

# INVESTOR FACT SHEET

Q1 – 2023

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

**> 59,000**

Employees

**\$518M<sup>1</sup>**

Returned to members and community (as at December 31, 2022)

**732**

Service centers

**210**

Caisses

**1,654**

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 33<sup>th</sup> in the world

### Corporate Knights

One of the Best 50 Corporate Citizens in Canada

### Forbes

4<sup>th</sup> best employer in the world for women

### Glassdoor

8<sup>th</sup> best employer in Canada

## BUSINESS SEGMENTS

(As at December 31, 2022)

### 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
- ▶ 4<sup>th</sup> in Canada in terms of credit card issuance

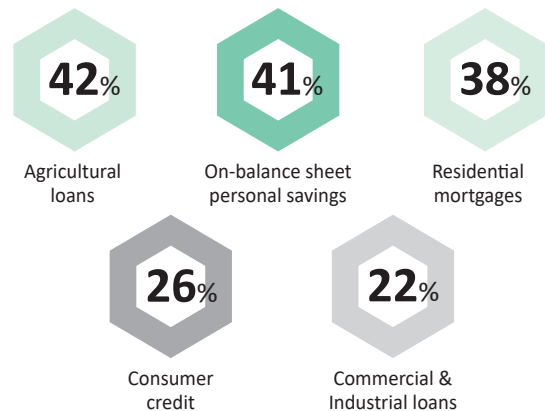
### Wealth Management and Insurance and Annuity

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

### Insurance and Annuity

- ▶ **4<sup>th</sup>** in Quebec ▶ **5<sup>th</sup>** in Canada
- ▶ **\$6.4B<sup>1</sup>** Direct Written Premiums

### Market shares in Quebec



### Property and Casualty Insurance

- ▶ Canadian presence
- ▶ Underwriting profits for the **30<sup>th</sup>** consecutive year
- ▶ **3<sup>rd</sup>** in Canada ▶ **2<sup>nd</sup>** in Quebec
- ▶ **3<sup>rd</sup>** in Ontario
- ▶ **\$6.2B<sup>1</sup>** Direct Written Premiums

1. See note 1 on reverse

## DIGITAL EXPERIENCE

Number of users of Desjardins Mobile Services app\*

**2.4M**

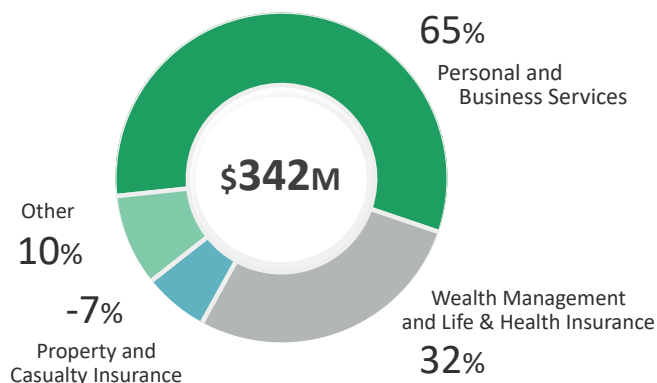
**72.4%**

Digital adoption rate retail customers

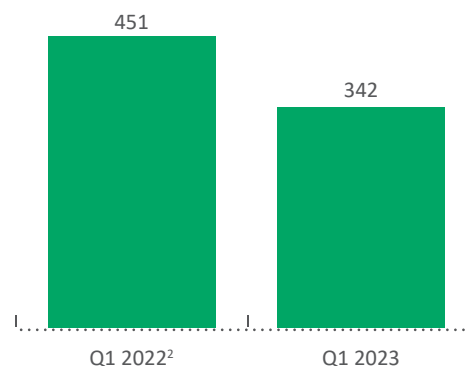
▲ 1.3 p.p. vs Q1 2022

\*Number of retail customers 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 2023 (3 months) By Business Segment



## In \$M



## BALANCE SHEET AND INCOME

	Total Assets	Loans and Acceptances	Deposits	Net Interest Income (3 months)
<b>Q1 2023</b>	<b>\$399B</b> ▲1%	<b>\$252B</b> ▲8%	<b>\$262B</b> ▲8%	<b>\$1,657M</b> ▲10%
Q1 2022	\$394B <sup>2</sup>	\$233B	\$243B	\$1,506M

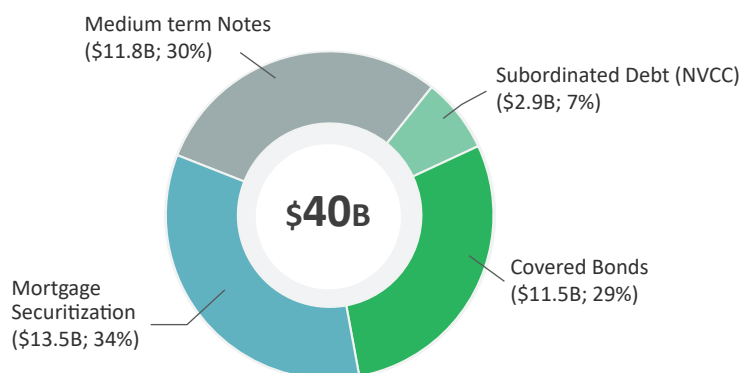
<sup>2</sup>. Desjardins Group adopted IFRS 17, "Insurance Contracts," as of January 1, 2023, restating comparative data for fiscal 2022.

## CAPITAL MARKETS PRESENCE

Desjardins Group can issue securities via the Fédération des caisses Desjardins du Québec (FCDQ), which acts as treasurer to the Desjardins Group. Ticker: CCDJ

### Long-term wholesale funding sources

(As at March 31, 2023)



1. For more information on non-GAAP financial measures and supplemental financial measures, see "Non-GAAP and other financial measures" of Desjardins Group's 2022 annual MD&A which is available on the SEDAR website at [www.sedar.com](http://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)<sup>3</sup> **19.9%** Total<sup>3</sup> **21.4%**

Leverage ratio<sup>3</sup> **7.7%** TLAC<sup>4</sup> **29.3%**

<sup>3</sup> In accordance with the Capital Adequacy Guideline issued by the AMF.

<sup>4</sup> 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	<b>P-1</b>	<b>A-1</b>	<b>R-1</b> (high)	<b>F1+</b>
Senior medium and long-term legacy debt <sup>5</sup>	<b>Aa2</b>	<b>A+</b>	<b>AA</b>	<b>AA</b>
Senior medium and long-term debt <sup>6</sup>	<b>A1</b>	<b>A-</b>	<b>AA</b> (low)	<b>AA-</b>
Covered Bonds	<b>Aaa</b>			<b>AAA</b>

<sup>5</sup> 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.

<sup>6</sup> 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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### Financial results publication

Q2 2023 – August 10, 2023

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