

## Supplemental Financial Information (unaudited)

**For the period ended March 31, 2026**

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## NOTES TO THE READER

### USE OF THIS DOCUMENT

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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](http://www.desjardins.com/ca/about-us/investor-relations) and on the SEDAR+ website at [www.sedarplus.ca](http://www.sedarplus.ca) (under the Fédération des caisses Desjardins du Québec profile).

### BASIS OF PRESENTATION OF FINANCIAL INFORMATION

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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

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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 March 31, 2026 <sup>(1)</sup>	As at December 31, 2025	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
<b>ASSETS</b>									
<b>Cash and deposits with financial institutions</b>	\$ 6,290	\$ 5,848	\$ 7,090	\$ 7,053	\$ 7,128	\$ 5,977	\$ 7,918	\$ 9,390	\$ 8,158
<b>Securities</b>									
Securities at fair value through profit or loss	48,814	46,384	47,019	44,442	46,726	41,961	41,640	36,159	37,191
Securities at fair value through other comprehensive income	57,979	59,251	60,877	60,900	59,056	57,302	53,492	51,776	53,104
Securities at amortized cost	37	42	42	38	45	45	60	61	45
	106,830	105,677	107,938	105,380	105,827	99,308	95,192	87,996	90,340
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	27,033	22,809	24,506	26,122	25,544	23,666	26,721	21,253	17,714
<b>Loans</b>									
Residential mortgages	201,408	198,876	194,596	191,041	183,965	179,920	175,276	171,563	166,451
Consumer, credit card and other personal loans	24,272	24,426	24,638	24,736	24,442	24,683	24,528	24,302	24,204
Business and government loans	94,593	92,775	94,547	92,008	89,324	86,314	84,010	82,295	79,578
	320,273	316,077	313,781	307,785	297,731	290,917	283,814	278,160	270,233
Allowance for credit losses	(1,479)	(1,374)	(1,530)	(1,511)	(1,403)	(1,320)	(1,162)	(1,164)	(1,221)
	318,794	314,703	312,251	306,274	296,328	289,597	282,652	276,996	269,012
<b>Segregated fund net assets</b>	34,290	34,079	32,663	30,721	29,633	28,959	28,037	26,637	26,131
<b>Other assets</b>									
Derivative financial instruments	11,407	10,862	9,984	8,629	8,153	7,579	6,969	5,584	6,123
Amounts receivable from clients, brokers and financial institutions	5,073	3,030	3,606	3,829	2,244	3,096	4,141	3,947	5,937
Reinsurance contract assets	1,827	1,763	1,832	1,816	1,933	1,905	2,115	1,675	1,692
Right-of-use assets	468	425	434	441	448	454	458	465	462
Investment property	767	773	774	786	809	817	803	803	975
Property, plant and equipment	1,405	1,437	1,432	1,439	1,458	1,486	1,495	1,510	1,530
Goodwill	1,030	596	596	596	596	596	596	596	563
Intangible assets	1,336	1,225	1,254	1,261	1,259	1,255	1,217	1,214	1,184
Investments in companies accounted for using the equity method	1,241	1,241	1,326	1,307	1,264	1,241	1,246	1,227	1,244
Net defined benefit plan assets	1,406	1,301	1,388	946	673	724	728	676	175
Deferred tax assets	876	916	962	983	1,058	986	974	1,182	1,316
Other	4,247	3,557	3,820	3,671	3,591	3,296	3,415	3,197	3,263
	31,083	27,126	27,408	25,704	23,486	23,435	24,157	22,076	24,464
<b>TOTAL ASSETS</b>	\$ 524,320	\$ 510,242	\$ 511,856	\$ 501,254	\$ 487,946	\$ 470,942	\$ 464,677	\$ 444,348	\$ 435,819

