



Supplemental Financial Information (unaudited)

For the period ended March 31, 2024

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NOTES TO THE READER

USE OF THIS DOCUMENT

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 and on the SEDAR+ website at www.sedarplus.com (under the Desjardins Capital Inc. profile for the years ended prior to December 31, 2021, and since first quarter of 2021, under the *Fédération des caisses Desjardins du Québec* profile).

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

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). Desjardins Group has changed some accounting policies as a result of adopting IFRS 17, "Insurance Contracts," as at January 1, 2023, and certain comparative figures for the year ended December 31, 2022, have been restated. For more information on the accounting policies applied, refer to Note 2, "Accounting policies," to the Annual and Interim Combined Financial Statements.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

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, "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 Risk Disclosures of Banks" document dated October 29, 2012.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022 Restated	As at September 30, 2022 Restated	As at June 30, 2022 Restated	As at March 31, 2022 Restated
ASSETS									
Cash and deposits with financial institutions	\$ 8,158	\$ 8,987	\$ 7,602	\$ 8,218	\$ 5,207	\$ 8,913	\$ 9,189	\$ 12,350	\$ 13,728
Securities									
Securities at fair value through profit or loss	37,191	36,627	34,029	32,308	32,887	33,987	35,366	35,507	36,369
Securities at fair value through other comprehensive income	53,104	51,692	50,560	51,253	52,735	51,258	51,581	52,139	52,518
Securities at amortized cost	45	46	48	49	50	50	52	51	50
	90,340	88,365	84,637	83,610	85,672	85,295	86,999	87,697	88,937
Securities borrowed or purchased under reverse repurchase agreements	17,714	13,678	12,993	13,611	9,530	17,024	17,188	15,825	14,686
Loans									
Residential mortgages	166,451	165,858	164,285	162,296	159,834	159,682	158,169	155,589	151,494
Consumer, credit card and other personal loans	24,204	24,239	24,304	24,226	23,958	24,211	24,479	24,611	23,926
Business and government loans	79,578	77,018	74,376	72,254	69,639	66,812	65,482	62,568	58,883
	270,233	267,115	262,965	258,776	253,431	250,705	248,130	242,768	234,303
Allowance for credit losses	(1,221)	(1,180)	(1,078)	(1,040)	(1,037)	(1,035)	(1,025)	(959)	(947)
	269,012	265,935	261,887	257,736	252,394	249,670	247,105	241,809	233,356
Segregated fund net assets	26,131	24,754	22,963	23,251	22,836	21,356	20,224	20,212	21,888
Other assets									
Clients' liability under acceptances	—	—	7	7	7	25	137	135	88
Derivative financial instruments	6,123	5,861	5,376	5,554	6,080	5,723	5,791	4,615	5,293
Amounts receivable from clients, brokers and financial institutions	5,937	2,801	4,825	3,975	3,232	3,486	5,490	5,915	4,834
Reinsurance contract assets	1,692	1,676	1,611	1,671	1,680	1,622	1,644	1,655	1,705
Right-of-use assets	462	476	502	529	543	543	549	537	553
Investment property	975	974	970	945	933	929	914	919	929
Property, plant and equipment	1,530	1,549	1,560	1,566	1,574	1,587	1,538	1,515	1,514
Goodwill	563	563	565	564	564	157	158	158	157
Intangible assets	1,184	1,186	1,157	1,136	1,116	663	505	501	475
Investments in companies accounted for using the equity method	1,244	1,477	1,551	1,546	1,511	1,465	1,424	1,395	1,394
Net defined benefits plan assets	175	46	610	534	714	679	741	1,051	673
Deferred tax assets	1,316	1,244	1,392	1,341	1,149	1,267	1,270	956	674
Other	3,263	3,368	3,848	3,764	3,862	3,540	3,402	3,195	2,945
	24,464	21,221	23,974	23,132	22,965	21,686	23,563	22,547	21,234
TOTAL ASSETS	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558	\$ 398,604	\$ 403,944	\$ 404,268	\$ 400,440	\$ 393,829

