

Supplemental Financial Information (unaudited)

For the period ended June 30, 2025

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NOTES TO THE READER

USE OF THIS DOCUMENT

The Supplemental Financial Information (this document) is designed to support the transparency and disclosure of financial information and help readers understand Desjardins Group's financial performance. The information disclosed in this document is unaudited. This document should be used as a supplement to Desjardins Group's Interim Financial Reports and Annual Reports. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at www.desjardins.com/ca/about-us/investor-relations and on the SEDAR+ website at www.sedarplus.com (under the *Fédération des caisses Desjardins du Québec* profile).

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Québec, which do not differ from IFRS. IFRS represent Canadian generally accepted accounting principles (GAAP). For more information on the accounting policies applied, refer to Note 2, "Accounting policies," to the Annual and Interim Combined Financial Statements.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Accounting policies," to its Annual Combined Financial Statements. Data related to risks are presented to meet the disclosure requirements set out in the recommendations of the "Enhancing the Risk Disclosures of Banks" document.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
ASSETS									
Cash and deposits with financial institutions	\$ 7,053	\$ 7,128	\$ 5,977	\$ 7,918	\$ 9,390	\$ 8,158	\$ 8,987	\$ 7,602	\$ 8,218
Securities									
Securities at fair value through profit or loss	44,442	46,726	41,961	41,640	36,159	37,191	36,627	34,029	32,308
Securities at fair value through other comprehensive income	60,900	59,056	57,302	53,492	51,776	53,104	51,692	50,560	51,253
Securities at amortized cost	38	45	45	60	61	45	46	48	49
	105,380	105,827	99,308	95,192	87,996	90,340	88,365	84,637	83,610
Securities borrowed or purchased under reverse repurchase agreements	26,122	25,544	23,666	26,721	21,253	17,714	13,678	12,993	13,611
Loans									
Residential mortgages	191,041	183,965	179,920	175,276	171,563	166,451	165,858	164,285	162,296
Consumer, credit card and other personal loans	24,736	24,442	24,683	24,528	24,302	24,204	24,239	24,304	24,226
Business and government loans	92,008	89,324	86,314	84,010	82,295	79,578	77,018	74,376	72,254
	307,785	297,731	290,917	283,814	278,160	270,233	267,115	262,965	258,776
Allowance for credit losses	(1,511)	(1,403)	(1,320)	(1,162)	(1,164)	(1,221)	(1,180)	(1,078)	(1,040)
	306,274	296,328	289,597	282,652	276,996	269,012	265,935	261,887	257,736
Segregated fund net assets	30,721	29,633	28,959	28,037	26,637	26,131	24,754	22,963	23,251
Other assets									
Clients' liability under acceptances	—	—	—	—	—	—	—	7	7
Derivative financial instruments	8,629	8,153	7,579	6,969	5,584	6,123	5,861	5,376	5,554
Amounts receivable from clients, brokers and financial institutions	3,829	2,244	3,096	4,141	3,947	5,937	2,801	4,825	3,975
Reinsurance contract assets	1,816	1,933	1,905	2,115	1,675	1,692	1,676	1,611	1,671
Right-of-use assets	441	448	454	458	465	462	476	502	529
Investment property	786	809	817	803	803	975	974	970	945
Property, plant and equipment	1,439	1,458	1,486	1,495	1,510	1,530	1,549	1,560	1,566
Goodwill	596	596	596	596	596	563	563	565	564
