



Supplemental Financial Information (unaudited)

For the period ended September 30, 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 September 30, 2024	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
ASSETS									
Cash and deposits with financial institutions	\$ 7,918	\$ 9,390	\$ 8,158	\$ 8,987	\$ 7,602	\$ 8,218	\$ 5,207	\$ 8,913	\$ 9,189
Securities									
Securities at fair value through profit or loss	41,640	36,159	37,191	36,627	34,029	32,308	32,887	33,987	35,366
Securities at fair value through other comprehensive income	53,492	51,776	53,104	51,692	50,560	51,253	52,735	51,258	51,581
Securities at amortized cost	60	61	45	46	48	49	50	50	52
	95,192	87,996	90,340	88,365	84,637	83,610	85,672	85,295	86,999
Securities borrowed or purchased under reverse repurchase agreements	26,721	21,253	17,714	13,678	12,993	13,611	9,530	17,024	17,188
Loans									
Residential mortgages	175,276	171,563	166,451	165,858	164,285	162,296	159,834	159,682	158,169
Consumer, credit card and other personal loans	24,528	24,302	24,204	24,239	24,304	24,226	23,958	24,211	24,479
Business and government loans	84,010	82,295	79,578	77,018	74,376	72,254	69,639	66,812	65,482
	283,814	278,160	270,233	267,115	262,965	258,776	253,431	250,705	248,130
Allowance for credit losses	(1,162)	(1,164)	(1,221)	(1,180)	(1,078)	(1,040)	(1,037)	(1,035)	(1,025)
	282,652	276,996	269,012	265,935	261,887	257,736	252,394	249,670	247,105
Segregated fund net assets	28,037	26,637	26,131	24,754	22,963	23,251	22,836	21,356	20,224
Other assets									
Clients' liability under acceptances	—	—	—	—	7	7	7	25	137
Derivative financial instruments	6,969	5,584	6,123	5,861	5,376	5,554	6,080	5,723	5,791
Amounts receivable from clients, brokers and financial institutions	4,141	3,947	5,937	2,801	4,825	3,975	3,232	3,486	5,490
Reinsurance contract assets	2,115	1,675	1,692	1,676	1,611	1,671	1,680	1,622	1,644
Right-of-use assets	458	465	462	476	502	529	543	543	549
Investment property	803	803	975	974	970	945	933	929	914
Property, plant and equipment	1,495	1,510	1,530	1,549	1,560	1,566	1,574	1,587	1,538
Goodwill	596	596	563	563	565	564	564	157	158
Intangible assets	1,217	1,214	1,184	1,186	1,157	1,136	1,116	663	505
Investments in companies accounted for using the equity method	1,246	1,227	1,244	1,477	1,551	1,546	1,511	1,465	1,424
Net defined benefit plan assets	728	676	175	46	610	534	714	679	741
Deferred tax assets	974	1,182	1,316	1,244	1,392	1,341	1,149	1,267	1,270
Other	3,415	3,197	3,263	3,368	3,848	3,764	3,862	3,540	3,402
	24,157	22,076	24,464	21,221	23,974	23,132	22,965	21,686	23,563
TOTAL ASSETS	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558	\$ 398,604	\$ 403,944	\$ 404,268

