



QUEBEC INTERNATIONAL
2014 SUMMIT
OF COOPERATIVES

OCTOBER 6-9, 2014

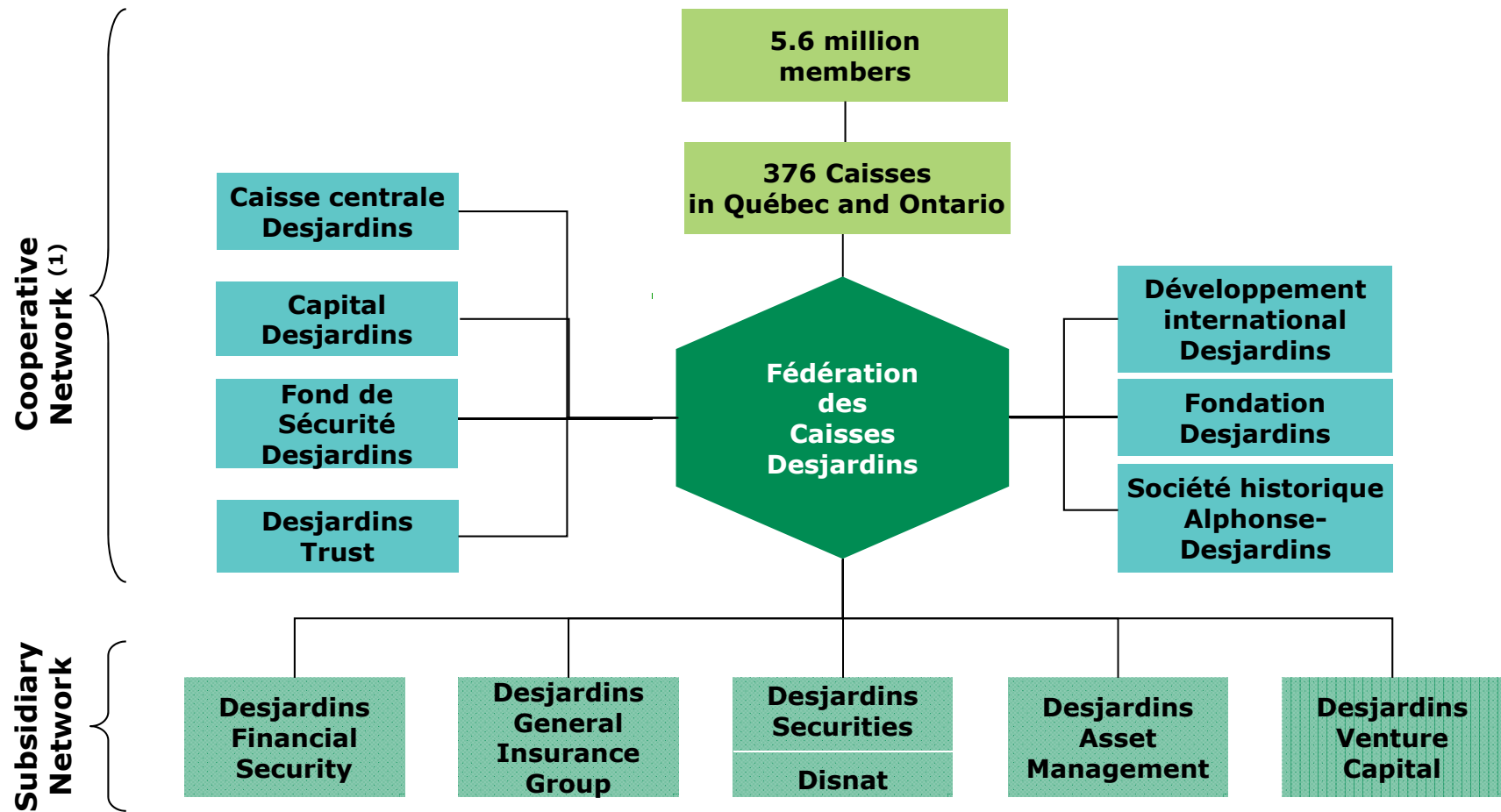
Desjardins Group



Desjardins

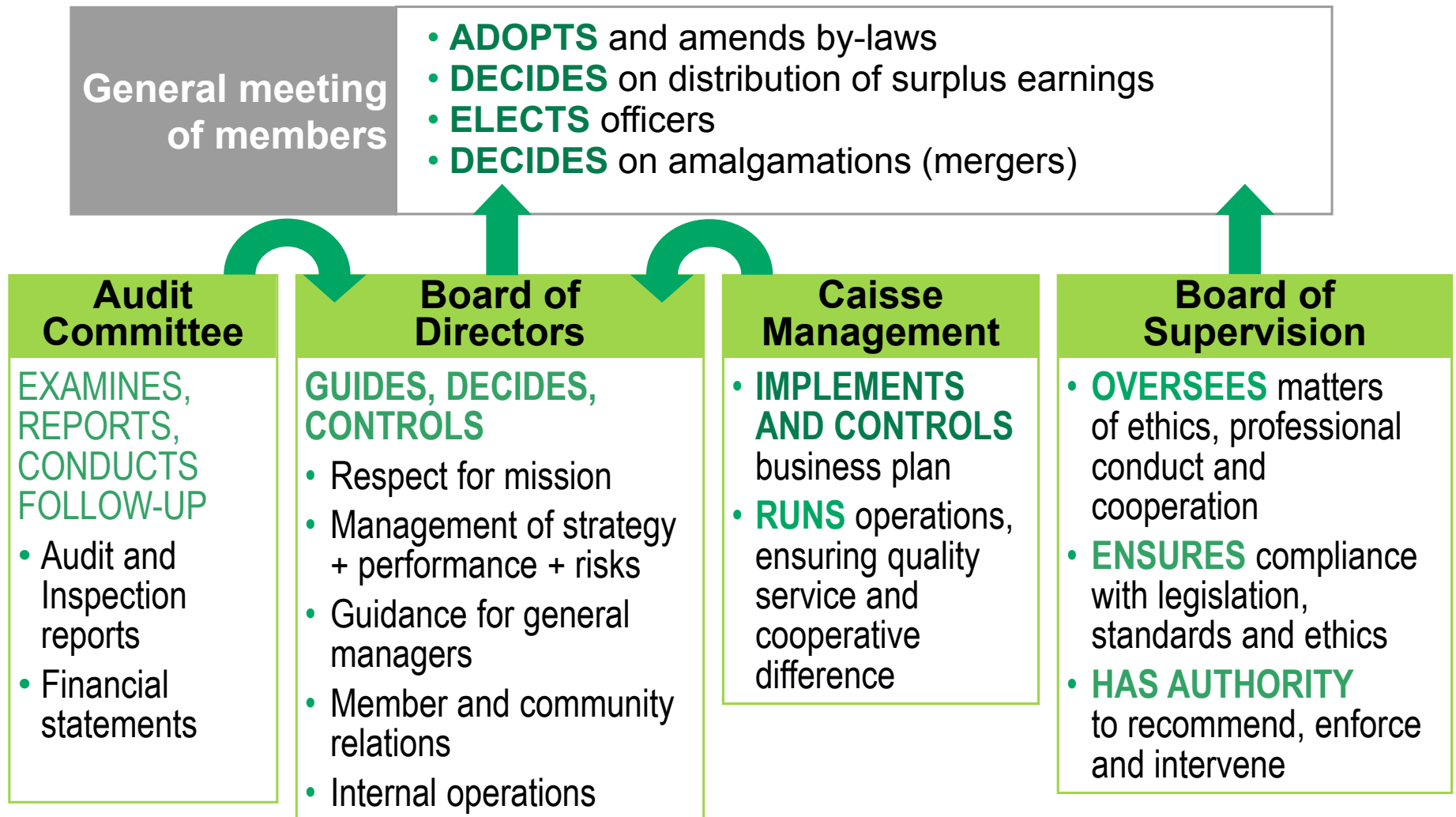
Cooperating in building the future

Desjardins Group's Main Entities



(1) Diagram excludes the affiliated federations and caisses of Manitoba and New Brunswick.

Caisse Governance



Democratic Structure of Desjardins Group

Local Level

5.6 million members

General Meeting of each caisse

Board of Directors and Board of Supervision

Regional Level

Regional Caisse General Meeting
Regional Group Caisse General Meeting
(15 regions, plus Ontario, plus Group Caisses = Total of 17)

Delegates per caisse based on membership:	
• up to 5 000	1
• 5 001 to 10 000	2
• 10 001 to 15 000	3
• 15 001 to 20 000	4
• 20 001 to 25 000	5
• 25 001 to 30 000	6
• 30 001 to 35 000	7
• 35 001 to 40 000	8
• 40 001 to 45 000	9
• 45 001 and more	10

The President of the Regional Council (elected) ex officio member of Federation's board



Regional Council in each of the 17 regions including Group Caisses
(15 members: 10 elected officers + 5 general managers of caisses)

Desjardins Group Level

Assembly of Representatives
(255 members representing 17 regional councils + Desj ardins Group President)

Federation General Meeting and Congress
(Approximately 1,300 delegates, based on proportional caisse representation)

Elects Desjardins Group President and 4 general managers of caisses as board members and members of board of ethics and professional conduct

Board of Directors of the Federation