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022 Restated	As at September 30, 2022 Restated	As at June 30, 2022 Restated	As at March 31, 2022 Restated
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 153,836	\$ 151,519	\$ 147,918	\$ 147,289	\$ 146,712	\$ 145,377	\$ 142,429	\$ 142,519	\$ 138,090
Business and government	127,049	127,219	124,936	117,584	114,952	114,172	112,180	109,711	103,586
Deposit-taking institutions	304	591	579	666	694	287	843	441	1,016
	281,189	279,329	273,433	265,539	262,358	259,836	255,452	252,671	242,692
Insurance contract liabilities	32,618	32,961	30,507	31,288	31,184	30,202	29,260	29,040	31,226
Other liabilities									
Acceptances	—	—	7	7	7	25	137	135	88
Commitments related to securities sold short	12,256	11,686	12,925	10,657	9,153	9,859	13,882	13,383	10,930
Commitments related to securities lent or sold under repurchase agreements	17,954	12,032	13,864	20,502	13,531	24,565	25,714	27,742	29,013
Derivative financial instruments	6,481	6,626	6,509	7,062	6,724	6,691	6,485	6,031	6,441
Amounts payable to clients, brokers and financial institutions	13,392	9,350	9,864	8,545	9,417	8,978	10,466	10,158	10,133
Lease liabilities	539	553	578	604	617	622	632	607	620
Reinsurance contract liabilities	37	38	37	38	37	36	37	37	41
Segregated fund net liabilities for investment contracts	22,536	21,233	19,600	19,721	19,273	17,826	16,783	16,715	17,959
Net defined benefit plan net liabilities	716	867	635	678	659	654	694	673	757
Deferred tax liabilities	270	252	271	267	335	223	141	150	117
Other	9,720	10,669	9,770	8,794	9,164	9,092	9,265	8,253	8,435
	83,901	73,306	74,060	76,875	68,917	78,571	84,236	83,884	84,534
Subordinated notes	2,942	2,954	2,878	2,913	2,932	2,928	2,920	1,956	1,952
TOTAL LIABILITIES	400,650	388,550	380,878	376,615	365,391	371,537	371,868	367,551	360,404
EQUITY									
Capital stock	4,736	4,731	4,776	4,794	4,795	4,786	4,844	4,944	4,964
Undistributed surplus earnings	3,677	2,668	3,760	3,487	12,049	8,982	8,815	8,661	10,183
Accumulated other comprehensive income	(963)	(708)	(2,142)	(1,855)	(1,335)	(2,058)	(2,053)	(1,720)	(955)
Reserves	26,794	26,784	25,904	25,636	16,818	19,802	19,898	20,090	18,274
Equity – Group's share	34,244	33,475	32,298	32,062	32,327	31,512	31,504	31,975	32,466
Non-controlling interests	925	915	880	881	886	895	896	914	959
TOTAL EQUITY	35,169	34,390	33,178	32,943	33,213	32,407	32,400	32,889	33,425
TOTAL LIABILITIES AND EQUITY	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558	\$ 398,604	\$ 403,944	\$ 404,268	\$ 400,440	\$ 393,829