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at September 30, 2024	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 158,808	\$ 157,760	\$ 153,836	\$ 151,519	\$ 147,918	\$ 147,289	\$ 146,712	\$ 145,377	\$ 142,429
Business and government	137,294	131,925	127,049	127,219	124,936	117,584	114,952	114,172	112,180
Deposit-taking institutions	275	400	304	591	579	666	694	287	843
	296,377	290,085	281,189	279,329	273,433	265,539	262,358	259,836	255,452
Insurance contract liabilities	34,768	33,054	32,618	32,961	30,507	31,288	31,184	30,202	29,260
Other liabilities									
Acceptances	—	—	—	—	7	7	7	25	137
Commitments related to securities sold short	14,172	11,279	12,256	11,686	12,925	10,657	9,153	9,859	13,882
Commitments related to securities lent or sold under repurchase agreements	21,974	18,389	17,954	12,032	13,864	20,502	13,531	24,565	25,714
Derivative financial instruments	6,104	5,798	6,481	6,626	6,509	7,062	6,724	6,691	6,485
Amounts payable to clients, brokers and financial institutions	10,999	10,580	13,392	9,350	9,864	8,545	9,417	8,978	10,466
Lease liabilities	536	542	539	553	578	604	617	622	632
Reinsurance contract liabilities	38	37	37	38	37	38	37	36	37
Segregated fund net liabilities – Investment contracts	24,431	23,117	22,536	21,233	19,600	19,721	19,273	17,826	16,783
Net defined benefit plan net liabilities	717	687	716	867	635	678	659	654	694
Deferred tax liabilities	417	308	270	252	271	267	335	223	141
Other	11,800	10,081	9,720	10,669	9,770	8,794	9,164	9,092	9,265
	91,188	80,818	83,901	73,306	74,060	76,875	68,917	78,571	84,236
Subordinated notes	3,939	3,903	2,942	2,954	2,878	2,913	2,932	2,928	2,920
TOTAL LIABILITIES	426,272	407,860	400,650	388,550	380,878	376,615	365,391	371,537	371,868
EQUITY									
Capital stock	4,731	4,736	4,736	4,731	4,776	4,794	4,795	4,786	4,844
Undistributed surplus earnings	4,657	3,893	3,677	2,668	3,760	3,487	12,049	8,982	8,815
Accumulated other comprehensive income	399	(808)	(963)	(708)	(2,142)	(1,855)	(1,335)	(2,058)	(2,053)
Reserves	27,717	27,730	26,794	26,784	25,904	25,636	16,818	19,802	19,898
Equity – Group's share	37,504	35,551	34,244	33,475	32,298	32,062	32,327	31,512	31,504
Non-controlling interests	901	937	925	915	880	881	886	895	896
TOTAL EQUITY	38,405	36,488	35,169	34,390	33,178	32,943	33,213	32,407	32,400
TOTAL LIABILITIES AND EQUITY	\$ 464,677	\$ 444,348	\$ 435,819	\$ 422,940	\$ 414,056	\$ 409,558	\$ 398,604	\$ 403,944	\$ 404,268

