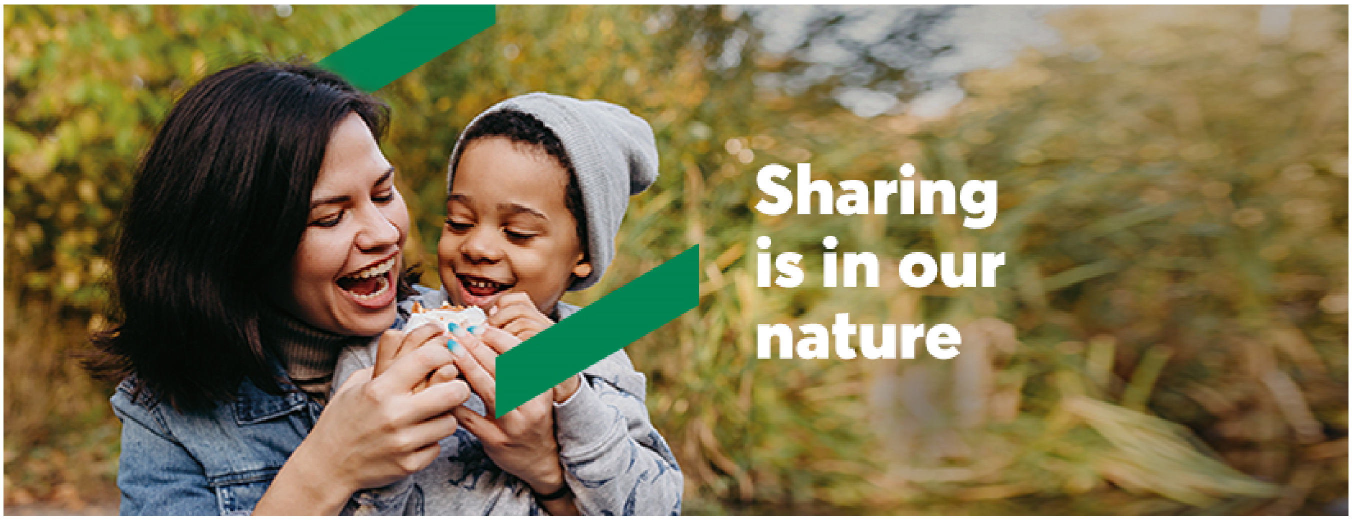
PRESS RELEASE
Under embargo – August 12, 2021
PRDG2142

Results for the second quarter of 2021



AN ACTIVE AND INVOLVED GROUP. Desjardins is contributing to regional development and economic recovery through both the GoodSpark Fund, which has set aside $250 million to stimulate social and economic activity in communities, and the Momentum Fund for businesses.

Desjardins posts excellent performance for the second quarter of 2021 while working harder than ever to help members and clients achieve their goals

Lévis, August 12, 2021 – For the second quarter ended June 30, 2021, Desjardins Group, North America's leading financial cooperative group, recorded surplus earnings before member dividends of $935 million, up $406 million or 76.7% from the same quarter of 2020. The growth in surplus earnings was mainly due to a decline in the provision for credit losses, strong performance from the caisse network, and a lower loss experience in the Property and Casualty Insurance segment. It is worth noting that surplus earnings for the second quarter of 2020 were affected by an increase in the provision for credit losses in response to the deteriorating economic outlook resulting from the COVID-19 pandemic.

For the second quarter of 2021, the provision for member dividends was $90 million, up $10 million from the same period in 2020. Sponsorships, donations and scholarships came to $20 million, including $10 million from caisse Community Development Funds, while $5 million was paid out through the Desjardins Member Advantages program. This amounted to a total of $115 million returned to members and the community, up $9 million from the same period in 2020. In the second quarter of 2021, Desjardins also announced $8 million in commitments related to the GoodSpark Fund which seeks in particular to provide social and economic support to the regions.

