INVESTOR FACT SHEET

Q4 – 2021

Founded in 1900

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

Desjardins is

7.5 million	> 53,000	$514M[1]	782	215	1,679
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

Glassdoor
8th best employer 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
- Top 10 Largest Canadian Credit Card Issuers in 2020

Market shares in Quebec

- 44% Agricultural loans
- 42% On-balance sheet personal savings
- 38% Residential mortgages
- 26% Consumer credit
- 24% Commercial & Industrial loans

Wealth Management and Life and Health Insurance

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

Life and Health Insurance

- 3rd in Quebec
- 5th in Canada
- $5.9B[1] Gross written premiums

Property and Casualty Insurance

- Canadian presence
- Underwriting profits for the 29th consecutive year
- 2nd in Canada
- 2nd in Quebec
- 3rd in Ontario
- >$6.0B[1] Gross written premiums

1. See note 1 on reverse

DIGITAL EXPERIENCE

Number of Desjardins Mobile Services app members and clients*
▲ 11.1% vs 2020

2.1M

70.2%

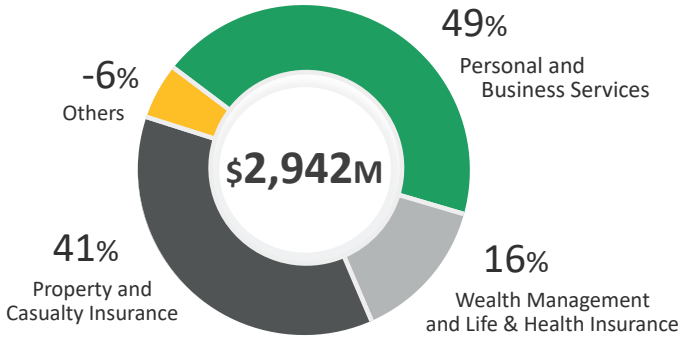
Digital adoption rate of members and clients
▲ 180 bps vs 2020

*Number of members and clients 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.

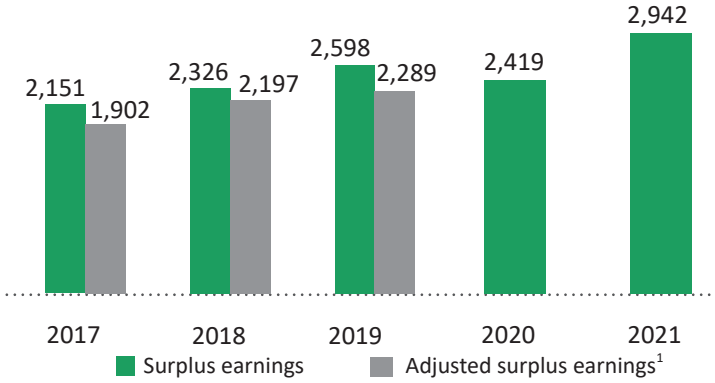
Desjardins

SURPLUS EARNINGS 2021

By Business Segment



In $M



BALANCE SHEET AND INCOME

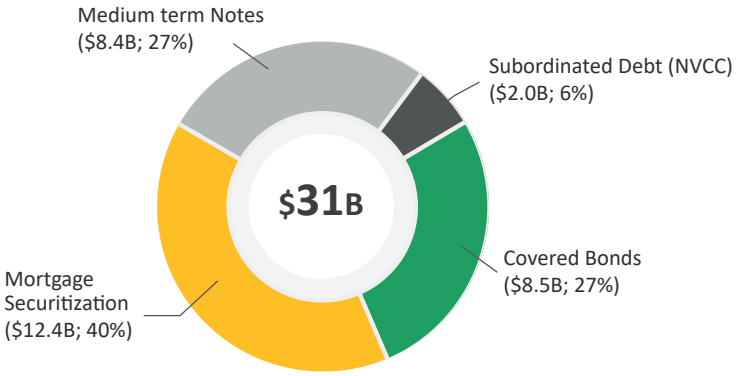
	Total Assets	Loans and Acceptances	Deposits	Net Interest Income
2021	**$397B** ▲10%	**$232B** ▲9%	**$238B** ▲6%	**$5,786M** ▲3%
2020	$362B	$213B	$225B	$5,640M

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 December 31, 2021)



1. For more information on non-GAAP financial measures and supplemental financial measures, see "Non-GAAP and other financial measures" of Desjardins Group's 2021 annual MD&A which is available on the SEDAR website at www.sedar.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.

FINANCIAL STRENGTH

Capital Ratio

Tier 1A (CET1)[2]	**21.1%**	Total[2]	**22.1%**
Leverage ratio[2]	**8.5%**	TLAC[3]	**26.5%**

2. In accordance with the "Guideline on the adequacy of capital base" standards for financial services cooperatives issued by the AMF.
3. In accordance with the "Total Loss Absorbing Capacity Guideline" (TLAC Guideline) issued by the AMF.

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[4]	**Aa2**	**A+**	**AA**	**AA**
Senior medium and long-term debt[5]	**A1**	**A-**	**AA** (low)	**AA-**
Covered Bond	**Aaa**			**AAA**

4. 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.
5. Includes senior debt issued on or after March 31, 2019, subject to conversion under the recapitalization regime applicable to Desjardins.

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 2022 – TBA

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

Desjardins