Intangible assets	1,261	1,259	1,255	1,217	1,214	1,184	1,186	1,157	1,136
Investments in companies accounted for using the equity method	1,307	1,264	1,241	1,246	1,227	1,244	1,477	1,551	1,546
Net defined benefit plan assets	946	673	724	728	676	175	46	610	534
Deferred tax assets	983	1,058	986	974	1,182	1,316	1,244	1,392	1,341
Other	3,671	3,591	3,296	3,415	3,197	3,263	3,368	3,848	3,764
	25,704	23,486	23,435	24,157	22,076	24,464	21,221	23,974	23,132
TOTAL ASSETS	\$ 501,254	\$ 487,946	\$ 470,942	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 167,857	\$ 164,660	\$ 161,479	\$ 158,808	\$ 157,760	\$ 153,836	\$ 151,519	\$ 147,918	\$ 147,289
Business and government	152,324	144,444	139,223	137,294	131,925	127,049	127,219	124,936	117,584
Deposit-taking institutions	738	275	244	275	400	304	591	579	666
	320,919	309,379	300,946	296,377	290,085	281,189	279,329	273,433	265,539
Insurance contract liabilities	34,679	35,028	34,538	34,768	33,054	32,618	32,961	30,507	31,288
Other liabilities									
Acceptances	—	—	—	—	—	—	—	7	7
Commitments related to securities sold short	15,062	18,058	13,249	14,172	11,279	12,256	11,686	12,925	10,657
Commitments related to securities lent or sold under repurchase agreements	23,888	23,543	20,633	21,974	18,389	17,954	12,032	13,864	20,502
Derivative financial instruments	6,949	6,119	6,112	6,104	5,798	6,481	6,626	6,509	7,062
Amounts payable to clients, brokers and financial institutions	14,204	12,515	14,195	10,999	10,580	13,392	9,350	9,864	8,545
Lease liabilities	533	539	534	536	542	539	553	578	604
Reinsurance contract liabilities	38	37	37	38	37	37	38	37	38
Segregated fund net liabilities – Investment contracts	27,164	26,113	25,329	24,431	23,117	22,536	21,233	19,600	19,721
Net defined benefit plan net liabilities	693	710	713	717	687	716	867	635	678
Deferred tax liabilities	503	520	454	417	308	270	252	271	267
Other	11,465	10,775	11,550	11,800	10,081	9,720	10,669	9,770	8,794
	100,499	98,929	92,806	91,188	80,818	83,901	73,306	74,060	76,875
Subordinated notes	4,842	5,239	3,962	3,939	3,903	2,942	2,954	2,878	2,913
TOTAL LIABILITIES	460,939	448,575	432,252	426,272	407,860	400,650	388,550	380,878	376,615
EQUITY									
Capital stock	4,636	4,685	4,731	4,731	4,736	4,736	4,731	4,776	4,794
Undistributed surplus earnings	3,385	3,864	3,319	4,657	3,893	3,677	2,668	3,760	3,487
Accumulated other comprehensive income	638	715	256	399	(808)	(963)	(708)	(2,142)	(1,855)
Reserves	31,069	29,551	29,481	27,717	27,730	26,794	26,784	25,904	25,636
Equity – Group's share	39,728	38,815	37,787	37,504	35,551	34,244	33,475	32,298	32,062
Non-controlling interests	587	556	903	901	937	925	915	880	881
TOTAL EQUITY	40,315	39,371	38,690	38,405	36,488	35,169	34,390	33,178	32,943
TOTAL LIABILITIES AND EQUITY	\$ 501,254	\$ 487,946	\$ 470,942	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the six-month periods ended	
	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023 ⁽¹⁾	September 30, 2023 ⁽¹⁾	June 30, 2023 ⁽¹⁾	June 30, 2025	June 30, 2024
Interest income											
Loans	\$ 3,841	\$ 3,794	\$ 3,923	\$ 3,885	\$ 3,860	\$ 3,620	\$ 3,514	\$ 3,370	\$ 3,064	\$ 7,635	\$ 7,480
Securities	628	627	591	618	631	637	635	630	595	1,255	1,268
	4,469	4,421	4,514	4,503	4,491	4,257	4,149	4,000	3,659	8,890	8,748
Interest expense											
Deposits	1,885	1,903	1,995	2,070	2,016	1,975	1,916	1,699	1,468	3,788	3,991
