

# 2009 SOCIAL AND COOPERATIVE RESPONSIBILITY REPORT (SCRR)



## Global Reporting Initiative (GRI) Indicators

REPORTING LEVEL LEGEND: ● Fully reported ○ Partially reported ○ Not reported

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>STRATEGY AND ANALYSIS</b>			
1.1	Statement from the most senior decision-maker of the organization (e.g. CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	●	<b>2009 Social and Cooperative Responsibility Report (SCRR)</b> Pages 4–5: - Message from the Chair of the Board, President and CEO
1.2	Description of key impacts, risks, and opportunities.	○	<b>2009 SCRR</b> Pages 4–5: - Message from the Chair of the Board, President and CEO Pages 32–33: - Impact of financing activities on climate change Page 35: - Socially and environmentally responsible products
<b>ORGANIZATIONAL PROFILE</b>			
2.1	Name of the organization.	●	Desjardins Group (DG)
2.2	Primary brands, products, and/or services.	●	<b>DG 2009 Annual Report</b> Pages 72–73: - Active across all business sectors
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	●	<b>DG 2009 Annual Report</b> Page 35: - Organization chart
2.4	Location of organization’s headquarters.	●	Lévis, Québec, Canada
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	●	<b>2009 SCRR</b> Pages 8–9: - Desjardins Group’s activities in Québec and across Canada - A strong international role
2.6	Nature of ownership and legal form.	●	<b>DG 2009 Annual Report</b> Page 3
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	●	<b>2009 SCRR</b> Pages 8–9: - Desjardins Group’s activities in Québec and across Canada - A strong international role
2.8	Scale of the reporting organization.	●	<b>2009 SCRR</b> Page 7: - Overview of Desjardins Group
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	●	<b>DG 2009 Annual Report</b> Pages 34–35: - Organizational structure

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>ORGANIZATIONAL PROFILE (CONTINUED)</b>			
2.10	Awards received in the reporting period.	●	<b>DG 2009 Annual Report</b> Pages 54–55
<b>REPORT PARAMETERS</b>			
3.1	Reporting period (e.g. fiscal/calendar year) for information provided.	●	<b>2009 SCRR</b> Page 7: - Note
3.2	Date of most recent previous report.	●	2008
3.3	Reporting cycle.	●	Annual
3.4	Contact point for questions regarding the report or its contents.	●	Corporate Communications Administrative Department Communications Corporate Division Desjardins Group Telephone: 418-835-8444 Toll-free: 1-866-835-8444
3.5	Process for defining report content.	●	<b>2009 SCRR</b> Page 6: - Reporting framework
3.6	Boundary of the report (e.g. countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	●	<b>2009 SCRR</b> The <i>2009 Social and Cooperative Responsibility Report</i> presents the performance of all Desjardins Group components, except Desjardins Credit Union and the affiliated federations in New Brunswick and Manitoba.
3.7	State any specific limitations on the scope or boundary of the report.	●	<b>2009 SCRR</b> The <i>2009 Social and Cooperative Responsibility Report</i> presents the performance of all Desjardins Group components, except Desjardins Credit Union and the affiliated federations in New Brunswick and Manitoba.
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	●	None
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the indicators and other information in the report.	◐	Available upon request
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g. mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	●	Indicated in table where applicable
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	●	None
3.12	Table identifying the location of the Standard Disclosures in the report.	●	Yes
3.13	Policy and current practice with regard to seeking external assurance for the report.	●	No external assurance

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>GOVERNANCE, COMMITMENTS AND ENGAGEMENT</b>			
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight (for economic, social and environmental performance).	●	<b>DG 2009 Annual Report</b> Pages 216–217: - The FCDQ’s governance policy - Management of the FCDQ - Strategic and financial planning process Page 221: - Composition of commissions and committees - Responsibility for corporate governance Pages 222–224: - Mandates and composition of the commissions, committees and Board of Ethics and Professional Conduct of the FCDQ
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization’s management and the reasons for this arrangement).	●	<b>DG 2009 Annual Report</b> Page 221: - Defining the authority of the DG Management Committee - The Board’s independence from the Management Committee - Position against separating the functions of Chair of the Board, and Chief Executive Officer
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	●	<b>DG 2009 Annual Report</b> Pages 217–218: - Composition of the Board of Directors - Applying the definition of unrelated party - Nominations process
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	●	<b>DG 2009 Annual Report</b> Page 218: - Nominations process <b>2009 SCRR</b> Page 13: - Democratic and ethical governance
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization’s performance (including social and environmental performance).	●	<b>DG 2009 Annual Report</b> Pages 218–219: - Assessing the effectiveness of structures - Remuneration policy for directors Page 223: - Human Resources Commission - Committee on the Aggregate Remuneration of the President and Chief Executive Officer of DG
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	●	<b>DG 2009 Annual Report</b> Page 216: - Culture of integrity Page 224: - Board of Ethics and Professional Conduct
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization’s strategy on economic, environmental, and social topics.	●	<b>DG 2009 Annual Report</b> Page 218: - Orientation and training program for new directors Page 222: - Cooperative Orientations Commission

