

Investor fact sheet

Q4 – 2023

Our mission

As a cooperative financial group contributing to the development of communities, we give our members and clients the support they need to be financially empowered.

Contact us

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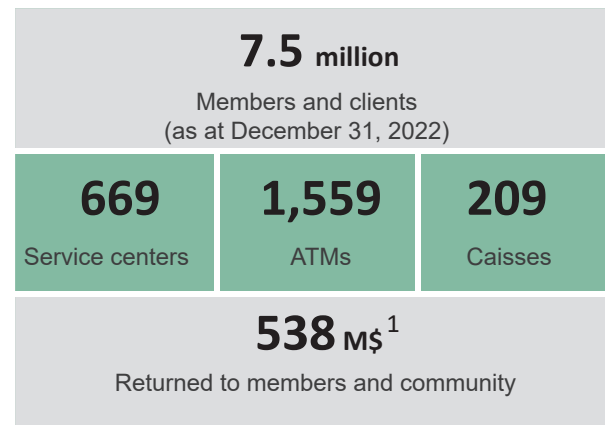
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Financial results publication
Q1 2024 – May 10, 2024

www.desjardins.com/ca/about-us/investor-relations/



DESJARDINS IS



Recognition

World Coop Monitor
6th largest financial cooperative group in the world

Global Finance
6th safest financial institution in North America and
33rd in the world

JD Power
Desjardins online brokerage, 1st rank for the
satisfaction of independent investors

Forbes
One of the Best 100 employers in the world for
women

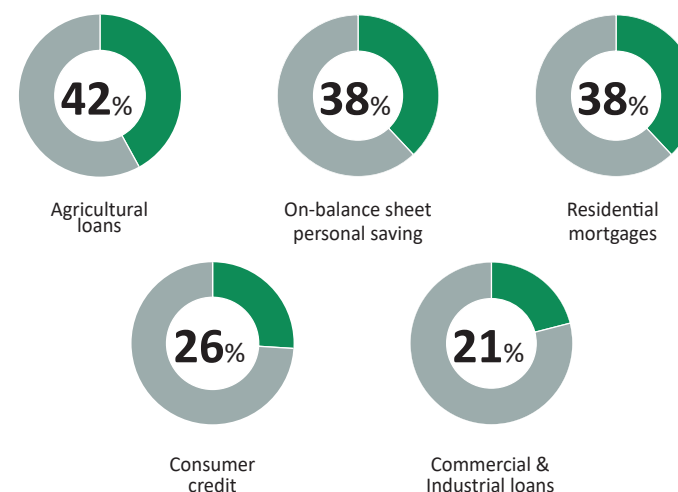
Corporate Knights
One of the Best 50 Corporate Citizens in Canada

BUSINESS SEGMENTS

Personal and Business Services

- ♦ Caisses in Quebec and Ontario and Desjardins Bank in Florida
- ♦ Leading player in consumer loans in Quebec
- ♦ Quebec's leader in:
 - ♦ residential mortgages
 - ♦ agricultural credit
 - ♦ on-balance sheet savings
- ♦ 4th in Canada in terms of credit card issuance
(Based on 2022 outstandings)

Market shares in Quebec²



DIGITAL EXPERIENCE

2.6M Number of users of Desjardins Mobile Services app³

73.7% Digital adoption rate retail customers, an increase of 1.9 p.p. compared to Q4 2022

Wealth Management and Life and Health Insurance

1st in Canada and Quebec for market-linked
guaranteed investments
(Based on 2022 assets under management)

Insurance and Annuity

3rd in Quebec⁴

5th in CANADA⁴

\$7.0B¹ Direct Written Premiums

Property and Casualty Insurance

2nd in Quebec⁴

3rd in Ontario⁴

3rd in CANADA⁴

\$6.9B¹ Direct Written Premiums

31st consecutive year of positive insurance service
result or subscription profits (prior to the
transition to IFRS 17)

1. For more information on non-GAAP financial measures and supplemental financial measures, see «Non-GAAP and other financial measures» of Desjardins Group's 2023 annual MD&A which is available on the SEDAR+ website at www.sedarplus.com (under the *Fédération des caisses Desjardins du Québec* profile). Non-GAAP financial measures used by Desjardins Group, and which do not have a standardized definition, are not directly comparable to similar measures used by other companies, and may not be directly comparable to any GAAP measures.

