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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 Desjardins Capital Inc. profile for years ended before December 31, 2021, and, since the first quarter of 2021, 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. 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. This guideline has been updated and reflects the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks that became effective on January 1, 2024.

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 Québec 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" dated October 29, 2012.

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

Desjardins Group's public communications often include oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Québec, Canada and the United States. Forward-looking statements are contained in this MD&A and may be incorporated in other filings with Canadian regulators or in any other communications. In addition, Desjardins Group's representatives may make verbal 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, the review of economic conditions and financial markets, the outlook for the Québec, Canadian, U.S. and global economies, its results and its financial position, as well as on economic conditions and financial markets. Such forward-looking statements are typically identified by words or phrases such as "target," "objective," "believe," "expect," "count on," "anticipate," "intend," "estimate," "plan," "forecast," "aim," "propose," "should" and "may," words and expressions of similar import, and future and conditional verbs.

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 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 future actual results, conditions, actions or events 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
		As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
(in millions of dollars)						
Available capital						
1	Tier 1A capital	31,111	29,912	28,678	28,566	28,332
2	Tier 1	31,111	29,912	28,678	28,566	28,332
3	Total capital	34,152	31,277	30,745	30,577	30,339
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	147,074	142,266	140,481	137,135	135,499
4a	Total risk-weighted assets (pre-floor)	147,074	142,266	140,481	137,135	135,499
Risk-based capital ratios as a percentage of RWA						
5	Tier 1A ratio	21.2%	21.0%	20.4%	20.8%	20.9%
5b	Tier 1A ratio (pre-floor ratio)	21.2%	21.0%	20.4%	20.8%	20.9%
6	Tier 1 ratio	21.2%	21.0%	20.4%	20.8%	20.9%
6b	Tier 1 ratio (pre-floor ratio)	21.2%	21.0%	20.4%	20.8%	20.9%
7	Total capital ratio	23.2%	22.0%	21.9%	22.3%	22.4%
7b	Total capital ratio (pre-floor ratio)	23.2%	22.0%	21.9%	22.3%	22.4%
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	15.2%	14.0%	13.9%	14.3%	14.4%
Basel III leverage ratio⁽¹⁾						
13	Total Basel III leverage ratio exposure measure	411,407	403,239	390,563	378,858	373,309
14	Basel III leverage ratio (row 2 / row 13)	7.6%	7.4%	7.3%	7.5%	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	7.5%	7.5%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	54,684	53,186	52,057	47,184	45,914
16	Total net cash outflow	34,141	34,990	33,835	32,370	32,235
17	LCR ratio	160%	152%	154%	146%	143%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	261,155	250,371	245,597	239,268	238,257
19	Total required stable funding	202,417	200,037	197,362	193,340	190,390
20	NSFR ratio	129%	125%	124%	124%	125%

⁽¹⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios up to the third quarter of 2023.

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

	a	b	c	d	e
	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
(in millions of dollars)					
1 Total loss-absorbing capacity (TLAC) available ⁽²⁾	44,289	41,146	40,137	39,823	39,003
2 Total RWA at the level of the resolution group	143,099	138,111	136,311	133,060	131,342
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	30.9%	29.8%	29.4%	29.9%	29.7%
4 Leverage ratio exposure measure at the level of the resolution group ⁽³⁾	405,638	396,480	383,474	372,059	366,286
5 TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure ⁽³⁾ (row 1 / row 4)	10.9%	10.4%	10.5%	10.7%	10.6%
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 \$2.8 billion of debt eligible to qualify under the TLAC Guideline during the first six-month period of 2024.

⁽³⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios up to the third quarter of 2023.

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

	a		b			c	
	RWA						Minimum capital requirements ⁽¹⁾
	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at June 30, 2024	
(in millions of dollars)							
1 Credit risk (excluding counterparty credit risk)	103,143	100,620	98,815	97,707	95,623	8,252	
2 Of which: Standardized Approach (SA)	28,017	27,741	26,799	25,732	25,698	2,242	
3 Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,676	10,634	9,959	9,834	8,928	854	
4 Of which: Supervisory Slotting Approach	—	—	—	—	—	—	
5 Of which: Advanced Internal Ratings-Based (AIRB) Approach	64,450	62,245	62,057	62,141	60,997	5,156	
6 Counterparty credit risk (CCR)	3,619	3,722	3,275	3,315	3,280	289	
7 Of which: Standardized Approach for counterparty credit risk	2,792	2,596	2,421	2,595	2,758	223	
8 Of which: IMM	—	—	—	—	—	—	
9 Of which: other CCR	827	1,126	854	720	522	66	
10 Credit valuation adjustment (CVA) ⁽²⁾	2,575	2,430	3,233	2,241	2,737	206	
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	558	—	—	—	—	45	
13 Equity investments in funds – mandate-based approach	266	—	—	—	—	21	
14 Equity investments in funds – fall-back approach	—	—	—	—	—	—	
15 Settlement risk	—	—	—	—	—	—	
16 Securitization exposures in the banking book	314	319	326	394	338	25	
17 Of which: Internal Rating-Based Approach (IRB)	—	—	—	—	—	—	
18 Of which: prudential approach (PA) based on internal ratings	—	—	—	—	—	—	
19 Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	314	319	326	394	338	25	
20 Market risk ⁽²⁾	3,322	2,804	2,881	2,836	3,283	266	
21 Of which: Standardized Approach (SA)	3,322	2,804	314	263	369	266	
22 Of which: Internal Model Method (IMM)	—	—	2,567	2,573	2,914	—	
23 Capital charge for switch between trading book and banking book	—	—	—	—	—	—	
24 Operational risk	22,759	22,189	22,287	21,664	21,165	1,821	
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	10,518	10,182	9,664	8,978	9,073	841	
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)	147,074	142,266	140,481	137,135	135,499	11,766	

