## At a glance

**2018 highlights - Desjardins Group**

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<tr>
<th>Category</th>
<th>Details</th>
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<tbody>
<tr>
<td>Members and clients</td>
<td><strong>7 million</strong></td>
</tr>
<tr>
<td>Directors</td>
<td><strong>3,779</strong></td>
</tr>
<tr>
<td>Employees</td>
<td><strong>46,200</strong></td>
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<tr>
<td>Money given back to members and communities</td>
<td><strong>$389 million</strong></td>
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<tr>
<td>First-ever climate-related disclosure</td>
<td><strong>Our first-ever climate-related disclosure</strong></td>
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<tr>
<td>Development fund for communities</td>
<td><strong>$100 million</strong></td>
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<tr>
<td>Tier 1A capital ratio</td>
<td><strong>17.3%</strong></td>
</tr>
<tr>
<td>Surplus earnings</td>
<td><strong>$2,326 million</strong></td>
</tr>
<tr>
<td>Assets</td>
<td><strong>$295.5 billion</strong></td>
</tr>
</tbody>
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As of December 31, 2018
Innovations that make life easier

Online account opening for individuals and businesses

Non-sufficient funds alerts to help members avoid NSF fees

Home and auto insurance info all in one place on the updated Desjardins Mobile Services app

Mortgage renewal from the comfort of home 100% online, with phone support available

Interac payments An easy way for business members to get paid

Member health tips in the Financial Health and Well-being Zone from Desjardins Insurance

Exclusive services and advantages for our personal and business members

Desjardins Member Advantages:

• Deals on financial products and services for individuals and businesses
• About 30 exclusive offers and privileges from merchants and partners
• Member events and activities
• 4 assistance services: Identity Theft Assistance, Estate Assistance, Travel Assistance and Roadside Assistance® for members under 25

Discover the advantages of being a member of a financial services cooperative at www.desjardins.com/advantages.
Modern, people-focused democratic governance

In 2018, we overhauled the Federation and caisse governance structures. The legislation governing Desjardins was also amended to update it and bring it in line with international financial requirements.

Here are some of the changes:

- Caisse delegates can now vote in Federation Board of Directors and Board of Ethics and Professional Conduct elections, which are supervised by an election committee that is independent of both boards.
- Caisses, the Federation and subsidiaries now have group profiles to help electoral colleges select candidates so that each board has the requisite skills and reflects the diversity of their community.
- Caisse boards of supervision have been eliminated and their responsibilities transferred to board of directors committees.
- A mandatory training path has been introduced for caisse directors.

The full governance disclosure can be found in the Desjardins Group annual report.

Product dividends are a new type of member dividend. Dividends used to be only based on the business volume a member had with their caisse, mainly in the form of savings and loans. The goal of the new product dividends is to also recognize the business relationship a member has with other Desjardins components, such as Desjardins Insurance. It’s a fixed amount given back to members who have at least one Desjardins product in each of the following 4 categories*: accounts; cards, loans and credit; savings and investments; and insurance.

*Quebec members only. In Ontario, members must have at least one in each of the following 3 categories: accounts; cards, loans and credit; savings and investments.
We’re all committed to supporting youth

Supporting cooperation and education

We continue to work with parents, schools and community organizations to teach kids the basics of saving, the economy and cooperation.

The Desjardins Foundation helps young people stay in school and pursue a post-secondary education.

2018 snapshot:
- $2.4 million invested to help young people succeed
- 446 scholarships awarded to members
- Over 188,000 young people supported

#DesjardinsFoundationPrizes

2018 snapshot:
- 279 projects supported
- $660,000 awarded
- 45,000 young people impacted

New! Finance Labs are associations set up in high schools that operate like cooperatives and give students a chance to:
- Learn about mobile payments in a secure setting
- Start up business projects at school and get technical and financial support
- Experience what it’s like to be part of a democratically managed business

2018 snapshot:
- 22 Finance Labs in operation or being set up
- 16,000 students served
- Over 100 student directors

Personal Finance: I’m in Charge® is an educational program for 16- to 25-year-olds and newcomers to Canada with 17 modules on such pressing issues as high debt levels and peer pressure to spend.

2018 snapshot:
- Over $3 million invested
- 75,854 participants, for a total of over 200,000 since 2013
- 228 participating caisses in Quebec and Ontario
- 98 partner organizations

A partner of Alloprof and Alloprof parents

School caisses are an institution in 1,466 schools.

