

Laurentian Bank at a Glance – Q1-2024 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

\$258.3

Total Revenue (\$MM)

\$37.3

Net Income (\$MM)

\$0.75

Diluted Earnings per Share

\$48.1

Total Assets (\$B)

\$44.2

Adjusted Net Income¹ (\$MM)

\$0.91

Adjusted Diluted Earnings per Share¹

\$36.7

Loans and Acceptances (\$B)

5.0%

Return on Common Shareholders' Equity²

76.6%

Efficiency Ratio²

\$25.1

Deposits (\$B)

6.0%

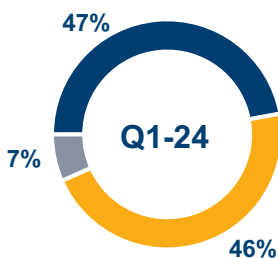
Adjusted Return on Common Shareholders' Equity¹

73.0%

Adjusted Efficiency Ratio¹

Loan portfolio mix

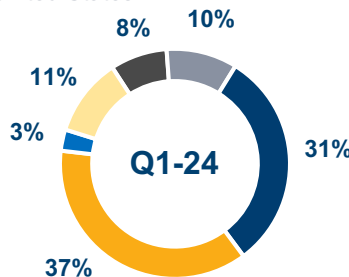
A good proportion of higher margin commercial loans in the Bank mix



- Commercial loans
- Residential mortgage
- Personal loans

Geographic footprint

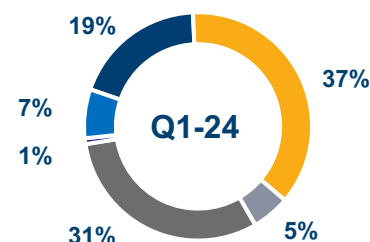
Loans across Canada and the United States



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

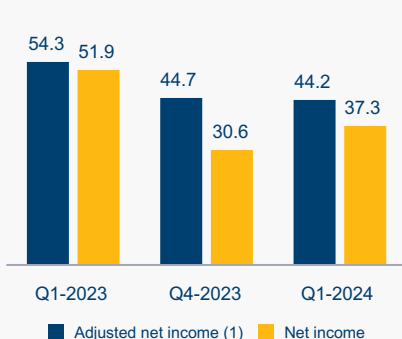
Multiple funding sources

Well-diversified funding sources to support our growth

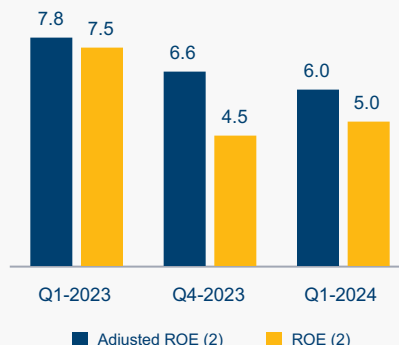


- Notice and demand deposits
- Term deposits
- Wholesale deposits
- Debt related to securitization activities
- Subordinated debt
- Shareholders' equity

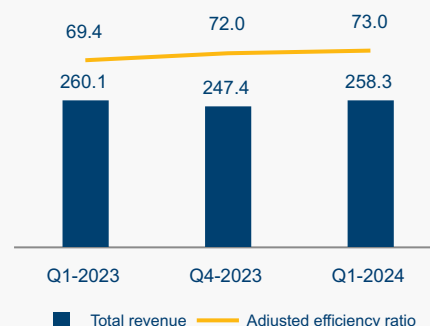
Net income (\$MM)



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 2024, including the Management's Discussion and Analysis (MD&A) for the period ended January 31, 2024, which pages are incorporated by reference herein. The MD&A is available on SEDAR+ at www.sedarplus.ca.



