

Laurentian Bank at a Glance – Q3-2023 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

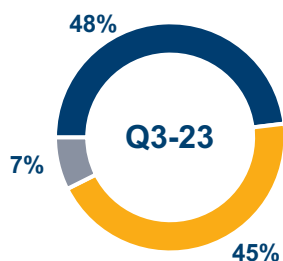
\$260.8Total Revenue
(\$MM)**\$49.3**Net Income
(\$MM)**\$1.03**Diluted Earnings per
Share**\$50.6**Total Assets
(\$B)**\$57.6**Adjusted Net Income¹
(\$MM)**\$1.22**Adjusted Diluted
Earnings per Share¹**\$37.0**Loans and
Acceptances
(\$B)**6.9%**Return on Common
Shareholders' Equity²**72.9%**Efficiency Ratio²**\$26.3**Deposits
(\$B)**8.2%**Adjusted Return on
Common
Shareholders' Equity¹**68.5%**Adjusted Efficiency
Ratio¹

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

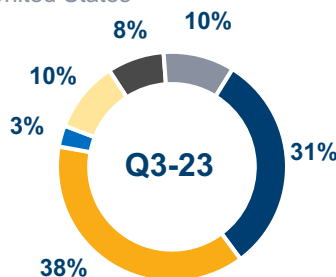
A good proportion of higher margin commercial loans in the Bank mix



- Commercial loans
- Residential mortgage
- Personal loans

Geographic footprint

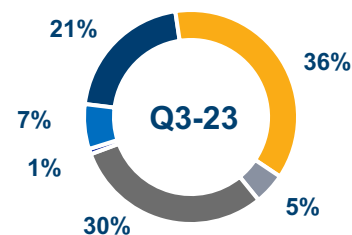
Loans across Canada and the United States



- British Columbia
- Ontario
- Atlantic Provinces
- Alberta & Prairies
- Quebec
- United States

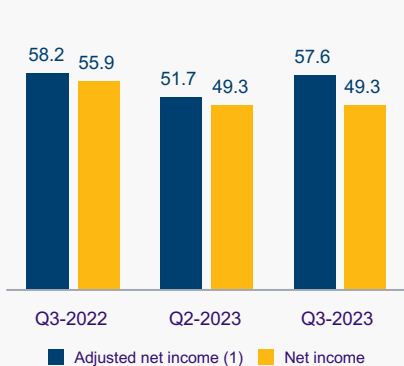
Multiple funding sources

Well-diversified funding sources to support our growth



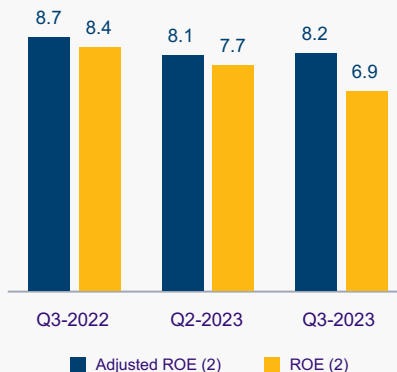
- Notice and demand deposits
- Term deposits
- Wholesale deposits
- Debt related to securitization activities
- Subordinated debt
- Shareholders' equity

Net income (\$MM)

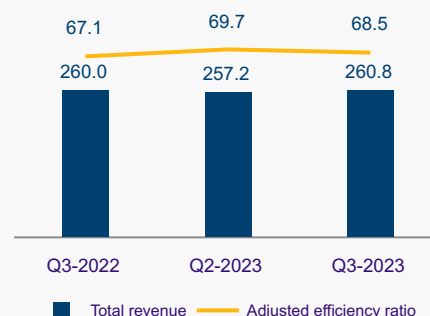


- Adjusted net income (1)
- Net income

ROE (%)



- Adjusted ROE (2)
- ROE (2)

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

- Total revenue
- 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 2023, including the Management's Discussion and Analysis (MD&A) for the period ended July 31, 2023, which pages are incorporated by reference herein. The MD&A is available on SEDAR at www.sedar.com.



