

## Supplemental Financial Information (unaudited)

**For the period ended December 31, 2025**

### 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 portfolio by entity	8
<b>Financial information</b>		Table 6 – Loan portfolio by product	9
Table 1 – Combined Balance Sheets	3	Table 7 – Change in gross credit-impaired loans	10
Table 2 – Combined Statements of Income	5	<b>Glossary</b>	11

## 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.sedarplus.com](http://www.sedarplus.com) (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 Quebec, which do not differ from IFRS. IFRS represent Canadian generally accepted accounting principles (GAAP). For more information on the accounting policies applied, refer to Note 2, "Accounting policies," to the Annual 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, "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.

## FINANCIAL INFORMATION

**Table 1 – Combined Balance Sheets**

(in millions of dollars)	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023
<b>ASSETS</b>									
<b>Cash and deposits with financial institutions</b>	\$ 5,848	\$ 7,090	\$ 7,053	\$ 7,128	\$ 5,977	\$ 7,918	\$ 9,390	\$ 8,158	\$ 8,987
<b>Securities</b>									
Securities at fair value through profit or loss	46,384	47,019	44,442	46,726	41,961	41,640	36,159	37,191	36,627
Securities at fair value through other comprehensive income	59,251	60,877	60,900	59,056	57,302	53,492	51,776	53,104	51,692
Securities at amortized cost	42	42	38	45	45	60	61	45	46
	105,677	107,938	105,380	105,827	99,308	95,192	87,996	90,340	88,365
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	22,809	24,506	26,122	25,544	23,666	26,721	21,253	17,714	13,678
<b>Loans</b>									
Residential mortgages	198,876	194,596	191,041	183,965	179,920	175,276	171,563	166,451	165,858
Consumer, credit card and other personal loans	24,426	24,638	24,736	24,442	24,683	24,528	24,302	24,204	24,239
Business and government loans	92,775	94,547	92,008	89,324	86,314	84,010	82,295	79,578	77,018
	316,077	313,781	307,785	297,731	290,917	283,814	278,160	270,233	267,115
Allowance for credit losses	(1,374)	(1,530)	(1,511)	(1,403)	(1,320)	(1,162)	(1,164)	(1,221)	(1,180)
	314,703	312,251	306,274	296,328	289,597	282,652	276,996	269,012	265,935
<b>Segregated fund net assets</b>	34,079	32,663	30,721	29,633	28,959	28,037	26,637	26,131	24,754
<b>Other assets</b>									
Derivative financial instruments	10,862	9,984	8,629	8,153	7,579	6,969	5,584	6,123	5,861
Amounts receivable from clients, brokers and financial institutions	3,030	3,606	3,829	2,244	3,096	4,141	3,947	5,937	2,801
Reinsurance contract assets	1,763	1,832	1,816	1,933	1,905	2,115	1,675	1,692	1,676
Right-of-use assets	425	434	441	448	454	458	465	462	476
Investment property	773	774	786	809	817	803	803	975	974
Property, plant and equipment	1,437	1,432	1,439	1,458	1,486	1,495	1,510	1,530	1,549
Goodwill	596	596	596	596	596	596	596	563	563
Intangible assets	1,225	1,254	1,261	1,259	1,255	1,217	1,214	1,184	1,186
Investments in companies accounted for using the equity method	1,241	1,326	1,307	1,264	1,241	1,246	1,227	1,244	1,477
Net defined benefit plan assets	1,301	1,388	946	673	724	728	676	175	46
Deferred tax assets	916	962	983	1,058	986	974	1,182	1,316	1,244
