



## Supplemental Financial Information (unaudited)

For the period ended June 30, 2024

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## 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 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

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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). 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

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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 dated October 29, 2012.

## FINANCIAL INFORMATION

**Table 1 – Combined Balance Sheets**

(in millions of dollars)	As at June 30, 2024	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
<b>ASSETS</b>									
<b>Cash and deposits with financial institutions</b>	\$ 9,390	\$ 8,158	\$ 8,987	\$ 7,602	\$ 8,218	\$ 5,207	\$ 8,913	\$ 9,189	\$ 12,350
<b>Securities</b>									
Securities at fair value through profit or loss	36,159	37,191	36,627	34,029	32,308	32,887	33,987	35,366	35,507
Securities at fair value through other comprehensive income	51,776	53,104	51,692	50,560	51,253	52,735	51,258	51,581	52,139
Securities at amortized cost	61	45	46	48	49	50	50	52	51
	<b>87,996</b>	90,340	88,365	84,637	83,610	85,672	85,295	86,999	87,697
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	<b>21,253</b>	17,714	13,678	12,993	13,611	9,530	17,024	17,188	15,825
<b>Loans</b>									
Residential mortgages	171,563	166,451	165,858	164,285	162,296	159,834	159,682	158,169	155,589
Consumer, credit card and other personal loans	24,302	24,204	24,239	24,304	24,226	23,958	24,211	24,479	24,611
Business and government loans	82,295	79,578	77,018	74,376	72,254	69,639	66,812	65,482	62,568
	<b>278,160</b>	270,233	267,115	262,965	258,776	253,431	250,705	248,130	242,768
Allowance for credit losses	<b>(1,164)</b>	(1,221)	(1,180)	(1,078)	(1,040)	(1,037)	(1,035)	(1,025)	(959)
	<b>276,996</b>	269,012	265,935	261,887	257,736	252,394	249,670	247,105	241,809
<b>Segregated fund net assets</b>	<b>26,637</b>	26,131	24,754	22,963	23,251	22,836	21,356	20,224	20,212
<b>Other assets</b>									
Clients' liability under acceptances	—	—	—	7	7	7	25	137	135
Derivative financial instruments	5,584	6,123	5,861	5,376	5,554	6,080	5,723	5,791	4,615
Amounts receivable from clients, brokers and financial institutions	3,947	5,937	2,801	4,825	3,975	3,232	3,486	5,490	5,915
Reinsurance contract assets	1,675	1,692	1,676	1,611	1,671	1,680	1,622	1,644	1,655
Right-of-use assets	465	462	476	502	529	543	543	549	537
Investment property	803	975	974	970	945	933	929	914	919
Property, plant and equipment	1,510	1,530	1,549	1,560	1,566	1,574	1,587	1,538	1,515
Goodwill	596	563	563	565	564	564	157	158	158
Intangible assets	1,214	1,184	1,186	1,157	1,136	1,116	663	505	501
Investments in companies accounted for using the equity method	1,227	1,244	1,477	1,551	1,546	1,511	1,465	1,424	1,395
Net defined benefits plan assets	676	175	46	610	534	714	679	741	1,051
Deferred tax assets	1,182	1,316	1,244	1,392	1,341	1,149	1,267	1,270	956
Other	3,197	3,263	3,368	3,848	3,764	3,862	3,540	3,402	3,195
	<b>22,076</b>	24,464	21,221	23,974	23,132	22,965	21,686	23,563	22,547
<b>TOTAL ASSETS</b>	<b>\$ 444,348</b>	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558	\$ 398,604	\$ 403,944	\$ 404,268	\$ 400,440

