

INVESTOR FACT SHEET

Q1 – 2022

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

> 55,700

Employees

\$514M¹

Returned to members and community (as at December 31, 2021)

782

Service centers

213

Caisses

1,679

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

Glassdoor

8th best employer in Canada

BUSINESS SEGMENTS

(As at December 31, 2021)

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
 - ♦ on-balance sheet savings
- ▶ Top 10 Largest Canadian Credit Cards Issuers in 2020

Wealth Management and Life and Health Insurance

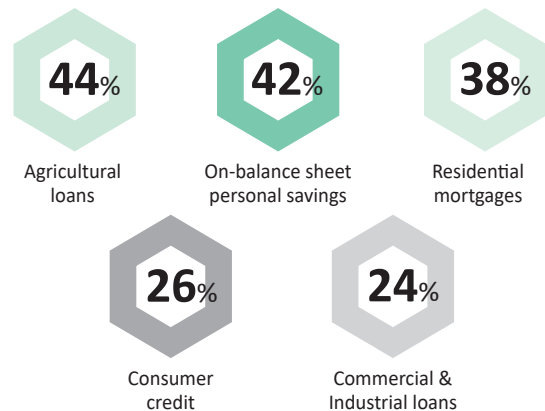
- ▶ Canadian presence
- ▶ **1st** in Canada and Quebec for market-linked guaranteed investments

Life and Health Insurance

- ▶ **3rd** in Quebec ▶ **5th** in Canada
- ▶ **\$5.9B¹** Gross written premiums

1. See note 1 on reverse

Market shares in Quebec



Property and Casualty Insurance

- ▶ Canadian presence
- ▶ Underwriting profits for the **29th** consecutive year
- ▶ **2nd** in Canada ▶ **2nd** in Quebec
- ▶ **3rd** in Ontario
- ▶ **> \$6.1B¹** Gross written premiums

DIGITAL EXPERIENCE

Number of Desjardins Mobile Services app members*

▲ 1.9% vs Q4 2021

2.2M

71.1%

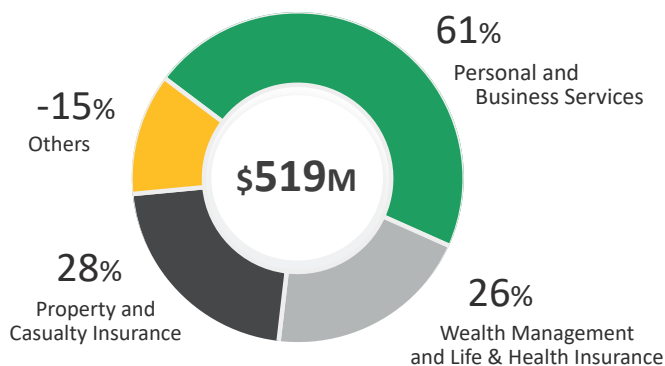
Digital adoption rate of members

▲ 90 bps vs Q4 2021

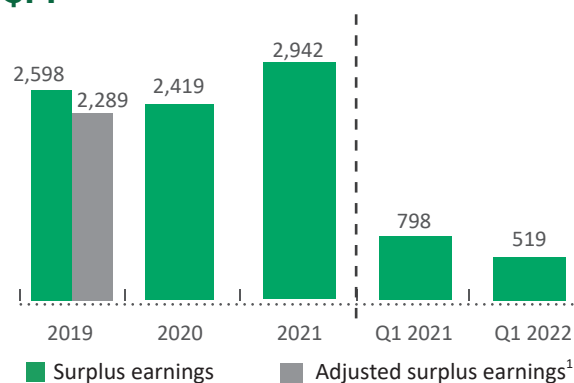
*Number of members having logged in at least once to the Desjardins Mobile Services application in the previous 90 days. The measure is as of the last day of the last quarter.

SURPLUS EARNINGS 2022

By Business Segment



In \$M



BALANCE SHEET AND INCOME

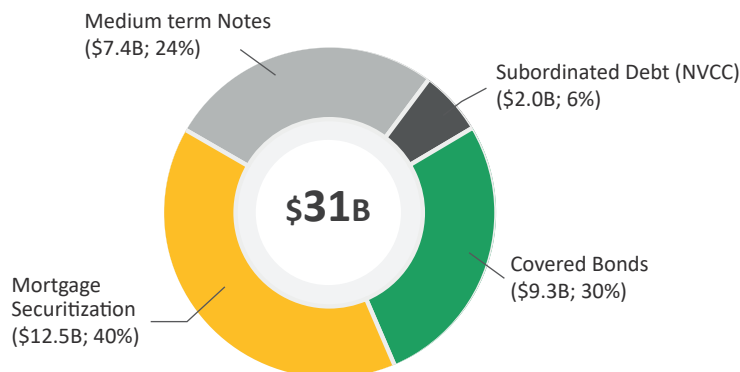
	Total Assets	Loans and Acceptances	Deposits	Net Interest Income
Q1 2022	\$397B ▲5%	\$235B ▲9%	\$243B ▲5%	\$1,506M ▲7%
Q1 2021	\$377B	\$216B	\$231B	\$1,403M

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 March 31, 2022)



1. For more information on non-GAAP financial measures and supplemental financial measures, see "Non-GAAP and other financial measures" of Desjardins Group's 2021 annual MD&A which is available on the SEDAR website at www.sedar.com (under the *Fédération des caisses Desjardins du Québec* profile). Non-GAAP financial measures used by Desjardins Group, and which do not have a standardized definition, are not directly comparable to similar measures used by other companies, and may not be directly comparable to any GAAP measures.

FINANCIAL STRENGTH

Capital Ratio

Tier 1A (CET1) ²	20.6%	Total ²	21.5%
Leverage ratio ²	7.9%	TLAC ³	25.8%

2. In accordance with the "Guideline on the adequacy of capital base" standards for financial services cooperatives issued by the AMF.

3. In accordance with the "Total Loss Absorbing Capacity Guideline" (TLAC Guideline) issued by the AMF.

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 ⁴	Aa2	A+	AA	AA
Senior medium and long-term debt ⁵	A1	A-	AA (low)	AA-
Covered Bond	Aaa			AAA

4. 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.

5. Includes senior medium- and long-term debt issued on or after March 31, 2019, which qualifies for the recapitalization (bail-in) regime applicable to Desjardins.

Investor Relations

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Financial results publication

Q2 2022 – August 12, 2022