2018 snapshot:
- 94,778 school caisse members
Desjardins 360° is the only concept of its kind in North America. These Desjardins locations are hip, friendly financial service centres catering to university students and campus workers 18 to 30, no matter which caisse they belong to.

There are Desjardins 360° locations on the following campuses:

- Concordia University
- Université de Montréal
- Université du Québec à Montréal
- Université du Québec à Trois-Rivières
- Université Laval
- Université du Québec à Chicoutimi

Encouraging young people to go into business

The Immigrant Entrepreneurs in Regions of Quebec program is a government initiative backed by Desjardins and the Regroupement des jeunes chambres de commerce du Québec. The program leads trade missions across Quebec to help young immigrant entrepreneurs get up and running so they can help grow their local economies.

Devenir Entrepreneur is a campaign developed by Desjardins and 2 other finance leaders that aims to inspire young people to start a business and help them get their business off the ground.

Adopt Inc. is a Desjardins-backed program for Quebec entrepreneurs 18 to 39. This 1-year program gives entrepreneurs a chance to fully focus on growing their business while getting financial support, coaching and training, and attending a boot camp session offered by Desjardins at the École d’Entrepreneurship de Beauce.

We support the Fonds coopératif d’aide à la relève agricole because we understand the importance of lending a helping hand to a new generation of local farmers.

Supporting young people

During Co-op Week 2018, 4,000 Desjardins volunteers shared their expertise and lent a helping hand at 200 events benefiting 160 youth organizations in Quebec and Ontario.

Our employees:

Ran from Lévis to Montreal to raise funds for educational programs for elementary and high school students. Runners raised over $50,000 for 16 schools.

Climbed Kilimanjaro to support 2 causes near and dear to their hearts: youth education (Desjardins Foundation) and Montreal heritage (Château Ramezay). 12 employees raised nearly $165,000, including $115,000 for the Desjardins Foundation.

We held a community service contest for young members in partnership with the COOPSCO network.

2018 snapshot:

- 250 entries—twice as many as 2017
- 5 scholarships for $1,500
- $1,000 to each winner’s organization

Our Young Intern Director Program gives 18- to 30-year-olds a chance to:

- Represent their community on their caisse’s board of directors
- Be an active, non-voting member of the board
- Take part in the democratic life of Canada’s leading financial cooperative group

2018 snapshot:

- 169 young intern directors in Quebec and Ontario
Supporting the socio-economic development of communities

The 2018 Desjardins Cares and Shares Campaign showcased the generosity of our employees, directors and retirees.

2018 snapshot:

- $5 million raised for the United Way, the Desjardins Foundation and the Canadian Red Cross, an increase of 16% compared to 2017

Funds that support dreams and businesses

Community Development Funds (CDFs) are just one way caisse members show their generosity. At each caisse’s general meeting, members can decide to give up a portion of their individual dividends and allocate it to their CDF, which is managed by the caisse’s board of directors.

2018 snapshot:

- $37.4 million distributed through CDFs

The $100 million development fund supports and raises awareness about entrepreneurship, education, social responsibility, sustainability, community action and other initiatives that tie in to our socio-economic mission.

2018 snapshot:

- 252 initiatives supported since the fund’s inception
- $53 million committed
- The fund supported:
  - The Guilde des développeurs de jeux vidéo indépendants du Québec
  - A new tech incubator coming to Matane
  - Créateurs de saveurs des Cantons-de-l’Est
  - Accredited training for Entrepreneuriat Québec’s entrepreneur coaches
  - Cétal, a social economy enterprise that employs people with disabilities
  - The Bourse du carbone Scol’ERE carbon exchange, which introduces kids and their families to environmental citizenship

The Momentum Fund helps grow local businesses and create and keep good local jobs. It provides up to $10,000 in non-repayable funding to small and medium businesses in the commercial, industrial and agricultural spaces.

Innovating and growing

The Desjardins Lab explores ways we can stay current and in step with our members and clients. It also takes an inclusive approach that recognizes the contributions of women in tech.

2018 snapshot:

- About 20 startups supported
- Over 7,000 public meet-up participants

The Cooperathon is the brainchild of the Desjardins Lab and its partners. It’s a way for citizen-driven startup-type projects to get off the ground and quickly move into the validation phase. As the largest open innovation competition in Canada, it aims to have maximum social impact.

2018 snapshot:

- 134 projects by 1,445 participants from 148 cities at the third annual Cooperathon
- Over 340 participants in the first-ever Data Cup
- Nearly 260 competitors at the first-ever Cooperathon in France
We use the Desjardins Community Zone and La Ruche collaborative platforms to get to know our members better, connect them with one another and support community development.

