

Investor Fact Sheet



LAURENTIAN
BANK

Laurentian Bank at a Glance – Q1-2022 Highlights

Changing banking for the better.

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

\$257.5
Total Revenue
(\$MM)

\$55.5
Net Income
(\$MM)

\$1.17
Diluted Earnings
per Share

\$46.1
Total Assets
(\$B)

\$59.5
Adjusted Net
Income^{1,4}
(\$MM)

\$1.26
Adjusted Diluted
Earnings per
Share^{2,4}

\$34.4
Loans and
Acceptances
(\$B)

8.5%
Return on Common
Shareholders'
Equity^{2,4}

69.1%
Efficiency Ratio^{3,4}

\$24.1
Deposits
(\$B)

9.2%
Adjusted Return on
Common
Shareholders'
Equity^{2,4}

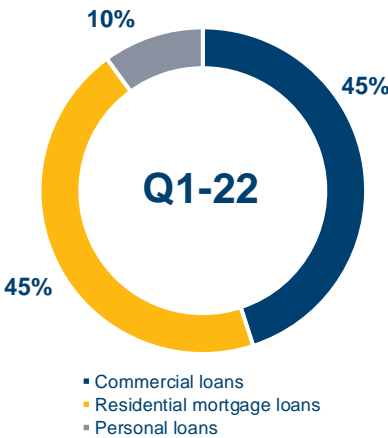
67.0%
Adjusted Efficiency
Ratio^{2,4}

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

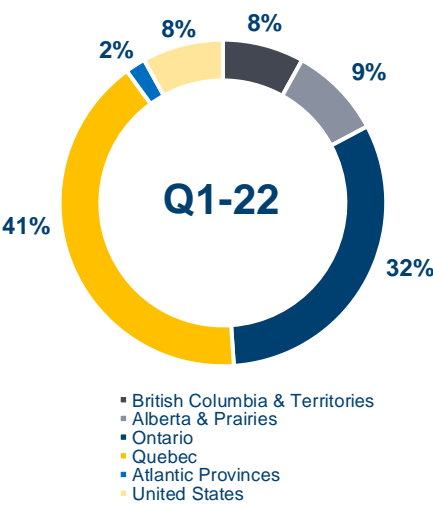
Loan portfolio mix

Growing Commercial loans in the Bank mix



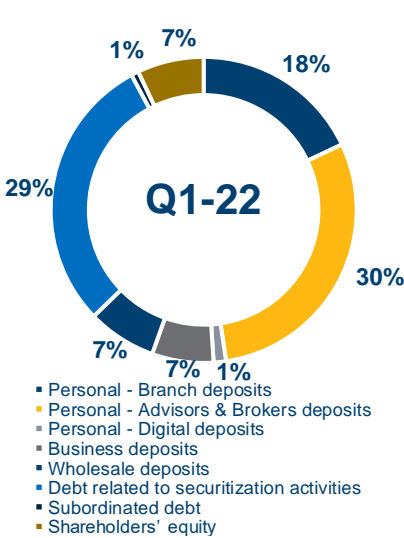
Geographic footprint

Loans across Canada and the United States

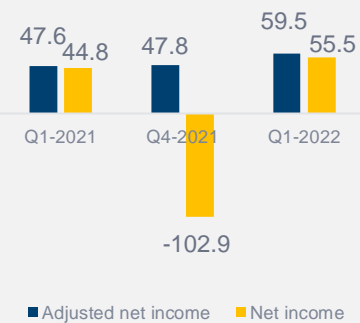


Multiple funding sources

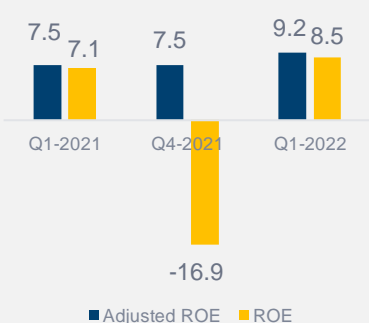
Well-diversified funding sources to support our growth



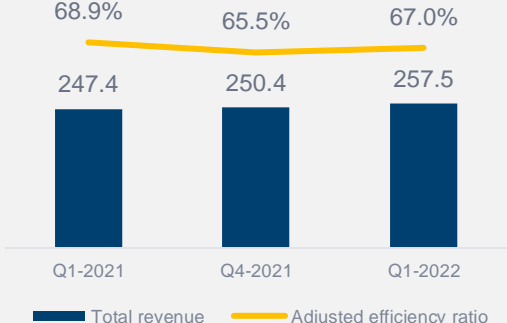
Net income (\$MM)



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 5 of the First Quarter 2022 Report to Shareholders, including the MD&A as at and for the period ended January 31, 2022, which pages are incorporated by reference herein. The MD&A is available on SEDAR at www.sedar.com. 5: Based on the total assets among publicly listed banks on TSX.



