

# INVESTOR FACT SHEET



Q4 – 2020

## Founded in 1900

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

## Desjardins is

**7.5 million**

Members and clients

**> 48,000**

Employees\*

**\$445M<sup>1</sup>**

Returned to members and community

**851**

Service centers

**219**

Caisses

**1,687**

ATMs

## Recognition

### World Coop Monitor

5<sup>th</sup> largest financial cooperative group in the world

### Global Finance

6<sup>th</sup> safest financial institution in North America and 34<sup>th</sup> in the world

### The Banker

Best performing financial institution in Canada

### Corporate Knights

One of the Best 50 Corporate Citizens in Canada

### Forbes Magazines

Named one of the world's top 100 best 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

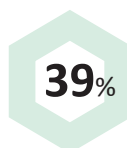
### Market shares in Quebec<sup>1</sup>



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

- ▶ **3<sup>rd</sup>** in Quebec ▶ **5<sup>th</sup>** in Canada
- ▶ **\$4.9B** Gross written premiums

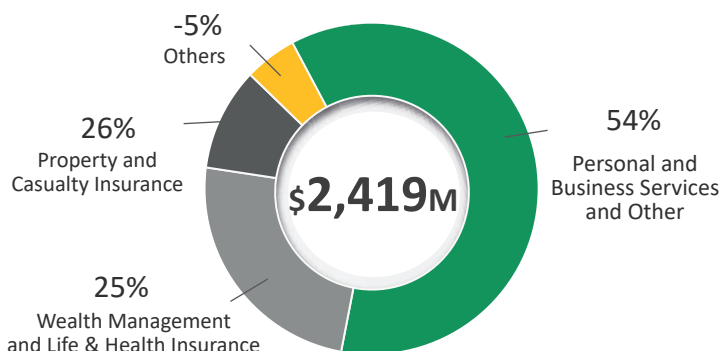
### Property and Casualty Insurance<sup>1</sup>

- ▶ Pan-Canadian presence
- ▶ Underwriting profits for the **28<sup>th</sup>** consecutive year
- ▶ **2<sup>nd</sup>** in Quebec
- ▶ **2<sup>nd</sup>** in Canada
- ▶ **>\$5.7B** Gross written premiums

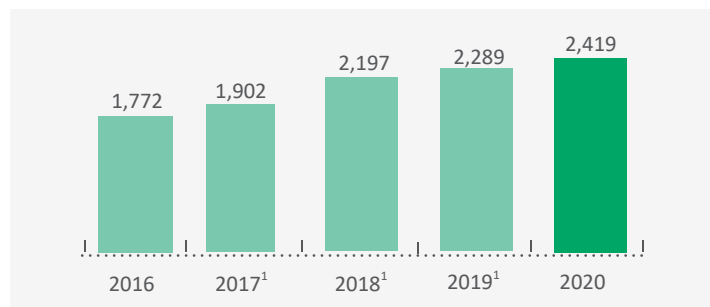
<sup>1</sup> At December 31, 2020

## SURPLUS EARNINGS 2020

### By Business Segment



### In \$M



1. Adjusted to exclude non-recurrent gains related to the sale of the portfolio of merchants receiving Desjardins Group services under the Moneticobrand (2019), the transaction involving QtradeCanada Inc. and the interest in Northwest & Ethical Investments L.P. (2018) and the sale of Western Financial Group Inc. and Western Life Assurance Company (2017).

## BALANCE SHEET AND INCOME

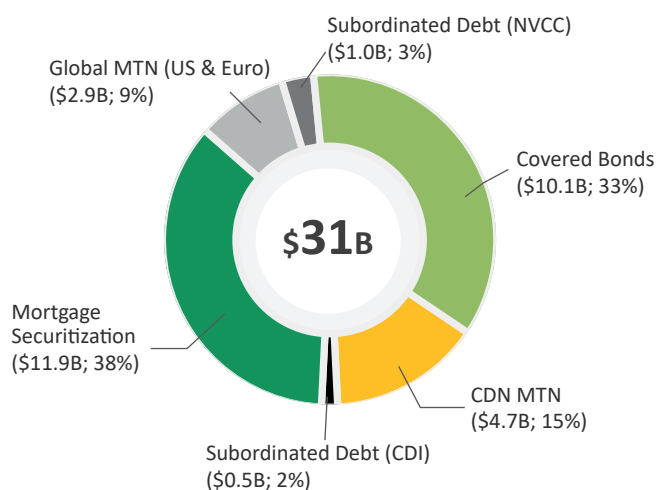
	Total Assets	Loans	Deposits	Net Interest Income
<b>Q4 2020</b>	<b>\$362B ▲16%</b>	<b>\$213B ▲4%</b>	<b>\$225B ▲16%</b>	<b>\$5,640M ▲6.5%</b>
<b>Q4 2019</b>	<b>\$313B</b>	<b>\$204B</b>	<b>\$194B</b>	<b>\$5,296M</b>

## 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 February 28, 2021)



## FINANCIAL STRENGTH

### Capital Ratio

Tier 1A **21.9%** Total **22.6%**

Leverage ratio **8.5%** TLAC **24.7%**

### 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 <sup>2</sup>	Aa2	A+	AA	AA
Senior medium and long-term debt <sup>3</sup>	A2	A-	AA (low)	AA-
Covered Bond	Aaa			AAA

2. 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.

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

### Investor Relations

Patrick Nadeau, Head of IR  
514-281-8634  
1-866 866-7000 ext. 5558634  
patrick.nadeau@desjardins.com

### Head Office

100, Des Commandeurs Street  
Lévis, Quebec, Canada G6V 7N5

### Financial results publication

Q1 2021 – May 13, 2021

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