

Laurentian Bank at a Glance – Q4-2024 Highlights

Who We Are

- Founded in 1846
- Approximately 2,800 employees
- Serving Personal, Commercial, and Capital Markets customers
- Operations in Canada and the United States
- Solid financial foundation and good diversification

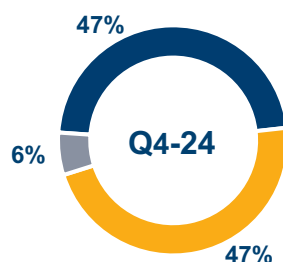
\$250.8Total Revenue
(\$MM)**\$40.7**Net Income
(\$MM)**\$0.88**

Diluted Earnings per Share

\$47.4Total Assets
(\$B)**\$40.9**Adjusted Net Income¹
(\$MM)**\$0.89**Adjusted Diluted Earnings per
Share¹**\$35.3**Loans and Acceptances
(\$B)**6.2%**Return on Common
Shareholders' Equity²**77.5%**Efficiency Ratio²**\$23.2**Deposits
(\$B)**6.2%**Adjusted Return on Common
Shareholders' Equity¹**75.0%**Adjusted Efficiency Ratio¹

Loan portfolio mix

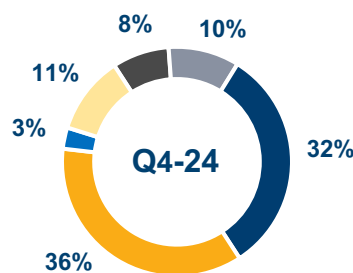
A good proportion of higher margin commercial loans in the Bank mix



- Commercial loans
- Residential mortgage
- Personal loans

Geographic footprint

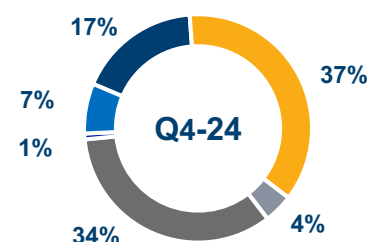
Loans across Canada and the United States



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

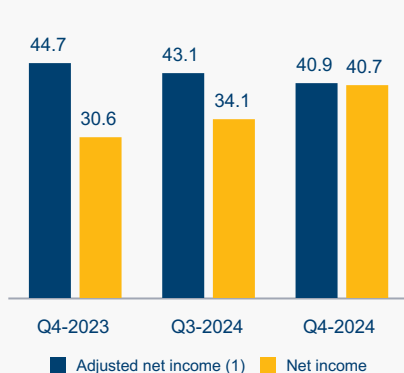
Multiple funding sources

Well-diversified funding sources to support our growth



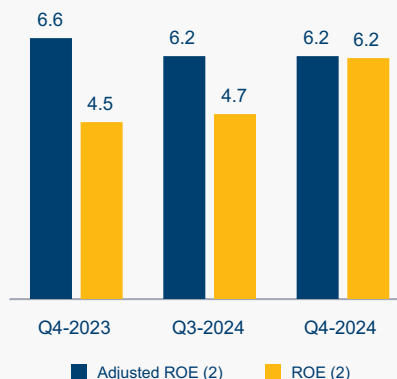
- Notice and demand deposits
- Term deposits
- Wholesale deposits
- Debt related to securitization activities
- Subordinated debt
- Shareholders' equity

Net income (loss) (\$MM)

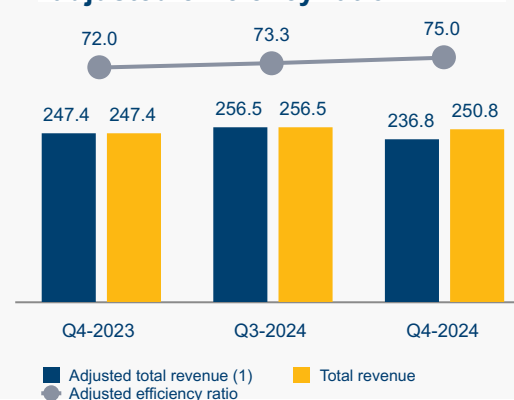


- Adjusted net income (1)
- Net income

ROE (%)



- Adjusted ROE (2)
- ROE (2)

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

- Adjusted total revenue (1)
- 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 20 of the 2024 Annual Report, including the Management's Discussion and Analysis (MD&A) for the year ended October 31, 2024, which pages are incorporated by reference herein. The MD&A is available on SEDAR+ at www.sedarplus.ca.

