

Supplemental Financial Information (unaudited)

For the period ended September 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 Quebec, 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 September 30, 2025	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
ASSETS									
Cash and deposits with financial institutions	\$ 7,090	\$ 7,053	\$ 7,128	\$ 5,977	\$ 7,918	\$ 9,390	\$ 8,158	\$ 8,987	\$ 7,602
Securities									
Securities at fair value through profit or loss	47,019	44,442	46,726	41,961	41,640	36,159	37,191	36,627	34,029
Securities at fair value through other comprehensive income	60,877	60,900	59,056	57,302	53,492	51,776	53,104	51,692	50,560
Securities at amortized cost	42	38	45	45	60	61	45	46	48
	107,938	105,380	105,827	99,308	95,192	87,996	90,340	88,365	84,637
Securities borrowed or purchased under reverse repurchase agreements	24,506	26,122	25,544	23,666	26,721	21,253	17,714	13,678	12,993
Loans									
Residential mortgages	194,596	191,041	183,965	179,920	175,276	171,563	166,451	165,858	164,285
Consumer, credit card and other personal loans	24,638	24,736	24,442	24,683	24,528	24,302	24,204	24,239	24,304
Business and government loans	94,547	92,008	89,324	86,314	84,010	82,295	79,578	77,018	74,376
	313,781	307,785	297,731	290,917	283,814	278,160	270,233	267,115	262,965
Allowance for credit losses	(1,530)	(1,511)	(1,403)	(1,320)	(1,162)	(1,164)	(1,221)	(1,180)	(1,078)
	312,251	306,274	296,328	289,597	282,652	276,996	269,012	265,935	261,887
Segregated fund net assets	32,663	30,721	29,633	28,959	28,037	26,637	26,131	24,754	22,963
Other assets									
Clients' liability under acceptances	—	—	—	—	—	—	—	—	7
Derivative financial instruments	9,984	8,629	8,153	7,579	6,969	5,584	6,123	5,861	5,376
Amounts receivable from clients, brokers and financial institutions	3,606	3,829	2,244	3,096	4,141	3,947	5,937	2,801	4,825
Reinsurance contract assets	1,832	1,816	1,933	1,905	2,115	1,675	1,692	1,676	1,611
Right-of-use assets	434	441	448	454	458	465	462	476	502
Investment property	774	786	809	817	803	803	975	974	970
Property, plant and equipment	1,432	1,439	1,458	1,486	1,495	1,510	1,530	1,549	1,560
Goodwill	596	596	596	596	596	596	563	563	565
Intangible assets	1,254	1,261	1,259	1,255	1,217	1,214	1,184	1,186	1,157
Investments in companies accounted for using the equity method	1,326	1,307	1,264	1,241	1,246	1,227	1,244	1,477	1,551
Net defined benefit plan assets	1,388	946	673	724	728	676	175	46	610
Deferred tax assets	962	983	1,058	986	974	1,182	1,316	1,244	1,392
Other	3,820	3,671	3,591	3,296	3,415	3,197	3,263	3,368	3,848
	27,408	25,704	23,486	23,435	24,157	22,076	24,464	21,221	23,974
TOTAL ASSETS	\$ 511,856	\$ 501,254	\$ 487,946	\$ 470,942	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940	\$ 414,056

