

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) – 2023 DISCLOSURE



SASB DISCLOSURE	DISCLOSURE CODE	2023 DISCLOSURE
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	FN-IB-330a.1	2023 Social and Cooperative Responsibility Report • 1.5 Key indicators of our ESG performance (page 10) • 4.7 Equity, diversity and inclusion (pages 47 to 50) and Appendixes (page 72)
Financial Inclusion & Capacity Building (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	2023 Social and Cooperative Responsibility Report • 2.1 Financial inclusion and accessibility (pages 12 to 15) • 4.2 Support for local communities (pages 38 and 39) • 4.5 Solidarity-based finance around the globe (page 44)
Financial Inclusion & Capacity Building Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	FN-CB-240a.4	2023 Social and Cooperative Responsibility Report • 1.5 Key indicators of our ESG performance (page 10) • 2.1 Financial inclusion and accessibility (pages 12 to 15) • 2.2 Financial empowerment (pages 16 and 17)
Integration of ESG Factors in Investment Management and Advisory Amount of assets under management, by asset class, that employ (1) integration of ESG issues, (2) sustainability themed investing, and (3) screening	FN-AC-410a.1	Our ESG reports page • See our 4 reports according to the Principles for Responsible Investment (PRI) 2023 Social and Cooperative Responsibility Report • 1.5 Key indicators of our ESG performance (page 10) • 2.4 Responsible products and services (pages 22 to 24) and Appendixes (page 69) 2023 Annual Report on Responsible Investment (Desjardins Investments) Annual Report on Responsible Investment (Desjardins Global Asset Management)
Integration of ESG Factors in Investment Management and Advisory Commercial and industrial credit exposure, by industry	FN-CB-410a.1	2023 Report on Principles for Responsible Banking (pages 5 and 6)

SASB DISCLOSURE	DISCLOSURE CODE	2023 DISCLOSURE
Integration of ESG Factors in Investment Management and Advisory Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies	FN-AC-410a.2	Our ESG reports page <ul style="list-style-type: none"> • See our 4 reports according to the Principles for Responsible Investment (PRI) 2023 Social and Cooperative Responsibility Report <ul style="list-style-type: none"> • 2.4 Responsible products and services (pages 22 to 24) 2023 Annual Report on Responsible Investment (Desjardins Investments) Annual Report on Responsible Investment (Desjardins Global Asset Management)
Integration of ESG Factors in Investment Management and Advisory Description of proxy voting and investee engagement policies and procedures	FN-AC-410a.3	Our ESG Reports page <ul style="list-style-type: none"> • See our 4 reports according to the Principles for Responsible Investment (PRI) 2023 Social and Cooperative Responsibility Report <ul style="list-style-type: none"> • 2.4 Responsible products and services (pages 22 to 24) Annual Report on Responsible Investment (Desjardins Global Asset Management) Policy on the Exercise of Proxy Voting Rights (Desjardins Global Asset Management)
Transparent Information and Fair Advice for Customers Description of approach to informing customers about products and services	FN-IN-270a.4	2023 Report on Sustainable Insurance (pages 3 to 8) 2023 Annual Report on Responsible Investment (Desjardins Investments)
Accounting Metric (1) Total registered and (2) total unregistered assets under management (AUM)	FN-AC-000.A	2023 Desjardins Group Annual Report (page 11)
Professional Integrity (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	FN-IB-510b.1	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Note 29 – Commitments, guarantees and contingent liabilities – Litigation (page 231)
Business Ethics Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-AC-510a.1 FN-CB-510a.1 FN-IB-510a.1	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Provisions and contingent liabilities (page 99) • Note 29 – Commitments, guarantees and contingent liabilities – Litigation (page 231)
Business Ethics Description of whistleblower policies and procedures	FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Desjardins Code of professional conduct <ul style="list-style-type: none"> • Reporting (page 9)
Systemic Risk Management 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	FN-CB-550a.1	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Domestic systemically important financial institution (page 5) • Note 26 – Capital management (page 225) Additional information <ul style="list-style-type: none"> • Pillar 3 financial disclosure requirements (page 7) • Table 18 – Summary of ratios regulated by the AMF under Basel III (page 45)

SASB DISCLOSURE	DISCLOSURE CODE	2023 DISCLOSURE
Systemic Risk Management 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	FN-CB-550a.2	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Table 18 – Summary of ratios regulated by the AMF under Basel III (page 45) • Desjardins-wide integrated stress testing (page 56) • Basel capital accord (page 60) • Management of market risk related to trading activities – Value at risk – Stress testing (page 75)
Systemic Risk Management Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	FN-AC-550a.2	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Liquidity risk (page 79) • Pillar 3 financial disclosure requirements (page 7) • Integrated Risk Management Framework (pages 55 to 60)
Data Security Description of approach to identifying and addressing data security risks	FN-CB-230a.2 FN-CF-230a.2	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Message from the president and CEO (page III) • Protection of personal information (page 7) • Main risks and emerging risks (pages 44, 45, 52 to 54, 60 to 86) • Risk management governance (pages 55 to 61) • Risk management commission (page 255) 2023 Social and Cooperative Responsibility Report <ul style="list-style-type: none"> • 5.4 Personal information protection and cybersecurity (pages 62 and 63) • 5.5 Business ethics (pages 64 and 65)
Customer Privacy Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Legal and regulatory risk (page 91) • Note 29 – Commitments, guarantees and contingent liabilities – Privacy breach (page 231)
Discriminatory Lending (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	FN-MF-270b.1	2023 Desjardins Group Annual Report <ul style="list-style-type: none"> • Credit risk (pages 42, 53, 54, 56, 66, 67, 69 to 74) • Credit risk mitigation (pages 67, 68, 73, 74, 213 to 222) • Table 35 – Residential mortgage portfolio (page 72)