For the first half of fiscal 2021, Desjardins Group posted surplus earnings before member dividends of $1,733 million, up $919 million or 112.9% compared to the corresponding period of 2020. The growth in surplus earnings was mainly due to a decline in the provision for credit losses, strong performance from the caisse network, a lower loss experience in the Property and Casualty Insurance segment and changes in actuarial assumptions related to life and health insurance operations. It is worth noting that surplus earnings for the first half of 2020 were marked by the start of the COVID-19 pandemic. The provision for credit losses was affected by the deteriorating economic outlook, the travel insurance provisions that were recognized and the $155 million in automobile insurance premium refunds granted to members and clients.

"Desjardins posted excellent financial results for the second quarter due, in particular, to strong performance from the caisse network and a lower claims rate in property and casualty insurance," said Desjardins President and CEO Guy Cormier. "Among other things, solid results like these make it possible for the Desjardins Group to help its members and clients achieve their goals. We are also proud to play a leading role in developing the circular economy in Canada. This is why we are actively financing innovative companies, like QScale, that look for sustainable solutions. Desjardins Capital, as the manager of Capital régional et coopératif Desjardins (CRCD), invested $60 million in QScale. This is the largest investment it has made since its founding."

COVID-19: Desjardins Group supports its members and clients and takes part in the vaccination effort

Desjardins rolled out a many relief measures to support members and clients during the COVID-19 pandemic.

Several of the relief measures implemented since March 16, 2020 are still in place and have been further developed to offer solutions for members and clients in financial difficulty at any time, regardless of their circumstances. Desjardins seeks to support members and clients experiencing financial hardship by offering them the solutions that best meet their needs at the times they need them most.

Desjardins is also an active participant in the vaccination effort. The Cité de la coopération in Lévis has been a COVID-19 vaccination site since May 18, 2021. More than 10,000 doses of vaccine have been administered at the site to citizens. It should be noted that Desjardins is following the order of priority for vaccination established by the government and is not prioritizing its employees or its members and clients.

Doing what's best for our members and clients and protecting their health and safety, as well as that of our employees, will always be our priority. For this reason, we are asking employees to continue working from home a little longer, until at least mid-September 2021. This date may shift in response to changes in public health measures.

Around 5% of our employees were already working from home full-time before the pandemic. During the pandemic, we quickly made adjustments to allow more than 80% of our employees to work from home to help limit the spread of COVID-19. Once the public health situation allows it, we will be offering several solutions to our employees, depending on their tasks and the organization's needs. The evolution of our working methods will be characterized by greater flexibility between working at home and in the office. Three formulas will be present at Desjardins, 100% employees on Desjardins sites, 100% remote employees and employees who will work in hybrid mode.

Support for economic and social recovery

Desjardins is contributing to regional development and economic recovery through both the GoodSpark Fund, which has set aside $250 million to stimulate social and economic activity in communities, and the Momentum Fund for businesses.

Since the creation of the GoodSpark Fund, Desjardins has committed a total of $138 million to 606 projects. Meanwhile, the Momentum Fund has also supported 860 businesses for a total outlay of close to $6 million.

Giving back to the community

During this pandemic, Desjardins has been more involved than ever in people's lives and continues to support initiatives on diversity, inclusion and cooperation. Here are some of the ways that Desjardins has been making a positive difference in people's lives since the first quarter of 2021:

- Support for the *Accélérer la relance des entrepreneures* project run by the Réseau des femmes d'affaires du Québec. This will put the Desjardins network to work by promoting networking among businesses and deploying dozens of representatives across Québec to support women entrepreneurs by making referrals.
- Partnership with the *Fédération des chambres de commerce du Québec* and Canada Economic Development to organize one of the largest tours of Québec's regions to focus on the theme of the *circular economy*, combining innovation, productivity and sustainable development.
- For the eighth year in a row, Desjardins has been included in *Corporate Knights* magazine's list of the Best 50 Corporate Citizens in Canada. The organization recognizes our cooperative financial group's community spirit and the depth of our commitment to members, clients and communities to help build a more inclusive, sustainable Canada.