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

⁽²⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

Risk-weighted assets (RWA)

As at June 30, 2024

(in millions of dollars)	Internal Ratings- Based Approach		Standardized Approach		Total			
	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Capital requirement ⁽²⁾	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	89,326	6,553	9,232	—	98,558	6,553	524	6.6%
Non-central government public sector entities	—	—	8,307	1,661	8,307	1,661	133	20.0%
Financial institutions	4,923	1,576	2,003	810	6,926	2,386	191	34.5%
Businesses	37,523	22,046	15,378	14,246	52,901	36,292	2,903	68.6%
Securitization	—	—	25	314	25	314	25	1,250.0%
Equities	—	—	782	1,692	782	1,692	135	216.3%
SMEs similar to other retail client exposures	10,332	5,757	281	213	10,613	5,970	478	56.3%
Real estate	172,988	29,169	5,135	3,542	178,123	32,711	2,617	18.4%
Other retail client exposures (excluding SMEs)	21,505	5,939	1,795	1,368	23,300	7,307	585	31.4%
Qualifying-revolving retail client exposures	15,263	4,086	105	79	15,368	4,165	333	27.1%
Sub-total – Credit risk other than counterparty risk	351,860	75,126	43,043	23,925	394,903	99,051	7,924	25.1%
Counterparty risk								
Sovereign borrowers	—	—	—	—	—	—	—	—%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	5,115	1,646	15	7	5,130	1,653	132	32.2%
Businesses	2	2	441	422	443	424	34	95.6%
Trading portfolios	839	656	859	855	1,698	1,511	121	89.0%
Credit valuation adjustment (CVA) charge ⁽³⁾	—	—	—	2,575	—	2,575	206	—%
Additional requirements related to the banking and trading portfolio	—	—	1,011	31	1,011	31	2	3.1%
Sub-total – Counterparty risk	5,956	2,304	2,326	3,890	8,282	6,194	495	74.8%
Other assets ⁽⁴⁾	—	—	—	—	24,553	15,748	1,260	64.1%
Total – Credit risk	357,816	77,430	45,369	27,815	427,738	120,993	9,679	28.3%
Market risk⁽³⁾	—	—	—	3,322	—	3,322	266	—%
Operational risk	—	—	—	22,759	—	22,759	1,821	—%
Total risk-weighted assets	357,816	77,430	45,369	53,896	427,738	147,074	11,766	34.4%

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA) (continued)

(in millions of dollars)	Risk-weighted assets			
	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
Credit risk other than counterparty risk				
Sovereign borrowers	6,339	6,934	6,846	7,174
Non-central government public sector entities	1,752	1,715	1,705	1,638
Financial institutions	3,229	3,050	3,029	3,048
Businesses	34,293	32,702	31,451	29,803
Securitization	319	326	394	338
Equities	887	843	871	843
SMEs similar to other retail client exposures	5,924	5,420	5,397	5,794
Real estate	31,207	31,042	31,119	29,918
Other retail client exposures (excluding SMEs)	7,244	7,655	7,457	7,410
Qualifying-revolving retail client exposures	4,500	4,379	4,612	4,338
Sub-total – Credit risk other than counterparty risk	95,694	94,066	92,881	90,304
Counterparty risk				
Sovereign borrowers	—	—	—	—
Non-central government public sector entities	—	—	—	—
Financial institutions	1,712	1,251	1,884	1,962
Businesses	722	535	252	259
Trading portfolios	1,264	1,473	1,157	1,036
Credit valuation adjustment (CVA) charge ⁽³⁾	2,430	3,233	2,241	2,737
Additional requirements related to the banking and trading portfolio	24	16	22	23
Sub-total – Counterparty risk	6,152	6,508	5,556	6,017
Other assets ⁽⁴⁾	15,427	14,739	14,198	14,730
Total – Credit risk	117,273	115,313	112,635	111,051
Market risk⁽³⁾	2,804	2,881	2,836	3,283
Operational risk	22,189	22,287	21,664	21,165
Total risk-weighted assets	142,266	140,481	137,135	135,499