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2024	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
<b>LIABILITIES AND EQUITY</b>									
<b>LIABILITIES</b>									
<b>Deposit</b>									
Individuals	\$ 157,760	\$ 153,836	\$ 151,519	\$ 147,918	\$ 147,289	\$ 146,712	\$ 145,377	\$ 142,429	\$ 142,519
Business and government	131,925	127,049	127,219	124,936	117,584	114,952	114,172	112,180	109,711
Deposit-taking institutions	400	304	591	579	666	694	287	843	441
	<b>290,085</b>	<b>281,189</b>	<b>279,329</b>	<b>273,433</b>	<b>265,539</b>	<b>262,358</b>	<b>259,836</b>	<b>255,452</b>	<b>252,671</b>
<b>Insurance contract liabilities</b>	<b>33,054</b>	<b>32,618</b>	<b>32,961</b>	<b>30,507</b>	<b>31,288</b>	<b>31,184</b>	<b>30,202</b>	<b>29,260</b>	<b>29,040</b>
<b>Other liabilities</b>									
Acceptances	—	—	—	7	7	7	25	137	135
Commitments related to securities sold short	11,279	12,256	11,686	12,925	10,657	9,153	9,859	13,882	13,383
Commitments related to securities lent or sold under repurchase agreements	18,389	17,954	12,032	13,864	20,502	13,531	24,565	25,714	27,742
Derivative financial instruments	5,798	6,481	6,626	6,509	7,062	6,724	6,691	6,485	6,031
Amounts payable to clients, brokers and financial institutions	10,580	13,392	9,350	9,864	8,545	9,417	8,978	10,466	10,158
Lease liabilities	542	539	553	578	604	617	622	632	607
Reinsurance contract liabilities	37	37	38	37	38	37	36	37	37
Segregated fund net liabilities for investment contracts	23,117	22,536	21,233	19,600	19,721	19,273	17,826	16,783	16,715
Net defined benefit plan net liabilities	687	716	867	635	678	659	654	694	673
Deferred tax liabilities	308	270	252	271	267	335	223	141	150
Other	10,081	9,720	10,669	9,770	8,794	9,164	9,092	9,265	8,253
	<b>80,818</b>	<b>83,901</b>	<b>73,306</b>	<b>74,060</b>	<b>76,875</b>	<b>68,917</b>	<b>78,571</b>	<b>84,236</b>	<b>83,884</b>
<b>Subordinated notes</b>	<b>3,903</b>	<b>2,942</b>	<b>2,954</b>	<b>2,878</b>	<b>2,913</b>	<b>2,932</b>	<b>2,928</b>	<b>2,920</b>	<b>1,956</b>
<b>TOTAL LIABILITIES</b>	<b>407,860</b>	<b>400,650</b>	<b>388,550</b>	<b>380,878</b>	<b>376,615</b>	<b>365,391</b>	<b>371,537</b>	<b>371,868</b>	<b>367,551</b>
<b>EQUITY</b>									
Capital stock	4,736	4,736	4,731	4,776	4,794	4,795	4,786	4,844	4,944
Undistributed surplus earnings	3,893	3,677	2,668	3,760	3,487	12,049	8,982	8,815	8,661
Accumulated other comprehensive income	(808)	(963)	(708)	(2,142)	(1,855)	(1,335)	(2,058)	(2,053)	(1,720)
Reserves	27,730	26,794	26,784	25,904	25,636	16,818	19,802	19,898	20,090
<b>Equity – Group's share</b>	<b>35,551</b>	<b>34,244</b>	<b>33,475</b>	<b>32,298</b>	<b>32,062</b>	<b>32,327</b>	<b>31,512</b>	<b>31,504</b>	<b>31,975</b>
<b>Non-controlling interests</b>	<b>937</b>	<b>925</b>	<b>915</b>	<b>880</b>	<b>881</b>	<b>886</b>	<b>895</b>	<b>896</b>	<b>914</b>
<b>TOTAL EQUITY</b>	<b>36,488</b>	<b>35,169</b>	<b>34,390</b>	<b>33,178</b>	<b>32,943</b>	<b>33,213</b>	<b>32,407</b>	<b>32,400</b>	<b>32,889</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 444,348</b>	<b>\$ 435,819</b>	<b>\$ 422,940</b>	<b>\$ 414,056</b>	<b>\$ 409,558</b>	<b>\$ 398,604</b>	<b>\$ 403,944</b>	<b>\$ 404,268</b>	<b>\$ 400,440</b>