Other	3,557	3,820	3,671	3,591	3,296	3,415	3,197	3,263	3,368
	27,126	27,408	25,704	23,486	23,435	24,157	22,076	24,464	21,221
<b>TOTAL ASSETS</b>	\$ 510,242	\$ 511,856	\$ 501,254	\$ 487,946	\$ 470,942	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023
<b>LIABILITIES AND EQUITY</b>									
<b>LIABILITIES</b>									
<b>Deposit</b>									
Individuals	\$ 171,286	\$ 168,305	\$ 167,857	\$ 164,660	\$ 161,479	\$ 158,808	\$ 157,760	\$ 153,836	\$ 151,519
Business and government	157,800	155,283	152,324	144,444	139,223	137,294	131,925	127,049	127,219
Deposit-taking institutions	408	451	738	275	244	275	400	304	591
	<b>329,494</b>	<b>324,039</b>	<b>320,919</b>	<b>309,379</b>	<b>300,946</b>	<b>296,377</b>	<b>290,085</b>	<b>281,189</b>	<b>279,329</b>
<b>Insurance contract liabilities</b>	<b>34,737</b>	<b>35,123</b>	<b>34,679</b>	<b>35,028</b>	<b>34,538</b>	<b>34,768</b>	<b>33,054</b>	<b>32,618</b>	<b>32,961</b>
<b>Other liabilities</b>									
Commitments related to securities sold short	15,913	17,462	15,062	18,058	13,249	14,172	11,279	12,256	11,686
Commitments related to securities lent or sold under repurchase agreements	15,937	23,678	23,888	23,543	20,633	21,974	18,389	17,954	12,032
Derivative financial instruments	8,861	7,402	6,949	6,119	6,112	6,104	5,798	6,481	6,626
Amounts payable to clients, brokers and financial institutions	14,357	14,157	14,204	12,515	14,195	10,999	10,580	13,392	9,350
Lease liabilities	517	527	533	539	534	536	542	539	553
Reinsurance contract liabilities	35	38	38	37	37	38	37	37	38
Segregated fund net liabilities – Investment contracts	30,496	29,001	27,164	26,113	25,329	24,431	23,117	22,536	21,233
Net defined benefit plan net liabilities	655	674	693	710	713	717	687	716	867
Deferred tax liabilities	618	604	503	520	454	417	308	270	252
Other	11,500	12,378	11,465	10,775	11,550	11,800	10,081	9,720	10,669
	<b>98,889</b>	<b>105,921</b>	<b>100,499</b>	<b>98,929</b>	<b>92,806</b>	<b>91,188</b>	<b>80,818</b>	<b>83,901</b>	<b>73,306</b>
<b>Subordinated notes</b>	<b>4,810</b>	<b>4,862</b>	<b>4,842</b>	<b>5,239</b>	<b>3,962</b>	<b>3,939</b>	<b>3,903</b>	<b>2,942</b>	<b>2,954</b>
<b>TOTAL LIABILITIES</b>	<b>467,930</b>	<b>469,945</b>	<b>460,939</b>	<b>448,575</b>	<b>432,252</b>	<b>426,272</b>	<b>407,860</b>	<b>400,650</b>	<b>388,550</b>
<b>EQUITY</b>									
Capital stock	4,522	4,582	4,636	4,685	4,731	4,731	4,736	4,736	4,731
Undistributed surplus earnings	3,789	4,824	3,385	3,864	3,319	4,657	3,893	3,677	2,668
Accumulated other comprehensive income	692	842	638	715	256	399	(808)	(963)	(708)
Reserves	32,696	31,055	31,069	29,551	29,481	27,717	27,730	26,794	26,784
<b>Equity – Group's share</b>	<b>41,699</b>	<b>41,303</b>	<b>39,728</b>	<b>38,815</b>	<b>37,787</b>	<b>37,504</b>	<b>35,551</b>	<b>34,244</b>	<b>33,475</b>
<b>Non-controlling interests</b>	<b>613</b>	<b>608</b>	<b>587</b>	<b>556</b>	<b>903</b>	<b>901</b>	<b>937</b>	<b>925</b>	<b>915</b>
<b>TOTAL EQUITY</b>	<b>42,312</b>	<b>41,911</b>	<b>40,315</b>	<b>39,371</b>	<b>38,690</b>	<b>38,405</b>	<b>36,488</b>	<b>35,169</b>	<b>34,390</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 510,242</b>	<b>\$ 511,856</b>	<b>\$ 501,254</b>	<b>\$ 487,946</b>	<b>\$ 470,942</b>	<b>\$ 464,677</b>	<b>\$ 444,348</b>	<b>\$ 435,819</b>	<b>\$ 422,940</b>

