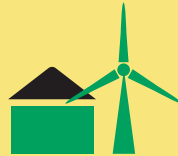




Change the world, one step at a time!

Commitments that become reality

Desjardins Group Corporate Executive, Executive and Corporate Divisions



In partnership with **équiterre**



Desjardins



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ENVIRONMENTALLY FRIENDLY TRANSPORTATION

Action 1 : **Reduce gas consumption**

Adopt measures to reduce the gas consumption of Desjardins manager's vehicles

Project progress

2009 initiative

- Desjardins participation in the Agence de l'efficacité énergétique pilot project for the development of a training program on fuel-efficient driving techniques

Ongoing

- Strengthened environmental measures in the Desjardins Group management automobile policy, which will come into effect on January 1, 2009, including:
 - Incentives for purchasing more environmentally friendly vehicles that respect target consumption ratings
 - Credits or penalties depending on whether targets are achieved or exceeded
 - Prohibiting remote starters
 - Periodic reminders to encourage users to get tune-ups



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ENVIRONMENTALLY FRIENDLY TRANSPORTATION

Action 2 : **Reduce work-related travel**

Optimize technological tools to reduce work-related travel

Project progress

2009 initiatives

- Awareness campaign on the increased use of teleconferencing, alternative transportation and the Desjardins shuttle for employees in the Wealth Management and Life and Health Insurance business sector
- Ridesharing pilot project for the 20th Congress of Elected Officers

Ongoing

- Analysis of current usage statistics for videoconferences and teleconferences
- Addition of seven videoconference rooms in offices of the Wealth Management and Life and Health Insurance sector
- Desjardins shuttle between Lévis and Montréal



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ENVIRONMENTALLY FRIENDLY TRANSPORTATION

Action 3 : **Encourage the use of alternative transportation**

Adopt an environmentally-friendly transportation strategy by encouraging the use of public transit, carpools, bicycles, walking, etc.

Project progress

2009 initiatives

- Addition of bike racks for 130 bicycles in the parking garage at Complexe Desjardins, for a total of 344 rack spaces for bicycles inside and outside of the building
- Evaluation by Vélo Québec of the quality and number of bike rack spaces offered on Desjardins properties

Ongoing

- Creation of a committee on alternative transportation (DG)
 - Survey on the transportation habits of 15,590 employees
 - Development of a Desjardins Group action plan (Q3 and Q4 2009)
 - Implementation of action plan in 2010
- Software to pair carpoolers in Lévis and Québec City within the Wealth Management and Life and Health Insurance Executive Division
- Promotion of employee awareness about the impact of their transportation behaviour and habits for certain Wealth Management and Life and Health Insurance teams



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 4 : **Include sustainable development criteria in procurement practices, particularly by:**

providing buyers with the tools to include the concept of product life cycle in their invitations to tender

Project progress

2009 initiatives

- Participation in Espace Québécois de concertation sur les pratiques d'approvisionnement responsable
- BONUSDOLLARS catalogue: Pilot offer to exchange BONUSDOLLARS for donations to a non-profit organization working in sustainable development, which for 2009 is Équiterre
- Launch of SocieTerra Portfolios, a socially responsible investment fund that selects businesses based on evaluations of environmental, social, and governance criteria, as well as financial performance



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 4 : Include sustainable development criteria in procurement practices, particularly by: *(continued)*

gradually increasing the proportion of ethical promotional material in the Desjardins catalogue

Project progress

2009 initiative

Ongoing

- Section in the FCDQ's promotional material catalogue and the BONUSDOLLARS catalogue that provides information on the environmental features of products offered
- Online availability of the FCDQ's promotional material catalogue (savings of about 97,200 sheets of paper / year)
- Online availability of the VISA BONUSDOLLARS catalogue



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 4 : **Include sustainable development criteria in procurement practices, particularly by:** *(continued)*

raising awareness among managers, employees, members and clients about the effects of the choices they make as consumers

Project progress

Ongoing

- Internal forum on the ethical supply chain
- Training for Procurement Department buyers on life cycle analysis by CIRAIG
- Integration of a new sustainable development clause in the Procurement Department's request for proposals template
- Partner of the Protégez-vous Achetez vert (Buy green) guide
- Capsules on ethical consumption broadcast on Desjardins.com
- Publication of articles on ethical consumption in internal and external Desjardins publications
- Publication of a checklist on ethical purchasing



