

ANNUAL GENERAL MEETING

Caisse Desjardins
Enou Eeyou

RECOMMENDATION FOR ALLOCATING ANNUAL SURPLUS EARNINGS

Surplus earnings (deficit) before member dividends	\$2,077 K
Statutory transfers and other adjustments	\$10 K
• Allocation to / use of appreciation reserves ¹	\$(44) K
• Other comprehensive income	\$50 K
• Use of the Community Development Fund (CDF) net for 2025 tax year	\$4 K
• Dividend adjustment (previous year)	\$0 K
Balance of distributable surplus earnings	\$2,087 K
Allocation of surplus earnings to member dividends and the CDF	\$(200) K
• Member dividends	\$(222) K
• Tax recovery on member dividends	\$49 K
• Allocation to the CDF	\$(27) K
Allocation to the reserve for future member dividends (RFD)	\$0 K
Allocation to the general reserve	\$(1,887) 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		\$71K
Savings and investments	\$0.58	\$25K
Funds		\$1K
Loans and lines of credit		\$30K
INSURANCE DIVIDEND³	\$23/\$1,000 in premiums	\$52K
CREDIT CARD DIVIDEND³	\$0.58/\$1,000 in net purchases	\$17K
PRODUCT DIVIDEND³	Up to \$75/member⁴	\$26K
WEALTH MANAGEMENT INVESTMENT SERVICES DIVIDEND³	\$23/\$1,000 in fees and commissions	\$0K

**PROPOSED
AMOUNT FOR
2025**

Total member dividends	\$221,792
Community Development Fund	\$27,269

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.