

INVESTOR FACT SHEET

Q3 – 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

\$518M¹

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

732

Service centers

1,654

ATMs

209

Caisses

Recognition

World Coop Monitor

5th largest financial cooperative group in the world

Global Finance

6th safest financial institution in North America and 33rd in the world

Glassdoor

8th best employer in Canada

Forbes

One of the Best 100 employers in the world for women

Corporate Knights

One of the Best 50 Corporate Citizens 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
- ▶ 4th in Canada in terms of credit card issuance

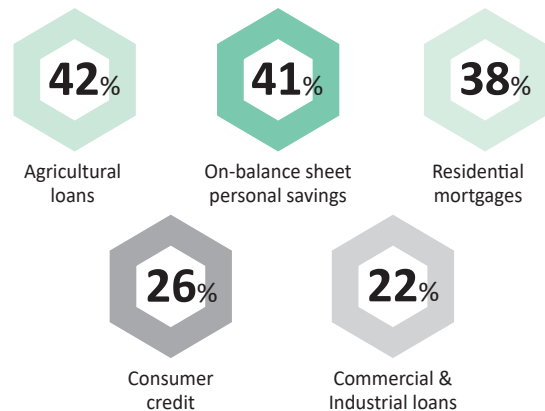
Wealth Management and Insurance and Annuity

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

Insurance and Annuity

- ▶ **3rd** in Quebec ▶ **5th** in Canada
- ▶ **\$6.4B¹** Direct Written Premiums

Market shares in Quebec²



Property and Casualty Insurance

- ▶ Canadian presence
- ▶ Underwriting profits for the **30th** consecutive year
- ▶ **3rd** in Canada ▶ **2nd** in Quebec
- ▶ **3rd** in Ontario
- ▶ **\$6.2B¹** Direct Written Premiums

1. and 2. See notes on reverse

DIGITAL EXPERIENCE

Number of users of Desjardins Mobile Services app*

2.5M

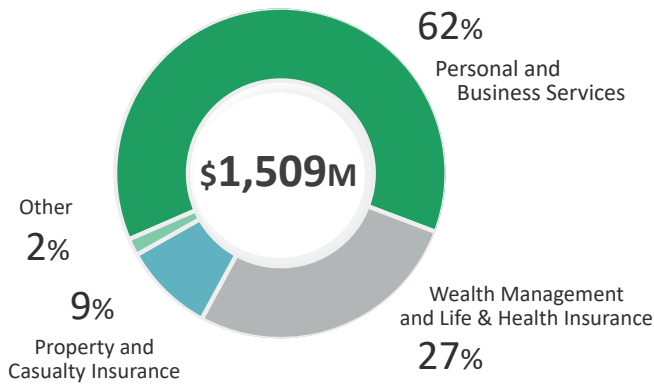
73.7%

Digital adoption rate retail customers
▲ 2.4 p.p. vs Q3 2022

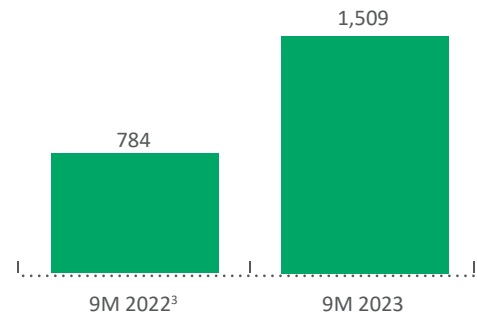
*Number of retail customers having logged in at least once to the Desjardins Mobile Services application in the previous 90 days. The measure is as of the last day of the last quarter.

 **Desjardins**

SURPLUS EARNINGS 2023 (9 months) By Business Segment



In \$M



BALANCE SHEET AND INCOME

	Total Assets	Loans and Acceptances	Deposits	Net Interest Income (9 months)
Q3 2023	\$414B ▲2%	\$262B ▲6%	\$273B ▲7%	\$5,244M ▲10%
Q3 2022	\$404B ³	\$247B ³	\$255B	\$4,751M

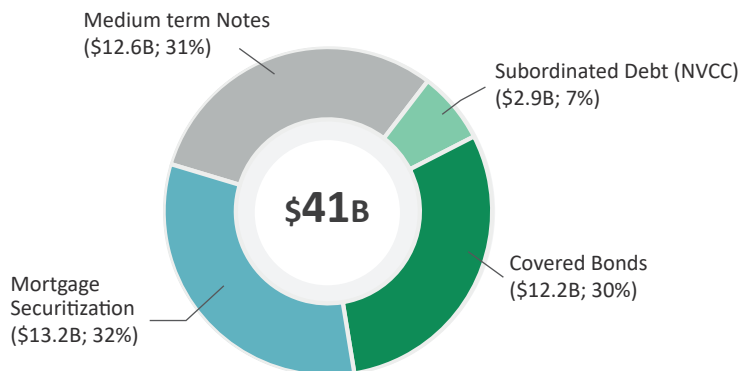
³. Desjardins Group adopted IFRS 17, "Insurance Contracts," as of January 1, 2023, restating comparative data for fiscal 2022.

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 September 30, 2023)



FINANCIAL STRENGTH

Capital Ratio

Tier 1A (CET1)⁴ **20.8%**

Total⁴ **22.3%**

Leverage ratio⁴ **7.5%**

TLAC⁵ **29.9%**

⁴ In accordance with the *Capital Adequacy Guideline* issued by the AMF.

⁵ 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 debt ⁶	A1	A-	AA (low)	AA-
Covered Bonds	Aaa			AAA

⁶ Includes senior medium- and long-term debt issued, which qualifies for the internal recapitalization (bail-in) regime applicable to Desjardins.

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.sedarplus.ca (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.

2. These market shares are compiled using a methodology developed by Desjardins and based on several external sources, including the Bank of Canada, Statistics Canada and Investor Economics.

Investor Relations

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Financial results publication

Q4 2023 – February 21, 2024

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