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the six-month periods ended	
	June 30, 2024	March 31, 2024	December 31, 2023 <sup>(1)</sup>	September 30, 2023 <sup>(1)</sup>	June 30, 2023 <sup>(1)</sup>	March 31, 2023 <sup>(1)</sup>	December 31, 2022 <sup>(1)</sup> Restated	September 30, 2022 <sup>(1)</sup> Restated	June 30, 2022 <sup>(1)</sup> Restated	June 30, 2024	June 30, 2023 <sup>(1)</sup>
<b>Interest income</b>											
Loans	\$ 3,860	\$ 3,620	\$ 3,514	\$ 3,370	\$ 3,064	\$ 2,835	\$ 2,389	\$ 2,137	\$ 1,856	\$ 7,480	\$ 5,899
Securities	631	637	635	630	595	573	439	320	205	1,268	1,168
	4,491	4,257	4,149	4,000	3,659	3,408	2,828	2,457	2,061	8,748	7,067
<b>Interest expense</b>											
Deposits	2,016	1,975	1,916	1,699	1,468	1,376	1,244	792	451	3,991	2,844
Subordinated notes and other	43	35	36	36	42	25	35	18	13	78	67
Other	571	514	501	549	483	466	67	45	24	1,085	949
	2,630	2,524	2,453	2,284	1,993	1,867	1,346	855	488	5,154	3,860
<b>Net interest income</b>	1,861	1,733	1,696	1,716	1,666	1,541	1,482	1,602	1,573	3,594	3,207
<b>Insurance service result</b>											
Insurance revenue	2,829	2,752	2,718	2,656	2,562	2,493	2,480	2,462	2,406	5,581	5,055
Insurance service expenses	(2,182)	(2,351)	(2,093)	(2,245)	(2,238)	(2,358)	(2,177)	(2,158)	(2,221)	(4,533)	(4,596)
Net reinsurance service income (expenses)	(27)	8	(47)	(20)	(36)	(26)	(40)	(27)	25	(19)	(62)
	620	409	578	391	288	109	263	277	210	1,029	397
<b>Net insurance finance result</b>											
Net insurance investment income (loss)	467	(39)	3,005	(1,363)	249	1,080	286	119	(2,404)	428	1,329
Net insurance finance income (expenses)	(244)	375	(2,780)	1,479	(83)	(999)	(30)	(214)	2,250	131	(1,082)
Net reinsurance finance income (expenses)	14	(26)	115	(65)	11	42	(17)	11	(93)	(12)	53
	237	310	340	51	177	123	239	(84)	(247)	547	300
<b>Net insurance service income (loss)</b>	857	719	918	442	465	232	502	193	(37)	1,576	697
<b>Other income</b>											
Deposit and payment service charges	129	126	134	119	117	113	115	115	114	255	230
Lending fees and credit card service revenues	238	262	185	258	242	266	256	269	218	500	508
Brokerage and investment fund services	363	376	347	339	400	253	235	235	251	739	653
Management and custodial service fees	222	199	207	192	189	163	182	151	170	421	352
Net other investment income (loss)	(61)	17	(65)	(30)	41	(18)	22	(116)	(93)	(44)	23
Foreign exchange income	47	48	59	47	47	39	42	19	27	95	86
Other	97	84	57	50	72	78	36	74	87	181	150
	1,035	1,112	924	975	1,108	894	888	747	774	2,147	2,002
<b>Total net revenue</b>	3,753	3,564	3,538	3,133	3,239	2,667	2,872	2,542	2,310	7,317	5,906
<b>Provision for credit losses</b>	87	133	231	127	66	105	80	125	66	220	171
<b>Non-interest expense</b>											
Salaries and employee benefits	1,445	1,352	1,424	1,272	1,410	1,322	1,351	1,224	1,319	2,797	2,732
Professional fees	211	168	197	170	233	217	234	270	340	379	450
Technology	292	290	332	279	259	261	252	234	222	582	520
Commissions	174	209	195	181	231	98	77	80	76	383	329
Occupancy costs	99	99	110	96	99	103	97	97	95	198	202
Communications	97	74	100	75	95	88	128	81	91	171	183
Business and capital taxes	37	37	27	29	29	38	21	25	33	74	67
Other	342	327	364	341	324	218	365	306	251	669	542
<b>Gross non-interest expense</b>	2,697	2,556	2,749	2,443	2,680	2,345	2,525	2,317	2,427	5,253	5,025
Non-interest expense included in insurance service expenses	(250)	(245)	(250)	(240)	(246)	(249)	(262)	(256)	(253)	(495)	(495)
<b>Net non-interest expense</b>	2,447	2,311	2,499	2,203	2,434	2,096	2,263	2,061	2,174	4,758	4,530
<b>Operating surplus earnings</b>	1,219	1,120	808	803	739	466	529	356	70	2,339	1,205
Income taxes on surplus earnings	301	265	58	189	186	124	71	61	32	566	310
<b>Surplus earnings before member dividends</b>	918	855	750	614	553	342	458	295	38	1,773	895
Member dividends	110	110	91	106	109	106	86	106	109	220	215
Tax recovery on member dividends	(29)	(29)	(23)	(28)	(29)	(28)	(22)	(28)	(29)	(58)	(57)
<b>Net surplus earnings (deficit) for the period after member dividends</b>	\$ 837	\$ 774	\$ 682	\$ 536	\$ 473	\$ 264	\$ 394	\$ 217	\$ (42)	\$ 1,611	\$ 737
of which:											
Group's share	\$ 802	\$ 740	\$ 641	\$ 520	\$ 462	\$ 261	\$ 379	\$ 214	\$ (31)	\$ 1,542	\$ 723
Non-controlling interests' share	35	34	41	16	11	3	15	3	(11)	69	14