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									
	March 31, 2024	December 31, 2023 ⁽¹⁾	September 30, 2023 ⁽¹⁾	June 30, 2023 ⁽¹⁾	March 31, 2023 ⁽¹⁾	December 31, 2022 ⁽¹⁾ Restated	September 30, 2022 ⁽¹⁾ Restated	June 30, 2022 ⁽¹⁾ Restated	March 31, 2022 ⁽¹⁾ Restated	
Interest income										
Loans	\$ 3,620	\$ 3,514	\$ 3,370	\$ 3,064	\$ 2,835	\$ 2,389	\$ 2,137	\$ 1,856	\$ 1,729	
Securities	637	635	630	595	573	439	320	205	143	
	4,257	4,149	4,000	3,659	3,408	2,828	2,457	2,061	1,872	
Interest expense										
Deposits	1,975	1,916	1,699	1,468	1,376	1,244	792	451	342	
Subordinated notes and other	35	36	36	42	25	35	18	13	12	
Other	514	501	549	483	466	67	45	24	12	
	2,524	2,453	2,284	1,993	1,867	1,346	855	488	366	
Net interest income	1,733	1,696	1,716	1,666	1,541	1,482	1,602	1,573	1,506	
Insurance service result										
Insurance revenue	2,752	2,718	2,656	2,562	2,493	2,480	2,462	2,406	2,377	
Insurance service expenses	(2,351)	(2,093)	(2,245)	(2,238)	(2,358)	(2,177)	(2,158)	(2,221)	(2,056)	
Net reinsurance service income (expenses)	8	(47)	(20)	(36)	(26)	(40)	(27)	25	(13)	
	409	578	391	288	109	263	277	210	308	
Net insurance finance result										
Net insurance investment income (loss)	(39)	3,005	(1,363)	249	1,080	286	119	(2,404)	(2,372)	
Net insurance finance income (expenses)	375	(2,780)	1,479	(83)	(999)	(30)	(214)	2,250	2,588	
Net reinsurance finance income (expenses)	(26)	115	(65)	11	42	(17)	11	(93)	(116)	
	310	340	51	177	123	239	(84)	(247)	100	
Net insurance service income (loss)	719	918	442	465	232	502	193	(37)	408	
Other income										
Deposit and payment service charges	126	134	119	117	113	115	115	114	104	
Lending fees and credit card service revenues	262	185	258	242	266	256	269	218	222	
Brokerage and investment fund services	376	347	339	400	253	235	235	251	268	
Management and custodial service fees	199	207	192	189	163	182	151	170	159	
Net other investment income (loss)	17	(65)	(30)	41	(18)	22	(116)	(93)	(156)	
Foreign exchange income	48	59	47	47	39	42	19	27	31	
Other	84	57	50	72	78	36	74	87	74	
	1,112	924	975	1,108	894	888	747	774	702	
Total net income	3,564	3,538	3,133	3,239	2,667	2,872	2,542	2,310	2,616	
Provision for credit losses	133	231	127	66	105	80	125	66	6	
Non-interest expense										
Salaries and employee benefits	1,352	1,424	1,272	1,410	1,322	1,351	1,224	1,319	1,226	
Professional fees	168	197	170	233	217	234	270	340	240	
Technology	290	332	279	259	261	252	234	222	216	
Commissions	209	195	181	231	98	77	80	76	73	
Occupancy costs	99	110	96	99	103	97	97	95	102	
Communications	74	100	75	95	88	128	81	91	79	
Business and capital taxes	37	27	29	29	38	21	25	33	39	
Other	327	364	341	324	218	365	306	251	281	
Gross non-interest expense	2,556	2,749	2,443	2,680	2,345	2,525	2,317	2,427	2,256	
Non-interest expense included in insurance service expenses	(245)	(250)	(240)	(246)	(249)	(262)	(256)	(253)	(252)	
Net non-interest expense	2,311	2,499	2,203	2,434	2,096	2,263	2,061	2,174	2,004	
Operating surplus earnings	1,120	808	803	739	466	529	356	70	606	
Income taxes on surplus earnings	265	58	189	186	124	71	61	32	155	
Surplus earnings before member dividends	855	750	614	553	342	458	295	38	451	
Member dividends	110	91	106	109	106	86	106	109	102	
Tax recovery on member dividends	(29)	(23)	(28)	(29)	(28)	(22)	(28)	(29)	(27)	
Net surplus earnings (deficit) for the period after member dividends	\$ 774	\$ 682	\$ 536	\$ 473	\$ 264	\$ 394	\$ 217	\$ (42)	\$ 376	
of which:										
Group's share	\$ 740	\$ 641	\$ 520	\$ 462	\$ 261	\$ 379	\$ 214	\$ (31)	\$ 365	
Non-controlling interests' share	34	41	16	11	3	15	3	(11)	11	

(1) Data have been reclassified to conform to the current period's presentation besides the adoption of IFRS 17 as at January 1, 2023.