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>GOVERNANCE, COMMITMENTS AND ENGAGEMENT (CONTINUED)</b>			
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	●	<b>DG 2009 Annual Report</b> Page 216: - The FCDQ's governance policy - Culture of integrity Page 224: - Board of Ethics and Professional Conduct <b>2009 SCRR</b> Page 3: - A mission that still holds strong - Strong values
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	●	<b>DG 2009 Annual Report</b> Pages 216–217: - Strategic and financial planning process - Identification and management of main risks - Integrity of the internal control and management reporting systems Pages 222–224: - Audit and Inspection Commission - Risk Management Commission - Investment Commission - DG Management Committee
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	●	<b>DG 2009 Annual Report</b> Page 218: - Assessing the effectiveness of structures
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	●	<b>2009 SCRR</b> Pages 53–54: - Sustainable development policy
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	●	<b>2009 SCRR</b> Pages 53–55: - The environment
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization has positions in governance bodies; participates in projects or committees; provides substantive funding beyond routine membership dues; or views membership as strategic.	●	<b>2009 SCRR</b> Pages 50–52: - Support for the cooperative movement at home and abroad Page 62: - Ensuring fair representation of women
4.14	List of stakeholder groups engaged by the organization.	●	<b>2009 SCRR</b> Page 11: - Stakeholder dialogue
4.15	Basis for identification and selection of stakeholders with whom to engage.	●	<b>2009 SCRR</b> Page 11: - Stakeholder dialogue
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	●	<b>2009 SCRR</b> Page 11: - Stakeholder dialogue
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	●	<b>2009 SCRR</b> Page 11: - Stakeholder dialogue

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>ECONOMIC PERFORMANCE INDICATORS</b>			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	●	<b>DG 2009 Annual Report</b> Pages 6–7: - Cooperation: A model that combines stability and performance Page 99: - Non-interest expense Page 100: - Income and other taxes
EC2	Financial implications and other risks and opportunities for the organization’s activities due to climate change.	○	Not reported
EC3	Coverage of the organization’s defined benefit plan obligations.	●	<b>2009 SCRR</b> Page 59: - Work environment
EC4	Significant financial assistance received from government.	○	Not reported
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	○	Not reported
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	◐	<b>2009 SCRR</b> Page 54: - Responsible procurement policy
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	○	Not reported
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	○	Not reported
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	●	<b>2009 SCRR</b> Pages 40–42: - Venture capital investments - Economic spinoffs
<b>ENVIRONMENTAL PERFORMANCE INDICATORS</b>			
EN1	Materials used by weight or volume.	◐	<b>2009 SCRR</b> Page 54: - Responsible procurement - Paper consumption
EN2	Percentage of materials used that are recycled input materials.	◐	<b>2009 SCRR</b> Page 54: - Paper consumption
EN3	Direct energy consumption by primary energy source.	●	<b>2009 SCRR</b> Page 57: - Energy consumption by source
EN4	Indirect energy consumption by primary source.	●	<b>2009 SCRR</b> Page 57: - Energy consumption by source
EN5	Energy saved due to conservation and efficiency improvements.	○	Not reported

