Desjardins

Supplemental Financial Information (unaudited)

For the period ended September 30, 2026

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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.ca (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, 2026[1]	As at June 30, 2026[1]	As at March 31, 2026[1]	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
ASSETS									
Cash and deposits with financial institutions	**$ 7,281**	$ 7,688	$ 6,290	$ 5,848	$ 7,090	$ 7,053	$ 7,128	$ 5,977	$ 7,918
Securities									
Securities at fair value through profit or loss	**49,195**	50,203	48,814	46,384	47,019	44,442	46,726	41,961	41,640
Securities at fair value through other comprehensive income	**58,799**	57,333	57,979	59,251	60,877	60,900	59,056	57,302	53,492
Securities at amortized cost	**37**	38	37	42	42	38	45	45	60
	108,031	107,574	106,830	105,677	107,938	105,380	105,827	99,308	95,192
Securities borrowed or purchased under reverse repurchase agreements	**29,796**	31,134	27,033	22,809	24,506	26,122	25,544	23,666	26,721
Loans									
Residential mortgages	**212,042**	206,818	201,408	198,876	194,596	191,041	183,965	179,920	175,276
Consumer, credit card and other personal loans	**24,537**	24,465	24,272	24,426	24,638	24,736	24,442	24,683	24,528
Business and government	**96,339**	95,363	94,593	92,775	94,547	92,008	89,324	86,314	84,010
	332,918	326,646	320,273	316,077	313,781	307,785	297,731	290,917	283,814
Allowance for credit losses	**(1,520)**	(1,438)	(1,479)	(1,374)	(1,530)	(1,511)	(1,403)	(1,320)	(1,162)
	331,398	325,208	318,794	314,703	312,251	306,274	296,328	289,597	282,652
Segregated fund net assets	**37,282**	37,408	34,290	34,079	32,663	30,721	29,633	28,959	28,037
Other assets									
Derivative financial instruments	**13,165**	13,381	11,407	10,862	9,984	8,629	8,153	7,579	6,969
Amounts receivable from clients, brokers and financial institutions	**5,154**	6,428	5,073	3,030	3,606	3,829	2,244	3,096	4,141
Reinsurance contract assets	**1,746**	1,815	1,827	1,763	1,832	1,816	1,933	1,905	2,115
Right-of-use assets	**456**	460	468	425	434	441	448	454	458
Investment property	**763**	742	767	773	774	786	809	817	803
Property, plant and equipment	**1,400**	1,396	1,405	1,437	1,432	1,439	1,458	1,486	1,495
Goodwill	**1,030**	1,030	1,030	596	596	596	596	596	596
Intangible assets	**1,337**	1,346	1,336	1,225	1,254	1,261	1,259	1,255	1,217
Investments in companies accounted for using the equity method	**1,312**	1,303	1,241	1,241	1,326	1,307	1,264	1,241	1,246
Net defined benefit plan assets	**1,441**	1,794	1,406	1,301	1,388	946	673	724	728
Deferred tax assets	**1,233**	844	876	916	962	983	1,058	986	974
Other	**4,405**	3,951	4,247	3,557	3,820	3,671	3,591	3,296	3,415
	33,442	34,490	31,083	27,126	27,408	25,704	23,486	23,435	24,157
TOTAL ASSETS	**$ 547,230**	$ 543,502	$ 524,320	$ 510,242	$ 511,856	$ 501,254	$ 487,946	$ 470,942	$ 464,677

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

TABLE 1 – COMBINED BALANCE SHEETS (CONTINUED)

