



RECOMMENDATION FOR ALLOCATING ANNUAL SURPLUS EARNINGS

Surplus earnings (deficit) before member dividends	\$6,313 K
Statutory transfers and other adjustments	\$211 K
• Allocation to / use of appreciation reserves ¹	\$(384) K
• Other comprehensive income	\$397 K
• Use of the Community Development Fund (CDF) net for 2025 tax year	\$198 K
• Dividend adjustment (previous year)	\$0 K
Balance of distributable surplus earnings	\$6,524 K
Allocation of surplus earnings to member dividends and the CDF	\$(1,069) K
• Member dividends	\$(1,248) K
• Tax recovery on member dividends	\$316 K
• Allocation to the CDF	\$(137) K
Allocation to the reserve for future member dividends (RFD)	\$0 K
Allocation to the general reserve	\$(5,455) K
Balance of distributable surplus earnings	\$0 K

BREAKDOWN OF MEMBER DIVIDENDS

VOLUME DIVIDEND²	RATE PER \$1,000 IN VOLUME PERSONAL AND BUSINESS	EQUIVALENT IN DOLLARS
Accounts		\$192K
Savings and investments	\$0.58	\$168K
Funds		\$22K
Loans and lines of credit		\$192K
INSURANCE DIVIDEND³	\$23/\$1,000 in premiums	\$253K
CREDIT CARD DIVIDEND³	\$0.58/\$1,000 in net purchases	\$78K
PRODUCT DIVIDEND³	Up to \$75/member⁴	\$333K
WEALTH MANAGEMENT INVESTMENT SERVICES DIVIDEND³	\$23/\$1,000 in fees and commissions	\$10K

PROPOSED AMOUNT FOR 2025

Total member dividends	\$1,247,867
Community Development Fund	\$136,580

¹ Allocation to the appreciation reserve reduces distributable surplus earnings. Use of this reserve increases distributable surplus earnings.

² Subject to a vote during the meeting.

³ Amount set by the Fédération des caisses Desjardins du Québec.

⁴ Maximum of \$75 for members who meet the eligibility criteria for 12 months.