Desjardins

ANNUAL GENERAL MEETING

Caisse Desjardins de Rouville

RECOMMENDATION FOR ALLOCATING ANNUAL SURPLUS EARNINGS

Surplus earnings (deficit) before member dividends	**$20,740** K
Statutory transfers and other adjustments	**$125** K
• Allocation to / use of appreciation reserves[1]	$(944) K
• Other comprehensive income	$714 K
• Use of the Community Development Fund (CDF) net for 2025 tax year	$355 K
• Dividend adjustment (previous year)	$0 K
Balance of distributable surplus earnings	**$20,865** K
Allocation of surplus earnings to member dividends and the CDF	**$(3,039)** K
• Member dividends	$(3,494) K
• Tax recovery on member dividends	$918 K
• Allocation to the CDF	$(463) K
Allocation to the reserve for future member dividends (RFD)	**$0** K
Allocation to the general reserve	**$(17,826)** K
Balance of distributable surplus earnings	**$0 K**

BREAKDOWN OF MEMBER DIVIDENDS

	RATE PER $1,000 IN VOLUME PERSONAL AND BUSINESS	EQUIVALENT IN DOLLARS
VOLUME DIVIDEND[2]		
Accounts		**$346**K
Savings and investments	$0.58	**$430**K
Funds		**$145**K
Loans and lines of credit		**$1,150**K
INSURANCE DIVIDEND[3]	**$23**/$1,000 in premiums	**$408**K
CREDIT CARD DIVIDEND[3]	**$0.58**/$1,000 in net purchases	**$213**K
PRODUCT DIVIDEND[3]	Up to **$75**/member[4]	**$679**K
WEALTH MANAGEMENT INVESTMENT SERVICES DIVIDEND[3]	**$23**/$1,000 in fees and commissions	**$120**K

PROPOSED AMOUNT FOR 2025

Total member dividends	**$3,491,765**
Community Development Fund	**$462,518**

[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.