# Pillar 3 Report (unaudited)

## For the period ended September 30, 2025

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# NOTES TO THE READER

## USE OF THIS DOCUMENT

The Pillar 3 Report (this document) is designed to support the transparency and disclosure of additional information on Desjardins Group's capital and risk management so that the various financial market participants can assess its risk profile and 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 Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at Desjardins.com and on the SEDAR+ website at www.sedarplus.com (under the Fédération des caisses Desjardins du Québec profile). This document should also be used as a supplement to the document entitled "Additional Financial Information" of Desjardins Group, which is also available on its website.

Certain information relevant to Pillar 3 is disclosed in these documents. Annually, a reference table entitled "Information disclosed in separate reports" is presented under each regulatory requirement, when applicable. Such table outlines the Pillar 3 requirements that are not directly addressed in this document and refers the reader to the appropriate sections of separate documents.

Disclosures in this report have been prepared in accordance with the following guidelines issued by the Autorité des marchés financiers (AMF):
- *Pillar 3 Disclosure Requirements Guideline;*
- *Total Loss Absorbing Capacity Guideline;*
- *Capital Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives. In February 2025, the AMF issued a revised version of this guideline proposing, among others, changes to the principles related to non-viability contingent capital instruments as well as harmonization and clarification amendments. These changes became effective on January 1, 2025.

These guidelines are available on the AMF's website at https://lautorite.qc.ca (some documents are in French only). The Basel Committee requirements, from which the AMF guidelines are derived, can be found at https://www.bis.org.

Unless indicated otherwise, all amounts are in Canadian dollars.

## SCOPE OF THIS DOCUMENT

The financial information presented in this document relates to Desjardins Group, which is made up of the Desjardins caisses in Quebec and Caisse Desjardins Ontario Credit Union Inc. (the caisses), the Fédération des caisses Desjardins du Québec (the Federation) and its subsidiaries as well as the Fonds de sécurité Desjardins. 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.

The information on capital and risks presented in this document is mainly prepared using the regulatory scope in accordance with Basel III. This scope differs from the accounting scope as investments in insurance subsidiaries are excluded from it through capital deductions. The information presented results from combining accounting and regulatory data. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the document entitled "Enhancing the Risk Disclosures of Banks".

## CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

Desjardins Group’s public communications include from time to time oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Quebec, Canada and the United States. Forward-looking statements are found in this MD&A and may also be incorporated in other filings with Canadian regulators or in any other communications. In addition, Desjardins Group's representatives may make oral forward-looking statements to investors, the media and others.

The forward-looking statements include, but are not limited to, comments on Desjardins Group's objectives regarding financial performance, priorities, vision, operations, targets and commitments, its strategies to achieve them, its results and its financial position, economic as well as financial market conditions, the outlook for the Quebec, Canadian, U.S. and global economies, and the regulatory environment in which we operate. Such forward-looking statements are typically identified by words or phrases such as "target," "objective," "timing," "outlook," "believe," "predict," "foresee," "expect," "intend," "have as a goal," "estimate," "plan," "forecast," "anticipate," "aim," "propose," "should" and "may," words and expressions of similar import, and future and conditional verbs, in all grammatical variants.

By their very nature, such statements require us to make assumptions, and are subject to uncertainties and inherent risks, both general and specific. Desjardins Group cautions readers against placing undue reliance on forward-looking statements when making decisions since a number of factors, many of which are beyond Desjardins Group's control and the effects of which can be difficult to predict, could influence, individually or collectively, the accuracy of the assumptions, predictions, forecasts or other forward-looking statements, including those in this MD&A. Although Desjardins Group believes that the expectations expressed in these forward-looking statements are reasonable and founded on valid bases, it cannot guarantee that these expectations will materialize or prove to be accurate. It is also possible that these assumptions, predictions, forecasts or other forward-looking statements, as well as Desjardins Group's objectives and priorities, may not materialize or may prove to be inaccurate, and that actual future results, conditions, actions or events may differ materially from targets, expectations, estimates or intentions that have been explicitly or implicitly put forward. Readers who rely on these forward-looking statements must carefully consider these risk factors and other uncertainties and potential events, including the uncertainty inherent in forward-looking statements.

Any forward-looking statements contained in this MD&A represent the views of management only as at the date hereof, and are presented for the purpose of assisting readers in understanding and interpreting Desjardins Group’s financial position as at the dates indicated or its results for the periods then ended, as well as its strategic priorities and objectives as considered as at the date hereof. These forward-looking statements may not be appropriate for other purposes. Desjardins Group does not undertake to update any oral or written forward-looking statements that could be made from time to time by or on behalf of Desjardins Group, except as required under applicable securities legislation.

## DISCLOSURE POLICY

Desjardins Group has a disclosure policy with respect to material financial disclosures (the Policy), which is approved by the Board of Directors and defines the control processes and internal procedures in that regard.

The main components of the Policy apply to the material financial documents of Desjardins Group and its reporting issuers, as well as to documents filed with regulatory authorities. In particular, the Policy outlines the guiding principles for disclosure that apply to these documents, including the Pillar 3 disclosures, the existence and maintenance of a process to control and validate material financial disclosures and the responsibility of the Board of Directors and senior management for implementing an effective internal control structure with respect to disclosing material information and ensuring such structure is in place.

# OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK-WEIGHTED ASSETS

### Template KM1 – Key metrics (at consolidated group level)

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | (in millions of dollars) | **As at September 30, 2025** | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
| | **Available capital** | | | | | |
| 1 | Tier 1A capital | **35,484** | 34,543 | 34,061 | 33,157 | 32,630 |
| 2 | Tier 1 | **35,484** | 34,543 | 34,061 | 33,157 | 32,630 |
| 3 | Total capital | **39,409** | 38,447 | 38,357 | 36,269 | 35,712 |
| | **Risk-weighted assets** | | | | | |
| 4 | Total risk-weighted assets (RWA) | **153,868** | 150,888 | 151,882 | 149,621 | 148,937 |
| 4a | Total risk-weighted assets (pre-floor) | **153,868** | 150,888 | 151,882 | 149,621 | 148,937 |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| 5 | Tier 1A ratio | **23.1%** | 22.9% | 22.4% | 22.2% | 21.9% |
| 5b | Tier 1A ratio (pre-floor ratio) | **23.1%** | 22.9% | 22.4% | 22.2% | 21.9% |
| 6 | Tier 1 ratio | **23.1%** | 22.9% | 22.4% | 22.2% | 21.9% |
| 6b | Tier 1 ratio (pre-floor ratio) | **23.1%** | 22.9% | 22.4% | 22.2% | 21.9% |
| 7 | Total capital ratio | **25.6%** | 25.5% | 25.3% | 24.2% | 24.0% |
| 7b | Total capital ratio (pre-floor ratio) | **25.6%** | 25.5% | 25.3% | 24.2% | 24.0% |
| | **Additional Tier 1A buffer requirements as a percentage of RWA** | | | | | |
| 8 | Capital conservation buffer requirement | **2.5%** | 2.5% | 2.5% | 2.5% | 2.5% |
| 9 | Countercyclical buffer requirement | **—%** | —% | —% | —% | —% |
| 10 | D-SIB additional requirements | **1.0%** | 1.0% | 1.0% | 1.0% | 1.0% |
| 11 | Total of Tier 1A specific buffer requirements (row 8 + row 9 + row 10) | **3.5%** | 3.5% | 3.5% | 3.5% | 3.5% |
| 12 | Tier 1A capital available after meeting minimum capital requirements | **17.6%** | 17.5% | 17.3% | 16.2% | 16.0% |
| | **Basel III leverage ratio** | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | **470,392** | 463,163 | 451,038 | 434,089 | 427,197 |
| 14 | Basel III leverage ratio (row 2 / row 13) | **7.5%** | 7.5% | 7.6% | 7.6% | 7.6% |
| 14b | Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | **N/A** | N/A | N/A | N/A | N/A |
| | **Liquidity Coverage Ratio (LCR)** | | | | | |
| 15 | Total high-quality liquid assets | **65,818** | 65,383 | 63,085 | 58,052 | 57,802 |
| 16 | Total net cash outflow | **39,381** | 40,645 | 36,699 | 35,162 | 34,760 |
| 17 | LCR ratio | **167%** | 161% | 172% | 165% | 166% |
| | **Net Stable Funding Ratio (NSFR)** | | | | | |
| 18 | Total available stable funding | **284,020** | 278,165 | 273,587 | 266,482 | 263,085 |
| 19 | Total required stable funding | **214,679** | 212,213 | 208,655 | 206,469 | 205,123 |
| 20 | NSFR ratio | **132%** | 131% | 131% | 129% | 128% |

**Template KM2 – Key metrics – TLAC requirements (at resolution group level[1])**

| | (in millions of dollars) | a<br>As at September 30, 2025 | b<br>As at June 30, 2025 | c<br>As at March 31, 2025 | d<br>As at December 31, 2024 | e<br>As at September 30, 2024 |
|---|---|---|---|---|---|---|
| 1 | Total loss-absorbing capacity (TLAC) available[2] | **51,888** | 48,541 | 48,615 | 47,797 | 47,188 |
| 2 | Total RWA at the level of the resolution group | **148,854** | 146,087 | 147,079 | 145,372 | 145,004 |
| 3 | TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%) | **34.9%** | 33.2% | 33.1% | 32.9% | 32.5% |
| 4 | Leverage ratio exposure measure at the level of the resolution group | **462,609** | 455,892 | 443,245 | 427,337 | 421,041 |
| 5 | TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) | **11.2%** | 10.6% | 11.0% | 11.2% | 11.2% |
| 6a | Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? | **yes** | yes | yes | yes | yes |
| 6b | Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? | **no** | no | no | no | no |
| 6c | If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied | **N/A** | N/A | N/A | N/A | N/A |

(1) The data in this template differ from those presented in Template CC1 because they refer to the resolution group that excludes Caisse Desjardins Ontario Credit Union Inc.

(2) Issuance of $4.8 billion of debt eligible to qualify under the TLAC Guideline during the first nine months of 2025.

**Template OV1 – Overview of risk-weighted assets (RWA)**

| | | a | b | | | | c |
|---|---|---|---|---|---|---|---|
| | | RWA | | | | | Minimum capital requirements[1] |
| | (in millions of dollars) | **As at September 30, 2025** | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 | **As at September 30, 2025** |
| 1 | Credit risk (excluding counterparty credit risk) | **103,850** | 102,543 | 102,670 | 103,042 | 103,224 | **8,308** |
| 2 | Of which: Standardized Approach (SA) | **25,836** | 24,785 | 26,320 | 29,054 | 29,304 | **2,067** |
| 3 | Of which: Foundation Internal Ratings-Based (FIRB) Approach | **12,862** | 12,310 | 11,651 | 10,177 | 10,259 | **1,029** |
| 4 | Of which: Supervisory Slotting Approach | **—** | — | — | — | — | **—** |
| 5 | Of which: Advanced Internal Ratings-Based (AIRB) Approach | **65,152** | 65,448 | 64,699 | 63,811 | 63,661 | **5,212** |
| 6 | Counterparty credit risk (CCR) | **4,311** | 4,033 | 4,733 | 4,200 | 3,839 | **344** |
| 7 | Of which: Standardized Approach for counterparty credit risk | **3,891** | 3,517 | 3,543 | 3,323 | 2,961 | **310** |
| 8 | Of which: IMM | **—** | — | — | — | — | **—** |
| 9 | Of which: other CCR | **420** | 516 | 1,190 | 877 | 878 | **34** |
| 10 | Credit valuation adjustment (CVA) | **3,609** | 3,273 | 3,208 | 2,715 | 2,972 | **289** |
| 11 | Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period | **—** | — | — | — | — | **—** |
| 12 | Equity investments in funds – look-through approach | **741** | 706 | 585 | 674 | 647 | **59** |
| 13 | Equity investments in funds – mandate-based approach | **138** | 171 | 256 | 233 | 234 | **11** |
| 14 | Equity investments in funds – fall-back approach | **—** | — | — | — | — | **—** |
| 15 | Settlement risk | **—** | — | — | — | — | **—** |
| 16 | Securitization exposures in the banking book | **209** | 124 | 283 | 284 | 317 | **17** |
| 17 | Of which: Securitization IRB Approach (SEC-IRBA) | **—** | — | — | — | — | **—** |
| 18 | Of which: Securitization External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)[2] | **19** | 20 | 4 | 4 | — | **2** |
| 19 | Of which: Securitization Standardized Approach (SEC-SA) | **190** | 104 | 279 | 280 | 317 | **15** |
| 20 | Market risk | **5,985** | 5,780 | 6,055 | 4,901 | 3,446 | **479** |
| 21 | Of which: Standardized Approach (SA) | **5,985** | 5,780 | 6,055 | 4,901 | 3,446 | **479** |
| 22 | Of which: Internal Model Method (IMM) | **—** | — | — | — | — | **—** |
| 23 | Capital charge for switch between trading book and banking book | **—** | — | — | — | — | **—** |
| 24 | Operational risk | **23,355** | 22,927 | 22,957 | 22,875 | 23,410 | **1,868** |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight) | **11,670** | 11,331 | 11,135 | 10,697 | 10,848 | **935** |
| 26 | RWA floor applied | **72.5%** | 72.5% | 72.5% | 72.5% | 72.5% | **—%** |
| 27 | Floor adjustment (before application of transitional cap) | **—** | — | — | — | — | **—** |
| 28 | Floor adjustment (after application of transitional cap) | **—** | — | — | — | — | **—** |
| 29 | **Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)** | **153,868** | 150,888 | 151,882 | 149,621 | 148,937 | **12,310** |

(1) The minimum capital requirement represents 8% of risk-weighted assets.

(2) Change to the valuation of some exposures, which have been valued using external-based ratings since the fourth quarter of 2024.

**Risk-weighted assets (RWA)**

As at September 30, 2025

| | Internal Ratings-Based Approach | | Standardized Approach | | Total | | | |
|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | Exposure[1] | RWA | Exposure[1] | RWA | Exposure[1] | RWA | Capital requirement[2] | Average risk-weighting rate |
| **Credit risk other than counterparty risk** | | | | | | | | |
| Sovereign borrowers | 114,774 | 6,708 | 6,786 | — | 121,560 | 6,708 | 537 | 5.5% |
| Non-central government public sector entities | — | — | 9,335 | 1,868 | 9,335 | 1,868 | 149 | 20.0% |
| Financial institutions | 4,951 | 1,139 | 2,979 | 1,150 | 7,930 | 2,289 | 183 | 28.9% |
| Businesses | 46,206 | 24,274 | 12,642 | 11,068 | 58,848 | 35,342 | 2,827 | 60.1% |
| Securitization | — | — | 143 | 209 | 143 | 209 | 17 | 145.6% |
| Equities | — | — | 779 | 1,736 | 779 | 1,736 | 139 | 222.9% |
| SMEs similar to other retail client exposures | 10,587 | 6,180 | 331 | 253 | 10,918 | 6,433 | 515 | 58.9% |
| Real estate | 188,510 | 29,250 | 5,758 | 4,049 | 194,268 | 33,299 | 2,664 | 17.1% |
| Other retail client exposures (excluding SMEs) | 22,229 | 6,337 | 868 | 199 | 23,097 | 6,536 | 523 | 28.3% |
| Qualifying-revolving retail client exposures | 14,948 | 4,126 | 1,565 | 1,180 | 16,513 | 5,306 | 425 | 32.1% |
| **Sub-total – Credit risk other than counterparty risk** | 402,205 | 78,014 | 41,186 | 21,712 | 443,391 | 99,726 | 7,979 | 22.5% |
| **Counterparty risk** | | | | | | | | |
| Sovereign borrowers | 137 | — | — | — | 137 | — | — | 0.2% |
| Non-central government public sector entities | — | — | — | — | — | — | — | —% |
| Financial institutions | 6,825 | 2,410 | 14 | 3 | 6,839 | 2,413 | 193 | 35.3% |
| Businesses | 2 | 1 | 162 | 163 | 164 | 164 | 13 | 99.7% |
| Trading portfolios | 1,827 | 1,051 | 790 | 667 | 2,617 | 1,718 | 137 | 65.6% |
| Credit valuation adjustment (CVA) charge | — | — | — | 3,609 | — | 3,609 | 289 | —% |
| Additional requirements related to the banking and trading portfolio | — | — | 350 | 16 | 350 | 16 | 1 | 4.5% |
| **Sub-total – Counterparty risk** | 8,791 | 3,462 | 1,316 | 4,458 | 10,107 | 7,920 | 633 | 78.4% |
| Other assets[3] | — | — | — | — | 29,889 | 16,882 | 1,351 | 56.5% |
| **Total – Credit risk** | 410,996 | 81,476 | 42,502 | 26,170 | 483,387 | 124,528 | 9,963 | 25.8% |
| **Market risk** | — | — | — | 5,985 | — | 5,985 | 479 | —% |
| **Operational risk** | — | — | — | 23,355 | — | 23,355 | 1,868 | —% |
| **Total risk-weighted assets** | 410,996 | 81,476 | 42,502 | 55,510 | 483,387 | 153,868 | 12,310 | 31.8% |

Footnotes to this table are presented on the next page.

## Risk-weighted assets (RWA) (continued)

| | Risk-weighted assets | | | |
|---|---|---|---|---|
| (in millions of dollars) | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
| **Credit risk other than counterparty risk** | | | | |
| Sovereign borrowers | 6,599 | 6,259 | 7,154 | 6,876 |
| Non-central government public sector entities | 1,829 | 1,880 | 1,798 | 1,753 |
| Financial institutions | 2,379 | 2,307 | 2,356 | 2,367 |
| Businesses | 34,052 | 34,791 | 35,313 | 35,535 |
| Securitization | 124 | 283 | 284 | 317 |
| Equities | 1,840 | 1,829 | 1,854 | 1,822 |
| SMEs similar to other retail client exposures | 6,394 | 6,390 | 6,201 | 6,216 |
| Real estate | 33,718 | 33,085 | 32,208 | 32,247 |
| Other retail client exposures (excluding SMEs) | 6,390 | 6,372 | 6,330 | 7,409 |
| Qualifying-revolving retail client exposures | 5,177 | 5,487 | 5,389 | 4,412 |
| **Sub-total – Credit risk other than counterparty risk** | 98,502 | 98,683 | 98,887 | 98,954 |
| **Counterparty risk** | | | | |
| Sovereign borrowers | — | — | — | — |
| Non-central government public sector entities | — | — | — | — |
| Financial institutions | 2,213 | 1,859 | 1,707 | 1,766 |
| Businesses | 139 | 373 | 297 | 278 |
| Trading portfolios | 1,661 | 2,475 | 2,177 | 1,778 |
| Credit valuation adjustment (CVA) charge | 3,273 | 3,208 | 2,715 | 2,972 |
| Additional requirements related to the banking and trading portfolio | 20 | 26 | 19 | 17 |
| **Sub-total – Counterparty risk** | 7,306 | 7,941 | 6,915 | 6,811 |
| Other assets[3] | 16,373 | 16,246 | 16,043 | 16,316 |
| **Total – Credit risk** | 122,181 | 122,870 | 121,845 | 122,081 |
| **Market risk** | 5,780 | 6,055 | 4,901 | 3,446 |
| **Operational risk** | 22,927 | 22,957 | 22,875 | 23,410 |
| **Total risk-weighted assets** | 150,888 | 151,882 | 149,621 | 148,937 |

(1) Net exposure after credit risk mitigation (net of allowances for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans), under the Standardized Approach, excluding those under the Internal Ratings-Based Approach, in accordance with the AMF guideline).

(2) The capital requirement represents 8% of risk-weighted assets.

(3) This item includes, among others, the portion of investments below a certain threshold in components deconsolidated for regulatory capital purposes (mainly Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Insurance Company), which is weighted at 250%. In addition, this category excludes the CVA charge and additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty credit risk section.

**Risk-weighted assets by business segment**

| (in millions of dollars) | **As at September 30, 2025** | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|
| Allocated to business segments | | | | | |
| Personal and Business Services | **123,585** | 121,991 | 122,542 | 121,668 | 119,850 |
| Wealth Management and Life and Health Insurance | **6,858** | 6,704 | 6,918 | 6,100 | 6,098 |
| Property and Casualty Insurance | **4,231** | 4,066 | 3,794 | 4,345 | 4,270 |
| Other | **19,194** | 18,127 | 18,628 | 17,508 | 18,719 |
| Not allocated | **—** | — | — | — | — |
| **Total risk-weighted assets** | **153,868** | 150,888 | 151,882 | 149,621 | 148,937 |

## Change in risk-weighted assets

| (in millions of dollars) | For the three-month periods ended | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **September 30, 2025** | | | June 30, 2025 | | | March 31, 2025 | | | December 31, 2024 | | | September 30, 2024 | | |
| | **Credit risk other than counterparty risk** | **Counterparty risk** | **Total** | Credit risk other than counterparty risk | Counterparty risk | Total | Credit risk other than counterparty risk | Counterparty risk | Total | Credit risk other than counterparty risk | Counterparty risk | Total | Credit risk other than counterparty risk | Counterparty risk | Total |
| **Credit risk** | | | | | | | | | | | | | | | |
| Risk-weighted assets at beginning of period | **114,875** | **7,306** | **122,181** | 114,929 | 7,941 | 122,870 | 114,930 | 6,915 | 121,845 | 115,270 | 6,811 | 122,081 | 114,799 | 6,194 | 120,993 |
| Size of portfolio(1) | **2,095** | **631** | **2,726** | 1,899 | (182) | 1,717 | 3,683 | 1,098 | 4,781 | 1,365 | (105) | 1,260 | 3,055 | (350) | 2,705 |
| Quality of portfolio(2) | **(318)** | **(43)** | **(361)** | (2,137) | (447) | (2,584) | (239) | 15 | (224) | (1,871) | 119 | (1,752) | (240) | 1,168 | 928 |
| Updating of models(3) | **(70)** | **1** | **(69)** | (668) | (15) | (683) | (3,327) | (73) | (3,400) | — | — | — | — | — | — |
| Procedures and policies(4) | **(289)** | **—** | **(289)** | 83 | — | 83 | (105) | — | (105) | (824) | — | (824) | (2,164) | (198) | (2,362) |
| Acquisitions and transfers | **—** | **—** | **—** | — | — | — | — | — | — | — | — | — | — | — | — |
| Change in exchange rates | **315** | **25** | **340** | 769 | 9 | 778 | (13) | (14) | (27) | 990 | 90 | 1,080 | (180) | (3) | (183) |
| Other | **—** | **—** | **—** | — | — | — | — | — | — | — | — | — | — | — | — |
| Total changes in risk-weighted assets | **1,733** | **614** | **2,347** | (54) | (635) | (689) | (1) | 1,026 | 1,025 | (340) | 104 | (236) | 471 | 617 | 1,088 |
| Risk-weighted assets at end of period | **116,608** | **7,920** | **124,528** | 114,875 | 7,306 | 122,181 | 114,929 | 7,941 | 122,870 | 114,930 | 6,915 | 121,845 | 115,270 | 6,811 | 122,081 |

| (in millions of dollars) | For the three-month periods ended | | | | |
|---|---|---|---|---|---|
| | **September 30, 2025** | June 30, 2025 | March 31, 2025 | December 31, 2024 | September 30, 2024 |
| **Market risk** | | | | | |
| Risk-weighted assets at beginning of period | **5,780** | 6,055 | 4,901 | 3,446 | 3,322 |
| Change in risk level(5) | **205** | (275) | 1,154 | 1,455 | 124 |
| Updating of models(3) | **—** | — | — | — | — |
| Procedures and policies(4) | **—** | — | — | — | — |
| Acquisitions and transfers | **—** | — | — | — | — |
| Change in exchange rates | **—** | — | — | — | — |
| Other | **—** | — | — | — | — |
| Total changes in risk-weighted assets | **205** | (275) | 1,154 | 1,455 | 124 |
| Risk-weighted assets at end of period | **5,985** | 5,780 | 6,055 | 4,901 | 3,446 |
| **Operational risk** | | | | | |
| Risk-weighted assets at beginning of period | **22,927** | 22,957 | 22,875 | 23,410 | 22,759 |
| Revenue generated | **428** | (30) | 266 | 439 | 651 |
| Procedures and policies(4) | **—** | — | (184) | (974) | — |
| Acquisitions and transfers | **—** | — | — | — | — |
| Total changes in risk-weighted assets | **428** | (30) | 82 | (535) | 651 |
| Risk-weighted assets at end of period | **23,355** | 22,927 | 22,957 | 22,875 | 23,410 |
| **RWA floor adjustment** | | | | | |
| Risk-weighted assets at beginning of period | **—** | — | — | — | — |
| Size of portfolio(1) | **—** | — | — | — | — |
| Quality of portfolio(2) | **—** | — | — | — | — |
| Updating of models(3) | **—** | — | — | — | — |
| Procedures and policies(4) | **—** | — | — | — | — |
| Acquisitions and transfers | **—** | — | — | — | — |
| Change in exchange rates | **—** | — | — | — | — |
| Other | **—** | — | — | — | — |
| Total changes in risk-weighted assets | **—** | — | — | — | — |
| Risk-weighted assets at end of period | **—** | — | — | — | — |

(1) Increase or decrease in underlying risk exposure.
(2) Change in risk mitigation factors and portfolio quality.
(3) Change in models and risk parameters.
(4) Regulatory changes and changes in regulatory capital calculation methods.
(5) Change due to fluctuations in positions and market volatility.

**Template CMS1 – Comparison of modelled and standardized RWA at risk level**

| | | a | b | c | d | a | b | c | d |
|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | As at June 30, 2025 | | | |
| | (in millions of dollars) | **RWA for modelled approaches that the financial institution has supervisory approval to use** | **RWA for portfolios where standardized approaches are used** | **Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)** | **RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)** | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) |
| | **Type of risk** | | | | | | | | |
| 1 | Credit risk (excluding counterparty credit risk) | **78,014** | **25,836** | **103,850** | **169,096** | 77,758 | 24,785 | 102,543 | 165,686 |
| 2 | Counterparty credit risk | **3,462** | **849** | **4,311** | **3,597** | 3,158 | 875 | 4,033 | 3,363 |
| 3 | Credit valuation adjustment (CVA) charge | | **3,609** | **3,609** | **3,609** | | 3,273 | 3,273 | 3,273 |
| 4 | Securitization exposures in the banking book | **—** | **209** | **209** | **209** | — | 124 | 124 | 124 |
| 5 | Market risk | **—** | **5,985** | **5,985** | **5,985** | — | 5,780 | 5,780 | 5,780 |
| 6 | Operational risk | | **23,355** | **23,355** | **23,355** | | 22,927 | 22,927 | 22,927 |
| 7 | Residual RWA | | **12,549** | **12,549** | **12,623** | | 12,208 | 12,208 | 12,283 |
| 8 | **Total** | **81,476** | **72,392** | **153,868** | **218,474** | 80,916 | 69,972 | 150,888 | 213,436 |

| | | a | b | c | d | a | b | c | d |
|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | As at December 31, 2024 | | | |
| | (in millions of dollars) | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) |
| | **Type of risk** | | | | | | | | |
| 1 | Credit risk (excluding counterparty credit risk) | 76,350 | 26,320 | 102,670 | 163,340 | 73,988 | 29,054 | 103,042 | 161,059 |
| 2 | Counterparty credit risk | 3,063 | 1,670 | 4,733 | 4,331 | 2,805 | 1,395 | 4,200 | 3,550 |
| 3 | Credit valuation adjustment (CVA) charge | | 3,208 | 3,208 | 3,208 | | 2,715 | 2,715 | 2,715 |
| 4 | Securitization exposures in the banking book | — | 283 | 283 | 283 | — | 284 | 284 | 284 |
| 5 | Market risk | — | 6,055 | 6,055 | 6,055 | — | 4,901 | 4,901 | 4,901 |
| 6 | Operational risk | | 22,957 | 22,957 | 22,957 | | 22,875 | 22,875 | 22,875 |
| 7 | Residual RWA | | 11,976 | 11,976 | 12,055 | | 11,604 | 11,604 | 11,689 |
| 8 | **Total** | 79,413 | 72,469 | 151,882 | 212,229 | 76,793 | 72,828 | 149,621 | 207,073 |

**Template CMS1 – Comparison of modelled and standardized RWA at risk level (continued)**

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | |
| | (in millions of dollars) | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) |
| | **Type of risk** | | | | |
| 1 | Credit risk (excluding counterparty credit risk) | 73,920 | 29,304 | 103,224 | 159,671 |
| 2 | Counterparty credit risk | 2,461 | 1,378 | 3,839 | 3,448 |
| 3 | Credit valuation adjustment (CVA) charge | | 2,972 | 2,972 | 2,972 |
| 4 | Securitization exposures in the banking book | — | 317 | 317 | 317 |
| 5 | Market risk | — | 3,446 | 3,446 | 3,446 |
| 6 | Operational risk | | 23,410 | 23,410 | 23,410 |
| 7 | Residual RWA | | 11,729 | 11,729 | 11,822 |
| 8 | **Total** | 76,381 | 72,556 | 148,937 | 205,086 |

**Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level**

| | | a | b | c | d | a | b | c | d |
|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | As at June 30, 2025 | | | |
| | (in millions of dollars) | **RWA for modelled approaches that the financial institution has supervisory approval to use** | **RWA for portfolios where standardized approaches are used** | **Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)** | **RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)** | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) |
| | **Asset classes** | | | | | | | | |
| 1 | Sovereign | **6,708** | **1,896** | **8,604** | **1,912** | 6,599 | 1,858 | 8,457 | 1,868 |
| | Of which: categorized as MDB/PSE in SA | **2** | **1,896** | **1,898** | **1,896** | 2 | 1,858 | 1,860 | 1,858 |
| 2 | Banks and other financial institutions | **1,139** | **1,150** | **2,289** | **6,646** | 1,224 | 1,156 | 2,380 | 6,259 |
| | Covered bonds | **—** | **—** | **—** | **—** | — | — | — | — |
| 3 | Equity | **—** | **857** | **857** | **857** | — | 962 | 962 | 962 |
| 4 | Purchased receivables | **—** | **40** | **40** | **40** | — | 18 | 18 | 18 |
| 5 | Corporates | **36,309** | **14,272** | **50,581** | **81,820** | 36,568 | 13,140 | 49,708 | 79,856 |
| | Of which: F-IRB is applied | **9,606** | **—** | **9,606** | **12,735** | 9,292 | — | 9,292 | 12,203 |
| | Of which: A-IRB is applied | **26,703** | **—** | **26,703** | **54,812** | 27,276 | — | 27,276 | 54,513 |
| 6 | Retail | **31,741** | **2,407** | **34,148** | **67,181** | 31,572 | 2,365 | 33,937 | 66,730 |
| | Of which: qualifying revolving retail | **5,065** | **1,298** | **6,363** | **8,992** | 4,938 | 1,287 | 6,225 | 9,023 |
| | Of which: other retail | **12,710** | **471** | **13,181** | **16,072** | 12,565 | 448 | 13,013 | 15,881 |
| | Of which: retail residential mortgages | **13,966** | **638** | **14,604** | **42,117** | 14,069 | 630 | 14,699 | 41,826 |
| 7 | Specialized lending | **2,117** | **2** | **2,119** | **5,428** | 1,795 | 243 | 2,038 | 4,950 |
| | Of which: income-producing real estate and high volatility commercial real estate | **—** | **—** | **—** | **—** | — | — | — | — |
| 8 | Others | **—** | **5,212** | **5,212** | **5,212** | — | 5,043 | 5,043 | 5,043 |
| 9 | **Total** | **78,014** | **25,836** | **103,850** | **169,096** | 77,758 | 24,785 | 102,543 | 165,686 |

**Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level (continued)**

| | | a | b | c | d | a | b | c | d |
|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | As at December 31, 2024 | | | |
| | (in millions of dollars) | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) |
| | **Asset classes** | | | | | | | | |
| 1 | Sovereign | 6,259 | 1,906 | 8,165 | 1,922 | 7,155 | 1,829 | 8,984 | 1,840 |
| | Of which: categorized as MDB/PSE in SA | 2 | 1,906 | 1,908 | 1,906 | 9 | 1,829 | 1,838 | 1,829 |
| 2 | Banks and other financial institutions | 1,237 | 1,071 | 2,308 | 5,945 | 1,340 | 1,016 | 2,356 | 6,669 |
| | Covered bonds | — | — | — | — | — | — | — | — |
| 3 | Equity | — | 987 | 987 | 987 | — | 947 | 947 | 947 |
| 4 | Purchased receivables | — | 22 | 22 | 22 | — | 21 | 21 | 21 |
| 5 | Corporates | 35,899 | 13,526 | 49,425 | 78,675 | 34,526 | 12,817 | 47,343 | 76,637 |
| | Of which: F-IRB is applied | 8,988 | — | 8,988 | 11,740 | 8,837 | — | 8,837 | 11,628 |
| | Of which: A-IRB is applied | 26,911 | — | 26,911 | 53,405 | 25,689 | — | 25,689 | 52,195 |
| 6 | Retail | 31,529 | 2,366 | 33,895 | 65,323 | 30,967 | 2,319 | 33,286 | 64,840 |
| | Of which: qualifying revolving retail | 5,315 | 1,260 | 6,575 | 9,069 | 5,221 | 1,243 | 6,464 | 9,187 |
| | Of which: other retail | 12,454 | 475 | 12,929 | 15,626 | 12,237 | 461 | 12,698 | 15,521 |
| | Of which: retail residential mortgages | 13,760 | 631 | 14,391 | 40,628 | 13,509 | 615 | 14,124 | 40,132 |
| 7 | Specialized lending | 1,426 | 1,330 | 2,756 | 5,354 | — | 4,759 | 4,759 | 4,759 |
| | Of which: income-producing real estate and high volatility commercial real estate | — | — | — | — | — | — | — | — |
| 8 | Others | — | 5,112 | 5,112 | 5,112 | — | 5,346 | 5,346 | 5,346 |
| 9 | **Total** | 76,350 | 26,320 | 102,670 | 163,340 | 73,988 | 29,054 | 103,042 | 161,059 |

**Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level (continued)**

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | |
| | (in millions of dollars) | RWA for modelled approaches that the financial institution has supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements) | RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation) |
| | **Asset classes** | | | | |
| 1 | Sovereign | 6,855 | 1,804 | 8,659 | 1,812 |
| | Of which: categorized as MDB/PSE in SA | 22 | 1,784 | 1,806 | 1,784 |
| 2 | Banks and other financial institutions | 1,357 | 1,010 | 2,367 | 6,767 |
| | Covered bonds | — | — | — | — |
| 3 | Equity | — | 941 | 941 | 941 |
| 4 | Purchased receivables | — | 23 | 23 | 23 |
| 5 | Corporates | 34,616 | 12,877 | 47,493 | 75,351 |
| | Of which: F-IRB is applied | 8,902 | — | 8,902 | 11,807 |
| | Of which: A-IRB is applied | 25,714 | — | 25,714 | 50,671 |
| 6 | Retail | 31,092 | 2,402 | 33,494 | 64,530 |
| | Of which: qualifying revolving retail | 5,266 | 81 | 5,347 | 8,065 |
| | Of which: other retail | 12,212 | 1,725 | 13,937 | 16,824 |
| | Of which: retail residential mortgages | 13,614 | 596 | 14,210 | 39,641 |
| 7 | Specialized lending | — | 4,779 | 4,779 | 4,779 |
| | Of which: income-producing real estate and high volatility commercial real estate | — | — | — | — |
| 8 | Others | — | 5,468 | 5,468 | 5,468 |
| 9 | **Total** | 73,920 | 29,304 | 103,224 | 159,671 |

# COMPOSITION OF CAPITAL AND TLAC

## Template CC1 – Composition of regulatory capital

| | (in millions of dollars) | a<br>As at September 30, 2025 | b<br>References to Template CC2 | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|---|---|
| | **Tier 1A capital: Instruments and reserves** | | | | | | |
| 1 | Directly issued qualifying Tier 1A capital instruments (and equivalent) | **4,589** | A + B | 4,689 | 4,689 | 4,789 | 4,789 |
| 2 | Qualifying reserves and undistributed surplus earnings | **35,766** | C + D | 34,373 | 33,344 | 32,783 | 32,296 |
| 3 | Accumulated other comprehensive income (and other reserves) | **842** | E | 638 | 715 | 256 | 399 |
| 5 | Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital) | **—** | | — | — | — | — |
| 6 | **Tier 1A capital instruments before regulatory adjustments** | **41,197** | | 39,700 | 38,748 | 37,828 | 37,484 |
| | **Tier 1A capital: Regulatory adjustments** | | | | | | |
| 7 | Prudential valuation adjustments[(1)] | **22** | Note | 21 | 21 | 18 | 18 |
| 7a | Reverse mortgages | **—** | | — | — | — | — |
| 7b | Exposures to non-qualifying central counterparties | **—** | | — | — | — | — |
| 7c | Materiality thresholds on credit protection | **—** | | — | — | — | — |
| 7d | Non-payment versus delivery on non-delivery versus payment transactions | **—** | | — | — | — | — |
| 8 | Goodwill (net of related deferred tax liabilities) | **592** | F + G | 592 | 592 | 592 | 592 |
| 9 | Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities) | **1,039** | H + I | 1,059 | 1,052 | 1,049 | 1,011 |
| 10 | Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities) | **67** | J + K | 70 | 57 | 72 | 91 |
| 11 | Cash flow hedge reserve | **464** | L | 382 | 438 | 134 | 259 |
| 12 | Shortfall of allowances for expected losses[(1)] | **296** | Note | 300 | 323 | 339 | 369 |
| 13 | Securitization gain on sale | **—** | | — | — | — | — |
| 14 | Gains and losses due to changes in the entity's own credit risk on fair valued liabilities | **21** | M | 21 | 17 | 19 | 13 |
| 15 | Defined benefit plan assets (net of eligible deferred tax liabilities) | **805** | N + O | 561 | 380 | 425 | 406 |
| 16 | Investment in own Tier 1A capital instruments (if not consolidated) | **—** | | — | — | — | — |
| 17 | Reciprocal cross-holdings in Tier 1A capital instruments | **34** | B | 81 | 32 | 85 | 85 |
| 18 | Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital) | **—** | | — | — | — | — |
| 19 | Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital)[(2)] | **3,869** | P + Q | 3,571 | 3,304 | 3,958 | 4,020 |
| 20 | Mortgage servicing rights (amount above 10% threshold) | **—** | | — | — | — | — |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities) | **—** | | — | — | — | — |
| 22 | Amount exceeding the 15% threshold | | | | | | |
| 23 | Of which: significant investments in the Tier 1A capital of financial institutions | **—** | | — | — | — | — |
| 24 | Of which: mortgage servicing rights | **—** | | — | — | — | — |
| 25 | Of which: deferred tax assets arising from temporary differences | **—** | | — | — | — | — |
| 26 | Other regulatory deductions or adjustments to Tier 1A capital[(2)(3)] | **(2,146)** | Note | (2,151) | (2,179) | (2,166) | (2,156) |
| 27 | Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions | **650** | R | 650 | 650 | 146 | 146 |
| 28 | **Total regulatory adjustments to Tier 1A and equivalent capital** | **5,713** | | 5,157 | 4,687 | 4,671 | 4,854 |
| 29 | **Total Tier 1A and equivalent capital** | **35,484** | | 34,543 | 34,061 | 33,157 | 32,630 |

Footnotes to this table are presented on page 18.