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Investor Fact Sheet



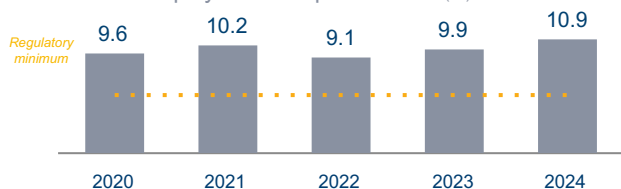
2024 Medium-Term Financial Targets

Percentage amounts	Medium-term Financial Target
Adjusted diluted earnings per share growth ⁽¹⁾	Double-digit
Adjusted return on common shareholders' equity ⁽¹⁾	Double-digit
Adjusted efficiency ratio ⁽¹⁾	≤60%
Adjusted operating leverage ⁽¹⁾	Positive

¹ The financial objectives are non-GAAP ratios based on non-GAAP financial measures. Refer to the Non-GAAP Financial and Other Measures section beginning on page 20 of the 2024 Annual Report for more information.

A Healthy Capital Position

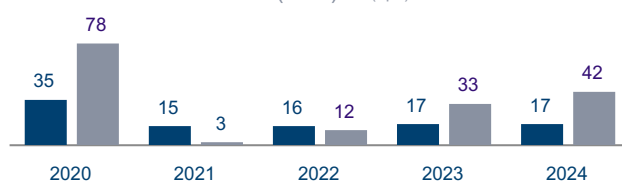
Common Equity Tier 1 capital ratio ⁽¹⁾ (%)



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

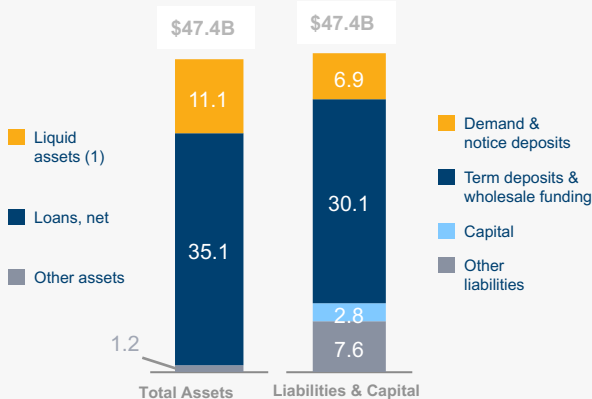
Good track record of strong credit quality

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



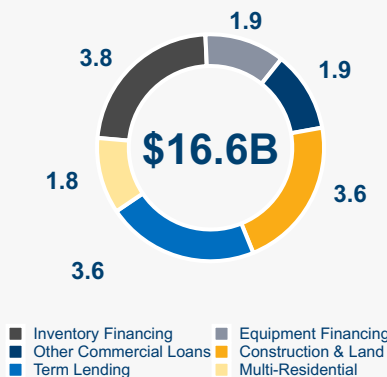
■ Laurentian Bank ■ Major Canadian Banks (2)
 (1) PCL as a % of average loans and acceptances is a supplementary financial measure.
 (2) Weighted-average PCL based on industry data available.

Strong balance sheet (\$B)

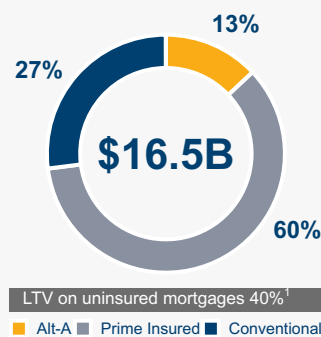


(1) This is a supplementary financial measure.

Diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)

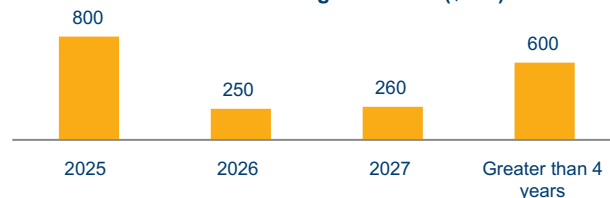


(1) Reflects current estimated value of collateral including HELOCs.

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	R-2 (high)	BB	BB (low)	Pfd-4 (high)	Stable

(1) As at November 27, 2024

Unsecured wholesale funding maturities (\$MM)



Share information

(as at October 31, 2024)

TSX stock symbol	LB
Common shares outstanding	\$44.0 MM
Market capitalization	\$1,148 MM
Quarterly dividend	\$0.47
Dividend yield	7.2%
Preferred share Series 13	LB.PR.H

2025 earnings calendar

Q1	February 28
Q2	May 30
Q3	August 29
Q4	December 5



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