Supplemental Financial Information (unaudited)

For the period ended June 30, 2026

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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.ca (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 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 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.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at June 30, 2026[(1)]	As at March 31, 2026[(1)]	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
ASSETS									
Cash and deposits with financial institutions	**$ 7,688**	$ 6,290	$ 5,848	$ 7,090	$ 7,053	$ 7,128	$ 5,977	$ 7,918	$ 9,390
Securities									
Securities at fair value through profit or loss	**50,203**	48,814	46,384	47,019	44,442	46,726	41,961	41,640	36,159
Securities at fair value through other comprehensive income	**57,333**	57,979	59,251	60,877	60,900	59,056	57,302	53,492	51,776
Securities at amortized cost	**38**	37	42	42	38	45	45	60	61
	107,574	106,830	105,677	107,938	105,380	105,827	99,308	95,192	87,996
Securities borrowed or purchased under reverse repurchase agreements	**31,134**	27,033	22,809	24,506	26,122	25,544	23,666	26,721	21,253
Loans									
Residential mortgages	**206,818**	201,408	198,876	194,596	191,041	183,965	179,920	175,276	171,563
Consumer, credit card and other personal loans	**24,465**	24,272	24,426	24,638	24,736	24,442	24,683	24,528	24,302
Business and government	**95,363**	94,593	92,775	94,547	92,008	89,324	86,314	84,010	82,295
	326,646	320,273	316,077	313,781	307,785	297,731	290,917	283,814	278,160
Allowance for credit losses	**(1,438)**	(1,479)	(1,374)	(1,530)	(1,511)	(1,403)	(1,320)	(1,162)	(1,164)
	325,208	318,794	314,703	312,251	306,274	296,328	289,597	282,652	276,996
Segregated fund net assets	**37,408**	34,290	34,079	32,663	30,721	29,633	28,959	28,037	26,637
Other assets									
Derivative financial instruments	**13,381**	11,407	10,862	9,984	8,629	8,153	7,579	6,969	5,584
Amounts receivable from clients, brokers and financial institutions	**6,428**	5,073	3,030	3,606	3,829	2,244	3,096	4,141	3,947
Reinsurance contract assets	**1,815**	1,827	1,763	1,832	1,816	1,933	1,905	2,115	1,675
Right-of-use assets	**460**	468	425	434	441	448	454	458	465
Investment property	**742**	767	773	774	786	809	817	803	803
Property, plant and equipment	**1,396**	1,405	1,437	1,432	1,439	1,458	1,486	1,495	1,510
Goodwill	**1,030**	1,030	596	596	596	596	596	596	596
Intangible assets	**1,346**	1,336	1,225	1,254	1,261	1,259	1,255	1,217	1,214
Investments in companies accounted for using the equity method	**1,303**	1,241	1,241	1,326	1,307	1,264	1,241	1,246	1,227
Net defined benefit plan assets	**1,794**	1,406	1,301	1,388	946	673	724	728	676
Deferred tax assets	**844**	876	916	962	983	1,058	986	974	1,182
Other	**3,951**	4,247	3,557	3,820	3,671	3,591	3,296	3,415	3,197
	34,490	31,083	27,126	27,408	25,704	23,486	23,435	24,157	22,076
TOTAL ASSETS	**$ 543,502**	$ 524,320	$ 510,242	$ 511,856	$ 501,254	$ 487,946	$ 470,942	$ 464,677	$ 444,348