**Template CC1 – Composition of regulatory capital (continued)**

| | (in millions of dollars) | a<br>As at September 30, 2025 | b<br>References to Template CC2 | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|---|---|
| | **Tier 1B capital: Instruments** | | | | | | |
| 30 | Directly issued qualifying Tier 1B capital instruments | — | | — | — | — | — |
| 31 | Of which: classified as equity under applicable accounting standards | — | | — | — | — | — |
| 32 | Of which: classified as liabilities under applicable accounting standards | — | | — | — | — | — |
| 34 | Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital) | — | | — | — | — | — |
| 36 | **Tier 1B capital before regulatory adjustments** | — | | — | — | — | — |
| | **Tier 1B capital: Regulatory adjustments** | | | | | | |
| 37 | Investments in own Tier 1B capital instruments | — | | — | — | — | — |
| 38 | Crossed investments in own Tier 1B capital instruments | — | | — | — | — | — |
| 39 | Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) | — | | — | — | — | — |
| 40 | Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation | **650** | R | 650 | 650 | 146 | 146 |
| 41 | Other regulatory deductions or adjustments to Tier 1 capital | **(650)** | R | (650) | (650) | (146) | (146) |
| 42 | Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions | — | | — | — | — | — |
| 43 | **Total regulatory adjustments to Tier 1B capital** | — | | — | — | — | — |
| 44 | **Total Tier 1B capital** | — | | — | — | — | — |
| 45 | **Total Tier 1 capital (1A + 1B)** | **35,484** | | 34,543 | 34,061 | 33,157 | 32,630 |
| | **Tier 2 capital: Instruments and provisions** | | | | | | |
| 46 | Directly issued qualifying Tier 2 capital instruments | **4,889** | S + T | 4,869 | 5,266 | 3,989 | 3,965 |
| 48 | Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital) | — | | — | — | — | — |
| 50 | Provisions | **136** | U | 135 | 130 | 99 | 93 |
| 51 | **Tier 2 capital before regulatory adjustments** | **5,025** | | 5,004 | 5,396 | 4,088 | 4,058 |
| | **Tier 2 capital: Regulatory adjustments** | | | | | | |
| 52 | Investments in own Tier 2 capital instruments | — | | — | — | — | — |
| 53 | Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities | — | | — | — | — | — |
| 54 | Investments of the "entity" in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) | — | | — | — | — | — |
| 55 | Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions) | **1,100** | V + W | 1,100 | 1,100 | 976 | 976 |
| 56 | Other regulatory deductions or adjustments to Tier 2 capital | — | | — | — | — | — |
| 57 | **Total regulatory adjustments to Tier 2 capital** | **1,100** | | 1,100 | 1,100 | 976 | 976 |
| 58 | **Total Tier 2 capital** | **3,925** | | 3,904 | 4,296 | 3,112 | 3,082 |
| 59 | **Total capital (1A + 1B and 2)** | **39,409** | | 38,447 | 38,357 | 36,269 | 35,712 |
| 60 | **Total risk-weighted assets** | **153,868** | | 150,888 | 151,882 | 149,621 | 148,937 |

Footnotes to this table are presented on page 18.

**Template CC1 – Composition of regulatory capital (continued)**

| | (in millions of dollars) | a<br>As at September 30, 2025 | b<br>References to Template CC2 | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|---|---|
| | **Capital ratios and buffers** | | | | | | |
| 61 | Tier 1A and equivalent capital (as a % of risk-weighted assets) | **23.1%** | | 22.9% | 22.4% | 22.2% | 21.9% |
| 62 | Tier 1 (as a % of risk-weighted assets) | **23.1%** | | 22.9% | 22.4% | 22.2% | 21.9% |
| 63 | Total capital (as a % of risk-weighted assets) | **25.6%** | | 25.5% | 25.3% | 24.2% | 24.0% |
| 64 | Entity-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets) | **3.5%** | | 3.5% | 3.5% | 3.5% | 3.5% |
| 65 | Of which: capital conservation buffer requirement | **2.5%** | | 2.5% | 2.5% | 2.5% | 2.5% |
| 66 | Of which: entity-specific countercyclical buffer requirement | **N/A** | | N/A | N/A | N/A | N/A |
| 67 | Of which: higher loss absorbency requirement | **1.0%** | | 1.0% | 1.0% | 1.0% | 1.0% |
| 68 | Tier 1A capital (as a % of risk-weighted assets) available after meeting minimum capital requirements | **17.6%** | | 17.5% | 17.3% | 16.2% | 16.0% |
| | **National minima** | | | | | | |
| 69 | Minimum Tier 1A capital ratio | **8.0%** | | 8.0% | 8.0% | 8.0% | 8.0% |
| 70 | Minimum Tier 1 capital ratio | **9.5%** | | 9.5% | 9.5% | 9.5% | 9.5% |
| 71 | Minimum total capital ratio | **11.5%** | | 11.5% | 11.5% | 11.5% | 11.5% |
| | **Amounts below the thresholds for deduction (before risk weighting)** | | | | | | |
| 72 | Non-significant investments in the capital and other liabilities of other financial entities | **3,210** | X | 3,010 | 3,010 | 3,275 | 3,180 |
| 73 | Significant investments in Tier 1A capital instruments of financial entities | **4,000** | Y | 3,876 | 3,802 | 3,726 | 3,680 |
| 74 | Mortgage servicing rights (net of related tax liabilities) | **—** | | — | — | — | — |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liabilities) | **640** | Z | 629 | 646 | 547 | 653 |
| | **Applicable caps on the inclusion of provisions in Tier 2** | | | | | | |
| 76 | Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap) | **136** | | 135 | 130 | 98 | 93 |
| 77 | Cap on inclusion of provision in Tier 2 capital under the Standardized Approach | **136** | | 135 | 130 | 98 | 93 |
| 78 | Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap) | **N/A** | | N/A | N/A | N/A | N/A |
| 79 | Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach | **N/A** | | N/A | N/A | N/A | N/A |

(1) Items considered only in regulatory capital.

(2) Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries.

(3) Includes equity investments in funds subject to the fall-back approach, deducted from Tier 1A capital.

**Quarterly changes in regulatory capital**

| (in millions of dollars) | As at September 30, 2025 | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|
| **Tier 1A capital** | | | | | |
| **Balance at beginning of period** | **34,543** | 34,061 | 33,157 | 32,630 | 31,111 |
| Increase in reserves and undistributed surplus earnings | **1,393** | 1,029 | 561 | 487 | 720 |
| Eligible accumulated other comprehensive income | **204** | (77) | 459 | (143) | 1,207 |
| F capital shares(1) | **(100)** | — | (100) | — | — |
| Deductions | **(556)** | (470) | (16) | 183 | (408) |
| **Balance at end of period** | **35,484** | 34,543 | 34,061 | 33,157 | 32,630 |
| **Total Tier 1 capital(2)** | **35,484** | 34,543 | 34,061 | 33,157 | 32,630 |
| Tier 2 capital | | | | | |
| Balance at beginning of period | **3,904** | 4,296 | 3,112 | 3,082 | 3,041 |
| Eligible instruments(3) | **20** | (397) | 1,277 | 24 | 36 |
| Eligible portion of the allowance for credit losses | **1** | 5 | 31 | 6 | 5 |
| Deductions | **—** | — | (124) | — | — |
| **Balance at end of period** | **3,925** | 3,904 | 4,296 | 3,112 | 3,082 |
| **Total capital** | **39,409** | 38,447 | 38,357 | 36,269 | 35,712 |

(1) On August 11 and 12, 2025, the Fédération des caisses Desjardins du Québec repurchased for cancellation a total of 10,000,000 F capital shares held by the trust fund. On March 24, 2025, the Fédération des caisses Desjardins du Québec also repurchased for cancellation 10,000,000 F capital shares held by the trust fund.

(2) No Tier 1B capital instruments have been issued to date.

(3) The Federation issued instruments eligible as non-viability contingent capital (NVCC) amounting to $0.6 billion and redeemed NVCC instruments amounting to $1 billion during the second quarter of 2025. The Federation also issued instruments eligible as NVCC amounting to $1.25 billion during the first quarter of 2025.

**Template CC2 – Reconciliation of regulatory capital to balance sheet**

As at September 30, 2025

| (in millions of dollars) | a<br>Balance sheet per the Combined Financial Statements | b<br>Balance sheet using the scope of regulatory consolidation[(1)] | Including | c<br>References to Template CC1 |
|---|---|---|---|---|
| **Assets** | | | | |
| **Cash and deposits with financial institutions** | 7,090 | 5,772 | | |
| **Securities** | 107,938 | 70,970 | | |
| Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds | | | 3,210 | X |
| Other securities | | | 67,760 | |
| **Securities borrowed or purchased under reverse repurchase agreements** | 24,506 | 26,621 | | |
| **Loans** | 313,781 | 311,995 | | |
| Significant investments in the Tier 2 capital of financial institutions | | | 250 | V |
| Other loans | | | 311,745 | |
| **Allowance for credit losses** | (1,530) | (1,530) | | |
| Eligible portion reflected in Tier 2 capital | | | (136) | U |
| Allowances not reflected in regulatory capital | | | (1,394) | |
| **Segregated fund net assets** | 32,663 | — | | |
| **Other assets** | | | | |
| Derivative financial instruments | 9,984 | 9,914 | | |
| Amounts receivable from clients, brokers and financial institutions | 3,606 | 3,373 | | |
| Reinsurance contract assets | 1,832 | — | | |
| Right-of-use assets | 434 | 661 | | |
| Investment property | 774 | 1 | | |
| Property, plant and equipment | 1,432 | 1,034 | | |
| Goodwill | 596 | 37 | | F |
| Intangible assets | 1,254 | 480 | | H |
| Net defined benefit assets | 1,388 | 1,091 | | N |
| Deferred tax assets | 962 | 641 | | |
| Deferred tax assets other than those attributable to temporary differences | | | 112 | J |
| Deferred tax liabilities other than those attributable to temporary differences | | | (45) | K |
| Deferred tax assets related to temporary differences not exceeding the regulatory thresholds | | | 640 | Z |
| Deferred tax liabilities related to software and other intangible assets | | | (215) | I |
| Deferred tax liabilities related to goodwill | | | (4) | G |
| Deferred tax liabilities related to net defined benefit assets | | | (286) | O |
| Other deferred tax assets | | | 439 | |
| Other | | | | |
| Investments in companies accounted for using the equity method | 1,326 | 8,577 | | |
| Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital | | | 207 | P |
| Significant investments in the capital of financial institutions not exceeding the regulatory thresholds | | | 4,000 | Y |
| Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital[(2)] | | | 3,662 | Q |
| Significant investments in the Tier 1B capital of other financial institutions | | | 650 | R |
| Significant investments in the Tier 2 capital of other financial institutions | | | 850 | W |
| Other adjustments related to investments[(2)] | | | (792) | |
| Other items | 3,820 | 3,369 | | |
| **Total assets** | 511,856 | 443,006 | | |

Footnotes to this table are presented on the next page.

**Template CC2 – Reconciliation of regulatory capital to balance sheet (continued)**

As at September 30, 2025

| | a | b | | c |
|---|---|---|---|---|
| (in millions of dollars) | Balance sheet per the Combined Financial Statements | Balance sheet using the scope of regulatory consolidation(1) | Including | References to Template CC1 |
| **Liabilities** | | | | |
| **Deposits** | 324,039 | 325,171 | | |
| **Insurance contract liabilities** | 35,123 | — | | |
| **Other liabilities** | | | | |
| Commitments related to securities sold short | 17,462 | 17,123 | | |
| Commitments related to securities lent or sold under repurchase agreements | 23,678 | 23,229 | | |
| Derivative financial instruments | 7,402 | 7,152 | | |
| Amounts payable to clients, brokers and financial institutions | 14,157 | 13,799 | | |
| Lease liabilities | 527 | 781 | | |
| Reinsurance contract liabilities | 38 | — | | |
| Segregated fund net liabilities - Investment contracts | 29,001 | — | | |
| Net defined benefit plan liabilities | 674 | 519 | | |
| Deferred tax liabilities | 604 | 388 | | |
| Other | 12,378 | 8,792 | | |
| Subordinated notes | 4,862 | 4,862 | | |
| Subordinated notes allowed for inclusion in Tier 2 capital | | | 4,862 | S |
| **Total liabilities** | 469,945 | 401,816 | | |
| **Equity** | | | | |
| **Capital stock** | 4,582 | 4,582 | | |
| Qualifying shares | | | 27 | T |
| Federation capital shares | | | 4,555 | A |
| Reciprocal cross-holdings in Tier 1A capital instruments | | | 34 | B |
| Shares excluded from the calculation of regulatory capital | | | (34) | |
| **Undistributed surplus earnings** | 4,824 | 4,711 | | C |
| Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk | | | 21 | M |
| Other undistributed surplus earnings | | | 4,690 | |
| **Accumulated other comprehensive income** | 842 | 842 | | E |
| Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income | | | | |
| Gains (losses) on derivative financial instruments designated as cash flow hedges | | | 464 | L |
| Other | | | 378 | |
| **Reserves** | 31,055 | 31,055 | | D |
| **Non-controlling interests** | 608 | — | | |
| **Total equity** | 41,911 | 41,190 | | |
| **Total liabilities and equity** | 511,856 | 443,006 | | |

(1) The scope of regulatory consolidation excludes the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company. A description of their activities can be found in Section 2.2 of the MD&A, in the Desjardins Group's 2024 Annual Report.

(2) Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries.

**Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments**

As at September 30, 2025

| | Features | Qualifying shares | | F capital shares |
|---|---|---|---|---|
| 1 | Issuer | Desjardins caisses in Quebec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | N/A | N/A | N/A |
| 3 | Governing law(s) of the instrument | Quebec | Quebec | Quebec |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A | N/A | N/A |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | Tier 2 instrument | Tier 2 instrument | Tier 1A instrument |
| 5 | Post-transitional Basel III rules | Tier 2 instrument | Tier 2 instrument | Tier 1A instrument |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Qualifying shares | Qualifying shares | Capital shares |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | $26,631 | $100 | $4,589,464 |
| 9 | Par value of instrument(1) | $5 | $5 | $10 |
| 10 | Accounting classification | Equity | Equity | Equity |
| 11 | Original date of issuance | N/A | N/A | N/A |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity date | No maturity date | No maturity date |
| 14 | Issuer call subject to prior approval by the AMF | No | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | N/A | N/A | N/A |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | N/A | N/A | Floating |
| 18 | Coupon rate or any related index | N/A | N/A | 4.25% per year |
| 19 | Existence of a payment stopper | N/A | N/A | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | N/A | N/A | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | N/A | N/A | No |
| 22 | Non-cumulative or cumulative | N/A | N/A | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | | | |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec(2) | NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec(2) | NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec(2) |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

Footnotes to this table are presented on page 29.

### Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)

As at September 30, 2025

| | Features | NVCC subordinated notes | | |
|---|---|---|---|---|
| 1 | Issuer | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | CUSIP: 31430WGC2 ISIN: CA31430WGC25 | CUSIP: 31430WRG1 ISIN: CA31430WRG10 | CUSIP: 31430WU44 ISIN: CA31430WU444 |
| 3 | Governing law(s) of the instrument | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A | N/A | N/A |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | Tier 2 instrument | Tier 2 instrument | Tier 2 instrument |
| 5 | Post-transitional Basel III rules | Tier 2 instrument | Tier 2 instrument | Tier 2 instrument |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Subordinated notes | Subordinated notes | Subordinated notes |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | $993,109 | $1,007,231 | $1,037,775 |
| 9 | Par value of instrument[1] | $1,000,000,000 | $1,000,000,000 | $1,000,000,000 |
| 10 | Accounting classification | Liabilities – Amortized cost | Liabilities – Amortized cost | Liabilities - Amortized cost |
| 11 | Original date of issuance | May 28, 2021 | August 23, 2022 | May 15, 2024 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | May 28, 2031 | August 23, 2032 | May 15, 2034 |
| 14 | Issuer call subject to prior approval by the AMF | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | On or after May 28, 2026, at par plus accrued and unpaid interest | On or after August 23, 2027, at par plus accrued and unpaid interest | On or after May 15, 2029, at par plus accrued and unpaid interest |
| 16 | Subsequent call dates, if applicable | On any date after May 28, 2026, at par plus accrued and unpaid interest | On any date after August 23, 2027, at par plus accrued and unpaid interest | On any date after May 15, 2029, at par plus accrued and unpaid interest |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed, then floating | Fixed, then floating | Fixed, then floating |
| 18 | Coupon rate or any related index[3] | 1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60%[4] | 5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29% | 5.279% per year until, but excluding, May 15, 2029. Afterwards, daily compounded CORRA determined for the observation period plus 1.56% |
| 19 | Existence of a payment stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | See Note[5] | See Note[5] | See Note[5] |
| 25 | If convertible, fully or partially | Always fully convertible | Always fully convertible | Always fully convertible |
| 26 | If convertible, conversion rate | See Note[6] | See Note[6] | See Note[6] |
| 27 | If convertible, mandatory or optional conversion | Mandatory | Mandatory | Mandatory |
| 28 | If convertible, specify instrument type convertible into | Class Z-Contingent capital shares (Tier 1A instrument) | Class Z-Contingent capital shares (Tier 1A instrument) | Class Z-Contingent capital shares (Tier 1A instrument) |
| 29 | If convertible, specify issuer of instrument it converts into | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | | | |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | Senior creditors including depositors | Senior creditors including depositors | Senior creditors including depositors |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

Footnotes to this table are presented on page 29.

**Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)**
As at September 30, 2025

| | Features | NVCC subordinated notes | | |
|---|---|---|---|---|
| 1 | Issuer | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | CUSIP: 31430W7J7<br>ISIN: CA31430W7J76 | Common Code: 310146765<br>ISIN: CH1454185872 | Common Code: 310518930<br>ISIN: XS3105189305 |
| 3 | Governing law(s) of the instrument | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A | N/A | N/A |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | Tier 2 instrument | Tier 2 instrument | Tier 2 instrument |
| 5 | Post-transitional Basel III rules | Tier 2 instrument | Tier 2 instrument | Tier 2 instrument |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Subordinated notes | Subordinated notes | Subordinated notes |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | $1,253,298 | $383,137 | $187,579 |
| 9 | Par value of instrument[1] | $1,250,000,000 | Fr.220,000,000 | ¥20,000,000,000 |
| 10 | Accounting classification | Liabilities - Amortized cost | Liabilities - Amortized cost | Liabilities - Amortized cost |
| 11 | Original date of issuance | January 24, 2025 | June 26, 2025 | June 26, 2025 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | January 24, 2035 | June 26, 2035 | June 26, 2035 |
| 14 | Issuer call subject to prior approval by the AMF | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | On or after January 24, 2030, at par plus accrued and unpaid interest | On June 26, 2030, at par plus accrued and unpaid interest. | On June 26, 2030, at par plus accrued and unpaid interest. |
| 16 | Subsequent call dates, if applicable | On any date after January 24, 2030, at par plus accrued and unpaid interest | N/A | N/A |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed, then floating | Fixed | Fixed |
| 18 | Coupon rate or any related index[3] | 4.264% per year until, but excluding, January 24, 2030. Afterwards, daily compounded CORRA determined for the observation period plus 1.47% | 1.3925% per year until, but excluding, June 26, 2030. Afterwards, annualized SARON five-year mid-swap rate plus 1.40% | 1.973% per year until, but excluding, June 26, 2030. Afterwards, semi-annual TONA five-year mid-swap rate plus 1.11% |
| 19 | Existence of a payment stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | See Note[5] | See Note[5] | See Note[5] |
| 25 | If convertible, fully or partially | Always fully convertible | Always fully convertible | Always fully convertible |
| 26 | If convertible, conversion rate | See Note[6] | See Note[6] | See Note[6] |
| 27 | If convertible, mandatory or optional conversion | Mandatory | Mandatory | Mandatory |
| 28 | If convertible, specify instrument type convertible into | Class Z-Contingent capital shares (Tier 1A instrument) | Class Z-Contingent capital shares (Tier 1A instrument) | Class Z-Contingent capital shares (Tier 1A instrument) |
| 29 | If convertible, specify issuer of instrument it converts into | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | | | |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | Senior creditors including depositors | Senior creditors including depositors | Senior creditors including depositors |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

Footnotes to this table are presented on page 29.

## Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)

As at September 30, 2025

| | Features | TLAC senior notes | | |
|---|---|---|---|---|
| 1 | Issuer | **Fédération des caisses Desjardins du Québec** | **Fédération des caisses Desjardins du Québec** | **Fédération des caisses Desjardins du Québec** |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | **CUSIP: 31430WPB4<br>ISIN: CA31430WPB41** | **CUSIP: 31429KAH6 / 31429LAH4<br>ISIN: US31429KAH68 / US31429LAH42** | **CUSIP: 31429KAK9 / 31429LAK7<br>ISIN: US31429KAK97 / US31429LAK70** |
| 3 | Governing law(s) of the instrument | **Quebec, and applicable Canadian federal laws** | **New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)** | **New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)** |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | **N/A** | **Contractual** | **Contractual** |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | **N/A** | **N/A** | **N/A** |
| 5 | Post-transitional Basel III rules | **N/A** | **N/A** | **N/A** |
| 6 | Eligible at financial entity/group/group and financial entity | **Entity** | **Entity** | **Entity** |
| 7 | Instrument type | **Other TLAC instruments** | **Other TLAC instruments** | **Other TLAC instruments** |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | **Amount qualifying for TLAC purposes only** | **Amount qualifying for TLAC purposes only** | **Amount qualifying for TLAC purposes only** |
| 9 | Par value of instrument[(1)] | **$1,000,000,000** | **US$500,000,000** | **US$750,000,000** |
| 10 | Accounting classification | **Liabilities – Amortized cost** | **Liabilities – Amortized cost** | **Liabilities – Amortized cost** |
| 11 | Original date of issuance | **May 19, 2022** | **August 23, 2022** | **March 14, 2023** |
| 12 | Perpetual or dated | **Dated** | **Dated** | **Dated** |
| 13 | Original maturity date | **May 19, 2027** | **August 23, 2027** | **March 14, 2028** |
| 14 | Issuer call subject to prior approval by the AMF | **No** | **No** | **No** |
| 15 | Optional call date, contingent call dates and redemption amount | **N/A** | **N/A** | **N/A** |
| 16 | Subsequent call dates, if applicable | **N/A** | **N/A** | **N/A** |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | **Fixed** | **Fixed** | **Fixed** |
| 18 | Coupon rate or any related index | **4.407% per year** | **4.550% per year** | **5.70% per year** |
| 19 | Existence of a payment stopper | **No** | **No** | **No** |
| 20 | Fully discretionary, partially discretionary or mandatory | **Mandatory** | **Mandatory** | **Mandatory** |
| 21 | Existence of step-up or other incentive to redeem | **No** | **No** | **No** |
| 22 | Non-cumulative or cumulative | **Cumulative** | **Cumulative** | **Cumulative** |
| 23 | Convertible or non-convertible | **Non-convertible** | **Non-convertible** | **Non-convertible** |
| 24 | If convertible, conversion trigger(s) | **N/A** | **N/A** | **N/A** |
| 25 | If convertible, fully or partially | **N/A** | **N/A** | **N/A** |
| 26 | If convertible, conversion rate | **N/A** | **N/A** | **N/A** |
| 27 | If convertible, mandatory or optional conversion | **N/A** | **N/A** | **N/A** |
| 28 | If convertible, specify instrument type convertible into | **N/A** | **N/A** | **N/A** |
| 29 | If convertible, specify issuer of instrument it converts into | **N/A** | **N/A** | **N/A** |
| 30 | Writedown feature | **No** | **No** | **No** |
| 31 | Writedown trigger(s) | **N/A** | **N/A** | **N/A** |
| 32 | Full or partial writedown | **N/A** | **N/A** | **N/A** |
| 33 | Permanent or temporary writedown | **N/A** | **N/A** | **N/A** |
| 34 | If temporary writedown, description of writeup mechanism | **N/A** | **N/A** | **N/A** |
| 34a | Type of subordination | **Exemption** | **Exemption** | **Exemption** |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | **Pari passu with deposits** | **Pari passu with deposits** | **Pari passu with deposits** |
| 36 | Non-compliant transitioned features | **N/A** | **N/A** | **N/A** |
| 37 | If yes, specify non-compliant feature | **N/A** | **N/A** | **N/A** |

Footnotes to this table are presented on page 29.

**Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)**
As at September 30, 2025

| | Features | TLAC senior notes | | |
|---|---|---|---|---|
| 1 | Issuer | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | Common Code: 261363054<br>ISIN: XS2613630545 | CUSIP: 31430WZM9<br>ISIN: CA31430WZM95 | CUSIP: 31430WF90<br>ISIN: CA31430WF908 |
| 3 | Governing law(s) of the instrument | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A | N/A | N/A |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | N/A | N/A | N/A |
| 5 | Post-transitional Basel III rules | N/A | N/A | N/A |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Other TLAC instruments | Other TLAC instruments | Other TLAC instruments |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only |
| 9 | Par value of instrument[(1)] | ¥34,300,000,000 | $500,000,000 | $1,250,000,000 |
| 10 | Accounting classification | Liabilities – Amortized cost | Liabilities – Amortized cost | Liabilities – Amortized cost |
| 11 | Original date of issuance | April 24, 2023 | August 16, 2023 | November 17, 2023 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | April 24, 2028 | August 16, 2028 | November 17, 2028 |
| 14 | Issuer call subject to prior approval by the AMF | No | No | Yes[(7)] |
| 15 | Optional call date, contingent call dates and redemption amount | N/A | N/A | N/A |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate or any related index | 1.00% per year | 5.475% per year | 5.467% per year |
| 19 | Existence of a payment stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | Exemption | Exemption | Exemption |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | Pari passu with deposits | Pari passu with deposits | Pari passu with deposits |
| 36 | Non-compliant transitioned features | N/A | N/A | N/A |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

Footnotes to this table are presented on page 29.

**Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)**
As at September 30, 2025

| | Features | TLAC senior notes | | |
|---|---|---|---|---|
| 1 | Issuer | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | CUSIP: 31429KAL7 / 31429LAL5<br>ISIN: US31429KAL70 / US31429LAL53 | Common Code: 289296794<br>ISIN: XS2892967949 | Common Code: 137173683<br>ISIN: CH1371736831 |
| 3 | Governing law(s) of the instrument | New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws) | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | Contractual | N/A | N/A |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | N/A | N/A | N/A |
| 5 | Post-transitional Basel III rules | N/A | N/A | N/A |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Other TLAC instruments | Other TLAC instruments | Other TLAC instruments |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only |
| 9 | Par value of instrument[(1)] | US$1,000,000,000 | €500,000,000 | Fr.230,000,000 |
| 10 | Accounting classification | Liabilities – Amortized cost | Liabilities – Amortized cost | Liabilities – Amortized cost |
| 11 | Original date of issuance | January 26, 2024 | September 5, 2024 | September 11, 2024 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | April 26, 2029 | September 5, 2029 | September 11, 2029 |
| 14 | Issuer call subject to prior approval by the AMF | No | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | N/A | N/A | N/A |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate or any related index | 5.25% per year | 3.467% per year | 1.4875% per year |
| 19 | Existence of a payment stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | Exemption | Exemption | Exemption |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | Pari passu with deposits | Pari passu with deposits | Pari passu with deposits |
| 36 | Non-compliant transitioned features | N/A | N/A | N/A |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

Footnotes to this table are presented on page 29.

**Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)**
As at September 30, 2025

| | Features | TLAC senior notes | | |
|---|---|---|---|---|
| 1 | Issuer | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | CUSIP: 31430W3J1<br>ISIN: CA31430W3J13 | Common Code: 297290606<br>ISIN: XS2972906064 | CUSIP: 31429KAN3 / 31429LAN1<br>ISIN: US31429KAN37/ US31429LAN10 |
| 3 | Governing law(s) of the instrument | Quebec, and applicable Canadian federal laws | Quebec, and applicable Canadian federal laws | New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws) |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A | N/A | Contractual |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | N/A | N/A | N/A |
| 5 | Post-transitional Basel III rules | N/A | N/A | N/A |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Other TLAC instruments | Other TLAC instruments | Other TLAC instruments |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only |
| 9 | Par value of instrument(1) | $1,250,000,000 | €750,000,000 | US$600,000,000 |
| 10 | Accounting classification | Liabilities – Amortized cost | Liabilities – Amortized cost | Liabilities – Amortized cost |
| 11 | Original date of issuance | September 24, 2024 | January 14, 2025 | January 27, 2025 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | September 24, 2029 | January 14, 2027 | January 27, 2027 |
| 14 | Issuer call subject to prior approval by the AMF | Yes(7) | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | N/A | N/A | N/A |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Floating | Floating |
| 18 | Coupon rate or any related index | 3.804% per year | 3-month EURIBOR + 0.45% per year | SOFR + 0.63% per year |
| 19 | Existence of a payment stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | Exemption | Exemption | Exemption |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | Pari passu with deposits | Pari passu with deposits | Pari passu with deposits |
| 36 | Non-compliant transitioned features | N/A | N/A | N/A |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

Footnotes to this table are presented on page 29.

**Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)**

As at September 30, 2025

| | Features | TLAC senior notes | | |
|---|---|---|---|---|
| 1 | Issuer | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec | Fédération des caisses Desjardins du Québec |
| 2 | Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement) | CUSIP: 31430XFZ0<br>ISIN: CA31430XFZ02 | CUSIP: 31429KAP8 / 31429LAP6<br>ISIN: US31429KAP84 / US31429LAP67 | Common Code: 319134883<br>ISIN: XS3191348831 |
| 3 | Governing law(s) of the instrument | Quebec, and applicable Canadian federal laws | New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws) | Quebec, and applicable Canadian federal laws |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A | Contractual | N/A |
| | Regulatory treatment: | | | |
| 4 | Transitional Basel III rules | N/A | N/A | N/A |
| 5 | Post-transitional Basel III rules | N/A | N/A | N/A |
| 6 | Eligible at financial entity/group/group and financial entity | Entity | Entity | Entity |
| 7 | Instrument type | Other TLAC instruments | Other TLAC instruments | Other TLAC instruments |
| 8 | Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date) | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only | Amount qualifying for TLAC purposes only |
| 9 | Par value of instrument[(1)] | $500,000,000 | US$750,000,000 | €750,000,000 |
| 10 | Accounting classification | Liabilities – Amortized cost | Liabilities – Amortized cost | Liabilities – Amortized cost |
| 11 | Original date of issuance | August 25, 2025 | August 26, 2025 | September 29, 2025 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | August 25, 2032 | August 26, 2030 | March 28, 2031 |
| 14 | Issuer call subject to prior approval by the AMF | Yes[(7)] | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | N/A | N/A | N/A |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate or any related index | 4.123% per year | 4.565% per year | 3.250% per year |
| 19 | Existence of a payment stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Writedown feature | No | No | No |
| 31 | Writedown trigger(s) | N/A | N/A | N/A |
| 32 | Full or partial writedown | N/A | N/A | N/A |
| 33 | Permanent or temporary writedown | N/A | N/A | N/A |
| 34 | If temporary writedown, description of writeup mechanism | N/A | N/A | N/A |
| 34a | Type of subordination | Exemption | Exemption | Exemption |
| 35 | In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) | Pari passu with deposits | Pari passu with deposits | Pari passu with deposits |
| 36 | Non-compliant transitioned features | N/A | N/A | N/A |
| 37 | If yes, specify non-compliant feature | N/A | N/A | N/A |

(1) "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro. "Fr." is the monetary symbol for the Swiss franc.
(2) Subject to the amalgamation/liquidation as per the *Act respecting financial services cooperatives*.
(3) CORRA is the Canadian Overnight Repo Rate Average. SARON is the Swiss Average Rate Overnight. TONA is the Tokyo Overnight Average Rate.
(4) On May 16, 2022, Refinitiv Benchmark Services (UK) Limited (RBSL), the administrator of the Canadian Dealer Offered Rate (CDOR), announced that it would cease the publication of all tenors of CDOR after June 28, 2024. CDOR is the interest rate used to set the interest rate for bankers' acceptances.
(5) NVCC trigger events:
(i) the AMF publicly announces that the Federation has been advised, in writing, that the AMF is of the opinion that the Federation has ceased, or is about to cease, to be viable and that, after the conversion of the notes and other contingent instruments issued by the Federation, the viability of the Federation could be restored or maintained; or (ii) a federal or provincial government in Canada publicly announces that the Federation has accepted or agreed to accept a capital injection, or equivalent support from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Federation would have been determined by the AMF to be non-viable as a result of the weakness of the Federation's risk-based capital ratios.
(6) Upon the occurrence of a trigger event, each outstanding note will be converted into a number of Class Z-Contingent capital shares equal to: (multiplier × note value) ÷ conversion price, rounded down. For more details, refer to the prospectus supplement or Conditions 5(b)(i) and (ii) and (c) of the Terms and Conditions of the Bearer Notes in the Multi-Currency Medium-Term Notes Prospectus, as applicable.
(7) The issuer may call the notes, in whole or in part, at any time and without the prior approval of the AMF, provided a prior notice of at least 10 days and at most 60 days is given to the noteholders and the minimum requirements in the *TLAC Total Loss Absorbing Capacity Guideline* is met.

## Template TLAC1 – TLAC composition (at resolution group level[1])

| | (in millions of dollars) | a<br>As at September 30, 2025 | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|---|
| | **Regulatory capital elements of TLAC** | | | | | |
| 1 | Tier 1A and equivalent capital instruments | **34,525** | 33,599 | 33,118 | 32,227 | 31,720 |
| 2 | Additional Tier 1B capital before TLAC adjustments | **—** | — | — | — | — |
| 3 | Tier 1B instruments ineligible as TLAC as issued out of subsidiaries to third parties | **—** | — | — | — | — |
| 4 | Other adjustments | **—** | — | — | — | — |
| 5 | **Tier 1B capital instruments eligible under the TLAC framework** | **—** | — | — | — | — |
| 6 | Tier 2 capital before TLAC adjustments | **3,908** | 3,889 | 4,282 | 3,101 | 3,073 |
| 7 | Amortized portion of Tier 2 instruments where remaining maturity > 1 year | **—** | — | — | — | — |
| 8 | Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties | **—** | — | — | — | — |
| 9 | Other adjustments | **—** | — | — | — | — |
| 10 | **Tier 2 capital instruments eligible under the TLAC framework** | **3,908** | 3,889 | 4,282 | 3,101 | 3,073 |
| 11 | **TLAC arising from regulatory capital** | **38,433** | 37,488 | 37,400 | 35,328 | 34,793 |
| | **Covered bonds** | | | | | |
| 12 | External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities[2] | **13,455** | 11,053 | 11,215 | 12,469 | 12,395 |
| 13 | External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements | **—** | — | — | — | — |
| 14 | Of which: amount eligible as TLAC after application of the caps | **—** | — | — | — | — |
| 15 | External TLAC instruments issued by funding vehicles prior to January 1, 2022 | **—** | — | — | — | — |
| 16 | Eligible ex ante commitments to recapitalize a G-SIFI in resolution | **—** | — | — | — | — |
| 17 | **TLAC arising from non-regulatory capital instruments before adjustments** | **13,455** | 11,053 | 11,215 | 12,469 | 12,395 |
| | **Non-regulatory capital elements of TLAC: adjustments** | | | | | |
| 18 | TLAC before deductions | **51,888** | 48,541 | 48,615 | 47,797 | 47,188 |
| 19 | Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE D-SIFIs) | **—** | — | — | — | — |
| 20 | Deduction of investments in own other TLAC liabilities | **—** | — | — | — | — |
| 21 | Other adjustments to TLAC | **—** | — | — | — | — |
| 22 | **TLAC after deductions** | **51,888** | 48,541 | 48,615 | 47,797 | 47,188 |
| | **Risk-weighted assets and leverage exposure measure for TLAC purposes** | | | | | |
| 23 | Total risk-weighted assets adjusted as permitted under the TLAC regime | **148,854** | 146,087 | 147,079 | 145,372 | 145,004 |
| 24 | Leverage exposure measure | **462,609** | 455,892 | 443,245 | 427,337 | 421,041 |
| | **TLAC ratios and buffers** | | | | | |
| 25 | TLAC (as a percentage of risk-weighted assets) | **34.9%** | 33.2% | 33.1% | 32.9% | 32.5% |
| 26 | TLAC (as a percentage of leverage exposure) | **11.2%** | 10.6% | 11.0% | 11.2% | 11.2% |
| 27 | Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements | **16.9%** | 15.2% | 15.1% | 14.9% | 14.5% |
| 28 | Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets) | **3.5%** | 3.5% | 3.5% | 3.5% | 3.5% |
| 29 | Of which: capital conservation buffer requirement | **2.5%** | 2.5% | 2.5% | 2.5% | 2.5% |
| 30 | Of which: institution specific countercyclical buffer requirement | **—%** | —% | —% | —% | —% |
| 31 | Of which: systemically important financial institution buffer | **1.0%** | 1.0% | 1.0% | 1.0% | 1.0% |

(1) The data in this template differ from those presented in Template CC1 because they refer to the resolution group that excludes Caisse Desjardins Ontario Credit Union Inc.

(2) Issuance of $4.8 billion of debt eligible to qualify under the TLAC Guideline during the first nine months of 2025.

### Template TLAC3 – Resolution entity – Creditor ranking at legal entity level

| | | As at September 30, 2025 | | | | | | As at June 30, 2025 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Creditor ranking | | | | | | Creditor ranking | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | | 1 | 2 | 3 | 4 | 5 | |
| | (in millions of dollars) | (most junior) | | | | (most senior) | Sum of 1 to 5 | (most junior) | | | | (most senior) | Sum of 1 to 5 |
| 1 | Description of creditor ranking | Capital shares | Preferred shares | Subordinated debts | Internal recapitalization instruments | Other liabilities excluding internal recapitalization instruments[1] | | Capital shares | Preferred shares | Subordinated debts | Internal recapitalization instruments | Other liabilities excluding internal recapitalization instruments[1] | |
| 2 | Total capital and liabilities net of credit risk mitigation[2] | **4,616** | **—** | **4,797** | **13,484** | **N/A** | **22,897** | 4,716 | — | 4,818 | 11,076 | N/A | 20,610 |
| 3 | Subset of row 2 that are excluded liabilities | **—** | **—** | **—** | **—** | **N/A** | **—** | — | — | — | — | N/A | — |
| 4 | **Total capital and liabilities less excluded liabilities (row 2 minus row 3)** | **4,616** | **—** | **4,797** | **13,484** | **N/A** | **22,897** | 4,716 | — | 4,818 | 11,076 | N/A | 20,610 |
| 5 | Subset of row 4 that are potentially eligible as TLAC | **4,616** | **—** | **4,797** | **13,484** | **N/A** | **22,897** | 4,716 | — | 4,818 | 11,076 | N/A | 20,610 |
| 6 | Subset of row 5 with 1 year ≥ residual maturity < 2 years | **—** | **—** | **—** | **3,756** | **N/A** | **3,756** | — | — | — | 3,492 | N/A | 3,492 |
| 7 | Subset of row 5 with 2 years ≥ residual maturity < 5 years | **—** | **—** | **—** | **8,015** | **N/A** | **8,015** | — | — | — | 7,584 | N/A | 7,584 |
| 8 | Subset of row 5 with 5 years ≥ residual maturity < 10 years | **—** | **—** | **4,797** | **1,713** | **N/A** | **6,510** | — | — | 4,818 | — | N/A | 4,818 |
| 9 | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | **—** | **—** | **—** | **—** | **N/A** | **—** | — | — | — | — | N/A | — |
| 10 | **Subset of row 5 that is perpetual securities** | **4,616** | **—** | **—** | **—** | **N/A** | **4,616** | 4,716 | — | — | — | N/A | 4,716 |

| | | As at March 31, 2025 | | | | | | As at December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Creditor ranking | | | | | | Creditor ranking | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | | 1 | 2 | 3 | 4 | 5 | |
| | (in millions of dollars) | (most junior) | | | | (most senior) | Sum of 1 to 5 | (most junior) | | | | (most senior) | Sum of 1 to 5 |
| 1 | Description of creditor ranking | Capital shares | Preferred shares | Subordinated debts | Internal recapitalization instruments | Other liabilities excluding internal recapitalization instruments[1] | | Capital shares | Preferred shares | Subordinated debts | Internal recapitalization instruments | Other liabilities excluding internal recapitalization instruments[1] | |
| 2 | Total capital and liabilities net of credit risk mitigation[2] | 4,716 | — | 5,250 | 11,240 | N/A | 21,206 | 4,817 | — | 4,000 | 12,494 | N/A | 21,311 |
| 3 | Subset of row 2 that are excluded liabilities | — | — | — | — | N/A | — | — | — | — | — | N/A | — |
| 4 | **Total capital and liabilities less excluded liabilities (row 2 minus row 3)** | 4,716 | — | 5,250 | 11,240 | N/A | 21,206 | 4,817 | — | 4,000 | 12,494 | N/A | 21,311 |
| 5 | Subset of row 4 that are potentially eligible as TLAC | 4,716 | — | 5,250 | 11,240 | N/A | 21,206 | 4,817 | — | 4,000 | 12,494 | N/A | 21,311 |
| 6 | Subset of row 5 with 1 year ≥ residual maturity < 2 years | — | — | — | 2,524 | N/A | 2,524 | — | — | — | 3,839 | N/A | 3,839 |
| 7 | Subset of row 5 with 2 years ≥ residual maturity < 5 years | — | — | — | 8,716 | N/A | 8,716 | — | — | — | 8,655 | N/A | 8,655 |
| 8 | Subset of row 5 with 5 years ≥ residual maturity < 10 years | — | — | 5,250 | — | N/A | 5,250 | — | — | 4,000 | — | N/A | 4,000 |
| 9 | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | — | — | — | — | N/A | — | — | — | — | — | N/A | — |
| 10 | **Subset of row 5 that is perpetual securities** | 4,716 | — | — | — | N/A | 4,716 | 4,817 | — | — | — | N/A | 4,817 |

Footnotes to this table are presented on the next page.

