

Laurentian Bank at a Glance – Q1-2026 Highlights

Who We Are

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

\$251.6

Total Revenue (\$MM)

\$(20.5)

Net Income (Loss) (\$MM)

\$(0.58)

Diluted Earnings (Loss) per Share

\$49.9

Total Assets (\$B)

\$34.2

Adjusted Net Income⁽¹⁾ (\$MM)

\$0.65

Adjusted Diluted Earnings per Share⁽³⁾

\$36.4

Total Loans⁽¹⁾⁽²⁾ (\$B)

(4.0)%

Return on Common Shareholders' Equity⁽³⁾

106.3%

Efficiency Ratio⁽⁴⁾

\$24.3

Total Deposits⁽¹⁾⁽²⁾ (\$B)

4.5%

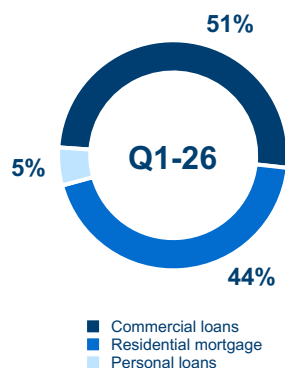
Adjusted Return on Common Shareholders' Equity⁽³⁾

76.7%

Adjusted Efficiency Ratio⁽⁴⁾

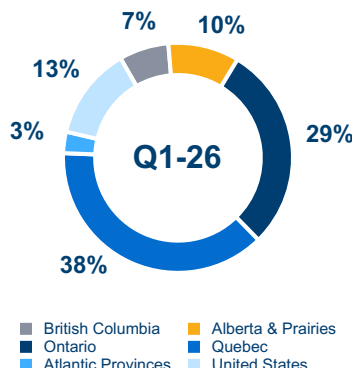
Loan portfolio mix⁽²⁾

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



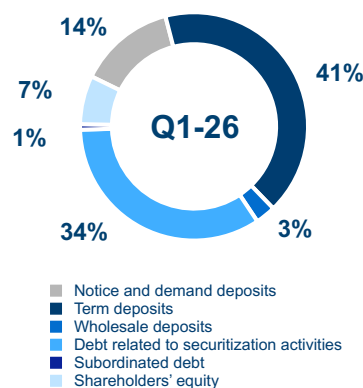
Geographic footprint⁽²⁾

Loans across Canada and the United States

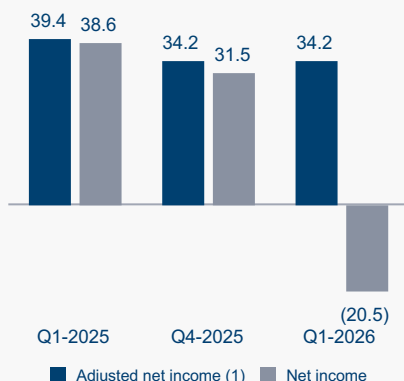


Multiple funding sources⁽²⁾

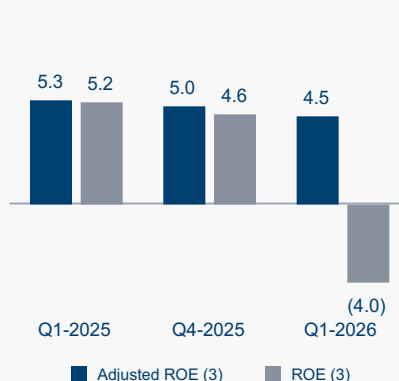
Well-diversified funding sources to support our growth



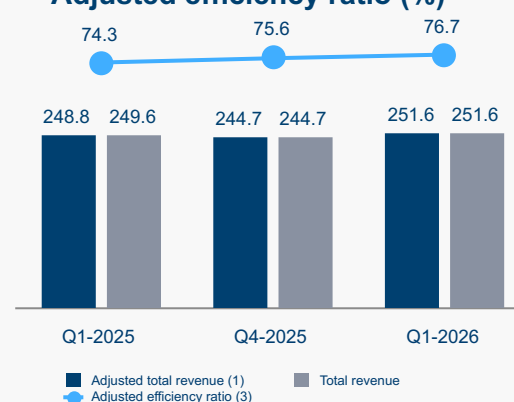
Net income (loss) (\$MM)



ROE (%)⁽³⁾



Total revenue (\$MM) & Adjusted efficiency ratio (%)⁽³⁾



(1) This is a non-GAAP financial measure. (2) Amounts reported include assets and liabilities classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operations* on the Bank's Consolidated Balance Sheet. (3) This is a non-GAAP ratio. (4) This is a supplementary financial measure.

For additional information, refer to the Non-GAAP Financial and Other Measures section beginning on page 5 of the First Quarter 2026, including the Management's Discussion and Analysis (MD&A) for the period ended January 31, 2026, which pages are incorporated by reference herein. The MD&A is available on SEDAR+ at www.sedarplus.ca.