<sup>(1)</sup> 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**

	As at June 30, 2024		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	
	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
(in millions of dollars)																		
Residential mortgages	\$ 171,563	\$ 436	\$ 166,451	\$ 428	\$ 165,858	\$ 375	\$ 164,285	\$ 361	\$ 162,296	\$ 310	\$ 159,834	\$ 271	\$ 159,682	\$ 245	\$ 158,169	\$ 228	\$ 155,589	\$ 179
Consumer, credit card and other personal loans	24,302	242	24,204	257	24,239	224	24,304	201	24,226	185	23,958	192	24,211	170	24,479	163	24,611	151
Public agency loans <sup>(1)</sup>	3,001	—	3,188	—	3,388	—	3,167	—	3,408	—	3,299	—	3,520	—	3,133	—	3,051	—
Business loans																		
Agriculture	12,474	402	12,130	403	11,991	352	11,688	346	11,528	244	11,317	168	11,270	158	11,014	137	10,864	149
Mining <sup>(2)</sup>	1,024	11	863	1	807	1	757	1	610	1	198	1	141	1	155	1	130	1
Oil and gas <sup>(2)</sup>	211	—	294	—	285	—	283	—	276	—	265	—	213	—	221	—	207	26
Utilities	2,611	—	2,621	—	2,090	—	1,779	—	1,533	—	1,284	—	1,137	—	1,019	—	957	—
Construction	8,926	166	8,310	178	8,062	182	7,905	150	7,684	141	7,213	112	6,660	116	6,308	114	5,937	106
Manufacturing	6,350	232	6,219	244	5,883	231	6,044	175	6,098	172	6,065	164	5,745	160	5,788	123	5,569	117
Wholesale trade	2,905	79	2,772	87	2,712	75	2,795	37	2,690	32	2,692	22	2,623	23	2,523	17	2,430	16
Retail trade	5,763	72	5,636	95	5,933	96	4,991	76	4,775	72	4,608	43	4,337	27	4,167	31	4,118	30
Transportation	1,943	19	1,884	17	1,620	14	1,612	16	1,515	15	1,525	22	1,420	24	1,478	26	1,450	28
Information industry	590	19	544	16	550	17	573	15	574	2	366	2	305	2	283	2	287	2
Finance and insurance	2,109	1	1,860	1	2,105	—	1,985	1	1,822	1	1,843	—	1,627	—	2,089	—	1,577	1
Real estate	18,860	204	18,394	186	17,474	164	16,512	117	16,002	117	15,478	79	15,569	86	15,099	87	14,357	50
Professional services	2,139	20	2,022	11	1,934	10	1,975	8	1,815	7	1,713	6	1,586	6	1,645	4	1,511	4
Management of companies	1,618	13	1,489	12	1,389	10	1,453	10	1,463	10	1,475	9	1,454	3	1,510	4	1,333	10
Administrative services	406	7	386	7	373	6	383	5	379	5	377	4	393	12	399	13	379	14
Education	252	4	256	4	265	4	264	4	240	4	237	5	241	4	252	7	253	7
Health care	4,750	139	4,526	142	4,411	145	4,361	94	4,294	98	4,206	90	4,325	67	4,222	27	4,112	55
Arts and entertainment	781	17	754	9	769	11	810	7	800	7	791	7	779	6	788	8	772	9
Accommodation	2,212	53	2,132	39	2,073	39	2,099	40	2,067	44	2,032	66	2,025	71	1,966	88	1,936	95
Other services	1,860	11	1,813	12	1,588	8	1,693	6	1,500	8	1,407	7	1,435	10	1,397	7	1,294	7
Other businesses	1,510	6	1,485	1	1,316	—	1,247	1	1,181	1	1,248	—	7	—	26	—	44	1
<b>Total business loans</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>\$ 71,209</b>	<b>\$ 1,109</b>	<b>\$ 68,846</b>	<b>\$ 981</b>	<b>\$ 66,340</b>	<b>\$ 807</b>	<b>\$ 63,292</b>	<b>\$ 776</b>	<b>\$ 62,349</b>	<b>\$ 696</b>	<b>\$ 59,517</b>	<b>\$ 728</b>
<b>Total loans</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>	<b>\$ 262,965</b>	<b>\$ 1,671</b>	<b>\$ 258,776</b>	<b>\$ 1,476</b>	<b>\$ 253,431</b>	<b>\$ 1,270</b>	<b>\$ 250,705</b>	<b>\$ 1,191</b>	<b>\$ 248,130</b>	<b>\$ 1,087</b>	<b>\$ 242,768</b>	<b>\$ 1,058</b>

(1) Includes government loans.