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at September 30, 2025	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 168,305	\$ 167,857	\$ 164,660	\$ 161,479	\$ 158,808	\$ 157,760	\$ 153,836	\$ 151,519	\$ 147,918
Business and government	155,283	152,324	144,444	139,223	137,294	131,925	127,049	127,219	124,936
Deposit-taking institutions	451	738	275	244	275	400	304	591	579
	324,039	320,919	309,379	300,946	296,377	290,085	281,189	279,329	273,433
Insurance contract liabilities	35,123	34,679	35,028	34,538	34,768	33,054	32,618	32,961	30,507
Other liabilities									
Acceptances	—	—	—	—	—	—	—	—	7
Commitments related to securities sold short	17,462	15,062	18,058	13,249	14,172	11,279	12,256	11,686	12,925
Commitments related to securities lent or sold under repurchase agreements	23,678	23,888	23,543	20,633	21,974	18,389	17,954	12,032	13,864
Derivative financial instruments	7,402	6,949	6,119	6,112	6,104	5,798	6,481	6,626	6,509
Amounts payable to clients, brokers and financial institutions	14,157	14,204	12,515	14,195	10,999	10,580	13,392	9,350	9,864
Lease liabilities	527	533	539	534	536	542	539	553	578
Reinsurance contract liabilities	38	38	37	37	38	37	37	38	37
Segregated fund net liabilities – Investment contracts	29,001	27,164	26,113	25,329	24,431	23,117	22,536	21,233	19,600
Net defined benefit plan net liabilities	674	693	710	713	717	687	716	867	635
Deferred tax liabilities	604	503	520	454	417	308	270	252	271
Other	12,378	11,465	10,775	11,550	11,800	10,081	9,720	10,669	9,770
	105,921	100,499	98,929	92,806	91,188	80,818	83,901	73,306	74,060
Subordinated notes	4,862	4,842	5,239	3,962	3,939	3,903	2,942	2,954	2,878
TOTAL LIABILITIES	469,945	460,939	448,575	432,252	426,272	407,860	400,650	388,550	380,878
EQUITY									
Capital stock	4,582	4,636	4,685	4,731	4,731	4,736	4,736	4,731	4,776
Undistributed surplus earnings	4,824	3,385	3,864	3,319	4,657	3,893	3,677	2,668	3,760
Accumulated other comprehensive income	842	638	715	256	399	(808)	(963)	(708)	(2,142)
Reserves	31,055	31,069	29,551	29,481	27,717	27,730	26,794	26,784	25,904
Equity – Group's share	41,303	39,728	38,815	37,787	37,504	35,551	34,244	33,475	32,298
Non-controlling interests	608	587	556	903	901	937	925	915	880
TOTAL EQUITY	41,911	40,315	39,371	38,690	38,405	36,488	35,169	34,390	33,178
TOTAL LIABILITIES AND EQUITY	\$ 511,856	\$ 501,254	\$ 487,946	\$ 470,942	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940	\$ 414,056

Table 2 – Combined Statements of Income

	For the three-month periods ended									For the nine-month periods ended	
	September 30, 2025	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⁾	September 30, 2025	September 30, 2024
(in millions of dollars)											
Interest income											
Loans	\$ 3,922	\$ 3,841	\$ 3,794	\$ 3,923	\$ 3,885	\$ 3,860	\$ 3,620	\$ 3,514	\$ 3,370	\$ 11,557	\$ 11,365
Securities	627	628	627	591	618	631	637	635	630	1,882	1,886
	4,549	4,469	4,421	4,514	4,503	4,491	4,257	4,149	4,000	13,439	13,251
Interest expense											
Deposits	1,910	1,885	1,903	1,995	2,070	2,016	1,975	1,916	1,699	5,698	6,061
Subordinated notes	49	47	48	42	45	43	35	36	36	144	123
Other	453	513	503	515	473	571	514	501	549	1,469	1,558
	2,412	2,445	2,454	2,552	2,588	2,630	2,524	2,453	2,284	7,311	7,742
Net interest income	2,137	2,024	1,967	1,962	1,915	1,861	1,733	1,696	1,716	6,128	5,509
Insurance service result											
Insurance revenue	3,094	3,041	2,991	2,998	2,945	2,829	2,752	2,718	2,656	9,126	8,526
Insurance service expenses	(2,501)	(2,362)	(2,650)	(2,268)	(3,168)	(2,182)	(2,351)	(2,093)	(2,245)	(7,513)	(7,701)
Net reinsurance service income (expenses)	(53)	(86)	(51)	58	493	(27)	8	(47)	(20)	(190)	474
	540	593	290	788	270	620	409	578	391	1,423	1,299
Net insurance finance result											
Net insurance investment income (loss)	869	241	639	375	1,560	467	(39)	3,005	(1,363)	1,749	1,988
Net insurance finance income (expenses)	(623)	76	(487)	(309)	(1,463)	(244)	375	(2,780)	1,479	(1,034)	(1,332)
Net reinsurance finance income (expenses)	18	(5)	22	28	57	14	(26)	115	(65)	35	45
	264	312	174	94	154	237	310	340	51	750	701
Net insurance service income	804	905	464	882	424	857	719	918	442	2,173	2,000
Other income											
Deposit and payment service charges	145	142	137	138	134	129	126	134	119	424	389
Lending fees and card service revenues	275	257	262	278	260	238	262	185	258	794	760
Brokerage and investment fund services	388	392	391	367	374	363	376	347	339	1,171	1,113
Management and custodial service fees	264	270	248	261	219	222	199	207	192	782	640
Net other investment income (loss)	(55)	(64)	61	(101)	(60)	(61)	17	(65)	(30)	(58)	(104)
Foreign exchange income	111	95	97	80	66	47	48	59	47	303	161
Other	53	70	55	91	53	97	84	57	50	178	234
	1,181	1,162	1,251	1,114	1,046	1,035	1,112	924	975	3,594	3,193
Total net revenue	4,122	4,091	3,682	3,958	3,385	3,753	3,564	3,538	3,133	11,895	10,702
Provision for credit losses	112	203	210	272	105	87	133	231	127	525	325
Non-interest expense											
Salaries and employee benefits	1,443	1,546	1,422	1,452	1,234	1,445	1,352	1,424	1,272	4,411	4,031
Professional fees	228	247	204	229	213	211	168	197	170	679	592
Technology	334	321	316	320	315	292	290	332	279	971	897
Commissions	208	209	206	205	202	174	209	195	181	623	585
Occupancy costs	94	97	97	103	96	99	99	110	96	288	294
Communications	87	101	96	118	86	97	74	100	75	284	257
Business and capital taxes	41	42	50	36	38	37	37	27	29	133	112
Other	344	387	345	405	340	342	327	364	341	1,076	1,009
Gross non-interest expense	2,779	2,950	2,736	2,868	2,524	2,697	2,556	2,749	2,443	8,465	7,777
Non-interest expense included in insurance service expenses	(242)	(259)	(233)	(209)	(235)	(250)	(245)	(250)	(240)	(734)	(730)
Net non-interest expense	2,537	2,691	2,503	2,659	2,289	2,447	2,311	2,499	2,203	7,731	7,047
Operating surplus earnings	1,473	1,197	969	1,027	991	1,219	1,120	808	803	3,639	3,330
Income taxes on surplus earnings	358	297	231	201	234	301	265	58	189	886	800
Surplus earnings before member dividends	1,115	900	738	826	757	918	855	750	614	2,753	2,530
Member dividends	113	113	113	107	110	110	110	91	106	339	330
Tax recovery on member dividends	(29)	(29)	(29)	(23)	(28)	(29)	(29)	(23)	(28)	(87)	(86)
Net surplus earnings for the period after member dividends	\$ 1,031	\$ 816	\$ 654	\$ 742	\$ 675	\$ 837	\$ 774	\$ 682	\$ 536	\$ 2,501	\$ 2,286
of which:											
Group's share	\$ 997	\$ 783	\$ 649	\$ 689	\$ 664	\$ 802	\$ 740	\$ 641	\$ 520	\$ 2,429	\$ 2,206
Non-controlling interests' share	34	33	5	53	11	35	34	41	16	72	80