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the twelve-month periods ended	
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023 <sup>(1)</sup>	December 31, 2025	December 31, 2024
<b>Interest income</b>											
Loans	\$ 3,914	\$ 3,922	\$ 3,841	\$ 3,794	\$ 3,923	\$ 3,885	\$ 3,860	\$ 3,620	\$ 3,514	\$ 15,471	\$ 15,288
Securities	555	627	628	627	591	618	631	637	635	2,437	2,477
	4,469	4,549	4,469	4,421	4,514	4,503	4,491	4,257	4,149	17,908	17,765
<b>Interest expense</b>											
Deposits	1,818	1,910	1,885	1,903	1,995	2,070	2,016	1,975	1,916	7,516	8,056
Subordinated notes	45	49	47	48	42	45	43	35	36	189	165
Other	455	453	513	503	515	473	571	514	501	1,924	2,073
	2,318	2,412	2,445	2,454	2,552	2,588	2,630	2,524	2,453	9,629	10,294
<b>Net interest income</b>	<b>2,151</b>	<b>2,137</b>	<b>2,024</b>	<b>1,967</b>	<b>1,962</b>	<b>1,915</b>	<b>1,861</b>	<b>1,733</b>	<b>1,696</b>	<b>8,279</b>	<b>7,471</b>
<b>Insurance service result</b>											
Insurance revenue	3,125	3,094	3,041	2,991	2,998	2,945	2,829	2,752	2,718	12,251	11,524
Insurance service expenses	(2,373)	(2,501)	(2,362)	(2,650)	(2,268)	(3,168)	(2,182)	(2,351)	(2,093)	(9,886)	(9,969)
Net reinsurance service income (expenses)	(58)	(53)	(86)	(51)	58	493	(27)	8	(47)	(248)	532
	694	540	593	290	788	270	620	409	578	2,117	2,087
<b>Net insurance finance result</b>											
Net insurance investment income (loss)	184	869	241	639	375	1,560	467	(39)	3,005	1,933	2,363
Net insurance finance income (expenses)	46	(623)	76	(487)	(309)	(1,463)	(244)	375	(2,780)	(988)	(1,641)
Net reinsurance finance income (expenses)	(6)	18	(5)	22	28	57	14	(26)	115	29	73
	224	264	312	174	94	154	237	310	340	974	795
<b>Net insurance service income</b>	<b>918</b>	<b>804</b>	<b>905</b>	<b>464</b>	<b>882</b>	<b>424</b>	<b>857</b>	<b>719</b>	<b>918</b>	<b>3,091</b>	<b>2,882</b>
<b>Other income</b>											
Deposit and payment service charges	145	145	142	137	138	134	129	126	134	569	527
Lending fees and card service revenues	285	275	257	262	278	260	238	262	185	1,079	1,038
Brokerage and investment fund services	424	388	392	391	367	374	363	376	347	1,595	1,480
Management and custodial service fees	309	264	270	248	261	219	222	199	207	1,091	901
Net other investment income (loss)	(8)	(55)	(64)	61	(101)	(60)	(61)	17	(65)	(66)	(205)
Foreign exchange income	119	111	95	97	80	66	47	48	59	422	241
Other	70	53	70	55	91	53	97	84	57	248	325
