

Laurentian Bank at a Glance – Q2-2025 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

\$242.5Total Revenue
(\$MM)**\$32.3**Net Income
(\$MM)**\$0.69**

Diluted Earnings per Share

\$49.5Total Assets
(\$B)**\$34.0**Adjusted Net Income¹
(\$MM)**\$0.73**Adjusted Diluted Earnings per
Share¹**\$35.6**Loans
(\$B)**4.9%**Return on Common
Shareholders' Equity²**76.1%**Efficiency Ratio²**\$23.9**Deposits
(\$B)**5.2%**Adjusted Return on Common
Shareholders' Equity¹**75.2%**Adjusted Efficiency Ratio¹

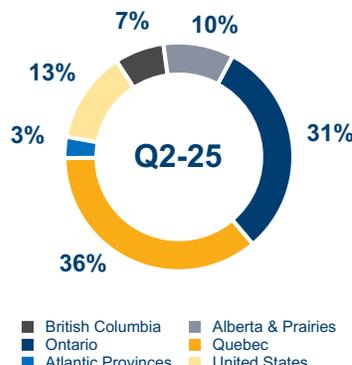
Loan portfolio mix

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



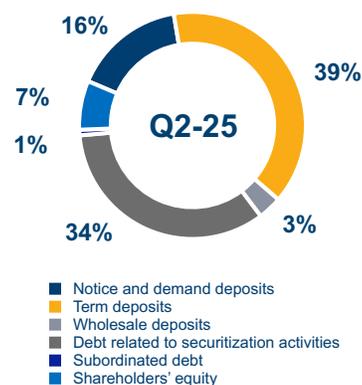
Geographic footprint

Loans across Canada and the United States



Multiple funding sources

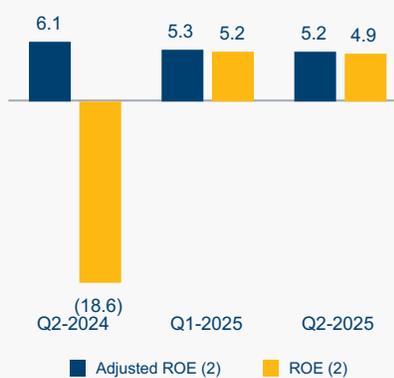
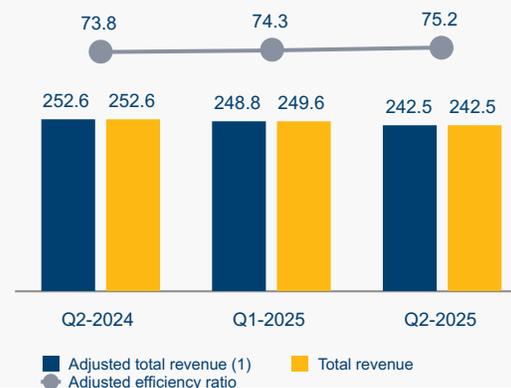
Well-diversified funding sources to support our growth



Net income (loss) (\$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 2025, including the Management's Discussion and Analysis (MD&A) for the period ended April 30, 2025, which pages are incorporated by reference herein. The MD&A is available on SEDAR+ at www.sedarplus.ca.

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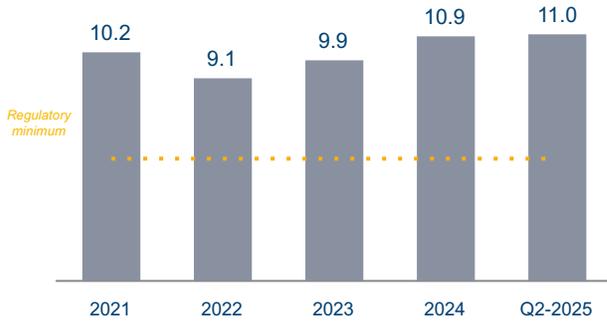
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Investor Fact Sheet



A Healthy Capital Position

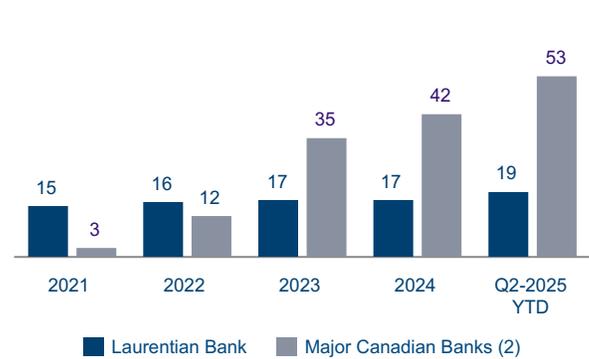
Common Equity Tier 1 capital ratio ⁽¹⁾ (%)



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

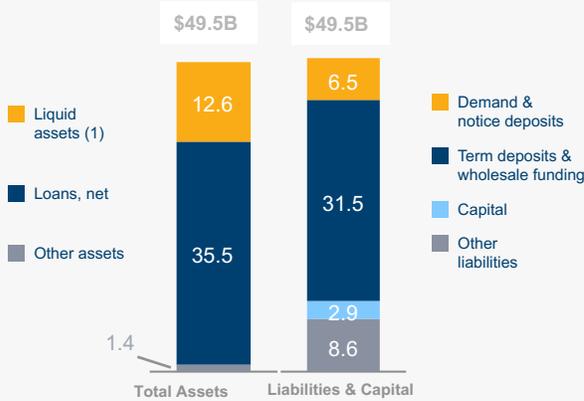
Good track record of strong credit quality

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



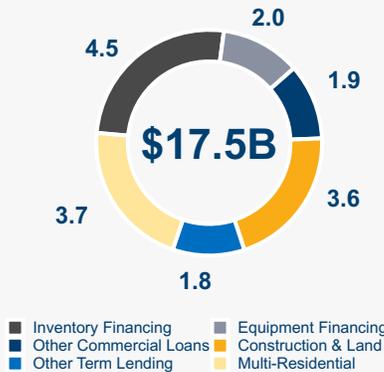
(1) PCL as a % of average loans is a supplementary financial measure.
(2) Average PCL based of 6 major Canadian Banks.

Strong balance sheet (\$B)

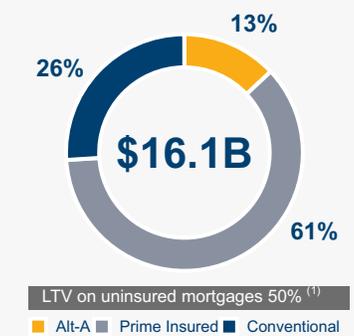


(1) This is a supplementary financial measure.

Diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)



LTV on uninsured mortgages 50% ⁽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-	Negative
DBRS	BBB	R-2 (high)	BB	BB (low)	Pfd-4 (high)	Stable

(1) As at April 30, 2025

Unsecured wholesale funding maturities (\$MM)



Share information

(as at April 30, 2025)

TSX stock symbol	LB
Common shares outstanding	\$44.2 MM
Market capitalization	\$1,210 MM
Quarterly dividend	\$0.47
Dividend yield	6.9%
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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