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 5 : **Increase the consumption of certified fair-trade coffee**

Increase the proportion of certified fair-trade coffee purchased and encourage the selection of other fair-trade products such as sugar, chocolate and tea

Project progress

2009 initiatives

- Distribution on the Lévis and Montréal campuses of fair-trade coffee from a Mexican cooperative supported by pre-exportation financing for fair-trade coffee producers from Développement international Desjardins (DID)
- Installation of a new certified organic, fair-trade coffee service for certain Technology and Shared Services teams
- Installation of new more responsible coffee machines offering organic and fair-trade certified coffee with waste composting on the 39th and 40th floor of Complexe Desjardins, and on 6 west in Lévis

Ongoing

- Transition toward fair-trade coffee within several business sectors
- A Fair-trade Christmas hamper contest to raise employee awareness of ethical consumption
- Pre-export financing service for free-trade coffee producers developed by Développement international Desjardins (DID)



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FAIR TRADE AND ETHICAL CONSUMPTION

Action **6** : **Encourage community-supported agriculture**

Set up partnerships to develop a network for community-supported organic agriculture

Project progress

2009 initiatives

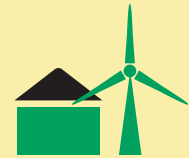
- Awareness campaign for Desjardins members and clients on community supported agriculture through the “GO Eco-Green, GET Organic Fresh” contest
- Renewed partnership with the La Mauve cooperative

Ongoing

- Promotion of awareness among employees and members to encourage signing up for organic food boxes (winter and summer)
- Partnership with Coopérative La Mauve to create a drop-off location for the delivery of organic food boxes on the Lévis campus



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 7 : **Make buildings more environmentally responsible**

Upgrade current equipment and plan other energy-efficient action.
Put in place mechanisms to ensure responsible water use

Project progress

2009 initiative

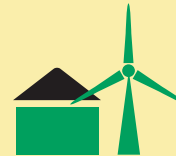
- Creation of an adapted energy-efficiency guide for caisses

Ongoing

- Development of a Desjardins Group energy efficiency program
 - Energy audit and characterization pilot project for 15 caisse network buildings (October 2008)
- Partnership with the Association québécoise pour la maîtrise de l'énergie (AQME), and four other large companies, to improve Desjardins Group's energy efficiency



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 7 : **Make buildings more environmentally responsible**

(continued)

Upgrade current equipment and plan other energy-efficient action.
Put in place mechanisms to ensure responsible water use

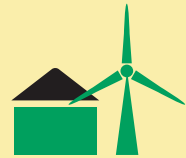
Project progress

Ongoing (continued)

- Complexe Desjardins
 - Received the BOMA International Office Building of the Year award in the Renovated Building category in Denver, Colorado
 - Admitted to Hydro-Québec's EcoElectric network
 - BOMA Québec Go Green certification
 - Winner in the AQME Énergia 2007 contest in the Energy Efficiency Project— Existing Building category
- Head office at 100 Des Commandeurs
 - BOMA Québec Go Green certification



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 7 : **Make buildings more environmentally responsible**

(continued)

Upgrade current equipment and plan other energy-efficient action.
Put in place mechanisms to ensure responsible water use

Project progress

Ongoing (continued)

- Various energy-saving measures for heating, ventilation, air conditioning and lighting systems were implemented at several Desjardins Group locations
- Energy-efficiency measures carried out in one of the Wealth Management and Life and Health Insurance offices in Lévis (application for the AQME Énergia 2008 contest)
- Renovations in line with LEED standards at one Wealth Management and Life and Health Insurance location in Montréal and at Carrefour Desjardins



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action **8** : **Favour energy-efficient equipment**

Standardize the purchase of energy-efficient equipment and enable the standby parameters on all items

Project progress

2009 initiative

- Progressive installation of multifunction printers (fax machine/printer/scanner) to promote savings of energy and ink within the Finance and Treasury Executive Division and Chief Financial Office

Ongoing

- Energy-efficiency criteria during the purchase of new equipment (computers, photocopiers, printers, refrigerators, etc.)
- Activation of standby parameters for all printers and photocopiers



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 9 : **Implement a residual materials management program**