Subordinated notes	47	48	42	45	43	35	36	36	42	95	78
Other	513	503	515	473	571	514	501	549	483	1,016	1,085
	2,445	2,454	2,552	2,588	2,630	2,524	2,453	2,284	1,993	4,899	5,154
Net interest income	2,024	1,967	1,962	1,915	1,861	1,733	1,696	1,716	1,666	3,991	3,594
Insurance service result											
Insurance revenue	3,041	2,991	2,998	2,945	2,829	2,752	2,718	2,656	2,562	6,032	5,581
Insurance service expenses	(2,362)	(2,650)	(2,268)	(3,168)	(2,182)	(2,351)	(2,093)	(2,245)	(2,238)	(5,012)	(4,533)
Net reinsurance service income (expenses)	(86)	(51)	58	493	(27)	8	(47)	(20)	(36)	(137)	(19)
	593	290	788	270	620	409	578	391	288	883	1,029
Net insurance finance result											
Net insurance investment income (loss)	241	639	375	1,560	467	(39)	3,005	(1,363)	249	880	428
Net insurance finance income (expenses)	76	(487)	(309)	(1,463)	(244)	375	(2,780)	1,479	(83)	(411)	131
Net reinsurance finance income (expenses)	(5)	22	28	57	14	(26)	115	(65)	11	17	(12)
	312	174	94	154	237	310	340	51	177	486	547
Net insurance service income	905	464	882	424	857	719	918	442	465	1,369	1,576
Other income											
Deposit and payment service charges	142	137	138	134	129	126	134	119	117	279	255
Lending fees and card service revenues	257	262	278	260	238	262	185	258	242	519	500
Brokerage and investment fund services	392	391	367	374	363	376	347	339	400	783	739
Management and custodial service fees	270	248	261	219	222	199	207	192	189	518	421
Net other investment income (loss)	(64)	61	(101)	(60)	(61)	17	(65)	(30)	41	(3)	(44)
Foreign exchange income	95	97	80	66	47	48	59	47	47	192	95
Other	70	55	91	53	97	84	57	50	72	125	181
	1,162	1,251	1,114	1,046	1,035	1,112	924	975	1,108	2,413	2,147
Total net revenue	4,091	3,682	3,958	3,385	3,753	3,564	3,538	3,133	3,239	7,773	7,317
Provision for credit losses	203	210	272	105	87	133	231	127	66	413	220
Non-interest expense											
Salaries and employee benefits	1,546	1,422	1,452	1,234	1,445	1,352	1,424	1,272	1,410	2,968	2,797
Professional fees	247	204	229	213	211	168	197	170	233	451	379
Technology	321	316	320	315	292	290	332	279	259	637	582
Commissions	209	206	205	202	174	209	195	181	231	415	383
Occupancy costs	97	97	103	96	99	99	110	96	99	194	198
Communications	101	96	118	86	97	74	100	75	95	197	171
Business and capital taxes	42	50	36	38	37	37	27	29	29	92	74
Other	387	345	405	340	342	327	364	341	324	732	669
Gross non-interest expense	2,950	2,736	2,868	2,524	2,697	2,556	2,749	2,443	2,680	5,686	5,253
Non-interest expense included in insurance service expenses	(259)	(233)	(209)	(235)	(250)	(245)	(250)	(240)	(246)	(492)	(495)
Net non-interest expense	2,691	2,503	2,659	2,289	2,447	2,311	2,499	2,203	2,434	5,194	4,758
Operating surplus earnings	1,197	969	1,027	991	1,219	1,120	808	803	739	2,166	2,339
Income taxes on surplus earnings	297	231	201	234	301	265	58	189	186	528	566
Surplus earnings before member dividends	900	738	826	757	918	855	750	614	553	1,638	1,773
Member dividends	113	113	107	110	110	110	91	106	109	226	220
Tax recovery on member dividends	(29)	(29)	(23)	(28)	(29)	(29)	(23)	(28)	(29)	(58)	(58)
Net surplus earnings for the period after member dividends	\$ 816	\$ 654	\$ 742	\$ 675	\$ 837	\$ 774	\$ 682	\$ 536	\$ 473	\$ 1,470	\$ 1,611
of which:											
Group's share	\$ 783	\$ 649	\$ 689	\$ 664	\$ 802	\$ 740	\$ 641	\$ 520	\$ 462	\$ 1,432	\$ 1,542
Non-controlling interests' share	33	5	53	11	35	34	41	16	11	38	69

