

Desjardins Sustainable Portfolios

Quarterly Report 2024-12-31

Market Overview

Market Returns as of 2024-12-31 (%)



	3 months	6 months	1 year	3 years	5 years	10 years
Fixed Income						
FTSE Canada Universe Bond Index	- 0,04	4,62	4,23	- 0,60	0,79	1,98
Bloomberg Barclays Multiverse (CAD Hedged)	- 1,26	2,73	2,66	- 1,07	0,14	1,77
Equities						
MSCI Canada Index (total return)	4,71	16,00	22,97	9,50	11,50	8,77
MSCI USA Index (CAD) (total return)	9,43	14,44	36,43	13,39	16,96	15,56
MSCI EAFE Index (CAD) (total return)	- 2,13	3,71	13,81	6,68	7,44	8,02
MSCI Emerging Markets Index (CAD) (total return)	- 1,88	5,47	17,85	2,88	4,24	6,31
MSCI ACWI ex/Canada (CAD) (total return)	5,27	11,01	27,63	10,09	12,52	12,05

Sources : Desjardins Investments inc., Morningstar inc.

Equity Market Overview

Contributors/Detractors (sector contributions % to total return)

Regions	Contributors		Detractors	
	Sector	Contribution	Sector	Contribution
Canada	Financial Services	2,4	Basic Materials	-0,5
	Technology	2,0	Communication Services	-0,2
	Energy	1,1	Industrials	-0,1
United States	Technology	3,8	Healthcare	-0,5
	Consumer Cyclical	2,1	Basic Materials	-0,1
	Financial Services	1,9	Real Estate	0,0
Emerging Markets	Technology	1,8	Consumer Cyclical	-1,2
	Financial Services	0,3	Basic Materials	-0,9
	Real Estate	0,0	Consumer Defensive	-0,4
Europe Australasia Far East (EAFE)	Financial Services	0,8	Healthcare	-1,2
	Consumer Cyclical	0,2	Basic Materials	-0,9
	Communication Services	0,1	Consumer Defensive	-0,6

Fixed Income Market Overview

Contributors/Detractors (total return)

FTSE Canada	- 0,04	Bloomberg Multiverse	-1,3
Canada Government	- 0,40	USA Universe	3,5
Canada Corporate	1,03	Global Universe	1,0
		High Yield Universe	6,1
		Canada Universe	0,0

Portfolio Performance (Class A) as of 2024-12-31 (%)

	3 months	1 year	3 years	5 years	10 years	Since Inception	Inception Date
Desjardins Sustainable Conservative	0,01	6,22	- 0,98	1,25	2,26	3,68	2009-01-20
Desjardins Sustainable Moderate	0,25	7,52	- 0,55	0,00	0,00	2,72	2020-04-14
Desjardins Sustainable Balanced	0,60	6,22	9,48	0,13	3,48	3,83	2009-01-20
Desjardins Sustainable Growth	0,82	10,74	0,54	4,18	4,55	4,38	2000-01-10
Desjardins Sustainable Maximum Growth	1,26	13,37	1,45	5,82	5,94	7,45	2009-01-20
Desjardins Sustainable 100% Equity	1,74	16,09	2,36	7,44	0,00	8,02	2019-07-08

Unlike the benchmark, the portfolio's performance is net of fees and expenses

* In compliance with current legislation fund performance information cannot be published for funds with history of less than one year.

Sources : Desjardins Investments inc., Morningstar inc.

Performance Overview

Contributors and Detractors

Performance Attribution	Contributors		Detractors	
	Name	Contribution	Name	Contribution
Regions	North America	3,4%	Europe	-0,9%
	Unclassified	0,2%	Asia Pacific	-0,1%
	Far East	0,0%	Latin America	-0,1%
Sectors	Information Technology	1,8%	Materials	-0,6%
	Financials	1,3%	Health Care	-0,5%
	Consumer Discretionary	0,4%	Utilities	-0,2%
	Communication Services	0,2%	Real Estate	-0,1%
Securities	Shopify Inc Registered Shs -A- Subord Vt	0,5%	BCE Inc	-0,2%
	Broadcom Inc	0,3%	Teck Resources Ltd Class B (Sub Voting)	-0,2%
	Apple Inc	0,2%	The Toronto-Dominion Bank	-0,1%
	JPMorgan Chase & Co	0,2%	Canadian Pacific Kansas City Ltd	-0,1%
	Alphabet Inc Class A	0,2%	DSM Firmenich AG	-0,1%
	Brookfield Corp Registered Shs -A- Limite	0,2%	Novo Nordisk AS ADR	-0,1%
	Amazon.com Inc	0,2%	CVS Health Corp	-0,1%
	Visa Inc Class A	0,2%	Danaher Corp	-0,1%
	Atkinsrealis Group Inc	0,2%	Canadian National Railway Co	-0,1%
	NVIDIA Corp	0,2%	Sika AG	-0,1%
Style and Market Cap	Large Blend	1,3%	Mid Value	-0,2%
	Large Growth	1,1%	Mid Blend	-0,1%
	Mid Growth	0,3%	Large Value	-0,1%