Desjardins has also partnered with the *Mouvement des accélérateurs du Québec* to create the Continuum Startup, a program aiming to provide the best possible support for new businesses, from their founding until they reach their full growth potential.

Innovating

Desjardins is constantly innovating to meet the needs of its members and clients in an environment where the pandemic is still with us. Here are a few examples since the first quarter of 2021:

- Investment of $60 million made in Qscale by Capital régional et coopératif Desjardins (CRCD). This is one of the largest investments made by Desjardins Capital as manager of CRCD since its inception. Based on the principles of the circular economy, this project will build a computer data processing center whose thermal discharge will be recoverable.
- Acquisition of the assets of investment firm Hexavest Inc. This Montréal-based company serves a primarily institutional clientele located mainly in Canada, and also internationally.
- Desjardins has become a major partner of *Propulsion Québec*, the cluster for electric and smart transportation (EST), to support its initiatives and activities in sustainable and smart mobility.

Financial highlights

Comparison of second quarter 2021 with second quarter 2020:

- Surplus earnings before member dividends of $935 million, up $406 million or 76.7%.
- Operating income[1] of $4,869 million, up $585 million or 13.7%.
  - Net premiums of $2,587 million, up $349 million, including the impact of $155 million in auto insurance premium rebates granted to members and clients in the second quarter of 2020.
  - Net interest income of $1,452 million, up $84 million or 6.1%.
  - Other operating income[1] of $830 million, up $152 million or 22.4%.
- Recovery of $3 million in credit losses compared to a $271 million provision for credit losses in the corresponding period of 2020.
- Favourable impact of revisions to actuarial assumptions for life and health insurance operations.
- Lower cost of claims for the second quarter of 2021 compared to the same period of 2020.
- $115 million returned to members and the community, up $9 million from the same period of 2020.

Other highlights from the second quarter of 2021:

- Total capital ratio of 22.6%, unchanged from December 31, 2020.
- Total assets grew 7.5% since December 31, 2020, to $389.3 billion as at June 30, 2021.
- Issue of US$1.25 billion in multi-currency medium-term notes subject to the bail-in regime on May 21, 2021.
- Issue of $1.0 billion in Canadian NVCC subordinated notes on May 28, 2021.
- In July 2021, Moody's rating agency upgraded its rating (A2 to A1) for Desjardins Group's medium and long-term senior debt, subject to the bail-in regime applicable to Desjardins.

Comparison of first half 2021 with first half 2020:

- Surplus earnings before member dividends of $1,733 million, up $919 million or 112.9%.
- Operating income[1] of $9,652 million, up $726 million or 8.1%.
  - Net premiums of $5,172 million, up $412 million, including the impact of $155 million in auto insurance premium rebates granted to members and clients in the same period of 2020.
  - Net interest income of $2,855 million, up $134 million or 4.9%.
  - Other operating income[1] of $1,625 million, up $180 million or 12.5%.
- Provision for credit losses of $1 million, down $594 million.
- Favourable impact of revisions to actuarial assumptions for life and health insurance operations.
- Favourable market impact on guaranteed investment funds, compared to an unfavourable impact in the same period of 2020.
- Lower cost of claims for the first half of 2021 compared to the same period of 2020.
- $221 million returned to members and the community, compared to $210 million for the same period of 2020.

[1] See the "Non-GAAP Measures" section.

