Investor fact sheet

2026 – Q2

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
- Democratic action
- Integrity and rigour
- Solidarity with the community
- Intercooperation

Desjardins

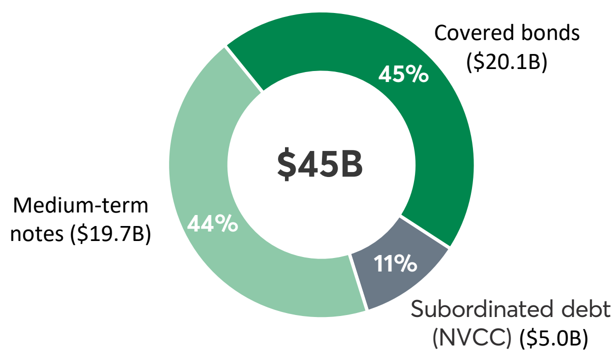
DESJARDINS IS

More than 10M	Members and clients
189	Caisses
$638M[1]	Returned to members and community in 2025

CAPITAL MARKETS PRESENCE

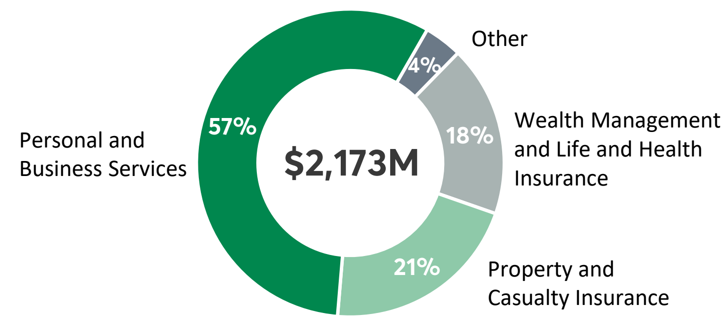
Desjardins Group can issue via the Fédération des caisses Desjardins du Québec (FCDQ), which acts as treasurer to the Desjardins Group. Ticker: CCDJ

Medium-term wholesale funding sources

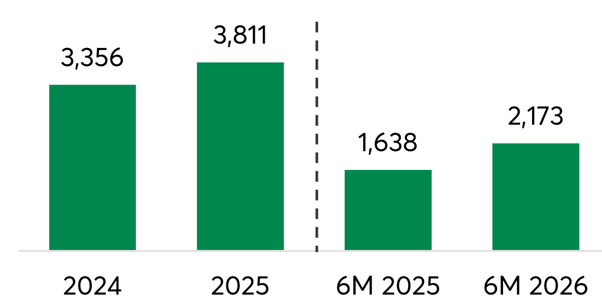


2026 SURPLUS EARNINGS (6 months)

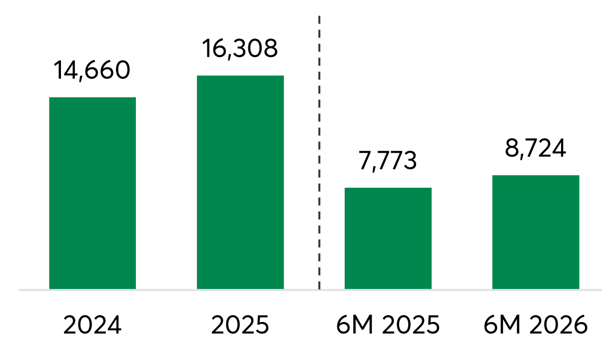
By business segment



Surplus earnings ($M)



TOTAL NET REVENUE ($M)



FINANCIAL STRENGTH

Capital and TLAC ratios

23.6%	Tier 1A (CET1)[2]
36.8%	TLAC[3]
26.0%	Total[2]

Credit ratings among the highest

	Moody's	S&P	DBRS	Fitch
Counterparty/ Deposits[4]	Aa1	A+	AA	AA+
Covered bonds	Aaa			AAA
Senior medium and long-term debt[5]	A1	A-	AA (low)	AA-
Outlook	Stable	Stable	Stable	Stable

ESG PERFORMANCE

Rating organization	Sustainalytics	MSCI
Rating	**16.2** (Low risk)	**AAA** (Leader)
Position among diversified banks in North America	**5th** out of 12	**1st** out of 12

BALANCE SHEET AND INCOME

	Total Assets	Net Loans	Deposits	Net Interest Income (6 months)
Q2 2026	$544B ↑8%	$325B ↑6%	$348B ↑8%	$4,486M ↑12%
Q2 2025	$501B	$306B	$321B	$3,991M

All figures are as of June 30, 2026, unless otherwise specified.

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.

BUSINESS SEGMENTS

(As at December 31, 2025)

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
- 6th in Canada in terms of credit card issuance (based on 2025 outstandings)

Market shares in Quebec[6]

40% Agriculture credit

39% Residential mortgages

36% On-balance sheet personal saving

23% Consumer credit

21% Commercial & Industrial credit

Wealth Management and Life and Health Insurance

1st in Quebec and Canada for market-linked guaranteed investments[7]

Insurance and Annuity

1st independent distributor in Canada for life insurance products[8]

3rd life and health insurer in Quebec and

5th in Canada[9]

$6.5B[1] direct written premiums

Property and Casualty Insurance

$8.0B[1] of direct written premiums, ranked among the top 3 property and casualty insurers in Canada

Individual insurance

2nd in Canada[9]

2nd in Quebec[9]

3rd in Ontario[9]

33rd Consecutive year of positive insurance service result

DIGITAL EXPERIENCE

2.9M

Number of monthly users of **Desjardins Mobile Services app**

74%

Monthly digital adoption rate[10] of retail customers, **an increase of 1.2 p.p. compared to Q2 2025**

RECOGNITION

The Banker
Desjardins Group has been named Canada's Bank of the Year

Forbes
Desjardins Group named one of the World's Best Banks and among the best employers in Canada

Mediacorp Canada
One of Canada's top employers

LinkedIn
Ranked 2nd on the top 25 places to work in Canada

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Financial results publication

Q3 2026 – November 12, 2026

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 2025 annual MD&A which is available on the SEDAR+ website at www.sedar.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. 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. Represents Moody's long-term deposit rating and counterparty risk rating, S&P's issuer credit rating, DBRS's long-term deposit rating, and Fitch's long-term deposit rating and derivative counterparty rating.
5. Includes senior medium- and long-term debt issued which qualifies for the recapitalization (bail-in) regime applicable to Desjardins Group.
6. These market shares were compiled and estimated as at September 30, 2025, 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 as of March 31, 2026, published by MarketSage in July 2026. The ranking in Quebec is based on internal estimates.
8. According to the April 2026 *Insurance Report*, published by MarketSage, and based on the annualized new premiums issued in 2025.
9. Based on direct written premiums in 2025, published by MSA Research in March 2026.
10. Proportion of retail customers having logged in at least once to the Desjardins Mobile Services application during the month of June 2026. The measure is as of the last day of the month.

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