⁽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⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

⁽⁴⁾ 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 June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
Allocated to business segments					
Personal and Business Services	119,114	114,038	109,811	108,266	104,831
Wealth Management and Life and Health Insurance	5,589	5,900	4,097	3,981	3,799
Property and Casualty Insurance	4,433	4,303	5,378	5,430	5,484
Other	17,938	18,025	21,195	19,458	21,385
Not allocated	—	—	—	—	—
Total risk-weighted assets	147,074	142,266	140,481	137,135	135,499

Change in risk-weighted assets⁽¹⁾

(in millions of dollars)	For the three-month periods ended														
	June 30, 2024			March 31, 2024			December 31, 2023			September 30, 2023			June 30, 2023		
	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	111,121	6,152	117,273	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051	110,178	6,300	116,478
Size of portfolio ⁽²⁾	1,461	125	1,586	3,153	749	3,902	1,822	1,203	3,025	1,113	1	1,114	2,329	(492)	1,837
Quality of portfolio ⁽³⁾	1,123	(97)	1,026	(1,663)	(342)	(2,005)	864	(232)	632	765	(479)	286	1,712	180	1,892
Updating of models ⁽⁴⁾	—	—	—	323	—	323	—	—	—	—	—	—	—	—	—
Procedures and policies ⁽⁵⁾	934	—	934	199	(786)	(587)	(638)	—	(638)	(131)	—	(131)	(8,965)	42	(8,923)
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	160	14	174	304	23	327	(322)	(19)	(341)	298	17	315	(220)	(13)	(233)
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	3,678	42	3,720	2,316	(356)	1,960	1,726	952	2,678	2,045	(461)	1,584	(5,144)	(283)	(5,427)
Risk-weighted assets at end of period	114,799	6,194	120,993	111,121	6,152	117,273	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051

(in millions of dollars)	For the three-month periods ended														
	June 30, 2024			March 31, 2024			December 31, 2023			September 30, 2023			June 30, 2023		
	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
Market risk															
Risk-weighted assets at beginning of period		2,804			2,881			2,836			3,283			3,531	
Change in risk level ⁽⁶⁾		518			646			45			(447)			(248)	
Updating of models ⁽⁴⁾		—			—			—			—			—	
Procedures and policies ⁽⁵⁾		—			(723)			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		518			(77)			45			(447)			(248)	
Risk-weighted assets at end of period		3,322			2,804			2,881			2,836			3,283	

Operational risk															
Risk-weighted assets at beginning of period		22,189			22,287			21,664			21,165			20,223	
Revenue generated		570			(98)			623			499			942	
Procedures and policies ⁽⁵⁾		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Total changes in risk-weighted assets		570			(98)			623			499			942	
Risk-weighted assets at end of period		22,759			22,189			22,287			21,664			21,165	

RWA floor adjustment															
Risk-weighted assets at beginning of period		—			—			—			—			—	
Size of portfolio ⁽²⁾		—			—			—			—			—	
Quality of portfolio ⁽³⁾		—			—			—			—			—	
Updating of models ⁽⁴⁾		—			—			—			—			—	
Procedures and policies ⁽⁵⁾		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		—			—			—			—			—	
Risk-weighted assets at end of period		—			—			—			—			—	

⁽¹⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

⁽²⁾ Increase or decrease in underlying risk exposure.

⁽³⁾ Change in risk mitigation factors and portfolio quality.

⁽⁴⁾ Change in models and risk parameters.

⁽⁵⁾ Regulatory changes and changes in regulatory capital calculation methods.

⁽⁶⁾ 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 June 30, 2024				As at March 31, 2024			
	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) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie 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) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Type of risk								
1 Credit risk (excluding counterparty credit risk)	75,126	28,017	103,143	157,608	72,879	27,741	100,620	156,170
2 Counterparty credit risk	2,304	1,315	3,619	3,110	2,273	1,449	3,722	3,347
3 Credit valuation adjustment (CVA) charge ⁽¹⁾		2,575	2,575	2,575		2,430	2,430	2,430
4 Securitization exposures in the banking book	—	314	314	314	—	319	319	319
5 Market risk ⁽¹⁾	—	3,322	3,322	3,322	—	2,804	2,804	2,804
6 Operational risk		22,759	22,759	22,759		22,189	22,189	22,189
7 Residual RWA		11,342	11,342	11,421		10,182	10,182	10,239
8 Total	77,430	69,644	147,074	201,109	75,152	67,114	142,266	197,498

	a	b	c	d
	As at December 31, 2023			
	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) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)				
Type of risk				
1 Credit risk (excluding counterparty credit risk)	72,016	26,799	98,815	148,947
2 Counterparty credit risk	2,070	1,205	3,275	3,107
3 Credit valuation adjustment (CVA) charge ⁽¹⁾		3,233	3,233	3,233
4 Securitization exposures in the banking book	—	326	326	326
5 Market risk ⁽¹⁾	2,567	314	2,881	5,128
6 Operational risk		22,287	22,287	22,287
7 Residual RWA		9,664	9,664	9,718
8 Total	76,653	63,828	140,481	192,746