The footnote to this table is presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at March 31, 2026 <sup>(1)</sup>	As at December 31, 2025	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
<b>LIABILITIES AND EQUITY</b>									
<b>LIABILITIES</b>									
<b>Deposit</b>									
Individuals	\$ 171,307	\$ 171,286	\$ 168,305	\$ 167,857	\$ 164,660	\$ 161,479	\$ 158,808	\$ 157,760	\$ 153,836
Business and government	162,230	157,800	155,283	152,324	144,444	139,223	137,294	131,925	127,049
Deposit-taking institutions	567	408	451	738	275	244	275	400	304
	<b>334,104</b>	<b>329,494</b>	<b>324,039</b>	<b>320,919</b>	<b>309,379</b>	<b>300,946</b>	<b>296,377</b>	<b>290,085</b>	<b>281,189</b>
<b>Insurance contract liabilities</b>	<b>34,668</b>	<b>34,737</b>	<b>35,123</b>	<b>34,679</b>	<b>35,028</b>	<b>34,538</b>	<b>34,768</b>	<b>33,054</b>	<b>32,618</b>
<b>Other liabilities</b>									
Commitments related to securities sold short	16,900	15,913	17,462	15,062	18,058	13,249	14,172	11,279	12,256
Commitments related to securities lent or sold under repurchase agreements	21,218	15,937	23,678	23,888	23,543	20,633	21,974	18,389	17,954
Derivative financial instruments	9,071	8,861	7,402	6,949	6,119	6,112	6,104	5,798	6,481
Amounts payable to clients, brokers and financial institutions	15,487	14,357	14,157	14,204	12,515	14,195	10,999	10,580	13,392
Lease liabilities	555	517	527	533	539	534	536	542	539
Reinsurance contract liabilities	37	35	38	38	37	37	38	37	37
Segregated fund net liabilities – Investment contracts	30,865	30,496	29,001	27,164	26,113	25,329	24,431	23,117	22,536
Net defined benefit plan net liabilities	650	655	674	693	710	713	717	687	716
Deferred tax liabilities	601	618	604	503	520	454	417	308	270
Other	11,450	11,500	12,378	11,465	10,775	11,550	11,800	10,081	9,720
	<b>106,834</b>	<b>98,889</b>	<b>105,921</b>	<b>100,499</b>	<b>98,929</b>	<b>92,806</b>	<b>91,188</b>	<b>80,818</b>	<b>83,901</b>
<b>Subordinated notes</b>	<b>5,781</b>	<b>4,810</b>	<b>4,862</b>	<b>4,842</b>	<b>5,239</b>	<b>3,962</b>	<b>3,939</b>	<b>3,903</b>	<b>2,942</b>
<b>TOTAL LIABILITIES</b>	<b>481,387</b>	<b>467,930</b>	<b>469,945</b>	<b>460,939</b>	<b>448,575</b>	<b>432,252</b>	<b>426,272</b>	<b>407,860</b>	<b>400,650</b>
<b>EQUITY</b>									
Capital stock	4,448	4,522	4,582	4,636	4,685	4,731	4,731	4,736	4,736
Undistributed surplus earnings	4,549	3,789	4,824	3,385	3,864	3,319	4,657	3,893	3,677
Accumulated other comprehensive income	427	692	842	638	715	256	399	(808)	(963)
Reserves	32,862	32,696	31,055	31,069	29,551	29,481	27,717	27,730	26,794
<b>Equity – Group's share</b>	<b>42,286</b>	<b>41,699</b>	<b>41,303</b>	<b>39,728</b>	<b>38,815</b>	<b>37,787</b>	<b>37,504</b>	<b>35,551</b>	<b>34,244</b>
<b>Non-controlling interests</b>	<b>647</b>	<b>613</b>	<b>608</b>	<b>587</b>	<b>556</b>	<b>903</b>	<b>901</b>	<b>937</b>	<b>925</b>
<b>TOTAL EQUITY</b>	<b>42,933</b>	<b>42,312</b>	<b>41,911</b>	<b>40,315</b>	<b>39,371</b>	<b>38,690</b>	<b>38,405</b>	<b>36,488</b>	<b>35,169</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 524,320</b>	<b>\$ 510,242</b>	<b>\$ 511,856</b>	<b>\$ 501,254</b>	<b>\$ 487,946</b>	<b>\$ 470,942</b>	<b>\$ 464,677</b>	<b>\$ 444,348</b>	<b>\$ 435,819</b>

(1) The information as at March 31, 2026, reflects the amendments to IFRS 9, "Financial Instruments", adopted as at January 1, 2026. Comparative figures have not been restated. For more information, refer to Note 2, "Accounting policies," to the Interim Combined Financial Statements.

