

## Supplemental Financial Information (unaudited)

**For the period ended September 30, 2022**

### Table of contents

	Page		Page
<b>Notes to the reader</b>		<b>Risk management</b>	
Use of this document	2	Table 3 – Loan portfolio by borrower category and industry	6
Basis of presentation of financial information	2	Table 4 – Loan portfolio by geographic area	7
Scope of this document	2	Table 5 – Loan and acceptance portfolio by entity	8
		Table 6 – Loan and acceptance portfolio by product	9
		Table 7 – Change in gross credit-impaired loans	10
<b>Financial information</b>		<b>Glossary</b>	
Table 1 – Combined Balance Sheets	3		11
Table 2 – Combined Statements of Income	5		

## NOTES TO THE READER

### USE OF THIS DOCUMENT

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The Supplemental Financial Information (this document) is designed to support the transparency and disclosure of financial information and help readers understand Desjardins Group's financial performance. The information disclosed in this document is unaudited. This document should be used as a supplement to Desjardins Group's Interim Financial Reports and Annual Reports. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at [www.desjardins.com/ca/about-us/investor-relations](http://www.desjardins.com/ca/about-us/investor-relations) and on the SEDAR website at [www.sedar.com](http://www.sedar.com) (under the Desjardins Capital inc. profile for the years ended before December 31, 2021 and, since the first quarter of 2021, under the *Fédération des caisses Desjardins du Québec* profile).

### BASIS OF PRESENTATION OF FINANCIAL INFORMATION

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The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Québec, which do not differ from IFRS. IFRS represent Canadian generally accepted accounting principles (GAAP). For further information about the accounting policies applied, see Note 2, "Significant accounting policies" to the Annual and Interim Combined Financial Statements.

Unless indicated otherwise, all amounts are in Canadian dollars.

### SCOPE OF THIS DOCUMENT

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The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Significant accounting policies", to its Annual Combined Financial Statements. Data related to risks are presented to meet the disclosure requirements set out in the recommendations of the "Enhancing the Risks Disclosures of Banks" document dated October 29, 2012.

## FINANCIAL INFORMATION

**Table 1 – Combined Balance Sheets**

(in millions of dollars)	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020
<b>ASSETS</b>									
<b>Cash and deposits with financial institutions</b>	<b>\$ 9,189</b>	\$ 12,350	\$ 13,728	\$ 16,328	\$ 13,645	\$ 17,731	\$ 19,853	\$ 12,126	\$ 8,844
<b>Securities</b>									
Securities at fair value through profit or loss	35,402	35,543	36,409	39,772	36,985	39,195	36,542	34,960	34,235
Securities at fair value through other comprehensive income	51,581	52,139	52,518	53,286	51,950	51,477	46,862	52,679	54,743
Securities at amortized cost	52	51	50	41	39	35	25	29	275
	<b>87,035</b>	87,733	88,977	93,099	88,974	90,707	83,429	87,668	89,253
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	<b>17,188</b>	15,825	14,686	12,019	15,542	14,345	13,634	9,658	9,706
<b>Loans</b>									
Residential mortgages	158,169	155,589	151,494	149,695	146,615	143,741	138,438	136,208	134,105
Consumer, credit card and other personal loans	24,647	24,780	24,096	24,386	24,743	24,859	24,789	25,310	25,828
Business and government loans	65,482	62,568	58,883	57,400	56,466	54,335	52,688	51,015	51,046
	<b>248,298</b>	242,937	234,473	231,481	227,824	222,935	215,915	212,533	210,979
Allowance for credit losses	(1,025)	(959)	(947)	(970)	(1,007)	(1,002)	(1,064)	(1,112)	(1,048)
	<b>247,273</b>	241,978	233,526	230,511	226,817	221,933	214,851	211,421	209,931
<b>Segregated fund net assets</b>	<b>20,188</b>	20,176	21,848	22,804	21,678	21,474	20,662	19,093	18,032
<b>Other assets</b>									
Clients' liability under acceptances	137	135	88	268	210	90	154	328	—
Premiums receivable	3,029	2,850	2,648	2,839	2,956	2,797	2,641	2,803	2,870
Derivative financial instruments	5,791	4,615	5,293	5,828	5,439	5,703	5,585	5,820	5,846
Amounts receivable from clients, brokers and financial institutions	5,490	5,915	4,834	2,557	4,248	3,902	5,389	2,499	4,597
Reinsurance assets	1,630	1,620	1,580	1,582	1,831	1,867	1,904	1,962	1,989
Right-of-use assets	549	537	553	530	542	556	563	565	561
Investment property	914	919	929	926	918	922	918	924	937
Property, plant and equipment	1,538	1,515	1,514	1,531	1,488	1,505	1,514	1,541	1,487
Goodwill	158	158	157	157	159	156	156	156	156
Intangible assets	536	532	506	497	497	476	455	424	425
Investments in companies accounted for using the equity method	1,424	1,395	1,394	1,380	1,311	1,281	1,238	1,189	1,159
Net defined benefits plan assets <sup>(1)</sup>	741	1,051	673	62	53	44	28	—	—
Deferred tax assets	1,438	1,120	851	789	747	797	833	1,154	1,178
Other <sup>(1)</sup>	3,823	3,646	3,351	3,378	3,586	2,992	3,174	2,704	2,916
	<b>27,198</b>	26,008	24,371	22,324	23,985	23,088	24,552	22,069	24,121
<b>TOTAL ASSETS</b>	<b>\$ 408,071</b>	\$ 404,070	\$ 397,136	\$ 397,085	\$ 390,641	\$ 389,278	\$ 376,981	\$ 362,035	\$ 359,887

