

Our mission

As a cooperative financial group contributing to the development of communities, we give our members and clients the support they need to be financially empowered.

Our values

At Desjardins, our values are linked to our cooperative nature. They guide the decisions of our employees, managers and board members. They help boost engagement and serve as a benchmark to inspire our actions and create meaning and common purpose within the organization.

- Money at the service of human development
- Personal commitment
- Democratic action
- Integrity and rigour
- Solidarity with the community
- Intercooperation

DESJARDINS IS

7.7M Members and clients
(as at December 31, 2023)

587 Services centers

1,303 ATMs

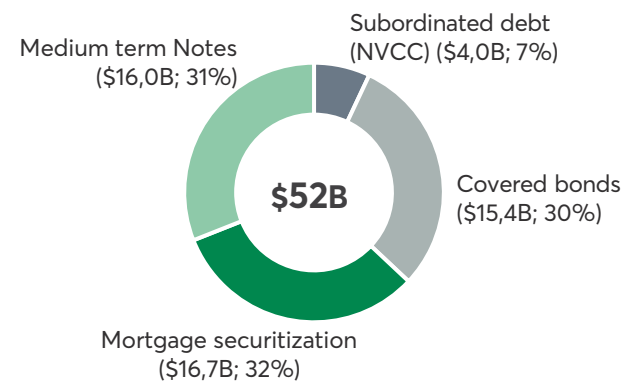
203 Caisses

\$557M¹ Returned to members and community in 2024

CAPITAL MARKETS PRESENCE

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

Long-term wholesale funding sources

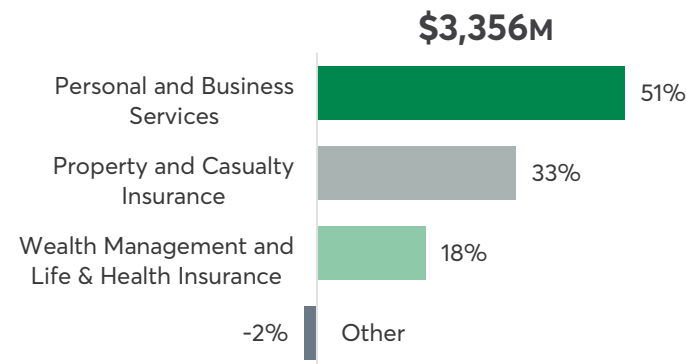


BALANCE SHEET AND INCOME

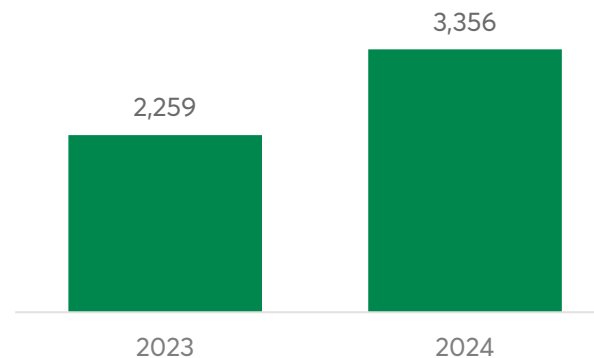
	Total Assets	Loans	Deposits	Net Interest Income
Q4 2024	\$471B ▲ 11%	\$290B ▲ 9%	\$301B ▲ 8%	\$7,471M ▲ 13%
Q4 2023	\$423B	\$266B	\$279B	\$6,619M⁵

2024 SURPLUS EARNINGS

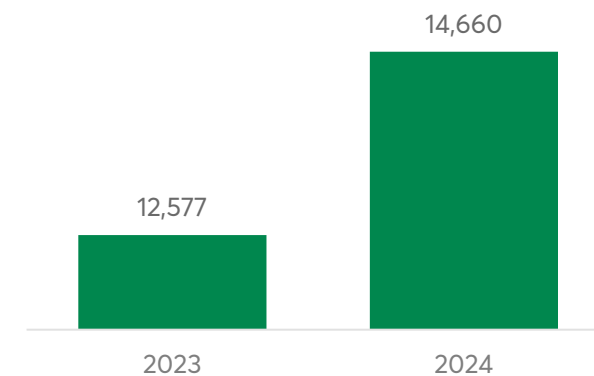
By Business segment



Surplus earnings (\$M)



TOTAL NET REVENUE (\$M)



FINANCIAL STRENGTH

Capital and TLAC ratios

22.2% Tier 1A (CET1)²

7.6% Leverage ratio²

32.9% TLAC³

24.2% Total²

Credit ratings among the highest

	Moody's	S&P	DBRS	Fitch
Covered bonds	Aaa			AAA
Senior medium and long-term debt ⁴	A1	A-	AA (low)	AA-
Outlook	Stable	Stable	Stable	Stable

ESG EVALUATIONS

Desjardins' ranking among diversified banks in North America

Moody's ESG : 1st rank

Sustainalytics : 1st rank

MSCI ESG Ratings : 3rd rank

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
 - On-balance sheet personal saving
- 5th in Canada in terms of credit card issuance (Based on 2023 outstandings)

Market shares in Quebec⁶

- 42%** Agriculture credit
- 39%** Residential mortgages
- 36%** On-balance sheet personal saving
- 26%** Consumer credit
- 21%** Commercial & Industrial credit

Wealth Management and Life and Health Insurance

1st in Quebec and Canada for market-linked guaranteed investments⁷

Insurance and Annuity

1st independent distributor in Canada⁸

2nd life and health insurer in Quebec and **5th** in Canada⁹

\$6.9B¹ Direct Premiums Written

Property and Casualty Insurance

2nd in Quebec⁹

3rd in Ontario⁹

3rd in Canada⁹

\$7.6B¹ Direct Premiums Written

32nd Consecutive year of positive insurance service result.

DIGITAL EXPERIENCE



2.7M

Number of users of **Desjardins Mobile Services** app¹⁰

75%

Digital adoption rate retail customers, **an increase of 1.1 p.p. compared to Q4 2023**

Recognition

JD Power

Desjardins online brokerage, **2nd** rank for the satisfaction of independent investors

World Coop Monitor

6th largest financial cooperative group in the world

Global Finance

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

Structured Retail Products

Best house, Capital Protection in Americas

Mediacorp Canada

One of Canada’s top employers for Young People

We use the strength of cooperation to provide our members with a wide range of financial services, and to contribute to the economic and social development of their communities.

Contact us

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Investor Relations

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

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Financial results publication

Q1 2025 – May 13, 2025

Q2 2025 – August 12, 2025

Q3 2025 – November 12, 2025

1. For more information on non-GAAP financial measures and supplemental financial measures, see “Non-GAAP and other financial measures”, of Desjardins Group’s 2024 annual MD&A which is available on the SEDAR+ website at www.sedarplus.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.
2. In accordance with the *Capital Adequacy Guideline* issued by the AMF.
3. In accordance with the *Total Loss Absorbing Capacity Guideline* (TLAC Guideline) issued by the AMF.
4. Includes senior medium- and long-term debt issued which qualifies for the recapitalization (bail-in) regime applicable to Desjardins Group.
5. Data have been restated to conform with the current year’s presentation.
6. These market shares were compiled and estimated as at September 30, 2024, according to a methodology developed by Desjardins and based on several external sources, including: the Bank of Canada, Statistics Canada and Investor Economics.
7. Based on assets under management in 2023, published by Investor Economics in the spring of 2024.
8. According to the June 2024 Insurance Report, published by Investors Economics, and based on the annualized new premiums issued in 2023.
9. Based on direct Premiums Written in 2023, published by MSA Research in March 2024.
10. 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.