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the nine-month periods ended	
	September 30, 2024	June 30, 2024	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	September 30, 2024	September 30, 2023 ⁽¹⁾
Interest income											
Loans	\$ 3,885	\$ 3,860	\$ 3,620	\$ 3,514	\$ 3,370	\$ 3,064	\$ 2,835	\$ 2,389	\$ 2,137	\$ 11,365	\$ 9,269
Securities	618	631	637	635	630	595	573	439	320	1,886	1,798
	4,503	4,491	4,257	4,149	4,000	3,659	3,408	2,828	2,457	13,251	11,067
Interest expense											
Deposits	2,070	2,016	1,975	1,916	1,699	1,468	1,376	1,244	792	6,061	4,543
Subordinated notes	45	43	35	36	36	42	25	35	18	123	103
Other	473	571	514	501	549	483	466	67	45	1,558	1,498
	2,588	2,630	2,524	2,453	2,284	1,993	1,867	1,346	855	7,742	6,144
Net interest income	1,915	1,861	1,733	1,696	1,716	1,666	1,541	1,482	1,602	5,509	4,923
Insurance service result											
Insurance revenue	2,945	2,829	2,752	2,718	2,656	2,562	2,493	2,480	2,462	8,526	7,711
Insurance service expenses	(3,168)	(2,182)	(2,351)	(2,093)	(2,245)	(2,238)	(2,358)	(2,177)	(2,158)	(7,701)	(6,841)
Net reinsurance service income (expenses)	493	(27)	8	(47)	(20)	(36)	(26)	(40)	(27)	474	(82)
	270	620	409	578	391	288	109	263	277	1,299	788
Net insurance finance result											
Net insurance investment income (loss)	1,560	467	(39)	3,005	(1,363)	249	1,080	286	119	1,988	(34)
Net insurance finance income (expenses)	(1,463)	(244)	375	(2,780)	1,479	(83)	(999)	(30)	(214)	(1,332)	397
Net reinsurance finance income (expenses)	57	14	(26)	115	(65)	11	42	(17)	11	45	(12)
	154	237	310	340	51	177	123	239	(84)	701	351
Net insurance service income	424	857	719	918	442	465	232	502	193	2,000	1,139
Other income											
Deposit and payment service charges	134	129	126	134	119	117	113	115	115	389	349
Lending fees and credit card service revenues	260	238	262	185	258	242	266	256	269	760	766
Brokerage and investment fund services	374	363	376	347	339	400	253	235	235	1,113	992
Management and custodial service fees	219	222	199	207	192	189	163	182	151	640	544
Net other investment income (loss)	(60)	(61)	17	(65)	(30)	41	(18)	22	(116)	(104)	(7)
Foreign exchange income	66	47	48	59	47	47	39	42	19	161	133
Other	53	97	84	57	50	72	78	36	74	234	200
	1,046	1,035	1,112	924	975	1,108	894	888	747	3,193	2,977
Total net revenue	3,385	3,753	3,564	3,538	3,133	3,239	2,667	2,872	2,542	10,702	9,039
Provision for credit losses	105	87	133	231	127	66	105	80	125	325	298
Non-interest expense											
Salaries and employee benefits	1,234	1,445	1,352	1,424	1,272	1,410	1,322	1,351	1,224	4,031	4,004
Professional fees	213	211	168	197	170	233	217	234	270	592	620
Technology	315	292	290	332	279	259	261	252	234	897	799
Commissions	202	174	209	195	181	231	98	77	80	585	510
Occupancy costs	96	99	99	110	96	99	103	97	97	294	298
Communications	86	97	74	100	75	95	88	128	81	257	258
Business and capital taxes	38	37	37	27	29	29	38	21	25	112	96
Other	340	342	327	364	341	324	218	365	306	1,009	883
Gross non-interest expense	2,524	2,697	2,556	2,749	2,443	2,680	2,345	2,525	2,317	7,777	7,468
Non-interest expense included in insurance service expenses	(235)	(250)	(245)	(250)	(240)	(246)	(249)	(262)	(256)	(730)	(735)
Net non-interest expense	2,289	2,447	2,311	2,499	2,203	2,434	2,096	2,263	2,061	7,047	6,733
Operating surplus earnings	991	1,219	1,120	808	803	739	466	529	356	3,330	2,008
Income taxes on surplus earnings	234	301	265	58	189	186	124	71	61	800	499
Surplus earnings before member dividends	757	918	855	750	614	553	342	458	295	2,530	1,509
Member dividends	110	110	110	91	106	109	106	86	106	330	321
Tax recovery on member dividends	(28)	(29)	(29)	(23)	(28)	(29)	(28)	(22)	(28)	(86)	(85)
Net surplus earnings for the period after member dividends	\$ 675	\$ 837	\$ 774	\$ 682	\$ 536	\$ 473	\$ 264	\$ 394	\$ 217	\$ 2,286	\$ 1,273
of which:											
Group's share	\$ 664	\$ 802	\$ 740	\$ 641	\$ 520	\$ 462	\$ 261	\$ 379	\$ 214	\$ 2,206	\$ 1,243
Non-controlling interests' share	11	35	34	41	16	11	3	15	3	80	30

