

# Investor Fact Sheet



## Laurentian Bank at a Glance – Q3-2022 Highlights

### Changing banking for the better.

- 175 years strong
- More than 3,000 employees
- Serving Personal, Commercial, and Capital Markets customers
- Operations in Canada and the United States

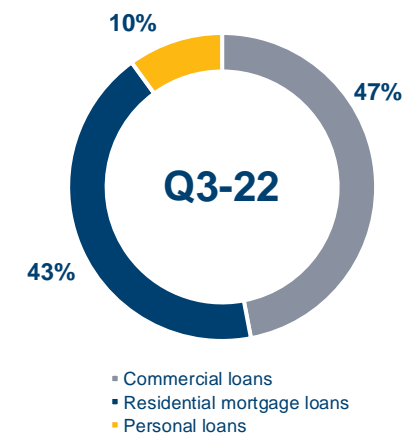
<b>\$260.0</b> Total Revenue (\$MM)	<b>\$55.9</b> Net Income (\$MM)	<b>\$1.18</b> Diluted Earnings per Share
<b>\$49.8</b> Total Assets (\$B)	<b>\$58.2</b> Adjusted Net Income <sup>1,4</sup> (\$MM)	<b>\$1.24</b> Adjusted Diluted Earnings per Share <sup>2,4</sup>
<b>\$36.6</b> Loans and Acceptances (\$B)	<b>8.4%</b> Return on Common Shareholders' Equity <sup>2,4</sup>	<b>68.3%</b> Efficiency Ratio <sup>3,4</sup>
<b>\$26.7</b> Deposits (\$B)	<b>8.7%</b> Adjusted Return on Common Shareholders' Equity <sup>2,4</sup>	<b>67.1%</b> Adjusted Efficiency Ratio <sup>2,4</sup>

### 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

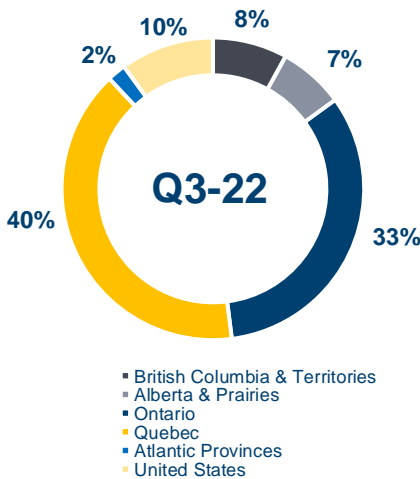
### Loan portfolio mix

Growing Commercial loans in the Bank mix



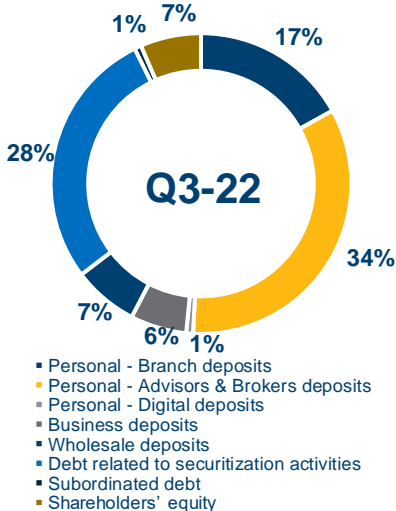
### Geographic footprint

Loans across Canada and the United States

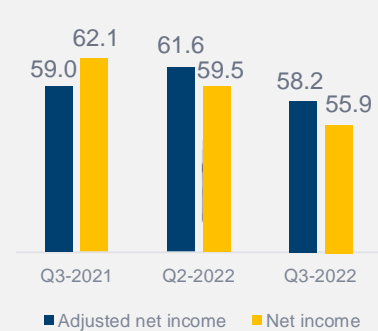


### Multiple funding sources

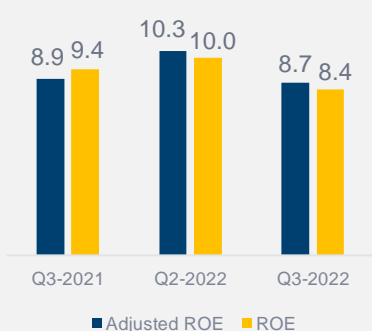
Well-diversified funding sources to support our growth



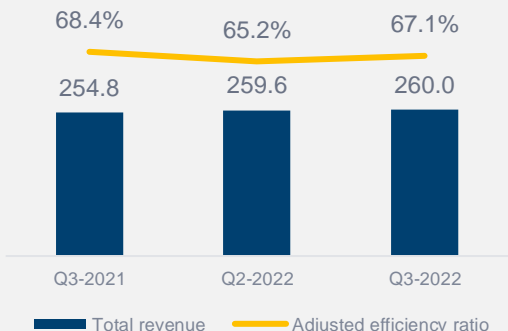
### Net income (\$MM)



### 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 Third Quarter 2022 Report to Shareholders, including the MD&A as at and for the period ended July 31, 2022, which pages are incorporated by reference herein. The MD&A is available on SEDAR at [www.sedar.com](http://www.sedar.com).