⁽¹⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

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 June 30, 2024				As at March 31, 2024			
	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) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie 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) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Asset classes								
1 Sovereign	6,552	1,694	8,246	1,700	6,339	1,786	8,125	1,793
Of which: categorized as MDB/PSE in SA	30	1,692	1,722	1,693	32	1,786	1,818	1,786
2 Banks and other financial institutions	1,576	810	2,386	6,513	2,059	1,170	3,229	3,916
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	867	867	867	—	887	887	5,601
4 Purchased receivables	—	30	30	30	—	25	25	25
5 Corporates	36,661	12,221	48,882	74,631	33,910	11,756	45,666	71,973
Of which: F-IRB is applied	9,100	—	9,100	11,473	8,575	—	8,575	11,156
Of which: A-IRB is applied	27,561	—	27,561	50,940	25,335	—	25,335	49,073
6 Retail	30,337	2,378	32,715	63,850	30,571	2,279	32,850	63,024
Of which: qualifying revolving retail	4,997	79	5,076	7,966	5,386	74	5,460	8,036
Of which: other retail	11,826	1,712	13,538	16,581	11,743	1,619	13,362	16,256
Of which: retail residential mortgages	13,514	587	14,101	39,303	13,442	586	14,028	38,732
7 Specialized lending	—	4,787	4,787	4,787	—	4,593	4,593	4,593
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,230	5,230	5,230	—	5,245	5,245	5,245
9 Total	75,126	28,017	103,143	157,608	72,879	27,741	100,620	156,170

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

	a	b	c	d
	As at December 31, 2023			
	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) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)				
Asset classes				
1 Sovereign	6,934	1,747	8,681	1,767
Of which: categorized as MDB/PSE in SA	29	1,747	1,776	1,760
2 Banks and other financial institutions	1,775	1,275	3,050	4,425
Covered bonds	—	—	—	—
3 Equity	—	843	843	1,071
4 Purchased receivables	—	22	22	22
5 Corporates	33,119	11,554	44,673	69,877
Of which: F-IRB is applied	8,184	—	8,184	10,749
Of which: A-IRB is applied	24,935	—	24,935	47,576
6 Retail	30,188	2,350	32,538	62,777
Of which: qualifying revolving retail	5,291	69	5,360	8,055
Of which: other retail	11,476	1,698	13,174	16,122
Of which: retail residential mortgages	13,421	583	14,004	38,600
7 Specialized lending	—	3,933	3,933	3,933
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—
8 Others	—	5,075	5,075	5,075
9 Total	72,016	26,799	98,815	148,947

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

(in millions of dollars)		As at June 30, 2024	References to Template CC2	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
Tier 1A capital: Instruments and reserves							
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,789	A + B	4,889	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	31,576	C + D	30,398	29,362	29,576	29,034
3	Accumulated other comprehensive income (and other reserves)	(808)	E	(963)	(708)	(2,142)	(1,855)
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	N/A		N/A	N/A	N/A	N/A
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	35,557		34,324	33,543	32,323	32,068
Tier 1A capital: Regulatory adjustments							
7	Prudential valuation adjustments ⁽¹⁾	19	Note	17	16	—	—
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	559	559	561	560
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	988	H + I	976	985	994	990
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	241	J + K	251	277	173	187
11	Cash flow hedge reserve	(476)	L	(558)	(280)	(1,116)	(937)
12	Shortfall of allowances for expected losses ⁽¹⁾	314	Note	226	218	256	215
13	Securitization gain on sale	—		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	19	M	20	3	28	13
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	363	N + O	93	2	382	324
16	Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	80	B	179	184	140	121
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)	—		39	—	—	—
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⁾	4,342	P + Q	4,302	2,379	1,841	1,776
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⁾	(2,147)	Note	(1,811)	407	381	368
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	111	R	119	115	117	119
28	Total regulatory adjustments to Tier 1A and equivalent capital	4,446		4,412	4,865	3,757	3,736
29	Total Tier 1A and equivalent capital	31,111		29,912	28,678	28,566	28,332

Footnotes to this table are presented on page 16.

Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)		As at June 30, 2024	References to Template CC2	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
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	—		—	—	—	—
33	Directly issued capital instruments subject to phase-out from Tier 1B capital	N/A		N/A	N/A	N/A	N/A
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)	—		—	—	—	—
35	Of which: instruments issued by subsidiaries and subject to phase-out	N/A		N/A	N/A	N/A	N/A
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)	—		6	—	—	—
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	111	R	113	115	117	119
41	Other regulatory deductions or adjustments to Tier 1 capital	(111)	R	(119)	(115)	(117)	(119)
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)	31,111		29,912	28,678	28,566	28,332
Tier 2 capital: Instruments and provisions							
46	Directly issued qualifying Tier 2 capital instruments	3,929	S + T	2,968	2,981	2,904	2,938
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	N/A		N/A	N/A	N/A	N/A
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)	—		—	—	—	—
49	Of which: instruments issued by subsidiaries subject to phase-out	N/A		N/A	N/A	N/A	N/A
50	Provisions	88	U	83	62	83	45
51	Tier 2 capital before regulatory adjustments	4,017		3,051	3,043	2,987	2,983
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)	—		710	—	—	—
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)	976	V + W	976	976	976	976
56	Other regulatory deductions or adjustments to Tier 2 capital	—		—	—	—	—
57	Total regulatory adjustments to Tier 2 capital	976		1,686	976	976	976
58	Total Tier 2 capital	3,041		1,365	2,067	2,011	2,007
59	Total capital (1A + 1B and 2)	34,152		31,277	30,745	30,577	30,339
60	Total risk-weighted assets	147,074		142,266	140,481	137,135	135,499

Footnotes to this table are presented on page 16.

Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)		As at June 30, 2024	References to Template CC2	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
Capital ratios and buffers							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	21.2%		21.0%	20.4%	20.8%	20.9%
62	Tier 1 (as a % of risk-weighted assets)	21.2%		21.0%	20.4%	20.8%	20.9%
63	Total capital (as a % of risk-weighted assets)	23.2%		22.0%	21.9%	22.3%	22.4%
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	15.2%		14.0%	13.9%	14.3%	14.4%
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	2,987	X	3,437	2,635	2,713	2,516
73	Significant investments in Tier 1A capital instruments of financial entities	3,556	Y	3,433	3,117	3,052	3,023
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	649	Z	638	747	537	604
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)	88		83	62	83	45
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	88		83	62	83	45
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. This is a new requirement of the *Capital Adequacy Guideline* that has been effective since January 1, 2024.

(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 June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
Tier 1A capital					
Balance at beginning of period	29,912	28,678	28,566	28,332	27,890
Increase in reserves and undistributed surplus earnings	1,178	1,036	(214)	542	251
Eligible accumulated other comprehensive income	155	(255)	1,434	(287)	(520)
F capital shares ⁽¹⁾	(100)	—	—	—	—
Deductions ⁽²⁾	(34)	453	(1,108)	(21)	711
Balance at end of period	31,111	29,912	28,678	28,566	28,332
Total Tier 1 capital⁽³⁾	31,111	29,912	28,678	28,566	28,332
Tier 2 capital					
Balance at beginning of period	1,365	2,067	2,011	2,007	2,185
Eligible instruments ⁽⁴⁾	961	(13)	77	(34)	(20)
Eligible portion of the allowance for credit losses	5	21	(21)	38	(8)
Deductions	710	(710)	—	—	(150)
Balance at end of period	3,041	1,365	2,067	2,011	2,007
Total capital	34,152	31,277	30,745	30,577	30,339

⁽¹⁾ On April 29, 2024, the *Fédération des caisses Desjardins du Québec* repurchased for cancellation 10,000,000 F capital shares held by the trust fund.

⁽²⁾ Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries. This is a new requirement of the *Capital Adequacy Guideline* that has been effective since January 1, 2024.

⁽³⁾ No Tier 1B capital instruments have been issued to date.

⁽⁴⁾ The Federation issued instruments eligible as non-viability contingent capital amounting to \$1.0 billion during the second quarter of 2024.

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at June 30, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Assets					
Cash and deposits with financial institutions	9,390	1,670	7,720		
Securities	87,996	34,710	53,286		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				2,987	X
Other securities				50,299	
Securities borrowed or purchased under reverse repurchase agreements	21,253	(1,907)	23,160		
Loans	278,160	1,963	276,197		
Significant investments in the Tier 2 capital of financial institutions				126	V
Other loans				276,071	
Allowance for credit losses	(1,164)	(1)	(1,163)		
Eligible portion reflected in Tier 2 capital				(88)	U
Allowances not reflected in regulatory capital				(1,075)	
Segregated fund net assets	26,637	26,637	—		
Other assets					
Derivative financial instruments	5,584	68	5,516		
Amounts receivable from clients, brokers and financial institutions	3,947	189	3,758		
Reinsurance contract assets	1,675	1,675	—		
Right-of-use assets	465	(283)	748		
Investment property	803	794	9		
Property, plant and equipment	1,510	431	1,079		
Goodwill	596	559	37		F
Intangible assets	1,214	737	477		H
Net defined benefit assets	676	172	504		N
Deferred tax assets	1,182	167	1,015		
Deferred tax assets other than those attributable to temporary differences				416	J
Deferred tax liabilities other than those attributable to temporary differences				(175)	K
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				649	Z
Deferred tax liabilities related to software and other intangible assets				(226)	I
Deferred tax liabilities related to goodwill				(4)	G
Deferred tax liabilities related to net defined benefit assets				(141)	O
Other deferred tax assets				496	
Other					
Investments in companies accounted for using the equity method	1,227	(6,741)	7,968		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				210	P
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,556	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital ⁽²⁾				4,132	Q
Significant investments in the Tier 1B capital of other financial institutions				111	R
Significant investments in the Tier 2 capital of other financial institutions				850	W
Other adjustments related to investments ⁽²⁾				(891)	
Other items	3,197	49	3,148		
Total assets	444,348	60,889	383,459		

Footnotes to this table are presented on the next page.

