

# Sustainability Accounting Standards Board (SASB)

2021 DISCLOSURE



SASB TOPICS	DISCLOSURE CODE	2021 DISCLOSURE
<p><b>Employee Diversity &amp; Inclusion</b>                      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><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 4, Message from the president and CEO</li> <li>• Page 7, Our contribution to the United Nations Sustainable Development Goals</li> <li>• Page 10, Key indicators of our ESG performance</li> <li>• Page 52, Responsible and inclusive procurement</li> <li>• Page 58, Socioeconomic leadership</li> <li>• Pages 60 to 65, Equity, diversity and inclusion</li> <li>• Page 71, Community representation and diversity on Desjardins's board of directors</li> </ul> <p><a href="#">2021 GRI Index</a></p> <ul style="list-style-type: none"> <li>• Page 42, Diversity and inclusion – Management approach   GRI 103-1   103-2   103-3</li> </ul>
<p><b>Financial Inclusion &amp; Capacity Building</b>                      (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><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 46, Momentum Fund: A tool for supporting the growth of small and medium businesses</li> <li>• Page 49, Helping our members prosper in the green economy</li> <li>• Page 54, Solidarity-based finance programs</li> </ul> <p><a href="#">2021 GRI Index</a></p> <ul style="list-style-type: none"> <li>• Page 24, Indirect economic impacts – Management approach   GRI 103-1   103-2   103-3</li> <li>• Page 37, Product responsibility – Management approach   GRI 103-1   103-2   103-3</li> </ul>

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<p><b>Financial Inclusion &amp; Capacity Building</b> Number of no-cost retail chequing accounts provided to previously unbanked or underbanked customers</p>	FN-CB-240a.3	<p><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 54, Solidarity-based finance programs</li> </ul>
<p><b>Financial Inclusion &amp; Capacity Building</b> Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers</p>	FN-CB-240a.4	<p><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 7, Our contribution to the United Nations Sustainable Development Goals / Quality education, page 7</li> <li>• Page 10, Key indicators of our ESG performance</li> <li>• Page 15, Financial contributions – Federation, caisse, component and CDF donations and sponsorships (\$ millions)</li> <li>• Page 19, More accessible financing with Créavenir</li> <li>• Page 20, Financial literacy</li> <li>• Page 21, Personal Finance: I'm in Charge®: 66,497 registrations, for a total of 407,134 since 2013</li> <li>• Page 33, Member/Clients experience / Education that supports financial empowerment / Desjardins Mutual Assistance Fund: « In 2021, a total of 17,432 people received financial guidance and support under this program. This figure includes everyone who took part in individual or group financial education activities »</li> <li>• Page 33, Creation of a financial education centre of expertise</li> </ul>
<p><b>Integration of ESG Factors in Investment Management and Advisory</b> 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><a href="#">Social and Cooperative Responsibility Report   Desjardins</a></p> <ul style="list-style-type: none"> <li>• See links to our Principles for Responsible Investment reports</li> </ul> <p><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 5, Our approach</li> <li>• Page 9, Message from the chair of the ESG Steering Committee</li> <li>• Page 11, Key indicators of our ESG performance / Effective ESG management and integration</li> <li>• Page 41, A one-of-a-kind approach to responsible investment: « We offer close to 50 RI product options, making us a Canadian leader in the field. As at December 31, 2021, we had almost \$12.3 billion in RI assets under management »</li> </ul>
<p><b>Integration of ESG Factors in Investment Management and Advisory</b> Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies</p>	FN-AC-410a.2	<p><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• See <a href="#">links to our Principles for Responsible Investment reports</a></li> </ul> <p><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 5, Our approach</li> <li>• Pages 73 to 76, Responsible finance</li> </ul>

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<p><b>Integration of ESG Factors in Investment Management and Advisory</b> Description of proxy voting and investee engagement policies and procedures</p>	FN-AC-410a.3	<p><a href="#">2021 Social and Cooperative Responsibility Report</a></p> <ul style="list-style-type: none"> <li>• Page 76, Shareholder engagement</li> </ul> <p><a href="#">2021 GRI Index</a></p> <ul style="list-style-type: none"> <li>• Page 41, Shareholder engagement – Management approach   GRI 103-1   103-2   103-3</li> </ul>
<p><b>Professional Integrity</b> (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><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 216, Note 29 – Commitments, guarantees and contingent liabilities / Litigation section</li> </ul>
<p><b>Business Ethics</b> Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations</p>	<p>FN-AC-510a.1 FN-CB-510a.1 FN-IB-510a.1</p>	<p><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 110, Provisions and contingent liabilities</li> <li>• Page 216, Note 29 – Commitments, guarantees and contingent liabilities / Litigation section</li> </ul>
<p><b>Business Ethics</b> Description of whistleblower policies and procedures</p>	<p>FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2</p>	<p><a href="#">Desjardins Code of Professional Conduct</a></p> <ul style="list-style-type: none"> <li>• Page 9, Reporting</li> </ul>
<p><b>Systemic Risk Management</b> 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><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 9, Regulatory capital requirements</li> <li>• Page 209, Note 25 – Capital management</li> </ul>
<p><b>Systemic Risk Management</b> 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><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 55, Table 25 – Summary of ratios regulated by the AMF under Basel III</li> <li>• Page 66, Desjardins-wide integrated stress testing</li> <li>• Page 71, Basel capital accord</li> <li>• Page 88, Management of market risk related to trading activities – Value at risk / Stress testing</li> </ul>

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<p><b>Systemic Risk Management</b> Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management</p>	FN-AC-550a.2	<p><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 11, Pillar 3 disclosure requirements</li> <li>• Pages 90 to 94, Liquidity risk</li> <li>• Page 65, Integrated Risk Management Framework</li> </ul>
<p><b>Data Security</b> Description of approach to identifying and addressing data security risks</p>	FN-CB-230a.2	<p><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page IV, Message from the president and CEO</li> <li>• Page XI, Security is our priority</li> <li>• Page 11, Protection of data confidentiality and security</li> <li>• Page 20, Strategic orientations and financial objectives</li> <li>• Page 62, Main risks and emerging risks</li> <li>• Pages 69 and 70, Risk management governance / The Security Office</li> <li>• Page 239, Risk management commission</li> </ul> <p><a href="#">2021 GRI Index</a></p> <ul style="list-style-type: none"> <li>• Pages 26 to 28, Fraud and financial crime prevention – Management approach   GRI 205   103-1   103-2</li> <li>• Pages 45 to 46, Information security and physical security – Management approach   GRI 103-2</li> <li>• Page 46 to 48, Member/client privacy and data protection – Management approach   GRI 418   103-1   103-2   103-3</li> </ul>
<p><b>Customer Privacy</b> Total amount of monetary losses as a result of legal proceedings associated with customer privacy</p>	FN-CF-220a.2	<p><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 103, Legal and regulatory risk</li> <li>• Page 216, Note 29 - Commitments, guarantees and contingent liabilities / Privacy breach</li> </ul>
<p><b>Discriminatory Lending</b> (1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660</p>	FN-MF-270b.1	<p><a href="#">2021 Annual Report – Desjardins Group</a></p> <ul style="list-style-type: none"> <li>• Page 12, Minimum qualifying rate for mortgages</li> <li>• Page 73, Credit risk</li> <li>• Page 78, Credit risk mitigation</li> <li>• Page 83, Table 42 – Residential mortgage portfolio</li> </ul>