<sup>(1)</sup> The information as at December 31, 2021 and prior periods has been reclassified to conform with the presentation for the current period.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020
<b>LIABILITIES AND EQUITY</b>									
<b>LIABILITIES</b>									
<b>Deposit</b>									
Individuals	\$ 142,429	\$ 142,519	\$ 138,090	\$ 136,332	\$ 134,218	\$ 133,112	\$ 129,676	\$ 127,928	\$ 124,541
Business and government	112,180	109,711	103,586	101,644	105,082	104,706	99,638	96,853	100,304
Deposit-taking institutions	843	441	1,016	379	377	852	1,605	455	975
	<b>255,452</b>	252,671	242,692	238,355	239,677	238,670	230,919	225,236	225,820
<b>Other liabilities</b>									
Acceptances	137	135	88	268	210	90	154	328	—
Commitments related to securities sold short	13,882	13,383	10,930	11,342	9,564	10,763	11,589	9,353	8,846
Commitments related to securities lent or sold under repurchase agreements	25,714	27,742	29,013	31,177	25,572	25,194	21,883	19,152	17,673
Derivative financial instruments	6,372	5,903	6,261	5,500	4,833	5,216	5,236	4,884	4,095
Amounts payable to clients, brokers and financial institutions	10,466	10,158	10,133	7,938	9,736	10,002	11,047	6,810	8,893
Lease liabilities	632	607	620	596	608	621	631	633	626
Insurance contract liabilities	31,239	30,746	32,432	34,762	33,846	33,580	32,822	34,827	34,760
Segregated fund net liabilities	20,166	20,172	21,847	22,796	21,672	21,468	20,660	19,089	18,025
Net defined benefit plan net liabilities	694	673	757	1,048	1,366	1,677	1,877	3,107	3,281
Deferred tax liabilities	298	306	226	301	320	326	334	372	375
Other	7,785	6,824	7,001	7,516	7,160	6,528	6,712	6,488	6,610
	<b>117,385</b>	116,649	119,308	123,244	114,887	115,465	112,945	105,043	103,184
<b>Subordinated notes</b>	<b>2,920</b>	1,956	1,952	1,960	2,474	2,424	1,473	1,493	1,465
<b>TOTAL LIABILITIES</b>	<b>375,757</b>	371,276	363,952	363,559	357,038	356,559	345,337	331,772	330,469
<b>EQUITY</b>									
Capital stock	4,844	4,944	4,964	4,982	4,999	5,007	5,016	5,021	5,029
Undistributed surplus earnings	8,249	8,089	9,620	1,546	2,645	1,863	2,369	1,874	1,841
Accumulated other comprehensive income	(2,172)	(1,674)	(637)	765	935	1,032	999	1,302	1,183
Reserves	20,545	20,568	18,334	25,321	24,150	23,978	22,470	21,316	20,661
<b>Equity – Group's share</b>	<b>31,466</b>	31,927	32,281	32,614	32,729	31,880	30,854	29,513	28,714
<b>Non-controlling interests</b>	<b>848</b>	867	903	912	874	839	790	750	704
<b>Total equity</b>	<b>32,314</b>	32,794	33,184	33,526	33,603	32,719	31,644	30,263	29,418
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 408,071</b>	\$ 404,070	\$ 397,136	\$ 397,085	\$ 390,641	\$ 389,278	\$ 376,981	\$ 362,035	\$ 359,887

