

# INVESTOR FACT SHEET



Q3 – 2019

## Founded in 1900

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

## Desjardins is

<b>7 million</b> Members and clients	<b>&gt; 46,000</b> Employees*	<b>\$389M<sup>1</sup></b> Returned to members and community	<b>989</b> Service centers	<b>238</b> Caisses	<b>1,957</b> ATMs
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## Recognition

**World Coop Monitor**  
6<sup>th</sup> largest financial cooperative group in the world

**Global Finance**  
6<sup>th</sup> safest financial institution in North America and 40<sup>th</sup> in the world

**The Banker**  
97<sup>th</sup> 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

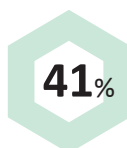
### Personal and Business Services

- ▶ Caisses in Quebec and Ontario and Desjardins Bank in Florida
- ▶ Leading player in consumer loans in Quebec
- ▶ Quebec's leader in:
  - ♦ residential mortgages
  - ♦ agricultural credit
  - ♦ credit and debit card issuance
  - ♦ on-balance sheet savings

### Market shares in Quebec<sup>1</sup>



On-balance sheet personal savings



Agricultural loans



Residential mortgages



Consumer credit



Commercial & industrial loans

### Wealth Management and Life and Health Insurance<sup>1</sup>

- ▶ Pan-Canadian presence
- ▶ **1<sup>st</sup>** in Quebec for market-linked guaranteed investments

#### Life and Health Insurance

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

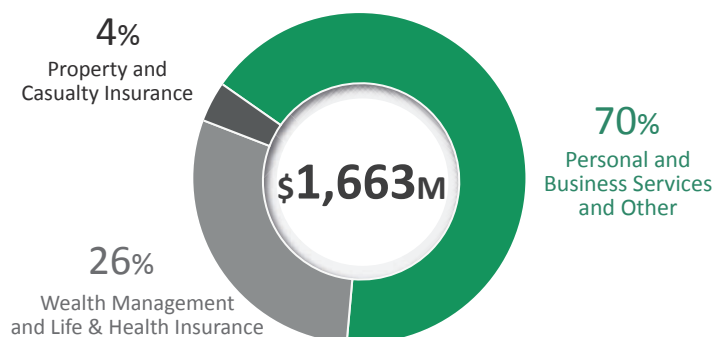
### Property and Casualty Insurance<sup>1</sup>

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

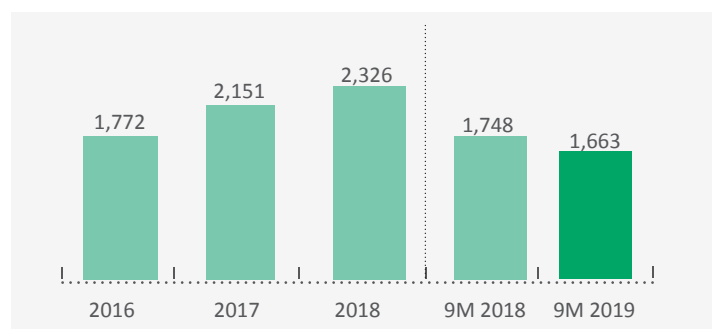
<sup>1</sup> At December 31, 2018

## SURPLUS EARNING 2019 (9 months)

### By Business Segment



### In \$M



## BALANCE SHEET AND INCOME

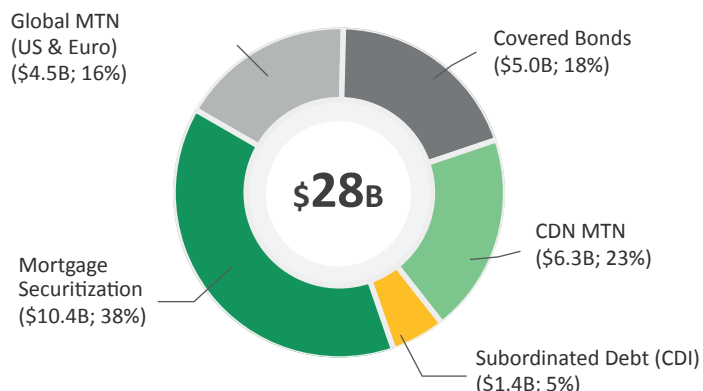
	Total Assets	Loans	Deposits	Net Interest Income
<b>Q3 2019</b>	<b>\$313B ▲6%</b>	<b>\$200B ▲7%</b>	<b>\$193B ▲6%</b>	<b>\$3,935M ▲9%</b>
<b>Q3 2018</b>	<b>\$295B</b>	<b>\$187B</b>	<b>\$182B</b>	<b>\$3,610M</b>

## 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

(As at October 31, 2019)



## FINANCIAL STRENGTH

### Capital Ratio

Tier 1A	<b>17.9%</b>	Total	<b>18.1%</b>
Leverage ratio	<b>8.6%</b>		

### Credit Ratings

Fédération des caisses Desjardins du Québec

	Moody's	S&P	DBRS	Fitch
Short-term debt	<b>P-1</b>	<b>A-1</b>	<b>R-1 (high)</b>	<b>F1+</b>
Senior medium and long-term legacy debt <sup>1</sup>	<b>Aa2</b>	<b>A+</b>	<b>AA</b>	<b>AA-</b>
Senior medium and long-term debt <sup>2</sup>	<b>A2</b>	<b>A-</b>	<b>AA (low)</b>	<b>AA-</b>
Covered Bond	<b>Aaa</b>			<b>AAA</b>

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

Q4 2019 – March 2, 2020

[www.desjardins.com/ca/about-us/investor-relations/](http://www.desjardins.com/ca/about-us/investor-relations/)