

INVESTOR FACT SHEET



Q4 – 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	> 47,000 Employees*	\$445M¹ Returned to members and community	905 Service centers	228 Caisses	1,689 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 40th in the world

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

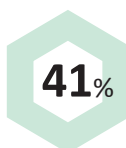
Personal and Business Services

- ▶ Caisses in Quebec and Ontario and Desjardins Bank in Florida
- ▶ Leading player in consumer loans in Quebec
- ▶ 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

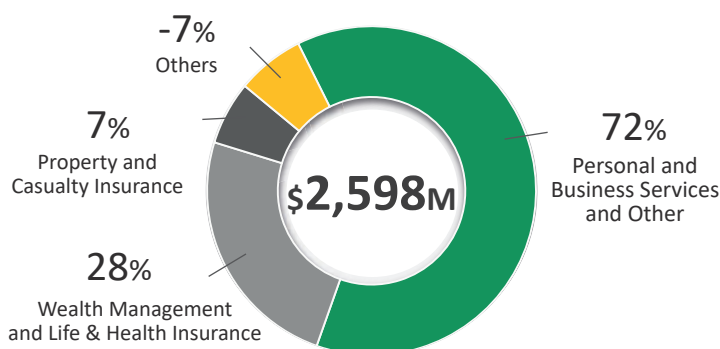
Property and Casualty Insurance¹

- ▶ Pan-Canadian presence
- ▶ Underwriting profits for the **27th** consecutive year
- ▶ **2nd** in Quebec
- ▶ **TOP 3** in Canada
- ▶ **>\$5.5B** Gross written premiums

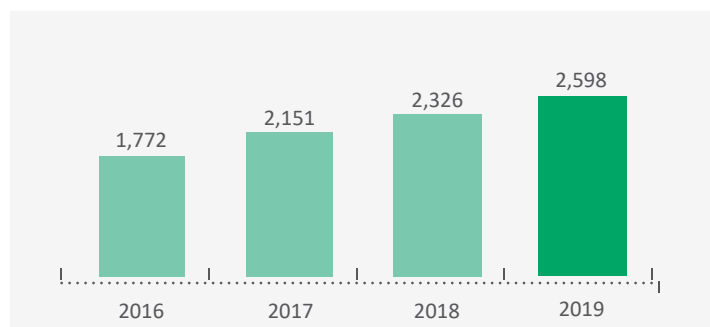
¹ At December 31, 2019

SURPLUS EARNINGS 2019

By Business Segment



In \$M



BALANCE SHEET AND INCOME

Total Assets

Loans

Deposits

Net Interest Income

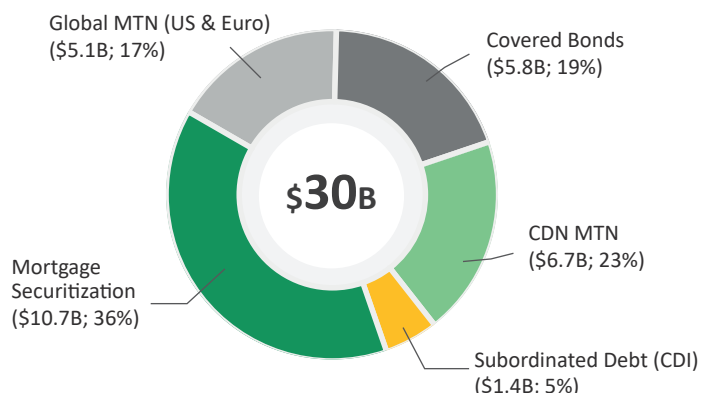
Q4 2019
\$313B ▲6%
\$204B ▲7%
\$194B ▲6%
\$5,359M ▲10%
Q4 2018
\$295B
\$191B
\$183B
\$4,894M

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 February 24, 2020)



FINANCIAL STRENGTH

Capital Ratio

Tier 1A **21.6%**

Total **21.6%**

Leverage ratio **8.8%**

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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www.desjardins.com/ca/about-us/investor-relations/