

Sustainable Portfolios

Quarterly Report as of 2024-09-30



Markets Overview

Markets Returns as of 2024-09-30 (%)

	3 months	1 year	3 years	5 years	10 years
Fixed Income					
FTSE Canada Universe Bond Index	4,66	12,89	-0,10	0,63	2,25
Bloomberg Barclays Multiverse (CAD Hedged)	4,03	9,91	-0,65	0,31	2,12
Growth					
MSCI Canada Index (total return)	10,78	27,65	10,31	11,11	8,15
MSCI USA Index (CAD) (total return)	4,58	36,12	13,50	16,41	15,47
MSCI EAFE Index (CAD) (total return)	5,97	25,28	8,32	9,16	8,25
MSCI Emerging Markets Index (CAD) (total return)	7,49	26,44	3,00	6,58	6,41
MSCI ACWI ex/Canada IMI (CAD) (total return)	5,46	31,58	10,30	12,89	11,99

Sources : Desjardins Investments inc., Morningstar inc.

Stock Market Overview

Leaders/Detractors (sector's contribution on total return)

Regions	Leaders		Detractors	
Canada	Finances	6,0%	Real Estate	0,1%
	Information Technology	1,4%	Communication Services	0,2%
	Materials	1,2%	Consumer Staples	0,3%
United States	Finances	1,1%	Energy	-0,1%
	Industrials	0,9%	Communication Services	0,0%
	Consumer Discretionary	0,7%	Information Technology	0,2%
Emerging Markets	Finances	1,8%	Information Technology	-0,3%
	Industries	1,4%	Energy	-0,3%
	Consumer Staples	0,8%	Immobilier	0,3%
Europe Australasia Far East (EAFE)	Consumer Discretionary	2,9%	Information Technology	-1,0%
	Finances	2,1%	Energy	-0,1%
	Communication Services	1,3%	Unclassified	0,1%

Bond Market Overview

Leaders/Detractors (total return)

FTSE Canada		Bloomberg Multiverse	
FTSE Canada	4,7%	Bloomberg Multiverse	4,0%
Canada Government	—	USA Universe	3,9%
Canada Corporate	—	Global Universe	5,6%
		High Yield Universe	4,9%
		Canada Universe	4,5%

Portfolio Returns (Class A) as of 2024-09-30 (%)

	Inception Date	Since Inception	3 months	1 year	3 years	5 years	10 years
Desjardins Sustainable Conservative A	2009-01-20	3,82	4,90	14,50	-0,38	1,45	2,41
Desjardins Sustainable Moderate A	2020-04-14	2,30	5,18	15,72	0,11	—	—
Desjardins Sustainable Balanced A	2009-01-20	5,16	5,59	17,61	0,91	3,77	3,88
Desjardins Sustainable Growth Port A	2000-01-10	—	5,86	18,83	1,40	4,62	4,60
Desjardins Sustainable Maximum Growth A	2009-01-20	7,54	6,39	21,37	2,46	6,43	5,94
Desjardins Sustainable 100% Equity A	2019-07-08	8,10	6,94	23,98	3,57	8,23	—

Unlike the benchmark, the portfolio's performance is net of fees and expenses
Sources : Desjardins Investments inc., Morningstar inc.

Performance Overview

Leaders and Detractors

Performance Decomposition	Leaders	Detractors
Regions	Amérique du Nord	5,61% Latin America 0,07%
	Europe	1,11% Unclassified 0,11%
	Asia Pacific	0,51% Far East 0,25%
Sectors	Financials	2,63% Energy -0,03%
	Industrials	1,07% Unclassified 0,00%
	Materials	0,88% Communication Services 0,14%
	Health Care	0,85% Utilities 0,22%
Securities	Royal Bank of Canada	0,36% Microsoft Corp -0,17%
	Brookfield Corp Registered Shs -A- Limited Vtg	0,31% Alphabet Inc Class A -0,12%
	Agnico Eagle Mines Ltd	0,26% Lam Research Corp -0,11%
	The Toronto-Dominion Bank	0,17% ASML Holding NV -0,09%
	Constellation Software Inc	0,17% Samsung Electronics Co Ltd -0,09%
	Bank of Nova Scotia	0,17% Moderna Inc -0,09%
	Shopify Inc Registered Shs -A- Subord Vtg	0,15% Novo Nordisk AS ADR -0,09%
	Apple Inc	0,14% DexCom Inc -0,07%
	Wheaton Precious Metals Corp	0,13% Novo Nordisk AS Class B -0,07%
Accenture PLC Class A	0,11% ASML Holding NV ADR -0,07%	
Style and Capitalization	Large Blend	2,67% Small Value -0,04%
	Large Growth	1,73% Unclassified 0,02%
	Large Value	1,50% Small Blend 0,15%

Values shown above are from a Sustainable Growth portfolio

Portfolio's Contribution to Total Return (Class A) as of 2024-09-30 (%)

Leaders		Return (%)	Weight (%)	Contribution (%)
Sustainable Conservative	Desjardins Sustainable Canadian Equity A	11,5%	6,0%	0,4%
	Desjardins Sustainable American Equity A	3,9%	5,7%	0,7%
	Desjardins Sustainable International EqA	8,4%	2,5%	0,2%
Sustainable Moderate	Desjardins Sustainable Canadian Equity A	11,5%	8,6%	0,5%
	Desjardins Sustainable American Equity A	3,9%	8,0%	0,9%
	Desjardins Sustainable International EqA	8,4%	3,2%	0,2%
Sustainable Balanced	Desjardins Sustainable Canadian Equity A	11,5%	12,4%	0,7%
	Desjardins Sustainable American Equity A	3,9%	11,1%	1,3%
	Desjardins Sustainable International EqA	8,4%	4,2%	0,3%
Sustainable Growth	Desjardins Sustainable Canadian Equity A	11,5%	14,9%	0,9%
	Desjardins Sustainable American Equity A	3,9%	13,2%	1,5%
	Desjardins Sustainable International EqA	8,4%	4,9%	0,3%
Sustainable Maximum Growth	Desjardins Sustainable Canadian Equity A	11,5%	19,7%	1,2%
	Desjardins Sustainable American Equity A	3,9%	17,0%	2,0%
	Desjardins Sustainable International EqA	8,4%	6,4%	0,5%
Sustainable 100% Equity	Desjardins Sustainable Canadian Equity A	11,5%	24,9%	1,5%
	Desjardins Sustainable American Equity A	3,9%	20,9%	2,5%
	Desjardins Sustainable International EqA	8,4%	7,9%	0,6%
Detractors		Return (%)	Weight (%)	Contribution (%)
Sustainable Conservative	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Sustainable Moderate	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Sustainable Balanced	Morningstar US Market NR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar Canada GR CAD	—	0,0%	-
Sustainable Growth	Morningstar US Market NR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar Canada GR CAD	—	0,0%	-
Sustainable Maximum Growth	Morningstar US Market NR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar Canada GR CAD	—	0,0%	-
Sustainable 100% Equity	Unclassified	—	0,0%	-
	Desjardins Sustainable Intl Sm Cap Eq I	5,9%	1,7%	-
	Desjardins Sustainable Canadian Eq Inc I	12,2%	2,8%	-

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