(1) Some data have been restated to conform with the current period's presentation.

RISK MANAGEMENT

Table 3 – Loan portfolio by borrower category and industry

	As at June 30, 2025		As at March 31, 2025		As at December 31, 2024		As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023	
(in millions of dollars)	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
Residential mortgages	\$ 191,041	\$ 485	\$ 183,965	\$ 490	\$ 179,920	\$ 454	\$ 175,276	\$ 458	\$ 171,563	\$ 436	\$ 166,451	\$ 428	\$ 165,858	\$ 375	\$ 164,285	\$ 361	\$ 162,296	\$ 310
Consumer, credit card and other personal loans	24,736	257	24,442	269	24,683	249	24,528	237	24,302	242	24,204	257	24,239	224	24,304	201	24,226	185
Public agency loans ⁽¹⁾	3,000	—	3,572	—	3,391	—	2,968	—	3,001	—	3,188	—	3,388	—	3,167	—	3,408	—
Business loans																		
Agriculture	13,300	353	13,100	389	12,871	385	12,600	418	12,474	402	12,130	403	11,991	352	11,688	346	11,528	244
Mining ⁽²⁾	418	45	611	47	591	47	839	46	1,024	11	863	1	807	1	757	1	610	1
Oil and gas ⁽²⁾	181	—	149	—	146	—	196	—	211	—	294	—	285	—	283	—	276	—
Utilities	3,699	3	3,477	3	3,105	3	3,143	3	2,611	—	2,621	—	2,090	—	1,779	—	1,533	—
Construction	10,210	227	9,899	203	9,711	204	9,240	179	8,926	166	8,310	178	8,062	182	7,905	150	7,684	141
Manufacturing	7,008	361	6,748	331	6,452	297	6,394	263	6,350	232	6,219	244	5,883	231	6,044	175	6,098	172
Wholesale trade	3,138	75	3,011	118	2,919	115	2,942	112	2,905	79	2,772	87	2,712	75	2,795	37	2,690	32
Retail trade	5,855	146	5,797	111	5,506	87	5,719	83	5,763	72	5,636	95	5,933	96	4,991	76	4,775	72
Transportation	2,201	32	2,136	20	2,034	18	1,997	17	1,943	19	1,884	17	1,620	14	1,612	16	1,515	15
Information industry	614	20	533	21	515	21	577	18	590	19	544	16	550	17	573	15	574	2
Finance and insurance	2,829	3	2,352	2	2,306	1	2,233	1	2,109	1	1,860	1	2,105	—	1,985	1	1,822	1
Real estate	21,832	209	20,986	203	20,161	211	19,079	207	18,860	204	18,394	186	17,474	164	16,512	117	16,002	117
Professional services	2,312	73	2,370	24	2,298	23	2,236	20	2,139	20	2,022	11	1,934	10	1,975	8	1,815	7
Management of companies	1,644	17	1,729	31	1,756	32	1,664	17	1,618	13	1,489	12	1,389	10	1,453	10	1,463	10
Administrative services	473	8	464	7	432	8	431	17	406	7	386	7	373	6	383	5	379	5
Education	294	8	297	7	275	7	269	4	252	4	256	4	265	4	264	4	240	4
Health care	5,444	62	5,181	77	5,060	108	4,819	103	4,750	139	4,526	142	4,411	145	4,361	94	4,294	98
Arts and entertainment	834	24	821	24	813	22	801	21	781	17	754	9	769	11	810	7	800	7
Accommodation	2,585	69	2,418	69	2,251	53	2,228	52	2,212	53	2,132	39	2,073	39	2,099	40	2,067	44
Other services	2,073	15	1,730	13	1,848	11	1,963	10	1,860	11	1,813	12	1,588	8	1,693	6	1,500	8
Other businesses	2,064	21	1,943	—	1,873	—	1,672	1	1,510	6	1,485	1	1,316	—	1,247	1	1,181	1
Total business loans	\$ 89,008	\$ 1,771	\$ 85,752	\$ 1,700	\$ 82,923	\$ 1,653	\$ 81,042	\$ 1,592	\$ 79,294	\$ 1,475	\$ 76,390	\$ 1,465	\$ 73,630	\$ 1,365	\$ 71,209	\$ 1,109	\$ 68,846	\$ 981
Total loans	\$ 307,785	\$ 2,513	\$ 297,731	\$ 2,459	\$ 290,917	\$ 2,356	\$ 283,814	\$ 2,287	\$ 278,160	\$ 2,153	\$ 270,233	\$ 2,150	\$ 267,115	\$ 1,964	\$ 262,965	\$ 1,671	\$ 258,776	\$ 1,476

⁽¹⁾ Includes government loans.

⁽²⁾ The information as at March 31, 2024, and for prior periods has been reclassified to conform with the presentation for the current period.

Table 4 – Loan portfolio by geographic area

	As at June 30, 2025		As at March 31, 2025		As at December 31, 2024		As at September 30, 2024		As at June 30, 2024	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
(in millions of dollars)										
Canada										
Québec	\$ 270,822	\$ 2,112	\$ 262,198	\$ 2,102	\$ 256,972	\$ 1,997	\$ 250,569	\$ 1,972	\$ 245,927	\$ 1,870
Other Canadian provinces	36,561	401	35,073	357	33,485	359	32,916	315	31,897	283
Total – Canada	\$ 307,383	\$ 2,513	\$ 297,271	\$ 2,459	\$ 290,457	\$ 2,356	\$ 283,485	\$ 2,287	\$ 277,824	\$ 2,153
Other countries	402	—	460	—	460	—	329	—	336	—
Total	\$ 307,785	\$ 2,513	\$ 297,731	\$ 2,459	\$ 290,917	\$ 2,356	\$ 283,814	\$ 2,287	\$ 278,160	\$ 2,153