(in millions of dollars)	As at September 30, 2026[1]	As at June 30, 2026[1]	As at March 31, 2026[1]	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 172,475**	$ 174,759	$ 171,307	$ 171,286	$ 168,305	$ 167,857	$ 164,660	$ 161,479	$ 158,808
Business and government	**174,376**	172,505	162,230	157,800	155,283	152,324	144,444	139,223	137,294
Deposit-taking institutions	**350**	444	567	408	451	738	275	244	275
	347,201	347,708	334,104	329,494	324,039	320,919	309,379	300,946	296,377
Insurance contract liabilities	**33,980**	35,389	34,668	34,737	35,123	34,679	35,028	34,538	34,768
Other liabilities									
Commitments related to securities sold short	**16,571**	19,263	16,900	15,913	17,462	15,062	18,058	13,249	14,172
Commitments related to securities lent or sold under repurchase agreements	**21,911**	13,194	21,218	15,937	23,678	23,888	23,543	20,633	21,974
Derivative financial instruments	**11,007**	10,444	9,071	8,861	7,402	6,949	6,119	6,112	6,104
Amounts payable to clients, brokers and financial institutions	**18,597**	19,585	15,487	14,357	14,157	14,204	12,515	14,195	10,999
Lease liabilities	**548**	552	555	517	527	533	539	534	536
Reinsurance contract liabilities	**35**	36	37	35	38	38	37	37	38
Segregated fund net liabilities – Investment contracts	**33,853**	33,853	30,865	30,496	29,001	27,164	26,113	25,329	24,431
Net defined benefit plan liabilities	**595**	642	650	655	674	693	710	713	717
Deferred tax liabilities	**665**	622	601	618	604	503	520	454	417
Other	**13,227**	12,836	11,450	11,500	12,378	11,465	10,775	11,550	11,800
	117,009	111,027	106,834	98,889	105,921	100,499	98,929	92,806	91,188
Subordinated notes	**4,923**	5,026	5,781	4,810	4,862	4,842	5,239	3,962	3,939
TOTAL LIABILITIES	**503,113**	499,150	481,387	467,930	469,945	460,939	448,575	432,252	426,272
EQUITY									
Capital stock	**4,323**	4,383	4,448	4,522	4,582	4,636	4,685	4,731	4,731
Undistributed surplus earnings	**4,669**	3,905	4,549	3,789	4,824	3,385	3,864	3,319	4,657
Accumulated other comprehensive income	**(310)**	602	427	692	842	638	715	256	399
Reserves	**34,757**	34,789	32,862	32,696	31,055	31,069	29,551	29,481	27,717
Equity – Group's share	**43,439**	43,679	42,286	41,699	41,303	39,728	38,815	37,787	37,504
Non-controlling interests	**678**	673	647	613	608	587	556	903	901
TOTAL EQUITY	**44,117**	44,352	42,933	42,312	41,911	40,315	39,371	38,690	38,405
TOTAL LIABILITIES AND EQUITY	**$ 547,230**	$ 543,502	$ 524,320	$ 510,242	$ 511,856	$ 501,254	$ 487,946	$ 470,942	$ 464,677

