

# Desjardins Sustainable Portfolios

Quarterly Report 2025-03-31



## Market Overview

Market Returns as of 2025-03-31 (%)

	3 months	6 months	1 year	3 years	5 years	10 years
<b>Fixed Income</b>						
FTSE Canada Universe Bond Index	2,02	1,98	7,65	2,50	0,88	1,77
Bloomberg Barclays Multiverse (CAD Hedged)	0,80	- 0,46	3,53	0,89	0,17	1,63
<b>Equities</b>						
MSCI Canada Index (total return)	1,38	6,15	16,59	8,71	16,99	8,61
MSCI USA Index (CAD) (total return)	- 4,44	4,57	15,05	14,12	18,85	13,85
MSCI EAFE Index (CAD) (total return)	7,08	4,81	12,11	11,75	12,56	7,27
MSCI Emerging Markets Index (CAD) (total return)	3,08	1,14	15,55	6,84	8,62	5,45
MSCI ACWI ex/Canada (CAD) (total return)	- 1,51	3,68	13,48	12,11	15,76	10,56

Sources : Desjardins Investments inc., Morningstar inc.

## Equity Market Overview

### Contributors/Detractors (sector contributions % to total return)

Regions	Contributors		Detractors	
	Sector	Contribution	Sector	Contribution
Canada	Basic Materials	2,1	Technology	-0,7
	Energy	0,6	Financial Services	-0,4
	Utilities	0,3	Industrials	-0,2
United States	Healthcare	0,6	Technology	-4,0
	Financial Services	0,3	Consumer Cyclical	-1,5
	Energy	0,3	Communication Services	-0,6
Emerging Markets	Consumer Cyclical	1,7	Technology	-2,1
	Financial Services	1,4	Real Estate	0,0
	Communication Services	1,1	Industrials	0,0
Europe Australasia Far East (EAFE)	Financial Services	3,2	Technology	-0,2
	Industrials	1,2	Consumer Cyclical	0,0
	Consumer Defensive	0,6	Real Estate	0,0

## Fixed Income Market Overview

### Contributors/Detractors (total return)

FTSE Canada	2,02	Bloomberg Multiverse	0,8
Canada Government	2,09	USA Universe	2,7
Canada Corporate	1,81	Global Universe	2,7
		High Yield Universe	1,9
		Canada Universe	1,9

## Portfolio Performance (Class A) as of 2025-03-31 (%)

	3 months	1 year	3 years	5 years	10 years	Since Inception	Inception Date
Desjardins Sustainable Conservative	0,59	5,63	1,71	2,43	1,84	3,66	2009-01-20
Desjardins Sustainable Moderate	0,36	5,88	2,10	0,00	0,00	2,66	2020-04-14
Desjardins Sustainable Balanced	- 0,05	0,55	6,23	2,71	5,00	3,26	2009-01-20
Desjardins Sustainable Growth	- 0,21	6,53	3,11	6,08	3,90	4,32	2000-01-10
Desjardins Sustainable Maximum Growth	- 0,81	6,89	3,89	8,18	5,15	7,28	2009-01-20
Desjardins Sustainable 100% Equity	- 1,18	7,56	4,77	10,31	0,00	7,44	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	Europe	0,4%	North America	-0,8%
	Asia Pacific	0,1%	Far East	-0,1%
	Latin America	0,1%	Unclassified	0,0%
Sectors	Materials	0,8%	Information Technology	-2,3%
	Health Care	0,5%	Industriels	-0,1%
	Consumer Staples	0,4%	Consumer Discretionary	-0,1%
	Financials	0,4%	Communication Services	-0,1%
Securities	Agnico Eagle Mines Ltd	0,5%	Microsoft Corp	-0,3%
	Wheaton Precious Metals Corp	0,4%	Broadcom Inc	-0,3%
	The Toronto-Dominion Bank	0,2%	NVI DIA Corp	-0,2%
	\Neste Connections Inc	0,1%	Alphabet Inc Class A	-0,2%
	CVS Health Corp	0,1%	Apple Inc	-0,2%
	Visa Inc Class A	0,1%	Amazon.com Inc	-0,1%
	Intact Financial Corp	0,1%	Accenture PLC Class A	-0,1%
	Essilorluxottica	0,1%	Service Now Inc	-0,1%
	Republic Services Inc	0,1%	Brookfield Corp Registered Shs -A- Limite	-0,1%
	American Water Works Co Inc	0,1%	Taiwan Semiconductor Manufacturing Co	-0,1%
Style and Market Cap	Large Value	0,7%	Small Value	-0,3%
	Mid Value	0,1%	Large Blend	-0,2%
	Unclassified	0,0%	Large Growth	-0,2%