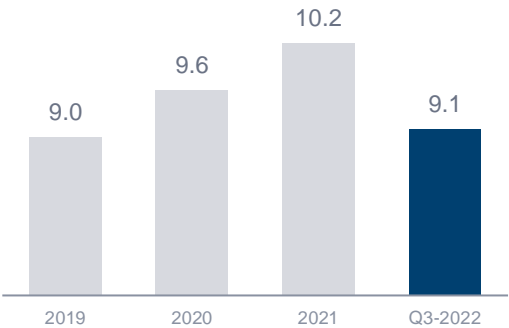
2022 Financial Targets

Financial Targets	2022 Target	YTD Results
Adjusted diluted earnings per share <sup>1,2</sup>	>5%	11%
Adjusted return on common shareholders equity <sup>2</sup>	>8.5%	9.4%
Adjusted efficiency ratio <sup>2</sup>	<68%	66.4%
Adjusted operating leverage <sup>1</sup>	Positive	3.9%

<sup>1</sup> Compared to the nine months ended July 31, 2021  
<sup>2</sup> The financial objectives are non-GAAP ratios based on non-GAAP financial measures. Refer to the Non-GAAP Financial and Other Measures section on page 5 of the MD&A for more information.

Strong capital position

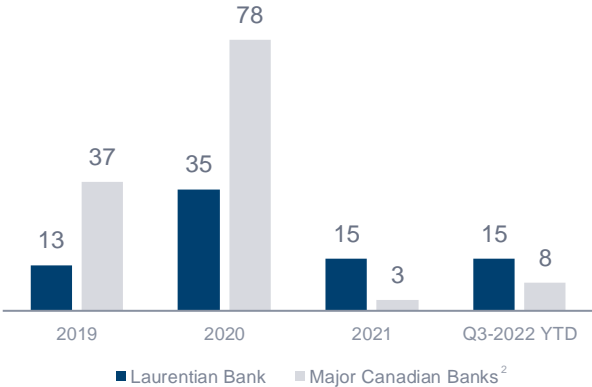
Common Equity Tier 1 capital ratio<sup>1</sup> (%)



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

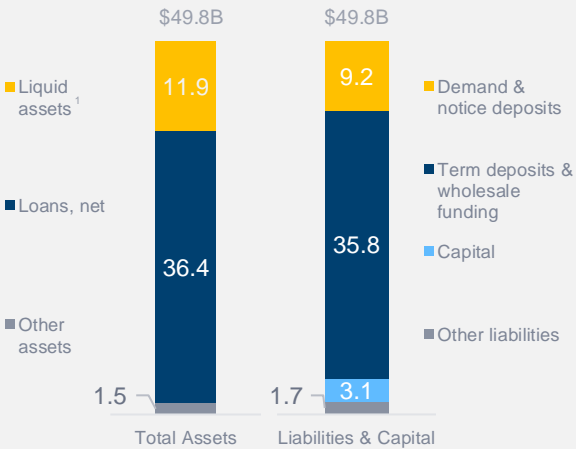
Prudent and disciplined approach to credit

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



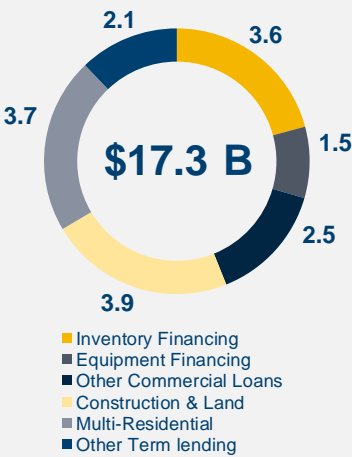
<sup>1</sup> PCL as a % of average loans and acceptances is a supplementary financial measure.  
<sup>2</sup> Weighted-average PCL based on industry data.

Strong balance sheet (\$B)

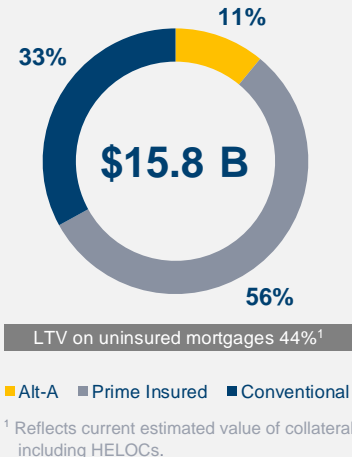


<sup>1</sup> This is a supplementary financial measure. For more information, refer to the Non-GAAP Financial below and beginning on page 5 of the Third Quarter 2022 Report to Shareholders.

Strong and diversified commercial loan portfolio (\$B)



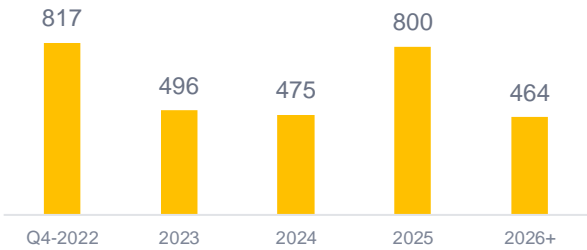
High quality residential mortgage portfolio (%)



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 July 31, 2022

Unsecured wholesale funding maturities (\$MM)



Share information

(as at July 31, 2022)

TSX stock symbol:	LB
Common shares outstanding:	43.2 MM
Market capitalization	\$1,807 MM
Quarterly dividend <sup>1</sup>	\$0.45
Dividend yield	4.3%
Preferred Share Series 13	LB.PR.H

<sup>1</sup> Declared dividends of \$0.45 at August 31

2022 earnings calendar

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