Investor fact sheet

2025 – Q3

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

DESJARDINS IS

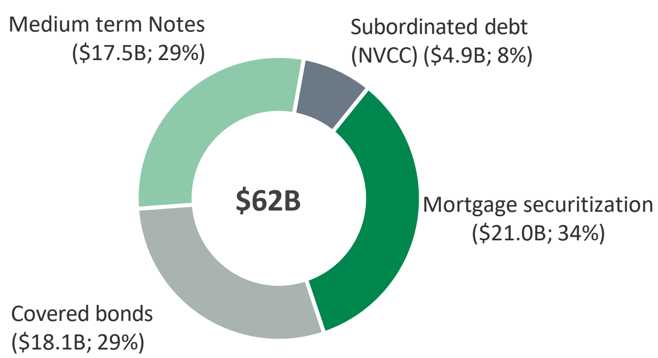
(As of December 31, 2024)

7.8M	**Members and clients**
587	**Services centers**
1,303	**ATMs**
199	**Caisses** (As at September 30, 2025)
$557M[1]	**Returned to members and community in 2024**

CAPITAL MARKETS PRESENCE

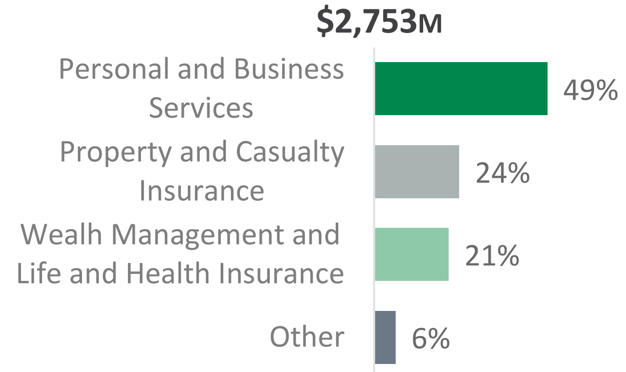
Desjardins Group can issue via the Fédération des caisses Desjardins du Québec (FCDQ), which acts as treasurer to the Desjardins Group. Ticker: CCDJ

Medium-term wholesale funding sources

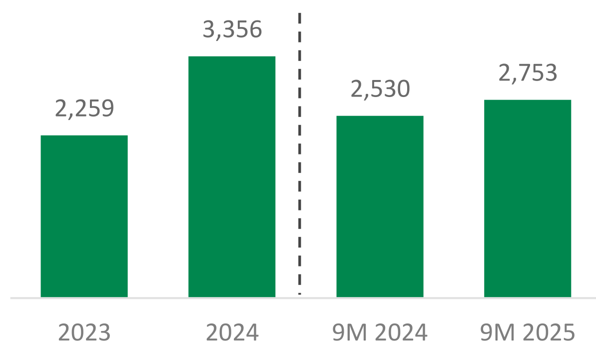


2025 SURPLUS EARNINGS (9 months)

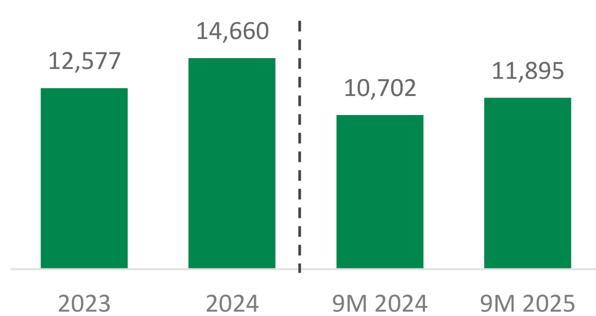
By Business segment



Surplus earnings ($M)



TOTAL NET REVENUE ($M)



FINANCIAL STRENGTH

Capital and TLAC ratios

23.1%	Tier 1A (CET1)[2]
7.5%	Leverage ratio[2]
34.9%	TLAC[3]
25.6%	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 (As at October 31, 2025)

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	Gross Loans	Deposits	Net Interest Income (9 months)
Q3 2025	**$512B** ▲ 10%	**$314B** ▲ 11%	**$324B** ▲ 9%	**$6,128M** ▲ 11%
Q3 2024	$465B	$284B	$296B	$5,509M

All figures are as of September 30, 2025, unless otherwise specified.

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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

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Financial results publication

Q4 2025 – February 24, 2026

Desjardins

BUSINESS SEGMENTS

(As of December 31, 2024)

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 Quebec[6]

40%	Agriculture credit
40%	Residential mortgages
36%	On-balance sheet personal saving
31%	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[8]

2nd life and health insurer in Quebec and **5th** in Canada[9]

$6.9B[1] Direct Premiums Written

Property and Casualty Insurance

2nd in Quebec[9]

3rd in Ontario[9]

3rd in Canada[9]

$7.6B[1] Direct Premiums Written

32nd Consecutive year of positive insurance service result.

DIGITAL EXPERIENCE

2.7M
Number of monthly users of **Desjardins Mobile Services** app

72.3%
Monthly digital adoption rate[10] of retail customers, **an increase of 1.2 p.p. compared to Q3 2024**

Recognition

Forbes
Desjardins Group named one of the World's Best Banks; Desjardins Group stands out as the only financial institution in Forbes magazine's top 15 best employers in Canada

Structured Retail Products
Best house, Capital Protection in Americas

Mediacorp Canada
One of Canada's top employers for young People

Global Finance
5th safest financial institution in North America

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. 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 issuer default rating, 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 June 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 in 2024, published by Investor Economics in the spring of 2025.
8. According to the April 2025 Insurance Report, published by Investor Economics, and based on the annualized new premiums issued in 2024.
9. Based on direct Premiums Written in 2024, published by MSA Research in March 2025.
10. Proportion of retail customers having logged in at least once to the Desjardins Mobile Services application during the month of September 2025. The measure is as of the last day of the month.