Desjardins

INVESTOR Q4 2017 FACT SHEET

Who we are

Founded in 1900

Desjardins Group, through its members and clients, enriches the lives of people and communities.

Key Indicators at December 31, 2017

7 million members and clients	Close to **46,000** employees. Top private employer in Quebec	**$320M** returned to members and community in 2017
1,032 service centres	**293** caisses	**2,049** ATMs
$275B total assets	**$2,151M** surplus earnings in 2017	**18.0%** Tier 1A capital ratio

Recognition

Strongest financial institution in North America and **5th** in the world	*Bloomberg*
5th largest financial cooperative group in the world	*World Coop Monitor*
100th most important financial institution	*The Banker*
One of Canada's Top **100** Employers	*Mediacorp Canada*
4th safest financial institution in North America and 34th in the world	*Global Finance*
2nd in the list of Best 50 Corporate Citizens in Canada	*Corporate Knights*

Credit Ratings

AA	DBRS	AA-	FITCH
Aa2	MOODY'S	A+	S&P

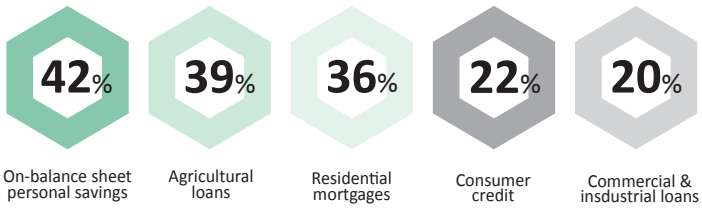
Long term — For Fédération des caisses Desjardins du Quebec (FCDQ)

Our business segments

Personal and Business Services

- Caisses in Quebec and Ontario and Desjardins Bank in Florida
- Quebec's leader in:
  - residential mortgages
  - agricultural credit
  - credit and debit card issuance
  - on-balance sheet savings
- Leading player in consumer loans, including point-of-sale financing

Market shares in Quebec



Wealth Management and Life and Health Insurance

- Pan-Canadian presence
- **1st** in Quebec for market-linked guaranteed investments
- Announcement of the creation of Aviso Wealth, expected to close in the first half of 2018, a partnership that will result in one of the largest wealth management companies in Canada

Life and Health Insurance

- **2nd** in Quebec
- **5th** in Canada
- **$4.6B** Written premiums

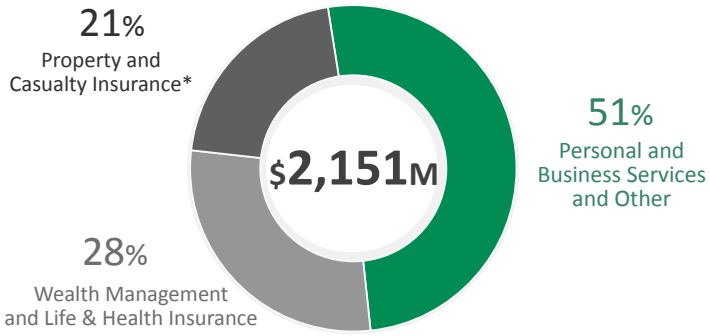
Property and Casualty Insurance

- Pan-Canadian presence
- **2nd** in Quebec
- **3rd** in Canada
- **$4.5B** Gross written premiums

Q4 2017

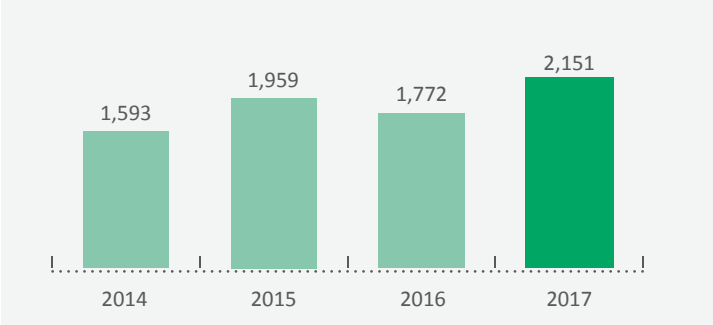
Surplus earnigns (2017)

By Business Segment



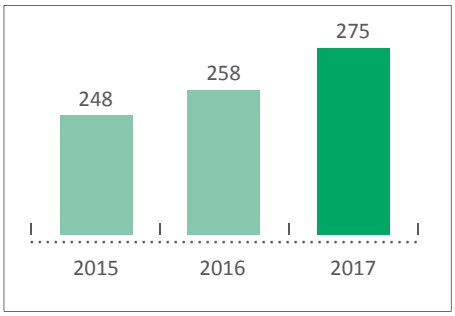
*Includes a $241M gain related to the sale of subsidiaries