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024	
<b>Interest income</b>										
Loans	\$ 3,854	\$ 3,914	\$ 3,922	\$ 3,841	\$ 3,794	\$ 3,923	\$ 3,885	\$ 3,860	\$ 3,620	
Securities	563	555	627	628	627	591	618	631	637	
	<b>4,417</b>	<b>4,469</b>	<b>4,549</b>	<b>4,469</b>	<b>4,421</b>	<b>4,514</b>	<b>4,503</b>	<b>4,491</b>	<b>4,257</b>	
<b>Interest expense</b>										
Deposits	1,776	1,818	1,910	1,885	1,903	1,995	2,070	2,016	1,975	
Subordinated notes	47	45	49	47	48	42	45	43	35	
Other	407	455	453	513	503	515	473	571	514	
	<b>2,230</b>	<b>2,318</b>	<b>2,412</b>	<b>2,445</b>	<b>2,454</b>	<b>2,552</b>	<b>2,588</b>	<b>2,630</b>	<b>2,524</b>	
<b>Net interest income</b>	<b>2,187</b>	<b>2,151</b>	<b>2,137</b>	<b>2,024</b>	<b>1,967</b>	<b>1,962</b>	<b>1,915</b>	<b>1,861</b>	<b>1,733</b>	
<b>Insurance service result</b>										
Insurance revenue	3,107	3,125	3,094	3,041	2,991	2,998	2,945	2,829	2,752	
Insurance service expenses	(2,720)	(2,373)	(2,501)	(2,362)	(2,650)	(2,268)	(3,168)	(2,182)	(2,351)	
Net reinsurance service income (expenses)	(12)	(58)	(53)	(86)	(51)	58	493	(27)	8	
	<b>375</b>	<b>694</b>	<b>540</b>	<b>593</b>	<b>290</b>	<b>788</b>	<b>270</b>	<b>620</b>	<b>409</b>	
<b>Net insurance finance result</b>										
Net insurance investment income (loss)	199	184	869	241	639	375	1,560	467	(39)	
Net insurance finance income (expenses)	(42)	46	(623)	76	(487)	(309)	(1,463)	(244)	375	
Net reinsurance finance income (expenses)	2	(6)	18	(5)	22	28	57	14	(26)	
	<b>159</b>	<b>224</b>	<b>264</b>	<b>312</b>	<b>174</b>	<b>94</b>	<b>154</b>	<b>237</b>	<b>310</b>	
<b>Net insurance service income</b>	<b>534</b>	<b>918</b>	<b>804</b>	<b>905</b>	<b>464</b>	<b>882</b>	<b>424</b>	<b>857</b>	<b>719</b>	
<b>Other income</b>										
Deposit and payment service charges	137	145	145	142	137	138	134	129	126	
Lending fees and card service revenues	280	285	275	257	262	278	260	238	262	
Brokerage and investment fund services	430	424	388	392	391	367	374	363	376	
Management and custodial service fees	302	309	264	270	248	261	219	222	199	
Net other investment income (loss)	28	(8)	(55)	(64)	61	(101)	(60)	(61)	17	
Foreign exchange income	117	119	111	95	97	80	66	47	48	