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>ENVIRONMENTAL PERFORMANCE INDICATORS (CONTINUED)</b>			
EN6	Initiatives to provide energy-efficient or renewable energy-based products and services, and reductions in energy requirements as a result of these initiatives.	●	<b>2009 SCRR</b> Page 54: - Responsible procurement - Responsible procurement policy Page 55: - Residual materials management Page 56: - Climate change: Encouraging low environmental impact service delivery Page 57: - Raising awareness: The Climate Project Canada - David Suzuki Foundation
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	●	<b>2009 SCRR</b> Page 56: - Climate change - Automobile policy for managers - Desjardins Alternative Transportation Program
EN8	Total water withdrawal by source.	○	Not reported
EN9	Water sources significantly affected by withdrawal of water.	○	Does not apply
EN10	Percentage and total volume of water recycled and reused.	○	Not reported
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	○	Not reported
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	○	Does not apply
EN13	Habitats protected or restored.	○	Does not apply
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	○	Not reported
EN15	Number of IUCN (International Union for Conservation of Nature) Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	○	Does not apply
EN16	Total direct and indirect greenhouse gas emissions by weight.	●	<b>2009 SCRR</b> Page 57: - Review of greenhouse gas emissions
EN17	Other relevant indirect greenhouse gas emissions by weight.	●	<b>2009 SCRR</b> Page 57: - Review of greenhouse gas emissions
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	●	<b>2009 SCRR</b> Page 56: - Automobile policy for managers - Energy-efficient buildings program - Desjardins Alternative Transportation Program
EN19	Emissions of ozone-depleting substances by weight.	○	Not reported
EN20	NO <sub>x</sub> , SO <sub>2</sub> and other significant air emissions by type and weight.	○	Not reported

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>ENVIRONMENTAL PERFORMANCE INDICATORS (CONTINUED)</b>			
EN21	Total water discharge by quality and destination.	○	Not reported
EN22	Total weight of waste by type and disposal method.	○	Not reported
EN23	Total number and volume of significant spills.	○	Not reported
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	○	Not reported
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	○	Does not apply
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	●	<p><b>2009 SCRR</b>  Pages 25–26:  - Socially and environmentally responsible products  Page 29:  - Energy-efficiency loan  Page 33:  - Global Equity Guaranteed Investment  Page 35:  - Socially and environmentally responsible products  - Green insurance products  Page 54:  - Responsible procurement  - Responsible procurement policy  Page 55:  - Residual materials management  Page 56:  - Climate change: Encouraging low environmental impact service delivery  Page 57:  - Raising awareness: The Climate Project Canada  - David Suzuki Foundation</p>
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	○	Not reported
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	○	Not reported
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	○	Not reported
EN30	Total environmental protection expenditures and investments by type.	○	Not reported
<b>SOCIAL PERFORMANCE INDICATORS: LABOUR PRACTICES AND DECENT WORK</b>			
LA1	Total workforce by employment type, employment contract, and region.	●	<p><b>2009 SCRR</b>  Page 61:  - Employee distribution</p>
LA2	Total number and rate of employee turnover by age group, gender, and region.	◐	<p><b>2009 SCRR</b>  Page 60:  - Voluntary departures of regular employees</p>

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>SOCIAL PERFORMANCE INDICATORS: LABOUR PRACTICES AND DECENT WORK (CONTINUED)</b>			
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	○	Not reported
LA4	Percentage of employees covered by collective bargaining agreements.	○	Not reported
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	○	Not reported
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	○	Not reported
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities by region.	○	Not reported
LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	●	<b>2009 SCRR</b> Pages 64–65: - Health and well-being
LA9	Health and safety topics covered in formal agreements with trade unions.	○	Not reported
LA10	Average hours of training per year per employee by employee category.	○	Not reported
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	●	<b>2009 SCRR</b> Page 60: - Training and careers
LA12	Percentage of employees receiving regular performance and career development reviews.	○	Not reported
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	●	<b>2009 SCRR</b> Pages 13–15: - Democratic and ethical governance Pages 61–63: - Representation
LA14	Ratio of basic salary of men to women by employee category.	◐	<b>2009 SCRR</b> Page 62: - Pay equity
<b>SOCIAL PERFORMANCE INDICATOR: HUMAN RIGHTS AND PROCUREMENT</b>			
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	◐	<b>2009 SCRR</b> Page 16: - Human rights
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	◐	<b>2009 SCRR</b> Page 16: - Human rights
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	◐	<b>2009 SCRR</b> Page 16: - <i>Code of Ethics and Professional Conduct</i> - Human rights Pages 32–33: - Socially and environmentally responsible products - Socially responsible investing