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

As at June 30, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Liabilities					
Deposits	290,085	(869)	290,954		
Insurance contract liabilities	33,054	33,054	—		
Other liabilities					
Commitments related to securities sold short	11,279	72	11,207		
Commitments related to securities lent or sold under repurchase agreements	18,389	453	17,936		
Derivative financial instruments	5,798	259	5,539		
Amounts payable to clients, brokers and financial institutions	10,580	341	10,239		
Lease liabilities	542	(309)	851		
Reinsurance contract liabilities	37	37	—		
Segregated fund net liabilities for investment contracts	23,117	23,117	—		
Net defined benefit plan liabilities	687	156	531		
Deferred tax liabilities	308	200	108		
Other	10,081	3,394	6,687		
Subordinated notes	3,903	—	3,903		
Subordinated notes allowed for inclusion in Tier 2 capital				3,903	S
Total liabilities	407,860	59,905	347,955		
Equity					
Capital stock	4,736	—	4,736		
Qualifying shares				26	T
Federation capital shares				4,709	A
Reciprocal cross-holdings in Tier 1A capital instruments				80	B
Shares excluded from the calculation of regulatory capital				(79)	
Undistributed surplus earnings	3,893	46	3,847		C
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk				19	M
Other undistributed surplus earnings				3,828	
Accumulated other comprehensive income	(808)	—	(808)		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income				(476)	L
Gains (losses) on derivative financial instruments designated as cash flow hedges				(332)	
Other					
Reserves	27,730	1	27,729		D
Non-controlling interests	937	937	—		
Total equity	36,488	984	35,504		
Total liabilities and equity	444,348	60,889	383,459		

⁽¹⁾ Include the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company, which are excluded from the scope of regulatory consolidation. A description of their activities can be found in Section 2.3 of the MD&A, in the Desjardins Group's 2023 Annual Report.

⁽²⁾ Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries. This is a new requirement of the *Capital Adequacy Guideline* that has been effective since January 1, 2024.

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

As at June 30, 2024

Features	Qualifying shares	Qualifying shares	F capital shares
1 Issuer	Desjardins caisses in Québec	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	Québec	Québec	Québec
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)	\$26,194	\$100	\$4,789,464
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 26.

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

As at June 30, 2024

Features	NVCC subordinated notes	NVCC subordinated notes	NVCC subordinated notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WDW1 ISIN: CA31430WDW16	CUSIP: 31430WGC2 ISIN: CA31430WGC25	CUSIP: 31430WRG1 ISIN: CA31430WRG10
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, 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)	\$956,208	\$980,236	\$967,396
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 26, 2020	May 28, 2021	August 23, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 26, 2030	May 28, 2031	August 23, 2032
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 26, 2025, at par plus accrued and unpaid interest	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
16 Subsequent call dates, if applicable	On any date after May 26, 2025, at par plus accrued and unpaid interest	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
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed, then floating	Fixed, then floating	Fixed, then floating
18 Coupon rate or any related index	2.856% per year until, but excluding, May 26, 2025. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 2.11% ⁽³⁾	1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60% ⁽³⁾	5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%
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 ⁽⁴⁾	See Note ⁽⁴⁾	See Note ⁽⁴⁾
25 If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26 If convertible, conversion rate	See Note ⁽⁵⁾	See Note ⁽⁵⁾	See Note ⁽⁵⁾
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	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
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 26.

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

As at June 30, 2024

Features	NVCC subordinated notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WU44 ISIN: CA31430WU444	CUSIP: 31430WFL3 ISIN: CA31430WFL33	CUSIP: 31430WHX5 ISIN: CA31430WHX52
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, 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	N/A	N/A
5 Post-transitional Basel III rules	Tier 2 instrument	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Subordinated notes	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$999,532	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument ⁽¹⁾	\$1,000,000,000	\$1,000,000,000	\$500,000,000
10 Accounting classification	Liabilities - Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11 Original date of issuance	May 15, 2024	January 21, 2021	September 10, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 15, 2034	January 21, 2026	September 10, 2026
14 Issuer call subject to prior approval by the AMF	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	On or after May 15, 2029, at par plus accrued and unpaid interest	N/A	N/A
16 Subsequent call dates, if applicable	On any date after May 15, 2029, 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	5.279% per year until, but excluding, May 15, 2029. Afterwards, daily compounded CORRA determined for the observation period plus 1.56%	1.093% per year	1.587% 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	Convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	See Note ⁽⁴⁾	N/A	N/A
25 If convertible, fully or partially	Always fully convertible	N/A	N/A
26 If convertible, conversion rate	See Note ⁽⁵⁾	N/A	N/A
27 If convertible, mandatory or optional conversion	Mandatory	N/A	N/A
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	<i>Fédération des caisses Desjardins du Québec</i>	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
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Pari passu with deposits	Pari passu with deposits
36 Non-compliant transitioned features	No	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 26.