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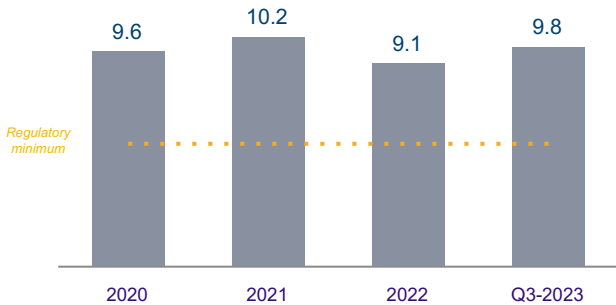
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Investor Fact Sheet



A Healthy Capital Position

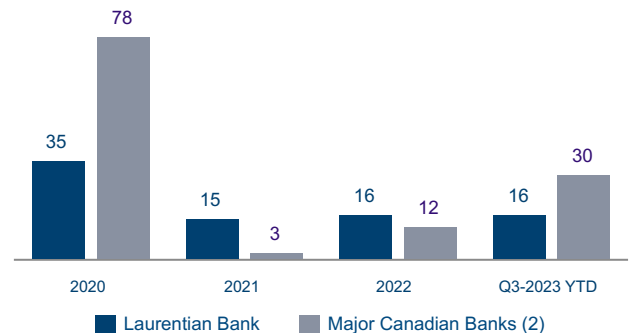
Common Equity Tier 1 capital ratio ⁽¹⁾ (%)



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

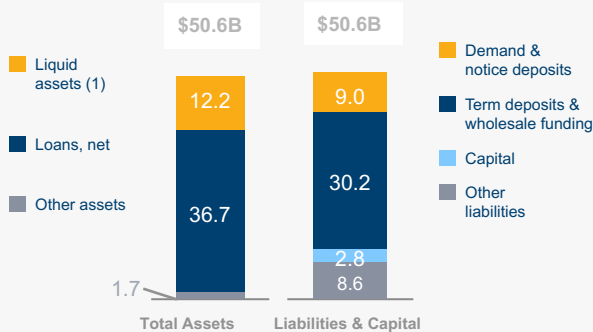
Good track record of strong credit quality

Provision for credit losses (PCL) ⁽¹⁾ (bps)



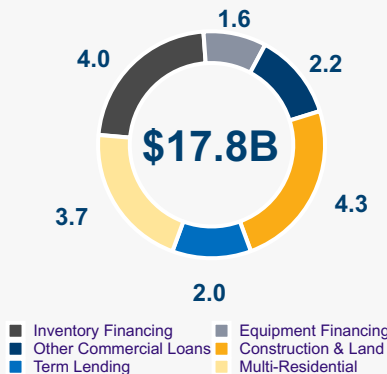
(1) PCL as a % of average loans and acceptances is a supplementary financial measure. (2) Weighted-average PCL based on industry data available.

Strong balance sheet (\$B)

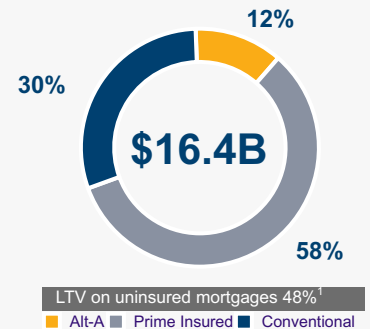


(1) This is a supplementary financial measure.

Diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)

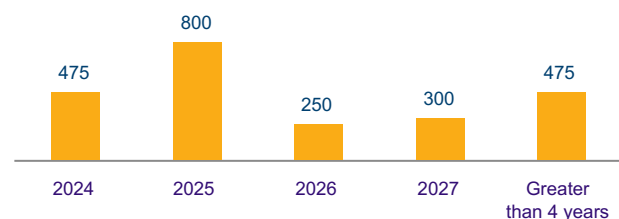


LTV on uninsured mortgages 48%⁽¹⁾
 (1) Reflects current estimated value of collateral including HELOCs.

Credit Ratings ¹	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

(1) As at July 31, 2023

Unsecured wholesale funding maturities (\$MM)



Share information

(as at July 31, 2023)

TSX stock symbol	LB
Common Shares outstanding	\$43.6 MM
Market capitalization	\$1,731 MM
Quarterly dividend	\$0.47
Dividend yield	4.7%
Preferred share Series 13	LB.PR.H

2023 earnings calendar

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



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