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>SOCIAL PERFORMANCE INDICATOR: HUMAN RIGHTS AND PROCUREMENT (CONTINUED)</b>			
HR4	Total number of incidents of discrimination and actions taken.	●	<b>2009 SCRR</b> Page 17: - Complaint management - Number of complaints handled by the Ombudsman
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	○	Not reported
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour.	○	Does not apply
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures taken to contribute to the elimination of forced or compulsory labour.	○	Does not apply
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	○	Does not apply
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	○	Not reported
<b>SOCIAL PERFORMANCE INDICATORS: SOCIETY</b>			
S01	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	○	Not reported
S02	Percentage and total number of business units analyzed for risks related to corruption.	●	<b>2009 SCRR</b> Page 18: - Anti-corruption measures
S03	Percentage of employees trained in organization's anti-corruption policies and procedures.	○	Not reported
S04	Actions taken in response to incidents of corruption.	●	<b>2009 SCRR</b> Page 18: - Anti-corruption measures
S05	Public policy positions and participation in public policy development and lobbying.	●	<b>2009 SCRR</b> Page 17: - Framework for representation activities
S06	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	○	Not reported
S07	Total number of legal actions for anticompetitive behaviour, anti-trust, and monopoly practices and their outcomes.	○	Not reported
S08	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	○	Not reported

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>SOCIAL PERFORMANCE INDICATORS: PRODUCT RESPONSIBILITY</b>			
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	○	Not reported
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services, by type of outcomes.	○	Not reported
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	○	Not reported
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes.	○	Not reported
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	●	<b>2009 SCRR</b> Page 26: - Member satisfaction Page 30: - Business member satisfaction Pages 21–22: - A service-oriented approach and performance model
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	●	<b>2009 SCRR</b> Page 16: - <i>Code of Ethics and Professional Conduct</i> Page 39: - Regional economic development policy Pages 46–47: - Sponsorships and donations
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	○	Not reported
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	○	Not reported
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	○	Not reported
<b>SECTOR SUPPLEMENT: FINANCIAL SERVICES</b>			
FS1	Policies with specific environmental and social components applied to business lines.	●	<b>2009 SCRR</b> Page 16: - <i>Code of Ethics and Professional Conduct</i> Page 33: - Proxy voting rights policy Page 53: - The environment - Sustainable development policy Page 54: - Responsible procurement policy

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>SECTOR SUPPLEMENT: FINANCIAL SERVICES (CONTINUED)</b>			
FS2	Procedures for assessing and screening environmental and social risks in business lines.	●	<b>2009 SCRR</b> Page 28: - Credit to businesses – evaluating environmental risk Page 29: - Energy-efficiency loan
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	○	Not reported
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	○	Not reported
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	●	<b>2009 SCRR</b> Pages 10–11: - Stakeholder dialogue Page 28: - Credit to businesses – evaluating environmental risk Page 29: - Energy-efficiency loan Page 25: - Socially and environmentally responsible products Page 44: - <i>École de l'argent</i> Pages 46–47: - AssurFinance for Individuals - Sponsorships and donations Page 52: - Sharing our cooperative know-how around the world
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	●	<b>2009 SCRR</b> Pages 27–28: - Distribution of the business loan portfolio in Québec and Ontario
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	◐	<b>2009 SCRR</b> Page 32: - Socially responsible funds outstanding Page 34: - Critical illness insurance - GetWell Insurance
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	◐	<b>2009 SCRR</b> Page 32: - Socially responsible funds outstanding Page 25: - Planetair and Équiterre BONUSDOLLARS Page 33: - Global Equity Guaranteed Investment
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	○	Not reported
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	○	Not reported

REFERENCE	DESCRIPTION OF INDICATOR	REPORTING LEVEL	DESJARDINS RESPONSE
<b>SECTOR SUPPLEMENT: FINANCIAL SERVICES (CONTINUED)</b>			
FS11	Percentage of assets subject to positive and negative environmental or social screening.	○	Not reported
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	●	<b>2009 SCRR</b> Page 33: - Proxy voting rights policy
FS13	Access points in low-populated or economically disadvantaged areas by type.	●	<b>2009 SCRR</b> Pages 22–24, 27, 31, 35: - Service accessibility
FS14	Initiatives to improve access to financial services for disadvantaged people.	●	<b>2009 SCRR</b> Page 24: - Virtual accessibility - Accessible ATMs - Buildings for people with reduced mobility Page 25: - Socially and environmentally responsible products: Desjardins Mutual Assistance Funds Pages 29–30: - Solidarity products Pages 50–52: - Support for the cooperative movement at home and abroad - Sharing our cooperative know-how around the world
FS15	Policies for the fair design and sale of financial products and services.	○	Not reported
FS16	Initiatives to enhance financial literacy by type of beneficiary.	●	<b>2009 SCRR</b> Page 7 Page 25: - Socially and environmentally responsible products: Desjardins Mutual Assistance Funds Page 30: - Créavenir Page 37: - Financial and economic education Pages 42–46: - Financial education Page 24: - Facilitating financial integration for newcomers