

Sustainability Accounting Standards Board (SASB)

2022 DISCLOSURE



SASB DISCLOSURE	DISCLOSURE CODE	2022 DISCLOSURE
<p>Employee Diversity & Inclusion Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees</p>	FN-IB-330a.1	<p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • United Nations Sustainable Development Goals, page 6 • Key indicators of our ESG performance, page 9 • Equity, diversity and inclusion, pages 52 to 56 • Indicators of our equity, diversity and inclusion performance <p>GRI Index</p> <ul style="list-style-type: none"> • Equity, diversity and inclusion – Management approach GRI 405 103-1 103-2 103-3, page 42
<p>Financial Inclusion & Capacity Building (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development</p>	FN-CB-240a.1	<p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • Support for local communities, pages 14 to 16 • Socioeconomic leadership, pages 39 to 44 • Solidarity-based finance programs, page 47 <p>GRI Index</p> <ul style="list-style-type: none"> • Indirect economic impacts – Management approach GRI 203 103-1 103-2 103-3, page 24 • Product responsibility – Management approach GRI 103-1 103-2 103-3, page 37
<p>Financial Inclusion & Capacity Building Number of no-cost retail chequing accounts provided to previously unbanked or underbanked customers</p>	FN-CB-240a.3	<p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • Solidarity-based finance programs, page 47

SASB DISCLOSURE	DISCLOSURE CODE	2022 DISCLOSURE
<p>Financial Inclusion & Capacity Building</p> <p>Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers</p>	<p>FN-CB-240a.4</p>	<p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • United Nations Sustainable Development Goals – Quality education, page 6 • Key indicators of our ESG performance, page 9 • Financial contributions – Federation, caisse, component and CDF donations and sponsorships, page 14 • Personal Finance: I'm in Charge, page 19 • Education that supports financial empowerment, pages 30-31
<p>Integration of ESG Factors in Investment Management and Advisory</p> <p>Amount of assets under management, by asset class, that employ (1) integration of ESG issues, (2) sustainability themed investing, and (3) screening</p>	<p>FN-AC-410a.1</p>	<p>Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • See our four reports according to the Principles for Responsible Investment (PRI) <p>GRI Index</p> <ul style="list-style-type: none"> • Product responsibility – Management approach GRI 103-1 103-2 103-3, page 37 • Shareholder engagement – Management approach GRI 103-1 103-2 103-3, page 41 • GRI FS8, pages 38-39 <p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • Key indicators of our ESG performance – Effective ESG management and integration, page 10 • A one-of-a-kind approach to responsible investment, page 37 <p>2022 Annual Report on Responsible Investment (Desjardins Investments)</p> <p>2021 Responsible Investment Activity Report (Desjardins Global Asset Management)</p>
<p>Integration of ESG Factors in Investment Management and Advisory</p> <p>Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies</p>	<p>FN-AC-410a.2</p>	<p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • Responsible finance, pages 63 to 66 <p>GRI Index</p> <ul style="list-style-type: none"> • Product responsibility – Management approach GRI 103-1 103-2 103-3, page 37 • Shareholder engagement – Management approach GRI 103-1 103-2 103-3, page 41 • GRI FS8, pages 38-39 <p>Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • See our four reports according to the Principles for Responsible Investment (PRI) <p>2022 Annual Report on Responsible Investment (Desjardins Investments)</p> <p>2021 Responsible Investment Activity Report (Desjardins Global Asset Management)</p>

SASB DISCLOSURE	DISCLOSURE CODE	2022 DISCLOSURE
<p>Integration of ESG Factors in Investment Management and Advisory</p> <p>Description of proxy voting and investee engagement policies and procedures</p>	FN-AC-410a.3	<p>2022 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> Shareholder engagement, page 66 <p>GRI Index</p> <ul style="list-style-type: none"> Shareholder engagement – Management approach GRI 103-1 103-2 103-3, page 41 <p>Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> See our four reports according to the Principles for Responsible Investment (PRI) <p>Responsible Investment 2021 Activity Report (Desjardins Global Asset Management)</p>
<p>Professional Integrity</p> <p>(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings</p>	FN-IB-510b.1	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> Note 29 – Commitments, guarantees and contingent liabilities - Litigation, page 214
<p>Business Ethics</p> <p>Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations</p>	FN-AC-510a.1 FN-CB-510a.1 FN-IB-510a.1	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> Provisions and contingent liabilities, page 105 Note 29 – Commitments, guarantees and contingent liabilities - Litigation, page 214
<p>Business Ethics</p> <p>Description of whistleblower policies and procedures</p>	FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	<p>Desjardins Code of Professional Conduct</p> <ul style="list-style-type: none"> Reporting, page 9
<p>Systemic Risk Management</p> <p>Global systematically important bank (G-SIB) score, by category; include a description of whether the score is calculated by Desjardins or obtained from a regulatory authority and whether Desjardins is required to report the underlying data to the regulators</p>	FN-CB-550a.1	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> Domestic systemically important financial institution, page 8 Note 26 – Capital management, page 207 <p>Additional information</p> <ul style="list-style-type: none"> Pillar 3 financial disclosure requirements, page 9 Table 23 – Summary of ratios regulated by the AMF under Basel III, page 51

SASB DISCLOSURE	DISCLOSURE CODE	2022 DISCLOSURE
<p>Systemic Risk Management</p> <p>Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities</p>	FN-CB-550a.2	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Table 23 – Summary of ratios regulated by the AMF under Basel III, page 51 • Desjardins-wide integrated stress testing, page 62 • Basel capital accord, page 66 • Management of market risk related to trading activities – Value at risk – Stress testing, page 83
<p>Systemic Risk Management</p> <p>Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management</p>	FN-AC-550a.2	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Liquidity risk, pages 85 to 89 • Pillar 3 financial disclosure requirements, page 9 • Integrated Risk Management Framework, page 61
<p>Data Security</p> <p>Description of approach to identifying and addressing data security risks</p>	FN-CB-230a.2	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Message from the president and CEO, page IV • Security is our priority, page XI • Protection of data confidentiality and security, page 9 • Strategic orientations and financial objectives, pages 17-18 • Main risks and emerging risks, page 58 • Risk management governance, pages 64-65 • Risk management commission, page 237 <p>GRI Index</p> <ul style="list-style-type: none"> • Fraud and financial crime prevention – Management approach GRI 205 103-1 103-2 103-3, pages 26 to 28 • Information security and physical security – Management approach GRI 103-1 103-2 103-3, pages 44-45 • Member/client privacy and data protection – Management approach GRI 418 103-1 103-2 103-3, page 46
<p>Customer Privacy</p> <p>Total amount of monetary losses as a result of legal proceedings associated with customer privacy</p>	FN-CF-220a.2	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Legal and regulatory risk, page 98 • Note 29 – Commitments, guarantees and contingent liabilities – Privacy breach, page 214
<p>Discriminatory Lending</p> <p>(1) Number, (2) value, and (3) weighted average loan-to-value (LTV) ratio of mortgages issued to (a) minority and (b) all borrowers, by FICO scores above and below 660</p>	FN-MF-270b.1	<p>2022 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Credit risk, page 68 • Credit risk mitigation, page 73 • Table 40 – Residential mortgage portfolio, page 78