FINANCIAL HIGHLIGHTS

	As at and for the three-month periods ended			As at and for the six-month ended	
(in millions of dollars and as a percentage)	**June 30, 2021**	March 31, 2021	June 30, 2020	**June 30, 2021**	June 30, 2020
Results					
Operating income[1]	**$ 4,869**	$ 4,783	$ 4,284	**$ 9,652**	$ 8,926
Provision (recovery) for credit losses	**(3)**	4	271	**1**	595
Non-interest expense	**2,377**	2,165	2,012	**4,542**	4,011
Surplus earnings before member dividends[2]	**935**	798	529	**1,733**	814
Contribution to combined surplus earnings by business segment[3]					
Personal and Business Services	**$ 397**	$ 414	$ 315	**$ 811**	$ 505
Wealth Management and Life and Health Insurance	**235**	125	261	**360**	220
Property and Casualty Insurance	**330**	248	16	**578**	89
Other	**(27)**	11	(63)	**(16)**	—
	$ 935	$ 798	$ 529	**$ 1,733**	$ 814
Amount returned to members and the community					
Member dividends	**$ 90**	$ 90	$ 80	**$ 180**	$ 157
Sponsorships, donations and scholarships[4]	**20**	12	14	**32**	30
Desjardins Member Advantages	**5**	4	12	**9**	23
	$ 115	$ 106	$ 106	**$ 221**	$ 210
Indicators					
Net interest margin[1][5]	**2.09 %**	2.10 %	2.23 %	**2.09 %**	2.29 %
Return on equity[1]	**11.5**	10.3	7.5	**10.9**	5.8
Productivity index[1]	**66.3**	66.8	67.0	**66.5**	71.3
Credit loss provisioning rate[1]	**(0.01)**	0.01	0.52	**0.00**	0.58
Gross credit-impaired loans/gross loans and acceptances ratio[1]	**0.55**	0.57	0.63	**0.55**	0.63
Liquidity coverage ratio[6]	**151**	155	167	**151**	167
On-balance sheet and off-balance sheet [2]					
Assets	**$ 389,278**	$ 376,981	$ 349,934	**$ 389,278**	$ 349,934
Net loans and acceptances	**222,023**	215,005	207,169	**222,023**	207,169
Deposits	**238,670**	230,919	220,270	**238,670**	220,270
Equity	**32,719**	31,644	28,767	**32,719**	28,767
Assets under administration	**485,806**	464,678	433,888	**485,806**	433,888
Assets under management[7]	**85,360**	77,169	71,294	**85,360**	71,294
Capital ratio and leverage ratio					
Tier 1A capital ratio	**21.4 %**	22.1 %	21.8 %	**21.4 %**	21.8 %
Tier 1 capital ratio	**21.4**	22.1	21.8	**21.4**	21.8
Total capital ratio	**22.6**	22.6	22.4	**22.6**	22.4
Leverage ratio	**8.5**	8.7	8.6	**8.5**	8.6
Other information					
Number of employees	**52,056**	50,172	48,550	**52,056**	48,550

(1) See the "Non-GAAP Measures" section.

(2) The breakdown by line item is presented in the Statement of Income in the Interim Combined Financial Statements.

(3) The breakdown by line item is presented in Note 10, "Segmented information", to the Interim Combined Financial Statements.

(4) Including $10 million from the caisses' Community Development Funds ($5 million for the first quarter of 2021 and $8 million for the second quarter of 2020, $15 million for the first half of 2021 and $14 million for the first half of 2020).

(5) The data for 2020 have been restated to conform to the current period's presentation because of a refinement in methodology.

(6) The ratio is presented based on the average of daily data for the quarter.

(7) Assets under management may also be administered by Desjardins Group. When this is the case, they are included in assets under administration.

Assets of $389.3 billion, up $27.2 billion

As at June 30, 2021, Desjardins Group had total assets of $389.3 billion, up $27.2 billion or 7.5% since December 31, 2020. This growth was largely due to increases in loans and nets acceptances, securities including those borrowed or purchased under reverse repurchase agreements, and cash and deposits with financial institutions.

Desjardins Group's cash and deposits with financial institutions increased by $5.6 billion or 46.2%, and securities including those borrowed or purchased under reverse repurchase agreements increased by $7.7 billion or 7.9%.

Desjardins Group's outstanding loan portfolio, including acceptances, net of the provision for credit losses, increased by $10.3 billion, or 4.9%. This growth was due to residential mortgages, which play an important role in Desjardins Group's financing activities and accounted for 64.5% of its portfolio as at June 30, 2021.

