



# ANNUAL GENERAL MEETING

Caisse Desjardins de la Baie-des-Chaleurs



## RECOMMENDATION FOR ALLOCATING ANNUAL SURPLUS EARNINGS

<b>Surplus earnings (deficit) before member dividends</b>	<b>\$9,830 K</b>
Statutory transfers and other adjustments	<b>\$860 K</b>
• Allocation to / use of appreciation reserves <sup>1</sup>	\$(382) K
• Other comprehensive income	\$524 K
• Use of the Community Development Fund (CDF) net for 2025 tax year	\$717 K
• Dividend adjustment (previous year)	\$1 K
<b>Balance of distributable surplus earnings</b>	<b>\$10,690 K</b>
Allocation of surplus earnings to member dividends and the CDF	<b>\$(1,815) K</b>
• Member dividends	\$(2,019) K
• Tax recovery on member dividends	\$554 K
• Allocation to the CDF	\$(350) K
Allocation to the reserve for future member dividends (RFD)	<b>\$0 K</b>
Allocation to the general reserve	<b>\$(8,875) K</b>
<b>Balance of distributable surplus earnings</b>	<b>\$0 K</b>

## BREAKDOWN OF MEMBER DIVIDENDS

<b>VOLUME DIVIDEND<sup>2</sup></b>	<b>RATE PER \$1,000 IN VOLUME PERSONAL AND BUSINESS</b>	<b>EQUIVALENT IN DOLLARS</b>
Accounts		<b>\$215K</b>
Savings and investments	\$0.50	<b>\$230K</b>
Funds		<b>\$61K</b>
Loans and lines of credit		<b>\$329K</b>
<b>INSURANCE DIVIDEND<sup>3</sup></b>	<b>\$23/\$1,000 in premiums</b>	<b>\$368K</b>
<b>CREDIT CARD DIVIDEND<sup>3</sup></b>	<b>\$0.58/\$1,000 in net purchases</b>	<b>\$155K</b>
<b>PRODUCT DIVIDEND<sup>3</sup></b>	<b>Up to \$75/member<sup>4</sup></b>	<b>\$602K</b>
<b>WEALTH MANAGEMENT INVESTMENT SERVICES DIVIDEND<sup>3</sup></b>	<b>\$23/\$1,000 in fees and commissions</b>	<b>\$59K</b>

**PROPOSED AMOUNT FOR 2025**

<b>Total member dividends</b>	<b>\$2,019,861</b>
<b>Community Development Fund</b>	<b>\$350,000</b>

<sup>1</sup> Allocation to the appreciation reserve reduces distributable surplus earnings. Use of this reserve increases distributable surplus earnings.  
<sup>2</sup> Subject to a vote during the meeting.  
<sup>3</sup> Amount set by the Fédération des caisses Desjardins du Québec.  
<sup>4</sup> Maximum of \$75 for members who meet the eligibility criteria for 12 months.