	1,344	1,181	1,162	1,251	1,114	1,046	1,035	1,112	924	4,938	4,307
<b>Total net revenue</b>	<b>4,413</b>	<b>4,122</b>	<b>4,091</b>	<b>3,682</b>	<b>3,958</b>	<b>3,385</b>	<b>3,753</b>	<b>3,564</b>	<b>3,538</b>	<b>16,308</b>	<b>14,660</b>
<b>Provision for credit losses</b>	<b>163</b>	<b>112</b>	<b>203</b>	<b>210</b>	<b>272</b>	<b>105</b>	<b>87</b>	<b>133</b>	<b>231</b>	<b>688</b>	<b>597</b>
<b>Non-interest expense</b>											
Salaries and employee benefits	1,564	1,443	1,546	1,422	1,452	1,234	1,445	1,352	1,424	5,975	5,483
Professional fees	242	228	247	204	229	213	211	168	197	921	821
Technology	335	334	321	316	320	315	292	290	332	1,306	1,217
Commissions	244	208	209	206	205	202	174	209	195	867	790
Occupancy costs	113	94	97	97	103	96	99	99	110	401	397
Communications	126	87	101	96	118	86	97	74	100	410	375
Business and capital taxes	39	41	42	50	36	38	37	37	27	172	148
Other	509	344	387	345	405	340	342	327	364	1,585	1,414
<b>Gross non-interest expense</b>	<b>3,172</b>	<b>2,779</b>	<b>2,950</b>	<b>2,736</b>	<b>2,868</b>	<b>2,524</b>	<b>2,697</b>	<b>2,556</b>	<b>2,749</b>	<b>11,637</b>	<b>10,645</b>
Non-interest expense included in insurance service expenses	(262)	(242)	(259)	(233)	(209)	(235)	(250)	(245)	(250)	(996)	(939)
<b>Net non-interest expense</b>	<b>2,910</b>	<b>2,537</b>	<b>2,691</b>	<b>2,503</b>	<b>2,659</b>	<b>2,289</b>	<b>2,447</b>	<b>2,311</b>	<b>2,499</b>	<b>10,641</b>	<b>9,706</b>
<b>Operating surplus earnings</b>	<b>1,340</b>	<b>1,473</b>	<b>1,197</b>	<b>969</b>	<b>1,027</b>	<b>991</b>	<b>1,219</b>	<b>1,120</b>	<b>808</b>	<b>4,979</b>	<b>4,357</b>
Income taxes on surplus earnings	282	358	297	231	201	234	301	265	58	1,168	1,001
<b>Surplus earnings before member dividends</b>	<b>1,058</b>	<b>1,115</b>	<b>900</b>	<b>738</b>	<b>826</b>	<b>757</b>	<b>918</b>	<b>855</b>	<b>750</b>	<b>3,811</b>	<b>3,356</b>
Member dividends	166	113	113	113	107	110	110	110	91	505	437
Tax recovery on member dividends	(40)	(29)	(29)	(29)	(23)	(28)	(29)	(29)	(23)	(127)	(109)
<b>Net surplus earnings for the period after member dividends</b>	<b>\$ 932</b>	<b>\$ 1,031</b>	<b>\$ 816</b>	<b>\$ 654</b>	<b>\$ 742</b>	<b>\$ 675</b>	<b>\$ 837</b>	<b>\$ 774</b>	<b>\$ 682</b>	<b>\$ 3,433</b>	<b>\$ 3,028</b>
of which:											
Group's share	\$ 892	\$ 997	\$ 783	\$ 649	\$ 689	\$ 664	\$ 802	\$ 740	\$ 641	\$ 3,321	\$ 2,895
Non-controlling interests' share	40	34	33	5	53	11	35	34	41	112	133