Very strong capital base

Desjardins Group maintains very good capitalization levels in accordance with Basel III rules. As at June 30, 2021, its Tier 1A and total capital ratios stood at 21.4% and 22.6%, respectively, compared to 21.9% and 22.6%, respectively, as at December 31, 2020.

Analysis of business segment results

PERSONAL AND BUSINESS SERVICES SEGMENT

Results for the second quarter

For the second quarter of 2021, surplus earnings before member dividends were $397 million, up $82 million from the same period in 2020. This increase was due to a lower provision for credit losses than the provision taken in the corresponding quarter of 2020, which reflected the deteriorating economic outlook resulting from the COVID-19 pandemic. In addition, the growth in surplus earnings was due to good performance by the caisse network. This increase is mitigated by increased investments, particularly related to the digital shift and information security for the benefit of our members and customers.

WEALTH MANAGEMENT AND LIFE AND HEALTH INSURANCE SEGMENT

Results for the second quarter

For the second quarter of 2021, the segment posted $235 million in net surplus earnings, down $26 million from the same period of 2020. This decrease was mainly due to the markets' more favourable impact on guaranteed investment funds in the second quarter of 2020 as well as a downward revision of provisions recognized for travel insurance in the first quarter of 2020. In contrast, revisions to actuarial assumptions related to the potential risk of default had a favourable impact on surplus earnings.

PROPERTY AND CASUALTY INSURANCE SEGMENT

Results for the second quarter

For the second quarter of 2021, net surplus earnings were $330 million, up $314 million from the same period in 2020. This increase was due to a lower cost of claims due to a positive change in claims experience from prior years, primarily in auto insurance, and the absence of a catastrophe or major event, unlike the second quarter of 2020, when there was a catastrophic hailstorm in Alberta. The growth in surplus earnings is also attributable to higher net premiums, including the impact of $155 million in refunds on auto insurance premiums that were granted to members and clients in the same quarter of 2020 as a relief measure to assist them during the COVID-19 pandemic.

OTHER CATEGORY

Results for the second quarter

The net deficit for the second quarter of 2021 was $27 million, compared to $63 million for the corresponding period in 2020. The lower deficit was due to treasury activities, market rate fluctuations and changes in hedging positions for matching activities, which had a favourable overall impact on total income. However, the Other category also includes investments related to the continued implementation of Desjardins-wide strategic projects, including those aimed at creating innovative technological platforms, protecting privacy, ensuring security and improving business processes.

More detailed financial information can be found in Desjardins Group's interim Management's Discussion and Analysis (MD&A), available on the Desjardins.com website.

About Desjardins Group

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of $389 billion. In 2020 it was ranked as one of the world's Top 100 Employers by *Forbes* magazine. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to *The Banker* magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.

Caution concerning forward-looking statements

Certain statements made in this press release may be forward-looking. They include, but are not limited to, comments about the potential impacts of the COVID-19 pandemic on its operations, results and financial position as well as on economic conditions and financial markets. By their very nature, forward-looking statements involve assumptions, uncertainties and inherent risks, both general and specific. It is therefore possible that, due to many factors, the assumptions made may be incorrect, or the predictions, forecasts or other forward-looking statements, as well as Desjardins Group's objectives and priorities, may not materialize or may prove to be inaccurate and that actual results differ materially. Furthermore, the uncertainty created by the COVID-19 pandemic has greatly increased this risk by adding to the difficulty of making assumptions, predictions, forecasts or other forward-looking statements compared to previous periods. Desjardins cautions readers against placing undue reliance on forward-looking statements since various factors that are beyond Desjardins Group's control, and whose impacts are therefore difficult to predict, could influence, individually or collectively, the accuracy of the forward-looking statements in this press release. Additional information on these and other factors are available under the "Risk management" section and under the "COVID-19 pandemic" subsection in the "Significant events" section of Desjardins Group's 2020 MD&A and its MD&A for the second quarter of 2021. Although Desjardins Group believes that the expectations expressed in these forward-looking statements are reasonable and based on a valid foundation, it cannot guarantee that these expectations will materialize or prove to be correct. Desjardins Group cautions readers against placing undue reliance on these forward-looking statements when making decisions since actual results, conditions, actions or future events could differ significantly from the targets, expectations, estimates or intentions advanced in them, either explicitly or implicitly. Desjardins Group does not undertake to update any verbal or written forward-looking statements that may be made from time to time by or on behalf of Desjardins Group, except as required under applicable securities legislation.

