

Investor Fact Sheet

Laurentian Bank at a Glance – Q1-2023 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

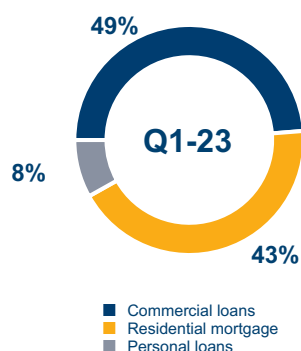
\$260.1Total Revenue
(\$MM)**\$51.9**Net Income
(\$MM)**\$1.09**Diluted Earnings per
Share**\$50.4**Total Assets
(\$B)**\$54.3**Adjusted Net Income¹
(\$MM)**\$1.15**Adjusted Diluted
Earnings per Share²**\$37.6**Loans and
Acceptances
(\$B)**7.5%**Return on Common
Shareholders' Equity²**70.6%**Efficiency Ratio³**\$27.6**Deposits
(\$B)**7.8%**Adjusted Return on
Common
Shareholders' Equity²**69.4%**Adjusted Efficiency
Ratio²

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

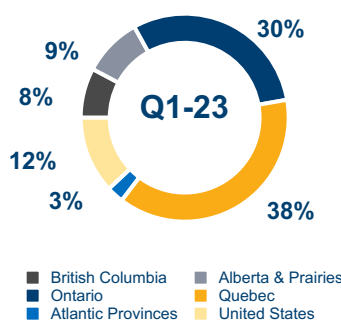
Loan portfolio mix

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



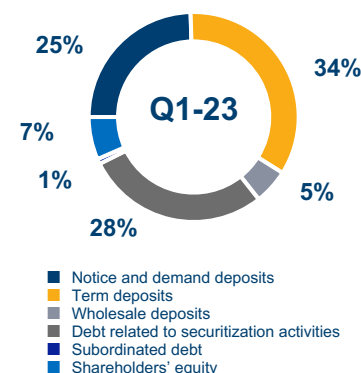
Geographic footprint

Loans across Canada and the United States

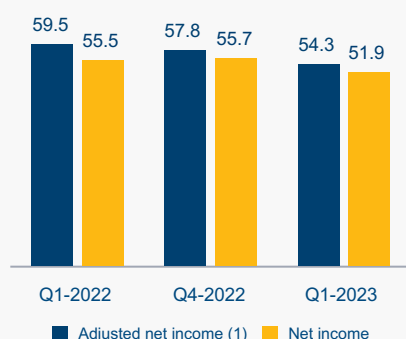


Multiple funding sources

Well-diversified funding sources to support our growth



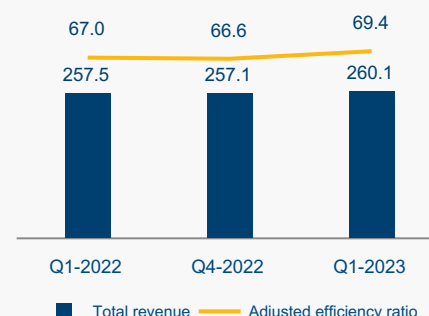
Net income (\$MM)



ROE (%)



Total revenue (\$MM) & adjusted efficiency ratio⁽²⁾



(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 2023, including the Management's Discussion and Analysis (MD&A) for the period ended January 31, 2023, 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-Bourassa Blvd, Suite 700
Montreal, Quebec H3A 3S8
Tel.: 1-800-564-6253
Email: service@computershare.com

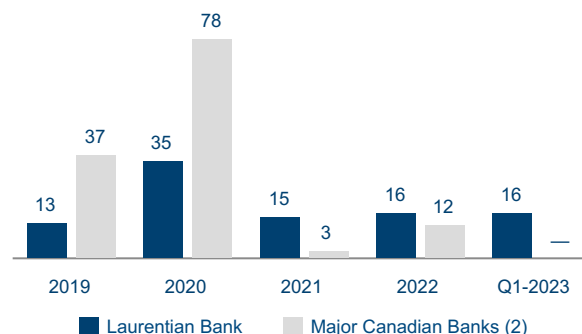
Investor Fact Sheet



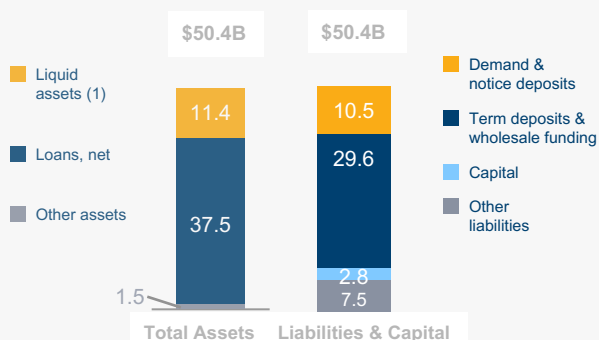
A Healthy Capital Position

Common Equity Tier 1 capital ratio¹ (%)¹ In accordance with OSFI's "Capital Adequacy Requirements" guideline.

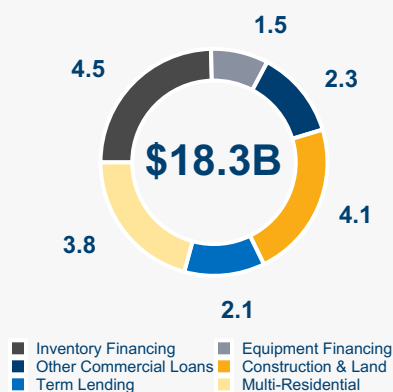
Good track record of strong credit quality

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.

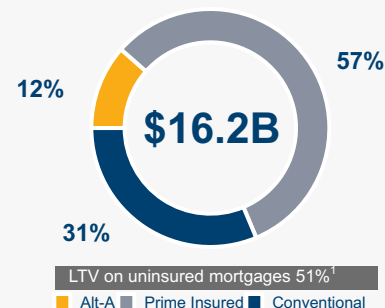
Strong balance sheet (\$B)

¹ This is a supplementary financial measure.

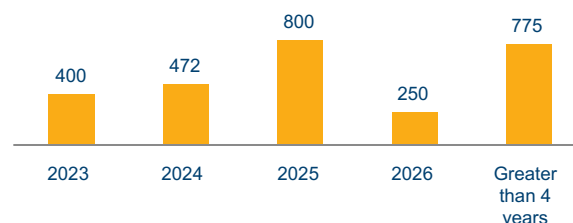
Diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)

¹ Reflects current estimated value of collateral including HELOCs.

Unsecured wholesale funding maturities (\$MM)



Credit Ratings ¹	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

¹ As at January 31, 2023

Share information

(as at January 31, 2023)

TSX stock symbol	LB
Common Shares outstanding	43.4 MM
Market capitalization	\$1,553 MM
Quarterly dividend	\$0.46
Dividend yield	5.1%
Preferred share Series 13	LB.PR.H
Preferred share Series 15	LB.PR.J

2023 earnings calendar

Q1	February 28
Q2	May 31
Q3	August 30
Q4	December 6



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-Bourassa Blvd, Suite 700
Montreal, Quebec H3A 3S8
Tel.: 1-800-564-6253
Email: service@computershare.com