(1) Some data have been restated to conform with the current period's presentation.

## RISK MANAGEMENT

Table 3 – Loan portfolio by borrower category and industry

(in millions of dollars)	As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024		As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 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	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	\$ 198,876	\$ 446	\$ 194,596	\$ 484	\$ 191,041	\$ 485	\$ 183,965	\$ 490	\$ 179,920	\$ 454	\$ 175,276	\$ 458	\$ 171,563	\$ 436	\$ 166,451	\$ 428	\$ 165,858	\$ 375
Consumer, credit card and other personal loans	24,426	267	24,638	259	24,736	257	24,442	269	24,683	249	24,528	237	24,302	242	24,204	257	24,239	224
Public agency loans <sup>(1)</sup>	4,000	—	4,000	—	3,000	—	3,572	—	3,391	—	2,968	—	3,001	—	3,188	—	3,388	—
Business loans	13,839	350	13,518	392	13,300	353	13,100	389	12,871	385	12,600	418	12,474	402	12,130	403	11,991	352
Agriculture	295	2	391	47	418	45	611	47	591	47	839	46	1,024	11	863	1	807	1
Mining <sup>(2)</sup>	289	—	199	—	181	—	149	—	146	—	196	—	211	—	294	—	285	—
Oil and gas <sup>(2)</sup>	4,416	101	4,111	2	3,699	3	3,477	3	3,105	3	3,143	3	2,611	—	2,621	—	2,090	—
Utilities	9,620	304	10,145	250	10,210	227	9,899	203	9,711	204	9,240	179	8,926	166	8,310	178	8,062	182
Construction	7,117	295	7,050	381	7,008	361	6,748	331	6,452	297	6,394	263	6,350	232	6,219	244	5,883	231
Manufacturing	3,237	91	3,254	84	3,138	75	3,011	118	2,919	115	2,942	112	2,905	79	2,772	87	2,712	75
Wholesale trade	6,280	150	6,142	156	5,855	146	5,797	111	5,506	87	5,719	83	5,763	72	5,636	95	5,933	96
Retail trade	2,275	52	2,158	56	2,201	32	2,136	20	2,034	18	1,997	17	1,943	19	1,884	17	1,620	14
Transportation	744	56	689	48	614	20	533	21	515	21	577	18	590	19	544	16	550	17
Information industry	3,695	2	3,660	3	2,829	3	2,352	2	2,306	1	2,233	1	2,109	1	1,860	1	2,105	—
Finance and insurance	21,325	309	21,500	266	21,832	209	20,986	203	20,161	211	19,079	207	18,860	204	18,394	186	17,474	164
Real estate	2,171	45	2,214	88	2,312	73	2,370	24	2,298	23	2,236	20	2,139	20	2,022	11	1,934	10
Professional services	1,628	23	1,587	18	1,644	17	1,729	31	1,756	32	1,664	17	1,618	13	1,489	12	1,389	10
Management of companies	523	17	492	8	473	8	464	7	432	8	431	17	406	7	386	7	373	6
Administrative services	326	7	306	7	294	8	297	7	275	7	269	4	252	4	256	4	265	4
Education	5,643	59	5,669	47	5,444	62	5,181	77	5,060	108	4,819	103	4,750	139	4,526	142	4,411	145
Health care	861	19	839	23	834	24	821	24	813	22	801	21	781	17	754	9	769	11
Arts and entertainment	2,766	63	2,629	67	2,585	69	2,418	69	2,251	53	2,228	52	2,212	53	2,132	39	2,073	39
Accommodation	1,715	23	1,762	22	2,073	15	1,730	13	1,848	11	1,963	10	1,860	11	1,813	12	1,588	8
Other services	10	—	2,232	1	2,064	21	1,943	—	1,873	—	1,672	1	1,510	6	1,485	1	1,316	—
Other businesses																		
<b>Total business loans</b>	<b>\$ 88,775</b>	<b>\$ 1,968</b>	<b>\$ 90,547</b>	<b>\$ 1,966</b>	<b>\$ 89,008</b>	<b>\$ 1,771</b>	<b>\$ 85,752</b>	<b>\$ 1,700</b>	<b>\$ 82,923</b>	<b>\$ 1,653</b>	<b>\$ 81,042</b>	<b>\$ 1,592</b>	<b>\$ 79,294</b>	<b>\$ 1,475</b>	<b>\$ 76,390</b>	<b>\$ 1,465</b>	<b>\$ 73,630</b>	<b>\$ 1,365</b>
<b>Total loans</b>	<b>\$ 316,077</b>	<b>\$ 2,681</b>	<b>\$ 313,781</b>	<b>\$ 2,709</b>	<b>\$ 307,785</b>	<b>\$ 2,513</b>	<b>\$ 297,731</b>	<b>\$ 2,459</b>	<b>\$ 290,917</b>	<b>\$ 2,356</b>	<b>\$ 283,814</b>	<b>\$ 2,287</b>	<b>\$ 278,160</b>	<b>\$ 2,153</b>	<b>\$ 270,233</b>	<b>\$ 2,150</b>	<b>\$ 267,115</b>	<b>\$ 1,964</b>

<sup>(1)</sup> Includes government loans.<sup>(2)</sup> The information as at March 31, 2024, and for prior periods has been reclassified to conform with the presentation for the current period.

Table 4 – Loan portfolio by geographic area

	As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024	
	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>										
Quebec	\$ 278,732	\$ 2,214	\$ 276,256	\$ 2,206	\$ 270,822	\$ 2,112	\$ 262,198	\$ 2,102	\$ 256,972	\$ 1,997
Other Canadian provinces	37,047	467	37,203	503	36,561	401	35,073	357	33,485	359
<b>Total – Canada</b>	<b>\$ 315,779</b>	<b>\$ 2,681</b>	<b>\$ 313,459</b>	<b>\$ 2,709</b>	<b>\$ 307,383</b>	<b>\$ 2,513</b>	<b>\$ 297,271</b>	<b>\$ 2,459</b>	<b>\$ 290,457</b>	<b>\$ 2,356</b>
Other countries	298	—	322	—	402	—	460	—	460	—
<b>Total</b>	<b>\$ 316,077</b>	<b>\$ 2,681</b>	<b>\$ 313,781</b>	<b>\$ 2,709</b>	<b>\$ 307,785</b>	<b>\$ 2,513</b>	<b>\$ 297,731</b>	<b>\$ 2,459</b>	<b>\$ 290,917</b>	<b>\$ 2,356</b>

