Desjardins, the leading cooperative financial group in Canada, inspires trust around the world through the commitment of its people, its financial strength and its contribution to sustainable prosperity.

**HIGHLIGHTS**

- More than 7 million members and clients
- Close to 48,000 employees
- 293 caisses and 767 service centres in Quebec and Ontario
- 2,097 ATMs in Quebec and Ontario
- Total assets of $276B
- Surplus earnings after taxes of $1,722M for the first nine months of 2017
- Tier 1A capital ratio of 17.8%
- Total capital ratio of 18.2%
- Gross impaired loans ratio of 0.27%
- Productivity index of 69.4% for the first nine months of 2017

**BUSINESS SEGMENT OVERVIEW**

- Quebec’s leader in residential mortgages and a leading player in consumer credit, including point-of-sale financing, with respective market shares of 36.1% and 23.1%.
- Largest credit and debit card issuer in Quebec (6.7 million credit card holders and 5.9 million debit card holders in Canada).
- Leader in personal savings, with 42.4% of the market in Quebec.
- Desjardins offers property and automobile insurance to consumers as well as businesses.
- Offices in a number of Canadian cities, including Lévis, Quebec City, Montreal, Laval, Brossard, Ottawa, Mississauga, Aurora and Calgary.
- One of Canada’s insurance leaders, second largest P&C insurer in Quebec and third largest P&C insurer in Canada.
- More than 88% ownership of Qtrade Financial Group which provides comprehensive brokerage and wealth management services.
- Fifth largest life and health insurer in Canada and largest in Quebec (ex æquo in terms of written premiums) with net insurance and annuity premiums of $4.2 billion1 and assets under management and administration of $96.5 billion1.
- Present in major Canadian cities, including Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montreal, Quebec City, Halifax and St. John’s.
- Over 5 million1 individual, group and business clients.

**INSURANCE AND BROKERAGE ACTIVITIES1**

- Life & Health Insurance
  - 1st insurer in Quebec (ex æquo)
  - 5th insurer in Canada
- General Insurance
  - 2nd insurer in Quebec
  - 3rd insurer in Canada
- Securities Brokerage
  - 6th fixed income group in Canada

**AWARDS OF EXCELLENCE**

- Bloomberg – 5th strongest financial institution in the world and 1st in North America
- Global Finance – 4th safest financial institution in North America and 34th in the world
- World Co-operative Monitor – 6th largest financial cooperative group
- The Banker – 100th most important deposit-taking financial institution
- Mediacorp Canada Inc. – One of Canada’s Top 100 Employers

**DEBT RATINGS**

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<tr>
<th>FCDQ</th>
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<th>S&amp;P</th>
<th>DBRS</th>
<th>FITCH</th>
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<tbody>
<tr>
<td>Short Term</td>
<td>P-1</td>
<td>A-1</td>
<td>R-1 (high)</td>
<td>F1+</td>
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<tr>
<td>Mid-Long Term</td>
<td>Aa2</td>
<td>A+</td>
<td>AA</td>
<td>AA-</td>
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<tr>
<td>Covered bonds</td>
<td>Aaa</td>
<td>--</td>
<td>--</td>
<td>AAA</td>
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<tr>
<td>Outlook</td>
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<tbody>
<tr>
<td>Subordinated debt</td>
<td>A2</td>
<td>A</td>
<td>AA (low)</td>
<td>A+</td>
</tr>
<tr>
<td>Outlook</td>
<td>Stable</td>
<td>Stable</td>
<td>Negative</td>
<td>--</td>
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</tbody>
</table>

Fédération des caisses Desjardins du Québec – Head Office
100, Des Commandeurs Street
Lévis, Quebec, Canada G6V 7N5

Investor Relations and Capital Instruments Department
Patrick Nadeau, Director – 514-281-8634
email: info_ir@desjardins.com

1 As at December 31, 2016
Desjardins Group can issue securities via Fédération des caisses Desjardins du Québec or Capital Desjardins inc.:

- Fédération des caisses Desjardins du Québec (FCDQ) acts as treasurer to the Desjardins Group, obtaining funds principally from depositors and note holders from the short, medium and long-term Canadian and international capital markets.
- Capital Desjardins Inc. (CDI) sole purpose is to offer its own securities in the financial markets and acts as a bridge between the Desjardins caisses and institutional investors by consolidating the securities they issue.

1. Data for 2012, 2011 and 2010 have been restated in accordance with the application of new accounting policies that took effect on January 1, 2013. Financial data prior to 2010 are presented in accordance with GAAP before the adoption of IFRS.

2. Data have been calculated pursuant to the Autorité des marchés financiers (AMF) guideline on the adequacy of capital base standards intended for financial services cooperatives under Basel III.

A Note about Forward-Looking Statements

Certain statements herein, including, but not limited to "financial targets", constitute forward-looking statements within the meaning of certain securities laws. By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific. A variety of factors, many of which are beyond our control, affect our operations, performance and results and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include notably credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risks. This list is not exhaustive of the factors that may affect any of our forward-looking statements. There can be no assurance as to the materialization of the results as expressed herein.

The reader is cautioned not to place undue reliance on such forward-looking statements. Unless required to do so under applicable securities legislation, we do not assume any obligation to update forward-looking statements to reflect new information, future events or other changes.