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the nine-month periods ended	
	September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020 <sup>(1)</sup>	September 30, 2020 <sup>(1)</sup>	September 30, 2022	September 30, 2021
<b>Interest income</b>											
Loans	\$ 2,184	\$ 1,879	\$ 1,729	\$ 1,723	\$ 1,763	\$ 1,730	\$ 1,712	\$ 1,790	\$ 1,800	\$ 5,792	\$ 5,205
Securities	320	205	143	124	120	116	113	136	120	668	349
	2,504	2,084	1,872	1,847	1,883	1,846	1,825	1,926	1,920	6,460	5,554
<b>Interest expense</b>											
Deposits	792	451	342	365	374	364	405	440	431	1,585	1,143
Subordinated notes	18	13	12	18	18	15	14	13	16	43	47
Other	45	24	12	9	15	15	3	18	9	81	33
	855	488	366	392	407	394	422	471	456	1,709	1,223
<b>Net interest income</b>	1,649	1,596	1,506	1,455	1,476	1,452	1,403	1,455	1,464	4,751	4,331
<b>Net premiums</b>	2,747	2,633	2,650	3,201	2,905	2,587	2,585	2,626	2,534	8,030	8,077
<b>Other income</b>											
Deposit and payment service charges	115	114	104	111	109	105	99	104	96	333	313
Lending fees and credit card service revenues	276	225	227	168	198	182	187	165	126	728	567
Brokerage and investment fund services	235	251	268	267	283	285	273	243	235	754	841
Management and custodial service fees	182	200	193	201	185	177	169	168	152	575	531
Net investment income (loss)	(38)	(2,209)	(2,336)	956	(90)	1,055	(1,602)	646	304	(4,583)	(637)
Overlay approach adjustment for insurance operations financial assets	224	371	153	(88)	(24)	(146)	(146)	(112)	(143)	748	(316)
Foreign exchange income	19	27	31	29	34	28	30	21	22	77	92
Other	72	86	71	71	60	53	37	48	14	229	150
	1,085	(935)	(1,289)	1,715	755	1,739	(953)	1,283	806	(1,139)	1,541
<b>Total income</b>	5,481	3,294	2,867	6,371	5,136	5,778	3,035	5,364	4,804	11,642	13,949
<b>Provision for credit losses (recovery)</b>	125	66	6	16	52	(3)	4	169	99	197	53
<b>Claims, benefits, annuities and changes in insurance contract liabilities</b>	2,204	(133)	(355)	3,185	1,713	2,191	(206)	1,781	1,775	1,716	3,698
<b>Non-interest expense<sup>(2)</sup></b>											
Salaries and employee benefits	1,199	1,317	1,225	1,158	1,046	1,167	1,066	1,056	917	3,741	3,279
Professional fees	290	357	261	346	262	234	171	226	155	908	667
Technology	248	241	224	263	219	210	201	222	208	713	630
Commissions	225	216	219	238	225	220	198	194	197	660	643
Occupancy costs	100	99	105	106	96	101	103	112	104	304	300
Communications	91	99	87	121	76	65	67	85	65	277	208
Business and capital taxes	111	118	125	112	115	119	113	103	104	354	347
Other	301	265	282	392	249	261	246	334	204	848	756
	2,565	2,712	2,528	2,736	2,288	2,377	2,165	2,332	1,954	7,805	6,830
<b>Operating surplus earnings</b>	587	649	688	434	1,083	1,213	1,072	1,082	976	1,924	3,368
Income taxes on surplus earnings	109	172	169	41	267	278	274	206	247	450	819
<b>Surplus earnings before member dividends</b>	478	477	519	393	816	935	798	876	729	1,474	2,549
Member dividends	106	109	102	117	90	90	90	93	80	317	270
Tax recovery on member dividends	(28)	(29)	(27)	(31)	(24)	(24)	(24)	(23)	(20)	(84)	(72)
<b>Net surplus earnings for the period after member dividends</b>	\$ 400	\$ 397	\$ 444	\$ 307	\$ 750	\$ 869	\$ 732	\$ 806	\$ 669	\$ 1,241	\$ 2,351
of which:											
Group's share	\$ 386	\$ 381	\$ 424	\$ 267	\$ 716	\$ 830	\$ 702	\$ 763	\$ 648	\$ 1,191	\$ 2,248
Non-controlling interests' share	14	16	20	40	34	39	30	43	21	50	103

