

# Investor Fact Sheet



## Laurentian Bank at a Glance – Q4-2022 Highlights

### Who We Are

- Founded in 1846
- Approximately 3,000 employees
- Serving Personal, Commercial, and Capital Markets customers
- Operations in Canada and the United States
- Solid financial foundation and good diversification

**\$257.1**

Total Revenue (\$MM)

**\$55.7**

Net Income (\$MM)

**\$1.26**

Diluted Earnings per Share

**\$50.7**

Total Assets (\$B)

**\$57.8**
Adjusted Net Income<sup>1</sup> (\$MM)
**\$1.31**
Adjusted Diluted Earnings per Share<sup>1</sup>
**\$37.6**

Loans and Acceptances (\$B)

**8.7%**

Return on Common Shareholders' Equity

**67.7%**

Efficiency Ratio

**\$27.1**

Deposits (\$B)

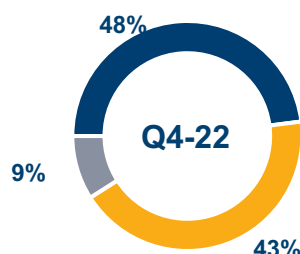
**9.0%**
Adjusted Return on Common Shareholders' Equity<sup>1</sup>
**66.6%**
Adjusted Efficiency Ratio<sup>1</sup>

### 5-Point Plan for Future Growth

1. Build One Winning Team
2. Make Size our Advantage
3. Think Customer First
4. Simplify
5. Make the Better Choice

### Loan portfolio mix

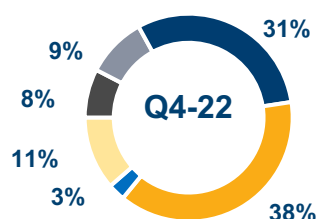
A good proportion of higher margin commercial loans in the Bank mix



■ Commercial loans  
■ Residential mortgage  
■ Personal loans

### Geographic footprint

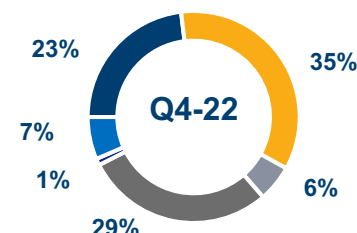
Loans across Canada and the United States



■ British Columbia ■ Alberta & Prairies  
■ Ontario ■ Quebec  
■ Atlantic Provinces ■ United States

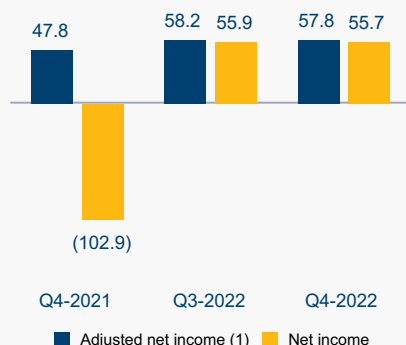
### Multiple funding sources

Well-diversified funding sources to support our growth

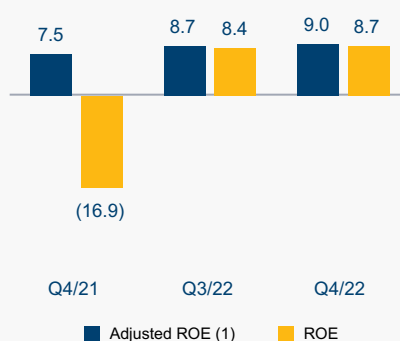


■ Notice and demand deposits  
■ Term deposits  
■ Wholesale deposits  
■ Debt related to securitization activities  
■ Subordinated debt  
■ Shareholders' equity

### Net income (\$MM)



### ROE (%)



### Total revenue (\$MM) & adjusted efficiency ratio<sup>(1)</sup>



(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 2022 Annual Report, including the Management's Discussion and Analysis (MD&A) for the year ended October 31, 2022, which pages are incorporated by reference herein. The MD&A is available on SEDAR at [www.sedar.com](http://www.sedar.com).



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# Investor Fact Sheet



## 2022 Financial Targets

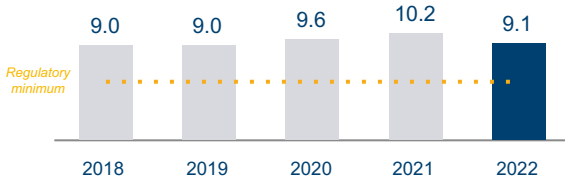
Financial Target	2022 Target	2022 Results
Adjusted diluted earnings per share growth <sup>(1)</sup>	>5% <sup>(2)</sup>	14%
Adjusted return on common shareholders' equity <sup>(1)</sup>	>8.5%	9.3%
Adjusted efficiency ratio <sup>(1)</sup>	<68%	66.5%
Adjusted operating leverage <sup>(1)</sup>	Positive	2.6%

<sup>1</sup> The financial objectives are non-GAAP ratios based on non-GAAP measures. Refer to the Non-GAAP Financial and Other Measures section beginning on page 28 of the 2022 Annual Report.

