

Sustainability Accounting Standards Board (SASB)

2020 DISCLOSURE



SASB DISCLOSURE	DISCLOSURE CODE	2020 DISCLOSURE
<p>Employee Diversity & Inclusion Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees</p>	FN-IB-330a.1	<p><u>2020 Social and Cooperative Responsibility Report</u> • Pages 5, 11, 88, 89 and 90–96 (Diversity and inclusion).</p> <p><u>GRI</u> • Page 43 (Diversity and inclusion – Management approach 103-1 103-2 103-3)</p>
<p>Financial Inclusion & Capacity Building (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development</p>	FN-CB-240a.1	<p><u>2020 Social and Cooperative Responsibility Report</u> • Pages 83 and 84 (Solidarity-based finance programs) and pages 85 and 86 (Inclusive finance around the globe)</p> <p><u>GRI</u> • Page 24 (Indirect economic impacts – Management approach 103-1 103-2 103-3) • Page 32 (Local communities – Management approach 103-1 103-2 103-3)</p>
<p>Financial Inclusion & Capacity Building Number of no-cost retail chequing accounts provided to previously unbanked or underbanked customers</p>	FN-CB-240a.3	<p><u>2020 Social and Cooperative Responsibility Report</u> • Page 83 (Solidarity-based finance programs)</p>
<p>Financial Inclusion & Capacity Building Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers</p>	FN-CB-240a.4	<p><u>2020 Social and Cooperative Responsibility Report</u> • Pages 11, 19, 22 and 28–29 (Financial literacy) • Pages 63 and 64 (Education that supports financial empowerment) • Page 83 (Desjardins Mutual Assistance Fund) • Page 84 (Créavenir Youth Entrepreneurship Program) • Page 86 (Providing secure financial services to marginalized people) • Page 102 (Including youth in decision-making)</p>

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<p>Integration of ESG Factors in Investment Management and Advisory</p> <p>Amount of assets under management, by asset class, that employ (1) integration of ESG issues, (2) sustainability themed investing, and (3) screening</p>	FN-AC-410a.1	<p><u>2020 Social and Cooperative Responsibility Report</u></p> <ul style="list-style-type: none"> • Pages 7, 13, 32, 38, 79, 83 and 88
<p>Integration of ESG Factors in Investment Management and Advisory</p> <p>Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies</p>	FN-AC-410a.2	<p><u>2020 Social and Cooperative Responsibility Report</u></p> <ul style="list-style-type: none"> • Pages 7, 13, 32, 38, 79, 83 and 88
<p>Integration of ESG Factors in Investment Management and Advisory</p> <p>Description of proxy voting and investee engagement policies and procedures</p>	FN-AC-410a.3	<p><u>2020 Social and Cooperative Responsibility Report</u></p> <ul style="list-style-type: none"> • Page 87 (Shareholder engagement) <p><u>2019 Report on Responsible Investment (Desjardins Global Asset Management Inc.)</u></p> <p><u>Shareholder engagement: A way to enact change and create value (Desjardins Global Asset Management Inc.)</u></p>
<p>Professional Integrity</p> <p>(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</p>	FN-IB-510b.1	<p><u>2020 Desjardins Group Annual Report</u></p> <ul style="list-style-type: none"> • Page 98 (Legal and regulatory risk)
<p>Systemic Risk Management</p> <p>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</p>	FN-CB-550a.1	<p><u>2020 Desjardins Group Annual Report</u></p> <ul style="list-style-type: none"> • Page 8 (Domestic systematically important financial institution)
<p>Systemic Risk Management</p> <p>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</p>	FN-CB-550a.2	<p><u>2020 Desjardins Group Annual Report</u></p> <ul style="list-style-type: none"> • Pages 62–99 (Risk management)

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<p>Systemic Risk Management</p> <p>Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management</p>	<p>FN-AC-550a.2</p>	<p>2020 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Pages 88–94 (Liquidity risk)
<p>Data Security</p> <p>(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), and (3) number of account holders affected</p>	<p>FN-CB-230a.1</p>	<p>2020 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Pages 18 and 19 (Privacy breach) <p>2020 Social and Cooperative Responsibility Report</p> <ul style="list-style-type: none"> • Page 106 (Desjardins Group Security Office) <p>GRI</p> <ul style="list-style-type: none"> • Page 47 (Member and client privacy and data protection – Management approach GRI 103-1 103-2 103-3)
<p>Data Security</p> <p>Description of approach to identifying and addressing data security risks</p>	<p>FN-CB-230a.2</p>	<p>2020 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Pages 18 and 19 (Privacy breach)
<p>Customer Privacy</p> <p>Total amount of monetary losses as a result of legal proceedings associated with customer privacy</p>	<p>FN-CF-220a.2</p>	<p>2020 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Pages 10 and 95
<p>Discriminatory Lending</p> <p>(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</p>	<p>FN-MF-270b.1</p>	<p>2020 Desjardins Group Annual Report</p> <ul style="list-style-type: none"> • Page 72 (Credit risk) • Page 76 (Table 39)