

Laurentian Bank at a Glance – Q3-2025 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

\$246.8

Total Revenue (\$MM)

\$37.5

Net Income (\$MM)

\$0.73

Diluted Earnings per Share

\$49.9

Total Assets (\$B)

\$39.6

Adjusted Net Income¹ (\$MM)

\$0.78

Adjusted Diluted Earnings per Share¹

\$35.8

Loans (\$B)

5.0%

Return on Common Shareholders' Equity²

76.9%

Efficiency Ratio³

\$24.3

Deposits (\$B)

5.4%

Adjusted Return on Common Shareholders' Equity²

75.7%

Adjusted Efficiency Ratio²

Loan portfolio mix

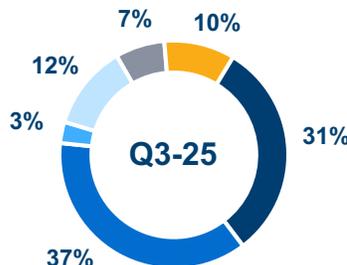
A good proportion of higher margin commercial loans in the Bank mix



- Commercial loans
- Residential mortgage
- Personal loans

Geographic footprint

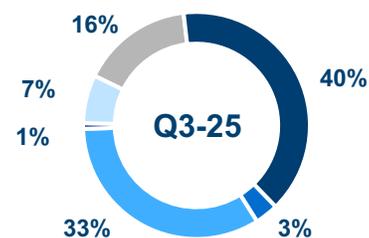
Loans across Canada and the United States



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

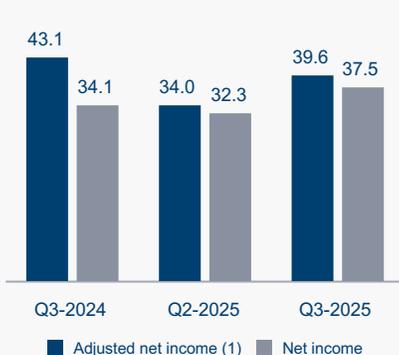
Multiple funding sources

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 additional information, refer to the Non-GAAP Financial and Other Measures section beginning on page 5 of the Third Quarter 2025, including the Management's Discussion and Analysis (MD&A) for the period ended July 31, 2025, which pages are incorporated by reference herein. The MD&A is available on SEDAR+ at www.sedarplus.ca.



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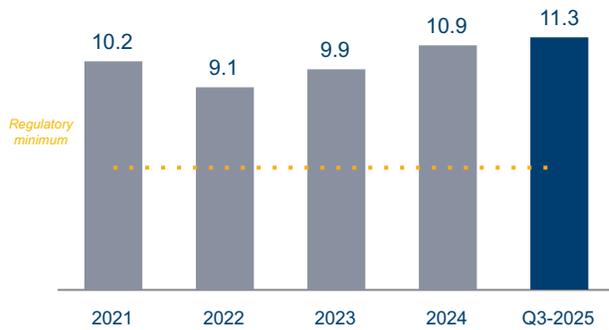
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Investor Fact Sheet



A Healthy Capital Position

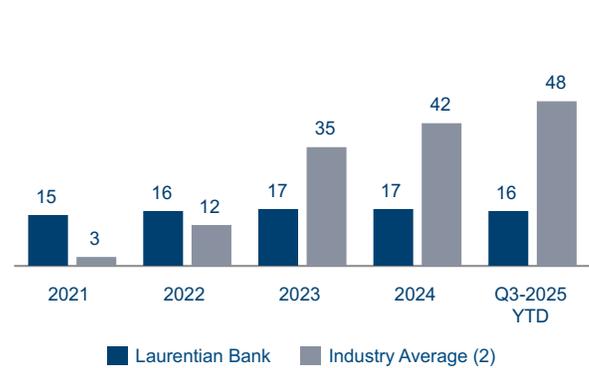
Common Equity Tier 1 capital ratio ⁽¹⁾ (%)



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

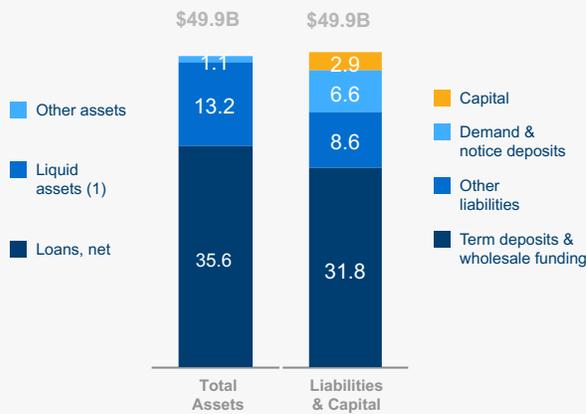
Good track record of strong credit quality

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



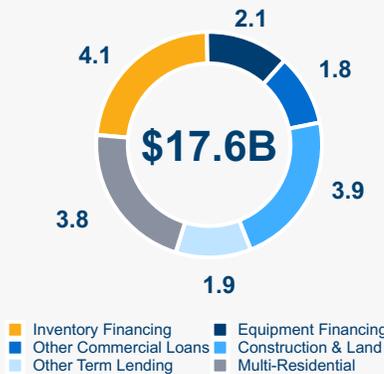
(1) PCL as a % of average loans is a supplementary financial measure.
 (2) Industry average is defined as the Big Six Canadian banks, using Adjusted Provisions for Credit Losses as reported in their Shareholder Reports for the third quarter of 2025.

Strong balance sheet (\$B)

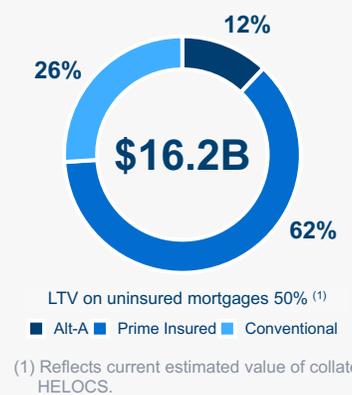


(1) This is a supplementary financial measure.

Diversified commercial loan portfolio (\$B)



High quality residential mortgage portfolio (%)



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 July 31, 2025

Unsecured wholesale funding maturities (\$MM)



Share information

(as at July 31, 2025)

TSX stock symbol	LB
Common shares outstanding	\$44.3 MM
Market capitalization	\$1,365 MM
Quarterly dividend	\$0.47
Dividend yield	6.1%
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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