	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
(in millions of dollars)								
Canada								
Québec	\$ 239,531	\$ 1,874	\$ 237,072	\$ 1,710	\$ 234,555	\$ 1,491	\$ 231,758	\$ 1,318
Other Canadian provinces	30,359	276	29,718	254	28,065	180	26,678	158
Total – Canada	\$ 269,890	\$ 2,150	\$ 266,790	\$ 1,964	\$ 262,620	\$ 1,671	\$ 258,436	\$ 1,476
Other countries	343	—	325	—	345	—	340	—
Total	\$ 270,233	\$ 2,150	\$ 267,115	\$ 1,964	\$ 262,965	\$ 1,671	\$ 258,776	\$ 1,476

Table 5 – Loan and acceptance portfolio by entity

	As at June 30, 2025		As at March 31, 2025		As at December 31, 2024		As at September 30, 2024		As at June 30, 2024	
(in millions of dollars and as percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group										
Caisse network	\$ 246,271	80.0%	\$ 238,980	80.3%	\$ 233,941	80.4%	\$ 228,032	80.3%	\$ 223,966	80.5%
<i>Fédération des caisses Desjardins du Québec</i>	57,302	18.6	54,551	18.3	52,807	18.2	51,709	18.2	50,195	18.0
Desjardins Financial Security Life Assurance Company	2,406	0.8	2,416	0.8	2,422	0.8	2,491	0.9	2,444	0.9
Other entities	1,806	0.6	1,784	0.6	1,747	0.6	1,582	0.6	1,555	0.6
Total	\$ 307,785	100.0%	\$ 297,731	100.0%	\$ 290,917	100.0%	\$ 283,814	100.0%	\$ 278,160	100.0%

	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023	
(in millions of dollars and as percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group								
Caisse network	\$ 218,116	80.7%	\$ 216,822	81.2%	\$ 214,378	81.5%	\$ 212,136	82.0%
<i>Fédération des caisses Desjardins du Québec</i>	48,267	17.9	46,412	17.4	44,909	17.1	42,981	16.6
Desjardins Financial Security Life Assurance Company	2,463	0.9	2,516	0.9	2,408	0.9	2,440	0.9
Other entities	1,387	0.5	1,365	0.5	1,277	0.5	1,226	0.5
Total	\$ 270,233	100.0%	\$ 267,115	100.0%	\$ 262,972	100.0%	\$ 258,783	100.0%

Table 6 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at June 30, 2025						As at March 31, 2025					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 191,041	62.1%	\$ 55,470	84.2%	\$ 485	19.3%	\$ 183,965	61.8%	\$ 51,573	83.1%	\$ 490	19.9%
Consumer, credit card and other personal loans	24,736	8.0	2,464	3.7	257	10.2	24,442	8.2	2,573	4.1	269	11.0
Business and government loans	92,008	29.9	7,944	12.1	1,771	70.5	89,324	30.0	7,938	12.8	1,700	69.1
Total	\$ 307,785	100.0%	\$ 65,878	100.0%	\$ 2,513	100.0%	\$ 297,731	100.0%	\$ 62,084	100.0%	\$ 2,459	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2024						As at September 30, 2024					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 179,920	61.8%	\$ 49,086	82.8%	\$ 454	19.3%	\$ 175,276	61.8%	\$ 46,064	82.4%	\$ 458	20.0%
Consumer, credit card and other personal loans	24,683	8.5	2,511	4.2	249	10.5	24,528	8.6	2,400	4.3	237	10.4
Business and government loans	86,314	29.7	7,682	13.0	1,653	70.2	84,010	29.6	7,421	13.3	1,592	69.6
Total	\$ 290,917	100.0%	\$ 59,279	100.0%	\$ 2,356	100.0%	\$ 283,814	100.0%	\$ 55,885	100.0%	\$ 2,287	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2024						As at March 31, 2024					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 171,563	61.7%	\$ 43,478	81.4%	\$ 436	20.3%	\$ 166,451	61.6%	\$ 40,270	80.1%	\$ 428	19.9%
Consumer, credit card and other personal loans	24,302	8.7	2,504	4.7	242	11.2	24,204	9.0	2,611	5.2	257	12.0
Business and government loans	82,295	29.6	7,433	13.9	1,475	68.5	79,578	29.4	7,374	14.7	1,465	68.1
Total	\$ 278,160	100.0%	\$ 53,415	100.0%	\$ 2,153	100.0%	\$ 270,233	100.0%	\$ 50,255	100.0%	\$ 2,150	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2023						As at September 30, 2023					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 165,858	62.1%	\$ 43,853	81.6%	\$ 375	19.1%	\$ 164,285	62.5%	\$ 42,445	81.5%	\$ 361	21.6%
Consumer, credit card and other personal loans	24,239	9.1	2,934	5.5	224	11.4	24,304	9.2	2,861	5.5	201	12.0
Business and government loans	77,018	28.8	6,959	12.9	1,365	69.5	74,383	28.3	6,767	13.0	1,109	66.4
Total	\$ 267,115	100.0%	\$ 53,746	100.0%	\$ 1,964	100.0%	\$ 262,972	100.0%	\$ 52,073	100.0%	\$ 1,671	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2023											
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans							
Desjardins Group												
Residential mortgages	\$ 162,296	62.7%	\$ 41,338	80.5%	\$ 310	21.0%						
Consumer, credit card and other personal loans	24,226	9.4	3,019	5.9	185	12.5						
Business and government loans	72,261	27.9	7,009	13.6	981	66.5						
Total	\$ 258,783	100.0%	\$ 51,366	100.0%	\$ 1,476	100.0%						

