INVESTOR FACT SHEET

Q3 – 2021

Founded in 1900

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

Desjardins is

7.5 million	> 52,000	$445M[1]	851	215	1,687
Members and clients	Employees	Returned to members and community	Service centers	Caisses	ATMs

Recognition

World Coop Monitor
5th largest financial cooperative group in the world

Global Finance
6th safest financial institution in North America and 34th in the world

The Banker
97th most important financial institution by Tier 1 Capital

Corporate Knights
One of the Best 50 Corporate Citizens in Canada

Forbes Magazins
Named one of the world's top 100 best employers

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
  - credit and debit card issuance
  - on-balance sheet savings

Market shares in Quebec[1]

41%	39%	39%	24%	20%
On-balance sheet personal savings	Agricultural loans	Residential mortgages	Consumer credit	Commercial & Industrial loans

Wealth Management and Life and Health Insurance[1]

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

Life and Health Insurance

- 3rd in Quebec
- 5th in Canada
- $4.9B Gross written premiums

Property and Casualty Insurance[1]

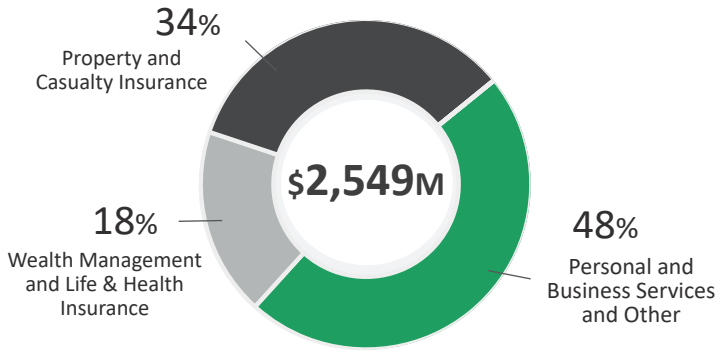
- Pan-Canadian presence
- Underwriting profits for the 28th consecutive year
- 2nd in Quebec
- 2nd in Canada
- >$5.7B Gross written premiums

[1] At December 31, 2020

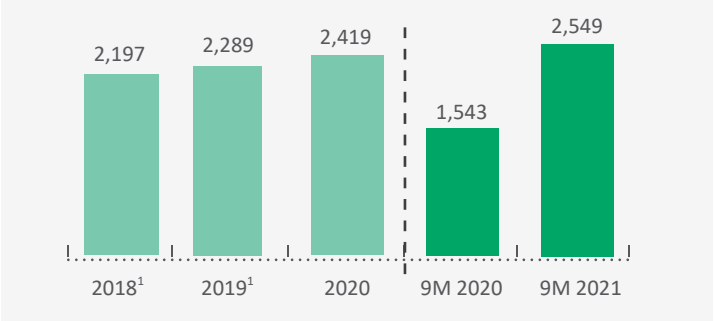
Desjardins

SURPLUS EARNINGS 2021 (9 MONTHS)

By Business Segment



In $M



1. Excluding the gain, net of income taxes, related to the transaction involving Qtrade Canada Inc. and the interest in the associate Northwest & Ethical Investments L.P., and the gain, net of income taxes, related to the sale of the entire portfolio of merchants receiving Desjardins Group services under the Monetico brand.

BALANCE SHEET AND INCOME

	Total Assets	Loans	Deposits	Net Interest Income[1]
Q3 2021	**$391B** ▲9%	**$228B** ▲8%	**$240B** ▲6%	**$4,331M** ▲3%
Q3 2020	$360B	$211B	$226B	$4,185M

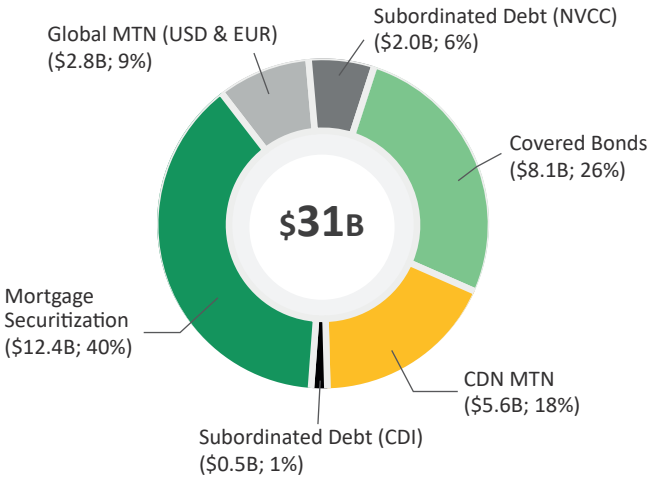
[1] For the 9 months ended September 30, 2021

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 September 30, 2021)



FINANCIAL STRENGTH

Capital Ratio

Tier 1A	**21.2%**	Total	**22.4%**
Leverage ratio	**8.7%**	TLAC	**26.9%**

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]	**A1**	**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