INVESTOR FACT SHEET

Q2 – 2019

Founded in 1900

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

Desjardins is

7 million	46,200	$389M	989	238	1,957
Members and clients	Employees*	Returned to members and community	Service centers	Caisses	ATMs

Recognition

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

Global Finance
6th safest financial institution in North America and 37th in the world

The Banker
97th most important financial institution

Corporate Knights
One of the Best 50 Corporate Citizens in Canada

Mediacorp Canada
One of Canada's Top **100** Employers

* Top private employer in Quebec

12/31/2018

BUSINESS SEGMENTS

Personal and Business Services

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

Market shares in Quebec[1]

42%	41%	38%	23%	21%
On-balance sheet personal savings	Agricultural loans	Residential mortgages	Consumer credit	Commercial & insdustrial loans

Wealth Management and Life and Health Insurance[1]

- Pan-Canadian presence
- 1st in Quebec for market-linked guaranteed investments

Life and Health Insurance

- 2nd in Quebec
- 5th in Canada
- $4.8B Written premiums

Property and Casualty Insurance[1]

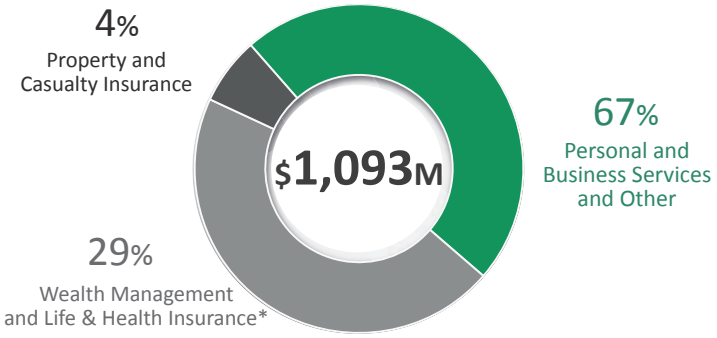
- Pan-Canadian presence
- Underwriting profits for the 26th consecutive year
- 2nd in Quebec
- 3rd in Canada
- $4.9B Gross written premiums

[1] At December 31, 2018

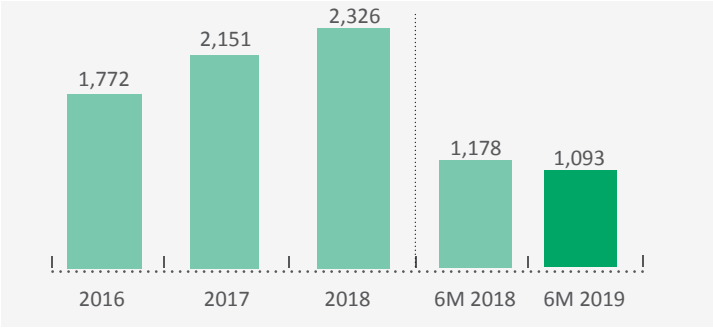
Desjardins

SURPLUS EARNING 2019 (6 months)

By Business Segment



In $M



BALANCE SHEET AND INCOME

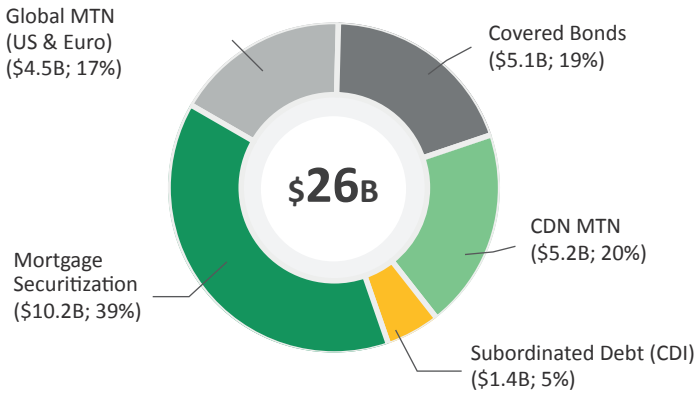
	Total Assets	Loans	Deposits	Net Interest Income
Q2 2019	**$311B** ▲7%	**$197B** ▲7%	**$193B** ▲6%	**$2,563M** ▲10%
Q2 2018	$290B	$185B	$182B	$2,324M

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

(As at July 31, 2019)



FINANCIAL STRENGTH

Capital Ratio

Tier 1A **17.7%**

Leverage ratio **8.4%**

Total **17.8%**

Credit Ratings

Fédération des caisses Desjardins du Québec

	Moody's	S&P	DBRS	Fitch
Short-term debt	**P-1**	**A-1**	**R-1** (high)	**F1+**
Senior medium and long-term legacy debt[1]	**Aa2**	**A+**	**AA**	**AA-**
Senior medium and long-term debt[2]	**A2**	**A-**	**AA** (low)	**AA-**
Covered Bond	**Aaa**			**AAA**

1. Includes senior debt issued prior to March 31, 2019, and senior debt issued on or after March 31, 2019, which is excluded from the recapitalization regime applicable to Desjardins.
2. Includes senior debt issued on or after March 31, 2019, subject to conversion under the recapitalization regime applicable to Desjardins.

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Desjardins