<sup>(1)</sup> The information has been reclassified to conform with the presentation for the current period.

<sup>(2)</sup> The information for the period ended December 31, 2021 and prior periods has been reclassified to conform with the presentation for the current period.

## RISK MANAGEMENT

**Table 3 – Loan portfolio by borrower category and industry**

(in millions of dollars)	As at September 30, 2022		As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
Residential mortgages	\$ 158,169	\$ 228	\$ 155,589	\$ 179	\$ 151,494	\$ 202	\$ 149,695	\$ 209	\$ 146,615	\$ 226	\$ 143,741	\$ 253	\$ 138,438	\$ 323	\$ 136,208	\$ 374	\$ 134,105	\$ 366
Consumer, credit card and other personal loans	24,647	163	24,780	151	24,096	162	24,386	148	24,743	145	24,859	156	24,789	186	25,310	212	25,828	242
Public agency loans <sup>(1)</sup>	3,133	—	3,051	—	2,609	—	3,246	—	2,662	—	2,883	—	3,119	—	3,017	—	4,203	—
Business loans																		
Agriculture	11,014	137	10,864	149	10,685	111	10,534	108	10,332	108	10,074	97	9,839	111	9,738	125	10,293	115
Mining, oil and gas	376	1	337	27	344	34	338	34	380	35	385	38	343	20	389	44	363	45
Utilities	1,019	—	957	—	927	—	905	—	866	—	820	—	816	—	720	—	718	—
Construction	6,308	114	5,937	106	5,348	95	5,017	92	4,924	114	4,548	110	4,124	112	3,904	117	3,590	152
Manufacturing	5,788	123	5,569	117	5,087	97	4,686	90	4,523	107	4,287	105	4,292	117	4,324	111	4,051	119
Wholesale trade	2,523	17	2,430	16	2,326	17	2,097	16	1,991	22	1,926	31	1,676	33	1,568	35	1,421	15
Retail trade	4,167	31	4,118	30	4,161	42	3,744	64	3,705	78	3,575	77	3,646	80	3,389	73	3,201	79
Transportation	1,478	26	1,450	28	1,383	28	1,424	32	1,480	34	1,441	36	1,349	35	1,359	34	1,374	33
Information industry	283	2	287	2	272	2	239	4	268	4	276	13	319	13	312	14	363	3
Finance and insurance	2,089	—	1,577	1	1,190	1	945	1	986	1	884	1	821	5	855	1	2,083	1
Real estate	15,099	87	14,357	50	13,258	53	13,162	56	13,059	44	12,067	49	11,629	37	10,573	43	9,162	18
Professional services	1,645	4	1,511	4	1,421	5	1,285	4	1,212	7	1,099	8	942	7	887	8	875	8
Management of companies	1,510	4	1,333	10	1,196	10	1,148	12	1,222	6	1,178	6	1,071	7	993	9	858	7
Administrative services	399	13	379	14	394	23	397	24	390	24	380	30	347	17	353	13	380	13
Education	252	7	253	7	235	7	254	5	272	5	266	5	249	5	255	2	298	2
Health care	4,222	27	4,112	55	4,011	59	4,036	66	3,980	74	3,825	74	3,772	33	3,666	35	3,779	37
Arts and entertainment	788	8	772	9	789	14	808	16	799	39	781	40	779	40	786	19	793	40
Accommodation	1,966	88	1,936	95	1,910	102	1,902	103	1,912	107	1,913	90	1,886	51	1,834	48	1,832	35
Other services	1,397	7	1,294	7	1,196	7	1,195	4	1,165	5	1,145	8	1,078	4	1,133	6	1,163	10
Other businesses	26	—	44	1	141	1	38	—	338	—	582	—	591	—	960	—	246	—
<b>Total business loans</b>	<b>\$ 62,349</b>	<b>\$ 696</b>	<b>\$ 59,517</b>	<b>\$ 728</b>	<b>\$ 56,274</b>	<b>\$ 708</b>	<b>\$ 54,154</b>	<b>\$ 731</b>	<b>\$ 53,804</b>	<b>\$ 814</b>	<b>\$ 51,452</b>	<b>\$ 818</b>	<b>\$ 49,569</b>	<b>\$ 727</b>	<b>\$ 47,998</b>	<b>\$ 737</b>	<b>\$ 46,843</b>	<b>\$ 732</b>
<b>Total loans</b>	<b>\$ 248,298</b>	<b>\$ 1,087</b>	<b>\$ 242,937</b>	<b>\$ 1,058</b>	<b>\$ 234,473</b>	<b>\$ 1,072</b>	<b>\$ 231,481</b>	<b>\$ 1,088</b>	<b>\$ 227,824</b>	<b>\$ 1,185</b>	<b>\$ 222,935</b>	<b>\$ 1,227</b>	<b>\$ 215,915</b>	<b>\$ 1,236</b>	<b>\$ 212,533</b>	<b>\$ 1,323</b>	<b>\$ 210,979</b>	<b>\$ 1,340</b>