Basis of presentation of financial information

The financial information in this document comes primarily from the 2021 Interim Combined Financial Statements. Those statements have been prepared by Desjardins Group's management in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board and the accounting requirements of the Autorité des marchés financiers in Québec, which do not differ from IFRS. IFRS represent Canada's generally accepted accounting principles (GAAP). The Interim Combined Financial Statements of Desjardins Group have been prepared in accordance with International Accounting Standard (IAS) 34, "Interim Financial Reporting". For more information about the accounting policies used, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements. Unless otherwise indicated, all amounts are presented in Canadian dollars ($) and are primarily from Desjardins Group's Annual and Interim Combined Financial Statements.

Non-GAAP Measures

To assess its performance, Desjardins Group uses GAAP (IFRS) measures and various non-GAAP financial measures. Non-GAAP financial measures, other than the regulatory ratios, do not have standardized definitions and are not directly comparable to similar measures used by other companies, and may not be directly comparable to any GAAP measures. Investors, among others, may find these non-GAAP measures useful in analyzing financial performance.

These non-GAAP measures are defined as follows:

Productivity index

The productivity index is used to measure efficiency and is equal to the ratio of non-interest expense to total income, net of expenses related to claims, benefits, annuities and changes in insurance contract liabilities, expressed as a percentage. A lower ratio indicates greater productivity.

Net interest margin

Net interest margin is used to measure profitability. It is equal to net interest income expressed as a percentage of average interest-bearing assets.

Gross credit-impaired loans/gross loans and acceptances

The gross credit-impaired loans/gross loans and acceptances ratio is used to measure loan portfolio quality and is equal to gross credit-impaired loans expressed as a percentage of total gross loans and acceptances.

Return on equity

Return on equity is used to measure profitability resulting in value creation for members and clients. Expressed as a percentage, it is equal to surplus earnings before member dividends, excluding the non-controlling interests' share, divided by average equity before non-controlling interests.

Income

Operating income

The concept of operating income is used to analyze financial results. This concept allows for better structuring of financial data and makes it easier to compare operating activities from one period to the next by excluding the volatility of results specific to investments, particularly regarding the extent of life and health insurance and property and casualty (P&C) insurance operations, for which a very large proportion of investments are recognized at fair value through profit or loss. The analysis therefore breaks down Desjardins Group's income into two parts, namely operating income and investment income, which make up total income. This measure is not directly comparable to similar measures used by other companies.

Operating income includes net interest income, generated mainly by the Personal and Business Services segment and the Other category, net premiums and other operating income such as deposit and payment service charges, lending fees and credit card service revenues, income from brokerage and investment fund services, management and custodial service fees, foreign exchange income as well as other income. These items, taken individually, correspond to those presented in the Combined Financial Statements.

Investment income

Investment income includes net investment income on securities classified and designated as being at fair value through profit or loss, net investment income on securities classified as being at fair value through other comprehensive income, and net investment income on securities measured at amortized cost and other investment income included in the Combined Statement of Income under “Net investment income”. It also includes the overlay approach adjustment for insurance operations financial assets. The life and health insurance and P&C insurance subsidiaries’ matching activities, which include changes in fair value, gains and losses on disposals and interest and dividend income on securities, are presented with investment income, given that these assets back insurance liabilities, which are recognized under expenses related to claims, benefits, annuities and changes in insurance contract liabilities in the Combined Financial Statements. In addition, this investment income includes changes in the fair value of investments for the Personal and Business Services segment, recognized at fair value through profit or loss.