The footnote to this table is presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2026[(1)]	As at March 31, 2026[(1)]	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 174,759**	$ 171,307	$ 171,286	$ 168,305	$ 167,857	$ 164,660	$ 161,479	$ 158,808	$ 157,760
Business and government	**172,505**	162,230	157,800	155,283	152,324	144,444	139,223	137,294	131,925
Deposit-taking institutions	**444**	567	408	451	738	275	244	275	400
	347,708	334,104	329,494	324,039	320,919	309,379	300,946	296,377	290,085
Insurance contract liabilities	**35,389**	34,668	34,737	35,123	34,679	35,028	34,538	34,768	33,054
Other liabilities									
Commitments related to securities sold short	**19,263**	16,900	15,913	17,462	15,062	18,058	13,249	14,172	11,279
Commitments related to securities lent or sold under repurchase agreements	**13,194**	21,218	15,937	23,678	23,888	23,543	20,633	21,974	18,389
Derivative financial instruments	**10,444**	9,071	8,861	7,402	6,949	6,119	6,112	6,104	5,798
Amounts payable to clients, brokers and financial institutions	**19,585**	15,487	14,357	14,157	14,204	12,515	14,195	10,999	10,580
Lease liabilities	**552**	555	517	527	533	539	534	536	542
Reinsurance contract liabilities	**36**	37	35	38	38	37	37	38	37
Segregated fund net liabilities – Investment contracts	**33,853**	30,865	30,496	29,001	27,164	26,113	25,329	24,431	23,117
Net defined benefit plan net liabilities	**642**	650	655	674	693	710	713	717	687
Deferred tax liabilities	**622**	601	618	604	503	520	454	417	308
Other	**12,836**	11,450	11,500	12,378	11,465	10,775	11,550	11,800	10,081
	111,027	106,834	98,889	105,921	100,499	98,929	92,806	91,188	80,818
Subordinated notes	**5,026**	5,781	4,810	4,862	4,842	5,239	3,962	3,939	3,903
TOTAL LIABILITIES	**499,150**	481,387	467,930	469,945	460,939	448,575	432,252	426,272	407,860
EQUITY									
Capital stock	**4,383**	4,448	4,522	4,582	4,636	4,685	4,731	4,731	4,736
Undistributed surplus earnings	**3,905**	4,549	3,789	4,824	3,385	3,864	3,319	4,657	3,893
Accumulated other comprehensive income	**602**	427	692	842	638	715	256	399	(808)
Reserves	**34,789**	32,862	32,696	31,055	31,069	29,551	29,481	27,717	27,730
Equity – Group's share	**43,679**	42,286	41,699	41,303	39,728	38,815	37,787	37,504	35,551
Non-controlling interests	**673**	647	613	608	587	556	903	901	937
TOTAL EQUITY	**44,352**	42,933	42,312	41,911	40,315	39,371	38,690	38,405	36,488
TOTAL LIABILITIES AND EQUITY	**$ 543,502**	$ 524,320	$ 510,242	$ 511,856	$ 501,254	$ 487,946	$ 470,942	$ 464,677	$ 444,348

(1) The information presented since March 31, 2026, reflects the amendments to IFRS 9, *"Financial Instruments"*, adopted as at January 1, 2026. Comparative figures have not been restated. For more information, refer to Note 2, "Accounting policies," to the Interim Combined Financial Statements.

Table 2 – Combined Statements of Income

	For the three-month periods ended								
(in millions of dollars)	**June 30, 2026**	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Interest income									
Loans	**$ 4,016**	$ 3,854	$ 3,914	$ 3,922	$ 3,841	$ 3,794	$ 3,923	$ 3,885	$ 3,860
Securities	**610**	563	555	627	628	627	591	618	631
	4,626	4,417	4,469	4,549	4,469	4,421	4,514	4,503	4,491
