

# SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) – 2023 DISCLOSURE



SASB DISCLOSURE	DISCLOSURE CODE	2023 DISCLOSURE
<b>Employee Diversity &amp; Inclusion</b> Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	FN-IB-330a.1	<a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"><li>• 1.5 Key indicators of our ESG performance (page 10)</li><li>• 4.7 Equity, diversity and inclusion (pages 47 to 50) and Appendixes (page 72)</li></ul>
<b>Financial Inclusion &amp; Capacity Building</b> (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	<a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"><li>• 2.1 Financial inclusion and accessibility (pages 12 to 15)</li><li>• 4.2 Support for local communities (pages 38 and 39)</li><li>• 4.5 Solidarity-based finance around the globe (page 44)</li></ul>
<b>Financial Inclusion &amp; Capacity Building</b> Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	FN-CB-240a.4	<a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"><li>• 1.5 Key indicators of our ESG performance (page 10)</li><li>• 2.1 Financial inclusion and accessibility (pages 12 to 15)</li><li>• 2.2 Financial empowerment (pages 16 and 17)</li></ul>
<b>Integration of ESG Factors in Investment Management and Advisory</b> Amount of assets under management, by asset class, that employ (1) integration of ESG issues, (2) sustainability themed investing, and (3) screening	FN-AC-410a.1	<a href="#">Our ESG reports page</a> <ul style="list-style-type: none"><li>• See our 4 reports according to the Principles for Responsible Investment (PRI)</li></ul> <a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"><li>• 1.5 Key indicators of our ESG performance (page 10)</li><li>• 2.4 Responsible products and services (pages 22 to 24) and Appendixes (page 69)</li></ul> <a href="#">2023 Annual Report on Responsible Investment</a> (Desjardins Investments) <a href="#">Annual Report on Responsible Investment</a> (Desjardins Global Asset Management)
<b>Integration of ESG Factors in Investment Management and Advisory</b> Commercial and industrial credit exposure, by industry	FN-CB-410a.1	<a href="#">2023 Report on Principles for Responsible Banking</a> (pages 5 and 6)



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<b>Integration of ESG Factors in Investment Management and Advisory</b> Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies	FN-AC-410a.2	<a href="#">Our ESG reports page</a> <ul style="list-style-type: none"> <li>• See our 4 reports according to the Principles for Responsible Investment (PRI)</li> </ul> <a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"> <li>• 2.4 Responsible products and services (pages 22 to 24)</li> </ul> <a href="#">2023 Annual Report on Responsible Investment</a> (Desjardins Investments) <a href="#">Annual Report on Responsible Investment</a> (Desjardins Global Asset Management)
<b>Integration of ESG Factors in Investment Management and Advisory</b> Description of proxy voting and investee engagement policies and procedures	FN-AC-410a.3	<a href="#">Our ESG Reports page</a> <ul style="list-style-type: none"> <li>• See our 4 reports according to the Principles for Responsible Investment (PRI)</li> </ul> <a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"> <li>• 2.4 Responsible products and services (pages 22 to 24)</li> </ul> <a href="#">Annual Report on Responsible Investment</a> (Desjardins Global Asset Management) <a href="#">Policy on the Exercise of Proxy Voting Rights</a> (Desjardins Global Asset Management)
<b>Transparent Information and Fair Advice for Customers</b> Description of approach to informing customers about products and services	FN-IN-270a.4	<a href="#">2023 Report on Sustainable Insurance</a> (pages 3 to 8) <a href="#">2023 Annual Report on Responsible Investment</a> (Desjardins Investments)
<b>Accounting Metric</b> (1) Total registered and (2) total unregistered assets under management (AUM)	FN-AC-000.A	<a href="#">2023 Desjardins Group Annual Report</a> (page 11)
<b>Professional Integrity</b> (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	FN-IB-510b.1	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>• Note 29 – Commitments, guarantees and contingent liabilities – Litigation (page 231)</li> </ul>
<b>Business Ethics</b> Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-AC-510a.1 FN-CB-510a.1 FN-IB-510a.1	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>• Provisions and contingent liabilities (page 99)</li> <li>• Note 29 – Commitments, guarantees and contingent liabilities – Litigation (page 231)</li> </ul>
<b>Business Ethics</b> Description of whistleblower policies and procedures	FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	<a href="#">Desjardins Code of professional conduct</a> <ul style="list-style-type: none"> <li>• Reporting (page 9)</li> </ul>
<b>Systemic Risk Management</b> 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	FN-CB-550a.1	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>• Domestic systemically important financial institution (page 5)</li> <li>• Note 26 – Capital management (page 225)</li> </ul> Additional information <ul style="list-style-type: none"> <li>• Pillar 3 financial disclosure requirements (page 7)</li> <li>• Table 18 – Summary of ratios regulated by the AMF under Basel III ( page 45)</li> </ul>

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<b>Systemic Risk Management</b> 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	FN-CB-550a.2	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>Table 18 – Summary of ratios regulated by the AMF under Basel III (page 45)</li> <li>Desjardins-wide integrated stress testing (page 56)</li> <li>Basel capital accord (page 60)</li> <li>Management of market risk related to trading activities – Value at risk – Stress testing (page 75)</li> </ul>
<b>Systemic Risk Management</b> Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	FN-AC-550a.2	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>Liquidity risk (page 79)</li> <li>Pillar 3 financial disclosure requirements (page 7)</li> <li>Integrated Risk Management Framework (pages 55 to 60)</li> </ul>
<b>Data Security</b> Description of approach to identifying and addressing data security risks	FN-CB-230a.2 FN-CF-230a2	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>Message from the president and CEO (page III)</li> <li>Protection of personal information (page 7)</li> <li>Main risks and emerging risks (pages 44, 45, 52 to 54, 60 to 86)</li> <li>Risk management governance (pages 55 to 61)</li> <li>Risk management commission (page 255)</li> </ul> <a href="#">2023 Social and Cooperative Responsibility Report</a> <ul style="list-style-type: none"> <li>5.4 Personal information protection and cybersecurity (pages 62 and 63)</li> <li>5.5 Business ethics (pages 64 and 65)</li> </ul>
<b>Customer Privacy</b> Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>Legal and regulatory risk (page 91)</li> <li>Note 29 – Commitments, guarantees and contingent liabilities – Privacy breach (page 231)</li> </ul>
<b>Discriminatory Lending</b> (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	FN-MF-270b.1	<a href="#">2023 Desjardins Group Annual Report</a> <ul style="list-style-type: none"> <li>Credit risk (pages 42, 53, 54, 56, 66, 67, 69 to 74)</li> <li>Credit risk mitigation (pages 67, 68, 73, 74, 213 to 222)</li> <li>Table 35 – Residential mortgage portfolio (page 72)</li> </ul>