

Desjardins named Best House, Capital Protection Americas for the third consecutive year

Montreal, September 17, 2025 – Desjardins has received the coveted **Best House, Capital Protection** award at the SRP Americas 2025 Awards Ceremony for the third year running—consolidating its presence as a leader in the capital-protected structured products industry. These annual awards are presented by UK-based industry intelligence organization [Structured Retail Products](#) (SRP). The winner is selected based on total sales and external client satisfaction for capital-protected products.

Desjardins also has received the **Best Distributor, Capital Protection** award for the for the third year in a row. This award recognizes the North or South American financial institution with the highest sales and sales-weighted average performance for its entire range of capital-protected structured products that matured during the year ended March 31, 2025.

This recognition makes it clear that our investment solutions are sound and our approach is effective,” said Frédéric Tremblay, Managing Director, Head of Investment Solutions and Chief Operating Officer for Desjardins Investments Inc. “Winning these awards demonstrates our ability to anticipate the needs of our members and clients while maintaining a level of excellence that sets us apart on the world stage. We’re continuing our efforts to consolidate our position as a leader in Canada and expand our international reach.”

About Desjardins Group

[Desjardins Group](#) is the largest cooperative financial group in North America and the sixth largest in the world, with assets of \$501.3 billion as at June 30, 2025. Desjardins has been named one of the top employers in Canada by both *Forbes* magazine and Mediacorp. It was also recognized as one of the World’s Best Banks in 2025 by *Forbes*. The organization has more than 57,200 skilled employees. 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, its online platforms, and its subsidiaries across Canada. Ranked among the world’s strongest banks according to *The Banker* magazine, Desjardins has one of the highest capital ratios and one of the highest [credit ratings](#) in the industry. In 2025, Desjardins Group is celebrating its 125th anniversary, marking more than a century of focusing its ambitions and expertise on being there for members and clients.

About Structured Retail Products (SRP)

[Structured Retail Products \(SRP\)](#), a division of Euromoney Global Limited, is a firm that was founded in England in 2001. It provides news, data, research, events and training services related to structured products. SRP awards prizes to manufacturers and distributors.

About structured products

Structured products can be broken down into two categories: market-linked guaranteed investments (MLGIs), also called market-linked GICs in the banking world, and structured notes.

MLGI: This is a term deposit, governed by the *Deposit Institutions and Deposit Protection Act*, which guarantees capital upon maturity, as well as minimum returns when applicable. The variable portion of the return is linked to market growth. That means this type of guaranteed investment has a higher level of risk than traditional fixed-rate investments. At maturity, depending on how the markets perform, the variable return could be zero. However, any guaranteed interest will still be paid out. There’s no way to be sure what the return based on market performance will be until the maturity date. Guaranteed investments are not direct investments in the securities that make up the variable return portion. This means investors are not entitled to the same rights and benefits as shareholders,

including the right to receive distributions or dividends, or the right to vote or attend shareholder meetings. The variable return of market-linked guaranteed investments (MLGIs) may be nil at maturity. However, the initial investment and the annual guaranteed return, if any, are still guaranteed at maturity. Investors should read the investment agreement before investing.

Principal protected notes: This is a debt instrument issued by a recognized financial institution (Desjardins) with the initial investment guaranteed at maturity. The return potential is higher than for traditional fixed-income securities, due to the market exposure provided by a diversified reference portfolio made up of company securities or exchange-traded funds (ETFs). Notes can also be redeemed at any time under certain conditions.

Non-principal protected notes: This is a debt instrument issued by a recognized financial institution (Desjardins) with no guarantee on the initial investment. Clients benefit from stock market exposure through a diversified reference portfolio, as well as different levels of protection at maturity. The potential return is generally higher than that of principal protected notes to offset the risk of capital loss if the reference portfolio returns fall below a certain level. These notes can also be redeemed at any time under certain conditions.

Investments in principal protected notes may not be suitable for all investors. Important information is contained in the information statement and oral disclosure document for each principal protected note. Documents regarding note issues are provided on the summary page for each issue. Before purchasing investments, investors should read all documents on a specific note issue carefully and discuss the investment's suitability with their investment advisor or dealer representative. The notes can only be purchased in the Canadian jurisdictions where they are legally distributed, and only from people who are registered and authorized to sell them. Investments in these notes carry certain risks. Returns on notes are determined by the change in value of the underlying assets over the course of the term. There may be no return payable to the investor. Returns cannot be determined before maturity and past performance is not indicative of future returns. Some notes may be subject to caps, participation rates or other limits affecting returns. For principal protected notes, the full principal amount is only repaid at maturity.

Investments in non-principal protected notes may not be suitable for all investors. Important information is contained in the base shelf prospectus, prospectus supplement and pricing supplement for each non-principal protected note. Before purchasing investments, investors should read all documents on a specific note issue carefully and discuss the investment's suitability with their investment advisor or dealer representative. The notes can only be purchased in the Canadian jurisdictions where they are legally distributed, and only from people who are registered and authorized to sell them. Investments in these notes carry certain risks. Repayment of the full principal amount is not guaranteed and depends on the performance of the reference portfolio. Investors could lose part or virtually all of their initial investment. Returns on notes are determined by the change in value of the underlying assets over the course of the term. There may be no return payable to the investor. Returns cannot be determined before maturity and past performance is not indicative of future returns. Some notes may be subject to caps, thresholds, participation rates or other features affecting returns.

Neither principal protected notes nor non-principal protected notes are considered insured deposits under Quebec's *Deposit Institutions and Deposit Protection Act*, the *Canada Deposit Insurance Corporation Act*, or any other deposit insurance plan.

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