Interest expense									
Deposits	**1,852**	1,776	1,818	1,910	1,885	1,903	1,995	2,070	2,016
Subordinated notes	**53**	47	45	49	47	48	42	45	43
Other	**422**	407	455	453	513	503	515	473	571
	2,327	2,230	2,318	2,412	2,445	2,454	2,552	2,588	2,630
Net interest income	**2,299**	2,187	2,151	2,137	2,024	1,967	1,962	1,915	1,861
Insurance service result									
Insurance revenue	**3,160**	3,107	3,125	3,094	3,041	2,991	2,998	2,945	2,829
Insurance service expenses	**(2,466)**	(2,720)	(2,373)	(2,501)	(2,362)	(2,650)	(2,268)	(3,168)	(2,182)
Net reinsurance service income (expenses)	**(79)**	(12)	(58)	(53)	(86)	(51)	58	493	(27)
	615	375	694	540	593	290	788	270	620
Net insurance finance result									
Net insurance investment income (loss)	**1,278**	199	184	869	241	639	375	1,560	467
Net insurance finance income (expenses)	**(1,025)**	(42)	46	(623)	76	(487)	(309)	(1,463)	(244)
Net reinsurance finance income (expenses)	**36**	2	(6)	18	(5)	22	28	57	14
	289	159	224	264	312	174	94	154	237
Net insurance service income	**904**	534	918	804	905	464	882	424	857
Other income									
Deposit and payment service charges	**132**	137	145	145	142	137	138	134	129
Lending fees and card service revenues	**273**	280	285	275	257	262	278	260	238
Brokerage and investment fund services	**427**	430	424	388	392	391	367	374	363
Management and custodial service fees	**409**	302	309	264	270	248	261	219	222
Net other investment income (loss)	**(15)**	28	(8)	(55)	(64)	61	(101)	(60)	(61)
Foreign exchange income	**116**	117	119	111	95	97	80	66	47
Other	**78**	86	70	53	70	55	91	53	97
	1,420	1,380	1,344	1,181	1,162	1,251	1,114	1,046	1,035
Total net revenue	**4,623**	4,101	4,413	4,122	4,091	3,682	3,958	3,385	3,753
Provision for credit losses	**165**	212	163	112	203	210	272	105	87
Non-interest expense									
Salaries and employee benefits	**1,582**	1,535	1,564	1,443	1,546	1,422	1,452	1,234	1,445
Professional fees	**232**	196	242	228	247	204	229	213	211
Technology	**373**	335	335	334	321	316	320	315	292
Commissions	**271**	245	244	208	209	206	205	202	174
Occupancy costs	**98**	89	113	94	97	97	103	96	99
Communications	**105**	79	126	87	101	96	118	86	97
Business and capital taxes	**41**	51	39	41	42	50	36	38	37
Other	**410**	347	509	344	387	345	405	340	342
Gross non-interest expense	**3,112**	2,877	3,172	2,779	2,950	2,736	2,868	2,524	2,697
Non-interest expense included in insurance service expenses	**(279)**	(260)	(262)	(242)	(259)	(233)	(209)	(235)	(250)
Net non-interest expense	**2,833**	2,617	2,910	2,537	2,691	2,503	2,659	2,289	2,447
Operating surplus earnings	**1,625**	1,272	1,340	1,473	1,197	969	1,027	991	1,219
Income taxes on surplus earnings	**412**	312	282	358	297	231	201	234	301
Surplus earnings before member dividends	**1,213**	960	1,058	1,115	900	738	826	757	918
Member dividends	**151**	151	166	113	113	113	107	110	110
Tax recovery on member dividends	**(39)**	(41)	(40)	(29)	(29)	(29)	(23)	(28)	(29)
Net surplus earnings for the period after member dividends	**$ 1,101**	$ 850	$ 932	$ 1,031	$ 816	$ 654	$ 742	$ 675	$ 837
of which:									
Group's share	**$ 1,067**	$ 833	$ 892	$ 997	$ 783	$ 649	$ 689	$ 664	$ 802
Non-controlling interests' share	**34**	17	40	34	33	5	53	11	35