### Template TLAC3 – Resolution entity – Creditor ranking at legal entity level (continued)

| | | As at September 30, 2024 | | | | | |
|---|---|---|---|---|---|---|---|
| | | Creditor ranking | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | |
| | (in millions of dollars) | (most junior) | | | | (most senior) | Sum of 1 to 5 |
| 1 | Description of creditor ranking | Capital shares | Preferred shares | Subordinated debts | Internal recapitalization instruments | Other liabilities excluding internal recapitalization instruments[1] | |
| 2 | Total capital and liabilities net of credit risk mitigation[2] | 4,816 | — | 4,000 | 12,422 | N/A | 21,238 |
| 3 | Subset of row 2 that are excluded liabilities | — | — | — | — | N/A | — |
| 4 | **Total capital and liabilities less excluded liabilities (row 2 minus row 3)** | 4,816 | — | 4,000 | 12,422 | N/A | 21,238 |
| 5 | Subset of row 4 that are potentially eligible as TLAC | 4,816 | — | 4,000 | 12,422 | N/A | 21,238 |
| 6 | Subset of row 5 with 1 year ≥ residual maturity < 2 years | — | — | — | 3,946 | N/A | 3,946 |
| 7 | Subset of row 5 with 2 years ≥ residual maturity < 5 years | — | — | — | 8,476 | N/A | 8,476 |
| 8 | Subset of row 5 with 5 years ≥ residual maturity < 10 years | — | — | 4,000 | — | N/A | 4,000 |
| 9 | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | — | — | — | — | N/A | — |
| 10 | **Subset of row 5 that is perpetual securities** | 4,816 | — | — | — | N/A | 4,816 |

(1) Desjardins Group does not complete this column at this time like Canadian banks.

(2) Capital shares are presented at their carrying amount, while subordinated debts and internal recapitalization instruments are presented at their par value.

# LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

**Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories**
As at September 30, 2025

| | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|
| | | | Carrying amounts of items[1] | | | | |
| (in millions of dollars) | Carrying amounts as reported in published financial statements | Carrying amounts under scope of regulatory consolidation | Subject to the credit risk framework | Subject to the counterparty credit risk framework | Subject to the securitization framework | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital |
| **Assets** | | | | | | | |
| Cash and deposits with financial institutions | **7,090** | **5,772** | **5,772** | **—** | **—** | **—** | **—** |
| Securities at fair value through profit or loss | **47,019** | **18,244** | **51** | **—** | **128** | **18,065** | **—** |
| Securities at fair value through other comprehensive income | **60,877** | **52,697** | **52,663** | **—** | **—** | **—** | **34** |
| Securities at amortized cost | **42** | **29** | **14** | **—** | **15** | **—** | **—** |
| Securities borrowed or purchased under reverse repurchase agreements | **24,506** | **26,621** | **—** | **26,621** | **—** | **22,045** | **—** |
| Loans, net of allowance for credit losses | **312,251** | **310,465** | **310,215** | **—** | **—** | **—** | **250** |
| Segregated fund net assets | **32,663** | **—** | **—** | **—** | **—** | **—** | **—** |
| Derivative financial instruments | **9,984** | **9,914** | **—** | **9,914** | **—** | **739** | **—** |
| Amounts receivable from clients, brokers and financial institutions | **3,606** | **3,373** | **3,373** | **—** | **—** | **—** | **—** |
| Reinsurance contract assets | **1,832** | **—** | **—** | **—** | **—** | **—** | **—** |
| Right-of-use assets | **434** | **661** | **661** | **—** | **—** | **—** | **—** |
| Investment property | **774** | **1** | **1** | **—** | **—** | **—** | **—** |
| Property, plant and equipment | **1,432** | **1,034** | **1,034** | **—** | **—** | **—** | **—** |
| Goodwill | **596** | **37** | **—** | **—** | **—** | **—** | **596** |
| Intangible assets | **1,254** | **480** | **—** | **—** | **—** | **—** | **1,254** |
| Investments in companies accounted for using the equity method | **1,326** | **8,577** | **4,000** | **—** | **—** | **—** | **4,577** |
| Net defined benefit plan assets | **1,388** | **1,091** | **—** | **—** | **—** | **—** | **1,091** |
| Deferred tax assets | **962** | **641** | **641** | **—** | **—** | **—** | **—** |
| Other | **3,820** | **3,369** | **3,369** | **—** | **—** | **—** | **—** |
| **Total assets** | **511,856** | **443,006** | **381,794** | **36,535** | **143** | **40,849** | **7,802** |

Footnotes to this table are presented on the next page.

**Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (continued)**
As at September 30, 2025

| | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|
| | | | Carrying amounts of items[1] | | | | |
| (in millions of dollars) | Carrying amounts as reported in published financial statements | Carrying amounts under scope of regulatory consolidation | Subject to the credit risk framework | Subject to the counterparty credit risk framework | Subject to the securitization framework | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital |
| **Liabilities** | | | | | | | |
| Deposits | **324,039** | **325,171** | **—** | **—** | **—** | **—** | **325,171** |
| Insurance contract liabilities | **35,123** | **—** | **—** | **—** | **—** | **—** | **—** |
| Commitments related to securities sold short | **17,462** | **17,123** | **—** | **17,123** | **—** | **16,618** | **—** |
| Commitments related to securities lent or sold under repurchase agreements | **23,678** | **23,229** | **—** | **—** | **—** | **20,567** | **—** |
| Derivative financial instruments | **7,402** | **7,152** | **—** | **7,152** | **—** | **494** | **—** |
| Amounts payable to clients, brokers and financial institutions | **14,157** | **13,799** | **—** | **—** | **—** | **—** | **13,799** |
| Lease liabilities | **527** | **781** | **—** | **—** | **—** | **—** | **781** |
| Reinsurance contract liabilities | **38** | **—** | **—** | **—** | **—** | **—** | **—** |
| Segregated fund net liabilities for investment contracts | **29,001** | **—** | **—** | **—** | **—** | **—** | **—** |
| Net defined benefit plan liabilities | **674** | **519** | **—** | **—** | **—** | **—** | **519** |
| Deferred tax liabilities | **604** | **388** | **—** | **—** | **—** | **—** | **388** |
| Other | **12,378** | **8,792** | **—** | **—** | **—** | **—** | **8,792** |
| Subordinated notes | **4,862** | **4,862** | **—** | **—** | **—** | **—** | **4,862** |
| **Total liabilities** | **469,945** | **401,816** | **—** | **24,275** | **—** | **37,679** | **354,312** |
| **Equity** | | | | | | | |
| Capital stock | **4,582** | **4,582** | **—** | **—** | **—** | **—** | **4,582** |
| Undistributed surplus earnings | **4,824** | **4,711** | **—** | **—** | **—** | **—** | **4,711** |
| Accumulated other comprehensive income | **842** | **842** | **—** | **—** | **—** | **—** | **842** |
| Reserves | **31,055** | **31,055** | **—** | **—** | **—** | **—** | **31,055** |
| **Equity – Group's share** | **41,303** | **41,190** | **—** | **—** | **—** | **—** | **41,190** |
| **Non-controlling interests** | **608** | **—** | **—** | **—** | **—** | **—** | **—** |
| **Total equity** | **41,911** | **41,190** | **—** | **—** | **—** | **—** | **41,190** |
| **Total liabilities and equity** | **511,856** | **443,006** | **—** | **24,275** | **—** | **37,679** | **395,502** |

(1) Amounts in columns c to g are not necessarily equal to those in column b, as certain items may be subject to regulatory capital requirements for several risk categories.

**Template LI2 – Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements**
As at September 30, 2025

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | | Items subject to[1] | | | |
| | (in millions of dollars) | Total | Credit risk framework | Securitization framework | Counterparty credit risk framework | Market risk framework |
| 1 | Assets carrying amount under scope of regulatory consolidation (per Template LI1) | 435,204 | 381,794 | 143 | 36,535 | 40,849 |
| 2 | Liabilities carrying amount under scope of regulatory consolidation (per Template LI1) | 47,504 | — | — | 24,275 | 37,679 |
| 3 | **Total net amount under scope of regulatory consolidation** | 387,700 | 381,794 | 143 | 12,260 | 3,170 |
| 4 | Off-balance sheet amounts[2] | 153,529 | 73,591 | — | — | — |
| 5 | Differences in valuations | — | — | — | — | — |
| 6 | Differences due to different netting rules, other than those already reported in line 2 | (2,807) | (328) | — | (2,479) | — |
| 7 | Differences due to consideration of provisions | 782 | 782 | — | — | — |
| 8 | Differences due to prudential filters | — | — | — | — | — |
| 9 | Adjustment for derivatives | 8,870 | — | — | 8,870 | — |
| 10 | Securities financing transaction exposures[3] | 34,246 | — | — | 34,246 | — |
| 11 | Other differences | — | — | — | — | — |
| 12 | **Regulatory exposure amounts[4]** | 582,320 | 455,839 | 143 | 52,897 | 3,170 |

[1] Amounts in columns b to e are not necessarily equal to those in column a, as certain items may be subject to regulatory capital requirements for several risk categories.
[2] The initial exposure is presented in column a; columns b to e present amounts after application of credit conversion factors, where relevant.
[3] As securities financing transaction exposures are deducted in line 2, an adjustment is required to obtain the exposure at default.
[4] Aggregate amount used to calculate RWA for each of the risk categories.

# CREDIT RISK

**Template CR1 – Credit quality of assets**

| | | a | b | c | d | e | f | g | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | | As at June 30, 2025 | | | | | | |
| | | **Gross carrying amounts of** | | | | | | | Gross carrying amounts of | | | | | | |
| | **Type of exposure** (in millions of dollars) | **Defaulted exposures** | **Non-defaulted exposures** | **Allowances / impairments** | **Specific allowances** | **General allowances** | **Allowances for expected credit losses on IRB exposures** | **Net values (a + b - c)** | Defaulted exposures | Non-defaulted exposures | Allowances / impairments | Specific allowances | General allowances | Allowances for expected credit losses on IRB exposures | Net values (a + b - c) |
| 1 | Loans | **3,356** | **308,389** | **1,530** | **800** | **730** | **1,495** | **310,215** | 3,138 | 302,570 | 1,510 | 764 | 746 | 1,486 | 304,198 |
| 2 | Debt securities | **—** | **58,500** | **—** | **—** | **—** | **—** | **58,500** | — | 58,523 | — | — | — | — | 58,523 |
| | Other investments | **—** | **343** | **—** | **—** | **—** | **—** | **343** | — | 385 | — | — | — | — | 385 |
| 3 | Off-balance sheet exposures | **431** | **145,111** | **115** | **—** | **115** | **110** | **145,427** | 415 | 140,337 | 122 | 1 | 121 | 113 | 140,630 |
| 4 | **Total** | **3,787** | **512,343** | **1,645** | **800** | **845** | **1,605** | **514,485** | 3,553 | 501,815 | 1,632 | 765 | 867 | 1,599 | 503,736 |

| | | a | b | c | d | e | f | g | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | | As at December 31, 2024 | | | | | | |
| | | Gross carrying amounts of | | | | | | | Gross carrying amounts of | | | | | | |
| | **Type of exposure** (in millions of dollars) | Defaulted exposures | Non-defaulted exposures | Allowances / impairments | Specific allowances | General allowances | Allowances for expected credit losses on IRB exposures | Net values (a + b - c) | Defaulted exposures | Non-Defaulted exposures | Allowances / impairments | Specific allowances | General allowances | Allowances for expected credit losses on IRB exposures | Net values (a + b - c) |
| 1 | Loans | 3,135 | 292,521 | 1,403 | 665 | 738 | 1,432 | 294,253 | 2,906 | 285,903 | 1,320 | 615 | 705 | 1,328 | 287,489 |
| 2 | Debt securities | — | 58,333 | — | — | — | — | 58,333 | — | 53,521 | — | — | — | — | 53,521 |
| | Other investments | — | 395 | — | — | — | — | 395 | — | 379 | — | — | — | — | 379 |
| 3 | Off-balance sheet exposures | 340 | 143,488 | 118 | — | 118 | 111 | 143,710 | 406 | 142,665 | 99 | — | 99 | 105 | 142,972 |
| 4 | **Total** | 3,475 | 494,737 | 1,521 | 665 | 856 | 1,543 | 496,691 | 3,312 | 482,468 | 1,419 | 615 | 804 | 1,433 | 484,361 |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | |
| | | Gross carrying amounts of | | | | | | |
| | **Type of exposure** (in millions of dollars) | Defaulted exposures | Non-defaulted exposures | Allowances / impairments | Specific allowances | General allowances | Allowances for expected credit losses on IRB exposures | Net values (a + b - c) |
| 1 | Loans | 2,930 | 278,748 | 1,162 | 527 | 635 | 1,279 | 280,516 |
| 2 | Debt securities | — | 50,967 | — | — | — | — | 50,967 |
| | Other investments | — | 377 | — | — | — | — | 377 |
| 3 | Off-balance sheet exposures | 398 | 139,327 | 92 | — | 92 | 111 | 139,633 |
| 4 | **Total** | 3,328 | 469,419 | 1,254 | 527 | 727 | 1,390 | 471,493 |

### Template CR2 – Changes in stock of defaulted loans and debt securities

| | | For the three-month period ended | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **September 30, 2025** | | | June 30, 2025 | | | March 31, 2025 | | | December 31, 2024 | | | September 30, 2024 | | |
| | (in millions of dollars) | **Loans** | **Debt securities** | **Total** | Loans | Debt securities | Total | Loans | Debt securities | Total | Loans | Debt securities | Total | Loans | Debt securities | Total |
| 1 | **Defaulted loans and debt securities at end of the previous reporting period** | **3,138** | **—** | **3,138** | 3,135 | — | 3,135 | 2,906 | — | 2,906 | 2,930 | — | 2,930 | 2,728 | — | 2,728 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | **888** | **—** | **888** | 923 | — | 923 | 1,081 | — | 1,081 | 938 | — | 938 | 1,035 | — | 1,035 |
| 3 | Returned to non-defaulted status | **(572)** | **—** | **(572)** | (819) | — | (819) | (751) | — | (751) | (856) | — | (856) | (738) | — | (738) |
| 4 | Amounts written-off | **(97)** | **—** | **(97)** | (102) | — | (102) | (101) | — | (101) | (109) | — | (109) | (95) | — | (95) |
| 5 | Other changes | **(1)** | **—** | **(1)** | 1 | — | 1 | — | — | — | 3 | — | 3 | — | — | — |
| 6 | **Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)** | **3,356** | **—** | **3,356** | 3,138 | — | 3,138 | 3,135 | — | 3,135 | 2,906 | — | 2,906 | 2,930 | — | 2,930 |

**Template CR3 – Credit risk mitigation (CRM) techniques – Overview**

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | |
| | (in millions of dollars) | **Exposures unsecured: Gross carrying amount** | **Exposures secured by collateral** | **Exposures secured by collateral, of which: secured amount** | **Exposures secured by financial guarantees** | **Exposures secured by financial guarantees, of which: secured amount** | **Exposures secured by credit derivatives** | **Exposures secured by credit derivatives, of which: secured amount** |
| 1 | Loans | **241,434** | **69,234** | **68,231** | **1,700** | **550** | **—** | **—** |
| 2 | Debt securities | **58,500** | **—** | **—** | **—** | **—** | **—** | **—** |
| | Other investments | **343** | **—** | **—** | **—** | **—** | **—** | **—** |
| 3 | **Total** | **300,277** | **69,234** | **68,231** | **1,700** | **550** | **—** | **—** |
| 4 | Of which defaulted | **2,560** | **853** | **789** | **24** | **7** | **—** | **—** |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at June 30, 2025 | | | | | | |
| | (in millions of dollars) | Exposures unsecured: Gross carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 | Loans | 237,674 | 66,969 | 65,964 | 1,666 | 560 | — | — |
| 2 | Debt securities | 58,523 | — | — | — | — | — | — |
| | Other investments | 385 | — | — | — | — | — | — |
| 3 | **Total** | 296,582 | 66,969 | 65,964 | 1,666 | 560 | — | — |
| 4 | Of which defaulted | 2,345 | 845 | 785 | 26 | 8 | — | — |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | |
| | (in millions of dollars) | Exposures unsecured: Gross carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 | Loans | 231,284 | 63,307 | 62,376 | 1,737 | 593 | — | — |
| 2 | Debt securities | 58,333 | — | — | — | — | — | — |
| | Other investments | 395 | — | — | — | — | — | — |
| 3 | **Total** | 290,012 | 63,307 | 62,376 | 1,737 | 593 | — | — |
| 4 | Of which defaulted | 2,346 | 830 | 781 | 24 | 8 | — | — |

**Template CR3 – Credit risk mitigation (CRM) techniques – Overview (continued)**

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at December 31, 2024 | | | | | | |
| | (in millions of dollars) | Exposures unsecured: Gross carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 | Loans | 227,094 | 60,733 | 59,788 | 1,629 | 607 | — | — |
| 2 | Debt securities | 53,521 | — | — | — | — | — | — |
| | Other investments | 379 | — | — | — | — | — | — |
| 3 | **Total** | 280,994 | 60,733 | 59,788 | 1,629 | 607 | — | — |
| 4 | Of which defaulted | 2,255 | 694 | 646 | 13 | 5 | — | — |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | |
| | (in millions of dollars) | Exposures unsecured: Gross carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 | Loans | 223,125 | 57,674 | 56,742 | 1,802 | 649 | — | — |
| 2 | Debt securities | 50,967 | — | — | — | — | — | — |
| | Other investments | 377 | — | — | — | — | — | — |
| 3 | **Total** | 274,469 | 57,674 | 56,742 | 1,802 | 649 | — | — |
| 4 | Of which defaulted | 2,194 | 771 | 732 | 16 | 4 | — | — |

**Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[(1)]**

| | | a | b | c | d | e | f | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | As at June 30, 2025 | | | | | |
| | | **Exposures before credit conversion factors (CCF) and CRM[(2)]** | | **Exposures post credit conversion factors (CCF) and CRM[(2)]** | | **RWA and RWA proportion** | | Exposures before credit conversion factors (CCF) and CRM[(2)] | | Exposures post credit conversion factors (CCF) and CRM[(2)] | | RWA and RWA proportion | |
| | (in millions of dollars) | **On-balance sheet amount** | **Off-balance sheet amount** | **On-balance sheet amount** | **Off-balance sheet amount** | **RWA** | **RWA proportion** | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA proportion |
| | **Asset classes** | | | | | | | | | | | | |
| 1 | Sovereigns | **4,549** | **—** | **6,470** | **316** | **—** | **—%** | 5,484 | — | 7,273 | 291 | — | —% |
| 2 | Non-central government public sector entities | **7,559** | **7,875** | **7,609** | **1,726** | **1,867** | **20.00%** | 7,417 | 7,579 | 7,475 | 1,668 | 1,829 | 20.00% |
| 3 | Multilateral development banks | **—** | **—** | **—** | **—** | **—** | **—%** | — | — | — | — | — | —% |
| 4 | Deposit-taking institutions and banks | **2,114** | **568** | **2,899** | **80** | **1,150** | **38.60%** | 1,799 | 573 | 2,553 | 80 | 1,156 | 43.90% |
| | Of which: securities firms and other financial institutions treated as banks | **—** | **—** | **786** | **—** | **518** | **66.00%** | — | — | 754 | — | 498 | 66.00% |
| 5 | Covered bonds | **—** | **—** | **—** | **—** | **—** | **—%** | — | — | — | — | — | —% |
| 6 | Businesses | **7,958** | **11,365** | **7,886** | **4,701** | **10,993** | **87.30%** | 7,402 | 10,762 | 7,334 | 4,459 | 10,125 | 85.90% |
| | Of which: securities firms and other financial institutions treated as businesses | **—** | **—** | **—** | **—** | **—** | **—%** | — | 46 | — | 46 | 9 | 20.00% |
| | Of which: specialized lending | **—** | **—** | **—** | **—** | **—** | **—%** | 215 | 60 | 214 | 28 | 236 | 97.30% |
| 7 | Subordinated debt, equity and other capital instruments | **343** | **—** | **343** | **—** | **857** | **250.00%** | 385 | — | 385 | — | 962 | 250.00% |
| 8 | Regulatory retail portfolios | **1,739** | **4,415** | **1,633** | **1,113** | **1,608** | **58.60%** | 1,724 | 4,338 | 1,603 | 1,094 | 1,574 | 58.40% |
| 9 | Real estate | **7,623** | **1,565** | **5,454** | **207** | **3,905** | **69.00%** | 7,492 | 1,460 | 5,443 | 180 | 3,883 | 69.10% |
| | Of which: general RRE | **629** | **14** | **370** | **—** | **298** | **80.60%** | 633 | 13 | 363 | — | 292 | 80.80% |
| | Of which: IPRRE | **4,097** | **826** | **2,225** | **17** | **1,051** | **46.90%** | 3,950 | 765 | 2,208 | 18 | 1,038 | 46.60% |
| | Of which: other RRE | **—** | **—** | **—** | **—** | **—** | **—%** | — | — | — | — | — | —% |
| | Of which: general CRE | **988** | **427** | **979** | **158** | **828** | **72.80%** | 1,005 | 352 | 997 | 126 | 807 | 71.90% |
| | Of which: IPCRE | **1,382** | **24** | **1,353** | **5** | **1,164** | **85.70%** | 1,387 | 26 | 1,358 | 6 | 1,191 | 87.40% |
| | Of which: land acquisition, development and construction | **527** | **274** | **527** | **27** | **564** | **101.80%** | 517 | 304 | 517 | 30 | 555 | 101.40% |
| 10 | Reverse mortgages | **—** | **—** | **—** | **—** | **—** | **—%** | — | — | — | — | — | —% |
| 11 | Mortgage-backed securities | **—** | **—** | **—** | **—** | **—** | **—%** | — | — | — | — | — | —% |
| 12 | Defaulted exposures | **178** | **28** | **166** | **4** | **244** | **143.50%** | 156 | 20 | 146 | 3 | 213 | 143.60% |
| 13 | Other assets[(3)] | **19,563** | **—** | **19,563** | **—** | **5,212** | **26.60%** | 17,667 | — | 17,667 | — | 5,043 | 28.50% |
| 14 | **Total** | **51,626** | **25,816** | **52,023** | **8,147** | **25,836** | **42.90%** | 49,526 | 24,732 | 49,879 | 7,775 | 24,785 | 43.00% |

Footnotes to this table are presented on page 42.

**Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[1] (continued)**

| | | a | b | c | d | e | f | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | As at December 31, 2024 | | | | | |
| | | Exposures before credit conversion factors (CCF) and CRM[2] | | Exposures post credit conversion factors (CCF) and CRM[2] | | RWA and RWA proportion | | Exposures before credit conversion factors (CCF) and CRM[2] | | Exposures post credit conversion factors (CCF) and CRM[2] | | RWA and RWA proportion | |
| | (in millions of dollars) | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA proportion | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA proportion |
| | **Asset classes** | | | | | | | | | | | | |
| 1 | Sovereigns | 4,892 | — | 6,404 | 296 | — | —% | 4,458 | — | 5,839 | 280 | — | —% |
| 2 | Non-central government public sector entities | 7,729 | 7,270 | 7,784 | 1,611 | 1,880 | 20.00% | 7,224 | 7,813 | 7,278 | 1,711 | 1,798 | 20.00% |
| 3 | Multilateral development banks | — | — | — | — | — | —% | — | — | — | — | — | —% |
| 4 | Deposit-taking institutions and banks | 1,928 | 534 | 2,631 | 82 | 1,071 | 39.50% | 1,751 | 530 | 2,419 | 72 | 1,016 | 40.80% |
| | Of which: securities firms and other financial institutions treated as banks | — | — | 703 | — | 464 | 66.00% | — | — | 668 | — | 441 | 66.00% |
| 5 | Covered bonds | — | — | — | — | — | —% | — | — | — | — | — | —% |
| 6 | Businesses | 8,103 | 11,897 | 8,021 | 5,081 | 11,581 | 88.40% | 10,350 | 13,548 | 10,273 | 5,634 | 14,410 | 90.60% |
| | Of which: securities firms and other financial institutions treated as businesses | — | — | — | — | — | —% | — | 41 | — | 41 | 8 | 20.00% |
| | Of which: specialized lending | 840 | 916 | 840 | 387 | 1,323 | 107.90% | 3,720 | 2,450 | 3,720 | 1,030 | 4,752 | 100.00% |
| 7 | Subordinated debt, equity and other capital instruments | 395 | — | 395 | — | 987 | 250.00% | 379 | — | 379 | — | 947 | 250.00% |
| 8 | Regulatory retail portfolios | 1,698 | 4,356 | 1,575 | 1,101 | 1,572 | 58.80% | 1,715 | 4,275 | 1,582 | 1,080 | 1,546 | 58.10% |
| 9 | Real estate | 7,241 | 1,532 | 5,470 | 187 | 3,947 | 69.80% | 6,952 | 1,364 | 5,309 | 156 | 3,804 | 69.60% |
| | Of which: general RRE | 651 | 10 | 382 | — | 313 | 82.00% | 643 | 10 | 370 | — | 305 | 82.20% |
| | Of which: IPRRE | 3,650 | 767 | 2,187 | 15 | 1,039 | 47.20% | 3,459 | 722 | 2,128 | 14 | 1,010 | 47.20% |
| | Of which: other RRE | — | — | — | — | — | —% | — | — | — | — | — | —% |
| | Of which: general CRE | 1,020 | 385 | 1,011 | 134 | 832 | 72.60% | 1,048 | 302 | 1,039 | 108 | 826 | 72.00% |
| | Of which: IPCRE | 1,330 | 19 | 1,300 | 3 | 1,131 | 86.80% | 1,250 | 21 | 1,220 | 3 | 1,074 | 87.90% |
| | Of which: land acquisition, development and construction | 590 | 351 | 590 | 35 | 632 | 101.10% | 552 | 309 | 552 | 31 | 589 | 101.10% |
| 10 | Reverse mortgages | — | — | — | — | — | —% | — | — | — | — | — | —% |
| 11 | Mortgage-backed securities | — | — | — | — | — | —% | — | — | — | — | — | —% |
| 12 | Defaulted exposures | 121 | 20 | 117 | 4 | 170 | 140.40% | 128 | 71 | 124 | 9 | 187 | 112.00% |
| 13 | Other assets[3] | 17,033 | — | 17,033 | — | 5,112 | 30.00% | 16,953 | — | 16,953 | — | 5,346 | 31.50% |
| 14 | **Total** | 49,140 | 25,609 | 49,430 | 8,362 | 26,320 | 45.50% | 49,910 | 27,601 | 50,156 | 8,942 | 29,054 | 49.10% |

Footnotes to this table are presented on page 42.

**Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[(1)] (continued)**

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | |
| | | Exposures before credit conversion factors (CCF) and CRM[(2)] | | Exposures post credit conversion factors (CCF) and CRM[(2)] | | RWA and RWA proportion | |
| | (in millions of dollars) | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA proportion |
| | **Asset classes** | | | | | | |
| 1 | Sovereigns | 6,598 | — | 7,713 | 165 | 20 | 0.30% |
| 2 | Non-central government public sector entities | 6,918 | 8,222 | 6,966 | 1,798 | 1,753 | 20.00% |
| 3 | Multilateral development banks | — | — | — | — | — | —% |
| 4 | Deposit-taking institutions and banks | 1,778 | 115 | 2,424 | 29 | 1,009 | 41.10% |
| | Of which: securities firms and other financial institutions treated as banks | — | — | 646 | — | 421 | 65.20% |
| 5 | Covered bonds | — | — | — | — | — | —% |
| 6 | Businesses | 10,293 | 13,994 | 10,206 | 5,981 | 14,802 | 91.40% |
| | Of which: securities firms and other financial institutions treated as businesses | — | 41 | — | 41 | 8 | 20.00% |
| | Of which: specialized lending | 3,650 | 2,228 | 3,650 | 992 | 4,772 | 102.80% |
| 7 | Subordinated debt, equity and other capital instruments | 377 | — | 377 | — | 941 | 250.00% |
| 8 | Regulatory retail portfolios | 1,455 | 3,457 | 1,306 | 873 | 1,655 | 75.90% |
| 9 | Real estate | 6,542 | 799 | 5,163 | 49 | 3,527 | 67.70% |
| | Of which: general RRE | 614 | 10 | 346 | — | 287 | 82.80% |
| | Of which: IPRRE | 3,233 | 424 | 2,164 | 9 | 999 | 46.00% |
| | Of which: other RRE | — | — | — | — | — | —% |
| | Of which: general CRE | 1,046 | 51 | 1,037 | 8 | 719 | 68.80% |
| | Of which: IPCRE | 1,180 | 15 | 1,148 | 2 | 1,022 | 88.90% |
| | Of which: land acquisition, development and construction | 469 | 299 | 468 | 30 | 500 | 100.50% |
| 10 | Reverse mortgages | — | — | — | — | — | —% |
| 11 | Mortgage-backed securities | — | — | — | — | — | —% |
| 12 | Defaulted exposures | 96 | 65 | 91 | 8 | 129 | 130.80% |
| 13 | Other assets[(3)] | 16,554 | — | 16,554 | — | 5,468 | 33.00% |
| 14 | **Total** | 50,611 | 26,652 | 50,800 | 8,903 | 29,304 | 49.10% |

(1) Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.
(2) Exposures are presented net of the loss allowance for expected credit losses on credit-impaired loans.
(3) Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.

## Template CR5 – Standardized approach – Exposures by asset classes and risk weights(1)

| | Regulatory portfolio / Risk weight | As at September 30, 2025 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (in millions of dollars) | 0% | 10% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1,250% | Other | Total |
| 1 | Sovereigns | **6,786** | | | **—** | | | | | | **—** | | | | | | | | | **—** | | | | **—** | | | | **—** | **6,786** |
| 2 | Non-central government public sector entities | **—** | | | **9,335** | | | | | | **—** | | | | | | | | | **—** | | | | **—** | | | | **—** | **9,335** |
| 3 | Multilateral development banks | **—** | | | **—** | | **—** | | | | **—** | | | | | | | | | **—** | | | | **—** | | | | **—** | **—** |
| 4 | Deposit-taking institutions and banks | | | | **1,502** | | **588** | | **—** | | **—** | | | | | **—** | | | | **—** | | | | **103** | | | | **786** | **2,979** |
| | Of which: securities firms and other financial institutions treated as banks | | | | **—** | | **—** | | **—** | | **—** | | | | | **—** | | | | **—** | | | | **—** | | | | **786** | **786** |
| 5 | Covered bonds | | | | **—** | | **—** | | **—** | | **—** | | | | | **—** | | | | **—** | | | | **—** | | | | **—** | **—** |
| 6 | Businesses | | | | **1,210** | | | | | | **632** | | | **—** | | **734** | **—** | **1,169** | | **8,745** | | | **—** | **97** | | | | **—** | **12,587** |
| | Of which: securities firms and other financial institutions treated as businesses | | | | **—** | | | | | | **—** | | | **—** | | **—** | | | | **—** | | | | **—** | | | | **—** | **—** |
| | Of which: specialized lending | | | | **—** | | | | | | **—** | | | | | **—** | **—** | | | **—** | | | **—** | **—** | | | | **—** | **—** |
| 7 | Subordinated debt, equity and other capital | **—** | | | **—** | | | | | | | | | | | | | | | **—** | | | | **—** | **343** | | | **—** | **343** |
| 8 | Regulatory retail portfolios | | | **779** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **1,904** | **—** | **—** | **—** | **63** | **—** | **—** | **—** | **—** | | | | **—** | **2,746** |
| 9 | Real estate | **—** | **—** | **—** | **115** | **23** | **287** | **419** | **8** | **816** | **710** | **—** | **367** | **—** | **439** | **349** | **—** | **211** | **803** | **834** | **2** | **99** | **—** | **109** | **—** | **—** | **—** | **70** | **5,661** |
| | Of which: general RRE | **—** | **—** | **—** | **27** | **23** | **38** | **45** | **8** | | **1** | | | **—** | **—** | **227** | **—** | **—** | | **—** | | | **—** | **—** | **—** | **—** | **—** | **1** | **370** |
| | Of which: IPRRE | **—** | **—** | **—** | | | **249** | **374** | | **816** | **709** | | **13** | | | **7** | **—** | | | | **2** | | **—** | **72** | **—** | **—** | **—** | **—** | **2,242** |
| | Of which: other RRE | **—** | **—** | **—** | | | **—** | **—** | **—** | **—** | | **—** | **—** | | | **—** | **—** | | | | **—** | | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| | Of which: general CRE | **—** | **—** | **—** | **88** | | **—** | | **—** | | **—** | **—** | **354** | **—** | | **115** | **—** | **211** | | **300** | | | **—** | **—** | **—** | **—** | **—** | **69** | **1,137** |
| | Of which: IPCRE | **—** | **—** | **—** | | | | | | | | | | | **439** | | | | **803** | | | **99** | **—** | **17** | **—** | **—** | **—** | **—** | **1,358** |
| | Of which: land acquisition, development and construction | **—** | **—** | **—** | | | | | | | | | | | | | | | | **534** | | | **—** | **20** | **—** | **—** | **—** | **—** | **554** |
| 10 | Reverse mortgages | | | | | | **—** | **—** | | **—** | | | **—** | | | | | | | **—** | | | | **—** | | | | **—** | **—** |
| 11 | Mortgage-backed securities | | | | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | | | | **—** | **—** |
| 12 | Defaulted exposures | | | | | | | | | | **—** | | | | | | | | | **22** | | | | **148** | | | | **—** | **170** |
| 13 | Other assets(2) | **13,910** | | | **551** | | | | | | | | | | | | | | | **5,102** | | | | | | | **—** | **—** | **19,563** |
| 14 | **Total** | **20,696** | **—** | **779** | **12,713** | **23** | **875** | **419** | **8** | **816** | **1,342** | **—** | **367** | **—** | **439** | **2,987** | **—** | **1,380** | **803** | **14,766** | **2** | **99** | **—** | **457** | **343** | **—** | **—** | **856** | **60,170** |

### Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at September 30, 2025 | | | |
| | **Risk weight** | **On-balance sheet exposure** | **Off-balance sheet exposure (pre-CCF)** | **Weighted average CCF(3)** | **Exposure (post-CCF and post-CRM)(4)** |
| 1 | Less than 40% | **31,001** | **11,165** | **32%** | **35,574** |
| 2 | 40% - 70% | **3,057** | **599** | **45%** | **3,757** |
| 3 | 75% - 80% | **2,079** | **3,694** | **32%** | **2,987** |
| 4 | 85% | **1,319** | **473** | **19%** | **1,380** |
| 5 | 90% - 100% | **12,788** | **8,328** | **34%** | **15,570** |
| 6 | 105% - 130% | **102** | **—** | **—%** | **101** |
| 7 | 150% | **937** | **1,557** | **10%** | **458** |
| 8 | 250% | **343** | **—** | **—%** | **343** |
| 9 | 400% | **—** | **—** | **—%** | **—** |
| 10 | 1,250% | **—** | **—** | **—%** | **—** |
| 11 | **Total exposures** | **51,626** | **25,816** | **32%** | **60,170** |

Footnotes to this table are presented on page 47.

## Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1] (continued)

As at June 30, 2025

| | Regulatory portfolio / Risk weight (in millions of dollars) | 0% | 10% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1,250% | Other | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Sovereigns | 7,564 | | | — | | | | | | — | | | | | | | | | — | | | | — | | | | — | 7,564 |
| 2 | Non-central government public sector entities | — | | | 9,143 | | | | | | — | | | | | | | | | — | | | | — | | | | — | 9,143 |
| 3 | Multilateral development banks | — | | | — | | — | | | | — | | | | | | | | | — | | | | — | | | | — | — |
| 4 | Deposit-taking institutions and banks | | | | 1,052 | | 661 | | — | | — | | | | | — | | | | — | | | | 166 | | | | 754 | 2,633 |
| | Of which: securities firms and other financial institutions treated as banks | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | 754 | 754 |
| 5 | Covered bonds | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | — | — |
| 6 | Businesses | | | | 1,388 | | | | | | 640 | | | — | | 612 | 125 | 978 | | 7,852 | | | 61 | 137 | | | | — | 11,793 |
| | Of which: securities firms and other financial institutions treated as businesses | | | | 46 | | | | | | — | | | — | | — | | | | — | | | | — | | | | — | 46 |
| | Of which: specialized lending | | | | — | | | | | | — | | | | | — | 125 | | | 56 | | | 61 | — | | | | — | 242 |
| 7 | Subordinated debt, equity and other capital | — | | | — | | | | | | | | | | | | | | | — | | | | — | 385 | | | — | 385 |
| 8 | Regulatory retail portfolios | | | 769 | — | — | — | — | — | — | — | — | — | — | — | 1,879 | — | — | — | 49 | — | — | — | — | | | | — | 2,697 |
| 9 | Real estate | — | — | — | 116 | 23 | 285 | 402 | 4 | 810 | 730 | — | 387 | — | 445 | 339 | — | 202 | 761 | 810 | 2 | 103 | — | 134 | — | — | — | 70 | 5,623 |
| | Of which: general RRE | — | — | — | 26 | 23 | 39 | 44 | 4 | | 2 | | | — | — | 222 | — | — | | — | | | — | — | — | — | — | 3 | 363 |
| | Of which: IPRRE | — | — | — | | | 246 | 358 | | 810 | 728 | | 14 | | | 4 | — | | | | 2 | | — | 64 | — | — | — | — | 2,226 |
| | Of which: other RRE | — | — | — | | | — | — | — | — | | — | — | | | — | — | | | | — | | — | — | — | — | — | — | — |
| | Of which: general CRE | — | — | — | 90 | | — | | — | | — | — | 373 | — | | 113 | — | 202 | | 278 | | | — | — | — | — | — | 67 | 1,123 |
| | Of which: IPCRE | — | — | — | | | | | | | | | | | 445 | | | | 761 | | | 103 | — | 55 | — | — | — | — | 1,364 |
| | Of which: land acquisition, development and construction | — | — | — | | | | | | | | | | | | | | | | 532 | | | — | 15 | — | — | — | — | 547 |
| 10 | Reverse mortgages | | | | | | — | — | | — | | | — | | | | | | | — | | | | — | | | | — | — |
| 11 | Mortgage-backed securities | | | | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | | | — | — |
| 12 | Defaulted exposures | | | | | | | | | | — | | | | | | | | | 19 | | | | 130 | | | | — | 149 |
| 13 | Other assets[2] | 12,206 | | | 523 | | | | | | | | | | | | | | | 4,938 | | | | | | | — | — | 17,667 |
| 14 | **Total** | 19,770 | — | 769 | 12,222 | 23 | 946 | 402 | 4 | 810 | 1,370 | — | 387 | — | 445 | 2,830 | 125 | 1,180 | 761 | 13,668 | 2 | 103 | 61 | 567 | 385 | — | — | 824 | 57,654 |

### Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at June 30, 2025 | | | |
| | **Risk weight** | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF[3] | Exposure (post-CCF and post-CRM)[4] |
| 1 | Less than 40% | 29,107 | 10,919 | 33% | 34,201 |
| 2 | 40% - 70% | 3,676 | 584 | 44% | 3,770 |
| 3 | 75% - 80% | 2,195 | 3,559 | 31% | 2,956 |
| 4 | 85% | 1,125 | 461 | 18% | 1,180 |
| 5 | 90% - 100% | 11,868 | 7,799 | 34% | 14,430 |
| 6 | 105% - 130% | 167 | — | 40% | 166 |
| 7 | 150% | 1,003 | 1,410 | 9% | 566 |
| 8 | 250% | 385 | — | —% | 385 |
| 9 | 400% | — | — | —% | — |
| 10 | 1,250% | — | — | —% | — |
| 11 | **Total exposures** | 49,526 | 24,732 | 31% | 57,654 |

Footnotes to this table are presented on page 47.

