

Investor fact sheet

Q1 – 2024

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

669 Service centers

1,559 ATMs

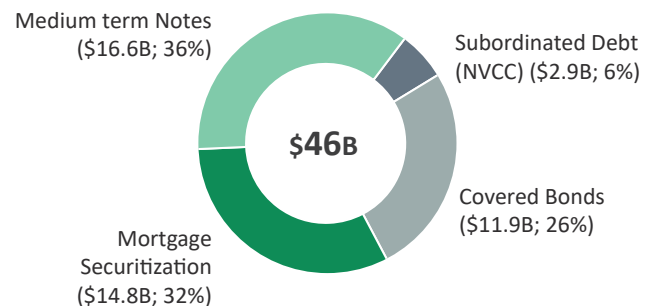
204 Caisses

\$538M¹ Returned to members and community

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

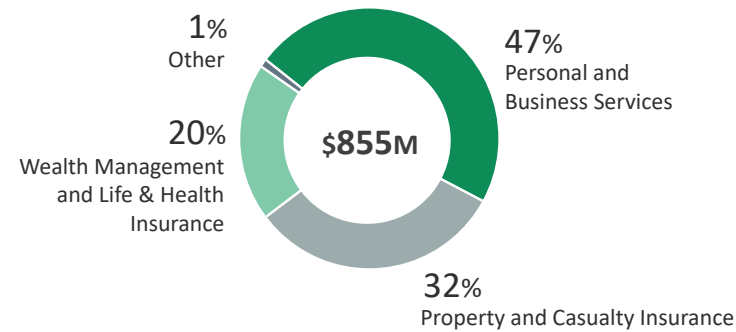


BALANCE SHEET AND INCOME

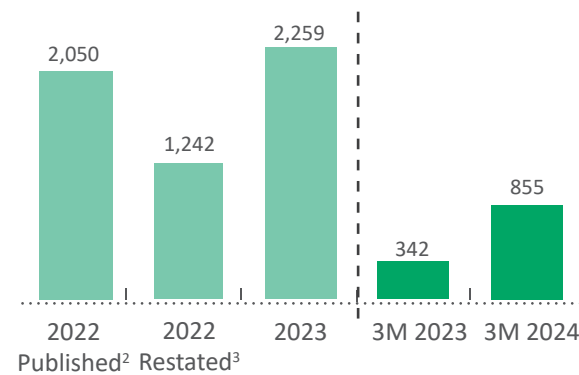
	Total Assets	Loans and Acceptances	Deposits	Net Interest Income (3M)
Q1 2024	\$436B ▲9%	\$269B ▲7%	\$281B ▲7%	\$1,733M ▲12%
Q1 2023	\$399B	\$252B	\$262B	\$1,541M⁷

2024 SURPLUS EARNINGS (3M)

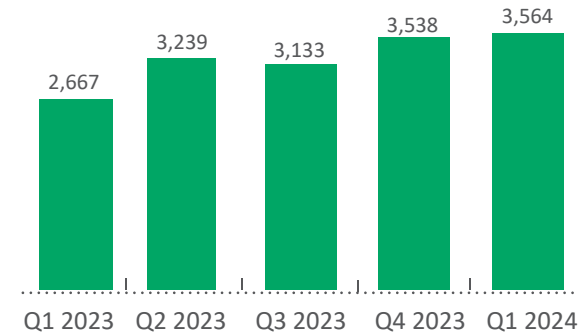
By Business Segment



Surplus earnings (\$M)



TOTAL NET INCOME (\$M)



FINANCIAL STRENGTH

Capital ratio

21.0% Tier 1A (CET1)⁴

7.4% Leverage ratio⁴

29.8% TLAC⁵

22.0% Total⁴

Credit ratings among the highest

	Moody's	S&P	DBRS	Fitch
Covered Bonds	Aaa			AAA
Senior medium and long-term debt ⁶	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, as of May 2023

Sustainalytics: 1st rank, as of June 2023

MSCI ESG Ratings: 2nd rank, as of March 2024

All figures are as of March 31, 2024, 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.

Contact us

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Financial results publication
Q2 2024 – August 9, 2024
Q3 2024 – November 8, 2024
Q4 2024 – February 25, 2025



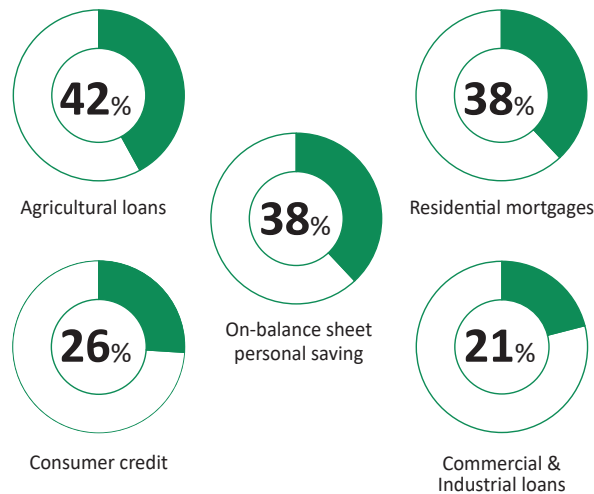
BUSINESS SEGMENTS

(As of December 31, 2023)

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 (Based on 2022 outstandings)

Market shares in Quebec⁸



Wealth Management and Life and Health Insurance

1st in Canada and Quebec for market-linked guaranteed investments (Based on 2022 assets under management)

Insurance and Annuity

3rd in Quebec⁹

5th in CANADA⁹

\$7.0B¹ Direct Written Premiums

Property and Casualty Insurance

2nd in Quebec

3rd in Ontario

3rd in CANADA

\$6.9B¹ Direct Written Premiums

31st consecutive year of positive insurance service result or subscription profits (prior to the transition to IFRS 17)

DIGITAL EXPERIENCE



2.6M
Number of users of **Desjardins Mobile Services app¹⁰**

74.4%
Digital adoption rate retail customers, **an increase of 2.0 p.p. compared to Q1 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

Forbes
One of the Best **100** employers in the world for women

Mediacorp Canada
One of Canada’s top employers for Young People

1. For more information on non-GAAP financial measures and supplemental financial measures, see “Non-GAAP and other financial measures”, of Desjardins Group’s 2023 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. Surplus earnings before member dividends posted for fiscal 2022 totalled \$2,050 million under IFRS 4, “Insurance contracts”, the standard in effect before the adoption of IFRS 17.
3. Desjardins Group adopted IFRS 17, “Insurance Contracts”, as of January 1, 2023, restating comparative data for fiscal 2022.
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.
6. Includes senior medium- and long-term debt issued which qualifies for the recapitalization (bail-in) regime applicable to Desjardins Group.
7. Data have been reclassified to conform to the current period’s presentation.
8. 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.
9. Based on direct written premiums 2022.
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.