RISK MANAGEMENT

Table 3 – Loan portfolio by borrower category and industry

(in millions of dollars)	**As at June 30, 2026**		As at March 31, 2026		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	
	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	**$ 206,818**	**$ 441**	$ 201,408	$ 421	$ 198,876	$ 446	$ 194,596	$ 484	$ 191,041	$ 485	$ 183,965	$ 490	$ 179,920	$ 454	$ 175,276	$ 458	$ 171,563	$ 436
Consumer, credit card and other personal loans	**24,465**	**267**	24,272	273	24,426	267	24,638	259	24,736	257	24,442	269	24,683	249	24,528	237	24,302	242
Public agency loans(1)	**3,199**	**—**	3,000	—	4,000	—	4,000	—	3,000	—	3,572	—	3,391	—	2,968	—	3,001	—
Business loans																		
Agriculture	**14,404**	**362**	14,027	359	13,839	350	13,518	392	13,300	353	13,100	389	12,871	385	12,600	418	12,474	402
Mining	**358**	**2**	252	3	295	2	391	47	418	45	611	47	591	47	839	46	1,024	11
Oil and gas	**66**	**—**	272	—	289	—	199	—	181	—	149	—	146	—	196	—	211	—
Utilities	**5,261**	**1**	4,969	103	4,416	101	4,111	2	3,699	3	3,477	3	3,105	3	3,143	3	2,611	—
Construction	**9,527**	**334**	9,615	341	9,620	304	10,145	250	10,210	227	9,899	203	9,711	204	9,240	179	8,926	166
Manufacturing	**7,428**	**296**	7,364	344	7,117	295	7,050	381	7,008	361	6,748	331	6,452	297	6,394	263	6,350	232
Wholesale trade	**3,578**	**86**	3,401	88	3,237	91	3,254	84	3,138	75	3,011	118	2,919	115	2,942	112	2,905	79
Retail trade	**6,571**	**136**	6,457	140	6,280	150	6,142	156	5,855	146	5,797	111	5,506	87	5,719	83	5,763	72
Transportation	**2,464**	**48**	2,267	48	2,275	52	2,158	56	2,201	32	2,136	20	2,034	18	1,997	17	1,943	19
Information industry	**579**	**18**	675	45	744	56	689	48	614	20	533	21	515	21	577	18	590	19
Finance and insurance	**3,758**	**3**	3,551	1	3,695	2	3,660	3	2,829	3	2,352	2	2,306	1	2,233	1	2,109	1
Real estate	**22,066**	**279**	22,754	318	21,325	309	21,500	266	21,832	209	20,986	203	20,161	211	19,079	207	18,860	204
Professional services	**2,245**	**75**	2,419	46	2,171	45	2,214	88	2,312	73	2,370	24	2,298	23	2,236	20	2,139	20
Management of companies	**1,692**	**21**	1,772	23	1,628	23	1,587	18	1,644	17	1,729	31	1,756	32	1,664	17	1,618	13
Administrative services	**573**	**24**	551	23	523	17	492	8	473	8	464	7	432	8	431	17	406	7
Education	**392**	**46**	379	44	326	7	306	7	294	8	297	7	275	7	269	4	252	4
Health care	**5,527**	**47**	5,536	47	5,643	59	5,669	47	5,444	62	5,181	77	5,060	108	4,819	103	4,750	139
Arts and entertainment	**883**	**18**	864	18	861	19	839	23	834	24	821	24	813	22	801	21	781	17
Accommodation	**3,067**	**82**	2,919	61	2,766	63	2,629	67	2,585	69	2,418	69	2,251	53	2,228	52	2,212	53
Other services	**1,682**	**25**	1,546	21	1,715	23	1,762	22	2,073	15	1,730	13	1,848	11	1,963	10	1,860	11
Other businesses	**43**	**—**	3	—	10	—	2,232	1	2,064	21	1,943	—	1,873	—	1,672	1	1,510	6
Total business loans	**$ 92,164**	**$ 1,903**	$ 91,593	$ 2,073	$ 88,775	$ 1,968	$ 90,547	$ 1,966	$ 89,008	$ 1,771	$ 85,752	$ 1,700	$ 82,923	$ 1,653	$ 81,042	$ 1,592	$ 79,294	$ 1,475
Total loans	**$ 326,646**	**$ 2,611**	$ 320,273	$ 2,767	$ 316,077	$ 2,681	$ 313,781	$ 2,709	$ 307,785	$ 2,513	$ 297,731	$ 2,459	$ 290,917	$ 2,356	$ 283,814	$ 2,287	$ 278,160	$ 2,153

(1) Includes government loans.

Table 4 – Loan portfolio by geographic area

(in millions of dollars)	**As at June 30, 2026**		As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025	
	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
Canada										
Quebec	**$ 289,212**	**$ 2,088**	$ 283,332	$ 2,237	$ 278,732	$ 2,214	$ 276,256	$ 2,206	$ 270,822	$ 2,112
Other Canadian provinces	**37,129**	**523**	36,631	530	37,047	467	37,203	503	36,561	401
Total – Canada	**$ 326,341**	**$ 2,611**	$ 319,963	$ 2,767	$ 315,779	$ 2,681	$ 313,459	$ 2,709	$ 307,383	$ 2,513
Other countries	**305**	**—**	310	—	298	—	322	—	402	—
Total	**$ 326,646**	**$ 2,611**	$ 320,273	$ 2,767	$ 316,077	$ 2,681	$ 313,781	$ 2,709	$ 307,785	$ 2,513

(in millions of dollars)	As at March 31, 2025		As at December 31, 2024		As at September 30, 2024		As at June 30, 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
Canada								
Quebec	$ 262,198	$ 2,102	$ 256,972	$ 1,997	$ 250,569	$ 1,972	$ 245,927	$ 1,870
Other Canadian provinces	35,073	357	33,485	359	32,916	315	31,897	283
Total – Canada	$ 297,271	$ 2,459	$ 290,457	$ 2,356	$ 283,485	$ 2,287	$ 277,824	$ 2,153
Other countries	460	—	460	—	329	—	336	—
Total	$ 297,731	$ 2,459	$ 290,917	$ 2,356	$ 283,814	$ 2,287	$ 278,160	$ 2,153