[1] The information presented since 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								
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Interest income									
Loans	**$ 4,137**	$ 4,016	$ 3,854	$ 3,914	$ 3,922	$ 3,841	$ 3,794	$ 3,923	$ 3,885
Securities	**609**	610	563	555	627	628	627	591	618
	4,746	4,626	4,417	4,469	4,549	4,469	4,421	4,514	4,503
Interest expense									
Deposits	**1,910**	1,852	1,776	1,818	1,910	1,885	1,903	1,995	2,070
Subordinated notes	**51**	53	47	45	49	47	48	42	45
Other	**440**	422	407	455	453	513	503	515	473
	2,401	2,327	2,230	2,318	2,412	2,445	2,454	2,552	2,588
Net interest income	**2,345**	2,299	2,187	2,151	2,137	2,024	1,967	1,962	1,915
Insurance service result									
Insurance revenue	**3,220**	3,160	3,107	3,125	3,094	3,041	2,991	2,998	2,945
Insurance service expenses	**(2,551)**	(2,466)	(2,720)	(2,373)	(2,501)	(2,362)	(2,650)	(2,268)	(3,168)
Net reinsurance service income (expenses)	**(68)**	(79)	(12)	(58)	(53)	(86)	(51)	58	493
	601	615	375	694	540	593	290	788	270
Net insurance finance result									
Net insurance investment income (loss)	**(923)**	1,278	199	184	869	241	639	375	1,560
Net insurance finance income (expenses)	**1,032**	(1,025)	(42)	46	(623)	76	(487)	(309)	(1,463)
Net reinsurance finance income (expenses)	**(48)**	36	2	(6)	18	(5)	22	28	57
	61	289	159	224	264	312	174	94	154
Net insurance service income	**662**	904	534	918	804	905	464	882	424
Other income									
Deposit and payment service charges	**132**	132	137	145	145	142	137	138	134
Lending fees and card service revenues	**288**	273	280	285	275	257	262	278	260
Brokerage and investment fund services	**421**	427	430	424	388	392	391	367	374
Management and custodial service fees	**455**	409	302	309	264	270	248	261	219
Net other investment income (loss)	**(28)**	(15)	28	(8)	(55)	(64)	61	(101)	(60)
Foreign exchange income	**99**	116	117	119	111	95	97	80	66
Other	**56**	78	86	70	53	70	55	91	53
	1,423	1,420	1,380	1,344	1,181	1,162	1,251	1,114	1,046
Total net revenue	**4,430**	4,623	4,101	4,413	4,122	4,091	3,682	3,958	3,385
Provision for credit losses	**221**	165	212	163	112	203	210	272	105
Non-interest expense									
Salaries and employee benefits	**1,461**	1,582	1,535	1,564	1,443	1,546	1,422	1,452	1,234
Professional fees	**234**	232	196	242	228	247	204	229	213
Technology	**376**	373	335	335	334	321	316	320	315
Commissions	**271**	271	245	244	208	209	206	205	202
Occupancy costs	**101**	98	89	113	94	97	97	103	96
Communications	**97**	105	79	126	87	101	96	118	86
Business and capital taxes	**45**	41	51	39	41	42	50	36	38
Other	**359**	410	347	509	344	387	345	405	340
Gross non-interest expense	**2,944**	3,112	2,877	3,172	2,779	2,950	2,736	2,868	2,524
Non-interest expense included in insurance service expenses	**(263)**	(279)	(260)	(262)	(242)	(259)	(233)	(209)	(235)
Net non-interest expense	**2,681**	2,833	2,617	2,910	2,537	2,691	2,503	2,659	2,289
Operating surplus earnings	**1,528**	1,625	1,272	1,340	1,473	1,197	969	1,027	991
Income taxes on surplus earnings	**411**	412	312	282	358	297	231	201	234
Surplus earnings before member dividends	**1,117**	1,213	960	1,058	1,115	900	738	826	757
Member dividends	**151**	151	151	166	113	113	113	107	110
Tax recovery on member dividends	**(39)**	(39)	(41)	(40)	(29)	(29)	(29)	(23)	(28)
Net surplus earnings for the period after member dividends	**$ 1,005**	$ 1,101	$ 850	$ 932	$ 1,031	$ 816	$ 654	$ 742	$ 675
of which:									
Group's share	**$ 972**	$ 1,067	$ 833	$ 892	$ 997	$ 783	$ 649	$ 689	$ 664
Non-controlling interests' share	**33**	34	17	40	34	33	5	53	11

