

# Investor fact sheet

Q3 – 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

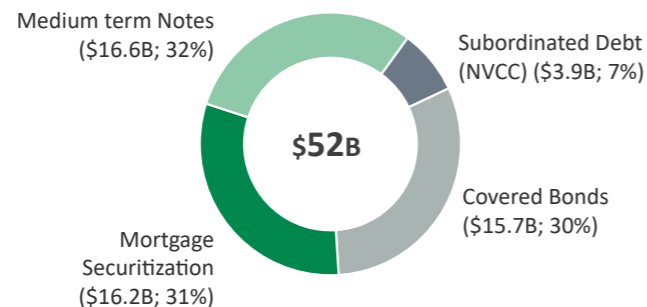
**204** Caisses

**\$538M<sup>1</sup>** Returned to members and community in 2023

## 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

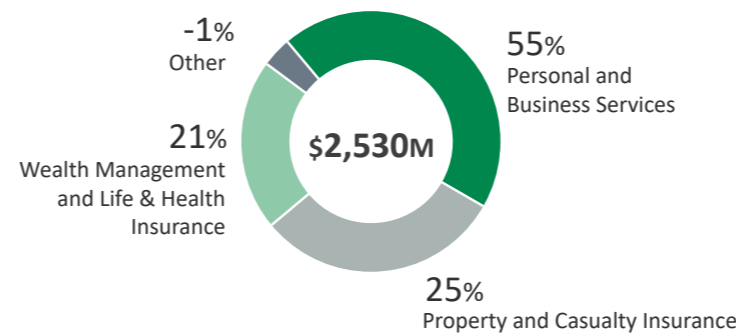


## BALANCE SHEET AND INCOME

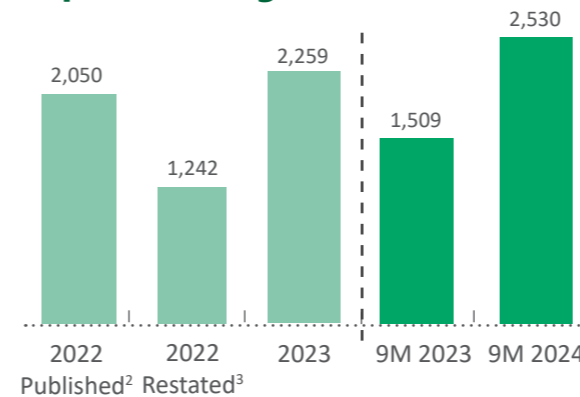
	Total Assets	Loans and Acceptances	Deposits	Net Interest Income (9M)
<b>Q3 2024</b>	<b>\$465B ▲12%</b>	<b>\$283B ▲8%</b>	<b>\$296B ▲8%</b>	<b>\$5,509M ▲12%</b>
<b>Q3 2023</b>	<b>\$414B</b>	<b>\$262B</b>	<b>\$273B</b>	<b>\$4,923M<sup>7</sup></b>

## 2024 SURPLUS EARNINGS (9M)

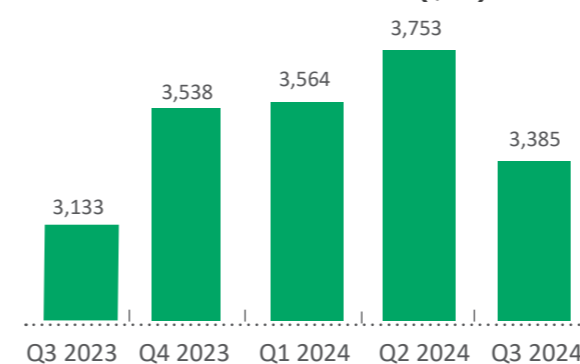
### By Business Segment



### Surplus earnings (\$M)



## TOTAL NET REVENUE (\$M)



## FINANCIAL STRENGTH

### Capital ratio

**21.9%** Tier 1A (CET1)<sup>4</sup>

**7.6%** Leverage ratio<sup>4</sup>

**32.5%** TLAC<sup>5</sup>

**24.0%** Total<sup>4</sup>

### Credit ratings among the highest

	Moody's	S&P	DBRS	Fitch
Covered Bonds	Aaa			AAA
Senior medium and long-term debt <sup>6</sup>	A1	A-	AA (low)	AA-
Outlook	Stable	Stable	Stable	Stable

