

INVESTOR FACT SHEET



Q1 – 2019

Founded in 1900

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

Desjardins is

7 million Members and clients	46,200 Employees*	\$389M Returned to members and community	989 Service centers	238 Caisses	1,957 ATMs
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Recognition

World Coop Monitor
6th largest financial cooperative group in the world

Global Finance
6th safest financial institution in North America and 37th in the world

12/31/2018

The Banker

97th most important financial institution

Corporate Knights

One of the Best 50 Corporate Citizens in Canada

Mediacorp Canada

One of Canada's Top 100 Employers

* Top private employer in Quebec

BUSINESS SEGMENTS

Personal and Business Services

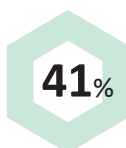
- ▶ Caisses in Quebec and Ontario and Desjardins Bank in Florida
- ▶ Leading player in consumer loans in Quebec, including point-of-sale financing

- ▶ Quebec's leader in:
 - ♦ residential mortgages
 - ♦ agricultural credit
 - ♦ credit and debit card issuance
 - ♦ on-balance sheet savings

Market shares in Quebec¹



On-balance sheet personal savings



Agricultural loans



Residential mortgages



Consumer credit



Commercial & industrial loans

Wealth Management and Life and Health Insurance¹

- ▶ Pan-Canadian presence
- ▶ **1st** in Quebec for market-linked guaranteed investments

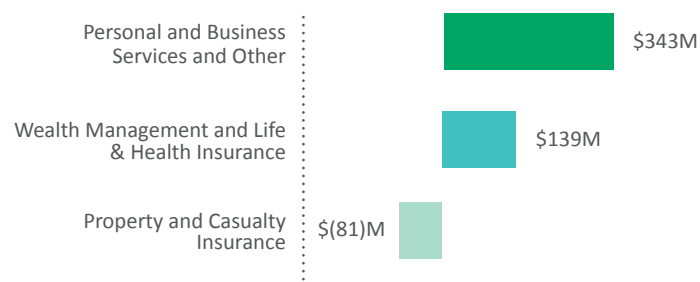
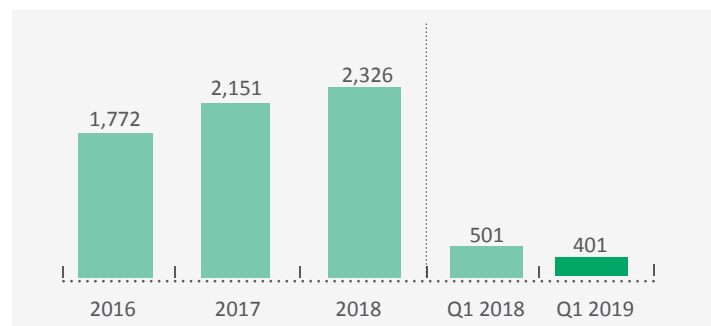
Life and Health Insurance

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

Property and Casualty Insurance¹

- ▶ Pan-Canadian presence
- ▶ Underwriting profits for the **26th** consecutive year
- ▶ **2nd** in Quebec
- ▶ **3rd** in Canada
- ▶ **\$4.9B** Gross written premiums

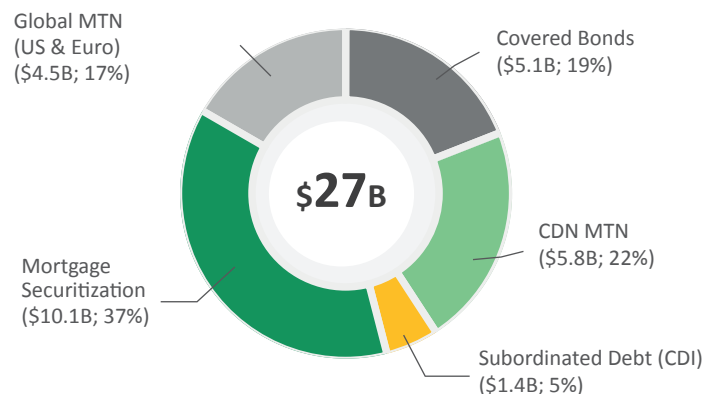
¹ At December 31, 2018

SURPLUS EARNING 2019 (3 months)**By Business Segment****In \$M****BALANCE SHEET AND INCOME**

	Total Assets	Loans	Deposits	Net Interest Income
Q1 2019	\$304B ▲8%	\$192B ▲7%	\$186B ▲7%	\$1,264M ▲11%
Q1 2018	\$282B	\$179B	\$175B	\$1,135M

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**FINANCIAL STRENGTH****Capital Ratio**

Tier 1A	18.1%	Total	18.3%
Leverage ratio	8.4%		

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 ¹	Aa2	A+	AA	AA-
Senior medium and long-term debt ²	A2	A-	AA (low)	AA-
Covered Bond	Aaa			AAA

1. 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.

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

Investor Relations

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Financial results publication

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