Desjardins

INVESTOR FACT SHEET

2016

OUR VISION

Desjardins, the leading cooperative financial group in Canada, inspires trust around the world through the commitment of its people, its financial strength and its contribution to sustainable prosperity.

HIGHLIGHTS

- More than 7 million members and clients
- Close to 48,000 employees
- 313 caisses and 754 service centres in Quebec and Ontario
- 2,097 ATMs in Quebec and Ontario
- Total assets of $258B
- Surplus earnings after taxes of $1,772M for 2016
- Tier 1A capital ratio of 17.3%
- Total capital ratio of 17.9%
- Gross impaired loans ratio of 0.32%
- Productivity index of 74.0% for 2016

BUSINESS SEGMENT OVERVIEW

Personal Services and Business and Institutional Services

- Quebec's leader in residential mortgages and a leading player in consumer credit, including point-of-sale financing, with respective market shares of 36.1% and 23.1%.
- Largest credit and debit card issuer in Quebec (6.5 million credit card holders and 5.9 million debit card holders in Canada).
- Leader in personal savings, with 42.4% of the market in Quebec.

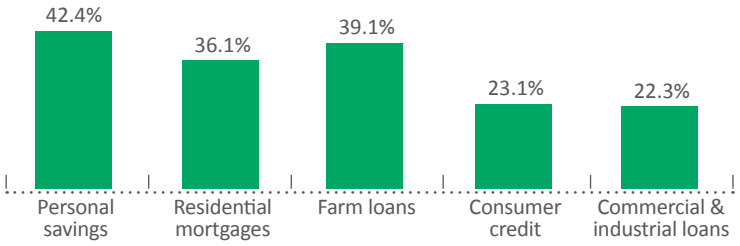
Property and Casualty Insurance

- Desjardins offers property and automobile insurance to consumers as well as businesses.
- Offices in a number of Canadian cities, including Lévis, Quebec City, Montreal, Laval, Brossard, Ottawa, Mississauga, Aurora and Calgary.
- One of Canada's insurance leaders, second largest P&C insurer in Quebec and third largest P&C insurer in Canada.

Wealth Management and Life and Health Insurance

- More than 85% ownership of Qtrade Financial Group which provides comprehensive brokerage and wealth management services.
- Fifth largest life and health insurer in Canada and largest in Quebec (*ex æquo* and in terms of written premiums) with net insurance and annuity premiums of $4.2 billion and assets under management and administration of $96.5 billion.
- Present in major Canadian cities, including Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montreal, Quebec City, Halifax and St. John's.
- Over 5 million individual, group and business clients.

BANKING ACTIVITIES IN QUEBEC



INSURANCE AND BROKERAGE ACTIVITIES

- Life & Health Insurance
  1st insurer in Quebec *(ex æquo)*
  5th insurer in Canada
- General Insurance
  2nd insurer in Quebec
  3rd insurer in Canada
- Securities Brokerage
  6th fixed income group in Canada

AWARDS OF EXCELLENCE

- *Bloomberg* – 5th strongest financial institution in the world and 1st in North America
- *Global Finance* – 4th safest financial institution in North America and 34th in the world
- *World Co–operative Monitor* – 6th largest financial cooperative group
- *The Banker* – 103rd most important deposit-taking financial institution
- *Mediacorp Canada Inc.* – One of Canada's Top 100 Employers

DEBT RATINGS

FCDQ	MOODY'S	S&P	DBRS	FITCH
Short Term	P-1	A-1	R-1 (high)	F1+
Mid-Long Term	Aa2	A+	AA	AA-
Covered bonds	Aaa	--	AAA	AAA
Outlook	Negative	Stable	Negative	Stable

CDI	MOODY'S	S&P	DBRS	FITCH
Subordinated debt	A2	A	AA (low)	A+
Outlook	Stable	Stable	Negative	--

