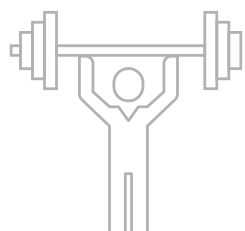




WORKING FOR YOU

2016 HIGHLIGHTS
DESJARDINS GROUP



SURPLUS EARNINGS

\$1,772 MILLION

ASSETS **\$258.4** BILLION

TIER 1A CAPITAL RATIO

17.3%



REDISTRIBUTIONS TO
MEMBERS AND COMMUNITIES

\$259 MILLION

\$100-MILLION
DEVELOPMENT FUND

22% DECREASE IN OUR
GHG EMISSIONS*

* Compared to 2008



7 MILLION MEMBERS
AND CLIENTS

4,571
ELECTED OFFICERS

47,655 EMPLOYEES

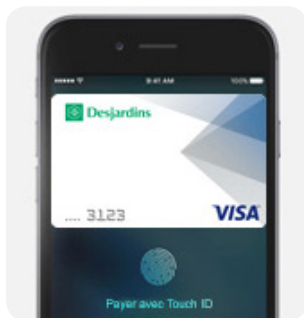
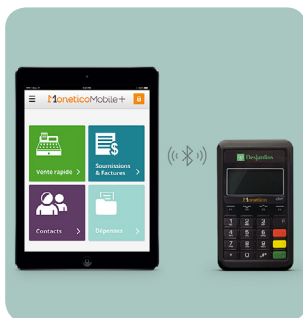
A **12**-MEMBER YOUTH BOARD
TO INSPIRE OUR FUTURE



Desjardins



INNOVATING FOR OUR MEMBERS AND CLIENTS



Innovative methods of distribution

- **The Desjardins Mobile Branch**
A bus set up to provide financial services wherever our members are
- **Signature Service**
Services tailored to the needs of our affluent clients
- **360d centre**
A friendly environment where students can discuss their plans and career ambitions with our advisors
- **The Studio**
An innovative, boutique-inspired concept that provides a modern banking experience seven days a week
- **Desjardins – Quartier DIX30**
A space where people can get advice from employees in nearly a dozen languages

Card payments anywhere, anytime

Monetico Mobile and Monetico Mobile +: small businesses, self-employed workers and professionals can accept card payments securely with their smartphone or tablet, anywhere and anytime.

The first Quebec-based financial institution to offer Apple Pay

In 2016, Desjardins became the first Quebec-based financial institution to offer Apple Pay, allowing our members and clients to pay for their purchases right from their iPhone. Android Pay will be rolled out in spring 2017.

Accessing Desjardins mobile services with a digital fingerprint

Our members and clients with certain iPhone devices can log in to our mobile services with their fingerprint. The same service will be available for Android devices as of April 2017.



ENRICHING THE LIVES OF PEOPLE AND COMMUNITIES

YOUTH CONCERNS ARE OUR PRIORITY

Helping young adults manage their finances

[Personal Finance: I'm in Charge](#) helps young adults form sound financial habits. 97% of participants are satisfied with the program and say they've learned new ways of managing their personal finances. In 2016, we invested more than \$1 million in the program.

#Tellementadulte campaign

This series of online [short videos](#) takes a light-hearted approach to "grown-up" topics, such as paying a credit card balance on time, saving early on and setting aside money for a rainy day.

- Over 3 million views
- Over 10,000 comments/shares/likes

Encouraging kids to stay in school

On October 20, 2016, some 7,000 Desjardins employees and officers joined in on more than 400 projects supporting academic success and perseverance in Quebec and Ontario. This day represented 3,500 hours of volunteer work and helped raise \$1.8 million for young people.

Inspiring our future

The Youth Advisory Board, which was created in late 2016, is made up of four members, four elected caisse officers and four Desjardins employees between the ages of 18 and 35. The Board's mandate is to provide input to the Desjardins Group Board of Directors and Management Committee.

By reinforcing the role that young people play within Desjardins Group, this Board should help us improve the way we serve and meet the needs of young people and help them reach their goals and entrepreneurial potential through key projects.



#TELLEMENTADULTE



THE DESJARDINS FOUNDATION: \$1.85 MILLION FOR YOUNG PEOPLE

In 2016, the [Desjardins Foundation](#) contributed \$1.85 million to the academic success of 120,000 young people in Quebec and Ontario. This amount includes 465 scholarships.