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

As at June 30, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WPB4 ISIN: CA31430WPB41	CUSIP: 31429KAG8 / 31429LAG6 ISIN: US31429KAG85 / US31429LAG68	CUSIP: 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, 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\$750,000,000	US\$500,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	May 19, 2022	August 23, 2022	August 23, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 19, 2027	August 23, 2025	August 23, 2027
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	4.400% per year	4.550% 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 26.

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

As at June 30, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WTH7 ISIN: CA31430WTH74	CUSIP: 31429KAJ2 / 31429LAJ0 ISIN: US31429KAJ25 / US31429LAJ08	CUSIP: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, 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\$600,000,000	US\$750,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	November 16, 2022	January 23, 2023	March 14, 2023
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 1, 2025	January 23, 2026	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, then floating	Fixed
18 Coupon rate or any related index	5.2% per year	5.278% per year until, but excluding, January 23, 2025. Afterwards, daily compounded SOFR determined for the observation period plus 1.094%	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 26.

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

As at June 30, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 261363054 ISIN: XS2613630545	CUSIP: 31430WZM9 ISIN: CA31430WZM95	CUSIP: 31430WF90 ISIN: CA31430WF908
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, 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 ⁽⁶⁾
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 26.

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

As at June 30, 2024

Features	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 274265973 ISIN: XS2742659738	CUSIP: 31429KAL7 / 31429LAL5 ISIN: US31429KAL70 / US31429LAL53
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, 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
Regulatory treatment:		
4 Transitional Basel III rules	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity
7 Instrument type	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
9 Par value of instrument ⁽¹⁾	€1,000,000,000	US\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	January 17, 2024	January 26, 2024
12 Perpetual or dated	Dated	Dated
13 Original maturity date	January 17, 2026	April 26, 2029
14 Issuer call subject to prior approval by the AMF	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends		
17 Fixed or floating dividend/coupon	Floating	Fixed
18 Coupon rate or any related index	Euribor 3 months + 55 bp	5.25% per year
19 Existence of a payment stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A
25 If convertible, fully or partially	N/A	N/A
26 If convertible, conversion rate	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A
30 Writedown feature	No	No
31 Writedown trigger(s)	N/A	N/A
32 Full or partial writedown	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A
34a Type of subordination	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
36 Non-compliant transitioned features	N/A	N/A
37 If yes, specify non-compliant feature	N/A	N/A

(1) "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro.

(2) Subject to the amalgamation/liquidation as per the *Act respecting financial services cooperatives*.

(3) 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.

(4) 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.

(5) 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.

(6) 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⁾)

		a				
(in millions of dollars)		As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
Regulatory capital elements of TLAC						
1	Tier 1A and equivalent capital instruments	30,208	29,002	27,778	27,667	27,434
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	3,034	1,137	2,067	2,011	2,007
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	3,034	1,137	2,067	2,011	2,007
11	TLAC arising from regulatory capital	33,242	30,139	29,845	29,678	29,441
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities ⁽²⁾	11,047	11,007	10,292	10,145	9,562
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	11,047	11,007	10,292	10,145	9,562
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	44,289	41,146	40,137	39,823	39,003
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	44,289	41,146	40,137	39,823	39,003
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	143,099	138,111	136,311	133,060	131,342
24	Leverage exposure measure ⁽³⁾	405,638	396,480	383,474	372,059	366,286
TLAC ratios and buffers						
25	TLAC (as a percentage of risk-weighted assets)	30.9%	29.8%	29.4%	29.9%	29.7%
26	TLAC (as a percentage of leverage exposure)	10.9%	10.4%	10.5%	10.7%	10.6%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	12.9%	11.8%	11.4%	11.9%	11.7%
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 \$2.8 billion of debt eligible to qualify under the TLAC Guideline during the first six-month period of 2024.

⁽³⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios up to the third quarter of 2023.