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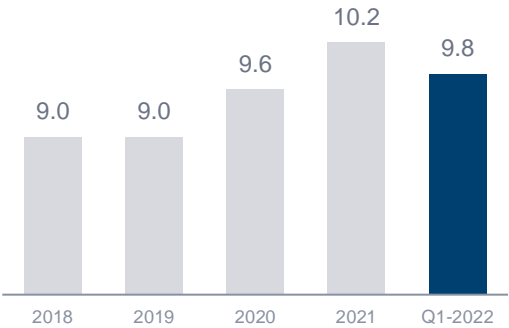
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Investor Fact Sheet



A Healthy Capital Position

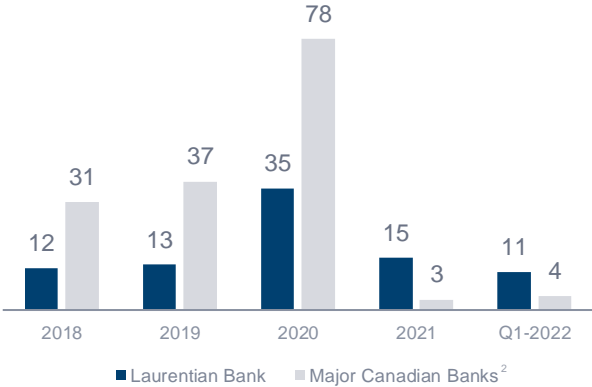
Common Equity Tier 1 capital ratio¹ (%)



¹ In accordance with OSFI's "Capital Adequacy Requirements" guideline.

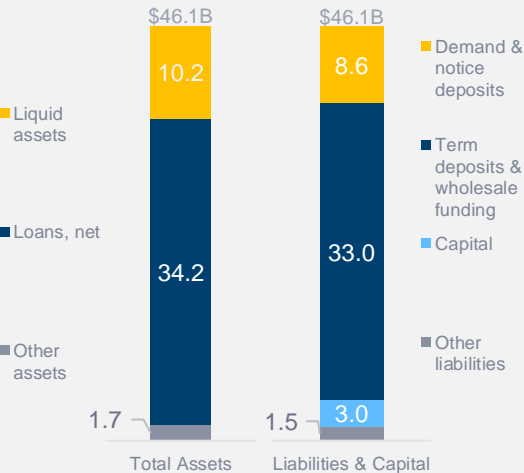
Good track record of strong credit quality

Provision for credit losses (PCL)¹ (bps)

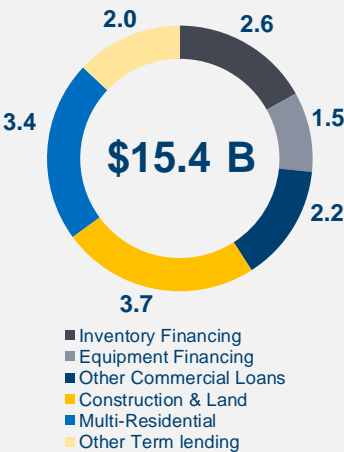


¹ PCL as a % of average loans and acceptances is a supplementary financial measure.
² Weighted-average PCL based on industry data.

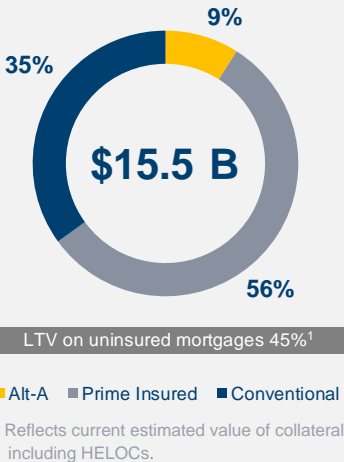
Strong balance sheet (\$B)



Strong and diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)

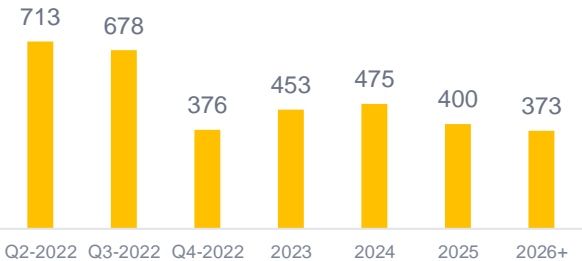


¹ Reflects current estimated value of collateral including HELOCs.

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 January 31, 2022

Unsecured wholesale funding maturities (\$MM)



Share information

(as at January 31, 2022)

TSX stock symbol:	LB
Common shares outstanding:	43.3 MM
Market capitalization	\$1,916 MM
Quarterly dividend	\$0.44
Dividend yield	4.0%
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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