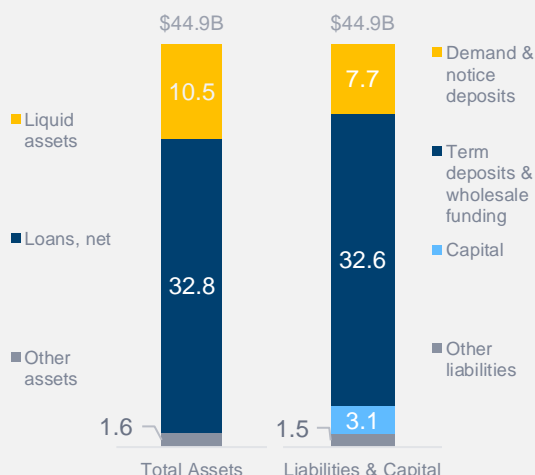
Good track record of strong credit quality

Provision for credit losses¹ (bps)

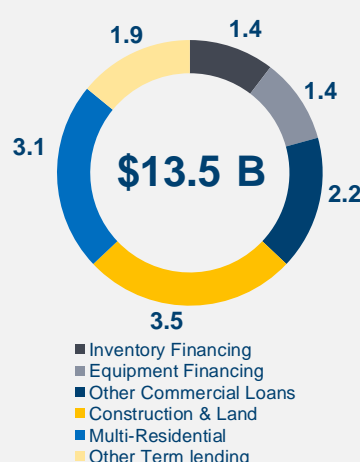


¹ As a % of average loans and acceptances

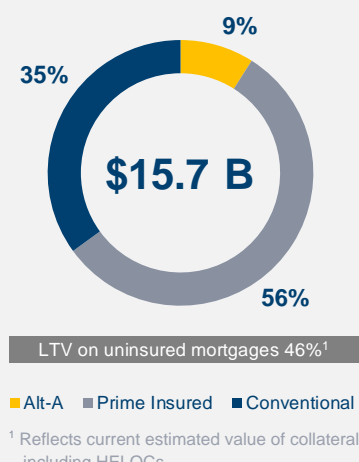
Strong balance sheet (\$B)



Strong and diversified commercial loan portfolio (\$B)



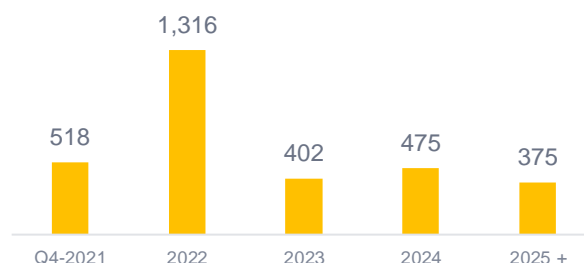
High quality residential mortgage portfolio (%)



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 August 25, 2021

Unsecured wholesale funding maturities (\$MM)



Share information

(as at July 31, 2021)

TSX stock symbol:	LB
Common shares outstanding:	43.5 MM
Market capitalization	\$1,845 MM
Quarterly dividend	\$0.40
Dividend yield	3.8%
Preferred Share Series 13	LB.PR.H

2021 earnings calendar

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



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