RISK MANAGEMENT

Table 3 – Loan portfolio by borrower category and industry

(in millions of dollars)	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022 Restated		As at September 30, 2022 Restated		As at June 30, 2022 Restated		As at March 31, 2022 Restated	
	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	\$ 166,451	\$ 428	\$ 165,858	\$ 375	\$ 164,285	\$ 361	\$ 162,296	\$ 310	\$ 159,834	\$ 271	\$ 159,682	\$ 245	\$ 158,169	\$ 228	\$ 155,589	\$ 179	\$ 151,494	\$ 202
Consumer, credit card and other personal loans	24,204	257	24,239	224	24,304	201	24,226	185	23,958	192	24,211	170	24,479	163	24,611	151	23,926	162
Public agency loans ⁽¹⁾	3,188	—	3,388	—	3,167	—	3,408	—	3,299	—	3,520	—	3,133	—	3,051	—	2,609	—
Business loans																		
Agriculture	12,130	403	11,991	352	11,688	346	11,528	244	11,317	168	11,270	158	11,014	137	10,864	149	10,685	111
Mining, oil and gas	1,157	1	1,092	1	1,040	1	886	1	463	1	354	1	376	1	337	27	344	34
Utilities	2,621	—	2,090	—	1,779	—	1,533	—	1,284	—	1,137	—	1,019	—	957	—	927	—
Construction	8,310	178	8,062	182	7,905	150	7,684	141	7,213	112	6,660	116	6,308	114	5,937	106	5,348	95
Manufacturing	6,219	244	5,883	231	6,044	175	6,098	172	6,065	164	5,745	160	5,788	123	5,569	117	5,087	97
Wholesale trade	2,772	87	2,712	75	2,795	37	2,690	32	2,692	22	2,623	23	2,523	17	2,430	16	2,326	17
Retail trade	5,636	95	5,933	96	4,991	76	4,775	72	4,608	43	4,337	27	4,167	31	4,118	30	4,161	42
Transportation	1,884	17	1,620	14	1,612	16	1,515	15	1,525	22	1,420	24	1,478	26	1,450	28	1,383	28
Information industry	544	16	550	17	573	15	574	2	366	2	305	2	283	2	287	2	272	2
Finance and insurance	1,860	1	2,105	—	1,985	1	1,822	1	1,843	—	1,627	—	2,089	—	1,577	1	1,190	1
Real estate	18,394	186	17,474	164	16,512	117	16,002	117	15,478	79	15,569	86	15,099	87	14,357	50	13,258	53
Professional services	2,022	11	1,934	10	1,975	8	1,815	7	1,713	6	1,586	6	1,645	4	1,511	4	1,421	5
Management of companies	1,489	12	1,389	10	1,453	10	1,463	10	1,475	9	1,454	3	1,510	4	1,333	10	1,196	10
Administrative services	386	7	373	6	383	5	379	5	377	4	393	12	399	13	379	14	394	23
Education	256	4	265	4	264	4	240	4	237	5	241	4	252	7	253	7	235	7
Health care	4,526	142	4,411	145	4,361	94	4,294	98	4,206	90	4,325	67	4,222	27	4,112	55	4,011	59
Arts and entertainment	754	9	769	11	810	7	800	7	791	7	779	6	788	8	772	9	789	14
Accommodation	2,132	39	2,073	39	2,099	40	2,067	44	2,032	66	2,025	71	1,966	88	1,936	95	1,910	102
Other services	1,813	12	1,588	8	1,693	6	1,500	8	1,407	7	1,435	10	1,397	7	1,294	7	1,196	7
Other businesses	1,485	1	1,316	—	1,247	1	1,181	1	1,248	—	7	—	26	—	44	1	141	1
Total business loans	\$ 76,390	\$ 1,465	\$ 73,630	\$ 1,365	\$ 71,209	\$ 1,109	\$ 68,846	\$ 981	\$ 66,340	\$ 807	\$ 63,292	\$ 776	\$ 62,349	\$ 696	\$ 59,517	\$ 728	\$ 56,274	\$ 708
Total loans	\$ 270,233	\$ 2,150	\$ 267,115	\$ 1,964	\$ 262,965	\$ 1,671	\$ 258,776	\$ 1,476	\$ 253,431	\$ 1,270	\$ 250,705	\$ 1,191	\$ 248,130	\$ 1,087	\$ 242,768	\$ 1,058	\$ 234,303	\$ 1,072

⁽¹⁾ Includes government loans.

