



## Laurentian Bank at a Glance – Q4-2021 Highlights

- 7<sup>th</sup> largest Canadian bank<sup>5</sup>
- 175 years strong
- More than 2,800 employees
- Serving Personal, Commercial, and Capital Markets customers
- Operations in Canada and the United States

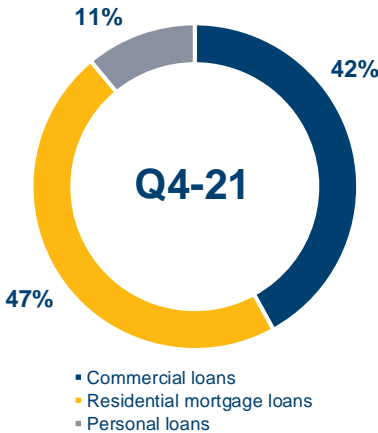
|  |  |   |
|--|--|---|
| <b>\$250.4</b><br>Total Revenue (\$MM)       | <b>\$(102.9)</b><br>Net Income (Loss) (\$MM)                                 | <b>\$(2.39)</b><br>Diluted Earnings per Share                       |
| <b>\$45.1</b><br>Total Assets (\$B)          | <b>\$47.8</b><br>Adjusted Net Income <sup>1,4</sup> (\$MM)                   | <b>\$1.06</b><br>Adjusted Diluted Earnings per Share <sup>2,4</sup> |
| <b>\$33.6</b><br>Loans and Acceptances (\$B) | <b>(16.9)%</b><br>Return on Common Shareholders' Equity <sup>2,4</sup>       | <b>142.3%</b><br>Efficiency Ratio <sup>3,4</sup>                    |
| <b>\$23.0</b><br>Deposits (\$B)              | <b>7.5%</b><br>Adjusted Return on Common Shareholders' Equity <sup>2,4</sup> | <b>65.5%</b><br>Adjusted Efficiency Ratio <sup>2,4</sup>            |

### Changing banking for the better by seeing beyond numbers

- Culture is our driving force
- Commercial Banking is our growth engine
- Capital Markets is our focused and aligned offering
- Personal Banking is repositioning itself as a “digital-first” bank with a human approach

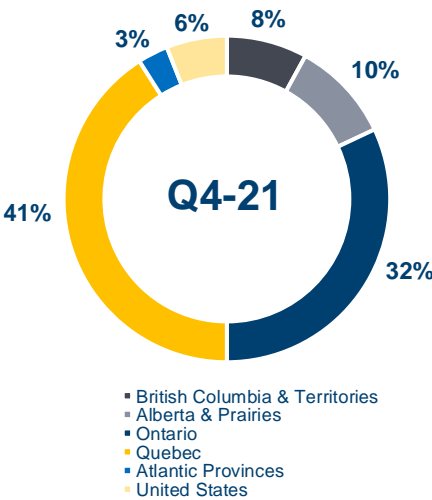
### Loan portfolio mix

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



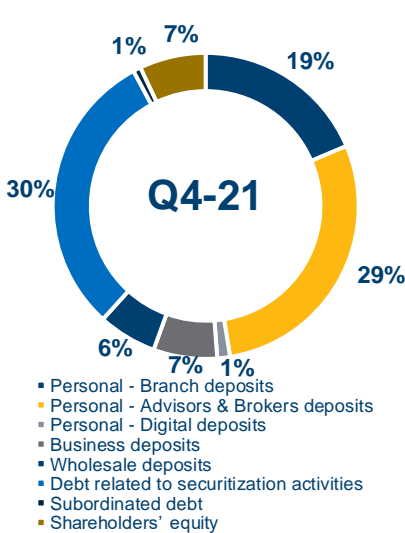
### Geographic footprint

Loans across Canada and the United States

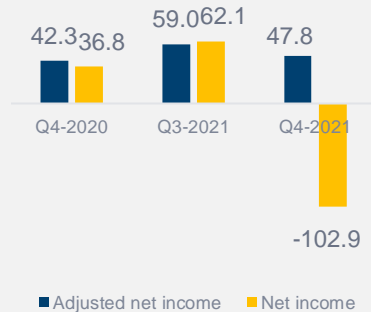


### Multiple funding sources

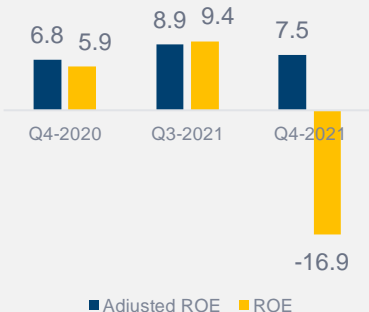
Well-diversified funding sources to support our growth



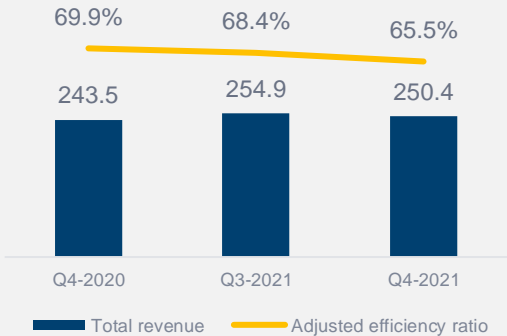
### Net income (\$MM)



### ROE (%)



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



1: This is a non-GAAP financial measure. 2: This is a non-GAAP ratio. 3: This is a supplementary financial measure. 4: For more information, refer to the Non-GAAP Financial and Other Measures section beginning on page 28 of the 2021 Annual Report, including the Management's Discussion and Analysis (MD&A) for the fiscal year ended October 31, 2021, which page is incorporated by reference herein. The MD&A is available on SEDAR at [www.sedar.com](http://www.sedar.com). 5: Based on the total assets among publicly listed banks on TSX.