⁽¹⁾ Loans fully or partially guaranteed or insured by a public or private insurer or a government.

Table 7 – Change in gross credit-impaired loans

(in millions of dollars)	For the three-month periods ended				
	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Gross credit-impaired loans at the beginning of the period	\$ 2,459	\$ 2,356	\$ 2,287	\$ 2,153	\$ 2,150
Gross loans that became credit-impaired since the last period	812	822	846	888	871
Loans returned to unimpaired status	(657)	(618)	(668)	(660)	(718)
Write-offs and recoveries	(102)	(101)	(109)	(95)	(150)
Other changes	1	—	—	1	—
Gross credit-impaired loans at the end of the period	\$ 2,513	\$ 2,459	\$ 2,356	\$ 2,287	\$ 2,153

(in millions of dollars)	For the three-month periods ended			
	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
Gross credit-impaired loans at the beginning of the period	\$ 1,964	\$ 1,671	\$ 1,476	\$ 1,270
Gross loans that became credit-impaired since the last period	930	1,069	823	834
Loans returned to unimpaired status	(645)	(654)	(550)	(550)
Write-offs and recoveries	(98)	(122)	(76)	(77)
Other changes	(1)	—	(2)	(1)
Gross credit-impaired loans at the end of the period	\$ 2,150	\$ 1,964	\$ 1,671	\$ 1,476

GLOSSARY

Acceptance

Short-term debt security traded on the money market, guaranteed by a financial institution for a borrower in exchange for a stamping fee.

Allowance for credit losses

The loss allowance for expected credit losses reflects an unbiased amount, based on a probability-weighted present value of cash flow shortfalls, and takes into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

Autorité des marchés financiers (AMF)

Organization whose mission is to enforce the laws governing the financial industry, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

Commitment

– Direct commitment

Any agreement entered into by a Desjardins Group component with a natural or legal person creating an on- or off-balance sheet exposure, either disbursed or non-disbursed, revocable or irrevocable, with or without condition, that may lead to losses for the component if the debtor is unable to meet its obligations.

– Indirect commitment

Any financial receivable creating a credit exposure that is acquired by a Desjardins Group component in connection with a purchase on the market or the delivery of a financial asset pledged as collateral by a client or a counterparty, whose value may change in particular as a result of the deterioration of the creditworthiness of the counterparty associated to this receivable or changes in market prices.

Fair value

Price that would be received to sell an asset or paid to transfer a liability in an orderly transaction at the measurement date.

Gross credit-impaired loan

A financial asset is credit impaired when one or more events that have a detrimental impact on the estimated cash flows of that financial asset have occurred. A financial asset is therefore considered credit-impaired when it is in default, unless the detrimental impact on the estimated future cash flows is considered insignificant. The definition of default is associated with an instrument for which contractual payments are 90 days past due, or certain other criteria.

Provision for credit losses

Amount recognized in profit or loss to bring the allowance for credit losses to a level determined appropriate by management. It includes provisions for credit losses on unimpaired and impaired financial assets.

Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. This type of agreement represents a form of short-term financing.

Reverse repurchase agreement

Agreement involving both the purchase of securities for cash and the sale of these securities for value at a later date. This type of agreement represents a form of short-term financing.