

INVESTOR FACT SHEET

Q3 – 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

> 58,300

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 33th in the world

Corporate Knights

One of the Best 50 Corporate Citizens in Canada

Glassdoor

8th best employer in Canada

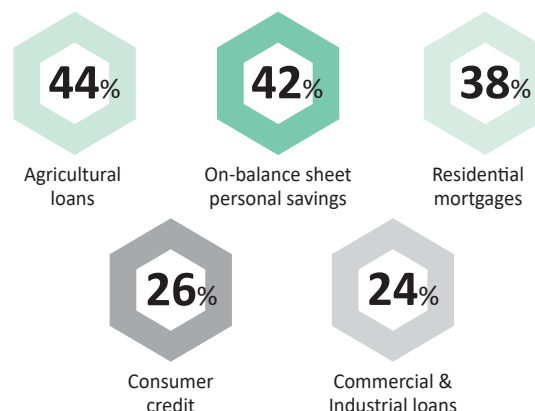
BUSINESS SEGMENTS

(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

Market shares in Quebec



Wealth Management and Life and Health Insurance

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

Life and Health Insurance

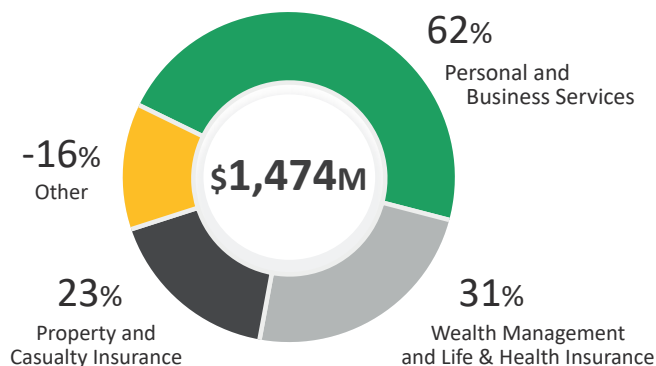
- ▶ **3rd** in Quebec ▶ **5th** in Canada
- ▶ **\$5.9B¹** Gross written premiums

Property and Casualty Insurance

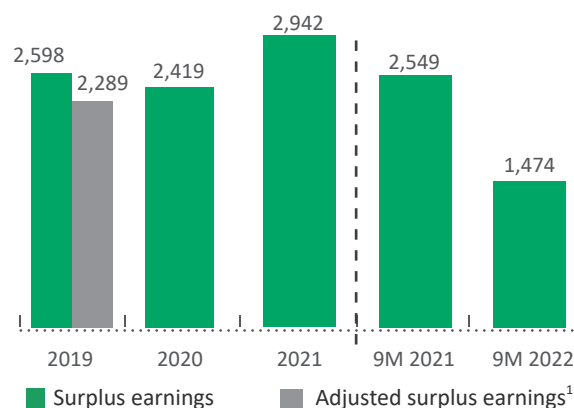
- ▶ Canadian presence
- ▶ Underwriting profits for the **29th** consecutive year
- ▶ **2nd** in Canada ▶ **2nd** in Quebec
- ▶ **3rd** in Ontario
- ▶ **\$6.1B¹** Gross written premiums

1. See note 1 on reverse

SURPLUS EARNINGS 2022 (9 months) By Business Segment



In \$M



BALANCE SHEET AND INCOME

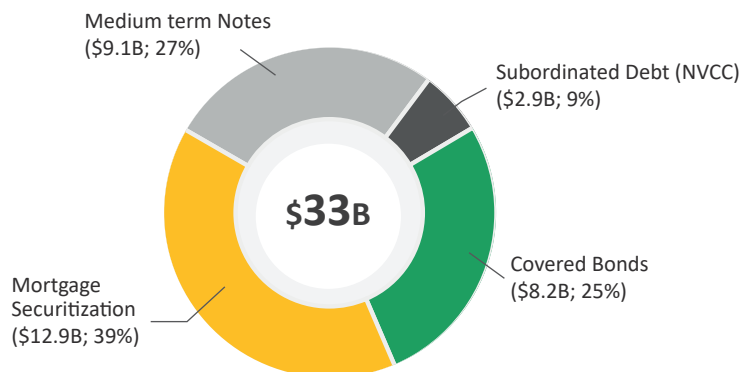
	Total Assets	Loans and Acceptances	Deposits	Net Interest Income (9 months)
Q3 2022	\$408B ▲4%	\$248B ▲9%	\$255B ▲7%	\$4,751M ▲10%
Q3 2021	\$391B	\$228B	\$240B	\$4,331M

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 September 30, 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	18.7%	Total ²	20.2%
Leverage ratio ²	7.5%	TLAC ³	26.2%

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 medium- and long-term debt issued before March 31, 2019, as well as senior medium- and long-term debt issued on or after this date and which is excluded from the internal recapitalization (bail-in) regime applicable to Desjardins Group.

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

Investor Relations

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