## ESG EVALUATIONS

### Desjardins' ranking among diversified banks in North America

**Moody's ESG:** 1<sup>st</sup> rank, as of May 2023

**MSCI ESG Ratings:** 2<sup>nd</sup> rank, as of March 2024

All figures are as of September 30, 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

**Head Office**  
100, Des Commandeurs Street  
Lévis (Quebec)  
Canada G6V 7N5

**Investor Relations**  
[www.desjardins.com/ca/about-us/investor-relations/](http://www.desjardins.com/ca/about-us/investor-relations/)  
**Jean Blouin**, Managing Director  
514-281-7105  
1-866 866-7000 ext. 5069604  
jean.blouin@desjardins.com

**Financial results publication**  
Q4 2024 – February 25, 2025

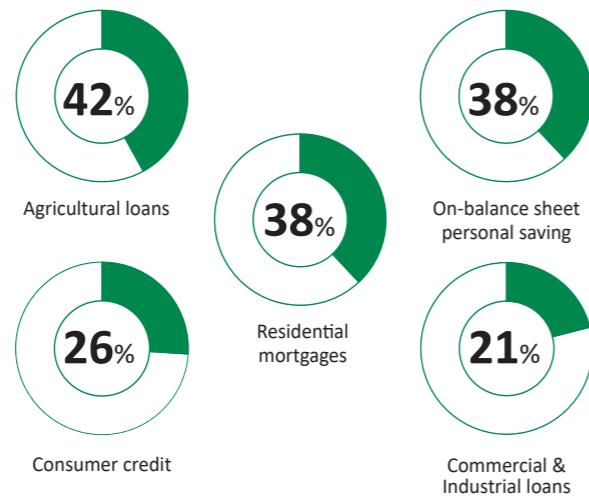
**BUSINESS SEGMENTS**

(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
- ♦ 4<sup>th</sup> in Canada in terms of credit card issuance (Based on 2022 outstandings)

**Market shares in Quebec<sup>8</sup>**



**Wealth Management and Life and Health Insurance**

**1<sup>st</sup>** in Canada and Quebec for market-linked guaranteed investments (Based on 2023 assets under management)

**Insurance and Annuity**

**2<sup>nd</sup>** in Quebec<sup>9</sup>

**5<sup>th</sup>** in CANADA<sup>9</sup>

**\$7.0B<sup>1</sup>** Direct Written Premiums

**Property and Casualty Insurance**

**2<sup>nd</sup>** in Quebec

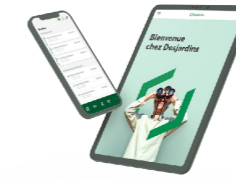
**3<sup>rd</sup>** in Ontario

**3<sup>rd</sup>** in CANADA

**\$6.9B<sup>1</sup>** Direct Written Premiums

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

**DIGITAL EXPERIENCE**



**2.7M**  
Number of users of Desjardins Mobile Services app<sup>10</sup>

**75%**  
Digital adoption rate retail customers, an increase of 1.2 p.p. compared to Q3 2023

**Recognition**

**JD Power**  
Desjardins online brokerage, **2<sup>nd</sup>** rank for the satisfaction of independent investors

**World Coop Monitor**  
**6<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>rd</sup>** in the world

**Structured Retail Products**  
Best house, Capital Protection in Americas

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

- 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](http://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.
- 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.
- Desjardins Group adopted IFRS 17, “Insurance Contracts”, as of January 1, 2023, restating comparative data for fiscal 2022.
- In accordance with the *Capital Adequacy Guideline* issued by the AMF.
- In accordance with the *Total Loss Absorbing Capacity Guideline* (TLAC Guideline) issued by the AMF.
- Includes senior medium- and long-term debt issued which qualifies for the recapitalization (bail-in) regime applicable to Desjardins Group.
- Data have been reclassified to conform to the current period’s presentation.
- 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.
- Based on direct written premiums 2023.
- 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.