## Template CR5 – Standardized approach – Exposures by asset classes and risk weights(1) (continued)

| | Regulatory portfolio / Risk weight | As at March 31, 2025 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (in millions of dollars) | 0% | 10% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1,250% | Other | Total |
| 1 | Sovereigns | 6,700 | | | — | | | | | | — | | | | | | | | | — | | | | — | | | | — | 6,700 |
| 2 | Non-central government public sector entities | — | | | 9,395 | | | | | | — | | | | | | | | | — | | | | — | | | | — | 9,395 |
| 3 | Multilateral development banks | — | | | — | | — | | | | — | | | | | | | | | — | | | | — | | | | — | — |
| 4 | Deposit-taking institutions and banks | | | | 1,240 | | 663 | | — | | — | | | | | — | | | | — | | | | 107 | | | | 703 | 2,713 |
| | Of which: securities firms and other financial institutions treated as banks | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | 703 | 703 |
| 5 | Covered bonds | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | — | — |
| 6 | Businesses | | | | 1,313 | | | | | | 636 | | | — | | 575 | 481 | 945 | | 8,435 | | | 644 | 73 | | | | — | 13,102 |
| | Of which: securities firms and other financial institutions treated as businesses | | | | — | | | | | | — | | | — | | — | | | | — | | | | — | | | | — | — |
| | Of which: specialized lending | | | | — | | | | | | — | | | | | — | 481 | | | 102 | | | 644 | — | | | | — | 1,227 |
| 7 | Subordinated debt, equity and other capital | — | | | — | | | | | | | | | | | | | | | — | | | | — | 395 | | | — | 395 |
| 8 | Regulatory retail portfolios | | | 754 | — | — | — | — | — | — | — | — | — | — | — | 1,850 | — | — | — | 72 | — | — | — | — | | | | — | 2,676 |
| 9 | Real estate | — | — | — | 116 | 24 | 291 | 405 | 4 | 806 | 693 | — | 420 | — | 451 | 354 | — | 153 | 703 | 935 | 3 | 102 | — | 139 | — | — | — | 58 | 5,657 |
| | Of which: general RRE | — | — | — | 25 | 24 | 42 | 42 | 4 | | 2 | | | — | — | 239 | — | — | | — | | | — | — | — | — | — | 4 | 382 |
| | Of which: IPRRE | — | — | — | | | 249 | 363 | | 806 | 691 | | 9 | | | 3 | — | | | | 3 | | — | 78 | — | — | — | — | 2,202 |
| | Of which: other RRE | — | — | — | | | — | — | — | — | | — | — | | | — | — | | | | — | | — | — | — | — | — | — | — |
| | Of which: general CRE | — | — | — | 91 | | — | | — | | — | — | 411 | — | | 112 | — | 153 | | 324 | | | — | — | — | — | — | 54 | 1,145 |
| | Of which: IPCRE | — | — | — | | | | | | | | | | | 451 | | | | 703 | | | 102 | — | 47 | — | — | — | — | 1,303 |
| | Of which: land acquisition, development and construction | — | — | — | | | | | | | | | | | | | | | | 611 | | | — | 14 | — | — | — | — | 625 |
| 10 | Reverse mortgages | | | | | | — | — | | — | | | — | | | | | | | — | | | | — | | | | — | — |
| 11 | Mortgage-backed securities | | | | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | | | — | — |
| 12 | Defaulted exposures | | | | | | | | | | — | | | | | | | | | 23 | | | | 98 | | | | — | 121 |
| 13 | Other assets(2) | 11,551 | | | 462 | | | | | | | | | | | | | | | 5,020 | | | | | | | — | — | 17,033 |
| 14 | **Total** | 18,251 | — | 754 | 12,526 | 24 | 954 | 405 | 4 | 806 | 1,329 | — | 420 | — | 451 | 2,779 | 481 | 1,098 | 703 | 14,485 | 3 | 102 | 644 | 417 | 395 | — | — | 761 | 57,792 |

### Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | |
| | **Risk weight** | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF(3) | Exposure (post-CCF and post-CRM)(4) |
| 1 | Less than 40% | 28,060 | 10,678 | 33% | 32,972 |
| 2 | 40% - 70% | 3,618 | 734 | 42% | 3,713 |
| 3 | 75% - 80% | 2,474 | 3,466 | 32% | 3,260 |
| 4 | 85% | 1,060 | 485 | 15% | 1,098 |
| 5 | 90% - 100% | 12,370 | 8,208 | 35% | 15,187 |
| 6 | 105% - 130% | 464 | 705 | 41% | 749 |
| 7 | 150% | 699 | 1,333 | 8% | 418 |
| 8 | 250% | 395 | — | —% | 395 |
| 9 | 400% | — | — | —% | — |
| 10 | 1,250% | — | — | —% | — |
| 11 | **Total exposures** | 49,140 | 25,609 | 33% | 57,792 |

Footnotes to this table are presented on page 47.

## Template CR5 – Standardized approach – Exposures by asset classes and risk weights[(1)] (continued)

| | Regulatory portfolio / Risk weight | As at December 31, 2024 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (in millions of dollars) | 0% | 10% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1,250% | Other | Total |
| 1 | Sovereigns | 6,119 | | | — | | | | | | — | | | | | | | | | — | | | | — | | | | — | 6,119 |
| 2 | Non-central government public sector entities | — | | | 8,989 | | | | | | — | | | | | | | | | — | | | | — | | | | — | 8,989 |
| 3 | Multilateral development banks | — | | | — | | — | | | | — | | | | | | | | | — | | | | — | | | | — | — |
| 4 | Deposit-taking institutions and banks | | | | 1,121 | | 580 | | — | | 7 | | | | | — | | | | — | | | | 115 | | | | 668 | 2,491 |
| | Of which: securities firms and other financial institutions treated as banks | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | 668 | 668 |
| 5 | Covered bonds | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | — | — |
| 6 | Businesses | | | | 1,154 | | | | | | 682 | | | — | | 517 | 2,724 | 855 | | 8,103 | | | 1,832 | 40 | | | | — | 15,907 |
| | Of which: securities firms and other financial institutions treated as businesses | | | | 41 | | | | | | — | | | — | | — | | | | — | | | | — | | | | — | 41 |
| | Of which: specialized lending | | | | — | | | | | | 5 | | | | | — | 2,724 | | | 189 | | | 1,832 | — | | | | — | 4,750 |
| 7 | Subordinated debt, equity and other capital | — | | | — | | | | | | | | | | | | | | | — | | | | — | 379 | | | — | 379 |
| 8 | Regulatory retail portfolios | | | 780 | — | — | — | — | — | — | — | — | — | — | — | 1,812 | — | — | — | 70 | — | — | — | — | | | | — | 2,662 |
| 9 | Real estate | — | — | — | 117 | 25 | 279 | 364 | 4 | 759 | 723 | — | 386 | — | 461 | 350 | — | 192 | 583 | 862 | 3 | 103 | — | 159 | — | — | — | 95 | 5,465 |
| | Of which: general RRE | — | — | — | 25 | 25 | 36 | 41 | 4 | | 2 | | | — | 1 | 232 | — | — | | — | | | — | — | — | — | — | 4 | 370 |
| | Of which: IPRRE | — | — | — | | | 243 | 323 | | 759 | 721 | | 21 | | | 3 | — | | | | 3 | | — | 69 | — | — | — | — | 2,142 |
| | Of which: other RRE | — | — | — | | | — | — | — | — | | — | — | | | — | — | | | | — | | — | — | — | — | — | — | — |
| | Of which: general CRE | — | — | — | 92 | | — | | — | | — | — | 365 | — | | 115 | — | 192 | | 292 | | | — | — | — | — | — | 91 | 1,147 |
| | Of which: IPCRE | — | — | — | | | | | | | | | | | 460 | | | | 583 | | | 103 | — | 77 | — | — | — | — | 1,223 |
| | Of which: land acquisition, development and construction | — | — | — | | | | | | | | | | | | | | | | 570 | | | — | 13 | — | — | — | — | 583 |
| 10 | Reverse mortgages | | | | | | — | — | | — | | | — | | | | | | | — | | | | — | | | | — | — |
| 11 | Mortgage-backed securities | | | | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | | | — | — |
| 12 | Defaulted exposures | | | | | | | | | | — | | | | | | | | | 25 | | | | 108 | | | | — | 133 |
| 13 | Other assets[(2)] | 11,223 | | | 480 | | | | | | | | | | | | | | | 5,250 | | | | | | | — | — | 16,953 |
| 14 | **Total** | 17,342 | — | 780 | 11,861 | 25 | 859 | 364 | 4 | 759 | 1,412 | — | 386 | — | 461 | 2,679 | 2,724 | 1,047 | 583 | 14,310 | 3 | 103 | 1,832 | 422 | 379 | — | — | 763 | 59,098 |

### Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at December 31, 2024 | | | |
| | Risk weight | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF[(3)] | Exposure (post-CCF and post-CRM)[(4)] |
| 1 | Less than 40% | 26,597 | 11,089 | 32% | 31,326 |
| 2 | 40% - 70% | 3,553 | 849 | 43% | 3,690 |
| 3 | 75% - 80% | 4,196 | 4,498 | 34% | 5,403 |
| 4 | 85% | 1,007 | 502 | 15% | 1,048 |
| 5 | 90% - 100% | 12,018 | 8,314 | 36% | 14,892 |
| 6 | 105% - 130% | 1,528 | 985 | 42% | 1,938 |
| 7 | 150% | 632 | 1,364 | 9% | 422 |
| 8 | 250% | 379 | — | —% | 379 |
| 9 | 400% | — | — | —% | — |
| 10 | 1,250% | — | — | —% | — |
| 11 | **Total exposures** | 49,910 | 27,601 | 32% | 59,098 |

Footnotes to this table are presented on page 47.

## Template CR5 – Standardized approach – Exposures by asset classes and risk weights[(1)] (continued)

As at September 30, 2024

| | Regulatory portfolio / Risk weight (in millions of dollars) | 0% | 10% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1,250% | Other | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Sovereigns | 7,777 | | | 101 | | | | | | — | | | | | | | | | — | | | | — | | | | — | 7,878 |
| 2 | Non-central government public sector entities | — | | | 8,764 | | | | | | — | | | | | | | | | — | | | | — | | | | — | 8,764 |
| 3 | Multilateral development banks | — | | | — | | — | | | | — | | | | | | | | | — | | | | — | | | | — | — |
| 4 | Deposit-taking institutions and banks | | | | 1,057 | | 605 | | — | | 39 | | | | | — | | | | — | | | | 120 | | | | 632 | 2,453 |
| | Of which: securities firms and other financial institutions treated as banks | | | | — | | 14 | | — | | — | | | | | — | | | | — | | | | — | | | | 632 | 646 |
| 5 | Covered bonds | | | | — | | — | | — | | — | | | | | — | | | | — | | | | — | | | | — | — |
| 6 | Businesses | | | | 1,211 | | | | | | 666 | | | — | | 510 | 2,358 | 724 | | 8,666 | | | 2,012 | 40 | | | | — | 16,187 |
| | Of which: securities firms and other financial institutions treated as businesses | | | | 41 | | | | | | — | | | — | | — | | | | — | | | | — | | | | — | 41 |
| | Of which: specialized lending | | | | — | | | | | | 5 | | | | | — | 2,358 | | | 267 | | | 2,012 | — | | | | — | 4,642 |
| 7 | Subordinated debt, equity and other capital | — | | | — | | | | | | | | | | | | | | | — | | | | — | 377 | | | — | 377 |
| 8 | Regulatory retail portfolios | | | | — | — | — | — | — | — | — | — | — | — | — | 2,097 | — | — | — | 82 | — | — | — | — | | | | — | 2,179 |
| 9 | Real estate | — | — | — | 123 | 11 | 276 | 422 | 4 | 738 | 752 | — | 387 | — | 406 | 337 | — | 191 | 558 | 660 | 3 | 112 | — | 132 | — | — | — | 100 | 5,212 |
| | Of which: general RRE | — | — | — | 26 | 11 | 39 | 39 | 4 | | 3 | | | — | 2 | 217 | — | — | | — | | | — | — | — | — | — | 5 | 346 |
| | Of which: IPRRE | — | — | — | | | 237 | 383 | | 738 | 749 | | 9 | | | 3 | — | | | | 3 | | — | 51 | — | — | — | — | 2,173 |
| | Of which: other RRE | — | — | — | | | — | — | — | — | | — | — | | | — | — | | | | — | | — | — | — | — | — | — | — |
| | Of which: general CRE | — | — | — | 97 | | — | | — | | — | — | 378 | — | | 117 | — | 191 | | 167 | | | — | — | — | — | — | 95 | 1,045 |
| | Of which: IPCRE | — | — | — | | | | | | | | | | | 404 | | | | 558 | | | 112 | — | 76 | — | — | — | — | 1,150 |
| | Of which: land acquisition, development and construction | — | — | — | | | | | | | | | | | | | | | | 493 | | | — | 5 | — | — | — | — | 498 |
| 10 | Reverse mortgages | | | | | | — | — | | — | | | — | | | | | | | — | | | | — | | | | — | — |
| 11 | Mortgage-backed securities | | | | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | | | — | — |
| 12 | Defaulted exposures | | | | | | | | | | — | | | | | | | | | 38 | | | | 61 | | | | — | 99 |
| 13 | Other assets[(2)] | 10,410 | | | 846 | | | | | | | | | | | | | | | 5,298 | | | | | | | — | — | 16,554 |
| 14 | **Total** | 18,187 | — | — | 12,102 | 11 | 881 | 422 | 4 | 738 | 1,457 | — | 387 | — | 406 | 2,944 | 2,358 | 915 | 558 | 14,744 | 3 | 112 | 2,012 | 353 | 377 | — | — | 732 | 59,703 |

### Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

| | | a | b | c | d |
|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | |
| | **Risk weight** | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF[(3)] | Exposure (post-CCF and post-CRM)[(4)] |
| 1 | Less than 40% | 27,795 | 9,285 | 32% | 31,703 |
| 2 | 40% - 70% | 3,425 | 950 | 42% | 3,622 |
| 3 | 75% - 80% | 3,597 | 5,880 | 33% | 5,303 |
| 4 | 85% | 886 | 411 | 15% | 916 |
| 5 | 90% - 100% | 12,148 | 8,896 | 37% | 15,302 |
| 6 | 105% - 130% | 1,874 | 598 | 44% | 2,127 |
| 7 | 150% | 509 | 632 | 11% | 353 |
| 8 | 250% | 377 | — | —% | 377 |
| 9 | 400% | — | — | —% | — |
| 10 | 1,250% | — | — | —% | — |
| 11 | **Total exposures** | 50,611 | 26,652 | 33% | 59,703 |

(1) Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.

(2) Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.

(3) Weights are based on off-balance sheet exposure (pre-CCF).

(4) Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans).

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range**
As at September 30, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity[1] | RWA | RWA proportion | Expected loss[2] | Provisions[3] |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | **44,659** | **4,099** | **46.68%** | **114,757** | **0.02%** | **30** | **26.18%** | **2.7** | **6,696** | **5.83%** | **4** | **N/A** |
| | 0.15 to < 0.25 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 0.25 to < 0.50 | **10** | **—** | **—%** | **9** | **0.27%** | **1** | **9.98%** | **1.0** | **1** | **8.02%** | **—** | **N/A** |
| | 0.50 to < 0.75 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 0.75 to < 2.50 | **4** | **—** | **—%** | **4** | **1.94%** | **1** | **75.00%** | **1.0** | **6** | **157.94%** | **—** | **N/A** |
| | 2.50 to < 10.00 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 10.00 to < 100.00 | **3** | **1** | **30.12%** | **4** | **25.01%** | **1** | **24.45%** | **1.3** | **5** | **130.01%** | **—** | **N/A** |
| | 100.00 (default) | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | **Sub-total** | **44,676** | **4,100** | **46.68%** | **114,774** | **0.02%** | **33** | **26.19%** | **2.7** | **6,708** | **5.84%** | **4** | **21** |
| Exposures related to financial institutions | 0.00 to < 0.15 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 0.15 to < 0.25 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 0.25 to < 0.50 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 0.50 to < 0.75 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 0.75 to < 2.50 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 2.50 to < 10.00 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 10.00 to < 100.00 | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | 100.00 (default) | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **N/A** |
| | **Sub-total** | **—** | **—** | **—%** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | **—** | **—** |
| Exposures related to businesses | 0.00 to < 0.15 | **445** | **164** | **48.10%** | **508** | **0.07%** | **2,217** | **35.30%** | **1.2** | **48** | **9.30%** | **—** | **N/A** |
| | 0.15 to < 0.25 | **2,835** | **1,888** | **33.29%** | **2,959** | **0.21%** | **32,147** | **27.22%** | **1.2** | **484** | **16.37%** | **2** | **N/A** |
| | 0.25 to < 0.50 | **8,888** | **4,327** | **34.39%** | **9,285** | **0.36%** | **15,011** | **25.00%** | **1.3** | **2,061** | **22.20%** | **8** | **N/A** |
| | 0.50 to < 0.75 | **8,566** | **2,845** | **33.81%** | **8,673** | **0.58%** | **4,414** | **24.18%** | **1.3** | **2,395** | **27.61%** | **12** | **N/A** |
| | 0.75 to < 2.50 | **25,230** | **7,575** | **34.23%** | **24,715** | **1.45%** | **13,354** | **25.48%** | **1.3** | **10,283** | **41.61%** | **92** | **N/A** |
| | 2.50 to < 10.00 | **10,271** | **2,162** | **34.37%** | **9,306** | **4.39%** | **4,113** | **23.21%** | **1.3** | **4,924** | **52.92%** | **96** | **N/A** |
| | 10.00 to < 100.00 | **2,038** | **403** | **34.12%** | **1,945** | **19.58%** | **703** | **34.65%** | **1.2** | **2,740** | **140.85%** | **149** | **N/A** |
| | 100.00 (default) | **1,616** | **276** | **12.02%** | **1,393** | **100.00%** | **512** | **24.97%** | **1.1** | **1,630** | **117.10%** | **346** | **N/A** |
| | **Sub-total** | **59,889** | **19,640** | **33.97%** | **58,784** | **4.47%** | **72,471** | **25.32%** | **1.3** | **24,565** | **41.79%** | **705** | **541** |
| **Total non-retail clients – AIRB** | | **104,565** | **23,740** | **37.33%** | **173,558** | **1.54%** | **72,504** | **25.89%** | **2.2** | **31,273** | **18.02%** | **709** | **562** |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**

As at June 30, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity(1) | RWA | RWA proportion | Expected loss(2) | Provisions(3) |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | 44,270 | 3,836 | 46.61% | 111,922 | 0.02% | 17 | 26.31% | 2.7 | 6,592 | 5.89% | 4 | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | 9 | — | —% | 9 | 0.27% | 1 | 9.98% | 1.0 | 1 | 8.02% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | 19 | 100.00% | 19 | 1.94% | 1 | 14.42% | 1.1 | 6 | 30.65% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 44,279 | 3,855 | 46.78% | 111,950 | 0.02% | 19 | 26.31% | 2.7 | 6,599 | 5.89% | 4 | 18 |
| Exposures related to financial institutions | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to businesses | 0.00 to < 0.15 | 464 | 168 | 51.43% | 525 | 0.07% | 2,180 | 35.48% | 1.2 | 50 | 9.68% | — | N/A |
| | 0.15 to < 0.25 | 2,845 | 1,822 | 33.15% | 2,957 | 0.21% | 32,080 | 27.25% | 1.2 | 486 | 16.42% | 1 | N/A |
| | 0.25 to < 0.50 | 8,522 | 4,162 | 36.21% | 9,050 | 0.36% | 14,639 | 26.28% | 1.3 | 2,138 | 23.63% | 8 | N/A |
| | 0.50 to < 0.75 | 7,945 | 2,965 | 33.52% | 8,104 | 0.58% | 4,316 | 24.87% | 1.3 | 2,310 | 28.50% | 12 | N/A |
| | 0.75 to < 2.50 | 25,084 | 7,303 | 34.61% | 24,691 | 1.46% | 13,031 | 25.01% | 1.3 | 10,136 | 41.05% | 91 | N/A |
| | 2.50 to < 10.00 | 10,753 | 2,206 | 33.60% | 9,837 | 4.28% | 4,048 | 23.09% | 1.3 | 5,117 | 52.02% | 98 | N/A |
| | 10.00 to < 100.00 | 2,293 | 466 | 35.73% | 2,197 | 19.87% | 652 | 38.62% | 1.2 | 3,464 | 157.68% | 188 | N/A |
| | 100.00 (default) | 1,436 | 275 | 12.67% | 1,211 | 100.00% | 532 | 25.74% | 1.0 | 1,481 | 122.35% | 306 | N/A |
| | **Sub-total** | 59,342 | 19,367 | 34.46% | 58,572 | 4.29% | 71,478 | 25.59% | 1.3 | 25,182 | 42.99% | 704 | 524 |
| **Total non-retail clients – AIRB** | | 103,621 | 23,222 | 37.66% | 170,522 | 1.50% | 71,497 | 26.06% | 2.2 | 31,781 | 18.64% | 708 | 542 |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**

As at March 31, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity[1] | RWA | RWA proportion | Expected loss[2] | Provisions[3] |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | 42,993 | 2,564 | 46.06% | 105,991 | 0.02% | 30 | 26.38% | 2.7 | 6,258 | 5.90% | 4 | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | 9 | — | —% | 9 | 0.27% | 1 | 9.98% | 1.0 | 1 | 8.02% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 43,002 | 2,564 | 46.06% | 106,000 | 0.02% | 31 | 26.38% | 2.7 | 6,259 | 5.90% | 4 | 16 |
| Exposures related to financial institutions | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to businesses | 0.00 to < 0.15 | 408 | 170 | 51.00% | 475 | 0.07% | 2,045 | 35.26% | 1.2 | 47 | 9.81% | — | N/A |
| | 0.15 to < 0.25 | 2,878 | 1,805 | 32.99% | 2,930 | 0.21% | 32,064 | 26.74% | 1.2 | 467 | 15.93% | 2 | N/A |
| | 0.25 to < 0.50 | 8,340 | 4,212 | 37.00% | 8,983 | 0.35% | 14,342 | 26.21% | 1.4 | 2,132 | 23.74% | 8 | N/A |
| | 0.50 to < 0.75 | 7,900 | 3,187 | 35.04% | 8,265 | 0.58% | 4,281 | 24.65% | 1.3 | 2,366 | 28.63% | 12 | N/A |
| | 0.75 to < 2.50 | 23,814 | 7,037 | 33.76% | 23,488 | 1.45% | 13,091 | 25.00% | 1.3 | 9,541 | 40.62% | 86 | N/A |
| | 2.50 to < 10.00 | 10,422 | 2,465 | 34.43% | 9,674 | 4.29% | 4,094 | 23.67% | 1.3 | 5,195 | 53.70% | 99 | N/A |
| | 10.00 to < 100.00 | 2,202 | 485 | 33.79% | 2,075 | 20.08% | 686 | 38.32% | 1.2 | 3,370 | 162.43% | 177 | N/A |
| | 100.00 (default) | 1,366 | 248 | 15.34% | 1,179 | 100.00% | 522 | 24.82% | 1.0 | 1,603 | 135.94% | 242 | N/A |
| | **Sub-total** | 57,330 | 19,609 | 34.67% | 57,069 | 4.27% | 71,125 | 25.57% | 1.3 | 24,721 | 43.32% | 626 | 437 |
| **Total non-retail clients – AIRB** | | 100,332 | 22,173 | 37.65% | 163,069 | 1.51% | 71,156 | 26.10% | 2.2 | 30,980 | 19.00% | 630 | 453 |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**

As at December 31, 2024

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity(1) | RWA | RWA proportion | Expected loss(2) | Provisions(3) |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | 39,503 | 2,835 | 44.90% | 99,900 | 0.02% | 31 | 28.82% | 2.8 | 7,150 | 7.16% | 5 | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | 9 | — | —% | 9 | 0.27% | 1 | 50.00% | 1.1 | 4 | 41.42% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 39,512 | 2,835 | 44.90% | 99,909 | 0.02% | 32 | 28.82% | 2.8 | 7,154 | 7.16% | 5 | 11 |
| Exposures related to financial institutions | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to businesses | 0.00 to < 0.15 | 404 | 158 | 52.03% | 470 | 0.07% | 1,967 | 34.80% | 1.3 | 44 | 9.25% | — | N/A |
| | 0.15 to < 0.25 | 2,927 | 1,726 | 32.45% | 2,912 | 0.21% | 31,990 | 26.63% | 1.2 | 455 | 15.63% | 2 | N/A |
| | 0.25 to < 0.50 | 7,934 | 4,201 | 35.47% | 8,525 | 0.35% | 14,110 | 25.35% | 1.4 | 1,910 | 22.40% | 8 | N/A |
| | 0.50 to < 0.75 | 7,701 | 3,201 | 34.69% | 8,127 | 0.57% | 4,228 | 24.14% | 1.4 | 2,285 | 28.12% | 11 | N/A |
| | 0.75 to < 2.50 | 23,892 | 6,797 | 34.38% | 23,535 | 1.46% | 12,971 | 24.69% | 1.3 | 9,492 | 40.34% | 85 | N/A |
| | 2.50 to < 10.00 | 9,862 | 2,355 | 34.82% | 9,272 | 4.31% | 3,877 | 23.73% | 1.3 | 5,090 | 54.89% | 95 | N/A |
| | 10.00 to < 100.00 | 1,997 | 420 | 32.60% | 1,885 | 19.14% | 681 | 35.95% | 1.4 | 2,858 | 151.64% | 144 | N/A |
| | 100.00 (default) | 1,302 | 252 | 15.09% | 1,124 | 100.00% | 535 | 23.63% | 1.0 | 1,461 | 130.00% | 215 | N/A |
| | **Sub-total** | 56,019 | 19,110 | 34.46% | 55,850 | 4.13% | 70,359 | 25.10% | 1.3 | 23,595 | 42.25% | 560 | 381 |
| **Total non-retail clients – AIRB** | | 95,531 | 21,945 | 37.13% | 155,759 | 1.49% | 70,391 | 27.49% | 2.2 | 30,749 | 19.74% | 565 | 392 |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**
As at September 30, 2024

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity(1) | RWA | RWA proportion | Expected loss(2) | Provisions(3) |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | 35,661 | 2,699 | 44.47% | 93,006 | 0.02% | 32 | 29.28% | 2.8 | 6,842 | 7.36% | 5 | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | 29 | — | —% | 29 | 0.27% | 1 | 50.00% | 1.4 | 13 | 44.24% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 35,690 | 2,699 | 44.47% | 93,035 | 0.02% | 33 | 29.29% | 2.8 | 6,855 | 7.37% | 5 | 15 |
| Exposures related to financial institutions | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to businesses | 0.00 to < 0.15 | 410 | 154 | 59.53% | 488 | 0.07% | 1,848 | 33.74% | 1.3 | 45 | 9.33% | — | N/A |
| | 0.15 to < 0.25 | 2,830 | 1,637 | 32.76% | 2,854 | 0.21% | 31,675 | 25.05% | 1.2 | 423 | 14.83% | 1 | N/A |
| | 0.25 to < 0.50 | 7,480 | 4,236 | 35.76% | 8,122 | 0.35% | 14,093 | 25.58% | 1.4 | 1,840 | 22.66% | 7 | N/A |
| | 0.50 to < 0.75 | 6,977 | 2,802 | 35.08% | 7,324 | 0.57% | 4,212 | 24.53% | 1.4 | 2,050 | 27.98% | 10 | N/A |
| | 0.75 to < 2.50 | 23,857 | 6,580 | 34.04% | 23,411 | 1.44% | 13,283 | 24.78% | 1.4 | 9,489 | 40.53% | 84 | N/A |
| | 2.50 to < 10.00 | 9,376 | 1,976 | 35.60% | 8,682 | 4.38% | 3,943 | 23.83% | 1.3 | 4,812 | 55.43% | 91 | N/A |
| | 10.00 to < 100.00 | 1,905 | 435 | 33.47% | 1,852 | 18.72% | 733 | 35.88% | 1.2 | 2,703 | 145.93% | 141 | N/A |
| | 100.00 (default) | 1,323 | 260 | 14.98% | 1,125 | 100.00% | 550 | 23.38% | 1.0 | 1,549 | 137.63% | 196 | N/A |
| | **Sub-total** | 54,158 | 18,080 | 34.63% | 53,858 | 4.21% | 70,337 | 25.16% | 1.4 | 22,911 | 42.54% | 530 | 334 |
| **Total non-retail clients – AIRB** | | 89,848 | 20,779 | 37.04% | 146,893 | 1.55% | 70,370 | 27.78% | 2.3 | 29,766 | 20.26% | 535 | 349 |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range**

As at September 30, 2025

| (in millions of dollars) | PD scale (%) | a<br>Original on-balance sheet gross exposure | b<br>Off-balance sheet exposures pre-CCF | c<br>Average CCF | d<br>EAD post-CRM and post-CCF | e<br>Average PD | f<br>Number of debtors | g<br>Average LGD | h<br>Average maturity[(1)] | i<br>RWA | j<br>RWA proportion | k<br>Expected loss[(2)] | l<br>Provisions[(3)] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Exposures related to residential mortgage loans<br><br>Insured exposures | 0.00 to < 0.15 | 5,888 | 22 | 40.00% | 972 | 0.08% | 40,419 | 38.30% | N/A | 77 | 7.88% | — | N/A |
| | 0.15 to < 0.25 | 7,672 | 17 | 40.00% | 346 | 0.18% | 39,192 | 79.90% | N/A | 106 | 30.61% | 1 | N/A |
| | 0.25 to < 0.50 | 6,243 | 23 | 40.00% | — | 0.48% | 145 | 21.95% | N/A | — | 16.57% | — | N/A |
| | 0.50 to < 0.75 | 12,709 | 133 | 40.00% | 135 | 0.63% | 29,714 | 40.97% | N/A | 53 | 38.87% | — | N/A |
| | 0.75 to < 2.50 | 19,487 | 1,597 | 40.00% | 220 | 1.56% | 35,740 | 42.45% | N/A | 161 | 73.20% | 1 | N/A |
| | 2.50 to < 10.00 | 3,126 | 64 | 40.00% | 64 | 4.20% | 10,012 | 43.93% | N/A | 85 | 134.92% | 2 | N/A |
| | 10.00 to < 100.00 | 732 | 3 | 40.00% | 4 | 25.26% | 939 | 41.21% | N/A | 10 | 240.06% | — | N/A |
| | 100.00 (default) | 428 | 2 | 40.00% | 2 | 100.00% | 1,534 | 31.74% | N/A | 7 | 346.57% | — | N/A |
| | **Sub-total** | **56,285** | **1,861** | **40.00%** | **1,743** | **0.65%** | **157,695** | **47.50%** | **N/A** | **499** | **28.57%** | **4** | **8** |
| Exposures related to residential mortgage loans<br><br>Uninsured exposures | 0.00 to < 0.15 | 38,597 | 21,897 | 66.48% | 52,182 | 0.08% | 563,796 | 12.19% | N/A | 1,315 | 2.52% | 5 | N/A |
| | 0.15 to < 0.25 | 32,079 | 10,315 | 69.89% | 38,940 | 0.21% | 294,343 | 13.33% | N/A | 2,587 | 6.64% | 11 | N/A |
| | 0.25 to < 0.50 | 11,949 | 79 | 40.05% | 11,981 | 0.34% | 1,319 | 17.09% | N/A | 1,561 | 13.03% | 7 | N/A |
| | 0.50 to < 0.75 | 21,280 | 5,117 | 65.99% | 24,518 | 0.55% | 189,426 | 14.34% | N/A | 3,027 | 12.35% | 19 | N/A |
| | 0.75 to < 2.50 | 20,372 | 3,057 | 62.90% | 22,070 | 1.25% | 135,989 | 16.12% | N/A | 5,236 | 23.73% | 45 | N/A |
| | 2.50 to < 10.00 | 3,752 | 361 | 59.46% | 3,902 | 4.10% | 27,402 | 15.49% | N/A | 1,620 | 41.51% | 25 | N/A |
| | 10.00 to < 100.00 | 769 | 46 | 49.58% | 787 | 21.81% | 4,380 | 23.89% | N/A | 894 | 113.51% | 43 | N/A |
| | 100.00 (default) | 406 | 32 | 7.58% | 406 | 100.00% | 7,000 | 15.25% | N/A | 497 | 122.57% | 24 | N/A |
| | **Sub-total** | **129,204** | **40,904** | **66.83%** | **154,786** | **0.85%** | **1,223,655** | **13.91%** | **N/A** | **16,737** | **10.81%** | **179** | **73** |
| Other retail client exposures (QRRCE) | 0.00 to < 0.15 | 2,608 | 23,844 | 47.47% | 13,926 | 0.08% | 2,095,668 | 82.47% | N/A | 552 | 3.97% | 9 | N/A |
| | 0.15 to < 0.25 | 501 | 4,418 | 43.49% | 2,422 | 0.18% | 575,772 | 85.21% | N/A | 205 | 8.50% | 4 | N/A |
| | 0.25 to < 0.50 | 1,038 | 2,823 | 47.18% | 2,370 | 0.33% | 364,405 | 81.84% | N/A | 307 | 12.96% | 6 | N/A |
| | 0.50 to < 0.75 | 1,055 | 1,476 | 35.66% | 1,582 | 0.61% | 211,851 | 83.35% | N/A | 342 | 21.61% | 8 | N/A |
| | 0.75 to < 2.50 | 1,053 | 1,096 | 32.90% | 1,413 | 1.09% | 219,440 | 85.33% | N/A | 488 | 34.50% | 13 | N/A |
| | 2.50 to < 10.00 | 2,154 | 977 | 28.39% | 2,432 | 3.40% | 346,151 | 78.76% | N/A | 1,763 | 72.50% | 65 | N/A |
| | 10.00 to < 100.00 | 678 | 105 | 27.93% | 708 | 19.48% | 78,255 | 63.55% | N/A | 1,164 | 164.49% | 87 | N/A |
| | 100.00 (default) | 118 | 5 | 9.04% | 117 | 100.00% | 75,376 | 76.62% | N/A | 244 | 207.28% | 77 | N/A |
| | **Sub-total** | **9,205** | **34,744** | **45.37%** | **24,970** | **1.55%** | **3,966,918** | **81.97%** | **N/A** | **5,065** | **20.29%** | **269** | **303** |
| SMEs similar to other retail client exposures | 0.00 to < 0.15 | 644 | 3,024 | 47.54% | 1,947 | 0.08% | 28,382 | 66.56% | N/A | 282 | 14.50% | 1 | N/A |
| | 0.15 to < 0.25 | 628 | 1,266 | 48.19% | 1,108 | 0.19% | 15,973 | 64.84% | N/A | 281 | 25.38% | 1 | N/A |
| | 0.25 to < 0.50 | 1,296 | 1,733 | 51.81% | 1,927 | 0.35% | 36,913 | 69.86% | N/A | 778 | 40.35% | 5 | N/A |
| | 0.50 to < 0.75 | 773 | 908 | 43.72% | 1,027 | 0.59% | 27,243 | 70.35% | N/A | 567 | 55.15% | 4 | N/A |
| | 0.75 to < 2.50 | 2,300 | 1,188 | 50.56% | 2,554 | 1.25% | 78,836 | 61.30% | N/A | 1,725 | 67.55% | 20 | N/A |
| | 2.50 to < 10.00 | 1,412 | 403 | 48.28% | 1,456 | 4.21% | 19,303 | 67.30% | N/A | 1,408 | 96.70% | 41 | N/A |
| | 10.00 to < 100.00 | 376 | 60 | 22.75% | 332 | 22.97% | 4,764 | 60.59% | N/A | 450 | 135.69% | 46 | N/A |
| | 100.00 (default) | 297 | 38 | 6.67% | 235 | 100.00% | 6,966 | 52.91% | N/A | 689 | 293.37% | 70 | N/A |
| | **Sub-total** | **7,726** | **8,620** | **48.22%** | **10,586** | **3.97%** | **218,380** | **65.69%** | **N/A** | **6,180** | **58.38%** | **188** | **194** |
| Other retail client exposures (non-QRRCE) except SMEs | 0.00 to < 0.15 | 1,351 | 649 | 73.90% | 1,761 | 0.10% | 68,946 | 63.28% | N/A | 285 | 16.18% | 1 | N/A |
| | 0.15 to < 0.25 | 933 | 22 | 60.28% | 821 | 0.20% | 72,486 | 84.02% | N/A | 283 | 34.44% | 1 | N/A |
| | 0.25 to < 0.50 | 1,338 | 152 | 65.06% | 963 | 0.33% | 75,060 | 47.31% | N/A | 264 | 27.40% | 2 | N/A |
| | 0.50 to < 0.75 | 1,177 | 73 | 60.24% | 1,216 | 0.57% | 38,992 | 38.71% | N/A | 365 | 30.02% | 3 | N/A |
| | 0.75 to < 2.50 | 3,368 | 32 | 63.27% | 3,122 | 1.52% | 155,357 | 40.06% | N/A | 1,443 | 46.22% | 19 | N/A |
| | 2.50 to < 10.00 | 4,237 | 10 | 57.51% | 3,958 | 3.07% | 198,472 | 40.46% | N/A | 2,219 | 56.08% | 49 | N/A |
| | 10.00 to < 100.00 | 378 | 1 | 61.63% | 293 | 24.67% | 16,446 | 43.81% | N/A | 310 | 105.81% | 32 | N/A |
| | 100.00 (default) | 109 | — | —% | 74 | 100.00% | 18,596 | 49.85% | N/A | 228 | 312.38% | 18 | N/A |
| | **Sub-total** | **12,891** | **939** | **70.51%** | **12,208** | **2.69%** | **644,355** | **47.08%** | **N/A** | **5,397** | **44.21%** | **125** | **76** |
| **Total retail clients – AIRB** | | **215,311** | **87,068** | **56.23%** | **204,293** | **1.20%** | **6,211,003** | **27.18%** | **N/A** | **33,878** | **16.58%** | **765** | **654** |

Footnotes to this table are presented on page 57.

## Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at June 30, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity(1) | RWA | RWA proportion | Expected loss(2) | Provisions(3) |
| Exposures related to residential mortgage loans<br>Insured exposures | 0.00 to < 0.15 | 6,461 | 33 | 40.00% | 882 | 0.08% | 43,335 | 41.34% | N/A | 74 | 8.51% | — | N/A |
| | 0.15 to < 0.25 | 7,802 | 23 | 40.00% | 372 | 0.18% | 40,788 | 78.44% | N/A | 112 | 29.99% | 1 | N/A |
| | 0.25 to < 0.50 | 5,668 | 25 | 40.00% | — | 0.48% | 145 | 21.95% | N/A | — | 16.57% | — | N/A |
| | 0.50 to < 0.75 | 11,991 | 133 | 40.00% | 139 | 0.63% | 30,068 | 42.53% | N/A | 56 | 40.29% | — | N/A |
| | 0.75 to < 2.50 | 18,241 | 1,735 | 40.00% | 220 | 1.56% | 34,372 | 43.03% | N/A | 163 | 74.04% | 1 | N/A |
| | 2.50 to < 10.00 | 3,021 | 57 | 40.00% | 57 | 4.44% | 9,856 | 42.10% | N/A | 75 | 130.21% | 1 | N/A |
| | 10.00 to < 100.00 | 721 | 3 | 40.00% | 5 | 24.41% | 908 | 48.16% | N/A | 14 | 278.78% | 1 | N/A |
| | 100.00 (default) | 422 | 6 | 40.00% | 2 | 100.00% | 1,576 | 34.42% | N/A | 8 | 358.67% | — | N/A |
| | **Sub-total** | 54,327 | 2,015 | 40.00% | 1,677 | 0.70% | 161,048 | 49.92% | N/A | 502 | 29.93% | 4 | 7 |
| Exposures related to residential mortgage loans<br>Uninsured exposures | 0.00 to < 0.15 | 39,227 | 21,977 | 66.16% | 52,886 | 0.08% | 581,500 | 12.35% | N/A | 1,347 | 2.55% | 6 | N/A |
| | 0.15 to < 0.25 | 31,541 | 10,089 | 70.06% | 38,236 | 0.21% | 292,330 | 13.55% | N/A | 2,566 | 6.71% | 11 | N/A |
| | 0.25 to < 0.50 | 11,652 | 76 | 40.02% | 11,683 | 0.34% | 1,236 | 17.17% | N/A | 1,524 | 13.05% | 7 | N/A |
| | 0.50 to < 0.75 | 20,730 | 4,971 | 66.09% | 23,873 | 0.55% | 184,981 | 14.66% | N/A | 3,016 | 12.63% | 19 | N/A |
| | 0.75 to < 2.50 | 19,621 | 2,914 | 62.99% | 21,231 | 1.24% | 130,905 | 16.32% | N/A | 5,082 | 23.93% | 43 | N/A |
| | 2.50 to < 10.00 | 3,959 | 356 | 57.20% | 4,104 | 4.11% | 27,949 | 16.11% | N/A | 1,779 | 43.35% | 27 | N/A |
| | 10.00 to < 100.00 | 740 | 49 | 51.28% | 760 | 22.12% | 4,231 | 26.84% | N/A | 954 | 125.49% | 48 | N/A |
| | 100.00 (default) | 411 | 29 | 7.63% | 411 | 100.00% | 7,092 | 15.71% | N/A | 532 | 129.52% | 23 | N/A |
| | **Sub-total** | 127,881 | 40,461 | 66.72% | 153,184 | 0.85% | 1,230,224 | 14.11% | N/A | 16,800 | 10.97% | 184 | 72 |
| Other retail client exposures (QRRCE) | 0.00 to < 0.15 | 2,718 | 23,972 | 47.34% | 14,066 | 0.08% | 2,114,323 | 82.47% | N/A | 558 | 3.97% | 8 | N/A |
| | 0.15 to < 0.25 | 524 | 4,324 | 43.41% | 2,401 | 0.18% | 565,318 | 85.26% | N/A | 203 | 8.49% | 4 | N/A |
| | 0.25 to < 0.50 | 1,056 | 2,768 | 47.22% | 2,363 | 0.32% | 362,146 | 81.98% | N/A | 307 | 12.97% | 6 | N/A |
| | 0.50 to < 0.75 | 1,080 | 1,455 | 35.53% | 1,597 | 0.61% | 213,324 | 83.56% | N/A | 345 | 21.59% | 8 | N/A |
| | 0.75 to < 2.50 | 1,077 | 1,083 | 32.91% | 1,434 | 1.08% | 218,860 | 85.45% | N/A | 495 | 34.49% | 13 | N/A |
| | 2.50 to < 10.00 | 2,125 | 953 | 28.56% | 2,397 | 3.39% | 334,700 | 78.74% | N/A | 1,734 | 72.32% | 64 | N/A |
| | 10.00 to < 100.00 | 633 | 100 | 27.90% | 661 | 19.50% | 73,489 | 63.54% | N/A | 1,088 | 164.55% | 82 | N/A |
| | 100.00 (default) | 119 | 6 | 9.40% | 119 | 100.00% | 76,299 | 76.62% | N/A | 208 | 173.89% | 81 | N/A |
| | **Sub-total** | 9,332 | 34,661 | 45.32% | 25,038 | 1.51% | 3,958,459 | 82.05% | N/A | 4,938 | 19.72% | 266 | 307 |
| SMEs similar to other retail client exposures | 0.00 to < 0.15 | 628 | 2,936 | 47.53% | 1,893 | 0.08% | 27,872 | 66.24% | N/A | 274 | 14.45% | 1 | N/A |
| | 0.15 to < 0.25 | 669 | 1,282 | 48.50% | 1,137 | 0.19% | 16,227 | 64.84% | N/A | 289 | 25.38% | 1 | N/A |
| | 0.25 to < 0.50 | 1,269 | 1,718 | 52.04% | 1,907 | 0.36% | 36,847 | 70.18% | N/A | 774 | 40.59% | 5 | N/A |
| | 0.50 to < 0.75 | 791 | 896 | 44.12% | 1,032 | 0.59% | 27,042 | 70.08% | N/A | 567 | 54.95% | 4 | N/A |
| | 0.75 to < 2.50 | 2,311 | 1,196 | 50.50% | 2,556 | 1.25% | 78,988 | 61.29% | N/A | 1,725 | 67.51% | 20 | N/A |
| | 2.50 to < 10.00 | 1,405 | 391 | 48.81% | 1,449 | 4.24% | 19,277 | 67.28% | N/A | 1,401 | 96.73% | 41 | N/A |
| | 10.00 to < 100.00 | 378 | 60 | 22.36% | 341 | 23.28% | 4,929 | 60.81% | N/A | 466 | 136.75% | 48 | N/A |
| | 100.00 (default) | 287 | 37 | 6.72% | 225 | 100.00% | 6,873 | 53.64% | N/A | 657 | 291.97% | 69 | N/A |
| | **Sub-total** | 7,738 | 8,516 | 48.38% | 10,540 | 3.93% | 218,055 | 65.67% | N/A | 6,153 | 58.37% | 189 | 201 |
| Other retail client exposures (non-QRRCE) except SMEs | 0.00 to < 0.15 | 1,348 | 656 | 74.39% | 1,758 | 0.10% | 66,343 | 63.11% | N/A | 285 | 16.13% | 1 | N/A |
| | 0.15 to < 0.25 | 919 | 25 | 61.23% | 806 | 0.20% | 66,949 | 84.70% | N/A | 280 | 34.73% | 1 | N/A |
| | 0.25 to < 0.50 | 1,365 | 137 | 65.67% | 963 | 0.33% | 71,249 | 46.37% | N/A | 256 | 26.64% | 2 | N/A |
| | 0.50 to < 0.75 | 1,187 | 68 | 60.58% | 1,225 | 0.57% | 41,448 | 38.94% | N/A | 369 | 30.16% | 3 | N/A |
| | 0.75 to < 2.50 | 3,355 | 37 | 62.22% | 3,106 | 1.52% | 153,762 | 39.92% | N/A | 1,429 | 46.03% | 19 | N/A |
| | 2.50 to < 10.00 | 4,176 | 10 | 53.17% | 3,888 | 3.07% | 195,991 | 40.49% | N/A | 2,181 | 56.11% | 48 | N/A |
| | 10.00 to < 100.00 | 354 | 1 | 58.26% | 270 | 24.65% | 15,662 | 42.90% | N/A | 280 | 103.63% | 29 | N/A |
| | 100.00 (default) | 105 | — | —% | 69 | 100.00% | 18,849 | 49.01% | N/A | 193 | 280.17% | 18 | N/A |
| | **Sub-total** | 12,809 | 934 | 71.01% | 12,085 | 2.61% | 630,253 | 47.00% | N/A | 5,273 | 43.64% | 121 | 76 |
| **Total retail clients – AIRB** | | 212,087 | 86,587 | 56.14% | 202,524 | 1.20% | 6,198,039 | 27.45% | N/A | 33,666 | 16.62% | 764 | 663 |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**
As at March 31, 2025

| (in millions of dollars) | PD scale (%) | a<br>Original on-balance sheet gross exposure | b<br>Off-balance sheet exposures pre-CCF | c<br>Average CCF | d<br>EAD post-CRM and post-CCF | e<br>Average PD | f<br>Number of debtors | g<br>Average LGD | h<br>Average maturity[1] | i<br>RWA | j<br>RWA proportion | k<br>Expected loss[2] | l<br>Provisions[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Exposures related to residential mortgage loans<br><br>Insured exposures | 0.00 to < 0.15 | 6,823 | 37 | 40.00% | 666 | 0.08% | 43,790 | 48.27% | N/A | 66 | 9.93% | 1 | N/A |
| | 0.15 to < 0.25 | 7,621 | 23 | 40.00% | 358 | 0.18% | 41,442 | 77.74% | N/A | 108 | 30.00% | 1 | N/A |
| | 0.25 to < 0.50 | 5,144 | 12 | 40.00% | — | 0.48% | 145 | 21.95% | N/A | — | 16.57% | — | N/A |
| | 0.50 to < 0.75 | 10,908 | 176 | 40.00% | 109 | 0.62% | 29,802 | 41.27% | N/A | 43 | 39.49% | — | N/A |
| | 0.75 to < 2.50 | 16,741 | 1,660 | 40.00% | 176 | 1.58% | 33,843 | 42.23% | N/A | 130 | 74.05% | 1 | N/A |
| | 2.50 to < 10.00 | 2,957 | 68 | 40.00% | 58 | 4.60% | 10,336 | 40.50% | N/A | 76 | 130.27% | 1 | N/A |
| | 10.00 to < 100.00 | 666 | 3 | 40.00% | 5 | 24.70% | 1,691 | 37.63% | N/A | 11 | 215.94% | — | N/A |
| | 100.00 (default) | 457 | 14 | 40.00% | 3 | 100.00% | 558 | 29.87% | N/A | 10 | 324.90% | — | N/A |
| | **Sub-total** | 51,317 | 1,993 | 40.00% | 1,375 | 0.84% | 161,607 | 54.21% | N/A | 444 | 32.27% | 4 | 7 |
| Exposures related to residential mortgage loans<br><br>Uninsured exposures | 0.00 to < 0.15 | 38,095 | 21,691 | 66.22% | 51,793 | 0.08% | 576,970 | 12.43% | N/A | 1,328 | 2.56% | 5 | N/A |
| | 0.15 to < 0.25 | 30,603 | 9,853 | 69.97% | 37,139 | 0.21% | 288,666 | 13.67% | N/A | 2,502 | 6.74% | 11 | N/A |
| | 0.25 to < 0.50 | 10,988 | 62 | 40.52% | 11,012 | 0.34% | 246 | 17.18% | N/A | 1,447 | 13.14% | 7 | N/A |
| | 0.50 to < 0.75 | 19,794 | 4,833 | 66.32% | 22,887 | 0.55% | 182,033 | 14.74% | N/A | 2,909 | 12.71% | 19 | N/A |
| | 0.75 to < 2.50 | 19,393 | 2,886 | 62.48% | 21,017 | 1.25% | 133,830 | 16.42% | N/A | 5,083 | 24.19% | 43 | N/A |
| | 2.50 to < 10.00 | 3,936 | 361 | 58.24% | 4,087 | 4.15% | 29,452 | 16.14% | N/A | 1,777 | 43.48% | 27 | N/A |
| | 10.00 to < 100.00 | 811 | 56 | 51.72% | 835 | 22.12% | 6,953 | 26.26% | N/A | 1,032 | 123.63% | 52 | N/A |
| | 100.00 (default) | 420 | 29 | 7.67% | 419 | 100.00% | 3,949 | 15.83% | N/A | 541 | 129.03% | 24 | N/A |
| | **Sub-total** | 124,040 | 39,771 | 66.72% | 149,189 | 0.88% | 1,222,099 | 14.19% | N/A | 16,619 | 11.14% | 188 | 71 |
| Other retail client exposures (QRRCE) | 0.00 to < 0.15 | 2,467 | 23,661 | 48.06% | 13,839 | 0.08% | 2,064,505 | 82.42% | N/A | 549 | 3.97% | 9 | N/A |
| | 0.15 to < 0.25 | 480 | 4,339 | 43.60% | 2,373 | 0.18% | 559,989 | 85.29% | N/A | 202 | 8.50% | 4 | N/A |
| | 0.25 to < 0.50 | 1,034 | 2,850 | 47.08% | 2,376 | 0.33% | 367,980 | 82.01% | N/A | 310 | 13.04% | 6 | N/A |
| | 0.50 to < 0.75 | 1,063 | 1,510 | 35.63% | 1,601 | 0.61% | 215,432 | 83.45% | N/A | 346 | 21.60% | 8 | N/A |
| | 0.75 to < 2.50 | 1,088 | 1,165 | 32.81% | 1,470 | 1.09% | 227,158 | 85.43% | N/A | 507 | 34.51% | 14 | N/A |
| | 2.50 to < 10.00 | 2,280 | 1,063 | 28.22% | 2,580 | 3.39% | 359,861 | 78.77% | N/A | 1,870 | 72.49% | 69 | N/A |
| | 10.00 to < 100.00 | 731 | 118 | 27.60% | 763 | 19.50% | 83,087 | 63.53% | N/A | 1,256 | 164.52% | 94 | N/A |
| | 100.00 (default) | 128 | 7 | 9.33% | 128 | 100.00% | 80,304 | 76.61% | N/A | 275 | 214.18% | 82 | N/A |
| | **Sub-total** | 9,271 | 34,713 | 45.68% | 25,130 | 1.65% | 3,958,316 | 81.91% | N/A | 5,315 | 21.15% | 286 | 321 |
| SMEs similar to other retail client exposures | 0.00 to < 0.15 | 574 | 2,932 | 47.50% | 1,846 | 0.08% | 37,390 | 66.65% | N/A | 269 | 14.56% | 1 | N/A |
| | 0.15 to < 0.25 | 639 | 1,269 | 48.12% | 1,110 | 0.19% | 22,007 | 64.90% | N/A | 282 | 25.40% | 1 | N/A |
| | 0.25 to < 0.50 | 1,286 | 1,701 | 52.05% | 1,892 | 0.35% | 44,740 | 69.42% | N/A | 759 | 40.11% | 5 | N/A |
| | 0.50 to < 0.75 | 773 | 888 | 43.97% | 999 | 0.59% | 31,336 | 70.32% | N/A | 551 | 55.14% | 4 | N/A |
| | 0.75 to < 2.50 | 2,311 | 1,206 | 50.79% | 2,558 | 1.26% | 42,997 | 61.33% | N/A | 1,733 | 67.76% | 20 | N/A |
| | 2.50 to < 10.00 | 1,408 | 405 | 48.64% | 1,448 | 4.24% | 25,547 | 67.82% | N/A | 1,412 | 97.50% | 41 | N/A |
| | 10.00 to < 100.00 | 410 | 62 | 23.20% | 365 | 23.19% | 6,366 | 59.90% | N/A | 489 | 134.13% | 50 | N/A |
| | 100.00 (default) | 269 | 32 | 6.95% | 215 | 100.00% | 6,893 | 54.07% | N/A | 653 | 304.08% | 65 | N/A |
| | **Sub-total** | 7,670 | 8,495 | 48.34% | 10,433 | 3.92% | 217,276 | 65.68% | N/A | 6,148 | 58.93% | 187 | 193 |
| Other retail client exposures (non-QRRCE) except SMEs | 0.00 to < 0.15 | 1,270 | 634 | 74.05% | 1,664 | 0.10% | 63,064 | 62.69% | N/A | 266 | 16.01% | 1 | N/A |
| | 0.15 to < 0.25 | 914 | 29 | 61.48% | 805 | 0.21% | 66,470 | 84.44% | N/A | 279 | 34.62% | 1 | N/A |
| | 0.25 to < 0.50 | 1,369 | 144 | 66.54% | 940 | 0.32% | 72,622 | 44.93% | N/A | 240 | 25.48% | 1 | N/A |
| | 0.50 to < 0.75 | 1,186 | 66 | 59.21% | 1,220 | 0.57% | 41,725 | 38.92% | N/A | 368 | 30.17% | 3 | N/A |
| | 0.75 to < 2.50 | 3,335 | 35 | 66.05% | 3,069 | 1.52% | 155,661 | 39.82% | N/A | 1,412 | 46.01% | 19 | N/A |
| | 2.50 to < 10.00 | 4,080 | 10 | 59.68% | 3,792 | 3.04% | 195,625 | 40.44% | N/A | 2,123 | 55.99% | 47 | N/A |
| | 10.00 to < 100.00 | 375 | 1 | 63.29% | 282 | 24.72% | 17,556 | 43.64% | N/A | 297 | 105.49% | 31 | N/A |
| | 100.00 (default) | 116 | 1 | 20.51% | 70 | 100.00% | 19,119 | 48.44% | N/A | 208 | 296.18% | 17 | N/A |
| | **Sub-total** | 12,645 | 920 | 70.91% | 11,842 | 2.66% | 631,842 | 46.72% | N/A | 5,193 | 43.85% | 120 | 74 |
| **Total retail clients – AIRB** | | 204,943 | 85,892 | 56.20% | 197,969 | 1.25% | 6,191,140 | 27.73% | N/A | 33,719 | 17.03% | 785 | 666 |

Footnotes to this table are presented on page 57.

### Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at December 31, 2024

| (in millions of dollars) | PD scale (%) | a<br>Original on-balance sheet gross exposure | b<br>Off-balance sheet exposures pre-CCF | c<br>Average CCF | d<br>EAD post-CRM and post-CCF | e<br>Average PD | f<br>Number of debtors | g<br>Average LGD | h<br>Average maturity[(1)] | i<br>RWA | j<br>RWA proportion | k<br>Expected loss[(2)] | l<br>Provisions[(3)] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Exposures related to residential mortgage loans<br>Insured exposures | 0.00 to < 0.15 | 6,865 | 32 | 40.00% | 764 | 0.08% | 44,521 | 46.04% | N/A | 72 | 9.45% | — | N/A |
| | 0.15 to < 0.25 | 7,726 | 19 | 40.00% | 357 | 0.19% | 42,630 | 77.70% | N/A | 108 | 30.25% | 1 | N/A |
| | 0.25 to < 0.50 | 4,653 | 9 | 40.00% | — | 0.47% | 145 | 29.46% | N/A | — | 21.86% | — | N/A |
| | 0.50 to < 0.75 | 10,425 | 174 | 40.00% | 103 | 0.62% | 29,769 | 40.72% | N/A | 40 | 38.63% | — | N/A |
| | 0.75 to < 2.50 | 15,865 | 1,380 | 40.00% | 173 | 1.52% | 32,847 | 42.98% | N/A | 128 | 74.09% | 1 | N/A |
| | 2.50 to < 10.00 | 2,796 | 42 | 40.00% | 48 | 4.50% | 9,645 | 41.54% | N/A | 63 | 130.89% | 1 | N/A |
| | 10.00 to < 100.00 | 505 | 3 | 40.00% | 4 | 26.14% | 951 | 39.73% | N/A | 11 | 243.43% | — | N/A |
| | 100.00 (default) | 332 | 7 | 40.00% | 4 | 100.00% | 1,716 | 39.16% | N/A | 16 | 435.83% | — | N/A |
| | **Sub-total** | 49,167 | 1,666 | 40.00% | 1,453 | 0.80% | 162,224 | 52.90% | N/A | 438 | 30.13% | 3 | 7 |
| Exposures related to residential mortgage loans<br>Uninsured exposures | 0.00 to < 0.15 | 38,121 | 21,241 | 65.73% | 51,319 | 0.08% | 576,834 | 12.51% | N/A | 1,322 | 2.58% | 5 | N/A |
| | 0.15 to < 0.25 | 30,565 | 9,646 | 69.22% | 36,884 | 0.21% | 290,864 | 13.81% | N/A | 2,519 | 6.83% | 11 | N/A |
| | 0.25 to < 0.50 | 10,791 | 61 | 40.35% | 10,815 | 0.34% | 120 | 17.26% | N/A | 1,433 | 13.25% | 6 | N/A |
| | 0.50 to < 0.75 | 19,229 | 4,643 | 65.89% | 22,184 | 0.54% | 179,578 | 14.90% | N/A | 2,853 | 12.86% | 18 | N/A |
| | 0.75 to < 2.50 | 18,948 | 2,695 | 62.76% | 20,463 | 1.24% | 129,090 | 16.69% | N/A | 5,017 | 24.52% | 43 | N/A |
| | 2.50 to < 10.00 | 3,673 | 347 | 58.82% | 3,828 | 4.18% | 28,220 | 16.13% | N/A | 1,693 | 44.22% | 26 | N/A |
| | 10.00 to < 100.00 | 781 | 55 | 51.30% | 805 | 21.65% | 4,984 | 24.50% | N/A | 934 | 116.02% | 45 | N/A |
| | 100.00 (default) | 386 | 28 | 7.78% | 385 | 100.00% | 7,270 | 15.96% | N/A | 499 | 129.80% | 22 | N/A |
| | **Sub-total** | 122,494 | 38,716 | 66.25% | 146,683 | 0.85% | 1,216,960 | 14.30% | N/A | 16,270 | 11.09% | 176 | 69 |
| Other retail client exposures (QRRCE) | 0.00 to < 0.15 | 2,896 | 24,350 | 46.74% | 14,277 | 0.08% | 2,146,277 | 82.28% | N/A | 581 | 4.07% | 9 | N/A |
| | 0.15 to < 0.25 | 618 | 4,212 | 42.72% | 2,417 | 0.20% | 564,388 | 85.19% | N/A | 221 | 9.13% | 4 | N/A |
| | 0.25 to < 0.50 | 669 | 1,934 | 55.44% | 1,741 | 0.34% | 257,279 | 79.61% | N/A | 229 | 13.13% | 5 | N/A |
| | 0.50 to < 0.75 | 1,103 | 1,490 | 34.93% | 1,624 | 0.59% | 217,327 | 83.23% | N/A | 339 | 20.87% | 8 | N/A |
| | 0.75 to < 2.50 | 1,292 | 1,421 | 32.61% | 1,756 | 1.24% | 290,260 | 84.46% | N/A | 651 | 37.08% | 18 | N/A |
| | 2.50 to < 10.00 | 2,130 | 882 | 26.36% | 2,363 | 3.34% | 313,546 | 78.44% | N/A | 1,684 | 71.32% | 62 | N/A |
| | 10.00 to < 100.00 | 733 | 129 | 28.15% | 770 | 18.71% | 84,907 | 63.32% | N/A | 1,241 | 161.23% | 91 | N/A |
| | 100.00 (default) | 120 | 7 | 9.03% | 121 | 100.00% | 80,363 | 78.97% | N/A | 275 | 227.69% | 75 | N/A |
| | **Sub-total** | 9,561 | 34,425 | 45.05% | 25,069 | 1.58% | 3,954,347 | 81.63% | N/A | 5,221 | 20.83% | 272 | 299 |
| SMEs similar to other retail client exposures | 0.00 to < 0.15 | 569 | 2,929 | 47.12% | 1,834 | 0.08% | 37,518 | 67.05% | N/A | 265 | 14.45% | 1 | N/A |
| | 0.15 to < 0.25 | 606 | 1,318 | 47.98% | 1,099 | 0.18% | 22,351 | 64.56% | N/A | 274 | 24.93% | 1 | N/A |
| | 0.25 to < 0.50 | 1,277 | 1,734 | 52.07% | 1,904 | 0.35% | 45,690 | 69.34% | N/A | 753 | 39.57% | 5 | N/A |
| | 0.50 to < 0.75 | 756 | 882 | 44.32% | 983 | 0.57% | 31,795 | 70.34% | N/A | 536 | 54.52% | 4 | N/A |
| | 0.75 to < 2.50 | 2,663 | 1,270 | 49.64% | 2,840 | 1.37% | 44,850 | 58.58% | N/A | 1,858 | 65.45% | 23 | N/A |
| | 2.50 to < 10.00 | 1,019 | 341 | 49.78% | 1,092 | 4.60% | 22,792 | 73.68% | N/A | 1,163 | 106.49% | 35 | N/A |
| | 10.00 to < 100.00 | 387 | 62 | 22.39% | 348 | 22.63% | 6,258 | 58.29% | N/A | 453 | 130.16% | 46 | N/A |
| | 100.00 (default) | 247 | 32 | 7.14% | 194 | 100.00% | 6,679 | 53.40% | N/A | 667 | 343.08% | 50 | N/A |
| | **Sub-total** | 7,524 | 8,568 | 48.14% | 10,294 | 3.67% | 217,933 | 65.34% | N/A | 5,969 | 57.99% | 165 | 156 |
| Other retail client exposures (non-QRRCE) except SMEs | 0.00 to < 0.15 | 1,279 | 637 | 73.48% | 1,675 | 0.10% | 65,687 | 63.24% | N/A | 268 | 16.03% | 1 | N/A |
| | 0.15 to < 0.25 | 888 | 20 | 62.32% | 781 | 0.20% | 67,493 | 85.25% | N/A | 269 | 34.43% | 1 | N/A |
| | 0.25 to < 0.50 | 1,342 | 137 | 65.47% | 926 | 0.32% | 73,544 | 44.04% | N/A | 229 | 24.67% | 1 | N/A |
| | 0.50 to < 0.75 | 1,229 | 71 | 58.68% | 1,266 | 0.56% | 43,088 | 38.81% | N/A | 377 | 29.78% | 3 | N/A |
| | 0.75 to < 2.50 | 6,087 | 31 | 62.35% | 5,843 | 1.95% | 284,102 | 39.52% | N/A | 2,867 | 49.06% | 46 | N/A |
| | 2.50 to < 10.00 | 1,302 | 11 | 56.34% | 1,043 | 4.28% | 65,368 | 42.30% | N/A | 638 | 61.19% | 19 | N/A |
| | 10.00 to < 100.00 | 372 | 1 | 56.98% | 280 | 24.03% | 17,554 | 43.05% | N/A | 289 | 103.00% | 29 | N/A |
| | 100.00 (default) | 113 | 1 | 22.65% | 67 | 100.00% | 19,289 | 48.18% | N/A | 227 | 338.39% | 14 | N/A |
| | **Sub-total** | 12,612 | 909 | 70.21% | 11,881 | 2.58% | 636,125 | 46.52% | N/A | 5,164 | 43.46% | 114 | 67 |
| **Total retail clients – AIRB** | | 201,358 | 84,284 | 55.58% | 195,380 | 1.20% | 6,187,589 | 27.88% | N/A | 33,062 | 16.92% | 730 | 598 |

Footnotes to this table are presented on page 57.

**Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**
As at September 30, 2024

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity[1] | RWA | RWA proportion | Expected loss[2] | Provisions[3] |
| Exposures related to residential mortgage loans<br><br>Insured exposures | 0.00 to < 0.15 | 6,524 | 22 | 40.00% | 797 | 0.08% | 43,023 | 44.49% | N/A | 73 | 9.13% | — | N/A |
| | 0.15 to < 0.25 | 7,447 | 12 | 40.00% | 347 | 0.19% | 42,522 | 76.35% | N/A | 105 | 30.24% | 1 | N/A |
| | 0.25 to < 0.50 | 3,861 | 8 | 40.00% | — | 0.47% | 145 | 47.42% | N/A | — | 35.19% | — | N/A |
| | 0.50 to < 0.75 | 9,952 | 102 | 40.00% | 97 | 0.61% | 30,577 | 39.38% | N/A | 36 | 36.69% | — | N/A |
| | 0.75 to < 2.50 | 14,751 | 1,282 | 40.00% | 157 | 1.53% | 33,490 | 42.04% | N/A | 114 | 72.65% | 1 | N/A |
| | 2.50 to < 10.00 | 2,974 | 43 | 40.00% | 46 | 4.66% | 10,508 | 43.59% | N/A | 65 | 142.04% | 1 | N/A |
| | 10.00 to < 100.00 | 660 | 1 | 40.00% | 5 | 25.16% | 1,975 | 35.55% | N/A | 11 | 217.11% | — | N/A |
| | 100.00 (default) | 403 | 7 | 40.00% | 3 | 100.00% | 1,729 | 31.53% | N/A | 10 | 344.55% | — | N/A |
| | **Sub-total** | 46,572 | 1,477 | 40.00% | 1,452 | 0.74% | 163,969 | 51.42% | N/A | 414 | 28.51% | 3 | 7 |
| Exposures related to residential mortgage loans<br><br>Uninsured exposures | 0.00 to < 0.15 | 36,053 | 20,280 | 65.68% | 48,577 | 0.08% | 554,330 | 12.48% | N/A | 1,251 | 2.58% | 5 | N/A |
| | 0.15 to < 0.25 | 30,332 | 9,747 | 69.31% | 36,740 | 0.21% | 292,872 | 13.84% | N/A | 2,527 | 6.88% | 11 | N/A |
| | 0.25 to < 0.50 | 10,268 | 54 | 40.13% | 10,289 | 0.34% | 35 | 17.15% | N/A | 1,368 | 13.29% | 6 | N/A |
| | 0.50 to < 0.75 | 19,510 | 4,752 | 65.75% | 22,535 | 0.54% | 185,759 | 14.98% | N/A | 2,938 | 13.04% | 19 | N/A |
| | 0.75 to < 2.50 | 19,492 | 2,747 | 62.48% | 21,047 | 1.25% | 134,191 | 16.91% | N/A | 5,248 | 24.94% | 45 | N/A |
| | 2.50 to < 10.00 | 3,796 | 353 | 58.58% | 3,956 | 4.20% | 30,602 | 16.39% | N/A | 1,783 | 45.07% | 27 | N/A |
| | 10.00 to < 100.00 | 932 | 49 | 49.18% | 951 | 21.90% | 9,455 | 32.21% | N/A | 1,402 | 147.36% | 71 | N/A |
| | 100.00 (default) | 420 | 28 | 8.00% | 419 | 100.00% | 7,118 | 17.10% | N/A | 596 | 142.19% | 25 | N/A |
| | **Sub-total** | 120,803 | 38,010 | 66.22% | 144,514 | 0.92% | 1,214,362 | 14.44% | N/A | 17,113 | 11.84% | 209 | 70 |
| Other retail client exposures (QRRCE) | 0.00 to < 0.15 | 2,884 | 24,446 | 46.38% | 14,223 | 0.08% | 2,167,577 | 82.31% | N/A | 579 | 4.07% | 9 | N/A |
| | 0.15 to < 0.25 | 622 | 4,167 | 42.33% | 2,386 | 0.20% | 554,554 | 85.22% | N/A | 218 | 9.13% | 4 | N/A |
| | 0.25 to < 0.50 | 691 | 1,992 | 55.57% | 1,797 | 0.34% | 259,028 | 79.50% | N/A | 235 | 13.08% | 5 | N/A |
| | 0.50 to < 0.75 | 1,122 | 1,513 | 34.83% | 1,649 | 0.59% | 220,288 | 83.16% | N/A | 344 | 20.89% | 8 | N/A |
| | 0.75 to < 2.50 | 1,286 | 1,372 | 32.44% | 1,731 | 1.24% | 288,547 | 84.47% | N/A | 641 | 36.95% | 18 | N/A |
| | 2.50 to < 10.00 | 2,158 | 887 | 26.12% | 2,390 | 3.34% | 329,133 | 78.45% | N/A | 1,704 | 71.31% | 62 | N/A |
| | 10.00 to < 100.00 | 731 | 118 | 27.21% | 763 | 18.68% | 135,476 | 63.37% | N/A | 1,231 | 161.26% | 91 | N/A |
| | 100.00 (default) | 116 | 6 | 8.53% | 116 | 100.00% | 80,920 | 78.96% | N/A | 314 | 269.65% | 67 | N/A |
| | **Sub-total** | 9,610 | 34,501 | 44.77% | 25,055 | 1.57% | 4,035,523 | 81.63% | N/A | 5,266 | 21.02% | 264 | 314 |
| SMEs similar to other retail client exposures | 0.00 to < 0.15 | 579 | 2,885 | 47.49% | 1,830 | 0.08% | 37,668 | 66.90% | N/A | 265 | 14.46% | 1 | N/A |
| | 0.15 to < 0.25 | 620 | 1,224 | 48.43% | 1,073 | 0.18% | 21,771 | 64.68% | N/A | 268 | 24.97% | 1 | N/A |
| | 0.25 to < 0.50 | 1,279 | 1,708 | 51.73% | 1,889 | 0.35% | 45,677 | 69.25% | N/A | 747 | 39.52% | 4 | N/A |
| | 0.50 to < 0.75 | 773 | 887 | 43.66% | 998 | 0.57% | 32,297 | 69.76% | N/A | 540 | 54.07% | 4 | N/A |
| | 0.75 to < 2.50 | 2,774 | 1,224 | 49.78% | 2,945 | 1.37% | 45,663 | 58.56% | N/A | 1,927 | 65.46% | 24 | N/A |
| | 2.50 to < 10.00 | 1,082 | 336 | 49.94% | 1,141 | 4.63% | 24,450 | 72.81% | N/A | 1,201 | 105.33% | 37 | N/A |
| | 10.00 to < 100.00 | 389 | 61 | 22.90% | 351 | 22.11% | 9,900 | 58.37% | N/A | 453 | 129.24% | 45 | N/A |
| | 100.00 (default) | 213 | 30 | 7.69% | 168 | 100.00% | 6,498 | 52.70% | N/A | 594 | 352.98% | 42 | N/A |
| | **Sub-total** | 7,709 | 8,355 | 48.23% | 10,395 | 3.41% | 223,924 | 65.14% | N/A | 5,995 | 57.68% | 158 | 142 |
| Other retail client exposures (non-QRRCE) except SMEs | 0.00 to < 0.15 | 1,198 | 634 | 73.54% | 1,599 | 0.10% | 63,155 | 62.05% | N/A | 251 | 15.72% | 1 | N/A |
| | 0.15 to < 0.25 | 867 | 24 | 62.47% | 762 | 0.20% | 68,820 | 84.18% | N/A | 259 | 34.00% | 1 | N/A |
| | 0.25 to < 0.50 | 1,299 | 129 | 64.77% | 905 | 0.32% | 73,965 | 44.82% | N/A | 229 | 25.25% | 1 | N/A |
| | 0.50 to < 0.75 | 1,197 | 69 | 60.49% | 1,235 | 0.56% | 42,090 | 38.80% | N/A | 368 | 29.77% | 3 | N/A |
| | 0.75 to < 2.50 | 6,032 | 39 | 57.17% | 5,795 | 1.94% | 288,720 | 39.59% | N/A | 2,842 | 49.04% | 45 | N/A |
| | 2.50 to < 10.00 | 1,356 | 12 | 60.79% | 1,100 | 4.28% | 71,388 | 42.27% | N/A | 673 | 61.14% | 20 | N/A |
| | 10.00 to < 100.00 | 361 | 3 | 53.70% | 278 | 24.03% | 30,771 | 43.76% | N/A | 291 | 104.72% | 29 | N/A |
| | 100.00 (default) | 113 | — | 5.00% | 64 | 100.00% | 19,014 | 48.22% | N/A | 194 | 303.31% | 15 | N/A |
| | **Sub-total** | 12,423 | 910 | 70.08% | 11,738 | 2.58% | 657,923 | 46.26% | N/A | 5,107 | 43.50% | 115 | 70 |
| **Total retail clients – AIRB** | | 197,117 | 83,253 | 55.37% | 193,154 | 1.24% | 6,295,701 | 28.10% | N/A | 33,895 | 17.55% | 749 | 603 |

(1) This parameter should only be filled out when it is used for the calculation of RWA.
(2) The expected loss is assessed in accordance with the requirements of the AMF guideline.
(3) Provisions are measured in accordance with the requirements of the AMF guideline.

**Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range**

As at September 30, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity[1] | RWA | RWA proportion | Expected loss[2] | Provisions[3] |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to financial institutions | 0.00 to < 0.15 | 3,091 | 2,417 | 41.60% | 4,178 | 0.07% | 22 | 45.00% | 1.4 | 903 | 21.59% | 1 | N/A |
| | 0.15 to < 0.25 | 516 | 592 | 40.00% | 767 | 0.19% | 5 | 45.00% | 1.1 | 233 | 30.43% | 1 | N/A |
| | 0.25 to < 0.50 | 6 | — | —% | 6 | 0.42% | 1 | 45.00% | 1.0 | 3 | 47.48% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 3,613 | 3,009 | 41.28% | 4,951 | 0.09% | 28 | 45.00% | 1.4 | 1,139 | 23.00% | 2 | — |
| Exposures related to businesses | 0.00 to < 0.15 | 2,872 | 3,117 | 42.27% | 4,189 | 0.11% | 26 | 40.00% | 2.2 | 1,069 | 25.51% | 2 | N/A |
| | 0.15 to < 0.25 | 1,089 | 1,534 | 38.72% | 1,679 | 0.23% | 19 | 40.00% | 1.9 | 603 | 35.89% | 2 | N/A |
| | 0.25 to < 0.50 | 4,182 | 4,555 | 37.26% | 5,879 | 0.31% | 38 | 40.00% | 2.1 | 2,654 | 45.15% | 7 | N/A |
| | 0.50 to < 0.75 | 722 | 772 | 39.37% | 1,026 | 0.62% | 13 | 40.00% | 2.4 | 686 | 66.81% | 3 | N/A |
| | 0.75 to < 2.50 | 3,486 | 2,909 | 37.74% | 4,580 | 1.63% | 55 | 40.00% | 2.2 | 4,144 | 90.48% | 30 | N/A |
| | 2.50 to < 10.00 | 1,700 | 679 | 36.43% | 1,943 | 4.92% | 35 | 40.00% | 1.5 | 2,355 | 121.21% | 38 | N/A |
| | 10.00 to < 100.00 | 6 | — | —% | 7 | 27.36% | 1 | 40.00% | 2.0 | 14 | 216.59% | 1 | N/A |
| | 100.00 (default) | 70 | 80 | 39.81% | 100 | 100.00% | 4 | 40.00% | 1.4 | 199 | 198.12% | 54 | N/A |
| | **Sub-total** | 14,127 | 13,646 | 38.77% | 19,403 | 1.58% | 191 | 40.00% | 2.1 | 11,724 | 60.42% | 137 | 103 |
| **Total non-retail clients – FIRB** | | 17,740 | 16,655 | 39.20% | 24,354 | 1.28% | 219 | 40.91% | 1.9 | 12,863 | 52.81% | 139 | 103 |

Footnotes to this table are presented on page 62.

**Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**
As at June 30, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity[1] | RWA | RWA proportion | Expected loss[2] | Provisions[3] |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to financial institutions | 0.00 to < 0.15 | 3,338 | 2,554 | 41.50% | 4,472 | 0.07% | 22 | 45.00% | 1.5 | 983 | 21.99% | 1 | N/A |
| | 0.15 to < 0.25 | 514 | 657 | 37.72% | 762 | 0.19% | 6 | 45.00% | 1.2 | 238 | 31.14% | 1 | N/A |
| | 0.25 to < 0.50 | 7 | — | —% | 7 | 0.42% | 1 | 45.00% | 1.0 | 3 | 47.48% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 3,859 | 3,211 | 40.70% | 5,241 | 0.09% | 29 | 45.00% | 1.4 | 1,224 | 23.35% | 2 | — |
| Exposures related to businesses | 0.00 to < 0.15 | 2,322 | 3,136 | 42.25% | 3,647 | 0.11% | 26 | 40.00% | 2.3 | 940 | 25.79% | 2 | N/A |
| | 0.15 to < 0.25 | 1,034 | 1,386 | 38.35% | 1,562 | 0.23% | 19 | 40.00% | 1.7 | 544 | 34.84% | 1 | N/A |
| | 0.25 to < 0.50 | 3,808 | 4,560 | 37.31% | 5,509 | 0.32% | 34 | 40.00% | 2.0 | 2,476 | 44.94% | 6 | N/A |
| | 0.50 to < 0.75 | 976 | 619 | 39.50% | 1,221 | 0.62% | 15 | 40.00% | 2.4 | 811 | 66.41% | 3 | N/A |
| | 0.75 to < 2.50 | 3,075 | 2,707 | 37.19% | 4,078 | 1.61% | 54 | 40.00% | 2.2 | 3,697 | 90.67% | 26 | N/A |
| | 2.50 to < 10.00 | 1,727 | 673 | 37.53% | 1,974 | 4.89% | 37 | 40.00% | 1.6 | 2,409 | 122.00% | 39 | N/A |
| | 10.00 to < 100.00 | 6 | — | —% | 6 | 27.36% | 1 | 40.00% | 2.3 | 14 | 218.85% | 1 | N/A |
| | 100.00 (default) | 74 | 73 | 39.77% | 103 | 100.00% | 2 | 40.00% | 1.2 | 196 | 190.19% | 53 | N/A |
| | **Sub-total** | 13,022 | 13,154 | 38.70% | 18,100 | 1.66% | 188 | 40.00% | 2.1 | 11,087 | 61.25% | 131 | 102 |
| **Total non-retail clients – FIRB** | | 16,881 | 16,365 | 39.08% | 23,341 | 1.31% | 217 | 41.02% | 1.9 | 12,311 | 52.74% | 133 | 102 |

Footnotes to this table are presented on page 62.

**Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**

As at March 31, 2025

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity(1) | RWA | RWA proportion | Expected loss(2) | Provisions(3) |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to financial institutions | 0.00 to < 0.15 | 3,401 | 2,441 | 41.65% | 4,465 | 0.07% | 21 | 45.00% | 1.5 | 994 | 22.27% | 1 | N/A |
| | 0.15 to < 0.25 | 454 | 772 | 38.06% | 748 | 0.19% | 7 | 45.00% | 1.3 | 239 | 32.01% | 1 | N/A |
| | 0.25 to < 0.50 | 5 | — | —% | 5 | 0.42% | 1 | 45.00% | 1.0 | 3 | 47.48% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 3,860 | 3,213 | 40.76% | 5,218 | 0.09% | 29 | 45.00% | 1.5 | 1,236 | 23.69% | 2 | — |
| Exposures related to businesses | 0.00 to < 0.15 | 1,875 | 2,732 | 42.07% | 3,020 | 0.12% | 21 | 40.00% | 2.4 | 825 | 27.31% | 2 | N/A |
| | 0.15 to < 0.25 | 791 | 1,531 | 39.83% | 1,400 | 0.23% | 19 | 40.00% | 1.8 | 499 | 35.63% | 1 | N/A |
| | 0.25 to < 0.50 | 3,037 | 4,588 | 37.71% | 4,767 | 0.32% | 29 | 40.00% | 2.1 | 2,199 | 46.13% | 6 | N/A |
| | 0.50 to < 0.75 | 892 | 752 | 39.90% | 1,192 | 0.62% | 18 | 40.00% | 2.0 | 736 | 61.74% | 3 | N/A |
| | 0.75 to < 2.50 | 2,771 | 2,258 | 38.41% | 3,634 | 1.57% | 55 | 40.00% | 2.0 | 3,156 | 86.83% | 23 | N/A |
| | 2.50 to < 10.00 | 1,959 | 630 | 36.02% | 2,181 | 4.92% | 39 | 40.00% | 1.5 | 2,640 | 121.01% | 43 | N/A |
| | 10.00 to < 100.00 | 3 | — | —% | 3 | 27.36% | 1 | 40.00% | 1.0 | 5 | 169.03% | — | N/A |
| | 100.00 (default) | 130 | 23 | 42.14% | 140 | 100.00% | 3 | 40.00% | 1.1 | 355 | 254.53% | 54 | N/A |
| | **Sub-total** | 11,458 | 12,514 | 39.10% | 16,337 | 2.05% | 185 | 40.00% | 2.0 | 10,415 | 63.75% | 132 | 107 |
| **Total non-retail clients – FIRB** | | 15,318 | 15,727 | 39.44% | 21,555 | 1.58% | 214 | 41.10% | 1.9 | 11,651 | 54.05% | 134 | 107 |

Footnotes to this table are presented on page 62.

**Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**
As at December 31, 2024

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | PD scale (%) | Original on-balance sheet gross exposure | Off-balance sheet exposures pre-CCF | Average CCF | EAD post-CRM and post-CCF | Average PD | Number of debtors | Average LGD | Average maturity(1) | RWA | RWA proportion | Expected loss(2) | Provisions(3) |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to financial institutions | 0.00 to < 0.15 | 3,938 | 2,422 | 41.74% | 4,995 | 0.07% | 24 | 45.00% | 1.6 | 1,098 | 21.97% | 1 | N/A |
| | 0.15 to < 0.25 | 434 | 793 | 38.13% | 736 | 0.19% | 5 | 45.00% | 1.4 | 242 | 32.92% | 1 | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 4,372 | 3,215 | 40.83% | 5,731 | 0.08% | 29 | 45.00% | 1.6 | 1,340 | 23.38% | 2 | 1 |
| Exposures related to businesses | 0.00 to < 0.15 | 511 | 2,336 | 41.48% | 1,476 | 0.11% | 24 | 40.00% | 2.7 | 420 | 28.49% | 1 | N/A |
| | 0.15 to < 0.25 | 792 | 1,473 | 39.89% | 1,379 | 0.23% | 18 | 40.00% | 1.9 | 502 | 36.39% | 1 | N/A |
| | 0.25 to < 0.50 | 1,094 | 3,919 | 37.41% | 2,560 | 0.35% | 29 | 40.00% | 2.2 | 1,265 | 49.40% | 4 | N/A |
| | 0.50 to < 0.75 | 801 | 900 | 39.62% | 1,157 | 0.62% | 18 | 40.00% | 2.1 | 734 | 63.40% | 3 | N/A |
| | 0.75 to < 2.50 | 2,610 | 2,082 | 38.33% | 3,404 | 1.60% | 49 | 40.00% | 2.0 | 2,993 | 87.91% | 22 | N/A |
| | 2.50 to < 10.00 | 1,923 | 642 | 34.66% | 2,142 | 4.90% | 40 | 40.00% | 1.4 | 2,579 | 120.44% | 42 | N/A |
| | 10.00 to < 100.00 | 3 | — | —% | 3 | 27.53% | 1 | 40.00% | 1.0 | 5 | 169.20% | — | N/A |
| | 100.00 (default) | 153 | 50 | 39.85% | 173 | 100.00% | 3 | 40.00% | 1.0 | 339 | 195.62% | 67 | N/A |
| | **Sub-total** | 7,887 | 11,402 | 38.77% | 12,294 | 2.88% | 182 | 40.00% | 2.0 | 8,837 | 71.88% | 140 | 108 |
| **Total non-retail clients – FIRB** | | 12,259 | 14,617 | 39.21% | 18,025 | 2.00% | 211 | 41.46% | 1.9 | 10,177 | 56.46% | 142 | 109 |

Footnotes to this table are presented on page 62.

**Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)**
As at September 30, 2024

| (in millions of dollars) | PD scale (%) | a<br>Original on-balance sheet gross exposure | b<br>Off-balance sheet exposures pre-CCF | c<br>Average CCF | d<br>EAD post-CRM and post-CCF | e<br>Average PD | f<br>Number of debtors | g<br>Average LGD | h<br>Average maturity(1) | i<br>RWA | j<br>RWA proportion | k<br>Expected loss(2) | l<br>Provisions(3) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.15 to < 0.25 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | — | — | —% | — | —% | — | —% | — | — | —% | — | — |
| Exposures related to financial institutions | 0.00 to < 0.15 | 3,434 | 2,550 | 41.76% | 4,562 | 0.07% | 24 | 45.00% | 1.8 | 1,060 | 23.23% | 1 | N/A |
| | 0.15 to < 0.25 | 479 | 673 | 37.80% | 733 | 0.19% | 5 | 45.00% | 1.6 | 251 | 34.25% | 1 | N/A |
| | 0.25 to < 0.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.50 to < 0.75 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 0.75 to < 2.50 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 2.50 to < 10.00 | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | 10.00 to < 100.00 | 22 | — | 10.00% | 22 | 17.34% | 1 | 45.00% | 1.0 | 46 | 214.68% | 2 | N/A |
| | 100.00 (default) | — | — | —% | — | —% | — | —% | — | — | —% | — | N/A |
| | **Sub-total** | 3,935 | 3,223 | 40.91% | 5,317 | 0.16% | 30 | 45.00% | 1.8 | 1,357 | 25.53% | 4 | — |
| Exposures related to businesses | 0.00 to < 0.15 | 510 | 2,242 | 42.36% | 1,454 | 0.11% | 23 | 40.00% | 2.6 | 410 | 28.19% | 1 | N/A |
| | 0.15 to < 0.25 | 874 | 1,584 | 39.76% | 1,504 | 0.23% | 20 | 40.00% | 2.0 | 558 | 37.12% | 1 | N/A |
| | 0.25 to < 0.50 | 1,608 | 2,693 | 36.33% | 2,588 | 0.34% | 28 | 40.00% | 1.9 | 1,170 | 45.23% | 4 | N/A |
| | 0.50 to < 0.75 | 936 | 917 | 45.37% | 1,352 | 0.62% | 19 | 40.00% | 2.0 | 853 | 63.07% | 3 | N/A |
| | 0.75 to < 2.50 | 2,408 | 1,763 | 41.50% | 3,138 | 1.59% | 48 | 40.00% | 2.1 | 2,772 | 88.30% | 20 | N/A |
| | 2.50 to < 10.00 | 1,927 | 670 | 34.43% | 2,153 | 4.78% | 44 | 40.00% | 1.6 | 2,601 | 120.79% | 41 | N/A |
| | 10.00 to < 100.00 | 4 | 116 | 39.92% | 50 | 27.17% | 1 | 40.00% | 2.8 | 90 | 181.05% | 5 | N/A |
| | 100.00 (default) | 150 | 41 | 41.89% | 168 | 100.00% | 3 | 40.00% | 1.0 | 448 | 267.22% | 33 | N/A |
| | **Sub-total** | 8,417 | 10,026 | 39.90% | 12,407 | 2.87% | 186 | 40.00% | 2.0 | 8,902 | 71.75% | 108 | 76 |
| **Total non-retail clients – FIRB** | | 12,352 | 13,249 | 40.14% | 17,724 | 2.07% | 216 | 41.48% | 1.9 | 10,259 | 57.88% | 112 | 76 |

(1) This parameter should only be filled out when it is used for the calculation of RWA.
(2) The expected loss is assessed in accordance with the requirements of the AMF guideline.
(3) Provisions are measured in accordance with the requirements of the AMF guideline.

**Template CR8 – Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB**

| | | a | a | a | a | a |
|---|---|---|---|---|---|---|
| | | RWA amounts | | | | |
| | (in millions of dollars) | **As at September 30, 2025** | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
| 1 | **RWA as at end of previous reporting period** | **77,758** | 76,350 | 73,988 | 73,920 | 75,126 |
| 2 | Asset size(1) | **616** | 1,760 | 1,624 | 1,583 | 955 |
| 3 | Asset quality(2) | **(374)** | (1,207) | 211 | (1,125) | 77 |
| 4 | Model updates(3) | **119** | 338 | 641 | — | — |
| 5 | Methodology and policy(4) | **(289)** | 83 | (105) | (824) | (2,164) |
| 6 | Acquisitions and disposals(5) | **—** | — | — | — | — |
| 7 | Foreign exchange movements(6) | **184** | 434 | (9) | 434 | (74) |
| 8 | Other | **—** | — | — | — | — |
| 9 | **RWA as at end of reporting period** | **78,014** | 77,758 | 76,350 | 73,988 | 73,920 |

(1) Increase or decrease in underlying exposures.
(2) Change in risk mitigation factors and portfolio quality.
(3) Change in models and risk parameters.
(4) Regulatory changes and developments in regulatory capital calculation methods.
(5) Change in portfolio size resulting from acquisitions and disposals of entities.
(6) Market fluctuations, such as foreign exchange movements.

## Exposure at default by asset class, by region and by residual maturity

| | As at September 30, 2025 | | | | | | | As at June 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure classes[1] | | | | | | | Exposure classes[1] | | | | | | |
| (in millions of dollars) | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] |
| **Standardized Approach** | | | | | | | | | | | | | | |
| Sovereign borrowers | **4,549** | **—** | **—** | **—** | **—** | **4,549** | **6,786** | 5,484 | — | — | — | — | 5,484 | 7,564 |
| Non-central government public sector entities | **7,559** | **1,648** | **—** | **—** | **59** | **9,266** | **9,335** | 7,417 | 1,586 | — | — | 57 | 9,060 | 9,143 |
| Financial institutions | **2,114** | **56** | **—** | **14** | **25** | **2,209** | **2,993** | 1,799 | 57 | 205 | 3 | 25 | 2,089 | 2,643 |
| Businesses | **8,013** | **2,902** | **4,645** | **1** | **1,969** | **17,530** | **12,804** | 7,447 | 2,659 | 4,106 | 1 | 1,916 | 16,129 | 11,974 |
| SMEs similar to other retail client exposures | **256** | **87** | **—** | **—** | **8** | **351** | **331** | 240 | 86 | — | — | 8 | 334 | 314 |
| Real estate | **7,726** | **526** | **—** | **—** | **—** | **8,252** | **5,758** | 7,587 | 473 | — | — | — | 8,060 | 5,711 |
| Revolving retail client exposures | **1,104** | **461** | **—** | **—** | **—** | **1,565** | **1,565** | 1,096 | 459 | — | — | — | 1,555 | 1,555 |
| Other retail client exposures (excluding SMEs) | **397** | **563** | **—** | **—** | **5** | **965** | **868** | 405 | 546 | — | — | 5 | 956 | 844 |
| Securitization | **143** | **—** | **—** | **—** | **—** | **143** | **143** | 141 | — | — | — | — | 141 | 141 |
| Equities | **687** | **92** | **—** | **—** | **—** | **779** | **779** | 716 | 95 | — | — | — | 811 | 811 |
| Trading portfolio | **—** | **—** | **22,554** | **432** | **—** | **22,986** | **790** | — | — | 23,303 | 375 | — | 23,678 | 815 |
| **Internal Ratings-Based approach** | | | | | | | | | | | | | | |
| Sovereign borrowers | **44,676** | **1,365** | **2,666** | **—** | **1,763** | **50,470** | **114,911** | 44,279 | 1,347 | 12 | — | 1,519 | 47,157 | 111,952 |
| Non-central government public sector entities | **—** | **—** | **—** | **—** | **—** | **—** | **—** | — | — | — | — | — | — | — |
| Financial institutions | **3,612** | **1,094** | **10** | **6,820** | **245** | **11,781** | **11,776** | 3,859 | 1,175 | 8 | 6,165 | 207 | 11,414 | 11,410 |
| Businesses | **41,344** | **9,024** | **—** | **1** | **1,072** | **51,441** | **46,208** | 40,132 | 8,668 | — | 2 | 1,050 | 49,852 | 44,873 |
| SMEs similar to other retail client exposures | **7,726** | **4,058** | **—** | **1** | **89** | **11,874** | **10,587** | 7,738 | 4,020 | — | 1 | 92 | 11,851 | 10,541 |
| Real estate | **218,161** | **30,032** | **—** | **—** | **—** | **248,193** | **188,510** | 214,441 | 29,911 | — | — | — | 244,352 | 186,661 |
| Revolving retail client exposures | **6,840** | **8,108** | **—** | **—** | **—** | **14,948** | **14,948** | 6,878 | 8,152 | — | — | — | 15,030 | 15,030 |
| Other retail client exposures | **15,257** | **8,315** | **—** | **—** | **5** | **23,577** | **22,229** | 15,262 | 8,213 | — | — | 5 | 23,480 | 22,094 |
| Trading portfolio | **—** | **—** | **17,942** | **1,432** | **—** | **19,374** | **1,827** | — | — | 22,360 | 1,392 | — | 23,752 | 2,166 |
| **Total** | **370,164** | **68,331** | **47,817** | **8,701** | **5,240** | **500,253** | **453,148** | 364,921 | 67,447 | 49,994 | 7,939 | 4,884 | 495,185 | 446,242 |
| **By region** | | | | | | | | | | | | | | |
| Canada | **362,625** | **67,179** | **43,132** | **3,182** | **4,479** | **480,597** | **438,175** | 358,412 | 66,144 | 43,457 | 2,985 | 4,115 | 475,113 | 432,668 |
| United States | **6,789** | **1,111** | **2,791** | **767** | **386** | **11,844** | **9,039** | 5,635 | 1,254 | 3,442 | 687 | 414 | 11,432 | 7,988 |
| Other countries | **750** | **41** | **1,894** | **4,752** | **375** | **7,812** | **5,934** | 874 | 49 | 3,095 | 4,267 | 355 | 8,640 | 5,586 |
| **Total** | **370,164** | **68,331** | **47,817** | **8,701** | **5,240** | **500,253** | **453,148** | 364,921 | 67,447 | 49,994 | 7,939 | 4,884 | 495,185 | 446,242 |
| **By maturity[3]** | | | | | | | | | | | | | | |
| Up to 1 year | **130,622** | **55,286** | **47,767** | **1,933** | **2,129** | **237,737** | **190,737** | 126,745 | 54,953 | 49,897 | 1,833 | 1,750 | 235,178 | 186,391 |
| 1 to 5 years | **193,928** | **12,371** | **38** | **6,138** | **2,752** | **215,227** | **215,147** | 193,013 | 11,735 | 80 | 5,542 | 2,456 | 212,826 | 212,701 |
| Over 5 years | **45,614** | **674** | **12** | **630** | **359** | **47,289** | **47,264** | 45,163 | 759 | 17 | 564 | 678 | 47,181 | 47,150 |
| **Total** | **370,164** | **68,331** | **47,817** | **8,701** | **5,240** | **500,253** | **453,148** | 364,921 | 67,447 | 49,994 | 7,939 | 4,884 | 495,185 | 446,242 |

Footnotes to this table are presented on page 66.

## Exposure at default by asset class, by region and by residual maturity (continued)

| | As at March 31, 2025 | | | | | | | As at December 31, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure classes[1] | | | | | | | Exposure classes[1] | | | | | | |
| (in millions of dollars) | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] |
| **Standardized Approach** | | | | | | | | | | | | | | |
| Sovereign borrowers | 4,892 | — | — | — | — | 4,892 | 6,700 | 4,458 | — | — | — | — | 4,458 | 6,119 |
| Non-central government public sector entities | 7,730 | 1,524 | — | — | 56 | 9,310 | 9,395 | 7,225 | 1,635 | — | — | 42 | 8,902 | 8,989 |
| Financial institutions | 1,928 | 52 | — | 7 | 31 | 2,018 | 2,720 | 1,751 | 53 | — | 28 | 21 | 1,853 | 2,520 |
| Businesses | 8,141 | 3,061 | 4,092 | — | 2,213 | 17,507 | 13,514 | 10,381 | 3,842 | 4,799 | 22 | 2,057 | 21,101 | 16,253 |
| SMEs similar to other retail client exposures | 237 | 89 | — | — | 8 | 334 | 317 | 224 | 89 | — | — | 7 | 320 | 304 |
| Real estate | 7,308 | 484 | — | — | — | 7,792 | 5,725 | 7,036 | 441 | — | — | — | 7,477 | 5,551 |
| Revolving retail client exposures | 1,062 | 459 | — | — | — | 1,521 | 1,521 | 1,064 | 431 | — | — | — | 1,495 | 1,495 |
| Other retail client exposures (excluding SMEs) | 414 | 550 | — | — | 4 | 968 | 853 | 442 | 557 | — | — | 5 | 1,004 | 877 |
| Securitization | 48 | — | — | — | — | 48 | 48 | 48 | — | — | — | — | 48 | 48 |
| Equities | 718 | 91 | — | — | — | 809 | 809 | 689 | 142 | — | — | — | 831 | 831 |
| Trading portfolio | — | — | 25,066 | 498 | — | 25,564 | 1,330 | — | — | 22,072 | 581 | — | 22,653 | 1,096 |
| **Internal Ratings-Based approach** | | | | | | | | | | | | | | |
| Sovereign borrowers | 43,002 | 1,411 | 23 | 1 | 66 | 44,503 | 106,006 | 39,513 | 1,434 | 5 | — | 76 | 41,028 | 99,911 |
| Non-central government public sector entities | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Financial institutions | 3,860 | 1,193 | 67 | 5,801 | 165 | 11,086 | 11,063 | 4,372 | 1,212 | 65 | 5,315 | 147 | 11,111 | 11,075 |
| Businesses | 37,971 | 8,544 | — | 1 | 1,008 | 47,524 | 42,676 | 34,216 | 8,160 | — | — | 631 | 43,007 | 38,203 |
| SMEs similar to other retail client exposures | 7,671 | 4,012 | — | 1 | 87 | 11,771 | 10,434 | 7,524 | 4,028 | — | 1 | 89 | 11,642 | 10,294 |
| Real estate | 206,173 | 29,515 | — | — | — | 235,688 | 181,294 | 201,350 | 28,565 | — | — | — | 229,915 | 178,077 |
| Revolving retail client exposures | 6,990 | 8,162 | — | — | — | 15,152 | 15,152 | 7,181 | 8,055 | — | — | — | 15,236 | 15,236 |
| Other retail client exposures | 14,926 | 8,343 | — | — | 5 | 23,274 | 21,820 | 14,992 | 8,084 | — | — | 6 | 23,082 | 21,714 |
| Trading portfolio | — | — | 13,043 | 1,530 | — | 14,573 | 1,795 | — | — | 14,279 | 1,084 | — | 15,363 | 1,462 |
| **Total** | 353,071 | 67,490 | 42,291 | 7,839 | 3,643 | 474,334 | 433,172 | 342,466 | 66,728 | 41,220 | 7,031 | 3,081 | 460,526 | 420,055 |
| **By region** | | | | | | | | | | | | | | |
| Canada | 346,560 | 65,952 | 37,430 | 3,275 | 2,860 | 456,077 | 419,742 | 336,581 | 65,084 | 37,129 | 2,619 | 2,155 | 443,568 | 407,263 |
| United States | 5,603 | 1,507 | 4,332 | 681 | 511 | 12,634 | 8,261 | 5,009 | 1,568 | 3,360 | 584 | 704 | 11,225 | 7,749 |
| Other countries | 908 | 31 | 529 | 3,883 | 272 | 5,623 | 5,169 | 876 | 76 | 731 | 3,828 | 222 | 5,733 | 5,043 |
| **Total** | 353,071 | 67,490 | 42,291 | 7,839 | 3,643 | 474,334 | 433,172 | 342,466 | 66,728 | 41,220 | 7,031 | 3,081 | 460,526 | 420,055 |
| **By maturity**[3] | | | | | | | | | | | | | | |
| Up to 1 year | 118,948 | 54,268 | 42,124 | 2,204 | 1,821 | 219,365 | 178,495 | 115,476 | 52,963 | 41,074 | 2,087 | 2,498 | 214,098 | 173,875 |
| 1 to 5 years | 189,252 | 12,387 | — | 5,056 | 1,300 | 207,995 | 207,923 | 184,419 | 12,865 | 100 | 4,523 | 566 | 202,473 | 202,286 |
| Over 5 years | 44,871 | 835 | 167 | 579 | 522 | 46,974 | 46,754 | 42,571 | 900 | 46 | 421 | 17 | 43,955 | 43,894 |
| **Total** | 353,071 | 67,490 | 42,291 | 7,839 | 3,643 | 474,334 | 433,172 | 342,466 | 66,728 | 41,220 | 7,031 | 3,081 | 460,526 | 420,055 |

Footnotes to this table are presented on page 66.

## Exposure at default by asset class, by region and by residual maturity (continued)

| | As at September 30, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Exposure classes[1] | | | | | | |
| (in millions of dollars) | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] |
| **Standardized Approach** | | | | | | | |
| Sovereign borrowers | 6,599 | — | — | — | — | 6,599 | 7,879 |
| Non-central government public sector entities | 6,918 | 1,702 | — | — | 58 | 8,678 | 8,764 |
| Financial institutions | 1,778 | 10 | — | 6 | 20 | 1,814 | 2,459 |
| Businesses | 10,335 | 3,635 | 4,922 | 18 | 2,608 | 21,518 | 16,519 |
| SMEs similar to other retail client exposures | 220 | 80 | — | — | 6 | 306 | 292 |
| Real estate | 6,584 | 219 | — | — | — | 6,803 | 5,257 |
| Revolving retail client exposures | 91 | 17 | — | — | — | 108 | 108 |
| Other retail client exposures (excluding SMEs) | 1,157 | 774 | — | — | 4 | 1,935 | 1,792 |
| Securitization | 25 | — | — | — | — | 25 | 25 |
| Equities | 673 | 148 | — | — | — | 821 | 821 |
| Trading portfolio | — | — | 23,805 | 517 | — | 24,322 | 1,025 |
| **Internal Ratings-Based approach** | | | | | | | |
| Sovereign borrowers | 35,691 | 1,342 | — | — | 54 | 37,087 | 93,035 |
| Non-central government public sector entities | — | — | — | — | — | — | — |
| Financial institutions | 3,935 | 1,203 | 70 | 5,768 | 180 | 11,156 | 11,126 |
| Businesses | 33,616 | 7,166 | — | — | 978 | 41,760 | 37,170 |
| SMEs similar to other retail client exposures | 7,708 | 3,932 | — | 1 | 90 | 11,731 | 10,395 |
| Real estate | 196,334 | 27,881 | — | — | — | 224,215 | 175,061 |
| Revolving retail client exposures | 7,212 | 8,068 | — | — | — | 15,280 | 15,280 |
| Other retail client exposures | 14,821 | 8,008 | — | — | 8 | 22,837 | 21,514 |
| Trading portfolio | — | — | 15,801 | 798 | — | 16,599 | 1,308 |
| **Total** | 333,697 | 64,185 | 44,598 | 7,108 | 4,006 | 453,594 | 409,830 |
| **By region** | | | | | | | |
| Canada | 328,234 | 62,802 | 37,493 | 2,502 | 2,735 | 433,766 | 397,157 |
| United States | 4,571 | 1,354 | 6,034 | 618 | 888 | 13,465 | 7,308 |
| Other countries | 892 | 29 | 1,071 | 3,988 | 383 | 6,363 | 5,365 |
| **Total** | 333,697 | 64,185 | 44,598 | 7,108 | 4,006 | 453,594 | 409,830 |
| **By maturity[3]** | | | | | | | |
| Up to 1 year | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 to 5 years | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Over 5 years | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Total** | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

(1) The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.
(2) After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.
(3) The calculation of exposures at default by maturity reflects the scope of current work.

## Exposure at default – Businesses, sovereign borrowers and financial institutions by industry

| | As at September 30, 2025 | | | | | | | As at June 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure classes[1] | | | | | | | Exposure classes[1] | | | | | | |
| (in millions of dollars) | **Used exposure** | **Unused exposure** | **Repo-style transactions** | **OTC derivatives** | **Off-balance sheet exposure** | **Total** | **Net exposure[2]** | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] |
| **Industries** | | | | | | | | | | | | | | |
| Agriculture | **11,117** | **648** | **—** | **—** | **44** | **11,809** | **13,069** | 10,868 | 676 | — | — | 20 | 11,564 | 12,854 |
| Mining | **230** | **340** | **—** | **—** | **65** | **635** | **636** | 268 | 311 | — | — | 63 | 642 | 644 |
| Oil and gas | **282** | **454** | **—** | **—** | **102** | **838** | **836** | 268 | 372 | — | — | 46 | 686 | 685 |
| Utilities | **4,207** | **1,340** | **—** | **—** | **247** | **5,794** | **5,794** | 3,743 | 1,398 | — | — | 280 | 5,421 | 5,421 |
| Construction | **3,423** | **1,079** | **—** | **—** | **310** | **4,812** | **5,012** | 3,569 | 935 | — | — | 327 | 4,831 | 5,045 |
| Manufacturing | **5,207** | **1,439** | **—** | **—** | **152** | **6,798** | **6,904** | 5,145 | 1,419 | — | — | 149 | 6,713 | 6,825 |
| Wholesale trade | **2,445** | **492** | **—** | **—** | **77** | **3,014** | **3,051** | 2,330 | 459 | — | — | 80 | 2,869 | 2,906 |
| Retail trade | **3,713** | **795** | **—** | **1** | **22** | **4,531** | **4,582** | 3,499 | 774 | — | 2 | 14 | 4,289 | 4,337 |
| Transportation | **1,620** | **498** | **—** | **1** | **69** | **2,188** | **2,200** | 1,662 | 493 | — | 1 | 55 | 2,211 | 2,224 |
| Information industry | **568** | **531** | **—** | **—** | **11** | **1,110** | **1,123** | 494 | 609 | — | — | 15 | 1,118 | 1,138 |
| Finance and insurance | **12,962** | **2,397** | **4,163** | **6,834** | **3,253** | **29,609** | **25,505** | 12,692 | 2,477 | 868 | 6,168 | 2,877 | 25,082 | 24,164 |
| Real estate | **6,099** | **1,695** | **—** | **—** | **105** | **7,899** | **36,533** | 5,742 | 1,463 | — | — | 91 | 7,296 | 33,523 |
| Professional services | **1,333** | **513** | **—** | **—** | **81** | **1,927** | **1,944** | 1,431 | 461 | — | — | 81 | 1,973 | 1,989 |
| Management of companies | **1,183** | **306** | **—** | **—** | **31** | **1,520** | **1,523** | 1,266 | 210 | — | — | 31 | 1,507 | 1,516 |
| Administrative services | **924** | **193** | **—** | **—** | **19** | **1,136** | **1,150** | 814 | 210 | — | — | 20 | 1,044 | 1,056 |
| Education | **141** | **32** | **—** | **—** | **1** | **174** | **177** | 133 | 29 | — | — | 1 | 163 | 166 |
| Health care | **1,015** | **123** | **—** | **—** | **3** | **1,141** | **3,062** | 850 | 131 | — | — | 3 | 984 | 2,857 |
| Arts and entertainments | **209** | **50** | **—** | **—** | **2** | **261** | **279** | 210 | 53 | — | — | 1 | 264 | 284 |
| Accommodation | **786** | **42** | **—** | **—** | **2** | **830** | **887** | 740 | 40 | — | — | 2 | 782 | 841 |
| Other services | **728** | **122** | **—** | **—** | **10** | **860** | **897** | 1,094 | 157 | — | — | 8 | 1,259 | 1,294 |
| Public agencies | **44,639** | **1,096** | **97** | **—** | **61** | **45,893** | **77,266** | 44,751 | 1,085 | 12 | — | 154 | 46,002 | 77,794 |
| Other Industries | **1,477** | **256** | **3,061** | **—** | **407** | **5,201** | **3,048** | 1,431 | 144 | 3,451 | — | 399 | 5,425 | 2,853 |
| **Total** | **104,308** | **14,441** | **7,321** | **6,836** | **5,074** | **137,980** | **195,478** | 103,000 | 13,906 | 4,331 | 6,171 | 4,717 | 132,125 | 190,416 |

| | As at March 31, 2025 | | | | | | | As at December 31, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure classes[1] | | | | | | | Exposure classes[1] | | | | | | |
| (in millions of dollars) | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] |
| **Industries** | | | | | | | | | | | | | | |
| Agriculture | 10,648 | 585 | — | — | 19 | 11,252 | 12,580 | 10,402 | 573 | — | — | 18 | 10,993 | 12,336 |
| Mining | 450 | 312 | — | — | 71 | 833 | 835 | 427 | 342 | — | — | 26 | 795 | 797 |
| Oil and gas | 237 | 405 | — | — | 96 | 738 | 739 | 229 | 433 | — | — | 17 | 679 | 679 |
| Utilities | 3,467 | 1,358 | — | — | 274 | 5,099 | 5,101 | 2,994 | 1,419 | — | — | 135 | 4,548 | 4,549 |
| Construction | 3,886 | 1,195 | — | — | 310 | 5,391 | 5,599 | 4,133 | 1,267 | — | — | 206 | 5,606 | 5,745 |
| Manufacturing | 4,850 | 1,477 | — | — | 146 | 6,473 | 6,585 | 4,615 | 1,464 | — | — | 132 | 6,211 | 6,317 |
| Wholesale trade | 2,200 | 434 | — | — | 78 | 2,712 | 2,751 | 2,139 | 460 | — | — | 70 | 2,669 | 2,706 |
| Retail trade | 3,483 | 822 | — | 1 | 21 | 4,327 | 4,369 | 3,287 | 1,012 | — | — | 16 | 4,315 | 4,360 |
| Transportation | 1,604 | 485 | — | 1 | 60 | 2,150 | 2,162 | 1,511 | 418 | — | — | 61 | 1,990 | 2,003 |
| Information industry | 410 | 678 | — | — | 11 | 1,099 | 1,117 | 391 | 705 | — | — | 2 | 1,098 | 1,116 |
| Finance and insurance | 13,407 | 2,513 | 1,091 | 5,807 | 976 | 23,794 | 22,737 | 12,060 | 2,564 | 1,494 | 5,365 | 979 | 22,462 | 21,084 |
| Real estate | 5,227 | 1,440 | — | — | 90 | 6,757 | 30,246 | 5,017 | 1,386 | — | — | 70 | 6,473 | 27,728 |
| Professional services | 1,520 | 427 | — | — | 179 | 2,126 | 2,064 | 1,466 | 494 | — | — | 225 | 2,185 | 2,030 |
| Management of companies | 1,350 | 225 | — | — | 32 | 1,607 | 1,612 | 1,321 | 284 | — | — | 31 | 1,636 | 1,641 |
| Administrative services | 889 | 149 | — | — | 21 | 1,059 | 1,073 | 783 | 152 | — | — | 24 | 959 | 972 |
| Education | 143 | 25 | — | — | 2 | 170 | 174 | 144 | 52 | — | — | 2 | 198 | 201 |
| Health care | 799 | 129 | — | — | 3 | 931 | 2,575 | 750 | 126 | — | — | 3 | 879 | 2,508 |
| Arts and entertainments | 217 | 53 | — | — | 2 | 272 | 290 | 233 | 61 | — | — | 1 | 295 | 316 |
| Accommodation | 687 | 47 | — | — | 2 | 736 | 785 | 524 | 48 | — | — | 2 | 574 | 623 |
| Other services | 897 | 194 | — | — | 8 | 1,099 | 1,120 | 1,042 | 145 | — | — | 6 | 1,193 | 1,214 |
| Public agencies | 41,968 | 1,138 | 23 | 1 | 63 | 43,193 | 74,518 | 39,750 | 1,138 | 5 | — | 124 | 41,017 | 71,897 |
| Other industries | 1,455 | 170 | 3,068 | — | 1,019 | 5,712 | 3,647 | 1,473 | 158 | 3,370 | — | 782 | 5,783 | 3,259 |
| **Total** | 99,794 | 14,261 | 4,182 | 5,810 | 3,483 | 127,530 | 182,679 | 94,691 | 14,701 | 4,869 | 5,365 | 2,932 | 122,558 | 174,081 |

Footnotes to this table are presented on the next page.

### Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)

| | As at September 30, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Exposure classes[1] | | | | | | |
| (in millions of dollars) | Used exposure | Unused exposure | Repo-style transactions | OTC derivatives | Off-balance sheet exposure | Total | Net exposure[2] |
| **Industries** | | | | | | | |
| Agriculture | 10,141 | 533 | — | — | 22 | 10,696 | 12,017 |
| Mining | 678 | 297 | — | — | 73 | 1,048 | 1,049 |
| Oil and gas | 291 | 439 | — | — | 24 | 754 | 753 |
| Utilities | 3,027 | 1,088 | — | — | 296 | 4,411 | 4,410 |
| Construction | 3,689 | 1,102 | — | — | 298 | 5,089 | 5,189 |
| Manufacturing | 4,592 | 1,397 | — | — | 157 | 6,146 | 6,253 |
| Wholesale trade | 2,103 | 444 | — | — | 86 | 2,633 | 2,670 |
| Retail trade | 3,516 | 805 | — | — | 18 | 4,339 | 4,378 |
| Transportation | 1,497 | 448 | — | 1 | 71 | 2,017 | 2,032 |
| Information industry | 452 | 511 | — | — | 18 | 981 | 996 |
| Finance and insurance | 12,871 | 2,434 | 1,492 | 5,791 | 1,330 | 23,918 | 22,471 |
| Real estate | 4,477 | 1,333 | — | — | 79 | 5,889 | 24,632 |
| Professional services | 1,415 | 409 | — | — | 278 | 2,102 | 1,975 |
| Management of companies | 1,247 | 227 | — | — | 35 | 1,509 | 1,496 |
| Administrative services | 784 | 152 | — | — | 35 | 971 | 985 |
| Education | 143 | 54 | — | — | 2 | 199 | 203 |
| Health care | 665 | 120 | — | — | 5 | 790 | 2,386 |
| Arts and entertainments | 239 | 51 | — | — | 1 | 291 | 315 |
| Accommodation | 524 | 40 | — | — | 2 | 566 | 618 |
| Other services | 1,091 | 133 | — | — | 10 | 1,234 | 1,259 |
| Public agencies | 36,777 | 1,088 | — | — | 78 | 37,943 | 68,338 |
| Other businesses | 1,735 | 251 | 3,500 | — | 922 | 6,408 | 3,763 |
| **Total** | 91,954 | 13,356 | 4,992 | 5,792 | 3,840 | 119,934 | 168,188 |

(1) The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

(2) After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

## Credit risk exposure under the Internal Ratings-Based Approach – Backtesting: Actual and estimated parameters(1)

| | As at September 30, 2025 | | | | | | As at June 30, 2025 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (as a percentage) | Weighted average PD(2) | Average historical annual default rate | EAD - weighted average LGD(2) | EAD - weighted actual LGD(2) | EAD - weighted average CCF(2) | EAD - weighted actual CCF(2) | Weighted average PD(2) | Average historical annual default rate | EAD - weighted average LGD(2) | EAD - weighted actual LGD(2) | EAD - weighted average CCF(2) | EAD - weighted actual CCF(2) |
| Sovereign borrowers | 0.02% | —% | 25.98% | 21.65% | 46.68% | 21.43% | 0.02% | —% | 26.18% | 22.04% | 46.78% | 21.10% |
| Financial institutions | 0.10 | — | 45.00 | — | 41.28 | — | 0.09 | — | 45.00 | — | 40.70 | — |
| Businesses | 4.04 | 1.46 | 28.03 | 18.97 | 35.63 | 16.79 | 3.92 | 1.58 | 28.18 | 18.67 | 35.84 | 16.52 |
| SMEs similar to other retail client exposures | 3.97 | 2.49 | 65.69 | 49.72 | 48.22 | 34.01 | 3.93 | 2.68 | 65.68 | 51.53 | 48.38 | 32.81 |
| Exposures related to residential mortgages | | | | | | | | | | | | |
| Insured exposures | 0.65 | 0.23 | 47.50 | 29.97 | 40.00 | 40.00 | 0.70 | 0.26 | 49.92 | 32.60 | 40.00 | 40.00 |
| Uninsured exposures | 0.85 | 0.39 | 13.91 | 8.25 | 66.83 | 7.70 | 0.85 | 0.41 | 14.11 | 7.19 | 66.72 | 4.80 |
| Qualifying revolving retail client exposures (QRRCE) | 1.55 | 1.30 | 81.97 | 71.32 | 45.37 | 45.39 | 1.51 | 1.30 | 82.05 | 70.88 | 45.32 | 44.69 |
| Other retail client exposures (non-QRRCE) excluding SMEs | 2.69 | 1.20 | 47.08 | 47.34 | 70.51 | 58.22 | 2.61 | 1.17 | 47.00 | 46.03 | 71.01 | 58.32 |

| | As at March 31, 2025 | | | | | | As at December 31, 2024(3) | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (as a percentage) | Weighted average PD(2) | Average historical annual default rate | EAD - weighted average LGD(2) | EAD - weighted actual LGD(2) | EAD - weighted average CCF(2) | EAD - weighted actual CCF(2) | Weighted average PD(2) | Average historical annual default rate | EAD - weighted average LGD(2) | EAD - weighted actual LGD(2) | EAD - weighted average CCF(2) | EAD - weighted actual CCF(2) |
| Sovereign borrowers | 0.02% | —% | 26.38% | 21.31% | 46.06% | 20.22% | 0.02% | —% | 28.82% | 23.95% | 44.90% | 17.56% |
| Financial institutions | 0.09 | — | 45.00 | — | 40.76 | — | 0.08 | — | 45.00 | — | 40.83 | — |
| Businesses | 3.98 | 1.66 | 28.11 | 16.75 | 36.24 | 18.38 | 3.91 | 1.70 | 27.76 | 16.22 | 36.15 | 15.81 |
| SMEs similar to other retail client exposures | 3.92 | 3.29 | 65.68 | 51.14 | 48.34 | 34.73 | 3.67 | 3.87 | 65.34 | 48.70 | 48.14 | 35.77 |
| Exposures related to residential mortgages | | | | | | | | | | | | |
| Insured exposures | 0.84 | 0.31 | 54.21 | 38.32 | 40.00 | 40.00 | 0.80 | 0.30 | 52.90 | 36.47 | 40.00 | 40.00 |
| Uninsured exposures | 0.88 | 0.43 | 14.19 | 7.01 | 66.72 | 10.14 | 0.85 | 0.44 | 14.30 | 7.16 | 66.25 | 14.79 |
| Qualifying revolving retail client exposures (QRRCE) | 1.65 | 1.33 | 81.91 | 70.55 | 45.68 | 45.29 | 1.58 | 1.42 | 81.63 | 71.12 | 45.05 | 41.43 |
| Other retail client exposures (non-QRRCE) excluding SMEs | 2.66 | 1.18 | 46.72 | 44.60 | 70.91 | 61.02 | 2.58 | 1.19 | 46.52 | 43.49 | 70.21 | 57.25 |

| | As at September 30, 2024(3) | | | | | |
|---|---|---|---|---|---|---|
| (as a percentage) | Weighted average PD(2) | Average historical annual default rate | EAD - weighted average LGD(2) | EAD - weighted actual LGD(2) | EAD - weighted average CCF(2) | EAD - weighted actual CCF(2) |
| Sovereign borrowers | 0.02% | —% | 29.29% | 24.15% | 44.47% | 16.82% |
| Financial institutions | 0.11 | — | 45.00 | — | 40.91 | — |
| Businesses | 3.96 | 1.81 | 27.94 | 15.63 | 36.59 | 16.14 |
| SMEs similar to other retail client exposures | 3.41 | 3.62 | 65.14 | 49.60 | 48.23 | 33.09 |
| Exposures related to residential mortgages | | | | | | |
| Insured exposures | 0.74 | 0.31 | 51.42 | 35.05 | 40.00 | 40.00 |
| Uninsured exposures | 0.92 | 0.50 | 14.44 | 7.17 | 66.22 | 25.95 |
| Qualifying revolving retail client exposures (QRRCE) | 1.57 | 1.35 | 81.63 | 71.63 | 44.77 | 39.76 |
| Other retail client exposures (non-QRRCE) excluding SMEs | 2.58 | 1.22 | 46.26 | 42.13 | 70.07 | 60.08 |

(1) "PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.

