

## Laurentian Bank at a Glance – Q2-2023 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

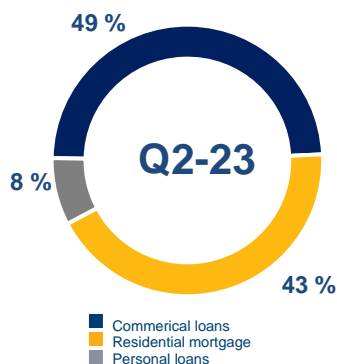
|  |  |   |
|--|--|---|
| <b>\$257.2</b><br>Total Revenue (\$MM)       | <b>\$49.3</b><br>Net Income (\$MM)   | <b>\$1.11</b><br>Diluted Earnings per Share                       |
| <b>\$50.7</b><br>Total Assets (\$B)          | <b>\$51.7</b><br>Adjusted Net Income <sup>1</sup> (\$MM)                   | <b>\$1.16</b><br>Adjusted Diluted Earnings per Share <sup>1</sup> |
| <b>\$37.9</b><br>Loans and Acceptances (\$B) | <b>7.7%</b><br>Return on Common Shareholders' Equity <sup>2</sup>          | <b>71.0%</b><br>Efficiency Ratio <sup>3</sup>                     |
| <b>\$26.5</b><br>Deposits (\$B)              | <b>8.1%</b><br>Adjusted Return on Common Shareholders' Equity <sup>1</sup> | <b>69.7%</b><br>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

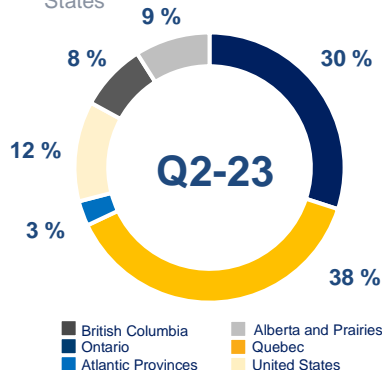
### Loan portfolio mix

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



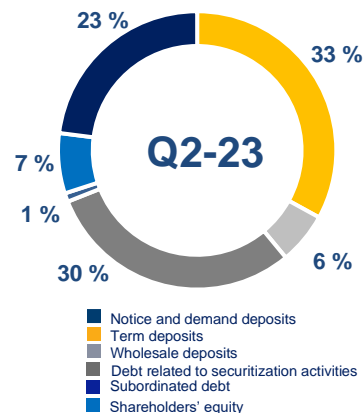
### Geographic footprint

Loans across Canada and the United States

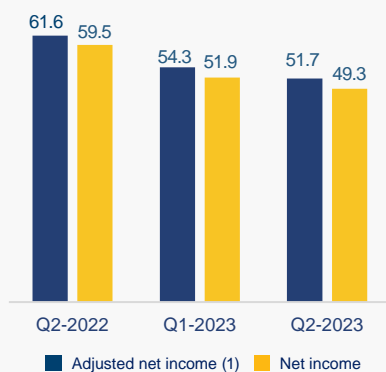


### Multiple funding sources

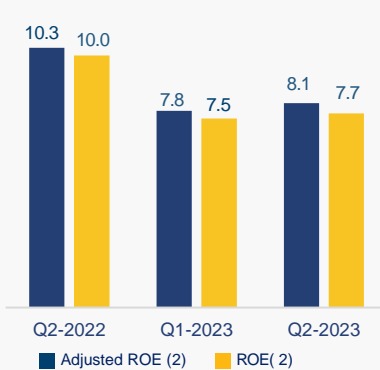
Well-diversified funding sources to support our growth



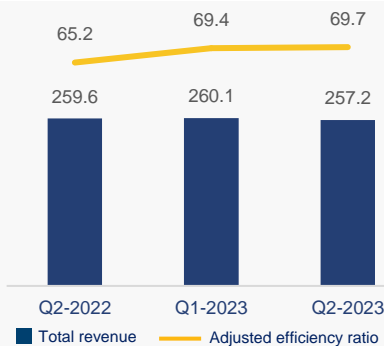
### Net income (\$MM)