(22 members: 17 presidents of regional councils + 4 general managers of caisses + Desj ardins Group President) (2 del. adm.)

Board of Ethics and Professional Conduct
(8 independent board members, elected by Assembly of Representatives)

Desjardins Today

- The **largest integrated cooperative financial group in Canada** offering a full range of financial products and services and the **5th¹ most important in the world**
- The **top financial institution in Québec** and the **6th largest in Canada** with assets totalling \$212 billion
- The **13th² strongest and 24th³ safest financial institution** in the world (4th in North America)
- **5.6 million member-owner-users** (70% of Quebecers are members of a Desjardins caisse)
- Close to **400,000 business members** (44% penetration rate in Québec)
- Supported by **5,106 elected officers**
- **Québec's largest private employer** and among the 20 largest in Canada (45,219 people)
- **376 caisses** offering **1,240 service outlets**
- **44 business centres**
- **2,270 banking ATM's** (more than 40% of market in Quebec)
- **Desjardins bank in Florida** with 3 service centres and a **commercial lending subsidiary in the US**
- Some **twenty specialized financial service subsidiaries**, owned by the caisses, with 400 business locations in Canada



1 Source: 2012 edition of the International Cooperative Association (ACI) Global 300 listing based on 2010 revenues (US dollars)

2 Source: Agence Bloomberg News, The World's 20 Strongest Banks, octobre 2013

3 Source: World ranking from Global Finance magazine, August 2013 edition