INVESTOR FACT SHEET

Founded in 1900

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

Q4 – 2022

Desjardins is

7.5 million	> 58,700	$518M[1]	732	213	1,654
Members and clients	Employees	Returned to members and community (as at December 31, 2022)	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 33th in the world

Corporate Knights
One of the Best 50 Corporate Citizens in Canada

Forbes
4th best employer in the world for women

Glassdoor
8th best employer in Canada

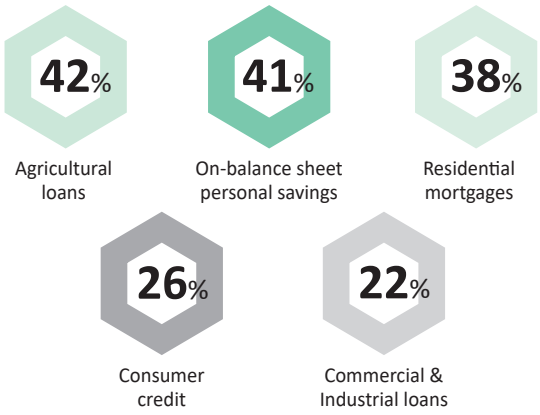
BUSINESS SEGMENTS

(As at December 31, 2022)

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
- 4th in Canada in terms of credit card issuance

Market shares in Quebec



Wealth Management and Life and Health Insurance

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

Life and Health Insurance

- 4th in Quebec
- 5th in Canada
- $6.4B[1] Gross written premiums

Property and Casualty Insurance

- Canadian presence
- Underwriting profits for the 30th consecutive year
- 2nd in Canada
- 2nd in Quebec
- 3rd in Ontario
- $6.1B[1] Gross written premiums

1. See note 1 on reverse

DIGITAL EXPERIENCE

Number of users of Desjardins Mobile Services app* **2.3M**

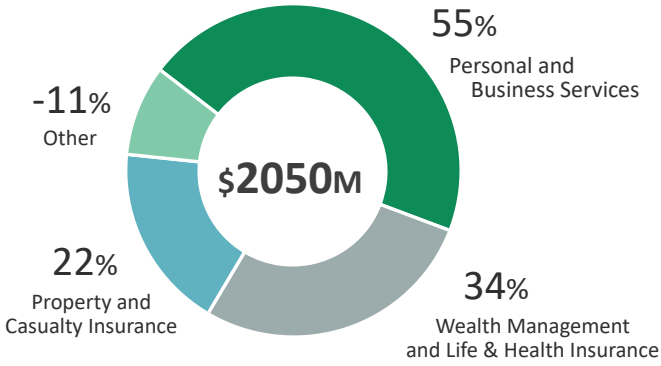
71.8% Digital adoption rate retail customers
▲ 1.6 p.p. vs Q4 2021

*Number of retail customers 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.

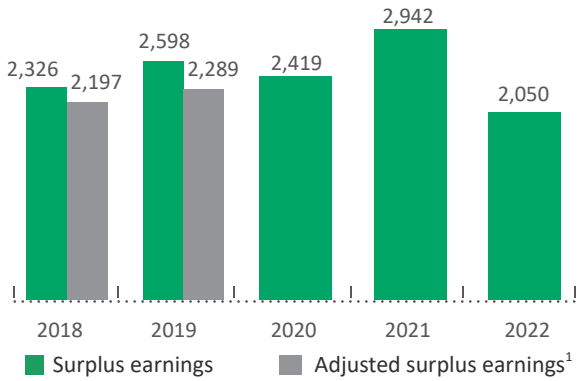
Desjardins

SURPLUS EARNINGS 2022

By Business Segment



In $M



BALANCE SHEET AND INCOME

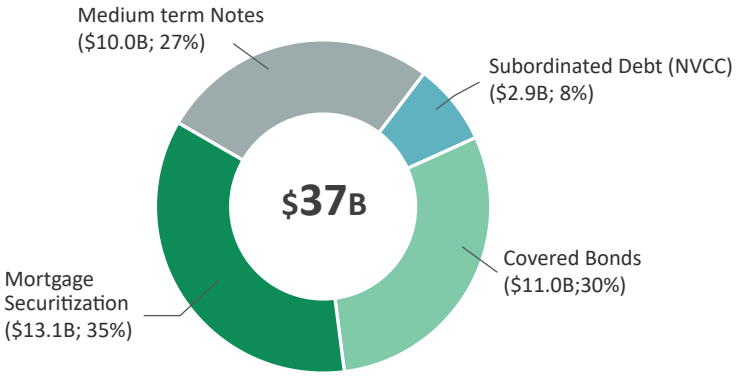
	Total Assets	Loans and Acceptances	Deposits	Net Interest Income
Q4 2022	**$407B** ▲3%	**$251B** ▲8%	**$260B** ▲9%	**$6,330M** ▲9%
Q4 2021	$397B	$232B	$238B	$5,786M

CAPITAL MARKETS PRESENCE

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

Long-term wholesale funding sources

(As at December 31, 2022)



1. For more information on non-GAAP financial measures and supplemental financial measures, see "Non-GAAP and other financial measures" of Desjardins Group's 2022 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]	**20.2%**	Total[2]	**21.9%**
Leverage ratio[2]	**7.6%**	TLAC[3]	**28.7%**

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 medium- and long-term debt issued before March 31, 2019, as well as senior medium- and long-term debt issued on or after this date and which is excluded from the internal recapitalization (bail-in) regime applicable to Desjardins Group.
5. Includes senior medium- and long-term debt issued on or after March 31, 2019, which qualifies for the internal recapitalization (bail-in) regime applicable to Desjardins.

Investor Relations
Jean Blouin, Managing Director
514-281-7105
1-866 866-7000 ext. 5069604
jean.blouin@desjardins.com

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

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

Desjardins