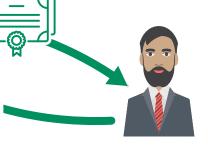
Sustainable bonds start here



Issue

Desjardins issues **sustainable bonds** to **raise capital** that will help finance projects with a positive impact.





Project financing

With the money raised from sustainable bonds, Desjardins finances projects that benefit communities and the environment. We select the projects carefully, using very strict criteria approved by a recognized external assessment firm.



Purchase

Institutional investors (e.g. pension funds, asset managers) buy Desjardins's sustainable bonds—a **guaranteed investment** with regular returns.



Investment products

Institutional investors include sustainable bonds in the responsible investment and savings products they offer members and clients (like SocieTerra Funds).





Positive impact

Communities benefit thanks to **projects** that help **people** and the **planet**.

Members and clients earn **returns** on their savings while supporting projects that match their **values**.