Fédération des caisses Desjardins du Québec – Head Office
100, Des Commandeurs Street
Lévis, Quebec, Canada G6V 7N5

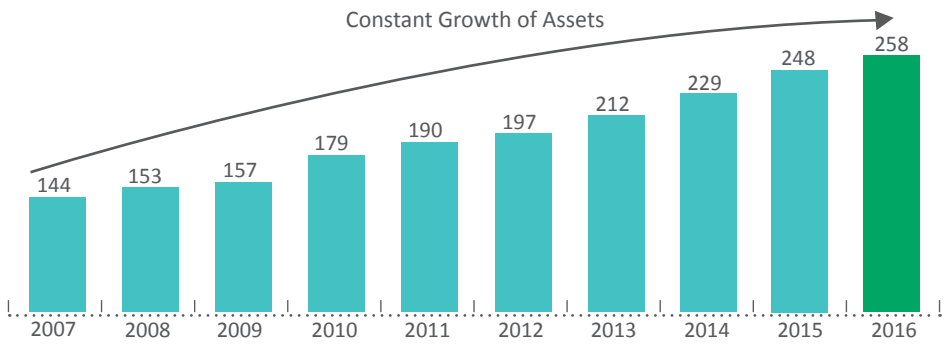
Investor Relations and Capital Instruments Department
Patrick Nadeau, Director – 514-281-8634
email: info_ir@desjardins.com

Desjardins

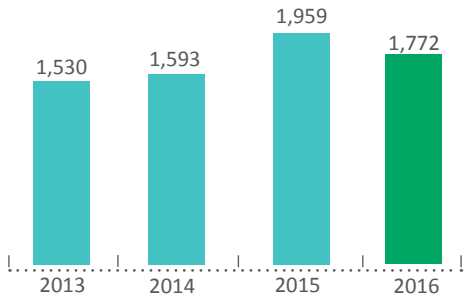
INVESTOR FACT SHEET

2016

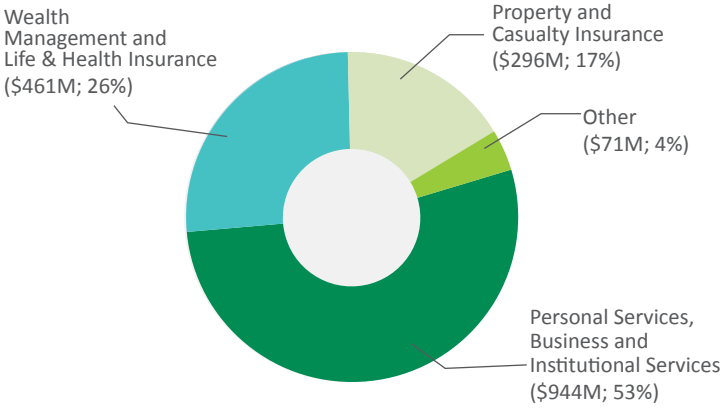
TOTAL ASSETS ($B)[1]



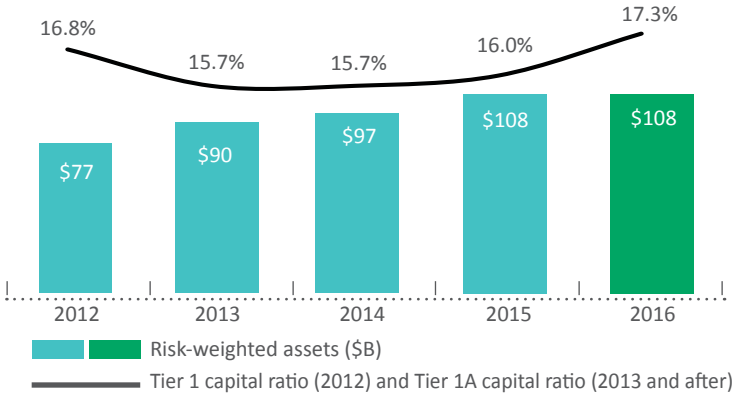
SURPLUS EARNINGS ($M)



