Founded in 1900
Desjardins Group, through its members and clients, enriches the lives of people and communities.

Key Indicators at December 31, 2017

- **7 million** members and clients
- **Close to 46,000** employees
- **$320M** returned to members and community in 2017
- **1,032** service centres
- **293** caisses
- **$2,049** ATMs
- **$275B** total assets
- **$2,151M** surplus earnings in 2017
- **18.0%** Tier 1A capital ratio

Recognition

- Strongest financial institution in North America and 5th in the world — Bloomberg
- 5th largest financial cooperative group in the world — World Coop Monitor
- 100th most important financial institution — The Banker
- One of Canada’s Top 100 Employers — Mediacorp Canada
- 4th safest financial institution in North America and 34th in the world — Global Finance
- 2nd in the list of Best 50 Corporate Citizens in Canada — Corporate Knights

Credit Ratings

- AA DBRS
- Aa2 MOODY’S
- AA- FITCH
- A+ S&P

Long term — For Fédération des caisses Desjardins du Quebec (FCDQ)

Personal and Business Services

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

Market shares in Quebec

- **42%** On-balance sheet personal savings
- **39%** Agricultural loans
- **36%** Residential mortgages
- **22%** Consumer credit
- **20%** Commercial & industrial loans

Wealth Management and Life and Health Insurance

- Pan-Canadian presence
- 1st in Quebec for market-linked guaranteed investments
- Announcement of the creation of Aviso Wealth, expected to close in the first half of 2018, a partnership that will result in one of the largest wealth management companies in Canada

Life and Health Insurance

- **2nd** in Quebec
- **5th** in Canada
- **$4.6B** Written premiums

Property and Casualty Insurance

- Pan-Canadian presence
- **2nd** in Quebec
- **3rd** in Canada
- **$4.5B** Gross written premiums

www.desjardins.com/ca/about-us/investor-relations/
**By Business Segment**

- **$2,151M**
  - Personal and Business Services and Other: 51%
  - Property and Casualty Insurance*: 21%
  - Wealth Management and Life & Health Insurance: 28%

*Includes a $241M gain related to the sale of subsidiaries

**In $B**

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus earnings</td>
<td>1,593</td>
<td>1,959</td>
<td>1,772</td>
<td>2,151</td>
</tr>
</tbody>
</table>

**Total Assets in $B**

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross impaired loans</td>
<td>248</td>
<td>258</td>
<td>275</td>
</tr>
</tbody>
</table>

**Loans in $B**

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential mortgages</td>
<td>160</td>
<td>166</td>
<td>178</td>
</tr>
</tbody>
</table>

**Deposits in $B**

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>157</td>
<td>161</td>
<td>172</td>
</tr>
</tbody>
</table>

**Tier 1A Capital Ratio (%)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ratio</td>
<td>15.7%</td>
<td>16.0%</td>
<td>17.3%</td>
<td>18.0%</td>
</tr>
</tbody>
</table>

**Capital markets presence**

- Global MTN (US & Euro) ($5.8B; 22%)
- CDN MTN ($5.3B; 20%)
- Subordinated Debt (CDI) ($1.4B; 6%)
- Covered Bonds ($4.4B; 17%)

**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**

**A Note about Forward-Looking Statements**

This document may contain forward-looking statements regarding, among other things, Desjardins Group’s business objectives and priorities, financial targets and maturity profile. By their very nature, such statements involve assumptions, uncertainties and inherent risks, both general and specific. A number of factors, many of which are beyond Desjardins Group’s control and the effects of which can be difficult to predict, could influence the accuracy of the forward-looking statements in this document. These factors include, without limitation, credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risks. This list of factors is not exhaustive and other factors could have an adverse effect on Desjardins Group’s results and forward-looking statements. There can be no assurance as to the materialization of the results as expressed herein. Desjardins Group cautions readers against placing undue reliance on these forward-looking statements since actual results, conditions, actions and future events could differ significantly from those anticipated. Desjardins Group does not undertake to update any oral or written forward-looking statements that could be made from time to time by or on behalf of Desjardins Group, except as required under applicable securities legislation.