CONTACT INFORMATION



Investor Relations
Tel.: 514-601-0944
Email: investor.relations@lbcfg.ca
www.laurentianbank.ca

Corporate Offices
Montreal
1360 René-Lévesque Blvd West,
Suite 600
Montreal, Quebec H3G 0E5

Toronto
199 Bay St, Suite 600
Toronto, Ontario M5L 0A2

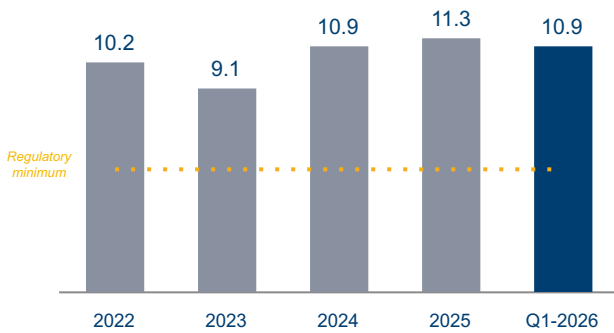
Transfer Agent and Registrar
Computershare Investor Services Inc.
650 de Maisonnette Blvd. West, suite 700
Montreal, Quebec H3A 3T2
Tel.: 514-982-7888
Email: service@computershare.com

Investor Fact Sheet



A Healthy Capital Position

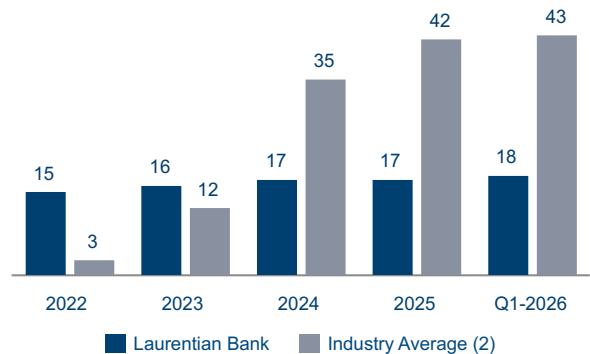
Common Equity Tier 1 capital ratio⁽¹⁾ (%)



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

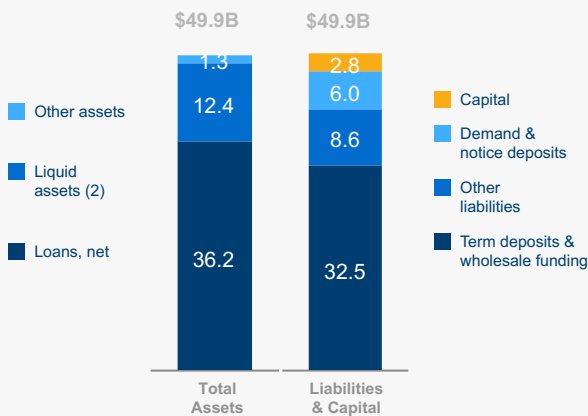
Good track record of strong credit quality

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



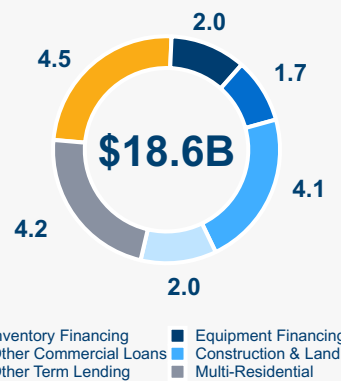
(1) PCL as a % of average total loans, including loans classified as assets held for sale, is a non-GAAP ratio.
(2) Industry average is defined as the Big Six Canadian banks, using Adjusted Provisions for Credit Losses as reported in their First Quarter 2026.

Strong balance sheet⁽¹⁾ (\$B)



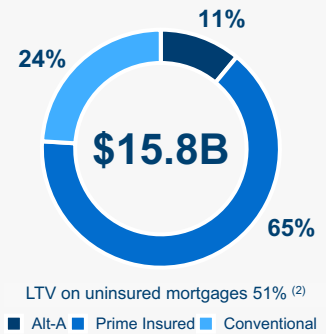
(1) Amounts reported include assets and liabilities classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operations* of the Bank's Consolidated Balance Sheet.
(2) This is a supplementary financial measure.

Diversified commercial loan portfolio⁽¹⁾⁽²⁾ (\$B)



(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operations* of the Bank's Consolidated Balance Sheet.
(2) Numbers may not add due to rounding.

High quality residential mortgage portfolio⁽¹⁾ (%)

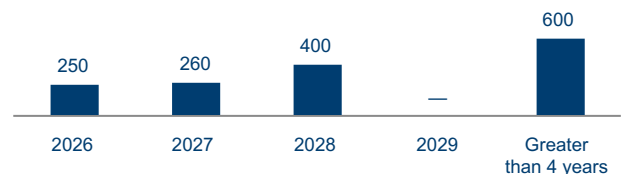


LTV on uninsured mortgages 51%⁽²⁾
(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operations* of the Bank's Consolidated Balance Sheet.
(2) Reflects current estimated value of collateral, including HELOCs.

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)	Under Review with Positive Implications

(1) As at January 31, 2026

Unsecured wholesale funding maturities (\$MM)



Share information

(as at January 31, 2026)

TSX stock symbol	LB
Common shares outstanding	44,710 MM
Market capitalization	\$1,788 MM
Quarterly dividend	\$0.47
Dividend yield	4.7%
Preferred share Series 13	LB.PR.H

2026 earnings calendar

Q1	February 27
Q2	May 29
Q3	August 28
Q4	December 4



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Montreal, Quebec H3G 0E5

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Transfer Agent and Registrar
Computershare Investor Services Inc.
650 de Maisonneuve Blvd. West, suite 700
Montreal, Quebec H3A 3T2
Tel.: 514-982-7888
Email: service@computershare.com