Table 4 – Loan portfolio by geographic area

	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023	
	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)										
Canada										
Québec	\$ 239,531	\$ 1,874	\$ 237,072	\$ 1,710	\$ 234,555	\$ 1,491	\$ 231,758	\$ 1,318	\$ 227,860	\$ 1,129
Other Canadian provinces	30,359	276	29,718	254	28,065	180	26,678	158	25,235	141
Total – Canada	\$ 269,890	\$ 2,150	\$ 266,790	\$ 1,964	\$ 262,620	\$ 1,671	\$ 258,436	\$ 1,476	\$ 253,095	\$ 1,270
Other countries	343	—	325	—	345	—	340	—	336	—
Total	\$ 270,233	\$ 2,150	\$ 267,115	\$ 1,964	\$ 262,965	\$ 1,671	\$ 258,776	\$ 1,476	\$ 253,431	\$ 1,270

	As at December 31, 2022 Restated		As at September 30, 2022 Restated		As at June 30, 2022 Restated		As at March 31, 2022 Restated	
	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)								
Canada								
Québec	\$ 226,281	\$ 1,074	\$ 224,685	\$ 966	\$ 220,576	\$ 914	\$ 213,366	\$ 926
Other Canadian provinces	24,103	117	23,116	121	21,892	144	20,669	146
Total – Canada	\$ 250,384	\$ 1,191	\$ 247,801	\$ 1,087	\$ 242,468	\$ 1,058	\$ 234,035	\$ 1,072
Other countries	321	—	329	—	300	—	268	—
Total	\$ 250,705	\$ 1,191	\$ 248,130	\$ 1,087	\$ 242,768	\$ 1,058	\$ 234,303	\$ 1,072

Table 5 – Loan and acceptance portfolio by entity

	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023	
(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	
Desjardins Group										
Caisse network	\$ 218,116	80.7%	\$ 216,822	81.2%	\$ 214,378	81.5%	\$ 212,136	82.0%	\$ 208,927	82.4%
<i>Fédération des caisses Desjardins du Québec</i>	48,267	17.9	46,412	17.4	44,909	17.1	42,981	16.6	40,897	16.1
Desjardins Financial Security Life Assurance Company	2,463	0.9	2,516	0.9	2,408	0.9	2,440	0.9	2,437	1.0
Other entities	1,387	0.5	1,365	0.5	1,277	0.5	1,226	0.5	1,177	0.5
Total	\$ 270,233	100.0%	\$ 267,115	100.0%	\$ 262,972	100.0%	\$ 258,783	100.0%	\$ 253,438	100.0%

	As at December 31, 2022 Restated		As at September 30, 2022 Restated		As at June 30, 2022 Restated		As at March 31, 2022 Restated	
(in millions of dollars and as percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group								
Caisse network	\$ 208,306	83.1%	\$ 205,948	83.0%	\$ 202,286	83.3%	\$ 197,111	84.1%
<i>Fédération des caisses Desjardins du Québec</i>	38,779	15.5	38,592	15.5	36,867	15.2	33,608	14.3
Desjardins Financial Security Life Assurance Company	2,487	1.0	2,508	1.0	2,519	1.0	2,553	1.1
Other entities	1,158	0.4	1,219	0.5	1,231	0.5	1,119	0.5
Total	\$ 250,730	100.0%	\$ 248,267	100.0%	\$ 242,903	100.0%	\$ 234,391	100.0%