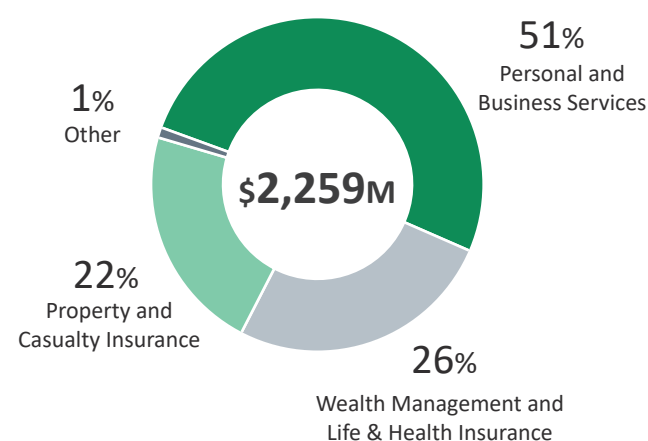
2. These market shares are compiled using a methodology developed by Desjardins and based on several external sources, including the Bank of Canada, Statistics Canada and Investor Economics.

3. Number of retail customers having logged in at least once to the Desjardins Mobile Services application in the previous 90 days. The measure is as of the last day of the last quarter.

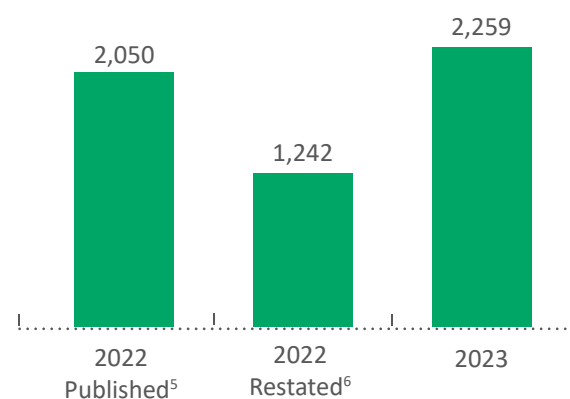
4. Based on direct written premiums 2022.

2023 SURPLUS EARNINGS

By Business Segment



In \$M



FINANCIAL STRENGTH

Capital ratio

Tier 1A (CET1) ⁷	20.4%
Leverage ratio ⁷	7.3%
Total ⁷	21.9%
TLAC ⁸	29.4%

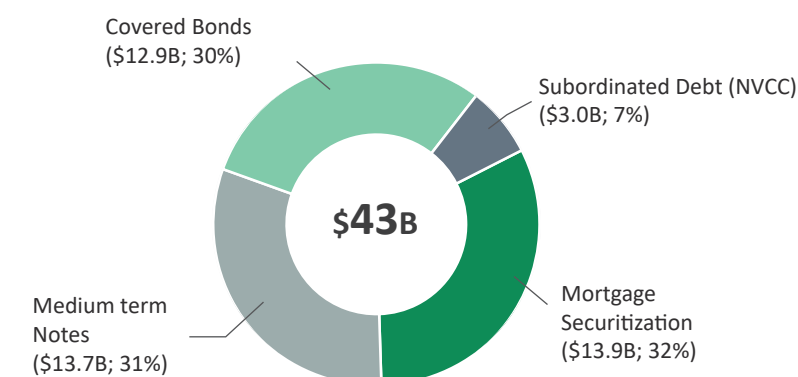
Credit ratings among the highest
Fédération des caisses Desjardins du Québec

	Moody's	S&P	DBRS	Fitch
Covered Bonds	Aaa			AAA
Senior medium and long-term debt ⁹	A1	A-	AA (low)	AA-
Perspectives	Stable	Stable	Stable	Stable

CAPITAL MARKETS PRESENCE

Desjardins Group can issue securities via the Fédération des caisses Desjardins du Québec (FCDQ), which acts as treasurer to the Desjardins Group. Ticker: CCDJ

Long-term wholesale funding sources



BALANCE SHEET AND INCOME

	Total Assets	Loans and Acceptances	Deposits	Net Interest Income
Q4 2023	\$423B ▲5%	\$266B ▲6%	\$279B ▲7%	\$7,033M ▲11%
Q4 2022	\$404B ⁶	\$250B ⁶	\$260B	\$6,330M

5. Surplus earnings before member dividends posted for fiscal 2022 totalled \$2,050 million under IFRS 4, "Insurance contracts", the standard in effect before the adoption of IFRS 17.

6. Desjardins Group adopted IFRS 17, "Insurance Contracts", as of January 1, 2023, restating comparative data for fiscal 2022.

7. In accordance with the *Capital Adequacy Guideline* issued by the AMF.

8. In accordance with the *Total Loss Absorbing Capacity Guideline* (TLAC Guideline) issued by the AMF.

9. Includes senior medium- and long-term debt issued which qualifies for the recapitalization (bail-in) regime applicable to Desjardins Group.

All figures are as at December 31, 2023, unless otherwise specified.