Values shown above are from the Desjardins Sustainable Balanced portfolio

## Portfolio Contributions to Total Return (Class A) as of 2025-03-31 (%)

### Contributors

Portfolios	Underlying Assets	Weight	Return	Contribution
Desjardins Sustainable Conservative	Desjardins Sustainable Canadian Bond I	37,7%	2,0%	0,7%
	Desjardins Sustainable Canadian Corp BdI	8,5%	1,7%	0,1%
	Desjardins Sustainable Canadian Equity A	6,8%	1,9%	0,1%
Desjardins Sustainable Moderate	Desjardins Sustainable Canadian Bond I	30,9%	2,0%	0,6%
	Desjardins Sustainable Canadian Equity A	9,2%	1,9%	0,2%
	Desjardins Low Volatility Glbl Eq I	2,4%	5,0%	0,1%
Desjardins Sustainable Balanced	Desjardins Sustainable Canadian Bond I	21,8%	2,0%	0,4%
	Desjardins Sustainable Canadian Equity A	12,7%	1,9%	0,3%
	Desjardins Low Volatility Glbl Eq I	3,4%	5,0%	0,2%
Desjardins Sustainable Growth	Desjardins Sustainable Canadian Equity A	15,0%	1,9%	0,4%
	Desjardins Sustainable Canadian Bond I	16,5%	2,0%	0,3%
	Desjardins Low Volatility Glbl Eq I	4,0%	5,0%	0,2%
Desjardins Sustainable Maximum Growth	Desjardins Sustainable Canadian Equity A	19,8%	1,9%	0,5%
	Desjardins Low Volatility Glbl Eq I	5,2%	5,0%	0,3%
	Desjardins Sustainable Canadian Bond I	6,2%	2,0%	0,1%
Desjardins Sustainable 100% Equity	Desjardins Sustainable Canadian Equity A	26,1%	1,9%	0,5%
	Desjardins Low Volatility Glbl Eq I	6,2%	5,0%	0,3%
	Desjardins Sustainable International EqA	8,5%	3,1%	0,2%

### Detractors

Portfolios	Underlying Assets	Weight	Return	Contribution
Desjardins Sustainable Conservative	Desjardins Sustainable American Equity A	6,0%	-6,5%	-0,4%
	Desjardins Sustainable Cleantech I	1,4%	-4,5%	-0,1%
	Desjardins Sustainable Diversity I	1,6%	-2,0%	0,0%
Desjardins Sustainable Moderate	Desjardins Sustainable American Equity A	7,6%	-6,5%	-0,3%
	Desjardins Sustainable Cleantech I	1,8%	-4,5%	-0,1%
	Desjardins Sustainable Diversity A	2,2%	-2,6%	-0,1%
Desjardins Sustainable Balanced	Desjardins Sustainable American Equity A	11,2%	-6,5%	-0,6%
	Desjardins Sustainable Cleantech I	2,5%	-4,5%	-0,1%
	Desjardins Sustainable Global Opports I	3,1%	-2,1%	-0,1%
Desjardins Sustainable Growth	Desjardins Sustainable American Equity A	13,1%	-6,5%	-0,7%
	Desjardins Sustainable Cleantech I	3,0%	-4,5%	-0,1%
	Desjardins Sustainable Global Opports I	3,7%	-2,1%	-0,1%
Desjardins Sustainable Maximum Growth	Desjardins Sustainable American Equity A	16,7%	-6,5%	-0,9%
	Desjardins Sustainable Cleantech I	3,8%	-4,5%	-0,2%
	Desjardins Sustainable Global Opports I	4,8%	-2,1%	-0,1%
Desjardins Sustainable 100% Equity	Desjardins Sustainable American Equity A	21,7%	-6,5%	-1,4%
	Desjardins Sustainable Cleantech I	4,3%	-4,5%	-0,2%
	Desjardins Sustainable Global Opports I	5,7%	-2,1%	-0,1%

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