(2) PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.

(3) Some data as at December 31, 2024, and for prior periods have been reclassified to conform with the presentation for the current period.

# COUNTERPARTY CREDIT RISK

**Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach**[(1)]

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | |
| | (in millions of dollars) | **Replacement cost** | **Potential future exposure** | **EEPE** | **Alpha used for computing regulatory EAD** | **EAD post-CRM** | **RWA** |
| 1 | SA–CCR (for derivatives) | **1,911** | **4,304** | **N/A** | **1.4** | **8,701** | **3,891** |
| 2 | Internal Model Method (for derivatives and securities financing transactions – SFTs) | **N/A** | **N/A** | **—** | **—** | **—** | **—** |
| 3 | Simple Approach for credit risk mitigation (for SFTs) | **N/A** | **N/A** | **N/A** | **N/A** | **—** | **—** |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) | **N/A** | **N/A** | **N/A** | **N/A** | **1,056** | **404** |
| 5 | VaR for SFTs | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **—** |
| 6 | **Total** | **1,911** | **4,304** | **—** | **N/A** | **9,757** | **4,295** |

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | As at June 30, 2025 | | | | | |
| | (in millions of dollars) | Replacement cost | Potential future exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA–CCR (for derivatives) | 1,686 | 3,985 | N/A | 1.4 | 7,939 | 3,517 |
| 2 | Internal Model Method (for derivatives and securities financing transactions – SFTs) | N/A | N/A | — | — | — | — |
| 3 | Simple Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | — | — |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | 1,361 | 496 |
| 5 | VaR for SFTs | N/A | N/A | N/A | N/A | N/A | — |
| 6 | **Total** | 1,686 | 3,985 | — | N/A | 9,300 | 4,013 |

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | |
| | (in millions of dollars) | Replacement cost | Potential future exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA–CCR (for derivatives) | 1,617 | 3,982 | N/A | 1.4 | 7,839 | 3,543 |
| 2 | Internal Model Method (for derivatives and securities financing transactions – SFTs) | N/A | N/A | — | — | — | — |
| 3 | Simple Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | — | — |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | 1,518 | 1,164 |
| 5 | VaR for SFTs | N/A | N/A | N/A | N/A | N/A | — |
| 6 | **Total** | 1,617 | 3,982 | — | N/A | 9,357 | 4,707 |

Footnotes to this table are presented on the next page.

### Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach[1] (continued)

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | As at December 31, 2024 | | | | | |
| | (in millions of dollars) | Replacement cost | Potential future exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA–CCR (for derivatives) | 1,333 | 3,689 | N/A | 1.4 | 7,031 | 3,323 |
| 2 | Internal Model Method (for derivatives and securities financing transactions – SFTs) | N/A | N/A | — | — | — | — |
| 3 | Simple Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | — | — |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | 1,217 | 858 |
| 5 | VaR for SFTs | N/A | N/A | N/A | N/A | N/A | — |
| 6 | **Total** | 1,333 | 3,689 | — | N/A | 8,248 | 4,181 |

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | |
| | (in millions of dollars) | Replacement cost | Potential future exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA–CCR (for derivatives) | 1,440 | 3,638 | N/A | 1.4 | 7,108 | 2,961 |
| 2 | Internal Model Method (for derivatives and securities financing transactions – SFTs) | N/A | N/A | — | — | — | — |
| 3 | Simple Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | — | — |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) | N/A | N/A | N/A | N/A | 1,331 | 861 |
| 5 | VaR for SFTs | N/A | N/A | N/A | N/A | N/A | — |
| 6 | **Total** | 1,440 | 3,638 | — | N/A | 8,439 | 3,822 |

(1) Excluding exposures and RWA for the credit valuation adjustment and central counterparties (presented in Template CCR8).

## Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[1]

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2025 | | | | | | | | | | | | | | |
| | (in millions of dollars) | 0% | 10% | 20% | 30% | 40% | 50% | 65% | 75% | 80% | 85% | 100% | 130% | 150% | Other | Total exposure (post-CRM techniques) |
| | **Regulatory portfolio / Risk weight** | | | | | | | | | | | | | | | |
| 1 | Sovereign borrowers | 49 | — | — | — | — | — | — | — | — | — | — | — | — | — | 49 |
| 2 | Non-central government public sector entities | — | — | 29 | — | — | — | — | — | — | — | — | — | — | — | 29 |
| 3 | Multilateral development banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Deposit-taking institutions and banks | — | — | 48 | — | — | — | — | — | — | — | — | — | 42 | — | 90 |
| 5 | Securities firms and other financial institutions treated as banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Businesses | — | — | 54 | — | — | 13 | — | 10 | — | — | 705 | — | 16 | — | 798 |
| | Of which: specialized lending | — | — | — | — | — | — | — | — | — | — | 19 | — | — | — | 19 |
| | Securities firms and other financial institutions treated as businesses | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 7 | Regulatory retail portfolios | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Other assets | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | **Total** | 49 | — | 131 | — | — | 13 | — | 10 | — | — | 705 | — | 58 | — | 966 |

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at June 30, 2025 | | | | | | | | | | | | | | |
| | (in millions of dollars) | 0% | 10% | 20% | 30% | 40% | 50% | 65% | 75% | 80% | 85% | 100% | 130% | 150% | Other | Total exposure (post-CRM techniques) |
| | **Regulatory portfolio / Risk weight** | | | | | | | | | | | | | | | |
| 1 | Sovereign borrowers | 40 | — | — | — | — | — | — | — | — | — | — | — | — | — | 40 |
| 2 | Non-central government public sector entities | — | — | 67 | — | — | — | — | — | — | — | — | — | — | — | 67 |
| 3 | Multilateral development banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Deposit-taking institutions and banks | — | — | 49 | — | — | — | — | — | — | — | — | — | 51 | — | 100 |
| 5 | Securities firms and other financial institutions treated as banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Businesses | — | — | — | — | — | 12 | — | 29 | — | — | 686 | 2 | 26 | — | 755 |
| | Of which: specialized lending | — | — | — | — | — | — | — | — | — | — | 21 | 2 | — | — | 23 |
| | Securities firms and other financial institutions treated as businesses | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 7 | Regulatory retail portfolios | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Other assets | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | **Total** | 40 | — | 116 | — | — | 12 | — | 29 | — | — | 686 | 2 | 77 | — | 962 |

Footnotes to this table are presented on page 74.

**Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[1] (continued)**

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | | | | | | | | | |
| | (in millions of dollars) | 0% | 10% | 20% | 30% | 40% | 50% | 65% | 75% | 80% | 85% | 100% | 130% | 150% | Other | Total exposure (post-CRM techniques) |
| | **Regulatory portfolio / Risk weight** | | | | | | | | | | | | | | | |
| 1 | Sovereign borrowers | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Non-central government public sector entities | — | — | 91 | — | — | — | — | — | — | — | — | — | — | — | 91 |
| 3 | Multilateral development banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Deposit-taking institutions and banks | — | — | 61 | — | — | — | — | — | — | — | — | — | 130 | — | 191 |
| 5 | Securities firms and other financial institutions treated as banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Businesses | — | — | 13 | — | — | — | — | 16 | 53 | — | 1,303 | 27 | 16 | — | 1,428 |
| | Of which: specialized lending | — | — | — | — | — | — | — | — | 53 | — | 26 | 27 | — | — | 106 |
| | Securities firms and other financial institutions treated as businesses | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 7 | Regulatory retail portfolios | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Other assets | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | **Total** | — | — | 165 | — | — | — | — | 16 | 53 | — | 1,303 | 27 | 146 | — | 1,710 |

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at December 31, 2024 | | | | | | | | | | | | | | |
| | (in millions of dollars) | 0% | 10% | 20% | 30% | 40% | 50% | 65% | 75% | 80% | 85% | 100% | 130% | 150% | Other | Total exposure (post-CRM techniques) |
| | **Regulatory portfolio / Risk weight** | | | | | | | | | | | | | | | |
| 1 | Sovereign borrowers | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Non-central government public sector entities | — | — | 43 | — | — | — | — | — | — | — | — | — | — | — | 43 |
| 3 | Multilateral development banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Deposit-taking institutions and banks | — | — | 75 | 4 | — | — | — | — | — | — | — | — | 131 | — | 210 |
| 5 | Securities firms and other financial institutions treated as banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Businesses | — | — | 21 | — | — | 7 | — | 15 | 136 | — | 936 | 66 | 4 | — | 1,185 |
| | Of which: specialized lending | — | — | — | — | — | — | — | — | 136 | — | 22 | 66 | — | — | 224 |
| | Securities firms and other financial institutions treated as businesses | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 7 | Regulatory retail portfolios | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Other assets | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | **Total** | — | — | 139 | 4 | — | 7 | — | 15 | 136 | — | 936 | 66 | 135 | — | 1,438 |

Footnotes to this table are presented on page 74.

**Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[1] (continued)**

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | | | | | | | | | |
| | (in millions of dollars) | 0% | 10% | 20% | 30% | 40% | 50% | 65% | 75% | 80% | 85% | 100% | 130% | 150% | Other | Total exposure (post-CRM techniques) |
| | **Regulatory portfolio / Risk weight** | | | | | | | | | | | | | | | |
| 1 | Sovereign borrowers | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Non-central government public sector entities | — | — | 3 | — | — | — | — | — | — | — | — | — | — | — | 3 |
| 3 | Multilateral development banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Deposit-taking institutions and banks | — | — | 43 | 3 | — | 6 | — | — | — | — | — | — | 223 | — | 275 |
| 5 | Securities firms and other financial institutions treated as banks | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Businesses | — | — | 22 | — | — | 8 | — | 8 | 170 | — | 751 | 76 | 9 | — | 1,044 |
| | Of which: specialized lending | — | — | — | — | — | — | — | — | 170 | — | 28 | 76 | — | — | 274 |
| | Securities firms and other financial institutions treated as businesses | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 7 | Regulatory retail portfolios | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Other assets | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | **Total** | — | — | 68 | 3 | — | 14 | — | 8 | 170 | — | 751 | 76 | 232 | — | 1,322 |

[1] Exposures are presented on a net basis, post-credit risk mitigation.

**Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale**

| | | a | b | c | d | e | f | g | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | | As at June 30, 2025 | | | | | | |
| (in millions of dollars) | PD scale (%) | **EAD post-CRM** | **Average PD** | **Number of debtors** | **Average LGD** | **Average maturity** | **RWA** | **RWA proportion** | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | **568** | **0.02%** | **13** | **11.82%** | **0.20** | **3** | **0.60%** | 852 | 0.03% | 9 | 13.86% | 0.30 | 9 | 1.11% |
| | 0.15 to < 0.25 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | **Sub-total** | **568** | **0.02%** | **13** | **11.82%** | **0.20** | **3** | **0.60%** | 852 | 0.03% | 9 | 13.86% | 0.30 | 9 | 1.11% |
| Exposures related to financial institutions | 0.00 to < 0.15 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.15 to < 0.25 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | **Sub-total** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| Exposures related to businesses | 0.00 to < 0.15 | **1** | **0.13%** | **9** | **86.40%** | **3.90** | **1** | **68.36%** | 1 | 0.13% | 4 | 86.40% | 4.10 | 1 | 73.17% |
| | 0.15 to < 0.25 | **8** | **0.22%** | **22** | **86.40%** | **2.30** | **7** | **84.15%** | 7 | 0.22% | 16 | 86.40% | 2.60 | 6 | 89.58% |
| | 0.25 to < 0.50 | **33** | **0.33%** | **32** | **86.40%** | **2.70** | **35** | **106.60%** | 23 | 0.32% | 25 | 86.40% | 2.90 | 25 | 108.13% |
| | 0.50 to < 0.75 | **68** | **0.57%** | **46** | **86.40%** | **2.90** | **90** | **134.15%** | 58 | 0.58% | 43 | 86.40% | 3.20 | 81 | 138.77% |
| | 0.75 to < 2.50 | **206** | **1.78%** | **176** | **86.40%** | **2.90** | **331** | **161.29%** | 201 | 1.79% | 165 | 86.40% | 2.90 | 334 | 165.80% |
| | 2.50 to < 10.00 | **23** | **4.76%** | **34** | **86.40%** | **2.50** | **58** | **247.49%** | 21 | 4.24% | 28 | 86.40% | 2.60 | 49 | 230.71% |
| | 10.00 to < 100.00 | **11** | **17.39%** | **12** | **86.40%** | **2.20** | **44** | **388.14%** | 10 | 18.37% | 10 | 86.40% | 2.50 | 38 | 390.15% |
| | 100.00 (default) | **3** | **100.00%** | **5** | **86.40%** | **1.10** | **37** | **1,079.94%** | 2 | 100.00% | 3 | 86.40% | 1.20 | 19 | 1,079.94% |
| | **Sub-total** | **353** | **3.03%** | **336** | **86.40%** | **2.80** | **603** | **170.94%** | 323 | 2.62% | 294 | 86.40% | 2.90 | 553 | 171.01% |
| **Total AIRB** | | **921** | **1.17%** | **349** | **40.39%** | **1.20** | **606** | **65.87%** | 1,175 | 0.74% | 303 | 33.88% | 1.00 | 562 | 47.83% |

**Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale (continued)**

| | | a | b | c | d | e | f | g | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | | As at December 31, 2024 | | | | | | |
| (in millions of dollars) | PD scale (%) | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | 359 | 0.03% | 11 | 14.44% | 0.70 | 6 | 1.73% | 342 | 0.03% | 9 | 9.89% | 0.30 | 2 | 0.56% |
| | 0.15 to < 0.25 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | **Sub-total** | 359 | 0.03% | 11 | 14.44% | 0.70 | 6 | 1.73% | 342 | 0.03% | 9 | 9.89% | 0.30 | 2 | 0.56% |
| Exposures related to financial institutions | 0.00 to < 0.15 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.15 to < 0.25 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | **Sub-total** | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| Exposures related to businesses | 0.00 to < 0.15 | 4 | 0.07% | 36 | 86.40% | 1.80 | 1 | 28.49% | 3 | 0.06% | 31 | 86.40% | 1.00 | — | 13.90% |
| | 0.15 to < 0.25 | 39 | 0.22% | 70 | 86.40% | 1.30 | 26 | 65.34% | 23 | 0.21% | 56 | 86.40% | 1.40 | 14 | 61.60% |
| | 0.25 to < 0.50 | 71 | 0.33% | 65 | 86.40% | 2.30 | 70 | 97.55% | 68 | 0.33% | 55 | 86.40% | 2.10 | 63 | 92.98% |
| | 0.50 to < 0.75 | 77 | 0.58% | 60 | 86.40% | 3.10 | 108 | 138.97% | 49 | 0.56% | 50 | 86.40% | 3.30 | 66 | 135.33% |
| | 0.75 to < 2.50 | 274 | 1.78% | 259 | 86.40% | 2.60 | 437 | 159.85% | 284 | 1.82% | 240 | 86.40% | 2.20 | 436 | 153.52% |
| | 2.50 to < 10.00 | 47 | 4.18% | 75 | 86.40% | 1.90 | 103 | 220.03% | 46 | 4.36% | 62 | 86.40% | 1.80 | 103 | 223.31% |
| | 10.00 to < 100.00 | 19 | 19.43% | 20 | 86.40% | 2.50 | 70 | 371.85% | 20 | 17.72% | 18 | 86.40% | 2.30 | 74 | 366.91% |
| | 100.00 (default) | 5 | 100.00% | 6 | 86.40% | 1.10 | 55 | 1,079.94% | 9 | 100.00% | 6 | 86.40% | 1.00 | 99 | 1,079.94% |
| | **Sub-total** | 536 | 3.06% | 591 | 86.40% | 2.50 | 870 | 162.26% | 502 | 4.08% | 518 | 86.40% | 2.20 | 855 | 170.41% |
| **Total AIRB** | | 895 | 1.97% | 602 | 60.64% | 1.80 | 876 | 97.89% | 844 | 2.43% | 527 | 55.42% | 1.40 | 857 | 101.60% |

**Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale (continued)**

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | |
| (in millions of dollars) | PD scale (%) | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | 479 | 0.02% | 14 | 10.00% | 0.10 | 2 | 0.40% |
| | 0.15 to < 0.25 | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% |
| | **Sub-total** | 479 | 0.02% | 14 | 10.00% | 0.10 | 2 | 0.40% |
| Exposures related to financial institutions | 0.00 to < 0.15 | — | —% | — | —% | — | — | —% |
| | 0.15 to < 0.25 | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% |
| | **Sub-total** | — | —% | — | —% | — | — | —% |
| Exposures related to businesses | 0.00 to < 0.15 | 2 | 0.05% | 48 | 86.40% | 1.10 | — | 13.30% |
| | 0.15 to < 0.25 | 9 | 0.22% | 71 | 86.40% | 1.70 | 6 | 67.61% |
| | 0.25 to < 0.50 | 38 | 0.32% | 77 | 86.40% | 2.80 | 39 | 101.61% |
| | 0.50 to < 0.75 | 41 | 0.57% | 63 | 86.40% | 3.50 | 55 | 134.61% |
| | 0.75 to < 2.50 | 165 | 1.76% | 312 | 86.40% | 2.80 | 281 | 170.30% |
| | 2.50 to < 10.00 | 28 | 4.01% | 86 | 86.40% | 2.70 | 62 | 224.53% |
| | 10.00 to < 100.00 | 17 | 23.16% | 27 | 86.40% | 2.00 | 63 | 380.38% |
| | 100.00 (default) | 3 | 100.00% | 10 | 86.40% | 1.20 | 32 | 1,079.94% |
| | **Sub-total** | 303 | 3.71% | 694 | 86.40% | 2.80 | 538 | 177.49% |
| **Total AIRB** | | 782 | 1.45% | 708 | 39.94% | 1.20 | 540 | 68.54% |

**Template CCR4 – FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale**

| | | a | b | c | d | e | f | g | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | | As at June 30, 2025 | | | | | | |
| (in millions of dollars) | PD scale (%) | **EAD post-CRM** | **Average PD** | **Number of debtors** | **Average LGD** | **Average maturity** | **RWA** | **RWA proportion** | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.15 to < 0.25 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | **Sub-total** | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| Exposures related to financial institutions | 0.00 to < 0.15 | **5,360** | **0.07%** | **39** | **45.00%** | **2.23** | **1,565** | **29.19%** | 5,331 | 0.07% | 40 | 45.00% | 2.26 | 1,615 | 30.29% |
| | 0.15 to < 0.25 | **1,922** | **0.19%** | **6** | **45.00%** | **2.36** | **965** | **50.22%** | 1,260 | 0.19% | 4 | 45.00% | 2.73 | 686 | 54.45% |
| | 0.25 to < 0.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | **Sub-total** | **7,282** | **0.10%** | **45** | **45.00%** | **2.26** | **2,530** | **34.74%** | 6,591 | 0.09% | 44 | 45.00% | 2.35 | 2,301 | 34.91% |
| Exposures related to businesses | 0.00 to < 0.15 | **246** | **0.10%** | **23** | **40.00%** | **3.72** | **81** | **33.01%** | 199 | 0.11% | 19 | 40.00% | 3.72 | 69 | 34.59% |
| | 0.15 to < 0.25 | **35** | **0.23%** | **4** | **40.00%** | **4.19** | **19** | **56.36%** | 23 | 0.23% | 4 | 40.00% | 3.24 | 9 | 48.13% |
| | 0.25 to < 0.50 | **225** | **0.28%** | **26** | **40.00%** | **3.89** | **133** | **59.03%** | 287 | 0.29% | 27 | 40.00% | 3.46 | 161 | 55.93% |
| | 0.50 to < 0.75 | **23** | **0.67%** | **4** | **40.00%** | **4.78** | **22** | **95.15%** | 43 | 0.64% | 7 | 40.00% | 2.87 | 32 | 73.22% |
| | 0.75 to < 2.50 | **36** | **2.03%** | **14** | **40.00%** | **2.85** | **38** | **105.54%** | 8 | 1.74% | 9 | 40.00% | 2.18 | 8 | 92.34% |
| | 2.50 to < 10.00 | **18** | **5.00%** | **4** | **40.00%** | **1.40** | **22** | **121.44%** | 12 | 5.03% | 4 | 40.00% | 1.48 | 15 | 122.57% |
| | 10.00 to < 100.00 | **5** | **27.36%** | **1** | **40.00%** | **1.00** | **11** | **208.83%** | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | **—** | **—%** | **—** | **—%** | **—** | **—** | **—%** | — | —% | — | —% | — | — | —% |
| | **Sub-total** | **588** | **0.71%** | **76** | **40.00%** | **3.71** | **326** | **55.44%** | 572 | 0.37% | 70 | 40.00% | 3.44 | 294 | 51.45% |
| **Total FIRB** | | **7,870** | **0.15%** | **121** | **44.63%** | **2.37** | **2,856** | **36.29%** | 7,163 | 0.12% | 114 | 44.60% | 2.44 | 2,595 | 36.23% |

**Template CCR4 – FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale (continued)**

| | | a | b | c | d | e | f | g | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | | As at December 31, 2024 | | | | | | |
| (in millions of dollars) | PD scale (%) | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.15 to < 0.25 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | **Sub-total** | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| Exposures related to financial institutions | 0.00 to < 0.15 | 5,952 | 0.08% | 42 | 45.00% | 2.20 | 1,850 | 31.07% | 5,449 | 0.08% | 46 | 45.00% | 2.14 | 1,652 | 30.31% |
| | 0.15 to < 0.25 | 372 | 0.19% | 1 | 45.00% | 1.01 | 109 | 29.27% | 278 | 0.19% | 1 | 45.00% | 3.08 | 133 | 48.01% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% | 45 | 1.94% | 1 | 45.00% | 0.29 | 48 | 106.63% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | **Sub-total** | 6,324 | 0.08% | 43 | 45.00% | 2.13 | 1,959 | 30.98% | 5,772 | 0.10% | 48 | 45.00% | 2.17 | 1,833 | 31.75% |
| Exposures related to businesses | 0.00 to < 0.15 | 176 | 0.11% | 14 | 40.00% | 3.49 | 59 | 33.02% | 49 | 0.11% | 5 | 40.00% | 1.81 | 11 | 22.23% |
| | 0.15 to < 0.25 | 30 | 0.23% | 4 | 40.00% | 3.25 | 15 | 48.23% | 27 | 0.23% | 4 | 40.00% | 3.21 | 13 | 48.07% |
| | 0.25 to < 0.50 | 130 | 0.28% | 15 | 40.00% | 3.44 | 71 | 54.89% | 45 | 0.30% | 6 | 40.00% | 2.11 | 20 | 44.31% |
| | 0.50 to < 0.75 | 54 | 0.64% | 7 | 40.00% | 2.81 | 39 | 72.51% | 25 | 0.62% | 7 | 40.00% | 1.06 | 13 | 52.52% |
| | 0.75 to < 2.50 | 13 | 1.68% | 8 | 40.00% | 2.12 | 11 | 90.80% | 12 | 1.63% | 7 | 40.00% | 2.06 | 11 | 89.52% |
| | 2.50 to < 10.00 | 25 | 5.01% | 3 | 40.00% | 1.45 | 31 | 122.05% | 32 | 5.50% | 3 | 40.00% | 1.42 | 40 | 125.91% |
| | 10.00 to < 100.00 | 1 | 27.36% | 1 | 40.00% | 1.00 | 2 | 208.83% | 4 | 27.53% | 1 | 40.00% | 3.67 | 7 | 190.30% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% | — | —% | — | —% | — | — | —% |
| | **Sub-total** | 429 | 0.64% | 52 | 40.00% | 3.20 | 228 | 53.11% | 194 | 1.77% | 33 | 40.00% | 1.96 | 115 | 59.43% |
| **Total FIRB** | | 6,753 | 0.12% | 95 | 44.68% | 2.20 | 2,187 | 32.39% | 5,966 | 0.15% | 81 | 44.84% | 2.17 | 1,948 | 32.66% |

**Template CCR4 – FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale (continued)**

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | |
| (in millions of dollars) | PD scale (%) | EAD post-CRM | Average PD | Number of debtors | Average LGD | Average maturity | RWA | RWA proportion |
| Exposures related to sovereign borrowers | 0.00 to < 0.15 | — | —% | — | —% | — | — | —% |
| | 0.15 to < 0.25 | — | —% | — | —% | — | — | —% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% |
| | **Sub-total** | — | —% | — | —% | — | — | —% |
| Exposures related to financial institutions | 0.00 to < 0.15 | 5,907 | 0.07% | 41 | 45.00% | 2.18 | 1,692 | 28.65% |
| | 0.15 to < 0.25 | 220 | 0.19% | 2 | 45.00% | 4.30 | 130 | 59.16% |
| | 0.25 to < 0.50 | — | —% | — | —% | — | — | —% |
| | 0.50 to < 0.75 | — | —% | — | —% | — | — | —% |
| | 0.75 to < 2.50 | — | —% | — | —% | — | — | —% |
| | 2.50 to < 10.00 | — | —% | — | —% | — | — | —% |
| | 10.00 to < 100.00 | — | —% | — | —% | — | — | —% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% |
| | **Sub-total** | 6,127 | 0.07% | 43 | 45.00% | 2.25 | 1,822 | 29.77% |
| Exposures related to businesses | 0.00 to < 0.15 | 48 | 0.10% | 8 | 40.00% | 1.61 | 9 | 18.75% |
| | 0.15 to < 0.25 | 72 | 0.23% | 5 | 40.00% | 2.90 | 33 | 45.83% |
| | 0.25 to < 0.50 | 53 | 0.30% | 7 | 40.00% | 1.36 | 20 | 37.65% |
| | 0.50 to < 0.75 | 11 | 0.62% | 8 | 40.00% | 1.16 | 6 | 53.56% |
| | 0.75 to < 2.50 | 8 | 1.79% | 8 | 40.00% | 2.19 | 8 | 94.15% |
| | 2.50 to < 10.00 | 13 | 3.63% | 4 | 40.00% | 1.63 | 15 | 110.93% |
| | 10.00 to < 100.00 | 4 | 27.53% | 2 | 40.00% | 1.78 | 8 | 191.53% |
| | 100.00 (default) | — | —% | — | —% | — | — | —% |
| | **Sub-total** | 209 | 1.09% | 42 | 40.00% | 1.99 | 99 | 47.34% |
| **Total FIRB** | | 6,336 | 0.11% | 85 | 44.83% | 2.24 | 1,921 | 30.35% |

### Template CCR5 – Composition of collateral for counterparty credit risk (CCR) exposures

| | | a | b | c | d | e | f | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | As at June 30, 2025 | | | | | |
| | | **Collateral used in derivative transactions** | | | | **Collateral used in SFTs** | | Collateral used in derivative transactions | | | | Collateral used in SFTs | |
| | | **Fair value of collateral received** | | **Fair value of posted collateral** | | **Fair value of collateral received** | **Fair value of posted collateral** | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| | (in millions of dollars) | **Segregated** | **Unsegregated** | **Segregated** | **Unsegregated** | | | Segregated | Unsegregated | Segregated | Unsegregated | | |
| 1 | Cash – Domestic currency | **—** | **1,121** | **—** | **46** | **22,826** | **29,239** | — | 897 | — | 110 | 23,179 | 27,883 |
| 2 | Cash – Other currencies | **—** | **7,808** | **—** | **3** | **225** | **232** | — | 6,076 | — | 72 | 826 | — |
| 3 | Domestic sovereign debt | **24** | **—** | **1,569** | **—** | **27,599** | **23,054** | 5 | — | 1,346 | — | 26,437 | 23,233 |
| 4 | Other sovereign debt | **—** | **—** | **—** | **—** | **224** | **224** | 484 | — | — | — | — | 830 |
| 5 | Government agency debt | **—** | **—** | **—** | **—** | **260** | **—** | — | — | — | — | 56 | — |
| 6 | Corporate bonds | **—** | **—** | **—** | **—** | **1,125** | **2** | — | — | — | — | 968 | 2 |
| 7 | Equity securities | **—** | **—** | **—** | **—** | **—** | **—** | — | — | — | — | — | — |
| 8 | Other collateral | **—** | **—** | **—** | **—** | **526** | **11** | — | — | — | — | 554 | 6 |
| 9 | **Total** | **24** | **8,929** | **1,569** | **49** | **52,785** | **52,762** | 489 | 6,973 | 1,346 | 182 | 52,020 | 51,954 |

| | | a | b | c | d | e | f | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | As at December 31, 2024 | | | | | |
| | | Collateral used in derivative transactions | | | | Collateral used in SFTs | | Collateral used in derivative transactions | | | | Collateral used in SFTs | |
| | | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| | (in millions of dollars) | Segregated | Unsegregated | Segregated | Unsegregated | | | Segregated | Unsegregated | Segregated | Unsegregated | | |
| 1 | Cash – Domestic currency | — | 627 | — | 27 | 22,853 | 27,419 | — | 2,615 | — | 45 | 20,417 | 26,006 |
| 2 | Cash – Other currencies | — | 6,337 | — | 47 | 511 | 6 | — | 6,095 | — | 484 | 38 | 10 |
| 3 | Domestic sovereign debt | 6 | — | 1,224 | — | 25,677 | 22,623 | 91 | — | 1,155 | — | 24,616 | 20,372 |
| 4 | Other sovereign debt | 97 | — | — | — | 2 | 511 | — | — | — | — | — | 38 |
| 5 | Government agency debt | — | — | — | — | 99 | — | — | — | — | — | 81 | — |
| 6 | Corporate bonds | — | — | — | — | 1,314 | 236 | — | — | — | — | 1,007 | 52 |
| 7 | Equity securities | — | — | — | — | 36 | — | — | — | — | — | 1 | — |
| 8 | Other collateral | — | — | — | — | 370 | 3 | — | — | — | — | 363 | 3 |
| 9 | **Total** | 103 | 6,964 | 1,224 | 74 | 50,862 | 50,798 | 91 | 8,710 | 1,155 | 529 | 46,523 | 46,481 |

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | |
| | | Collateral used in derivative transactions | | | | Collateral used in SFTs | |
| | | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| | (in millions of dollars) | Segregated | Unsegregated | Segregated | Unsegregated | | |
| 1 | Cash – Domestic currency | — | 2,953 | — | 40 | 20,794 | 26,603 |
| 2 | Cash – Other currencies | — | 5,144 | — | 446 | 734 | 62 |
| 3 | Domestic sovereign debt | 7 | — | 1,326 | — | 25,238 | 20,792 |
| 4 | Other sovereign debt | 259 | — | — | — | 5 | 659 |
| 5 | Government agency debt | — | — | — | — | 109 | — |
| 6 | Corporate bonds | — | — | — | — | 879 | 4 |
| 7 | Equity securities | — | — | — | — | — | — |
| 8 | Other collateral | — | — | — | — | 486 | 4 |
| 9 | **Total** | 266 | 8,097 | 1,326 | 486 | 48,245 | 48,124 |

### Template CCR6 – Credit derivatives exposures

| | | a | b | a | b | a | b | a | b | a | b |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | As at June 30, 2025 | | As at March 31, 2025 | | As at December 31, 2024 | | As at September 30, 2024 | |
| | (in millions of dollars) | **Protection bought** | **Protection sold** | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold |
| | **Notional amounts** | | | | | | | | | | |
| 1 | Single-name credit default swaps | **—** | **—** | — | — | 47 | — | 45 | — | 113 | — |
| 2 | Index credit default swaps | **1,113** | **—** | 681 | — | 1,223 | — | 1,150 | — | 947 | — |
| 3 | Total return swaps | **—** | **—** | — | — | — | — | — | — | — | — |
| 4 | Credit options | **—** | **—** | — | — | — | — | — | — | — | — |
| 5 | Other credit derivatives | **—** | **—** | — | — | — | — | — | — | — | — |
| 6 | **Total notional amounts** | **1,113** | **—** | 681 | — | 1,270 | — | 1,195 | — | 1,060 | — |
| | **Fair values** | | | | | | | | | | |
| 7 | Positive fair value (asset) | **31** | **—** | 35 | — | — | — | — | — | 22 | — |
| 8 | Negative fair value (liability) | **—** | **—** | — | — | — | — | 38 | — | — | — |

### Template CCR8 – Exposures to central counterparties (CCP)

| | | a | b | a | b | a | b | a | b | a | b |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | As at June 30, 2025 | | As at March 31, 2025 | | As at December 31, 2024 | | As at September 30, 2024 | |
| | (in millions of dollars) | **EAD post-CRM** | **RWA** | EAD post-CRM | RWA | EAD post-CRM | RWA | EAD post-CRM | RWA | EAD post-CRM | RWA |
| 1 | **Exposures to QCCPs (total)** | **350** | **16** | 399 | 20 | 588 | 26 | 495 | 19 | 348 | 17 |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which: | **209** | **4** | 218 | 4 | 377 | 7 | 374 | 8 | 242 | 5 |
| 3 | (i) OTC derivatives | **105** | **2** | 73 | 1 | 122 | 2 | 97 | 2 | 97 | 2 |
| 4 | (ii) Exchange-traded derivatives | **66** | **1** | 89 | 2 | 88 | 2 | 46 | 1 | 35 | 1 |
| 5 | (iii) Securities financing transactions | **38** | **1** | 56 | 1 | 167 | 3 | 231 | 5 | 110 | 2 |
| 6 | (iv) Netting sets where cross-product netting has been approved | **—** | **—** | — | — | — | — | — | — | — | — |
| 7 | Segregated initial margin | **—** | **—** | — | — | — | — | — | — | — | — |
| 8 | Non-segregated initial margin | **—** | **—** | — | — | — | — | — | — | — | — |
| 9 | Pre-funded default fund contributions | **141** | **12** | 181 | 16 | 211 | 19 | 121 | 11 | 106 | 12 |
| 10 | Unfunded default fund contributions | **—** | **—** | — | — | — | — | — | — | — | — |
| 11 | **Exposures to non-QCCPs (total)** | **—** | **—** | — | — | — | — | — | — | — | — |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which: | **—** | **—** | — | — | — | — | — | — | — | — |
| 13 | (i) OTC derivatives | **—** | **—** | — | — | — | — | — | — | — | — |
| 14 | (ii) Exchange-traded derivatives | **—** | **—** | — | — | — | — | — | — | — | — |
| 15 | (iii) Securities financing transactions | **—** | **—** | — | — | — | — | — | — | — | — |
| 16 | (iv) Netting sets where cross-product netting has been approved | **—** | **—** | — | — | — | — | — | — | — | — |
| 17 | Segregated initial margin | **—** | **—** | — | — | — | — | — | — | — | — |
| 18 | Non-segregated initial margin | **—** | **—** | — | — | — | — | — | — | — | — |
| 19 | Pre-funded default fund contributions | **—** | **—** | — | — | — | — | — | — | — | — |
| 20 | Unfunded default fund contributions | **—** | **—** | — | — | — | — | — | — | — | — |

# SECURITIZATION

**Template SEC1 – Securitization exposures in the banking book**

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | | | | | | |
| | | **Financial entity acts as originator** | | | | **Financial entity acts as sponsor** | | | | **Financial entity acts as investor** | | | |
| | (in millions of dollars) | **Traditional** | **Of which STC*** | **Synthetic** | **Sub-total** | **Traditional** | **Of which STC*** | **Synthetic** | **Sub-total** | **Traditional** | **Of which STC*** | **Synthetic** | **Sub-total** |
| 1 | **Retail (total), of which:** | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Residential mortgage(1) | — | — | — | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Other retail exposures | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | **Wholesale (total), of which:** | — | — | — | — | — | — | — | — | **143** | — | — | **143** |
| 7 | Business loans | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Other wholesale exposures | — | — | — | — | — | — | — | — | **143** | — | — | **143** |
| 11 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at June 30, 2025 | | | | | | | | | | | |
| | | Financial entity acts as originator | | | | Financial entity acts as sponsor | | | | Financial entity acts as investor | | | |
| | (in millions of dollars) | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total |
| 1 | **Retail (total), of which:** | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Residential mortgage(1) | — | — | — | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Other retail exposures | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | **Wholesale (total), of which:** | — | — | — | — | — | — | — | — | 141 | — | — | 141 |
| 7 | Business loans | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Other wholesale exposures | — | — | — | — | — | — | — | — | 141 | — | — | 141 |
| 11 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | | | | | | |
| | | Financial entity acts as originator | | | | Financial entity acts as sponsor | | | | Financial entity acts as investor | | | |
| | (in millions of dollars) | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total |
| 1 | **Retail (total), of which:** | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Residential mortgage(1) | — | — | — | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Other retail exposures | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | **Wholesale (total), of which:** | — | — | — | — | — | — | — | — | 48 | — | — | 48 |
| 7 | Business loans | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Other wholesale exposures | — | — | — | — | — | — | — | — | 48 | — | — | 48 |
| 11 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |

* STC: simple, transparent and comparable.