	As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 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
(in millions of dollars)								
<b>Canada</b>								
Quebec	\$ 250,569	\$ 1,972	\$ 245,927	\$ 1,870	\$ 239,531	\$ 1,874	\$ 237,072	\$ 1,710
Other Canadian provinces	32,916	315	31,897	283	30,359	276	29,718	254
<b>Total – Canada</b>	<b>\$ 283,485</b>	<b>\$ 2,287</b>	<b>\$ 277,824</b>	<b>\$ 2,153</b>	<b>\$ 269,890</b>	<b>\$ 2,150</b>	<b>\$ 266,790</b>	<b>\$ 1,964</b>
Other countries	329	—	336	—	343	—	325	—
<b>Total</b>	<b>\$ 283,814</b>	<b>\$ 2,287</b>	<b>\$ 278,160</b>	<b>\$ 2,153</b>	<b>\$ 270,233</b>	<b>\$ 2,150</b>	<b>\$ 267,115</b>	<b>\$ 1,964</b>

Table 5 – Loan portfolio by entity

(in millions of dollars and as a percentage)	As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024	
	Gross loans		Gross loans		Gross loans		Gross loans		Gross loans	
<b>Desjardins Group</b>										
Caisse network	\$ 256,254	81.1%	\$ 250,797	79.9%	\$ 246,271	80.0%	\$ 238,980	80.3%	\$ 233,941	80.4%
Fédération des caisses Desjardins du Québec	55,604	17.6	58,726	18.7	57,302	18.6	54,551	18.3	52,807	18.2
Desjardins Financial Security Life Assurance Company	2,355	0.7	2,378	0.8	2,406	0.8	2,416	0.8	2,422	0.8
Other entities	1,864	0.6	1,880	0.6	1,806	0.6	1,784	0.6	1,747	0.6
<b>Total</b>	<b>\$ 316,077</b>	<b>100.0%</b>	<b>\$ 313,781</b>	<b>100.0%</b>	<b>\$ 307,785</b>	<b>100.0%</b>	<b>\$ 297,731</b>	<b>100.0%</b>	<b>\$ 290,917</b>	<b>100.0%</b>

(in millions of dollars and as a percentage)	As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023	
	Gross loans		Gross loans		Gross loans		Gross loans	
<b>Desjardins Group</b>								
Caisse network	\$ 228,032	80.3%	\$ 223,966	80.5%	\$ 218,116	80.7%	\$ 216,822	81.2%
Fédération des caisses Desjardins du Québec	51,709	18.2	50,195	18.0	48,267	17.9	46,412	17.4
Desjardins Financial Security Life Assurance Company	2,491	0.9	2,444	0.9	2,463	0.9	2,516	0.9
Other entities	1,582	0.6	1,555	0.6	1,387	0.5	1,365	0.5
<b>Total</b>	<b>\$ 283,814</b>	<b>100.0%</b>	<b>\$ 278,160</b>	<b>100.0%</b>	<b>\$ 270,233</b>	<b>100.0%</b>	<b>\$ 267,115</b>	<b>100.0%</b>