(2) 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 June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 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)										
<b>Canada</b>										
Québec	\$ 245,927	\$ 1,870	\$ 239,531	\$ 1,874	\$ 237,072	\$ 1,710	\$ 234,555	\$ 1,491	\$ 231,758	\$ 1,318
Other Canadian provinces	31,897	283	30,359	276	29,718	254	28,065	180	26,678	158
<b>Total – Canada</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>	<b>\$ 262,620</b>	<b>\$ 1,671</b>	<b>\$ 258,436</b>	<b>\$ 1,476</b>
Other countries	336	—	343	—	325	—	345	—	340	—
<b>Total</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>	<b>\$ 262,965</b>	<b>\$ 1,671</b>	<b>\$ 258,776</b>	<b>\$ 1,476</b>

	As at March 31, 2023		As at December 31, 2022 Restated		As at September 30, 2022 Restated		As at June 30, 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)								
<b>Canada</b>								
Québec	\$ 227,860	\$ 1,129	\$ 226,281	\$ 1,074	\$ 224,685	\$ 966	\$ 220,576	\$ 914
Other Canadian provinces	25,235	141	24,103	117	23,116	121	21,892	144
<b>Total – Canada</b>	<b>\$ 253,095</b>	<b>\$ 1,270</b>	<b>\$ 250,384</b>	<b>\$ 1,191</b>	<b>\$ 247,801</b>	<b>\$ 1,087</b>	<b>\$ 242,468</b>	<b>\$ 1,058</b>
Other countries	336	—	321	—	329	—	300	—
<b>Total</b>	<b>\$ 253,431</b>	<b>\$ 1,270</b>	<b>\$ 250,705</b>	<b>\$ 1,191</b>	<b>\$ 248,130</b>	<b>\$ 1,087</b>	<b>\$ 242,768</b>	<b>\$ 1,058</b>

Table 5 – Loan and acceptance portfolio by entity

	As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023	
	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
(in millions of dollars and as percentage)										
<b>Desjardins Group</b>										
Caisse network	\$ 223,966	80.5%	\$ 218,116	80.7%	\$ 216,822	81.2%	\$ 214,378	81.5%	\$ 212,136	82.0%
<i>Fédération des caisses Desjardins du Québec</i>	50,195	18.0	48,267	17.9	46,412	17.4	44,909	17.1	42,981	16.6
Desjardins Financial Security Life Assurance Company	2,444	0.9	2,463	0.9	2,516	0.9	2,408	0.9	2,440	0.9
Other entities	1,555	0.6	1,387	0.5	1,365	0.5	1,277	0.5	1,226	0.5
<b>Total</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>	<b>\$ 262,972</b>	<b>100.0%</b>	<b>\$ 258,783</b>	<b>100.0%</b>

	As at March 31, 2023		As at December 31, 2022 Restated		As at September 30, 2022 Restated		As at June 30, 2022 Restated	
	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
(in millions of dollars and as percentage)								
<b>Desjardins Group</b>								
Caisse network	\$ 208,927	82.4%	\$ 208,306	83.1%	\$ 205,948	83.0%	\$ 202,286	83.3%
<i>Fédération des caisses Desjardins du Québec</i>	40,897	16.1	38,779	15.5	38,592	15.5	36,867	15.2
Desjardins Financial Security Life Assurance Company	2,437	1.0	2,487	1.0	2,508	1.0	2,519	1.0
Other entities	1,177	0.5	1,158	0.4	1,219	0.5	1,231	0.5
<b>Total</b>	<b>\$ 253,438</b>	<b>100.0%</b>	<b>\$ 250,730</b>	<b>100.0%</b>	<b>\$ 248,267</b>	<b>100.0%</b>	<b>\$ 242,903</b>	<b>100.0%</b>



