

Who we are

Founded in 1900

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

Key Indicators at December 31, 2018

7 million members and clients	Close to 46,000 employees Top private employer in Quebec	\$389M returned to members and community in 2018
958 service centers	271 caisses	1,957 ATMs
\$295B total assets	\$2,326M surplus earnings in 2018	17.3% Tier 1A capital ratio

Recognition

5 th largest financial cooperative group in the world	<i>World Coop Monitor</i>
6 th safest financial institution in North America and 37 th in the world	<i>Global Finance</i>
97 th most important financial institution	<i>The Banker</i>
One of the Best 50 Corporate Citizens in Canada	<i>Corporate Knights</i>
One of Canada's Top 100 Employers	<i>Mediacorp Canada</i>

Credit Ratings

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

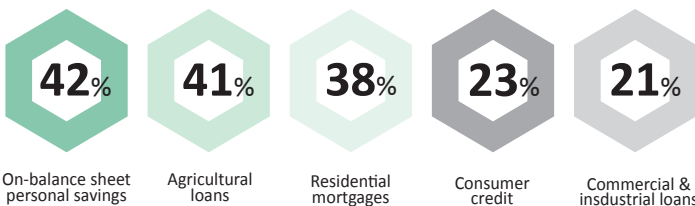
Long term — For Fédération des caisses Desjardins du Quebec (FCDQ)

Our business segments

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 in Quebec, including point-of-sale financing

Market shares in Quebec



Wealth Management and Life and Health Insurance

- ▶ Pan-Canadian presence
- ▶ **1st** in Quebec for market-linked guaranteed investments
- ▶ Creation on April 1, 2018 of Aviso Wealth, a partnership resulting in one of the largest wealth management companies in Canada

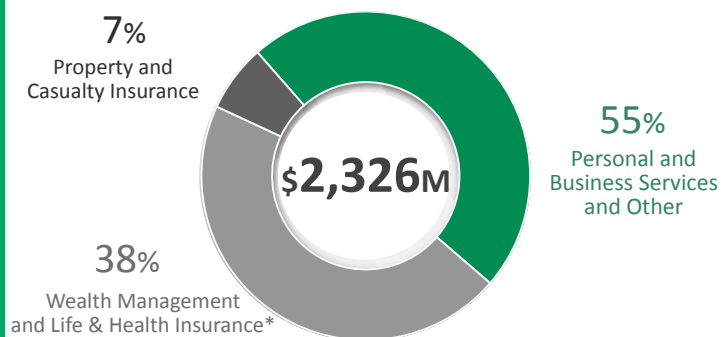
Life and Health Insurance

- ▶ **2nd** in Quebec
- ▶ **5th** in Canada
- ▶ **\$4.8B** Written premiums

Property and Casualty Insurance

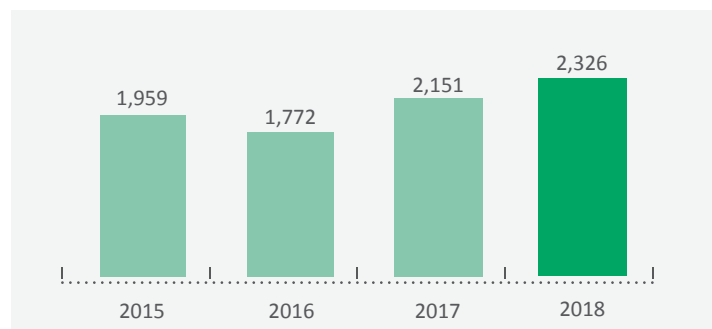
- ▶ Pan-Canadian presence
- ▶ **2nd** in Quebec
- ▶ **3rd** in Canada
- ▶ **\$4.9B** Gross written premiums

By Business Segment

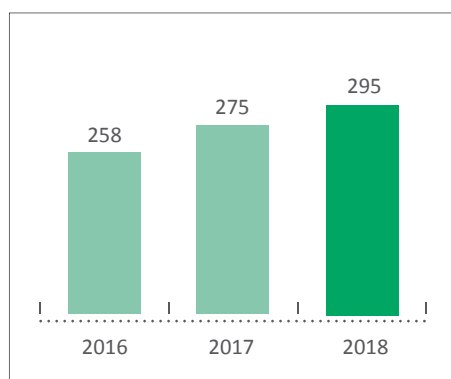


* Includes a \$129M gain related to the creation of Aviso Wealth.

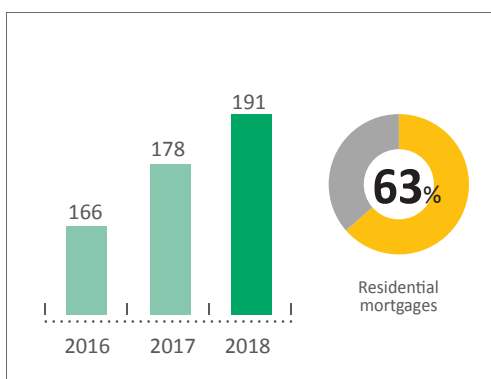
In \$B



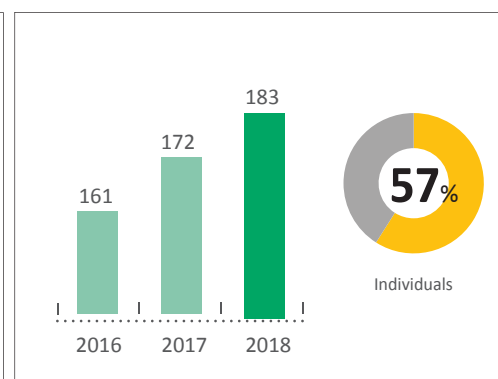
Total Assets in \$B



Loans in \$B

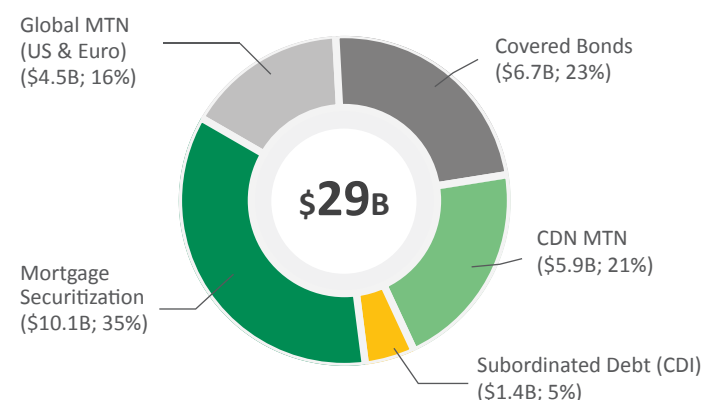


Deposits in \$B



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



Capital Ratio

Tier 1A **17.3%**

Total **17.6%**

Leverage ratio **8.3%**

Investor Relations

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Q1 2019 – May 14, 2019

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.