Put in place a residual materials management program and ensure employee participation in this program

Project progress

2009 initiatives

- Evaluation of new containers for meals offered on the Desjardins shuttle
- Elimination of bottled water purchases through the installation of a filtration system that distributes water to the entire floor in Montréal for certain Business Services teams
- Research and development contract signed with Polytechnique Montréal, UQAM, Desjardins Group and Groupe Excelso for a comparative life cycle analysis of materials used in disposable dishware
- Waste characterization study carried out at Complexe Desjardins to measure the performance of the residual materials management program
- Installation of recovery bins in conference rooms for several occupants at Complexe Desjardins, study on exterior wastebasket prototypes for Complexe entrances, and addition of recovery baskets to make the recovery of retailers' cardboard boxes more efficient
- Paper cups replaced with reusable cups and plastic stir sticks replaced with wooden ones for certain Technology and Shared Services teams
- 10 of our establishments have been recognized as level 2 establishments in Recyc-Québec's ICI on recycle! program



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 9 : **Implement a residual materials management program** *(continued)*

Put in place a residual materials management program and ensure employee participation in this program

Project progress

Ongoing *(continued)*

- Project to remove styrofoam cups ongoing at several locations
- Recycling of ink cartridges and computers
- Partnership agreement with Cascades—turn toward purchasing 100% post-consumer recycled paper

Project progress

Ongoing *(continued)*

- Recovery of used carpets during carpet change projects in certain Wealth Management and Life and Health Insurance and Property and Casualty Insurance locations



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **10** : **Redistribute surplus food**

Ensure the redistribution of surplus food at Desjardins functions to mutual aid organizations

Project progress

2009 initiative

- Cooperative network solicitation for the redistribution of surplus food supplies in all regions through the organization La Tablée des Chefs

Ongoing

- Partnership with the La Tablée des Chefs
- Redistribution of surplus food during eco-friendly events
- Publication of checklists on food redistribution and organization of an eco-friendly event



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **11** : **Encourage employee social involvement**

Promote, value and publicize employees' involvement

Project progress

2009 initiative

- Within certain Finance and Treasury and Chief Financial Office teams, Valentine's Day contest for a \$500 donation to the organization of the winner's choice

Ongoing

- Contest for employees who are committed to volunteering to with recognized non-profit associations or agencies
- Gifts to recognize the contribution of members who are very active with the Green Squad
- AccèsD's Citoyen coopératif program, through which all employees commit to make at least one donation per year to the community (in money, in time, etc.)



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **12** : **Raise awareness among Desjardins stakeholders of sustainable development issues**

Implement and support various awareness and education activities associated with these 11 actions, including their awareness objectives (e.g. training, Intranet, NGO partnerships)

Project progress

2009 initiative

- Financial support for the centre for sustainable development
- Desjardins association with The Climate Project Canada to contribute to citizen awareness of the importance of finding solutions to slow and adapt to changes in the climate
- Replacement of disposable shopping bags with reusable ones at the Place Desjardins customer service counter at the Complexe
- Awareness campaign launched in September 2009 on fair-trade coffee with communications targeting both Desjardins Group employees and the general public
- Participation of Développement international Desjardins at the Foire du commerce équitable in Montréal on May 2, 2009, and the Porte ouverte de la consommation responsable in Québec City on May 9
- Promotion of Équiterre's Change the World, One Step at a Time campaign, which also targets actions that individuals can take in their own homes
- Finalist for the 2009 Quebec Corporate Citizenship Award in social responsibility

Ongoing

- Desjardins's nomination for the 2008 Quebec Corporate Citizenship Award
- Awareness capsules in Desjardins electronic media
- Reports on sustainable development in internal and external Desjardins publications
- Editorial advertising in Corporate Knights



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **12** : **Raise awareness among Desjardins stakeholders of sustainable development issues**

Implement and support various awareness and education activities associated with these 11 actions, including their awareness objectives (e.g. training, Intranet, NGO partnerships)

Project progress

Ongoing (continued)

- New Social Responsibility and Cooperative Report for 2008 in line with Global Reporting Initiative standards
- Awareness-raising activities conducted by Green Squads
- 2008 progress assessment of the *Change the World, One Step at a Time* project
- Signing of the Great Declaration to continue building a world that is more just, more open and more united (August 2008)