Table 6 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at March 31, 2024						As at December 31, 2023					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 166,451	61.6%	\$ 40,270	80.1%	\$ 428	19.9%	\$ 165,858	62.1%	\$ 43,853	81.6%	\$ 375	19.1%
Consumer, credit card and other personal loans	24,204	9.0	2,611	5.2	257	12.0	24,239	9.1	2,934	5.5	224	11.4
Business and government loans	79,578	29.4	7,374	14.7	1,465	68.1	77,018	28.8	6,959	12.9	1,365	69.5
Total	\$ 270,233	100.0%	\$ 50,255	100.0%	\$ 2,150	100.0%	\$ 267,115	100.0%	\$ 53,746	100.0%	\$ 1,964	100.0%
(in millions of dollars and as a percentage)	As at September 30, 2023						As at June 30, 2023					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 164,285	62.5%	\$ 42,445	81.5%	\$ 361	21.6%	\$ 162,296	62.7%	\$ 41,338	80.5%	\$ 310	21.0%
Consumer, credit card and other personal loans	24,304	9.2	2,861	5.5	201	12.0	24,226	9.4	3,019	5.9	185	12.5
Business and government loans	74,383	28.3	6,767	13.0	1,109	66.4	72,261	27.9	7,009	13.6	981	66.5
Total	\$ 262,972	100.0%	\$ 52,073	100.0%	\$ 1,671	100.0%	\$ 258,783	100.0%	\$ 51,366	100.0%	\$ 1,476	100.0%
(in millions of dollars and as a percentage)	As at March 31, 2023						As at December 31, 2022 Restated					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 159,834	63.0%	\$ 40,204	80.3%	\$ 271	21.3%	\$ 159,682	63.7%	\$ 39,666	80.2%	\$ 245	20.6%
Consumer, credit card and other personal loans	23,958	9.5	2,767	5.5	192	15.1	24,211	9.6	2,776	5.6	170	14.3
Business and government loans	69,646	27.5	7,110	14.2	807	63.6	66,837	26.7	7,001	14.2	776	65.1
Total	\$ 253,438	100.0%	\$ 50,081	100.0%	\$ 1,270	100.0%	\$ 250,730	100.0%	\$ 49,443	100.0%	\$ 1,191	100.0%
(in millions of dollars and as a percentage)	As at September 30, 2022 Restated						As at June 30, 2022 Restated					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 158,169	63.7%	\$ 39,015	80.2%	\$ 228	21.0%	\$ 155,589	64.1%	\$ 38,608	79.4%	\$ 179	16.9%
Consumer, credit card and other personal loans	24,479	9.9	2,767	5.7	163	15.0	24,611	10.1	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
Total	\$ 248,267	100.0%	\$ 48,660	100.0%	\$ 1,087	100.0%	\$ 242,903	100.0%	\$ 48,607	100.0%	\$ 1,058	100.0%
(in millions of dollars and as a percentage)	As at March 31, 2022 Restated											
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans							
Desjardins Group												
Residential mortgages	\$ 151,494	64.6%	\$ 37,347	79.3%	\$ 202	18.9%						
Consumer, credit card and other personal loans	23,926	10.2	3,065	6.5	162	15.1						
Business and government loans	58,971	25.2	6,694	14.2	708	66.0						
Total	\$ 234,391	100.0%	\$ 47,106	100.0%	\$ 1,072	100.0%						

⁽¹⁾ Loans fully or partially guaranteed or insured by a public or private insurer or a government.

Table 7 – Change in gross credit-impaired loans

(in millions of dollars)	For the three-month periods ended				
	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023	March 31, 2023
Gross credit-impaired loans at the beginning of the period	\$ 1,964	\$ 1,671	\$ 1,476	\$ 1,270	\$ 1,191
Gross loans that became credit-impaired since the last period	930	1,069	823	834	670
Loans returned to unimpaired status	(645)	(654)	(550)	(550)	(528)
Write-offs and recoveries	(98)	(122)	(76)	(77)	(61)
Other changes	(1)	—	(2)	(1)	(2)
Gross credit-impaired loans at the end of the period	\$ 2,150	\$ 1,964	\$ 1,671	\$ 1,476	\$ 1,270

(in millions of dollars)	For the three-month periods ended			
	December 31, 2022	September 30, 2022	June 30, 2022	March 31, 2022
Gross credit-impaired loans at the beginning of the period	\$ 1,087	\$ 1,058	\$ 1,072	\$ 1,088
Gross loans that became credit-impaired since the last period	675	545	566	625
Loans returned to unimpaired status	(500)	(463)	(528)	(592)
Write-offs and recoveries	(71)	(54)	(52)	(49)
Other changes	—	1	—	—
Gross credit-impaired loans at the end of the period	\$ 1,191	\$ 1,087	\$ 1,058	\$ 1,072

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, 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 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.

Provision for credit losses

Amount recognized in profit or loss to bring the allowance for credit losses to a level determined appropriate by management. It includes provisions for credit losses on unimpaired and impaired financial assets.

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.