Footnotes to this table are presented on the next page.

**Template SEC1 – Securitization exposures in the banking book (continued)**

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at December 31, 2024 | | | | | | | | | | | |
| | | Financial entity acts as originator | | | | Financial entity acts as sponsor | | | | Financial entity acts as investor | | | |
| | (in millions of dollars) | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total |
| 1 | **Retail (total), of which:** | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Residential mortgage[(1)] | — | — | — | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Other retail exposures | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | **Wholesale (total), of which:** | — | — | — | — | — | — | — | — | 48 | — | — | 48 |
| 7 | Business loans | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Other wholesale exposures | — | — | — | — | — | — | — | — | 48 | — | — | 48 |
| 11 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | | | | | | |
| | | Financial entity acts as originator | | | | Financial entity acts as sponsor | | | | Financial entity acts as investor | | | |
| | (in millions of dollars) | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total | Traditional | Of which STC* | Synthetic | Sub-total |
| 1 | **Retail (total), of which:** | — | — | — | — | — | — | — | — | — | — | — | — |
| 2 | Residential mortgage[(1)] | — | — | — | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Other retail exposures | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Re-securitization | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | **Wholesale (total), of which:** | — | — | — | — | — | — | — | — | 25 | — | — | 25 |
| 7 | Business loans | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Other wholesale exposures | — | — | — | — | — | — | — | — | 22 | — | — | 22 |
| 11 | Re-securitization | — | — | — | — | — | — | — | — | 3 | — | — | 3 |

* STC: simple, transparent and comparable.

(1) Does not take into account residential mortgage-backed exposures for which the credit risk does not comprise risk buckets (e.g., mortgage-backed securities issued under the *National Housing Act*), which are not considered as securitization exposures according to the Capital Adequacy Guideline issued by the AMF.

## Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **As at September 30, 2025** | | | | | | | | | | | | | | | | |
| | | **Exposure values (by risk weighting bands)** | | | | | **Exposure values (by regulatory approach)** | | | | **RWA (by regulatory approach)** | | | | **Capital charge after cap** | | | |
| | (in millions of dollars) | **≤ 20%[1]** | **> 20% to 50%** | **> 50% to 100%** | **> 100% < 1,250%** | **= 1,250%** | **SEC-IRBA** | **SEC-ERBA, including IAA[1]** | **SEC-SA** | **= 1,250%** | **SEC-IRBA** | **SEC-ERBA, including IAA[1]** | **SEC-SA** | **= 1,250%** | **SEC-IRBA** | **SEC-ERBA, including IAA[1]** | **SEC-SA** | **= 1,250%** |
| 1 | **Total exposures** | **128** | **—** | **—** | **—** | **15** | **—** | **128** | **—** | **15** | **—** | **19** | **—** | **190** | **—** | **2** | **—** | **15** |
| 2 | Traditional securitization | **128** | **—** | **—** | **—** | **15** | **—** | **128** | **—** | **15** | **—** | **19** | **—** | **190** | **—** | **2** | **—** | **15** |
| 3 | Of which securitization | **128** | **—** | **—** | **—** | **15** | **—** | **128** | **—** | **15** | **—** | **19** | **—** | **190** | **—** | **2** | **—** | **15** |
| 4 | Of which retail underlying | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 5 | Of which STC | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 6 | Of which wholesale | **128** | **—** | **—** | **—** | **15** | **—** | **128** | **—** | **15** | **—** | **19** | **—** | **190** | **—** | **2** | **—** | **15** |
| 7 | Of which STC | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 8 | Of which re-securitization | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 9 | Synthetic securitization | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 10 | Of which securitization | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 11 | Of which retail underlying | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 12 | Of which wholesale | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |
| 13 | Of which re-securitization | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** |

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at June 30, 2025 | | | | | | | | | | | | | | | | |
| | | Exposure values (by risk weighting bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | (in millions of dollars) | ≤ 20%[1] | > 20% to 50% | > 50% to 100% | > 100% < 1,250% | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% |
| 1 | **Total exposures** | 133 | — | — | — | 8 | — | 133 | — | 8 | — | 20 | — | 104 | — | 2 | — | 8 |
| 2 | Traditional securitization | 133 | — | — | — | 8 | — | 133 | — | 8 | — | 20 | — | 104 | — | 2 | — | 8 |
| 3 | Of which securitization | 133 | — | — | — | 8 | — | 133 | — | 8 | — | 20 | — | 104 | — | 2 | — | 8 |
| 4 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Of which wholesale | 133 | — | — | — | 8 | — | 133 | — | 8 | — | 20 | — | 104 | — | 2 | — | 8 |
| 7 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Synthetic securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Of which securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 12 | Of which wholesale | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 13 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at March 31, 2025 | | | | | | | | | | | | | | | | |
| | | Exposure values (by risk weighting bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | (in millions of dollars) | ≤ 20%[1] | > 20% to 50% | > 50% to 100% | > 100% < 1,250% | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% |
| 1 | **Total exposures** | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 279 | — | — | — | 23 |
| 2 | Traditional securitization | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 279 | — | — | — | 23 |
| 3 | Of which securitization | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 279 | — | — | — | 23 |
| 4 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Of which wholesale | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 279 | — | — | — | 23 |
| 7 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Synthetic securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Of which securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 12 | Of which wholesale | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 13 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

Footnotes to this table are presented on the next page.

**Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor) (continued)**

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at December 31, 2024 | | | | | | | | | | | | | | | | |
| | | Exposure values (by risk weighting bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | (in millions of dollars) | ≤ 20%[1] | > 20% to 50% | > 50% to 100% | > 100% < 1,250% | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA[1] | SEC-SA | = 1,250% |
| 1 | **Total exposures** | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 280 | — | — | — | 23 |
| 2 | Traditional securitization | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 280 | — | — | — | 23 |
| 3 | Of which securitization | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 280 | — | — | — | 23 |
| 4 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Of which wholesale | 25 | — | — | — | 23 | — | 25 | — | 23 | — | 4 | — | 280 | — | — | — | 23 |
| 7 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Synthetic securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Of which securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 12 | Of which wholesale | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 13 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | As at September 30, 2024 | | | | | | | | | | | | | | | | |
| | | Exposure values (by risk weighting bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | (in millions of dollars) | ≤ 20% | > 20% to 50% | > 50% to 100% | > 100% < 1,250% | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA | SEC-SA | = 1,250% | SEC-IRBA | SEC-ERBA, including IAA | SEC-SA | = 1,250% |
| 1 | **Total exposures** | — | — | — | — | 25 | — | — | — | 25 | — | — | — | 317 | — | — | — | 25 |
| 2 | Traditional securitization | — | — | — | — | 25 | — | — | — | 25 | — | — | — | 317 | — | — | — | 25 |
| 3 | Of which securitization | — | — | — | — | 22 | — | — | — | 22 | — | — | — | 285 | — | — | — | 22 |
| 4 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Of which wholesale | — | — | — | — | 22 | — | — | — | 22 | — | — | — | 285 | — | — | — | 22 |
| 7 | Of which STC | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | Of which re-securitization | — | — | — | — | 3 | — | — | — | 3 | — | — | — | 32 | — | — | — | 3 |
| 9 | Synthetic securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Of which securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | Of which retail underlying | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 12 | Of which wholesale | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 13 | Of which re-securitization | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

(1) Change to the valuation of some exposures, which have been valued using external-based ratings since the fourth quarter of 2024.

# MARKET RISK

**Template MR1 – Market risk under the standardized approach**

As at September 30, 2025

| | | a | a | a | a |
|---|---|---|---|---|---|
| | | **As at September 30, 2025** | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 |
| | (in millions of dollars) | **Capital requirement under the standardized approach** | Capital requirement under the standardized approach | Capital requirement under the standardized approach | Capital requirement under the standardized approach |
| 1 | General interest rate risk | **83** | 83 | 87 | 71 |
| 2 | Equity risk | **6** | 2 | 3 | 2 |
| 3 | Commodity risk | **—** | — | — | — |
| 4 | Foreign exchange risk | **99** | 92 | 114 | 75 |
| 5 | Credit spread risk - non-securitizations | **223** | 209 | 229 | 191 |
| 6 | Credit spread risk - securitizations (non-correlation trading portfolio) | **—** | — | — | — |
| 7 | Credit spread risk - securitization (correlation trading portfolio) | **—** | — | — | — |
| 8 | Default risk - non-securitizations | **63** | 71 | 46 | 48 |
| 9 | Default risk - securitizations (non-correlation trading portfolio) | **—** | — | — | — |
| 10 | Default risk - securitizations (correlation trading portfolio) | **—** | — | — | — |
| 11 | Residual risk add-on | **5** | 5 | 5 | 5 |
| 12 | **Total** | **479** | 462 | 484 | 392 |

# CREDIT VALUATION ADJUSTMENT

**Template CVA2: The full basic approach for CVA (BA-CVA)**

| | | a | a | a | a |
|---|---|---|---|---|---|
| | | **As at September 30, 2025** | As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 |
| | (in millions of dollars) | **Capital requirements under BA-CVA** | Capital requirements under BA-CVA | Capital requirements under BA-CVA | Capital requirements under BA-CVA |
| 1 | K Reduced | **470** | 427 | 415 | 353 |
| 2 | K Hedged | **436** | 395 | 388 | 328 |
| 3 | **Total (CVA RWA)** | **3,609** | 3,273 | 3,208 | 2,715 |

# MACROPRUDENTIAL SUPERVISORY MEASURES

### Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

| | a | b | c | d | e | a | b | c | d | e |
|---|---|---|---|---|---|---|---|---|---|---|
| | **As at September 30, 2025** | | | | | As at June 30, 2025 | | | | |
| | | **Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer** | | | | | Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer | | | |
| (in millions of dollars) | **Countercyclical capital buffer rate** | **Exposure values** | **Risk-weighted assets** | **Desjardins Group specific countercyclical capital buffer rate** | **Countercyclical buffer amount** | Countercyclical capital buffer rate | Exposure values | Risk-weighted assets | Desjardins Group specific countercyclical capital buffer rate | Countercyclical buffer amount |
| Germany | **0.75%** | **6** | **1** | **N/A** | **N/A** | 0.75% | 9 | 5 | N/A | N/A |
| Canada | **—%** | **372,801** | **93,299** | **N/A** | **N/A** | —% | 367,071 | 91,913 | N/A | N/A |
| United States | **—%** | **9,229** | **4,982** | **N/A** | **N/A** | —% | 9,006 | 4,881 | N/A | N/A |
| France | **1.00%** | **31** | **17** | **N/A** | **N/A** | 1.00% | 29 | 16 | N/A | N/A |
| Hong Kong SAR | **0.50%** | **80** | **14** | **N/A** | **N/A** | 0.50% | 80 | 14 | N/A | N/A |
| Italy | **—%** | **—** | **—** | **N/A** | **N/A** | —% | — | — | N/A | N/A |
| Japan | **—%** | **—** | **—** | **N/A** | **N/A** | —% | — | — | N/A | N/A |
| Netherlands | **—%** | **—** | **—** | **N/A** | **N/A** | 2.00% | 62 | 6 | N/A | N/A |
| United Kingdom | **2.00%** | **382** | **311** | **N/A** | **N/A** | 2.00% | 370 | 299 | N/A | N/A |
| Other countries | **—%** | **619** | **893** | **N/A** | **N/A** | —% | 614 | 892 | N/A | N/A |
| **Total** | **—%** | **383,148** | **99,517** | **N/A** | **N/A** | —% | 377,241 | 98,026 | N/A | N/A |

| | a | b | c | d | e | a | b | c | d | e |
|---|---|---|---|---|---|---|---|---|---|---|
| | As at March 31, 2025 | | | | | As at December 31, 2024 | | | | |
| | | Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer | | | | | Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer | | | |
| (in millions of dollars) | Countercyclical capital buffer rate | Exposure values | Risk-weighted assets | Desjardins Group specific countercyclical capital buffer rate | Countercyclical buffer amount | Countercyclical capital buffer rate | Exposure values | Risk-weighted assets | Desjardins Group specific countercyclical capital buffer rate | Countercyclical buffer amount |
| Germany | 0.75% | 25 | 13 | N/A | N/A | 0.75% | 30 | 15 | N/A | N/A |
| Canada | —% | 359,892 | 92,169 | N/A | N/A | —% | 356,128 | 90,403 | N/A | N/A |
| United States | —% | 9,419 | 5,236 | N/A | N/A | —% | 9,151 | 6,028 | N/A | N/A |
| France | 1.00% | 32 | 18 | N/A | N/A | 1.00% | 33 | 7 | N/A | N/A |
| Hong Kong SAR | 0.50% | 85 | 15 | N/A | N/A | 0.50% | 87 | 16 | N/A | N/A |
| Italy | —% | — | — | N/A | N/A | —% | 53 | 27 | N/A | N/A |
| Japan | —% | — | — | N/A | N/A | —% | — | — | N/A | N/A |
| Netherlands | —% | — | — | N/A | N/A | —% | — | — | N/A | N/A |
| United Kingdom | 2.00% | 325 | 281 | N/A | N/A | 2.00% | 368 | 325 | N/A | N/A |
| Other countries | —% | 595 | 856 | N/A | N/A | —% | 710 | 921 | N/A | N/A |
| **Total** | —% | 370,373 | 98,588 | N/A | N/A | —% | 366,560 | 97,742 | N/A | N/A |

### Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer (continued)

| | a | b | c | d | e |
|---|---|---|---|---|---|
| | As at September 30, 2024 | | | | |
| | | Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer | | | |
| (in millions of dollars) | Countercyclical capital buffer rate | Exposure values | Risk-weighted assets | Desjardins Group specific countercyclical capital buffer rate | Countercyclical buffer amount |
| Germany | 0.75% | 7 | 6 | N/A | N/A |
| Canada | —% | 350,291 | 90,896 | N/A | N/A |
| United States | —% | 8,211 | 5,934 | N/A | N/A |
| France | 1.00% | 33 | 11 | N/A | N/A |
| Hong Kong SAR | 1.00% | 83 | 16 | N/A | N/A |
| Italy | —% | — | — | N/A | N/A |
| Japan | —% | 1 | — | N/A | N/A |
| Netherlands | —% | — | — | N/A | N/A |
| United Kingdom | 2.00% | 285 | 263 | N/A | N/A |
| Other countries | —% | 673 | 897 | N/A | N/A |
| **Total** | —% | 359,584 | 98,023 | N/A | N/A |

# LEVERAGE RATIO

**Template LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure**

| | (in millions of dollars) | a<br>As at September 30, 2025 | a<br>As at June 30, 2025 | a<br>As at March 31, 2025 | a<br>As at December 31, 2024 | a<br>As at September 30, 2024 |
|---|---|---|---|---|---|---|
| 1 | Total consolidated assets as per published financial statements | **511,856** | 501,254 | 487,946 | 470,942 | 464,677 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | **(68,850)** | (66,010) | (65,071) | (64,236) | (64,514) |
| 3 | Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference | **—** | — | — | — | — |
| 4 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | **—** | — | — | — | — |
| 5 | Adjustments for derivative financial instruments | **(1,044)** | (453) | (35) | (345) | 333 |
| 6 | Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending) | **1,080** | 1,402 | 1,628 | 1,417 | 1,390 |
| 7 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | **35,231** | 34,293 | 33,457 | 33,104 | 32,323 |
| 8 | Other adjustments | **(7,881)** | (7,323) | (6,887) | (6,793) | (7,012) |
| 9 | **Leverage ratio exposure measure** | **470,392** | 463,163 | 451,038 | 434,089 | 427,197 |

**Template LR2 – Leverage ratio common disclosure template**

| | (in millions of dollars) | a<br>As at September 30, 2025 | b<br>As at June 30, 2025 | As at March 31, 2025 | As at December 31, 2024 | As at September 30, 2024 |
|---|---|---|---|---|---|---|
| | **On-balance sheet exposures** | | | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | **398,706** | 391,033 | 380,489 | 366,403 | 358,029 |
| 2 | Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework | **—** | — | — | — | — |
| 3 | (Deductions of receivable assets for cash variation margin provided in derivatives transactions) | **—** | — | — | — | — |
| 4 | (Asset amounts deducted in determining Basel III capital and regulatory adjustments) | **—** | — | — | — | — |
| 5 | **Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)** | **398,706** | 391,033 | 380,489 | 366,403 | 358,029 |
| | **Derivative exposures** | | | | | |
| 6 | Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) | **2,706** | 2,429 | 2,329 | 1,888 | 2,030 |
| 7 | Add-on amounts for potential future exposure associated with all derivatives transactions | **6,164** | 5,671 | 5,717 | 5,275 | 5,209 |
| 8 | (Exempted central counterparty (CCP) leg of client-cleared trade exposures) | **—** | — | — | — | — |
| 9 | Adjusted effective notional amount of written credit derivatives | **—** | — | — | — | — |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | **—** | — | — | — | — |
| 11 | **Total derivative exposures (sum of rows 6 to 10)** | **8,870** | 8,100 | 8,046 | 7,163 | 7,239 |
| | **Securities financing transaction exposures (SFT)** | | | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions | **26,505** | 28,335 | 27,418 | 26,002 | 28,216 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | **—** | — | — | — | — |
| 14 | Counterparty credit risk exposure for SFT assets | **1,080** | 1,402 | 1,628 | 1,417 | 1,390 |
| 15 | Agent transaction exposures | **—** | — | — | — | — |
| 16 | **Total securities financing transaction exposures (sum of rows 12 to 15)** | **27,585** | 29,737 | 29,046 | 27,419 | 29,606 |
| | **Other off-balance sheet exposures** | | | | | |
| 17 | Off-balance sheet exposure at gross notional amount | **153,509** | 151,143 | 149,631 | 148,802 | 144,303 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | **(118,278)** | (116,850) | (116,174) | (115,698) | (111,980) |
| 19 | Off-balance sheet items (sum of rows 17 and 18) | **35,231** | 34,293 | 33,457 | 33,104 | 32,323 |
| | **Capital and total exposures** | | | | | |
| 20 | Tier 1 capital | **35,484** | 34,543 | 34,061 | 33,157 | 32,630 |
| 21 | **Total exposures (sum of rows 5, 11, 16 and 19)** | **470,392** | 463,163 | 451,038 | 434,089 | 427,197 |
| | **Leverage ratio** | | | | | |
| 22 | Leverage ratio of Basel III (including the impact of any applicable temporary exemption of central bank reserves) | **7.5%** | 7.5% | 7.6% | 7.6% | 7.6% |
| 23 | National minimum leverage ratio requirement | **3.5%** | 3.5% | 3.5% | 3.5% | 3.5% |

# DERIVATIVE FINANCIAL INSTRUMENTS

**Derivative financial instruments – Notional amount and related credit risk**

| | **As at September 30, 2025** | | | | As at June 30, 2025 | | | | As at March 31, 2025 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (in millions of dollars) | **Notional amount** | **Replacement cost** | **Potential future exposure** | **RWA** | Notional amount | Replacement cost | Potential future exposure | RWA | Notional amount | Replacement cost | Potential future exposure | RWA |
| Over-the-counter | | | | | | | | | | | | |
| **Interest rate contracts** | **30,047** | **257** | **372** | **832** | 29,804 | 217 | 350 | 785 | 29,390 | 296 | 335 | 895 |
| Forward contracts | **3,915** | **19** | **32** | **44** | 3,150 | 9 | 30 | 33 | 4,585 | 24 | 50 | 40 |
| Swaps | **21,264** | **233** | **335** | **771** | 21,441 | 201 | 316 | 735 | 20,616 | 266 | 282 | 841 |
| Options purchased | **2,190** | **5** | **5** | **17** | 2,439 | 7 | 4 | 17 | 1,845 | 6 | 3 | 14 |
| Options written | **2,678** | **—** | **—** | **—** | 2,774 | — | — | — | 2,344 | — | — | — |
| **Foreign exchange contracts** | **97,092** | **471** | **871** | **906** | 95,709 | 481 | 814 | 775 | 93,633 | 601 | 841 | 1,060 |
| Forward contracts | **44,863** | **89** | **358** | **408** | 46,318 | 121 | 364 | 327 | 48,025 | 199 | 383 | 543 |
| Swaps | **37,183** | **346** | **427** | **380** | 35,234 | 316 | 409 | 357 | 31,231 | 316 | 366 | 314 |
| Options purchased | **6,865** | **36** | **86** | **118** | 6,472 | 44 | 41 | 91 | 6,932 | 86 | 92 | 203 |
| Options written | **8,181** | **—** | **—** | **—** | 7,685 | — | — | — | 7,445 | — | — | — |
| **Equity-linked contracts** | **48,536** | **1,183** | **3,062** | **2,153** | 46,065 | 988 | 2,821 | 1,958 | 45,865 | 721 | 2,806 | 1,589 |
| **Other contracts** | **—** | **—** | **—** | **—** | — | — | — | — | — | — | — | — |
| **Commodity contracts** | **—** | **—** | **—** | **—** | — | — | — | — | — | — | — | — |
| **Regulated markets** | **497,768** | **22** | **80** | **3** | 598,641 | 49 | 46 | 2 | 564,050 | 46 | 81 | 3 |
| Forward contracts | **19,935** | **—** | **25** | **—** | 25,885 | — | 11 | — | 22,608 | 1 | 11 | — |
| Swaps | **416,951** | **—** | **55** | **2** | 410,280 | — | 33 | 1 | 386,526 | — | 66 | 2 |
| Options purchased | **37,439** | **22** | **—** | **1** | 82,595 | 49 | 2 | 1 | 73,949 | 45 | 4 | 1 |
| Options written | **23,443** | **—** | **—** | **—** | 79,881 | — | — | — | 80,967 | — | — | — |
| **Total derivatives** | **673,443** | **1,933** | **4,385** | **3,894** | 770,219 | 1,735 | 4,031 | 3,520 | 732,938 | 1,664 | 4,063 | 3,547 |

**Derivative financial instruments – Notional amount and related credit risk (continued)**

| | As at December 31, 2024 | | | |
|---|---|---|---|---|
| (in millions of dollars) | Notional amount | Replacement cost | Potential future exposure | RWA |
| Over-the-counter | | | | |
| **Interest rate contracts** | 26,336 | 199 | 278 | 725 |
| Forward contracts | 4,063 | 11 | 36 | 35 |
| Swaps | 18,765 | 182 | 239 | 675 |
| Options purchased | 1,775 | 6 | 3 | 15 |
| Options written | 1,733 | — | — | — |
| **Foreign exchange contracts** | 79,130 | 460 | 676 | 1,057 |
| Forward contracts | 41,060 | 232 | 314 | 632 |
| Swaps | 28,223 | 141 | 310 | 198 |
| Options purchased | 3,314 | 87 | 52 | 227 |
| Options written | 6,533 | — | — | — |
| **Equity-linked contracts** | 44,815 | 674 | 2,735 | 1,541 |
| **Other contracts** | — | — | — | — |
| **Commodity contracts** | — | — | — | — |
| **Regulated markets** | 507,128 | 16 | 59 | 3 |
| Forward contracts | 15,189 | 1 | 9 | — |
| Swaps | 400,115 | — | 48 | 3 |
| Options purchased | 52,133 | 15 | 2 | — |
| Options written | 39,691 | — | — | — |
| **Total derivatives** | 657,409 | 1,349 | 3,748 | 3,326 |

# OTHER INFORMATION

## PILLAR 3 DISCLOSURE REQUIREMENTS

| Templates and tables | | Frequency | Most recent disclosure | |
|---|---|---|---|---|
| | | | Report[1] | Page |
| *Overview of risk management, key prudential metrics and risk-weighted assets* | | | | |
| KM1 | Key metrics (at consolidated group level) | Quarterly | This report | 4 |
| KM2 | Key metrics – TLAC requirements (at resolution group level) | Quarterly | This report | 5 |
| OVA | Desjardins Group's risk management approach | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 6 |
| OV1 | Overview of risk-weighted assets (RWA) | Quarterly | This report | 6 |
| CMS1 | Comparison of modelled and standardized RWA at risk level | Quarterly | This report | 11 |
| CMS2 | Comparison of modelled and standardized RWA for credit risk at asset class level | Quarterly | This report | 13 |
| *Composition of capital and TLAC* | | | | |
| CC1 | Composition of regulatory capital | Quarterly | This report | 16 |
| CC2 | Reconciliation of regulatory capital to balance sheet | Quarterly | This report | 20 |
| CCA | Main features of regulatory capital instruments and other TLAC-eligible instruments | Quarterly | This report | 22 |
| TLAC1 | TLAC composition (at resolution group level) | Quarterly | This report | 30 |
| TLAC3 | Resolution entity – Creditor ranking at legal entity level | Quarterly | This report | 31 |
| *Links between financial statements and regulatory exposures* | | | | |
| LIA | Explanations of differences between accounting and regulatory exposure amounts | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 34 |
| LI1 | Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories | Quarterly | This report | 33 |
| LI2 | Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements | Quarterly | This report | 35 |
| PV1 | Prudent valuation adjustments (PVAs) | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 38 |
| *Asset encumbrance* | | | | |
| ENC | Asset encumbrance | Quarterly | Management Discussion<br>and Analysis[2] | 41 |
| *Remuneration* | | | | |
| REMA | Remuneration policy | Annually | 2024 Annual Information Form | 62 |
| REM1 | Remuneration awarded during the financial year | Annually | 2024 Annual Information Form | 62 |
| REM2 | Special payments | Annually | 2024 Annual Information Form | 63 |
| REM3 | Deferred remuneration | Annually | 2024 Annual Information Form | 62 |
| *Credit risk* | | | | |
| CRA | General qualitative information about credit risk | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 39 |
| CR1 | Credit quality of assets | Quarterly | This report | 36 |
| CR2 | Changes in stock of defaulted loans and debt securities | Quarterly | This report | 37 |
| CRB | Additional disclosure related to the credit quality of assets | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 42 |
| CRC | Qualitative disclosure related to credit risk mitigation (CRM) techniques | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 44 |
| CR3 | Credit risk mitigation (CRM) techniques – Overview | Quarterly | This report | 38 |

Footnotes to this table are presented on page 97.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

| | Templates and tables | Frequency | Most recent disclosure | |
|---|---|---|---|---|
| | | | Report[1] | Page |
| | *Credit risk (continued)* | | | |
| CRD | Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 47 |
| CR4 | Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects | Quarterly | This report | 40 |
| CR5 | Standardized approach – Exposures by asset classes and risk weights | Quarterly | This report | 43 |
| CRE | Qualitative disclosures related to Internal Ratings-Based (IRB) models | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 56 |
| CR6 | IRB – Credit risk exposures by portfolio and probability of default (PD) range | Quarterly | This report | 48 |
| CR7 | IRB – Effect on risk-weighted assets (RWA) of credit derivatives used as credit risk mitigation (CRM) techniques | Quarterly | Desjardins Group does not use the effect of credit derivatives in the IRB method. | |
| CR8 | Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB | Quarterly | This report | 63 |
| CR9 | IRB – Backtesting of probability of default (PD) per portfolio | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 73 |
| CR10 | IRB – Specialized lending and equities under the simple risk weight method | Quarterly | Desjardins Group does not use the IRB Approach for specialized lending and equities. | |
| | *Counterparty credit risk* | | | |
| CCRA | Qualitative disclosure related to counterparty credit risk (CCR) | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 82 |
| CCR1 | Analysis of counterparty credit risk (CCR) exposures by approach | Quarterly | This report | 70 |
| CCR3 | Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights | Quarterly | This report | 72 |
| CCR4 | IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale | Quarterly | This report | 75 |
| CCR5 | Composition of collateral for counterparty credit risk (CCR) exposures | Quarterly | This report | 81 |
| CCR6 | Credit derivatives exposures | Quarterly | This report | 82 |
| CCR7 | Risk-weighted assets (RWA) flow statements of counterparty credit risk (CCR) exposures under the Internal Model Method (IMM) | Quarterly | Desjardins Group does not use the IRB Approach for counterparty credit risk. | |
| CCR8 | Exposures to central counterparties (CCP) | Quarterly | This report | 82 |
| | *Securitization* | | | |
| SECA | Qualitative disclosure requirements related to securitization exposures | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 96 |
| SEC1 | Securitization exposures in the banking book | Quarterly | This report | 83 |
| SEC2 | Securitization exposures in the trading book | Quarterly | Desjardins Group's securitization exposure is not material. | |
| SEC3 | Securitization exposures in the banking book and associated regulatory capital requirements (financial entity acting as originator or as sponsor) | Quarterly | Desjardins Group does not act as originator or sponsor. | |
| SEC4 | Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor) | Quarterly | This report | 85 |
| | *Market risk* | | | |
| MRA | General qualitative disclosure requirements related to market risk | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 101 |
| MR1 | Market risk under the standardized approach | Quarterly | This report | 87 |
| MRB | Qualitative disclosures for financial entities using the internal models approach (IMA) | Annually | Desjardins Group doe not use the Internal models approach (IMA) for market risk. | |
| MR2 | Market risk IMA per risk type | Quarterly | | |
| MR3 | RWA flow statements of market risk exposures under IMA | Quarterly | | |
| MRC | The structure of desks for banks using the IMA | Quarterly | | |

Footnotes to this table are presented on page 97.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

| Tables and templates | | Frequency | Last publication | |
|---|---|---|---|---|
| | | | Report[1] | Page |
| *Credit valuation adjustment* | | | | |
| CVAA | General qualitative disclosure requirements related to CVA | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 103 |
| CVAB | Qualitative disclosures for banks using the SA-CVA | Annually | Desjardins Group does not use the Standardized Approach for the credit valuation adjustment. | |
| CVA1 | The reduced basic approach for CVA (BA-CVA) | Quarterly | | |
| CVA2 | The full basis approach for CVA (BA-CVA) | Quarterly | This report | 88 |
| CVA3 | The standardized approach for CVA (SA-CVA) | Quarterly | Desjardins Group does not use the Standardized Approach for the credit valuation adjustment. | |
| CVA4 | RWA flow statements of CVA risk exposures under SA-CVA | Quarterly | | |
| *Macroprudential supervisory measures* | | | | |
| SIFI | Disclosure of SIFI indicators | Annually | Management Discussion and Analysis<br>First quarter of 2025[2] | 27 |
| CCyB1 | Geographical distribution of credit exposures used in the countercyclical capital buffer | Quarterly | This report | 89 |
| *Operational risk* | | | | |
| ORA | General qualitative information on a bank's operational risk framework | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 106 |
| OR1 | Historical losses | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 107 |
| OR2 | Business indicator and subcomponents | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 108 |
| OR3 | Minimum required operational risk capital | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 108 |
| *Leverage ratio* | | | | |
| LR1 | Summary comparison of accounting assets vs leverage ratio exposure measure | Quarterly | This report | 91 |
| LR2 | Leverage ratio common disclosure template | Quarterly | This report | 92 |
| *Liquidity* | | | | |
| LIQA | Liquidity risk management | Annually | Pillar 3 report<br>Fourth quarter of 2024 | 111 |
| LIQ1 | Liquidity coverage ratio (LCR) | Quarterly | Management Discussion and Analysis[2] | 41 |
| LIQ2 | Net stable funding ratio (NSFR) | Quarterly | Management Discussion and Analysis[2] | 42 |

(1) Indicates the most recent report in which the required disclosures were made.
(2) See the "Use of this document" section on page 2.

## ABBREVIATIONS

| Abbreviation | Definition | Abbreviation | Definition |
|---|---|---|---|
| **AIRB** | Advanced Internal Ratings-Based Approach | **IAA** | Internal assessment approach |
| **AMF** | Autorité des marchés financiers | **IFRS** | International Financial Reporting Standards |
| **BCBS** | Basel Committee on Banking Supervision | **IMM** | Internal Models Method |
| **CCF** | Credit conversion factor | **IRB** | Internal Ratings-Based Approach |
| **CCP** | Central counterparty | **LCR** | Liquidity coverage ratio |
| **CCR** | Counterparty credit risk | **LGD** | Loss given default |
| **CRM** | Credit risk mitigation | **NSFR** | Net stable funding ratio |
| **CVA** | Credit valuation adjustment | **PD** | Probability of default |
| **D-SIFI** | Domestic systemically important financial institution | **QCCP** | Qualifying central counterparty |
| **EAD** | Exposure at default | **QRRCE** | Qualifying revolving retail client exposures |
| **ECAI** | External credit assessment institution | **RWA** | Risk-weighted assets |
| **ECL** | Expected credit loss | **SA** | Standardized approach |
| **EEPE** | Effective expected positive exposure | **SFT** | Securities financing transactions |
| **ERB** | External Ratings-Based Approach | **SPA** | Simplified prudential approach |
| **FIRB** | Foundation Internal Ratings-Based Approach | **STC** | Simple, transparent and comparable |
| **FSB** | Financial Stability Board | **TLAC** | Total Loss Absorbing Capacity |
| **G-SIFI** | Global systemically important financial institution | **VaR** | Value at Risk |

## 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.

**Advanced Internal Ratings-Based Approach**

Approach under which risk weighing is based on the type of counterparty (individuals, small or medium-sized business, large corporation, etc.) and risk-weighting factors determined using internal parameters: the borrower's probability of default, loss given default, applicable maturity and exposure at default.

**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.

**Capital ratios**

Ratios determined by dividing regulatory capital by risk-weighted assets. These measures are defined in the *Capital Adequacy Guideline* issued by the AMF.

**Capital shares**

Equity security offered to Desjardins caisse members.

**Foreign exchange risk**

Potential loss resulting from a change in a foreign exchange rate.

**Countercyclical buffer**

The countercyclical buffer aims to ensure that capital requirements take account of the macro-financial environment in which Desjardins Group operates. The AMF could deploy this buffer when it judges that excessive credit growth is associated with a build-up of system-wide risks and, as such, would provide a buffer of capital to absorb potential losses.

**Counterparty and issuer risk**

Credit risk related to different types of securities, derivative financial instruments and securities lending transactions.

**Credit risk**

Risk of losses resulting from a borrower's or counterparty's failure to honour its contractual obligations, whether or not such obligations appear on the Combined Balance Sheets.

**Credit valuation adjustment (CVA)**

Adjustment applied to the value of over-the-counter derivatives to reflect the possibility that the counterparty will not meet its contractual obligations and that Desjardins Group will be unable to receive the full amounts owed.

**Expected loss (ECL)**

Measure of the expected loss on a given portfolio over a one-year period. It is equal to the product of the three credit risk parameters, PD, EAD and LGD.

**Exposure at default (EAD)**

Estimate of the amount of a given exposure at time of default. For balance sheet exposures, it corresponds to the balance as at observation time. For off-balance sheet exposures, it includes an estimate of additional draws that may be made between observation time and default.

**Exposures related to residential mortgage loans**

In accordance with the regulatory capital framework, risk category that includes mortgage loans and credit margins secured by real property granted to individuals.

**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.

**Foundation Internal Ratings-Based Approach**

Approach under which risk weighing is based on the type of counterparty (individuals, small or medium-sized business, large corporation, etc.) and risk-weighting factors determined using internal parameters: the borrower's probability of default, applicable maturity and exposure at default. The regulator prescribes the loss given default parameters.

## GLOSSARY (continued)

**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.

**Internal Models Method**

Approach used to calculate, with internal models, risk-weighted assets for the four areas of market risk: interest rate risk, equity price risk, foreign exchange risk and commodity risk. The calculation is based on different risk measures, such as Value at Risk, stressed Value at Risk and the incremental risk charge (IRC).

**Leverage ratio**

Ratio calculated as the capital measure, which is Tier 1 capital, divided by the exposure measure. The exposure measure includes:
- on-balance sheet exposures;
- securities financing transaction exposures;
- derivative exposures; and
- off-balance sheet items.

**Liquidity coverage ratio**

Ratio determined by dividing the stock of unencumbered HQLA by the amount of net cash outflows for the next 30 days assuming an acute liquidity stress scenario.

**Loss given default (LGD)**

Economic loss that may be incurred should the borrower default, expressed as a percentage of exposure at default.

**Market risk**

Risk of loss arising from changes in the fair value of financial instruments as a result of fluctuations in the parameters affecting this value, in particular, interest rates, exchange rates, credit spreads, equity prices and their volatility.

**Net stable funding ratio (NSFR)**

Ratio determined by dividing available stable funding, designated by capital and liabilities, by required stable funding, designated by assets.

**NVCC subordinated notes**

Securities that meet the non-viability contingent capital (NVCC) requirements set out in the *Capital Adequacy Guideline* issued by the AMF, in particular securities issued by the Federation with a clause providing for their automatic conversion into capital shares of the Federation upon the occurrence of a trigger event as defined in the guideline.

**Off-balance sheet exposure**

Includes guarantees, commitments, derivatives and other contractual agreements whose total notional amount may not be recognized on the balance sheet.

**Office of the Superintendent of Financial Institutions (OSFI)**

Organization whose mission is to enforce all laws governing the financial industry in Canada, particularly as concerns banks, insurance companies, trust companies, loan companies, cooperative credit associations, fraternal companies and private pension plans subject to federal oversight.

**Operational risk**

Risk of inadequacy or failure attributable to processes, people, internal systems or external events and resulting in losses or failure to achieve objectives, and takes into consideration the impact of failures to achieve the strategic objectives of the component concerned or Desjardins Group, if applicable.

**Other retail client exposures**

In accordance with the regulatory capital framework, risk category that includes all loans granted to individuals except for exposures related to residential mortgage loans and qualifying revolving retail client exposures.

**Probability of default (PD)**

Probability that a borrower defaults on his obligations over a period of one year.

**Qualifying revolving retail client exposures**

In accordance with the regulatory capital framework, risk category that includes credit card loans and unsecured credit margins granted to individuals.

**Regulatory capital**

In accordance with the definition set out in the *Capital Adequacy Guideline* issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

## GLOSSARY (continued)

**Regulatory funds**

Funds needed to cover unexpected losses, calculated according to parameters and methods prescribed by regulatory authorities.

**Risk-weighted assets**

Assets adjusted based on a risk-weighting factor prescribed by regulations to reflect the level of risk associated with items presented in the combined balance sheets. Some assets are not weighted, but rather deducted from capital. The calculation method is defined in the guidelines issued by the AMF. For more details, see the "Capital management" section of the Management's Discussion and Analysis.

**Securitization**

Process by which financial assets, such as mortgage loans, are converted into asset-backed securities.

**Standardized Approach**

- Credit risk
  Default approach used to calculate risk-weighted assets. Under this method, the entity uses valuations performed by external credit assessment institutions recognized by the AMF to determine the risk-weighting factors related to the various exposure categories.
- Market risk
  Default approach used to calculate risk-weighted assets for the market risk classes: interest rate risk, credit spread risk, equity risk, foreign exchange risk, commodity risk and default risk.
- Operational risk
  Standardized Approach for operational risk based on two main components: a Business Indicator Component (BIC), which is based on financial statements, and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is calculated using average historical losses. The operational risk capital requirement is calculated by multiplying the BIC and the ILM, and risk-weighted assets for operational risk are equal to this capital requirement multiplied by 12.5.

**TLAC leverage ratio**

Ratio determined by dividing the total loss absorbing capacity by the exposure measure. The exposure measure is independent from risk and includes:
- on-balance sheet exposures;
- securities financing transaction exposures;
- derivative exposures; and
- off-balance sheet items.

**TLAC ratio**

Ratio determined by dividing the total loss absorbing capacity (TLAC) by risk-weighted assets.

**Total loss absorbing capacity – TLAC**

Regulatory capital and instruments that meet the eligibility criteria set out in the Total Loss Absorbing Capacity Guideline issued by the AMF.

**Unused exposure**

Amount of credit authorizations offered in the form of margins or loans that is not yet used.

**Used exposure**

Amount of funds invested in or advanced to a member or client.

**Value at Risk (VaR)**

Potential loss that could occur by the next business day in normal market conditions and at a confidence level of 99% (approximate loss that could occur once every 100 days).