RISK MANAGEMENT

TABLE 3 – LOAN PORTFOLIO BY BORROWER CATEGORY AND INDUSTRY

(in millions of dollars)	As at September 30, 2026		As at June 30, 2026		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	
	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	**$ 212,042**	**$ 463**	$ 206,818	$ 441	$ 201,408	$ 421	$ 198,876	$ 446	$ 194,596	$ 484	$ 191,041	$ 485	$ 183,965	$ 490	$ 179,920	$ 454	$ 175,276	$ 458
Consumer, credit card and other personal loans	**24,537**	**268**	24,465	267	24,272	273	24,426	267	24,638	259	24,736	257	24,442	269	24,683	249	24,528	237
Public agency loans[1]	**3,095**	**—**	3,199	—	3,000	—	4,000	—	4,000	—	3,000	—	3,572	—	3,391	—	2,968	—
Business loans																		
Agriculture	**14,798**	**336**	14,404	362	14,027	359	13,839	350	13,518	392	13,300	353	13,100	389	12,871	385	12,600	418
Mining	**360**	**2**	358	2	252	3	295	2	391	47	418	45	611	47	591	47	839	46
Oil and gas	**45**	**—**	66	—	272	—	289	—	199	—	181	—	149	—	146	—	196	—
Utilities	**5,388**	**1**	5,261	1	4,969	103	4,416	101	4,111	2	3,699	3	3,477	3	3,105	3	3,143	3
Construction	**9,138**	**328**	9,527	334	9,615	341	9,620	304	10,145	250	10,210	227	9,899	203	9,711	204	9,240	179
Manufacturing	**7,481**	**286**	7,428	296	7,364	344	7,117	295	7,050	381	7,008	361	6,748	331	6,452	297	6,394	263
Wholesale trade	**3,590**	**124**	3,578	86	3,401	88	3,237	91	3,254	84	3,138	75	3,011	118	2,919	115	2,942	112
Retail trade	**6,720**	**137**	6,571	136	6,457	140	6,280	150	6,142	156	5,855	146	5,797	111	5,506	87	5,719	83
Transportation	**2,443**	**54**	2,464	48	2,267	48	2,275	52	2,158	56	2,201	32	2,136	20	2,034	18	1,997	17
Information industry	**607**	**17**	579	18	675	45	744	56	689	48	614	20	533	21	515	21	577	18
Finance and insurance	**3,620**	**2**	3,758	3	3,551	1	3,695	2	3,660	3	2,829	3	2,352	2	2,306	1	2,233	1
Real estate	**22,948**	**315**	22,066	279	22,754	318	21,325	309	21,500	266	21,832	209	20,986	203	20,161	211	19,079	207
Professional services	**2,132**	**47**	2,245	75	2,419	46	2,171	45	2,214	88	2,312	73	2,370	24	2,298	23	2,236	20
Management of companies	**1,745**	**28**	1,692	21	1,772	23	1,628	23	1,587	18	1,644	17	1,729	31	1,756	32	1,664	17
Administrative services	**602**	**21**	573	24	551	23	523	17	492	8	473	8	464	7	432	8	431	17
Education	**419**	**46**	392	46	379	44	326	7	306	7	294	8	297	7	275	7	269	4
Health care	**5,511**	**50**	5,527	47	5,536	47	5,643	59	5,669	47	5,444	62	5,181	77	5,060	108	4,819	103
Arts and entertainment	**895**	**18**	883	18	864	18	861	19	839	23	834	24	821	24	813	22	801	21
Accommodation	**3,069**	**81**	3,067	82	2,919	61	2,766	63	2,629	67	2,585	69	2,418	69	2,251	53	2,228	52
Other services	**1,693**	**25**	1,682	25	1,546	21	1,715	23	1,762	22	2,073	15	1,730	13	1,848	11	1,963	10
Other businesses	**40**	**—**	43	—	3	—	10	—	2,232	1	2,064	21	1,943	—	1,873	—	1,672	1
Total business loans	**$ 93,244**	**$ 1,918**	$ 92,164	$ 1,903	$ 91,593	$ 2,073	$ 88,775	$ 1,968	$ 90,547	$ 1,966	$ 89,008	$ 1,771	$ 85,752	$ 1,700	$ 82,923	$ 1,653	$ 81,042	$ 1,592
Total loans	**$ 332,918**	**$ 2,649**	$ 326,646	$ 2,611	$ 320,273	$ 2,767	$ 316,077	$ 2,681	$ 313,781	$ 2,709	$ 307,785	$ 2,513	$ 297,731	$ 2,459	$ 290,917	$ 2,356	$ 283,814	$ 2,287

[1] Includes government loans.