In $B

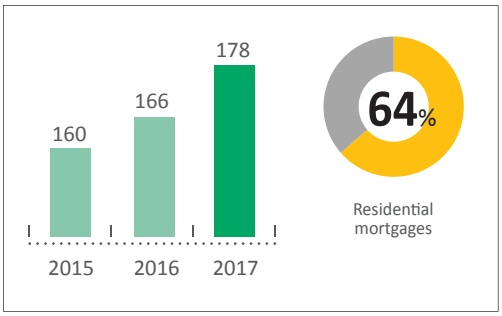


Balance sheet

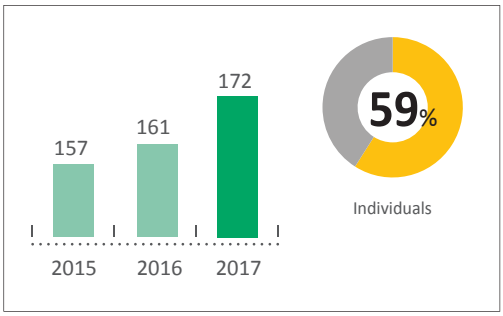
Total Assets in $B



Loans in $B



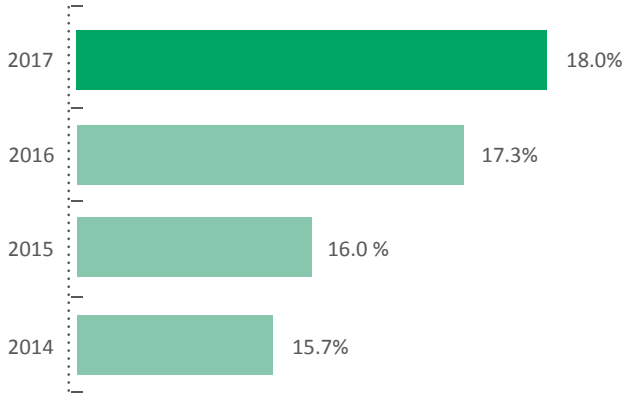
Deposits in $B



Gross impaired loans as a % of gross loans and acceptances **0.25%**

Financial strength

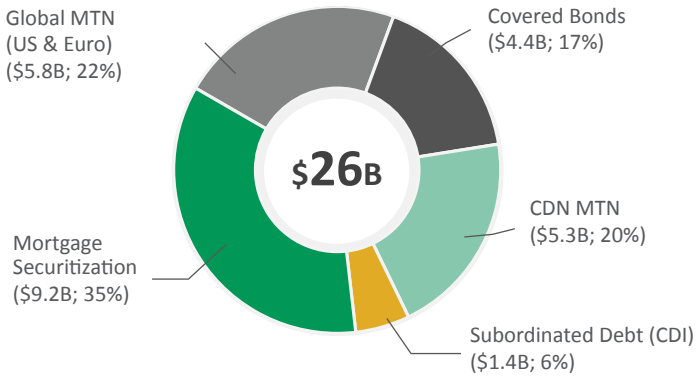
Tier 1A Capital Ratio (%)



Capital markets presence

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

Long-term wholesale funding sources



Investor Relations
Patrick Nadeau, Head of IR
514-281-8634
1-866 866-7000 ext. 5558634
patrick.nadeau@desjardins.com

Head Office
100, Des Commandeurs Street
Lévis, Quebec, Canada G6V 7N5

Financial results publication
Q1 2018 - May 15

Desjardins

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

A Note about Forward-Looking Statements

This document may contain forward-looking statements regarding, among other things, Desjardins Group's business objectives and priorities, financial targets and maturity profile. By their very nature, such statements involve assumptions, uncertainties and inherent risks, both general and specific. A number of factors, many of which are beyond Desjardins Group's control and the effects of which can be difficult to predict, could influence the accuracy of the forward-looking statements in this document. These factors include, without limitation, credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risks. This list of factors is not exhaustive and other factors could have an adverse effect on Desjardins Group's results and forward-looking statements. There can be no assurance as to the materialization of the results as expressed herein. Desjardins Group cautions readers against placing undue reliance on these forward-looking statements since actual results, conditions, actions and future events could differ significantly from those anticipated. Desjardins Group does not undertake to update any oral or written forward-looking statements that could be made from time to time by or on behalf of Desjardins Group, except as required under applicable securities legislation.