

**Publication of the 2014 Desjardins Group Annual Report
and the 2014 Social Responsibility Report**

Lévis (QC), March 27, 2015 – The *2014 Desjardins Group Annual Report*, with the theme “Your Desjardins Advantage,” was released today. The report, which is only available online at www.desjardins.com/annualreport, details the achievements that contributed to the nationwide growth of Canada’s largest cooperative financial group, including its improved efficiency, while upholding its fundamental strategic direction: continuing to better serve its seven million members and clients.

The annual report also covers Desjardins’s social and cooperative responsibility. Here are the highlights:

Innovative products and services for members and clients

- The Hop ‘n S@ve instant savings tool allows members to transfer money into a High Interest S@vings Account. The product already has 43,000 users and has been used for over \$30 million in savings.
- Claim 360° allows Desjardins group insurance plan members to submit a claim in 30 seconds or less.
- My budget, a free online budget management tool, is used by over 95,000 members every month.
- Over 47,000 entrepreneurs used our financial education platform with a wide range of tools and tip sheets.
- 360^d, a new financial services centre near Université de Montréal, combines new technology and themed zones based on project types. The centre caters to students and young workers age 18 to 30.

A firm commitment to sustainable development

- Desjardins and four other partners founded COOP Carbone. This cooperative provides businesses with services to access the carbon market, or guidance for greenhouse gas reduction projects.
- As one of Canada’s pioneers in socially responsible investing (SRI), Desjardins continues to be a leading SRI supporter and promoter.
- The Desjardins Green Homes Program offers a wide range of benefits to individuals who buy a green home or plan to make green renovations.
- The Desjardins Ready-to-Drive Loan offers competitive financing rates and insurance savings to consumers in the market for a new hybrid or electric vehicle.

Invaluable support for community well-being

- 5,800 scholarships were awarded by caisses and the Desjardins Foundation, a sign of their ongoing commitment to encourage students to stay in school and strive for success.
- \$875 million was invested in development capital to support local economies.
- A total of \$82.3 million was granted in donations and sponsorships in 2014.
- Unique solidarity-based products, including Créavenir and Desjardins Microcredit to Businesses, helped young entrepreneurs consolidate their business or get it off the ground.

Top employer and financial strength recognitions

- Desjardins was named one of the *50 Best Employers in Canada* (Aon Hewitt), according to a survey of 26,000 employees.
- Bloomberg ranked Desjardins the second strongest financial institution in the world.

About Desjardins Group

[Desjardins Group](#) is the leading cooperative financial group in Canada and the fifth largest cooperative financial group in the world with assets of more than \$229 billion. It has been rated one of the 50 Best Employers in Canada by Aon Hewitt. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. The group has one of the highest capital ratios and [credit ratings](#) in the industry. In 2014, Desjardins was named the fourth safest bank in North America by *Global Finance* magazine and the second strongest bank in the world by *Bloomberg News*.

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