

# 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	<b>\$5,585K</b>
Statutory transfers and other adjustments	<b>\$(1,395)K</b>
<ul style="list-style-type: none"> <li>Allocation to / use of appreciation reserves<sup>1</sup></li> </ul>	\$(951)K
<ul style="list-style-type: none"> <li>Other comprehensive income</li> </ul>	\$(581)K
<ul style="list-style-type: none"> <li>Use of the Community Development Fund (CDF) net for 2023 tax year</li> </ul>	\$138K
<ul style="list-style-type: none"> <li>Dividend adjustment (previous year)</li> </ul>	\$(1)K
<b>Balance of distributable surplus earnings</b>	<b>\$4,190K</b>
Allocation of surplus earnings to member dividends and the CDF	<b>\$(1,055)K</b>
<ul style="list-style-type: none"> <li>Member dividends</li> </ul>	\$(1,191)K
<ul style="list-style-type: none"> <li>Tax recovery on member dividends</li> </ul>	\$316K
<ul style="list-style-type: none"> <li>Allocation to the CDF</li> </ul>	\$(180)K
Allocation to the reserve for future member dividends (RFD)	<b>\$0K</b>
Allocation to the general reserve	<b>\$(3,135)K</b>
<b>Balance of distributable surplus earnings</b>	<b>\$0K</b>

## BREAKDOWN OF MEMBER DIVIDENDS

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

**PROPOSED  
AMOUNT FOR  
2023**

**TOTAL MEMBER DIVIDENDS \$1,193,463**

**COMMUNITY DEVELOPMENT FUND \$180,000**

<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 \$50 for members who meet the eligibility criteria for 12 months.