Other	86	70	53	70	55	91	53	97	84	
	<b>1,380</b>	<b>1,344</b>	<b>1,181</b>	<b>1,162</b>	<b>1,251</b>	<b>1,114</b>	<b>1,046</b>	<b>1,035</b>	<b>1,112</b>	
<b>Total net revenue</b>	<b>4,101</b>	<b>4,413</b>	<b>4,122</b>	<b>4,091</b>	<b>3,682</b>	<b>3,958</b>	<b>3,385</b>	<b>3,753</b>	<b>3,564</b>	
<b>Provision for credit losses</b>	<b>212</b>	<b>163</b>	<b>112</b>	<b>203</b>	<b>210</b>	<b>272</b>	<b>105</b>	<b>87</b>	<b>133</b>	
<b>Non-interest expense</b>										
Salaries and employee benefits	1,535	1,564	1,443	1,546	1,422	1,452	1,234	1,445	1,352	
Professional fees	196	242	228	247	204	229	213	211	168	
Technology	335	335	334	321	316	320	315	292	290	
Commissions	245	244	208	209	206	205	202	174	209	
Occupancy costs	89	113	94	97	97	103	96	99	99	
Communications	79	126	87	101	96	118	86	97	74	
Business and capital taxes	51	39	41	42	50	36	38	37	37	
Other	347	509	344	387	345	405	340	342	327	
<b>Gross non-interest expense</b>	<b>2,877</b>	<b>3,172</b>	<b>2,779</b>	<b>2,950</b>	<b>2,736</b>	<b>2,868</b>	<b>2,524</b>	<b>2,697</b>	<b>2,556</b>	
Non-interest expense included in insurance service expenses	(260)	(262)	(242)	(259)	(233)	(209)	(235)	(250)	(245)	
<b>Net non-interest expense</b>	<b>2,617</b>	<b>2,910</b>	<b>2,537</b>	<b>2,691</b>	<b>2,503</b>	<b>2,659</b>	<b>2,289</b>	<b>2,447</b>	<b>2,311</b>	
<b>Operating surplus earnings</b>	<b>1,272</b>	<b>1,340</b>	<b>1,473</b>	<b>1,197</b>	<b>969</b>	<b>1,027</b>	<b>991</b>	<b>1,219</b>	<b>1,120</b>	
Income taxes on surplus earnings	312	282	358	297	231	201	234	301	265	
<b>Surplus earnings before member dividends</b>	<b>960</b>	<b>1,058</b>	<b>1,115</b>	<b>900</b>	<b>738</b>	<b>826</b>	<b>757</b>	<b>918</b>	<b>855</b>	
Member dividends	151	166	113	113	113	107	110	110	110	
Tax recovery on member dividends	(41)	(40)	(29)	(29)	(29)	(23)	(28)	(29)	(29)	
<b>Net surplus earnings for the period after member dividends</b>	<b>\$ 850</b>	<b>\$ 932</b>	<b>\$ 1,031</b>	<b>\$ 816</b>	<b>\$ 654</b>	<b>\$ 742</b>	<b>\$ 675</b>	<b>\$ 837</b>	<b>\$ 774</b>	
of which:										
Group's share	\$ 833	\$ 892	\$ 997	\$ 783	\$ 649	\$ 689	\$ 664	\$ 802	\$ 740	
Non-controlling interests' share	17	40	34	33	5	53	11	35	34	