\$100-MILLION DEVELOPMENT FUND

We've created a \$100-million development fund to support key socio-economic projects benefiting caisse members, communities and regions. Projects can be proposed by the caisses' local and regional partners and backed by the regional councils and the group caisse council.





ENRICHING THE LIVES OF PEOPLE AND COMMUNITIES

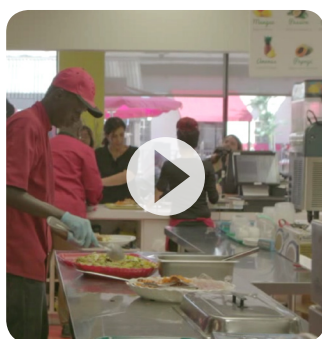
TOGETHER WE...



...Help entrepreneurs achieve their dreams



...Give young people the means to succeed



...Help newcomers integrate

SOLIDARITY AMONG MEMBERS

Our Community Development Funds (CDFs) are a concrete example of the spirit of solidarity shared by Desjardins caisse members.

At each caisse's general meeting, members can decide to give up a portion of their individual dividend and deposit it to their CDF, which is managed by the caisse's board of directors. The CDFs support key projects that meet the needs of the community, such as the Fondation Christian Vachon and co-op Goût du monde.

Contribution in 2016: \$33.1 million

SOCIALLY RESPONSIBLE FINANCIAL PRODUCTS AND SERVICES

Responsible investment

A leader in responsible investment, we offer our members and clients investment products that factor in environmental, social and governance issues, with returns that are comparable to those of regular products.

Assets under management stood at more than \$3 billion, including \$2.5 billion in [SocieTerra funds](#) and [portfolios](#) and \$409 million in [PriorityTerra Guaranteed Investments](#).

Solidarity-based financing

As a cooperative organization, we offer three microcredit programs designed in partnership with specialized local organizations to support members who aren't eligible for traditional loans.

- Our [Créavenir](#) program is for young adults ages 18 to 35. It has helped start-ups such as Bergerie Joblanc and created 164 jobs with investments totalling \$1,148,600.
- With the [Desjardins Microcredit to Businesses program](#), we've helped entrepreneurs consolidate or start up 65 businesses, contributing to maintaining or creating 154 jobs.
- Through our [Desjardins Mutual Assistance Funds](#), we've helped 7,719 people in difficult situations with their personal budget issues and provided them with financial management tools.

WORKING FOR THE ENVIRONMENT

22% reduction of GHG emissions

In 2016, we reached our 2020 goal for GHG emission reductions. This significant decrease is largely due to a number of sustainable measures we've put in place, including:

- Increasing the use of recycled paper
- Putting in place energy efficiency measures for our buildings and optimizing our office space

We've also taken steps to decrease overall GHG emissions in society by:

- Installing 35 charging stations for electric cars at certain work sites
- Offering green products

Decarbonization

In compliance with industry best practices, we've launched an initiative to set a decarbonization goal for our investments.

Effective waste management

- Contribution of over \$4 million to municipal curbside recycling programs since 2006
- Standardized residual waste management processes for our office buildings, for which we've been recognized by the city of Lévis

RECOGNITION FOR OUR INITIATIVES

A strong financial institution

Global Finance ranked Desjardins 34th in its 2016 list of the World's Safest Banks and 4th in its list of the Safest Banks in North America.

One of Canada's top employers

- Desjardins was recognized as one of Canada's Top 100 Employers by Mediacorp Canada.
- We went from gold to platinum status in the Aon Hewitt Best Employers in Canada engagement survey.

Ranked 7th in Canada's 50 Best Corporate Citizens

For the 5th year in a row, we were included on *Corporate Knights* magazine's list of the Best 50 Corporate Citizens in Canada for our ability to reconcile economic, social and environmental challenges.

Award-winning products and services

- Best Private Wealth Management Company in Canada according to *Global Banking and Finance Review*
- International prizes for Ajusto's fully mobile telematics app

A champion of customer service

Our Desjardins Card Services client contact centre came out on top of all credit card issuers in Canada for the quality of our customer experience, according to Forrester Research.

Highest industry standards in sustainable development

We received a LEED Gold certification for one of our Lévis office buildings, which meets the highest industry standards in sustainable development.



Desjardins