(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 September 30, 2024		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	
	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	\$ 175,276	\$ 458	\$ 171,563	\$ 436	\$ 166,451	\$ 428	\$ 165,858	\$ 375	\$ 164,285	\$ 361	\$ 162,296	\$ 310	\$ 159,834	\$ 271	\$ 159,682	\$ 245	\$ 158,169	\$ 228
Consumer, credit card and other personal loans	24,528	237	24,302	242	24,204	257	24,239	224	24,304	201	24,226	185	23,958	192	24,211	170	24,479	163
Public agency loans ⁽¹⁾	2,968	—	3,001	—	3,188	—	3,388	—	3,167	—	3,408	—	3,299	—	3,520	—	3,133	—
Business loans																		
Agriculture	12,600	418	12,474	402	12,130	403	11,991	352	11,688	346	11,528	244	11,317	168	11,270	158	11,014	137
Mining ⁽²⁾	839	46	1,024	11	863	1	807	1	757	1	610	1	198	1	141	1	155	1
Oil and gas ⁽²⁾	196	—	211	—	294	—	285	—	283	—	276	—	265	—	213	—	221	—
Utilities	3,143	3	2,611	—	2,621	—	2,090	—	1,779	—	1,533	—	1,284	—	1,137	—	1,019	—
Construction	9,240	179	8,926	166	8,310	178	8,062	182	7,905	150	7,684	141	7,213	112	6,660	116	6,308	114
Manufacturing	6,394	263	6,350	232	6,219	244	5,883	231	6,044	175	6,098	172	6,065	164	5,745	160	5,788	123
Wholesale trade	2,942	112	2,905	79	2,772	87	2,712	75	2,795	37	2,690	32	2,692	22	2,623	23	2,523	17
Retail trade	5,719	83	5,763	72	5,636	95	5,933	96	4,991	76	4,775	72	4,608	43	4,337	27	4,167	31
Transportation	1,997	17	1,943	19	1,884	17	1,620	14	1,612	16	1,515	15	1,525	22	1,420	24	1,478	26
Information industry	577	18	590	19	544	16	550	17	573	15	574	2	366	2	305	2	283	2
Finance and insurance	2,233	1	2,109	1	1,860	1	2,105	—	1,985	1	1,822	1	1,843	—	1,627	—	2,089	—
Real estate	19,079	207	18,860	204	18,394	186	17,474	164	16,512	117	16,002	117	15,478	79	15,569	86	15,099	87
Professional services	2,236	20	2,139	20	2,022	11	1,934	10	1,975	8	1,815	7	1,713	6	1,586	6	1,645	4
Management of companies	1,664	17	1,618	13	1,489	12	1,389	10	1,453	10	1,463	10	1,475	9	1,454	3	1,510	4
Administrative services	431	17	406	7	386	7	373	6	383	5	379	5	377	4	393	12	399	13
Education	269	4	252	4	256	4	265	4	264	4	240	4	237	5	241	4	252	7
Health care	4,819	103	4,750	139	4,526	142	4,411	145	4,361	94	4,294	98	4,206	90	4,325	67	4,222	27
Arts and entertainment	801	21	781	17	754	9	769	11	810	7	800	7	791	7	779	6	788	8
Accommodation	2,228	52	2,212	53	2,132	39	2,073	39	2,099	40	2,067	44	2,032	66	2,025	71	1,966	88
Other services	1,963	10	1,860	11	1,813	12	1,588	8	1,693	6	1,500	8	1,407	7	1,435	10	1,397	7
Other businesses	1,672	1	1,510	6	1,485	1	1,316	—	1,247	1	1,181	1	1,248	—	7	—	26	—
Total business loans	\$ 81,042	\$ 1,592	\$ 79,294	\$ 1,475	\$ 76,390	\$ 1,465	\$ 73,630	\$ 1,365	\$ 71,209	\$ 1,109	\$ 68,846	\$ 981	\$ 66,340	\$ 807	\$ 63,292	\$ 776	\$ 62,349	\$ 696
Total loans	\$ 283,814	\$ 2,287	\$ 278,160	\$ 2,153	\$ 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

⁽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 September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 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)										
Canada										
Québec	\$ 250,569	\$ 1,972	\$ 245,927	\$ 1,870	\$ 239,531	\$ 1,874	\$ 237,072	\$ 1,710	\$ 234,555	\$ 1,491
Other Canadian provinces	32,916	315	31,897	283	30,359	276	29,718	254	28,065	180
Total – Canada	\$ 283,485	\$ 2,287	\$ 277,824	\$ 2,153	\$ 269,890	\$ 2,150	\$ 266,790	\$ 1,964	\$ 262,620	\$ 1,671
Other countries	329	—	336	—	343	—	325	—	345	—
Total	\$ 283,814	\$ 2,287	\$ 278,160	\$ 2,153	\$ 270,233	\$ 2,150	\$ 267,115	\$ 1,964	\$ 262,965	\$ 1,671

	As at June 30, 2023		As at March 31, 2023		As at December 31, 2022 Restated		As at September 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)								
Canada								
Québec	\$ 231,758	\$ 1,318	\$ 227,860	\$ 1,129	\$ 226,281	\$ 1,074	\$ 224,685	\$ 966
Other Canadian provinces	26,678	158	25,235	141	24,103	117	23,116	121
Total – Canada	\$ 258,436	\$ 1,476	\$ 253,095	\$ 1,270	\$ 250,384	\$ 1,191	\$ 247,801	\$ 1,087
Other countries	340	—	336	—	321	—	329	—
Total	\$ 258,776	\$ 1,476	\$ 253,431	\$ 1,270	\$ 250,705	\$ 1,191	\$ 248,130	\$ 1,087