Table 6 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at June 30, 2024						As at March 31, 2024					
	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	\$ 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>
	As at December 31, 2023						As at September 30, 2023					
(in millions of dollars and as a percentage)	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	\$ 165,858	62.1%	\$ 43,853	81.6%	\$ 375	19.1%	\$ 164,285	62.5%	\$ 42,445	81.5%	\$ 361	21.6%
Consumer, credit card and other personal loans	24,239	9.1	2,934	5.5	224	11.4	24,304	9.2	2,861	5.5	201	12.0
Business and government loans	77,018	28.8	6,959	12.9	1,365	69.5	74,383	28.3	6,767	13.0	1,109	66.4
<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>	<b>\$ 262,972</b>	<b>100.0%</b>	<b>\$ 52,073</b>	<b>100.0%</b>	<b>\$ 1,671</b>	<b>100.0%</b>
	As at June 30, 2023						As at March 31, 2023					
(in millions of dollars and as a percentage)	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	\$ 162,296	62.7%	\$ 41,338	80.5%	\$ 310	21.0%	\$ 159,834	63.0%	\$ 40,204	80.3%	\$ 271	21.3%
Consumer, credit card and other personal loans	24,226	9.4	3,019	5.9	185	12.5	23,958	9.5	2,767	5.5	192	15.1
Business and government loans	72,261	27.9	7,009	13.6	981	66.5	69,646	27.5	7,110	14.2	807	63.6
<b>Total</b>	<b>\$ 258,783</b>	<b>100.0%</b>	<b>\$ 51,366</b>	<b>100.0%</b>	<b>\$ 1,476</b>	<b>100.0%</b>	<b>\$ 253,438</b>	<b>100.0%</b>	<b>\$ 50,081</b>	<b>100.0%</b>	<b>\$ 1,270</b>	<b>100.0%</b>
	As at December 31, 2022 Restated						As at September 30, 2022 Restated					
(in millions of dollars and as a percentage)	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	\$ 159,682	63.7%	\$ 39,666	80.2%	\$ 245	20.6%	\$ 158,169	63.7%	\$ 39,015	80.2%	\$ 228	21.0%
Consumer, credit card and other personal loans	24,211	9.6	2,776	5.6	170	14.3	24,479	9.9	2,767	5.7	163	15.0
Business and government loans	66,837	26.7	7,001	14.2	776	65.1	65,619	26.4	6,878	14.1	696	64.0
<b>Total</b>	<b>\$ 250,730</b>	<b>100.0%</b>	<b>\$ 49,443</b>	<b>100.0%</b>	<b>\$ 1,191</b>	<b>100.0%</b>	<b>\$ 248,267</b>	<b>100.0%</b>	<b>\$ 48,660</b>	<b>100.0%</b>	<b>\$ 1,087</b>	<b>100.0%</b>
	As at June 30, 2022 Restated											
(in millions of dollars and as a percentage)	Gross loans and acceptances		Guaranteed or insured loans <sup>(1)</sup>		Gross credit-impaired loans							
<b>Desjardins Group</b>												
Residential mortgages	\$ 155,589	64.1%	\$ 38,608	79.4%	\$ 179	16.9%						
Consumer, credit card and other personal loans	24,611	10.1	2,952	6.1	151	14.3						
Business and government loans	62,703	25.8	7,047	14.5	728	68.8						
<b>Total</b>	<b>\$ 242,903</b>	<b>100.0%</b>	<b>\$ 48,607</b>	<b>100.0%</b>	<b>\$ 1,058</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				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 2,150	\$ 1,964	\$ 1,671	\$ 1,476	\$ 1,270
Gross loans that became credit-impaired since the last period	871	930	1,069	823	834
Loans returned to unimpaired status	(718)	(645)	(654)	(550)	(550)
Write-offs and recoveries	(150)	(98)	(122)	(76)	(77)
Other changes	—	(1)	—	(2)	(1)
<b>Gross credit-impaired loans at the end of the period</b>	\$ 2,153	\$ 2,150	\$ 1,964	\$ 1,671	\$ 1,476

(in millions of dollars)	For the three-month periods ended				
	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022	
<b>Gross credit-impaired loans at the beginning of the period</b>	\$ 1,191	\$ 1,087	\$ 1,058	\$ 1,072	
Gross loans that became credit-impaired since the last period	670	675	545	566	
Loans returned to unimpaired status	(528)	(500)	(463)	(528)	
Write-offs and recoveries	(61)	(71)	(54)	(52)	
Other changes	(2)	—	1	—	
<b>Gross credit-impaired loans at the end of the period</b>	\$ 1,270	\$ 1,191	\$ 1,087	\$ 1,058	

## 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.