(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 September 30, 2025		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	
(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	\$ 194,596	\$ 484	\$ 191,041	\$ 485	\$ 183,965	\$ 490	\$ 179,920	\$ 454	\$ 175,276	\$ 458	\$ 171,563	\$ 436	\$ 166,451	\$ 428	\$ 165,858	\$ 375	\$ 164,285	\$ 361
Consumer, credit card and other personal loans	24,638	259	24,736	257	24,442	269	24,683	249	24,528	237	24,302	242	24,204	257	24,239	224	24,304	201
Public agency loans ⁽¹⁾	4,000	—	3,000	—	3,572	—	3,391	—	2,968	—	3,001	—	3,188	—	3,388	—	3,167	—
Business loans																		
Agriculture	13,518	392	13,300	353	13,100	389	12,871	385	12,600	418	12,474	402	12,130	403	11,991	352	11,688	346
Mining ⁽²⁾	391	47	418	45	611	47	591	47	839	46	1,024	11	863	1	807	1	757	1
Oil and gas ⁽²⁾	199	—	181	—	149	—	146	—	196	—	211	—	294	—	285	—	283	—
Utilities	4,111	2	3,699	3	3,477	3	3,105	3	3,143	3	2,611	—	2,621	—	2,090	—	1,779	—
Construction	10,145	250	10,210	227	9,899	203	9,711	204	9,240	179	8,926	166	8,310	178	8,062	182	7,905	150
Manufacturing	7,050	381	7,008	361	6,748	331	6,452	297	6,394	263	6,350	232	6,219	244	5,883	231	6,044	175
Wholesale trade	3,254	84	3,138	75	3,011	118	2,919	115	2,942	112	2,905	79	2,772	87	2,712	75	2,795	37
Retail trade	6,142	156	5,855	146	5,797	111	5,506	87	5,719	83	5,763	72	5,636	95	5,933	96	4,991	76
Transportation	2,158	56	2,201	32	2,136	20	2,034	18	1,997	17	1,943	19	1,884	17	1,620	14	1,612	16
Information industry	689	48	614	20	533	21	515	21	577	18	590	19	544	16	550	17	573	15
Finance and insurance	3,660	3	2,829	3	2,352	2	2,306	1	2,233	1	2,109	1	1,860	1	2,105	—	1,985	1
Real estate	21,500	266	21,832	209	20,986	203	20,161	211	19,079	207	18,860	204	18,394	186	17,474	164	16,512	117
Professional services	2,214	88	2,312	73	2,370	24	2,298	23	2,236	20	2,139	20	2,022	11	1,934	10	1,975	8
Management of companies	1,587	18	1,644	17	1,729	31	1,756	32	1,664	17	1,618	13	1,489	12	1,389	10	1,453	10
Administrative services	492	8	473	8	464	7	432	8	431	17	406	7	386	7	373	6	383	5
Education	306	7	294	8	297	7	275	7	269	4	252	4	256	4	265	4	264	4
Health care	5,669	47	5,444	62	5,181	77	5,060	108	4,819	103	4,750	139	4,526	142	4,411	145	4,361	94
Arts and entertainment	839	23	834	24	821	24	813	22	801	21	781	17	754	9	769	11	810	7
Accommodation	2,629	67	2,585	69	2,418	69	2,251	53	2,228	52	2,212	53	2,132	39	2,073	39	2,099	40
Other services	1,762	22	2,073	15	1,730	13	1,848	11	1,963	10	1,860	11	1,813	12	1,588	8	1,693	6
Other businesses	2,232	1	2,064	21	1,943	—	1,873	—	1,672	1	1,510	6	1,485	1	1,316	—	1,247	1
Total business loans	\$ 90,547	\$ 1,966	\$ 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
Total loans	\$ 313,781	\$ 2,709	\$ 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