The following table shows the correspondence of total income between the MD&A and the Combined Financial Statements.

	For the three-month periods ended			For the six-month periods ended	
(in millions of dollars)	**June 30, 2021**	March 31, 2021	June 30, 2020	**June 30, 2021**	June 30, 2020
Presentation of income in the Combined Financial Statements					
Net interest income	**$ 1,452**	$ 1,403	$ 1,368	**$ 2,855**	$ 2,721
Net premiums	**2,587**	2,585	2,238	**5,172**	4,760
Other income					
Deposit and payment service charges	**105**	99	83	**204**	188
Lending fees and credit card service revenues	**182**	187	141	**369**	337
Brokerage and investment fund services	**285**	273	235	**558**	476
Management and custodial service fees	**177**	169	147	**346**	297
Net investment income (loss)[1]	**1,055**	(1,602)	2,624	**(547)**	2,166
Overlay approach adjustment for insurance operations financial assets	**(146)**	(146)	(299)	**(292)**	213
Foreign exchange income	**28**	30	14	**58**	60
Other	**53**	37	58	**90**	87
Total income[2]	**$ 5,778**	$ 3,035	$ 6,609	**$ 8,813**	$ 11,305
Presentation of income in the MD&A					
Net interest income	**$ 1,452**	$ 1,403	$ 1,368	**$ 2,855**	$ 2,721
Net premiums	**2,587**	2,585	2,238	**5,172**	4,760
Other operating income					
Deposit and payment service charges	**105**	99	83	**204**	188
Lending fees and credit card service revenues	**182**	187	141	**369**	337
Brokerage and investment fund services	**285**	273	235	**558**	476
Management and custodial service fees	**177**	169	147	**346**	297
Foreign exchange income	**28**	30	14	**58**	60
Other	**53**	37	58	**90**	87
Operating income	**4,869**	4,783	4,284	**9,652**	8,926
Investment income (loss)					
Net investment income (loss)[1]	**1,055**	(1,602)	2,624	**(547)**	2,166
Overlay approach adjustment for insurance operations financial assets	**(146)**	(146)	(299)	**(292)**	213
Investment income (loss)	**909**	(1,748)	2,325	**(839)**	2,379
Total income[2]	**$ 5,778**	$ 3,035	$ 6,609	**$ 8,813**	$ 11,305

(1) The breakdown of this line item is presented in Note 9, "Net interest income and net investment income (loss)", to the Interim Combined Financial Statements.

(2) To take into account the matching activities of the life and health insurance and property and casualty insurance subsidiaries, the change in this item must be analyzed together with the item "Claims, benefits, annuities and changes in insurance contract liabilities" in the Combined Statement of Income.

Credit loss provisioning rate

The credit loss provisioning rate is used to measure loan portfolio quality and is equal to the provision for credit losses divided by average gross loans and acceptances.

The following table presents the calculation of the credit loss provisioning rate as presented in the MD&A.

	For the three-month periods ended			For the six-month periods ended	
(in millions of dollars and as a percentage)	**June 30, 2021**	March 31, 2021	June 30, 2020	**June 30, 2021**	June 30, 2020
Provision (recovery) for credit losses	**$ (3)**	$ 4	$ 271	**$ 1**	$ 595
Average gross loans	**219,425**	214,224	207,566	**217,128**	206,299
Average gross acceptances	**122**	241	145	**191**	223
Average gross loans and acceptances	**$ 219,547**	$ 214,465	$ 207,711	**$ 217,319**	$ 206,522
Credit loss provisioning rate(1)	**(0.01)%**	0.01%	0.52%	**0.00%**	0.58%

(1) Corresponds to an annualized calculation that takes into account the number of days in the period concerned.

For further information (*media inquiries only*):

Chantal Corbeil
Public Relations
514-281-7229 or 1-866-866-7000, ext. 5557229
media@desjardins.com

Alain Leprohon
Executive Vice-President
Finance, Treasury and Administration
and Chief Financial Officer of Desjardins Group