Values shown above are from the Desjardins Sustainable Balanced portfolio

Portfolio Contributions to Total Return (Class A) as of 2024-12-31 (%)

Contributors

Portfolios	Underlying Assets	Weight	Return	Contribution
Desjardins Sustainable Conservative	Desjardins Sustainable American Equity A	6,0%	6,5%	0,4%
	Desjardins Sustainable Canadian Equity A	6,5%	2,2%	0,1%
	Desjardins Sustainable Canadian Bond I	37,3%	0,3%	0,1%
Desjardins Sustainable Moderate	Desjardins Sustainable American Equity A	8,2%	6,5%	0,5%
	Desjardins Sustainable Canadian Equity A	9,3%	2,2%	0,2%
	Desjardins Sustainable Canadian Bond I	31,0%	0,3%	0,1%
Desjardins Sustainable Balanced	Desjardins Sustainable American Equity A	11,4%	6,5%	0,7%
	Desjardins Sustainable Canadian Equity A	13,3%	2,2%	0,3%
	Desjardins Sustainable Global Div I	3,5%	3,4%	0,1%
Desjardins Sustainable Growth	Desjardins Sustainable American Equity A	13,6%	6,5%	0,9%
	Desjardins Sustainable Canadian Equity A	15,9%	2,2%	0,4%
	Desjardins Sustainable Global Div I	4,1%	3,4%	0,1%
Desjardins Sustainable Maximum Growth	Desjardins Sustainable American Equity A	17,4%	6,5%	1,1%
	Desjardins Sustainable Canadian Equity A	20,9%	2,2%	0,5%
	Desjardins Sustainable Amer Sm Cap Eq I	2,6%	6,8%	0,2%
Desjardins Sustainable 100% Equity	Desjardins Sustainable American Equity A	21,1%	6,5%	1,4%
	Desjardins Sustainable Canadian Equity A	26,2%	2,2%	0,6%
	Desjardins Sustainable Global Div I	6,4%	3,4%	0,2%

Detractors

Portfolios	Underlying Assets	Weight	Return	Contribution
Desjardins Sustainable Conservative	Desjardins Global Government Bd Idx I	11,5%	-1,6%	-0,2%
	Desjardins Sustainable Global Opports I	1,6%	-7,1%	-0,1%
	Desjardins Sustainable Cleantech I	1,4%	-5,4%	-0,1%
Desjardins Sustainable Moderate	Desjardins Sustainable Global Opports I	2,2%	-7,1%	-0,2%
	Desjardins Global Government Bd Idx I	9,8%	-1,6%	-0,2%
	Desjardins Sustainable Cleantech I	2,0%	-5,4%	-0,1%
Desjardins Sustainable Balanced	Desjardins Sustainable Global Opports I	3,0%	-7,1%	-0,2%
	Desjardins Sustainable Cleantech I	2,7%	-5,4%	-0,1%
	Desjardins Sustainable International EqA	4,3%	-2,8%	-0,1%
Desjardins Sustainable Growth	Desjardins Sustainable Global Opports I	3,6%	-7,1%	-0,3%
	Desjardins Sustainable Cleantech I	3,2%	-5,4%	-0,2%
	Desjardins Sustainable International EqA	5,0%	-2,8%	-0,1%
Desjardins Sustainable Maximum Growth	Desjardins Sustainable Global Opports I	4,6%	-7,1%	-0,3%
	Desjardins Sustainable Cleantech I	4,1%	-5,4%	-0,2%
	Desjardins Sustainable International EqA	6,4%	-2,8%	-0,2%
Desjardins Sustainable 100% Equity	Desjardins Sustainable Global Opports I	5,6%	-7,1%	-0,4%
	Desjardins Sustainable Cleantech I	4,6%	-5,4%	-0,2%
	Desjardins Sustainable International EqA	7,8%	-2,8%	-0,2%

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