⁽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 September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024		As at September 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										
Quebec	\$ 276,256	\$ 2,206	\$ 270,822	\$ 2,112	\$ 262,198	\$ 2,102	\$ 256,972	\$ 1,997	\$ 250,569	\$ 1,972
Other Canadian provinces	37,203	503	36,561	401	35,073	357	33,485	359	32,916	315
Total – Canada	\$ 313,459	\$ 2,709	\$ 307,383	\$ 2,513	\$ 297,271	\$ 2,459	\$ 290,457	\$ 2,356	\$ 283,485	\$ 2,287
Other countries	322	—	402	—	460	—	460	—	329	—
Total	\$ 313,781	\$ 2,709	\$ 307,785	\$ 2,513	\$ 297,731	\$ 2,459	\$ 290,917	\$ 2,356	\$ 283,814	\$ 2,287

	As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 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								
Quebec	\$ 245,927	\$ 1,870	\$ 239,531	\$ 1,874	\$ 237,072	\$ 1,710	\$ 234,555	\$ 1,491
Other Canadian provinces	31,897	283	30,359	276	29,718	254	28,065	180
Total – Canada	\$ 277,824	\$ 2,153	\$ 269,890	\$ 2,150	\$ 266,790	\$ 1,964	\$ 262,620	\$ 1,671
Other countries	336	—	343	—	325	—	345	—
Total	\$ 278,160	\$ 2,153	\$ 270,233	\$ 2,150	\$ 267,115	\$ 1,964	\$ 262,965	\$ 1,671

Table 5 – Loan and acceptance portfolio by entity

	As at September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024		As at September 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	\$ 250,797	79.9%	\$ 246,271	80.0%	\$ 238,980	80.3%	\$ 233,941	80.4%	\$ 228,032	80.3%
Fédération des caisses Desjardins du Québec	58,726	18.7	57,302	18.6	54,551	18.3	52,807	18.2	51,709	18.2
Desjardins Financial Security Life Assurance Company	2,378	0.8	2,406	0.8	2,416	0.8	2,422	0.8	2,491	0.9
Other entities	1,880	0.6	1,806	0.6	1,784	0.6	1,747	0.6	1,582	0.6
Total	\$ 313,781	100.0%	\$ 307,785	100.0%	\$ 297,731	100.0%	\$ 290,917	100.0%	\$ 283,814	100.0%

	As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 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	\$ 223,966	80.5%	\$ 218,116	80.7%	\$ 216,822	81.2%	\$ 214,378	81.5%
Fédération des caisses Desjardins du Québec	50,195	18.0	48,267	17.9	46,412	17.4	44,909	17.1
Desjardins Financial Security Life Assurance Company	2,444	0.9	2,463	0.9	2,516	0.9	2,408	0.9
Other entities	1,555	0.6	1,387	0.5	1,365	0.5	1,277	0.5
Total	\$ 278,160	100.0%	\$ 270,233	100.0%	\$ 267,115	100.0%	\$ 262,972	100.0%