<sup>(1)</sup> Includes government loans.

Table 4 – Loan portfolio by geographic area

	As at September 30, 2022		As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
(in millions of dollars)										
<b>Canada</b>										
Québec	\$ 224,853	\$ 966	\$ 220,745	\$ 914	\$ 213,536	\$ 926	\$ 211,082	\$ 940	\$ 207,584	\$ 1,023
Other Canadian provinces	23,116	121	21,892	144	20,669	146	20,118	148	19,875	162
<b>Total – Canada</b>	<b>\$ 247,969</b>	<b>\$ 1,087</b>	<b>\$ 242,637</b>	<b>\$ 1,058</b>	<b>\$ 234,205</b>	<b>\$ 1,072</b>	<b>\$ 231,200</b>	<b>\$ 1,088</b>	<b>\$ 227,459</b>	<b>\$ 1,185</b>
Other countries	329	—	300	—	268	—	281	—	365	—
<b>Total</b>	<b>\$ 248,298</b>	<b>\$ 1,087</b>	<b>\$ 242,937</b>	<b>\$ 1,058</b>	<b>\$ 234,473</b>	<b>\$ 1,072</b>	<b>\$ 231,481</b>	<b>\$ 1,088</b>	<b>\$ 227,824</b>	<b>\$ 1,185</b>

	As at June 30, 2021		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
(in millions of dollars)								
<b>Canada</b>								
Québec	\$ 203,246	\$ 1,046	\$ 196,772	\$ 1,085	\$ 193,489	\$ 1,133	\$ 191,382	\$ 1,099
Other Canadian provinces	19,307	181	18,742	151	18,639	190	18,694	237
<b>Total – Canada</b>	<b>\$ 222,553</b>	<b>\$ 1,227</b>	<b>\$ 215,514</b>	<b>\$ 1,236</b>	<b>\$ 212,128</b>	<b>\$ 1,323</b>	<b>\$ 210,076</b>	<b>\$ 1,336</b>
Other countries	382	—	401	—	405	—	903	4
<b>Total</b>	<b>\$ 222,935</b>	<b>\$ 1,227</b>	<b>\$ 215,915</b>	<b>\$ 1,236</b>	<b>\$ 212,533</b>	<b>\$ 1,323</b>	<b>\$ 210,979</b>	<b>\$ 1,340</b>