## RISK MANAGEMENT

Table 3 – Loan portfolio by borrower category and industry

(in millions of dollars)	As at March 31, 2026		As at December 31, 2025		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	
	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	\$ 201,408	\$ 421	\$ 198,876	\$ 446	\$ 194,596	\$ 484	\$ 191,041	\$ 485	\$ 183,965	\$ 490	\$ 179,920	\$ 454	\$ 175,276	\$ 458	\$ 171,563	\$ 436	\$ 166,451	\$ 428
Consumer, credit card and other personal loans	24,272	273	24,426	267	24,638	259	24,736	257	24,442	269	24,683	249	24,528	237	24,302	242	24,204	257
Public agency loans <sup>(1)</sup>	3,000	—	4,000	—	4,000	—	3,000	—	3,572	—	3,391	—	2,968	—	3,001	—	3,188	—
Business loans	14,027	359	13,839	350	13,518	392	13,300	353	13,100	389	12,871	385	12,600	418	12,474	402	12,130	403
Agriculture	252	3	295	2	391	47	418	45	611	47	591	47	839	46	1,024	11	863	1
Mining <sup>(2)</sup>	272	—	289	—	199	—	181	—	149	—	146	—	196	—	211	—	294	—
Oil and gas <sup>(2)</sup>	4,969	103	4,416	101	4,111	2	3,699	3	3,477	3	3,105	3	3,143	3	2,611	—	2,621	—
Utilities	9,615	341	9,620	304	10,145	250	10,210	227	9,899	203	9,711	204	9,240	179	8,926	166	8,310	178
Construction	7,364	344	7,117	295	7,050	381	7,008	361	6,748	331	6,452	297	6,394	263	6,350	232	6,219	244
Manufacturing	3,401	88	3,237	91	3,254	84	3,138	75	3,011	118	2,919	115	2,942	112	2,905	79	2,772	87
Wholesale trade	6,457	140	6,280	150	6,142	156	5,855	146	5,797	111	5,506	87	5,719	83	5,763	72	5,636	95
Retail trade	2,267	48	2,275	52	2,158	56	2,201	32	2,136	20	2,034	18	1,997	17	1,943	19	1,884	17
Transportation	675	45	744	56	689	48	614	20	533	21	515	21	577	18	590	19	544	16
Information industry	3,551	1	3,695	2	3,660	3	2,829	3	2,352	2	2,306	1	2,233	1	2,109	1	1,860	1
Finance and insurance	22,754	318	21,325	309	21,500	266	21,832	209	20,986	203	20,161	211	19,079	207	18,860	204	18,394	186
Real estate	2,419	46	2,171	45	2,214	88	2,312	73	2,370	24	2,298	23	2,236	20	2,139	20	2,022	11
Professional services	1,772	23	1,628	23	1,587	18	1,644	17	1,729	31	1,756	32	1,664	17	1,618	13	1,489	12
Management of companies	551	23	523	17	492	8	473	8	464	7	432	8	431	17	406	7	386	7
Administrative services	379	44	326	7	306	7	294	8	297	7	275	7	269	4	252	4	256	4
Education	5,536	47	5,643	59	5,669	47	5,444	62	5,181	77	5,060	108	4,819	103	4,750	139	4,526	142
Health care	864	18	861	19	839	23	834	24	821	24	813	22	801	21	781	17	754	9
Arts and entertainment	2,919	61	2,766	63	2,629	67	2,585	69	2,418	69	2,251	53	2,228	52	2,212	53	2,132	39
Accommodation	1,546	21	1,715	23	1,762	22	2,073	15	1,730	13	1,848	11	1,963	10	1,860	11	1,813	12
Other services	3	—	10	—	2,232	1	2,064	21	1,943	—	1,873	—	1,672	1	1,510	6	1,485	1
Other businesses																		
<b>Total business loans</b>	<b>\$ 91,593</b>	<b>\$ 2,073</b>	<b>\$ 88,775</b>	<b>\$ 1,968</b>	<b>\$ 90,547</b>	<b>\$ 1,966</b>	<b>\$ 89,008</b>	<b>\$ 1,771</b>	<b>\$ 85,752</b>	<b>\$ 1,700</b>	<b>\$ 82,923</b>	<b>\$ 1,653</b>	<b>\$ 81,042</b>	<b>\$ 1,592</b>	<b>\$ 79,294</b>	<b>\$ 1,475</b>	<b>\$ 76,390</b>	<b>\$ 1,465</b>
<b>Total loans</b>	<b>\$ 320,273</b>	<b>\$ 2,767</b>	<b>\$ 316,077</b>	<b>\$ 2,681</b>	<b>\$ 313,781</b>	<b>\$ 2,709</b>	<b>\$ 307,785</b>	<b>\$ 2,513</b>	<b>\$ 297,731</b>	<b>\$ 2,459</b>	<b>\$ 290,917</b>	<b>\$ 2,356</b>	<b>\$ 283,814</b>	<b>\$ 2,287</b>	<b>\$ 278,160</b>	<b>\$ 2,153</b>	<b>\$ 270,233</b>	<b>\$ 2,150</b>

<sup>(1)</sup> Includes government loans.<sup>(2)</sup> The information as at March 31, 2024 has been reclassified to conform with the presentation for the current period.

