Desjardins

ANNUAL GENERAL MEETING

Caisse Desjardins du Témiscamingue

At your side. On your side.



RECOMMENDATION FOR ALLOCATING ANNUAL SURPLUS EARNINGS

Surplus earnings (deficit) before member dividends		\$5,585 K
Statutory transfers and other adjustments		\$(1,395) K
 Allocation to / use of appreciation reserves¹ 	\$(951)K	
Other comprehensive income	\$(581)K	
Use of the Community Development Fund (CDF) net for 2023 tax year	\$138K	
Dividend adjustment (previous year)	\$(1)K	
Balance of distributable surplus earnings		\$4,190 K
Allocation of surplus earnings to member dividends and the CDF		\$(1,055) K
Member dividends	\$(1,191)K	
Tax recovery on member dividends	\$316K	
Allocation to the CDF	\$(180)K	
Allocation to the reserve for future member dividends (RFD)	\$0 K
Allocation to the general reserve		\$(3,135) K
Balance of distributable surplus earnings		\$0K

BREAKDOWN OF MEMBER DIVIDENDS

VOLUME DIVIDEND ²	RATE PER \$1,000 IN VOLUME		EQUIVALENT IN DOLLARS
-	PERSONAL	BUSINESS	
Accounts	\$0.55	\$0.55	\$148 K
Savings and investment	\$0.56	\$0.56	\$151 K
Funds	\$0.56	\$0.56	\$51 K
Loans and lines of credit	\$0.56	\$0.56	\$261 K
INSURANCE DIVIDEND ³	\$23 / \$1,000 in premiums		\$210 K
CREDIT CARD DIVIDEND ³	\$0.58 / \$1,000 in net purchases		\$87 K
PRODUCT DIVIDEND ³	Up to \$50 / member ⁴		\$245 K
WEALTH MANAGEMENT INVESTMENT SERVICES DIVIDEND ³	\$23 / \$1,000 in fees and commissions		\$41 K

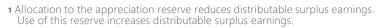
PROPOSED AMOUNT FOR 2023

TOTAL **MEMBER DIVIDENDS**

\$1,193,463

COMMUNITY DEVELOPMENT FUND

\$180,000



- 2 Subject to a vote during the meeting.
- 3 Amount set by the Fédération des caisses Desjardins du Québec.
- 4 Maximum of \$50 for members who meet the eligibility criteria for 12 months.