Table 5 – Loan and acceptance portfolio by entity

	As at September 30, 2022		As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021	
(in millions of dollars and as percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
<b>Desjardins Group</b>										
Caisse network	\$ 205,948	82.9 %	\$ 202,286	83.2 %	\$ 197,111	84.0 %	\$ 194,372	83.9 %	\$ 190,734	83.6 %
Fédération des caisses Desjardins du Québec	38,592	15.5	36,867	15.2	33,608	14.3	33,662	14.5	33,642	14.8
Desjardins Financial Security Life Assurance Company	2,676	1.1	2,688	1.1	2,723	1.2	2,722	1.2	2,745	1.2
Other entities	1,219	0.5	1,231	0.5	1,119	0.5	993	0.4	913	0.4
<b>Total</b>	<b>\$ 248,435</b>	<b>100.0 %</b>	<b>\$ 243,072</b>	<b>100.0 %</b>	<b>\$ 234,561</b>	<b>100.0 %</b>	<b>\$ 231,749</b>	<b>100.0 %</b>	<b>\$ 228,034</b>	<b>100.0 %</b>

	As at June 30, 2021		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020	
(in millions of dollars and as percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
<b>Desjardins Group</b>								
Caisse network	\$ 186,761	83.7 %	\$ 180,198	83.4 %	\$ 176,687	83.0 %	\$ 173,245	82.2 %
Fédération des caisses Desjardins du Québec	32,554	14.6	32,161	14.9	32,447	15.2	33,842	16.0
Desjardins Financial Security Life Assurance Company	2,867	1.3	2,899	1.3	2,948	1.4	2,982	1.4
Other entities	843	0.4	811	0.4	779	0.4	910	0.4
<b>Total</b>	<b>\$ 223,025</b>	<b>100.0 %</b>	<b>\$ 216,069</b>	<b>100.0 %</b>	<b>\$ 212,861</b>	<b>100.0 %</b>	<b>\$ 210,979</b>	<b>100.0 %</b>



Table 6 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2022						As at June 30, 2022					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 158,169	63.7 %	\$ 39,015	80.2 %	\$ 228	21.0 %	\$ 155,589	64.0 %	\$ 38,608	79.4 %	\$ 179	16.9 %
Consumer, credit card and other personal loans	24,647	9.9	2,767	5.7	163	15.0	24,780	10.2	2,952	6.1	151	14.3
Business and government loans	65,619	26.4	6,878	14.1	696	64.0	62,703	25.8	7,047	14.5	728	68.8
<b>Total</b>	<b>\$ 248,435</b>	<b>100.0 %</b>	<b>\$ 48,660</b>	<b>100.0 %</b>	<b>\$ 1,087</b>	<b>100.0 %</b>	<b>\$ 243,072</b>	<b>100.0 %</b>	<b>\$ 48,607</b>	<b>100.0 %</b>	<b>\$ 1,058</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at March 31, 2022						As at December 31, 2021					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 151,494	64.6 %	\$ 37,347	79.3 %	\$ 202	18.9 %	\$ 149,695	64.6 %	\$ 37,488	78.4 %	\$ 209	19.2 %
Consumer, credit card and other personal loans	24,096	10.3	3,065	6.5	162	15.1	24,386	10.5	3,071	6.4	148	13.6
Business and government loans	58,971	25.1	6,694	14.2	708	66.0	57,668	24.9	7,259	15.2	731	67.2
<b>Total</b>	<b>\$ 234,561</b>	<b>100.0 %</b>	<b>\$ 47,106</b>	<b>100.0 %</b>	<b>\$ 1,072</b>	<b>100.0 %</b>	<b>\$ 231,749</b>	<b>100.0 %</b>	<b>\$ 47,818</b>	<b>100.0 %</b>	<b>\$ 1,088</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at September 30, 2021						As at June 30, 2021					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 146,615	64.2 %	\$ 37,628	78.0 %	\$ 226	19.1 %	\$ 143,741	64.5 %	\$ 37,996	78.5 %	\$ 253	20.6 %
Consumer, credit card and other personal loans	24,743	10.9	3,122	6.5	145	12.2	24,859	11.1	3,274	6.8	156	12.7
Business and government loans	56,676	24.9	7,447	15.5	814	68.7	54,425	24.4	7,140	14.7	818	66.7
<b>Total</b>	<b>\$ 228,034</b>	<b>100.0 %</b>	<b>\$ 48,197</b>	<b>100.0 %</b>	<b>\$ 1,185</b>	<b>100.0 %</b>	<b>\$ 223,025</b>	<b>100.0 %</b>	<b>\$ 48,410</b>	<b>100.0 %</b>	<b>\$ 1,227</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at March 31, 2021						As at December 31, 2020					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 138,438	64.0 %	\$ 37,529	78.1 %	\$ 323	26.2 %	\$ 136,208	64.0 %	\$ 37,823	78.6 %	\$ 374	28.3 %
Consumer, credit card and other personal loans	24,789	11.5	3,351	7.0	186	15.0	25,310	11.9	3,319	6.9	212	16.0
Business and government loans	52,842	24.5	7,141	14.9	727	58.8	51,343	24.1	6,962	14.5	737	55.7
<b>Total</b>	<b>\$ 216,069</b>	<b>100.0 %</b>	<b>\$ 48,021</b>	<b>100.0 %</b>	<b>\$ 1,236</b>	<b>100.0 %</b>	<b>\$ 212,861</b>	<b>100.0 %</b>	<b>\$ 48,104</b>	<b>100.0 %</b>	<b>\$ 1,323</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at September 30, 2020					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>						
Residential mortgages	\$ 134,105	63.6 %	\$ 38,051	78.5 %	\$ 366	27.3 %
Consumer, credit card and other personal loans	25,828	12.2	3,207	6.6	242	18.1
Business and government loans	51,046	24.2	7,205	14.9	732	54.6
<b>Total</b>	<b>\$ 210,979</b>	<b>100.0 %</b>	<b>\$ 48,463</b>	<b>100.0 %</b>	<b>\$ 1,340</b>	<b>100.0 %</b>