Table 6 – Loan portfolio by product

(in millions of dollars and as a percentage)	As at December 31, 2025						As at September 30, 2025					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 198,876	62.9%	\$ 61,140	85.4%	\$ 446	16.6%	\$ 194,596	62.0%	\$ 58,005	84.8%	\$ 484	17.9%
Consumer, credit card and other personal loans	24,426	7.7	2,438	3.4	267	10.0	24,638	7.9	2,368	3.5	259	9.6
Business and government loans	92,775	29.4	8,019	11.2	1,968	73.4	94,547	30.1	8,009	11.7	1,966	72.5
<b>Total</b>	<b>\$ 316,077</b>	<b>100.0%</b>	<b>\$ 71,597</b>	<b>100.0%</b>	<b>\$ 2,681</b>	<b>100.0%</b>	<b>\$ 313,781</b>	<b>100.0%</b>	<b>\$ 68,382</b>	<b>100.0%</b>	<b>\$ 2,709</b>	<b>100.0%</b>
(in millions of dollars and as a percentage)	As at June 30, 2025						As at March 31, 2025					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 191,041	62.1%	\$ 55,470	84.2%	\$ 485	19.3%	\$ 183,965	61.8%	\$ 51,573	83.1%	\$ 490	19.9%
Consumer, credit card and other personal loans	24,736	8.0	2,464	3.7	257	10.2	24,442	8.2	2,573	4.1	269	11.0
Business and government loans	92,008	29.9	7,944	12.1	1,771	70.5	89,324	30.0	7,938	12.8	1,700	69.1
<b>Total</b>	<b>\$ 307,785</b>	<b>100.0%</b>	<b>\$ 65,878</b>	<b>100.0%</b>	<b>\$ 2,513</b>	<b>100.0%</b>	<b>\$ 297,731</b>	<b>100.0%</b>	<b>\$ 62,084</b>	<b>100.0%</b>	<b>\$ 2,459</b>	<b>100.0%</b>
(in millions of dollars and as a percentage)	As at December 31, 2024						As at September 30, 2024					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 179,920	61.8%	\$ 49,086	82.8%	\$ 454	19.3%	\$ 175,276	61.8%	\$ 46,064	82.4%	\$ 458	20.0%
Consumer, credit card and other personal loans	24,683	8.5	2,511	4.2	249	10.5	24,528	8.6	2,400	4.3	237	10.4
Business and government loans	86,314	29.7	7,682	13.0	1,653	70.2	84,010	29.6	7,421	13.3	1,592	69.6
<b>Total</b>	<b>\$ 290,917</b>	<b>100.0%</b>	<b>\$ 59,279</b>	<b>100.0%</b>	<b>\$ 2,356</b>	<b>100.0%</b>	<b>\$ 283,814</b>	<b>100.0%</b>	<b>\$ 55,885</b>	<b>100.0%</b>	<b>\$ 2,287</b>	<b>100.0%</b>
(in millions of dollars and as a percentage)	As at June 30, 2024						As at March 31, 2024					
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans		Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 171,563	61.7%	\$ 43,478	81.4%	\$ 436	20.3%	\$ 166,451	61.6%	\$ 40,270	80.1%	\$ 428	19.9%
Consumer, credit card and other personal loans	24,302	8.7	2,504	4.7	242	11.2	24,204	9.0	2,611	5.2	257	12.0
Business and government loans	82,295	29.6	7,433	13.9	1,475	68.5	79,578	29.4	7,374	14.7	1,465	68.1
<b>Total</b>	<b>\$ 278,160</b>	<b>100.0%</b>	<b>\$ 53,415</b>	<b>100.0%</b>	<b>\$ 2,153</b>	<b>100.0%</b>	<b>\$ 270,233</b>	<b>100.0%</b>	<b>\$ 50,255</b>	<b>100.0%</b>	<b>\$ 2,150</b>	<b>100.0%</b>
(in millions of dollars and as a percentage)	As at December 31, 2023											
	Gross loans		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans							
<b>Desjardins Group</b>												
Residential mortgages	\$ 165,858	62.1%	\$ 43,853	81.6%	\$ 375	19.1%						
Consumer, credit card and other personal loans	24,239	9.1	2,934	5.5	224	11.4						
Business and government loans	77,018	28.8	6,959	12.9	1,365	69.5						
<b>Total</b>	<b>\$ 267,115</b>	<b>100.0%</b>	<b>\$ 53,746</b>	<b>100.0%</b>	<b>\$ 1,964</b>	<b>100.0%</b>						

<sup>(1)</sup> 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				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 2,709	\$ 2,513	\$ 2,459	\$ 2,356	\$ 2,287
Gross loans that became credit-impaired since the last period	868	775	812	822	846
Loans returned to unimpaired status <sup>(1)</sup>	(582)	(480)	(657)	(618)	(668)
Write-offs and recoveries	(315)	(97)	(102)	(101)	(109)
Other changes	1	(2)	1	—	—
<b>Gross credit-impaired loans at the end of the period</b>	\$ 2,681	\$ 2,709	\$ 2,513	\$ 2,459	\$ 2,356

(in millions of dollars)	For the three-month periods ended				
	September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 2,153	\$ 2,150	\$ 1,964	\$ 1,671	
Gross loans that became credit-impaired since the last period	888	871	930	1,069	
Loans returned to unimpaired status <sup>(1)</sup>	(660)	(718)	(645)	(654)	
Write-offs and recoveries	(95)	(150)	(98)	(122)	
Other changes	1	—	(1)	—	
<b>Gross credit-impaired loans at the end of the period</b>	\$ 2,287	\$ 2,153	\$ 2,150	\$ 1,964	

<sup>(1)</sup> Includes loans returned to unimpaired status and payments on credit-impaired accounts.

## GLOSSARY

**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.