### 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 Second Quarter 2023, including the Management's Discussion and Analysis (MD&A) for the period ended April 30, 2023, 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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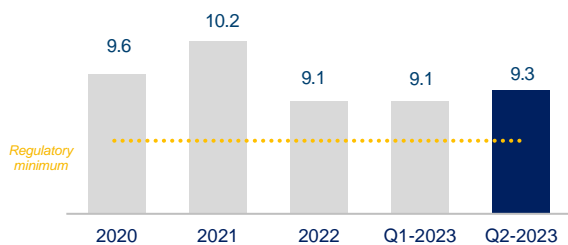
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## A Healthy Capital Position

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



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

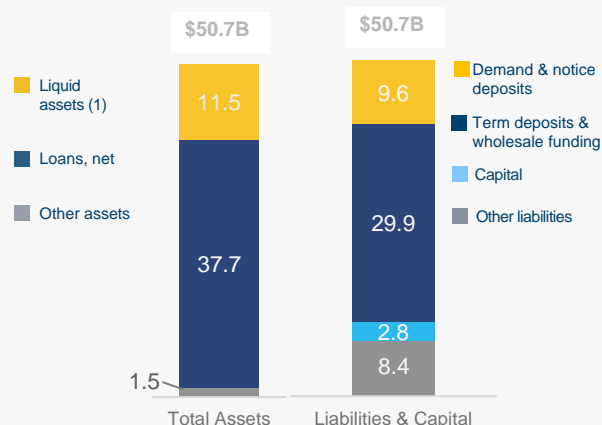
## Good Track record of strong credit quality

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



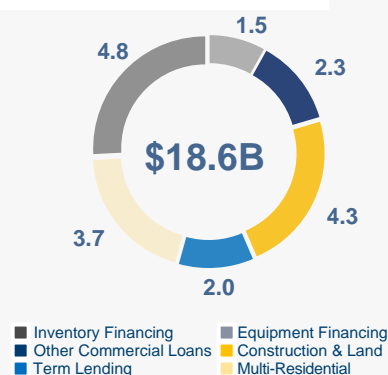
(1) PCL as a % of average and acceptances is a supplementary financial measure.  
(2) Weighted-average PCL based on industry data.

## Strong balance sheet (\$B)

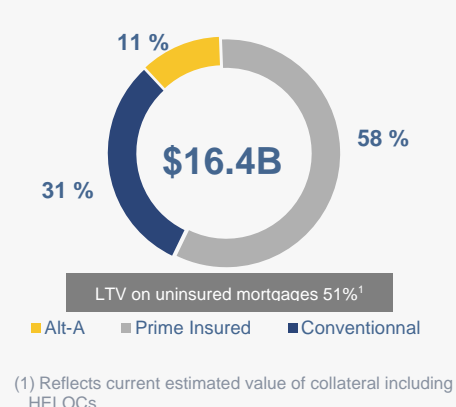


(1) This is a supplementary measure.

## Diversified commercial loan portfolio (\$B)

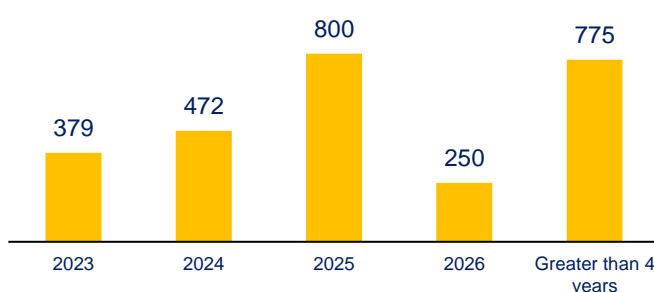


## High quality residential mortgage portfolio (%)



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

## Unsecured wholesale funding maturities (\$MM)



## Share information

(as at April 30, 2023)

|                           |            |
|---------------------------|------------|
| TSX stock symbol          | LB         |
| Common shares outstanding | 43.5 MM    |
| Market capitalization     | \$1,400 MM |
| Quarterly dividend        | \$0.46     |
| Dividend yield            | 5.7%       |
| Preferred share Series 13 | LB.PR.H    |
| Preferred share Series 15 | LB.PR.J    |

## 2023 earnings calendar

|    |             |
|----|-------------|
| Q1 | February 28 |
| Q2 | June 1      |
| Q3 | August 31   |
| Q4 | December 7  |



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