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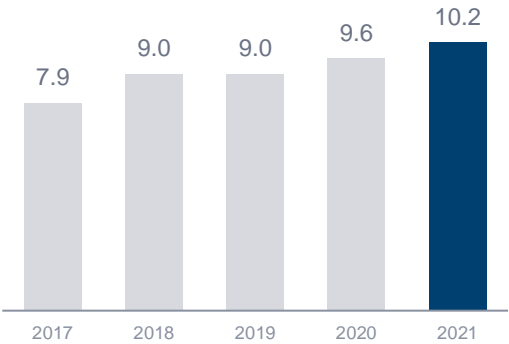
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# Investor Fact Sheet



## A Healthy Capital Position

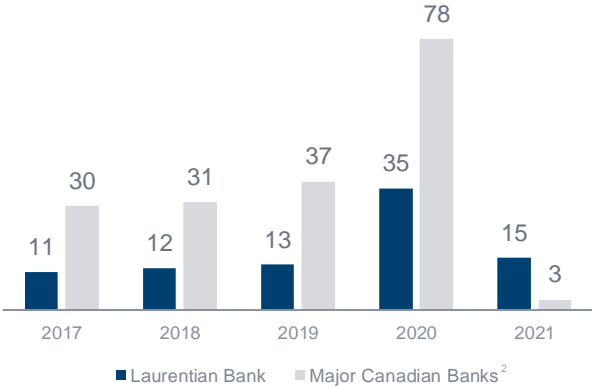
Common Equity Tier 1 capital ratio<sup>1</sup> (%)



<sup>1</sup> In accordance with OSFI's "Capital Adequacy Requirements" guideline.

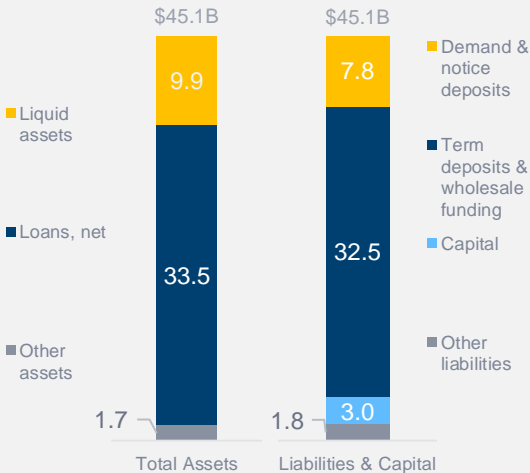
## Good track record of strong credit quality

Provision for credit losses (PCL)<sup>1</sup> (bps)

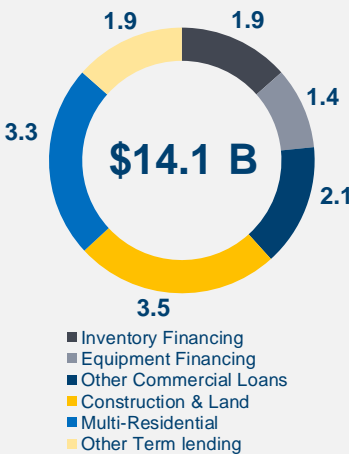


<sup>1</sup> PCL as a % of average loans and acceptances is a supplementary financial measure.  
<sup>2</sup> Weighted-average PCL based on industry data.

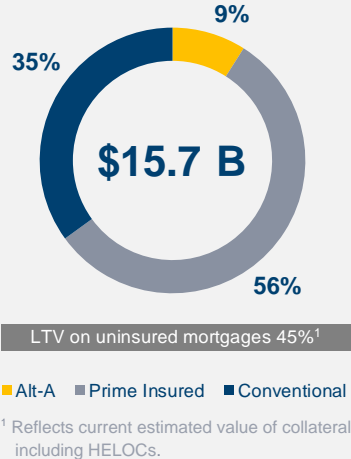
## Strong balance sheet (\$B)



## Strong and diversified commercial loan portfolio (\$B)



## High quality residential mortgage portfolio (%)

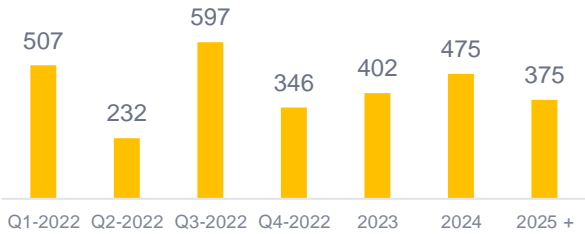


<sup>1</sup> Reflects current estimated value of collateral including HELOCs.

| Credit Ratings <sup>1</sup> | 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         |

<sup>1</sup> As at October 31, 2021

## Unsecured wholesale funding maturities (\$MM)



## Share information

(as at October 31, 2021)

|                            |            |
|----------------------------|------------|
| TSX stock symbol:          | LB         |
| Common shares outstanding: | 43.6 MM    |
| Market capitalization      | \$1,816 MM |
| Quarterly dividend         | \$0.40     |
| Dividend yield             | 3.8%       |
| Preferred Share Series 13  | LB.PR.H    |

## 2022 earnings calendar

|               |
|---------------|
| Q1 March 2    |
| Q2 June 1     |
| Q3 August 31  |
| Q4 December 9 |



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