Table 5 – Loan portfolio by entity

(in millions of dollars and as a percentage)	As at June 30, 2026 Gross loans		As at March 31, 2026 Gross loans		As at December 31, 2025 Gross loans		As at September 30, 2025 Gross loans		As at June 30, 2025 Gross loans	
Desjardins Group										
Caisse network	**$ 266,369**	**81.6%**	$ 259,965	81.2%	$ 256,254	81.1%	$ 250,797	79.9%	$ 246,271	80.0%
Fédération des caisses Desjardins du Québec	**55,912**	**17.1**	56,168	17.5	55,604	17.6	58,726	18.7	57,302	18.6
Desjardins Financial Security Life Assurance Company	**2,393**	**0.7**	2,288	0.7	2,355	0.7	2,378	0.8	2,406	0.8
Other entities	**1,972**	**0.6**	1,852	0.6	1,864	0.6	1,880	0.6	1,806	0.6
Total	**$ 326,646**	**100.0%**	$ 320,273	100.0%	$ 316,077	100.0%	$ 313,781	100.0%	$ 307,785	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2025 Gross loans		As at December 31, 2024 Gross loans		As at September 30, 2024 Gross loans		As at June 30, 2024 Gross loans	
Desjardins Group								
Caisse network	$ 238,980	80.3%	$ 233,941	80.4%	$ 228,032	80.3%	$ 223,966	80.5%
Fédération des caisses Desjardins du Québec	54,551	18.3	52,807	18.2	51,709	18.2	50,195	18.0
Desjardins Financial Security Life Assurance Company	2,416	0.8	2,422	0.8	2,491	0.9	2,444	0.9
Other entities	1,784	0.6	1,747	0.6	1,582	0.6	1,555	0.6
Total	$ 297,731	100.0%	$ 290,917	100.0%	$ 283,814	100.0%	$ 278,160	100.0%

Table 6 – Loan portfolio by product

(in millions of dollars and as a percentage)	As at June 30, 2026 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans		As at March 31, 2026 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	**$ 206,818**	**63.3%**	**$ 65,411**	**86.4%**	**$ 441**	**16.9%**	$ 201,408	62.9%	$ 62,821	85.6%	$ 421	15.2%
Consumer, credit card and other personal loans	**24,465**	**7.5**	**2,374**	**3.1**	**267**	**10.2**	24,272	7.6	2,493	3.4	273	9.9
Business and government loans	**95,363**	**29.2**	**7,907**	**10.5**	**1,903**	**72.9**	94,593	29.5	8,048	11.0	2,073	74.9
Total	**$ 326,646**	**100.0%**	**$ 75,692**	**100.0%**	**$ 2,611**	**100.0%**	$ 320,273	100.0%	$ 73,362	100.0%	$ 2,767	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2025 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans		As at September 30, 2025 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans	
Desjardins Group												
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
Total	$ 316,077	100.0%	$ 71,597	100.0%	$ 2,681	100.0%	$ 313,781	100.0%	$ 68,382	100.0%	$ 2,709	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2025 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans		As at March 31, 2025 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans	
Desjardins Group												
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
Total	$ 307,785	100.0%	$ 65,878	100.0%	$ 2,513	100.0%	$ 297,731	100.0%	$ 62,084	100.0%	$ 2,459	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2024 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans		As at September 30, 2024 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans	
Desjardins Group												
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
Total	$ 290,917	100.0%	$ 59,279	100.0%	$ 2,356	100.0%	$ 283,814	100.0%	$ 55,885	100.0%	$ 2,287	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2024 Gross loans		Guaranteed or insured loans(1)		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	$ 171,563	61.7%	$ 43,478	81.4%	$ 436	20.3%
Consumer, credit card and other personal loans	24,302	8.7	2,504	4.7	242	11.2
Business and government loans	82,295	29.6	7,433	13.9	1,475	68.5
Total	$ 278,160	100.0%	$ 53,415	100.0%	$ 2,153	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 June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Gross credit-impaired loans at the beginning of the period	**$ 2,767**	$ 2,681	$ 2,709	$ 2,513	$ 2,459
Gross loans that became credit-impaired since the last period	**696**	715	868	775	812
Loans returned to unimpaired status[1]	**(659)**	(532)	(582)	(480)	(657)
Write-offs and recoveries	**(194)**	(97)	(315)	(97)	(102)
Other changes	**1**	—	1	(2)	1
Gross credit-impaired loans at the end of the period	**$ 2,611**	$ 2,767	$ 2,681	$ 2,709	$ 2,513

(in millions of dollars)	For the three-month periods ended March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Gross credit-impaired loans at the beginning of the period	$ 2,356	$ 2,287	$ 2,153	$ 2,150
Gross loans that became credit-impaired since the last period	822	846	888	871
Loans returned to unimpaired status[1]	(618)	(668)	(660)	(718)
Write-offs and recoveries	(101)	(109)	(95)	(150)
Other changes	—	—	1	—
Gross credit-impaired loans at the end of the period	$ 2,459	$ 2,356	$ 2,287	$ 2,153

[1] 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.