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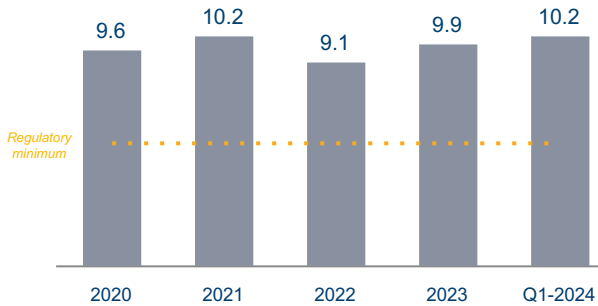
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Investor Fact Sheet



A Healthy Capital Position

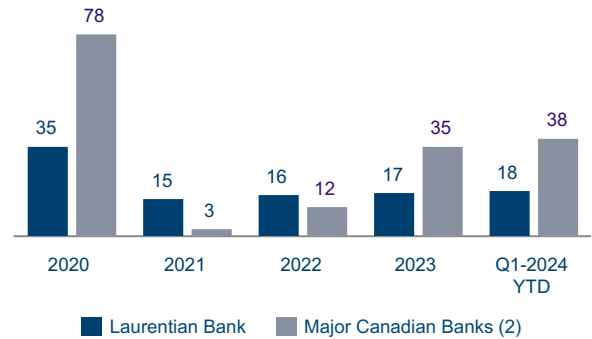
Common Equity Tier 1 capital ratio ⁽¹⁾ (%)



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

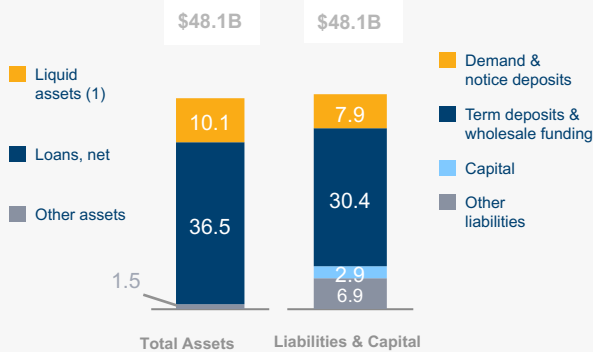
Good track record of strong credit quality

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



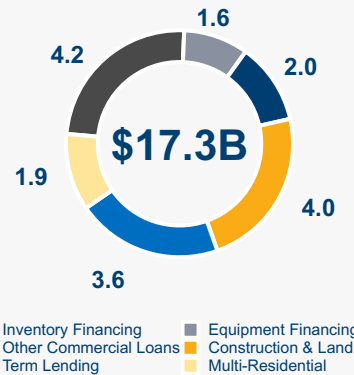
(1) PCL as a % of average loans and acceptances is a supplementary financial measure.
(2) Weighted-average PCL based on industry data available.

Strong balance sheet (\$B)

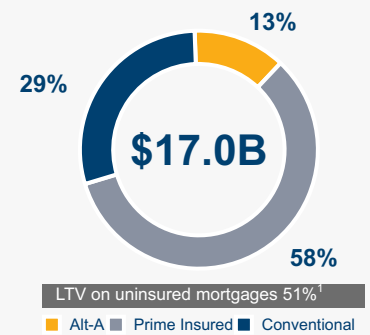


(1) This is a supplementary financial measure.

Diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)

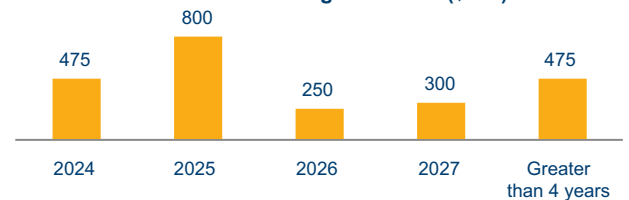


(1) Reflects current estimated value of collateral including HELOCs.

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-	Negative
DBRS	BBB (high)	R-1 (low)	BB (high)	BB	Pfd-3 (low)	Negative

(1) As at January 31, 2024

Unsecured wholesale funding maturities (\$MM)



Share information

(as at January 31, 2024)

TSX stock symbol	LB
Common Shares outstanding	\$43.7 MM
Market capitalization	\$1,160 MM
Quarterly dividend	\$0.47
Dividend yield	7.1%
Preferred share Series 13	LB.PR.H

2024 earnings calendar

Q1	February 29
Q2	May 30
Q3	August 29
Q4	December 5



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