Table 4 – Loan portfolio by geographic area

	As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025	
	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)										
<b>Canada</b>										
Quebec	\$ 283,332	\$ 2,237	\$ 278,732	\$ 2,214	\$ 276,256	\$ 2,206	\$ 270,822	\$ 2,112	\$ 262,198	\$ 2,102
Other Canadian provinces	36,631	530	37,047	467	37,203	503	36,561	401	35,073	357
<b>Total – Canada</b>	<b>\$ 319,963</b>	<b>\$ 2,767</b>	<b>\$ 315,779</b>	<b>\$ 2,681</b>	<b>\$ 313,459</b>	<b>\$ 2,709</b>	<b>\$ 307,383</b>	<b>\$ 2,513</b>	<b>\$ 297,271</b>	<b>\$ 2,459</b>
Other countries	310	—	298	—	322	—	402	—	460	—
<b>Total</b>	<b>\$ 320,273</b>	<b>\$ 2,767</b>	<b>\$ 316,077</b>	<b>\$ 2,681</b>	<b>\$ 313,781</b>	<b>\$ 2,709</b>	<b>\$ 307,785</b>	<b>\$ 2,513</b>	<b>\$ 297,731</b>	<b>\$ 2,459</b>

	As at December 31, 2024		As at September 30, 2024		As at June 30, 2024		As at March 31, 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
(in millions of dollars)								
<b>Canada</b>								
Quebec	\$ 256,972	\$ 1,997	\$ 250,569	\$ 1,972	\$ 245,927	\$ 1,870	\$ 239,531	\$ 1,874
Other Canadian provinces	33,485	359	32,916	315	31,897	283	30,359	276
<b>Total – Canada</b>	<b>\$ 290,457</b>	<b>\$ 2,356</b>	<b>\$ 283,485</b>	<b>\$ 2,287</b>	<b>\$ 277,824</b>	<b>\$ 2,153</b>	<b>\$ 269,890</b>	<b>\$ 2,150</b>
Other countries	460	—	329	—	336	—	343	—
<b>Total</b>	<b>\$ 290,917</b>	<b>\$ 2,356</b>	<b>\$ 283,814</b>	<b>\$ 2,287</b>	<b>\$ 278,160</b>	<b>\$ 2,153</b>	<b>\$ 270,233</b>	<b>\$ 2,150</b>

**Table 5 – Loan portfolio by entity**

(in millions of dollars and as a percentage)	As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025	
	Gross loans		Gross loans		Gross loans		Gross loans		Gross loans	
<b>Desjardins Group</b>										
Caisse network	\$ 259,965	81.2%	\$ 256,254	81.1%	\$ 250,797	79.9%	\$ 246,271	80.0%	\$ 238,980	80.3%
Fédération des caisses Desjardins du Québec	56,168	17.5	55,604	17.6	58,726	18.7	57,302	18.6	54,551	18.3
Desjardins Financial Security Life Assurance Company	2,288	0.7	2,355	0.7	2,378	0.8	2,406	0.8	2,416	0.8
Other entities	1,852	0.6	1,864	0.6	1,880	0.6	1,806	0.6	1,784	0.6
<b>Total</b>	<b>\$ 320,273</b>	<b>100.0%</b>	<b>\$ 316,077</b>	<b>100.0%</b>	<b>\$ 313,781</b>	<b>100.0%</b>	<b>\$ 307,785</b>	<b>100.0%</b>	<b>\$ 297,731</b>	<b>100.0%</b>

(in millions of dollars and as a percentage)	As at December 31, 2024		As at September 30, 2024		As at June 30, 2024		As at March 31, 2024	
	Gross loans		Gross loans		Gross loans		Gross loans	
<b>Desjardins Group</b>								
Caisse network	\$ 233,941	80.4%	\$ 228,032	80.3%	\$ 223,966	80.5%	\$ 218,116	80.7%
Fédération des caisses Desjardins du Québec	52,807	18.2	51,709	18.2	50,195	18.0	48,267	17.9
Desjardins Financial Security Life Assurance Company	2,422	0.8	2,491	0.9	2,444	0.9	2,463	0.9
Other entities	1,747	0.6	1,582	0.6	1,555	0.6	1,387	0.5
<b>Total</b>	<b>\$ 290,917</b>	<b>100.0%</b>	<b>\$ 283,814</b>	<b>100.0%</b>	<b>\$ 278,160</b>	<b>100.0%</b>	<b>\$ 270,233</b>	<b>100.0%</b>