Table 5 – Loan and acceptance portfolio by entity

	As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 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)										
Desjardins Group										
Caisse network	\$ 228,032	80.3%	\$ 223,966	80.5%	\$ 218,116	80.7%	\$ 216,822	81.2%	\$ 214,378	81.5%
<i>Fédération des caisses Desjardins du Québec</i>	51,709	18.2	50,195	18.0	48,267	17.9	46,412	17.4	44,909	17.1
Desjardins Financial Security Life Assurance Company	2,491	0.9	2,444	0.9	2,463	0.9	2,516	0.9	2,408	0.9
Other entities	1,582	0.6	1,555	0.6	1,387	0.5	1,365	0.5	1,277	0.5
Total	\$ 283,814	100.0%	\$ 278,160	100.0%	\$ 270,233	100.0%	\$ 267,115	100.0%	\$ 262,972	100.0%

	As at June 30, 2023		As at March 31, 2023		As at December 31, 2022 Restated		As at September 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)								
Desjardins Group								
Caisse network	\$ 212,136	82.0%	\$ 208,927	82.4%	\$ 208,306	83.1%	\$ 205,948	83.0%
<i>Fédération des caisses Desjardins du Québec</i>	42,981	16.6	40,897	16.1	38,779	15.5	38,592	15.5
Desjardins Financial Security Life Assurance Company	2,440	0.9	2,437	1.0	2,487	1.0	2,508	1.0
Other entities	1,226	0.5	1,177	0.5	1,158	0.4	1,219	0.5
Total	\$ 258,783	100.0%	\$ 253,438	100.0%	\$ 250,730	100.0%	\$ 248,267	100.0%

Table 6 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2024						As at June 30, 2024					
	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	\$ 175,276	61.8%	\$ 46,064	82.4%	\$ 458	20.0%	\$ 171,563	61.7%	\$ 43,478	81.4%	\$ 436	20.3%
Consumer, credit card and other personal loans	24,528	8.6	2,400	4.3	237	10.4	24,302	8.7	2,504	4.7	242	11.2
Business and government loans	84,010	29.6	7,421	13.3	1,592	69.6	82,295	29.6	7,433	13.9	1,475	68.5
Total	\$ 283,814	100.0%	\$ 55,885	100.0%	\$ 2,287	100.0%	\$ 278,160	100.0%	\$ 53,415	100.0%	\$ 2,153	100.0%

(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					
	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%
Consumer, credit card and other personal loans	24,479	9.9	2,767	5.7	163	15.0
Business and government loans	65,619	26.4	6,878	14.1	696	64.0
Total	\$ 248,267	100.0%	\$ 48,660	100.0%	\$ 1,087	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				
	September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Gross credit-impaired loans at the beginning of the period	\$ 2,153	\$ 2,150	\$ 1,964	\$ 1,671	\$ 1,476
Gross loans that became credit-impaired since the last period	888	871	930	1,069	823
Loans returned to unimpaired status	(660)	(718)	(645)	(654)	(550)
Write-offs and recoveries	(95)	(150)	(98)	(122)	(76)
Other changes	1	—	(1)	—	(2)
Gross credit-impaired loans at the end of the period	\$ 2,287	\$ 2,153	\$ 2,150	\$ 1,964	\$ 1,671

(in millions of dollars)	For the three-month periods ended			
	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Gross credit-impaired loans at the beginning of the period	\$ 1,270	\$ 1,191	\$ 1,087	\$ 1,058
Gross loans that became credit-impaired since the last period	834	670	675	545
Loans returned to unimpaired status	(550)	(528)	(500)	(463)
Write-offs and recoveries	(77)	(61)	(71)	(54)
Other changes	(1)	(2)	—	1
Gross credit-impaired loans at the end of the period	\$ 1,476	\$ 1,270	\$ 1,191	\$ 1,087

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.