Table 6 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2025						As at June 30, 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	\$ 194,596	62.0%	\$ 58,005	84.8%	\$ 484	17.9%	\$ 191,041	62.1%	\$ 55,470	84.2%	\$ 485	19.3%
Consumer, credit card and other personal loans	24,638	7.9	2,368	3.5	259	9.6	24,736	8.0	2,464	3.7	257	10.2
Business and government loans	94,547	30.1	8,009	11.7	1,966	72.5	92,008	29.9	7,944	12.1	1,771	70.5
Total	\$ 313,781	100.0%	\$ 68,382	100.0%	\$ 2,709	100.0%	\$ 307,785	100.0%	\$ 65,878	100.0%	\$ 2,513	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2025						As at December 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	\$ 183,965	61.8%	\$ 51,573	83.1%	\$ 490	19.9%	\$ 179,920	61.8%	\$ 49,086	82.8%	\$ 454	19.3%
Consumer, credit card and other personal loans	24,442	8.2	2,573	4.1	269	11.0	24,683	8.5	2,511	4.2	249	10.5
Business and government loans	89,324	30.0	7,938	12.8	1,700	69.1	86,314	29.7	7,682	13.0	1,653	70.2
Total	\$ 297,731	100.0%	\$ 62,084	100.0%	\$ 2,459	100.0%	\$ 290,917	100.0%	\$ 59,279	100.0%	\$ 2,356	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2024						As at June 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	\$ 175,276	61.8%	\$ 46,064	82.4%	\$ 458	20.0%	\$ 171,563	61.7%	\$ 43,478	81.4%	\$ 436	20.3%
Consumer, credit card and other personal loans	24,528	8.6	2,400	4.3	237	10.4	24,302	8.7	2,504	4.7	242	11.2
Business and government loans	84,010	29.6	7,421	13.3	1,592	69.6	82,295	29.6	7,433	13.9	1,475	68.5
Total	\$ 283,814	100.0%	\$ 55,885	100.0%	\$ 2,287	100.0%	\$ 278,160	100.0%	\$ 53,415	100.0%	\$ 2,153	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2024						As at December 31, 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	\$ 166,451	61.6%	\$ 40,270	80.1%	\$ 428	19.9%	\$ 165,858	62.1%	\$ 43,853	81.6%	\$ 375	19.1%
Consumer, credit card and other personal loans	24,204	9.0	2,611	5.2	257	12.0	24,239	9.1	2,934	5.5	224	11.4
Business and government loans	79,578	29.4	7,374	14.7	1,465	68.1	77,018	28.8	6,959	12.9	1,365	69.5
Total	\$ 270,233	100.0%	\$ 50,255	100.0%	\$ 2,150	100.0%	\$ 267,115	100.0%	\$ 53,746	100.0%	\$ 1,964	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2023					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	\$ 164,285	62.5%	\$ 42,445	81.5%	\$ 361	21.6%
Consumer, credit card and other personal loans	24,304	9.2	2,861	5.5	201	12.0
Business and government loans	74,383	28.3	6,767	13.0	1,109	66.4
Total	\$ 262,972	100.0%	\$ 52,073	100.0%	\$ 1,671	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				
	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Gross credit-impaired loans at the beginning of the period	\$ 2,513	\$ 2,459	\$ 2,356	\$ 2,287	\$ 2,153
Gross loans that became credit-impaired since the last period	775	812	822	846	888
Loans returned to unimpaired status	(480)	(657)	(618)	(668)	(660)
Write-offs and recoveries	(97)	(102)	(101)	(109)	(95)
Other changes	(2)	1	—	—	1
Gross credit-impaired loans at the end of the period	\$ 2,709	\$ 2,513	\$ 2,459	\$ 2,356	\$ 2,287

(in millions of dollars)					
		June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Gross credit-impaired loans at the beginning of the period	\$	2,150	\$ 1,964	\$ 1,671	\$ 1,476
Gross loans that became credit-impaired since the last period		871	930	1,069	823
Loans returned to unimpaired status		(718)	(645)	(654)	(550)
Write-offs and recoveries		(150)	(98)	(122)	(76)
Other changes		—	(1)	—	(2)
Gross credit-impaired loans at the end of the period	\$	2,153	\$ 2,150	\$ 1,964	\$ 1,671

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.