**Table 6 – Loan portfolio by product**

(in millions of dollars and as a percentage)	As at March 31, 2026						As at December 31, 2025					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 201,408	62.9%	\$ 62,821	85.6%	\$ 421	15.2%	\$ 198,876	62.9%	\$ 61,140	85.4%	\$ 446	16.6%
Consumer, credit card and other personal loans	24,272	7.6	2,493	3.4	273	9.9	24,426	7.7	2,438	3.4	267	10.0
Business and government loans	94,593	29.5	8,048	11.0	2,073	74.9	92,775	29.4	8,019	11.2	1,968	73.4
<b>Total</b>	<b>\$ 320,273</b>	<b>100.0%</b>	<b>\$ 73,362</b>	<b>100.0%</b>	<b>\$ 2,767</b>	<b>100.0%</b>	<b>\$ 316,077</b>	<b>100.0%</b>	<b>\$ 71,597</b>	<b>100.0%</b>	<b>\$ 2,681</b>	<b>100.0%</b>

(in millions of dollars and as a percentage)	As at September 30, 2025						As at June 30, 2025					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
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
<b>Total</b>	<b>\$ 313,781</b>	<b>100.0%</b>	<b>\$ 68,382</b>	<b>100.0%</b>	<b>\$ 2,709</b>	<b>100.0%</b>	<b>\$ 307,785</b>	<b>100.0%</b>	<b>\$ 65,878</b>	<b>100.0%</b>	<b>\$ 2,513</b>	<b>100.0%</b>

(in millions of dollars and as a percentage)	As at March 31, 2025						As at December 31, 2024					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
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
<b>Total</b>	<b>\$ 297,731</b>	<b>100.0%</b>	<b>\$ 62,084</b>	<b>100.0%</b>	<b>\$ 2,459</b>	<b>100.0%</b>	<b>\$ 290,917</b>	<b>100.0%</b>	<b>\$ 59,279</b>	<b>100.0%</b>	<b>\$ 2,356</b>	<b>100.0%</b>

(in millions of dollars and as a percentage)	As at September 30, 2024						As at June 30, 2024					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
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
<b>Total</b>	<b>\$ 283,814</b>	<b>100.0%</b>	<b>\$ 55,885</b>	<b>100.0%</b>	<b>\$ 2,287</b>	<b>100.0%</b>	<b>\$ 278,160</b>	<b>100.0%</b>	<b>\$ 53,415</b>	<b>100.0%</b>	<b>\$ 2,153</b>	<b>100.0%</b>

(in millions of dollars and as a percentage)	As at March 31, 2024					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>						
Residential mortgages	\$ 166,451	61.6%	\$ 40,270	80.1%	\$ 428	19.9%
Consumer, credit card and other personal loans	24,204	9.0	2,611	5.2	257	12.0
Business and government loans	79,578	29.4	7,374	14.7	1,465	68.1
<b>Total</b>	<b>\$ 270,233</b>	<b>100.0%</b>	<b>\$ 50,255</b>	<b>100.0%</b>	<b>\$ 2,150</b>	<b>100.0%</b>

<sup>(1)</sup> 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				
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 2,681	\$ 2,709	\$ 2,513	\$ 2,459	\$ 2,356
Gross loans that became credit-impaired since the last period	715	868	775	812	822
Loans returned to unimpaired status <sup>(1)</sup>	(532)	(582)	(480)	(657)	(618)
Write-offs and recoveries	(97)	(315)	(97)	(102)	(101)
Other changes	—	1	(2)	1	—
<b>Gross credit-impaired loans at the end of the period</b>	\$ 2,767	\$ 2,681	\$ 2,709	\$ 2,513	\$ 2,459

(in millions of dollars)	For the three-month periods ended			
	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 2,287	\$ 2,153	\$ 2,150	\$ 1,964
Gross loans that became credit-impaired since the last period	846	888	871	930
Loans returned to unimpaired status <sup>(1)</sup>	(668)	(660)	(718)	(645)
Write-offs and recoveries	(109)	(95)	(150)	(98)
Other changes	—	1	—	(1)
<b>Gross credit-impaired loans at the end of the period</b>	\$ 2,356	\$ 2,287	\$ 2,153	\$ 2,150

<sup>(1)</sup> Includes loans returned to unimpaired status and payments on credit-impaired accounts.

## GLOSSARY

**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.