

Investor Fact Sheet



Laurentian Bank at a Glance – Q2-2022 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

\$259.6
Total Revenue
(\$MM)

\$59.5
Net Income
(\$MM)

\$1.34
Diluted Earnings
per Share

\$48.3
Total Assets
(\$B)

\$61.6
Adjusted Net
Income^{1,4}
(\$MM)

\$1.39
Adjusted Diluted
Earnings per
Share^{2,4}

\$35.8
Loans and
Acceptances
(\$B)

10.0%
Return on Common
Shareholders'
Equity^{2,4}

66.3%
Efficiency Ratio^{3,4}

\$25.2
Deposits
(\$B)

10.3%
Adjusted Return on
Common
Shareholders'
Equity^{2,4}

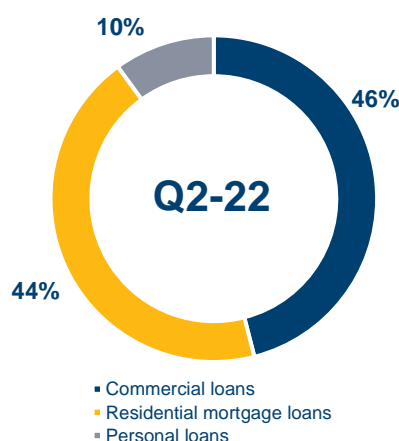
65.2%
Adjusted Efficiency
Ratio^{2,4}

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

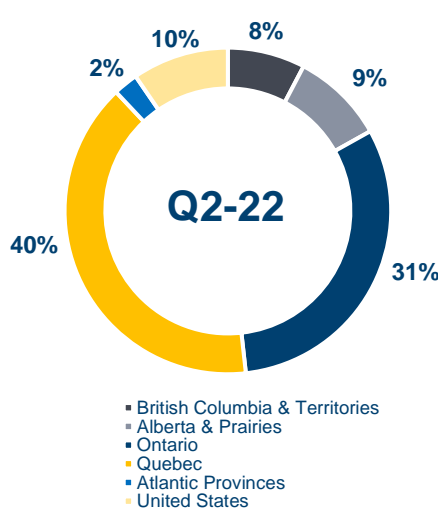
Loan portfolio mix

Growing Commercial loans in the Bank mix



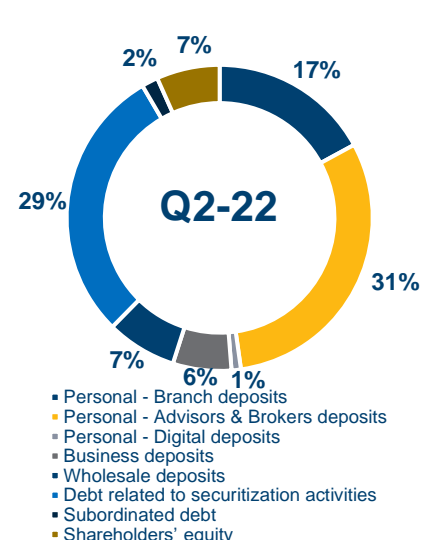
Geographic footprint

Loans across Canada and the United States

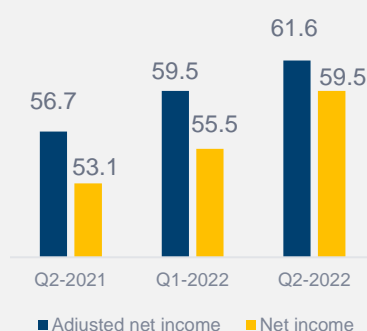


Multiple funding sources

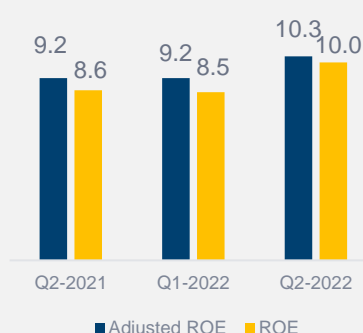
Well-diversified funding sources to support our growth



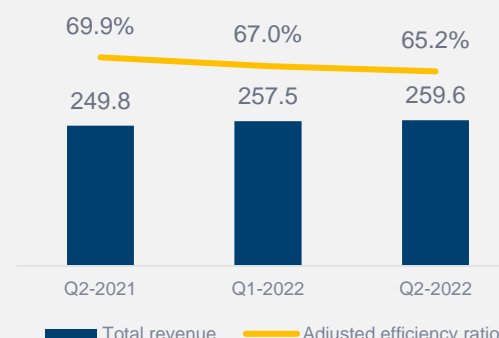
Net income (\$MM)



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 Second Quarter 2022 Report to Shareholders, including the MD&A as at and for the period ended April 30, 2022, which pages are incorporated by reference herein. The MD&A is available on SEDAR at www.sedar.com.