<sup>2</sup> Compared to year end October 31, 2021.

## A Healthy Capital Position

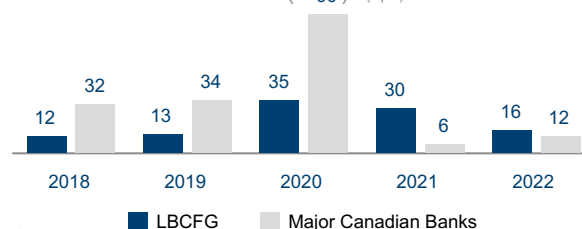
Common Equity Tier 1 capital ratio<sup>1</sup> (%)



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

## Good track record of strong credit quality

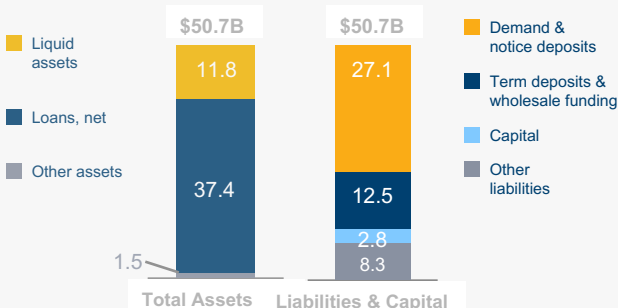
Provision for credit losses (PCL)<sup>1</sup> (bps)



<sup>1</sup> PCL as a % of average loans and acceptances is a supplementary financial measure.

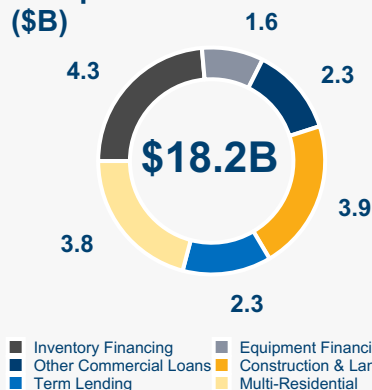
<sup>2</sup> Weighted-average PCL based on industry data.

## Strong balance sheet (\$B)

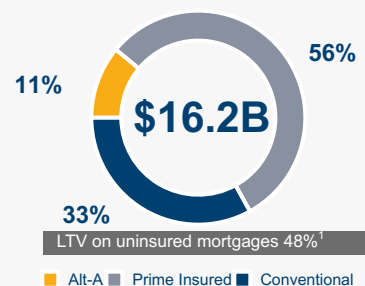


<sup>1</sup> This is a supplementary financial measure. (4) For more information, refer to the Non-GAAP Financial and Other Measures section beginning on page 28 of the 2022 Annual Report.

## Diversified commercial loan portfolio (\$B)



## High quality residential mortgage portfolio (%)

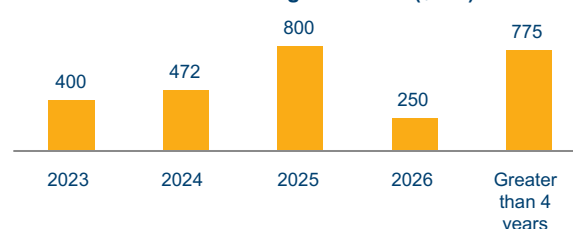


<sup>1</sup> Reflects current estimated value of collateral including HELOCs.

Credit Ratings <sup>1</sup>	Deposits, Senior Debt	Short-term Instruments	NVCC Sub. Debt	NVCC Pref. Share	Rating Outlook
S&P	BBB	A-2	BB+	BB-	Stable
DBRS	A (low)	R-1 (low)	BBB (low)	Pfd-3	Stable

<sup>1</sup> As at October 31, 2022

## Unsecured wholesale funding maturities (\$MM)



## Share information

(as at October 31, 2022)

TSX stock symbol	LB
Common Shares outstanding	43.3 MM
Market capitalization	\$1,317 MM
Quarterly dividend	\$0.45
Dividend yield	5.9%
Preferred share Series 13	LB.PR.H
Preferred share Series 15	LB.PR.J

## 2022 earnings calendar

Q1	March 2
Q2	June 1
Q3	August 1
Q4	December 9



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