TABLE 4 – LOAN PORTFOLIO BY GEOGRAPHIC AREA

(in millions of dollars)	As at September 30, 2026 Gross loans	As at September 30, 2026 Gross credit-impaired loans	As at June 30, 2026 Gross loans	As at June 30, 2026 Gross credit-impaired loans	As at March 31, 2026 Gross loans	As at March 31, 2026 Gross credit-impaired loans	As at December 31, 2025 Gross loans	As at December 31, 2025 Gross credit-impaired loans	As at September 30, 2025 Gross loans	As at September 30, 2025 Gross credit-impaired loans
Canada										
Quebec	**$ 294,033**	**$ 2,134**	$ 289,212	$ 2,088	$ 283,332	$ 2,237	$ 278,732	$ 2,214	$ 276,256	$ 2,206
Other Canadian provinces	**38,568**	**515**	37,129	523	36,631	530	37,047	467	37,203	503
Total – Canada	**$ 332,601**	**$ 2,649**	$ 326,341	$ 2,611	$ 319,963	$ 2,767	$ 315,779	$ 2,681	$ 313,459	$ 2,709
Other countries	**317**	**—**	305	—	310	—	298	—	322	—
Total	**$ 332,918**	**$ 2,649**	$ 326,646	$ 2,611	$ 320,273	$ 2,767	$ 316,077	$ 2,681	$ 313,781	$ 2,709

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

TABLE 5 – LOAN PORTFOLIO BY ENTITY

(in millions of dollars and as a percentage)	As at September 30, 2026 Gross loans		As at June 30, 2026 Gross loans		As at March 31, 2026 Gross loans		As at December 31, 2025 Gross loans		As at September 30, 2025 Gross loans	
Desjardins Group										
Caisse network	**$ 272,461**	**81.8%**	$ 266,369	81.6%	$ 259,965	81.2%	$ 256,254	81.1%	$ 250,797	79.9%
Fédération des caisses Desjardins du Québec	**56,089**	**16.9**	55,912	17.1	56,168	17.5	55,604	17.6	58,726	18.7
Desjardins Financial Security Life Assurance Company	**2,384**	**0.7**	2,393	0.7	2,288	0.7	2,355	0.7	2,378	0.8
Other entities	**1,984**	**0.6**	1,972	0.6	1,852	0.6	1,864	0.6	1,880	0.6
Total	**$ 332,918**	**100.0%**	$ 326,646	100.0%	$ 320,273	100.0%	$ 316,077	100.0%	$ 313,781	100.0%

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

TABLE 6 – LOAN PORTFOLIO BY PRODUCT

(in millions of dollars and as a percentage)	As at September 30, 2026						As at June 30, 2026					
	Gross loans		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	**$ 212,042**	**63.7%**	**$ 67,667**	**87.1%**	**$ 463**	**17.5%**	$ 206,818	63.3%	$ 65,411	86.4%	$ 441	16.9%
Consumer, credit card and other personal loans	**24,537**	**7.4**	**2,279**	**2.9**	**268**	**10.1**	24,465	7.5	2,374	3.1	267	10.2
Business and government loans	**96,339**	**28.9**	**7,782**	**10.0**	**1,918**	**72.4**	95,363	29.2	7,907	10.5	1,903	72.9
Total	**$ 332,918**	**100.0%**	**$ 77,728**	**100.0%**	**$ 2,649**	**100.0%**	$ 326,646	100.0%	$ 75,692	100.0%	$ 2,611	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2026						As at December 31, 2025					
	Gross loans		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
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
Total	$ 320,273	100.0%	$ 73,362	100.0%	$ 2,767	100.0%	$ 316,077	100.0%	$ 71,597	100.0%	$ 2,681	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2025						As at June 30, 2025					
	Gross loans		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans		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		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans		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					
	Gross loans		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	$ 175,276	61.8%	$ 46,064	82.4%	$ 458	20.0%
Consumer, credit card and other personal loans	24,528	8.6	2,400	4.3	237	10.4
Business and government loans	84,010	29.6	7,421	13.3	1,592	69.6
Total	$ 283,814	100.0%	$ 55,885	100.0%	$ 2,287	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, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Gross credit-impaired loans at the beginning of the period	**$ 2,611**	$ 2,767	$ 2,681	$ 2,709	$ 2,513
Gross loans that became credit-impaired since the last period	**739**	696	715	868	775
Loans returned to unimpaired status[1]	**(562)**	(659)	(532)	(582)	(480)
Write-offs and recoveries	**(138)**	(194)	(97)	(315)	(97)
Other changes	**(1)**	1	—	1	(2)
Gross credit-impaired loans at the end of the period	**$ 2,649**	$ 2,611	$ 2,767	$ 2,681	$ 2,709

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

[1] 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 future 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.