<sup>(1)</sup> Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).

Table 7 – Change in gross credit-impaired loans

(in millions of dollars)	For the three-month periods ended				
	September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 1,058	\$ 1,072	\$ 1,088	\$ 1,185	\$ 1,227
Gross loans that became credit-impaired since the last period	545	566	625	579	546
Loans returned to unimpaired status	(463)	(528)	(592)	(618)	(534)
Write-offs and recoveries	(54)	(52)	(49)	(55)	(47)
Other changes	1	—	—	(3)	(7)
<b>Gross credit-impaired loans at the end of the period</b>	\$ 1,087	\$ 1,058	\$ 1,072	\$ 1,088	\$ 1,185

(in millions of dollars)	For the three-month periods ended			
	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 1,236	\$ 1,323	\$ 1,340	\$ 1,307
Gross loans that became credit-impaired since the last period	679	608	851	440
Loans returned to unimpaired status	(616)	(699)	(772)	(325)
Write-offs and recoveries	(58)	(56)	(114)	(89)
Other changes	(14)	60	18	7
<b>Gross credit-impaired loans at the end of the period</b>	\$ 1,227	\$ 1,236	\$ 1,323	\$ 1,340

## GLOSSARY

### Acceptance

Short-term debt security traded on the money market, guaranteed by a financial institution for a borrower in exchange for a stamping fee.

### Allowance for credit losses

The loss allowance for expected credit losses reflects an unbiased amount, based on a probability-weighted present value of cash flow shortfalls, and takes into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

### Autorité des marchés financiers (AMF)

Organization whose mission is to enforce the laws governing the financial industry in Québec, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

### Commitment

#### – Direct commitment

Any agreement entered into by a Desjardins Group component with a natural or legal person creating an on- or off-balance sheet exposure, either disbursed or non-disbursed, revocable or irrevocable, with or without condition, that may lead to losses for the component if the debtor is unable to meet its obligations.

#### – Indirect commitment

Any financial receivable creating a credit exposure that is acquired by a Desjardins Group component in connection with a purchase on the market or the delivery of a financial asset pledged as collateral by a client or a counterparty, whose value may change in particular as a result of the deterioration of the creditworthiness of the counterparty associated to this receivable or changes in market prices.

### Fair value

Price that would be received to sell an asset or paid to transfer a liability in an orderly transaction at the measurement date.

### Gross credit-impaired loan

A financial asset is credit impaired when one or more events that have a detrimental impact on the future estimated cash flows of that financial asset have occurred. A financial asset is therefore considered credit-impaired when it is in default, unless the detrimental impact on the estimated future cash flows is considered insignificant. The definition of default is associated with an instrument for which contractual payments are 90 days past due, or certain other criteria.

### Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. This type of agreement represents a form of short-term financing.

### Reverse repurchase agreement

Agreement involving both the purchase of securities for cash and the sale of these securities for value at a later date. This type of agreement represents a form of short-term financing.