The Desjardins Community Zone:

• Over 60 community project sponsors connected
• 34 projects addressing local issues or supporting economic development
• Participation of 10 caisses in Montreal, Quebec City and the Eastern Townships, plus the Desjardins Foundation

La Ruche:

• Over $3 million raised since inception
• More than 200 projects completed

Offering solidarity-based financing programs

The Desjardins Mutual Assistance Fund provides individuals experiencing financial hardship with budget counselling and emergency loans. It allows them to address their short-term budget problems so they can make lasting changes to their spending and budgeting habits.

2018 snapshot:

• 22,203 people assisted

Desjardins Microcredit to Businesses is a program providing micro-entrepreneurs and self-employed workers with the support they need to start or grow their business. It’s available to help:

• Micro-entrepreneurs and self-employed workers who can’t get traditional credit
• Newcomers to Canada who need advice and financing for their startup

2018 snapshot:

• 658 entrepreneurs (106 businesses) supported
• $7,850 in average financing
• 276 jobs created or maintained
• 91% repayment rate

Créavenir is a program that supports entrepreneurs 18 to 35 looking to start their own business.

2018 snapshot:

• $1,982,788 for 144 projects
• 415 jobs created or maintained

Fighting climate change by supporting the transition to clean energy

We prepared our first-ever climate-related disclosure in 2018 in compliance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). We’re also proud to be part of the Pilot Project on Implementing the TCFD Recommendations for Investors, a small group of corporate investors created in 2018 by the United Nations Environment Programme – Finance Initiative to combine their efforts and expertise.

We added 11 new responsible investment products in 2018, doubling our lineup with 3 new SocieTerra funds and a new line of 8 innovative exchange-traded funds aimed at reducing carbon emissions.

We started sending severe weather alerts with Radar™. With our new free app from Desjardins Insurance, users can get personalized weather alerts for hail, heavy rain, high winds, tornadoes and hurricanes. Extreme weather is becoming more common, so we’re helping protect people and their property.

We’ve invested $2.33 billion in renewables as of December 31, 2018—just one way we’re supporting this growing sector.

• We’ve provided $1.23 billion in loans to major corporations for renewable energy and clean tech projects
• With the Desjardins Group Pension Plan, we’ve invested $1.1 billion in renewables through our infrastructure portfolio, which includes 48 assets held jointly with strategic partners

We’re investing $6 million to install 200 electric vehicle charging stations in Quebec and Ontario by 2021 to support the transition to clean energy and electric transportation through a partnership with Hydro-Québec and AddÉnergie.

We support the United Nations and Paris Agreement sustainable development goals to eradicate poverty, reduce inequality and protect the planet.
Awards and recognition

Desjardins Group

- #2 on Ipsos-Infopresse’s list of Quebec’s most influential brands
- Ipsos-Infopresse award for social responsibility
- Coolest financial institution according to Leger’s 2018 Youth Study

Employer

- One of Canada’s Top 100 Employers
  MediaCorp Canada
- One of Canada’s Top Family-Friendly Employers
  MediaCorp Canada
- One of Canada’s Top Employers for Young People
  MediaCorp Canada
- One of Canada’s Greenest Employers
  MediaCorp Canada
- Gold-level parity certification
  Women in Governance
- Top prize for the HALEO project in the Health and Wellness category
  Ordre des conseillers en ressources humaines agréés HR gala
- Legal Affairs Division named Best Canadian Legal Department 2018
  International Legal Alliance Summit & Awards
- Desjardins Economic Studies team ranked Best Overall Forecaster – Canada
  FocusEconomics
- Desjardins Lab crowned Corporate Champion of the Year by the jury and the public
  Startup Community Awards Gala

Products and services

- Silver Award for the AccèsD Assistant
  European Financial Management Association
- Desjardins Insurance/The Personal app rated #1 mobile strategy
  PTOLEMUS
- Desjardins Private Wealth Management named Best Private Wealth Management Company Canada
  Global Banking & Finance Review
- Fundata FundGrade A+ Awards for 2 of our funds
- Lipper Awards for 2 of our funds
- 3 awards for our market-linked guaranteed investments
  Americas Structured Products & Derivatives
- One of the Top 5 Eco-Funds
  Corporate Knights

Sustainability

- Desjardins named a provincial role model for responsible procurement best practices
  Ministère de l’Économie et de l’Innovation du Québec
- Complexe Desjardins named a NOVAE Awards finalist
- BOMA Best® environmental management certification for 8 Desjardins buildings in Lévis