CONTACT INFORMATION

Investor Relations
Tel.: (416) 846-4845
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

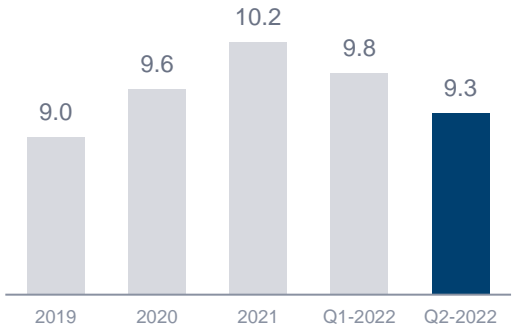
Transfer Agent and Registrar
Computershare Investor Services Inc.
1500 Robert-Business Blvd, Suite 700
Montreal, Quebec H3A 3S8
Tel.: 1-800-564-6253
Email: service@computershare.com

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A Healthy Capital Position

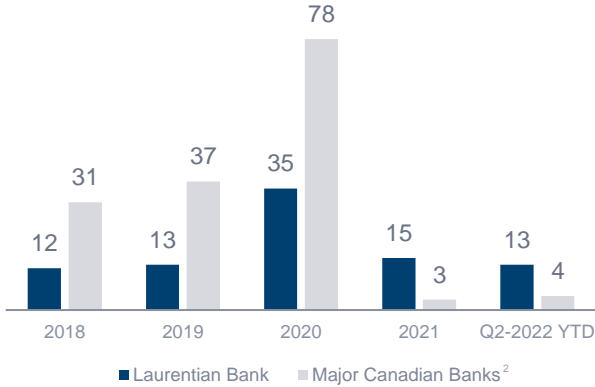
Common Equity Tier 1 capital ratio¹ (%)



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

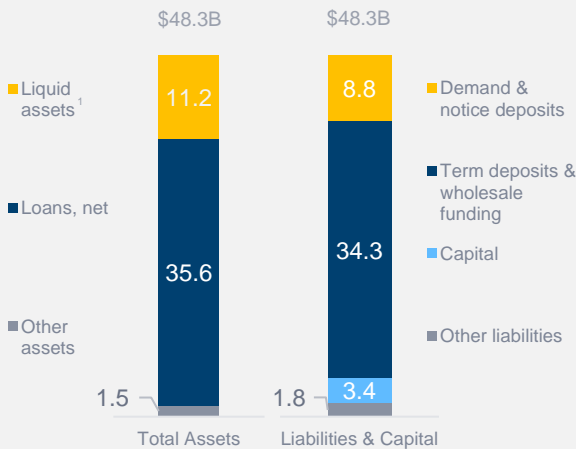
Good track record of strong credit quality

Provision for credit losses (PCL)¹ (bps)



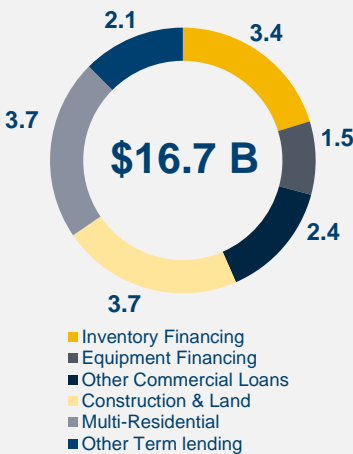
¹ PCL as a % of average loans and acceptances is a supplementary financial measure.
² Weighted-average PCL based on industry data.

Strong balance sheet (\$B)

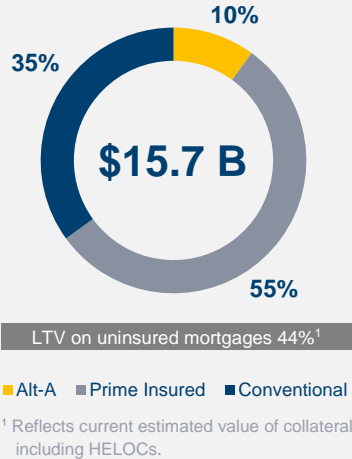


¹ This is a supplementary financial measure. For more information, refer to the Non-GAAP Financial below and beginning on page 5 of the Second Quarter 2022 Report to Shareholders.

Strong and diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)

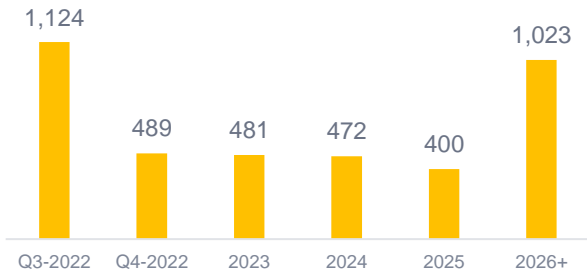


¹ Reflects current estimated value of collateral including HELOCs.

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 April 30, 2022

Unsecured wholesale funding maturities (\$MM)



Share information

(as at April 30, 2022)

TSX stock symbol:	LB
Common shares outstanding:	43.2 MM
Market capitalization	\$1,689 MM
Quarterly dividend ¹	\$0.44
Dividend yield	4.5%
Preferred Share Series 13	LB.PR.H

¹ Declared dividends of \$0.45 at June 1st

2022 earnings calendar

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



CONTACT INFORMATION

Investor Relations
Tel.: (416) 846-4845
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