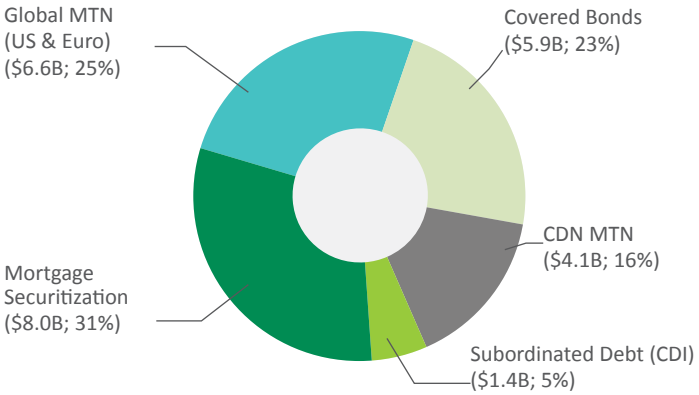
SURPLUS EARNINGS BY BUSINESS SEGMENT (2016)



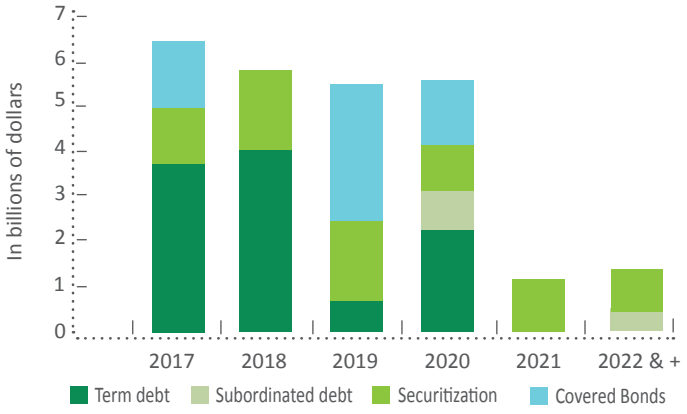
CAPITAL MANAGEMENT[2]



LONG-TERM WHOLESALE FUNDING SOURCES



LONG-TERM WHOLESALE FUNDING MATURITY PROFILE



PRESENCE IN CAPITAL MARKETS

Desjardins Group can issue securities via Fédération des caisses Desjardins du Québec or Capital Desjardins inc.:

- Fédération des caisses Desjardins du Québec (FCDQ) acts as treasurer to the Desjardins Group, obtaining funds principally from depositors and note holders from the short, medium and long-term Canadian and international capital markets.
- Capital Desjardins Inc. (CDI) sole purpose is to offer its own securities in the financial markets and acts as a bridge between the Desjardins caisses and institutional investors by consolidating the securities they issue.

1. Data for 2012, 2011 and 2010 have been restated in accordance with the application of new accounting policies that took effect on January 1, 2013. Financial datas prior to 2010 are presented in accordance with GAAP before the adoption of IFRS.
2. Data for 2013 and beyond have been calculated pursuant to the Autorité des marchés financiers (AMF) guideline on the adequacy of capital base standards intended for financial services cooperatives under Basel III. Data for 2012 was calculated in accordance with Basel II.

A Note about Forward-Looking Statements

Certain statements herein, including, but not limited to "financial targets", constitute forward-looking statements within the meaning of certain securities laws. By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific. A variety of factors, many of which are beyond our control, affect our operations, performance and results and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include notably credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risks. This list is not exhaustive of the factors that may affect any of our forward-looking statements. There can be no assurance as to the materialization of the results as expressed herein. The reader is cautioned not to place undue reliance on such forward-looking statements. Unless required to do so under applicable securities legislation, we do not assume any obligation to update forward-looking statements to reflect new information, future events or other changes.