

INVESTOR FACT SHEET



Q2 – 2021

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

> 52,000

Employees

\$445M¹

Returned to members and community

851

Service centers

215

Caisses

1,687

ATMs

Recognition

World Coop Monitor

5th largest financial cooperative group in the world

Global Finance

6th safest financial institution in North America and 34th in the world

The Banker

97th most important financial institution by Tier 1 Capital

Corporate Knights

One of the Best 50 Corporate Citizens in Canada

Forbes Magazines

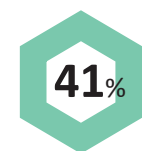
Named one of the world's top 100 best employers

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

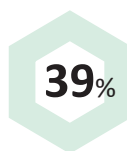
Market shares in Quebec¹



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 Canada and Quebec for market-linked guaranteed investments

Life and Health Insurance

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

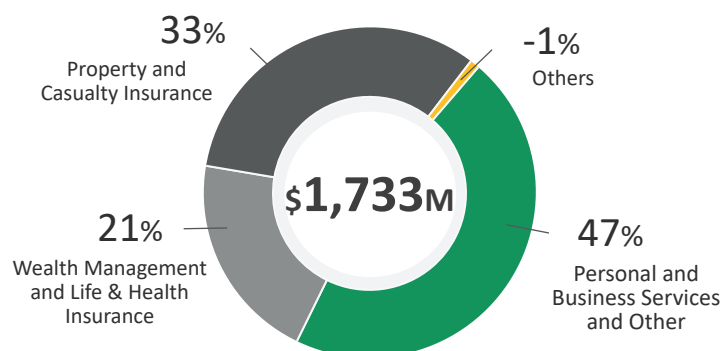
Property and Casualty Insurance¹

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

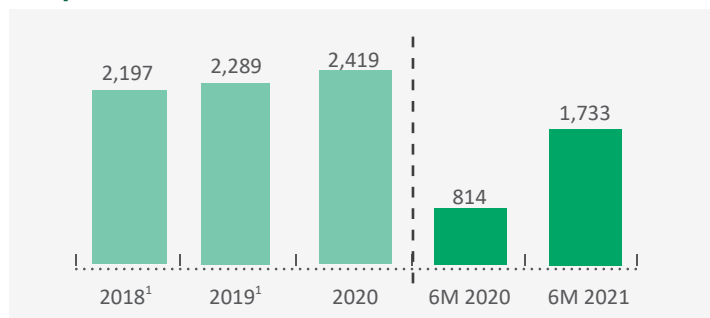
¹ At December 31, 2020

SURPLUS EARNINGS 2021 (6 MONTHS)

By Business Segment



In \$M



1. Adjusted to exclude non-recurrent gains related to the sale of the portfolio of merchants (2019) and to the transaction involving Qtrade Canada Inc. and the interest in Northwest & Ethical Investments L.P. (2018).

BALANCE SHEET AND INCOME

	Total Assets	Loans	Deposits	Net Interest Income ¹
Q2 2021	\$389B ▲11%	\$223B ▲8%	\$239B ▲9%	\$2,855M ▲5%
Q2 2020	\$350B	\$207B	\$220B	\$2,721M

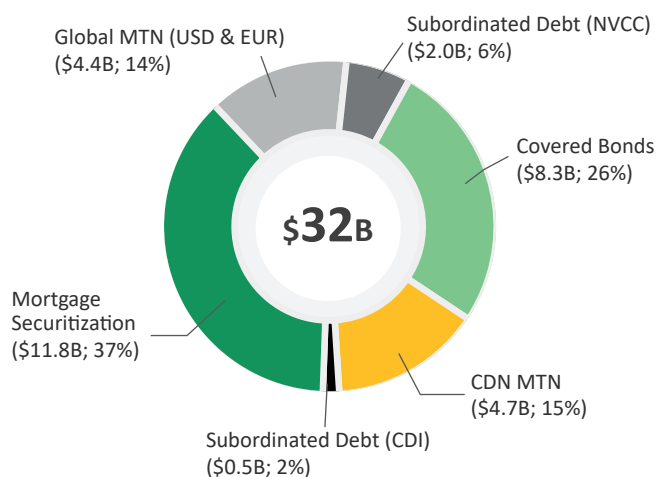
¹ For the 6 months ended June 30, 2021

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 June 30, 2021)



FINANCIAL STRENGTH

Capital Ratio

Tier 1A **21.4%** Total **22.6%**

Leverage ratio **8.5%** TLAC **26.7%**

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 ¹	Aa2	A+	AA	AA
Senior medium and long-term debt ²	A1	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

Q3 2021 – August 12, 2021