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

	As at June 30, 2024						As at March 31, 2024					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
(in millions of dollars)	(most junior)				(most senior)		(most junior)				(most senior)	Sum of 1 to 5
	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⁾	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,816	—	4,000	11,070	N/A	19,886	4,916	—	3,000	11,033	N/A	18,949
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)	4,816	—	4,000	11,070	N/A	19,886	4,916	—	3,000	11,033	N/A	18,949
5 Subset of row 4 that are potentially eligible as TLAC	4,816	—	4,000	11,070	N/A	19,886	4,916	—	3,000	11,033	N/A	18,949
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,483	N/A	4,483	—	—	—	4,453	N/A	4,453
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	6,587	N/A	6,587	—	—	—	5,226	N/A	5,226
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,000	—	N/A	4,000	—	—	3,000	1,354	N/A	4,354
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	4,816	—	—	—	N/A	4,816	4,916	—	—	—	N/A	4,916

	As at December 31, 2023						As at September 30, 2023					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
(in millions of dollars)	(most junior)				(most senior)		(most junior)				(most senior)	Sum of 1 to 5
	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⁾	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,916	—	3,000	10,314	N/A	18,230	4,915	—	3,000	10,201	N/A	18,116
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)	4,916	—	3,000	10,314	N/A	18,230	4,915	—	3,000	10,201	N/A	18,116
5 Subset of row 4 that are potentially eligible as TLAC	4,916	—	3,000	10,314	N/A	18,230	4,915	—	3,000	10,201	N/A	18,116
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,100	N/A	4,100	—	—	—	3,377	N/A	3,377
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	6,214	N/A	6,214	—	—	—	6,824	N/A	6,824
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000	—	—	3,000	—	N/A	3,000
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	4,916	—	—	—	N/A	4,916	4,915	—	—	—	N/A	4,915

Footnotes to this table are presented on the next page.

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

		As at June 30, 2023					
		Creditor ranking					
		1	2	3	4	5	Sum
(in millions of dollars)		(most junior)				(most senior)	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⁾	4,915	—	3,000	9,583	N/A	17,498
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,915	—	3,000	9,583	N/A	17,498
5	Subset of row 4 that are potentially eligible as TLAC	4,915	—	3,000	9,583	N/A	17,498
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	2,325	N/A	2,325
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	7,258	N/A	7,258
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000
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	4,915	—	—	—	N/A	4,915

⁽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 June 30, 2024

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items ⁽¹⁾				
			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
<i>(in millions of dollars)</i>							
Assets							
Cash and deposits with financial institutions	9,390	7,720	7,720	—	—	—	—
Securities at fair value through profit or loss	36,159	10,613	232	—	3	10,378	—
Securities at fair value through other comprehensive income	51,776	42,641	42,352	—	—	—	289
Securities at amortized cost	61	32	9	—	23	—	—
Securities borrowed or purchased under reverse repurchase agreements	21,253	23,160	—	23,160	—	19,626	—
Loans, net of allowance for credit losses	276,996	275,034	274,908	—	—	—	126
Segregated fund net assets	26,637	—	—	—	—	—	—
Derivative financial instruments	5,584	5,516	—	5,516	—	389	—
Amounts receivable from clients, brokers and financial institutions	3,947	—	—	—	—	—	—
Reinsurance contract assets	1,675	—	—	—	—	—	—
Right-of-use assets	465	748	748	—	—	—	—
Investment property	803	9	9	—	—	—	—
Property, plant and equipment	1,510	1,079	1,079	—	—	—	—
Goodwill	596	37	(559)	—	—	—	596
Intangible assets	1,214	477	(737)	—	—	—	1,214
Investments in companies accounted for using the equity method	1,227	7,968	1,369	—	—	—	6,599
Net defined benefit plan assets	676	504	—	—	—	—	504
Deferred tax assets	1,182	1,015	599	—	—	—	416
Other	3,197	6,906	6,906	—	—	—	—
Total assets	444,348	383,459	334,635	28,676	26	30,393	9,744

Footnotes to this table are presented on the next page.

Template L11 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (continued)

As at June 30, 2024

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items ⁽¹⁾				
			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
<i>(in millions of dollars)</i>							
Liabilities							
Deposits	290,085	290,954	—	—	—	—	290,954
Insurance contract liabilities	33,054	—	—	—	—	—	—
Commitments related to securities sold short	11,279	11,207	—	11,207	—	11,017	—
Commitments related to securities lent or sold under repurchase agreements	18,389	17,936	—	—	—	17,767	—
Derivative financial instruments	5,798	5,539	—	5,539	—	507	—
Amounts payable to clients, brokers and financial institutions	10,580	10,239	—	—	—	—	10,239
Lease liabilities	542	851	—	—	—	—	851
Reinsurance contract liabilities	37	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	23,117	—	—	—	—	—	—
Net defined benefit plan liabilities	687	531	—	—	—	—	531
Deferred tax liabilities	308	108	—	—	—	—	108
Other	10,081	6,687	—	—	—	—	6,687
Subordinated notes	3,903	3,903	—	—	—	—	3,903
Total liabilities	407,860	347,955	—	16,746	—	29,291	313,273
Equity							
Capital stock	4,736	4,736	—	—	—	—	4,736
Undistributed surplus earnings	3,893	3,847	—	—	—	—	3,847
Accumulated other comprehensive income	(808)	(808)	—	—	—	—	(808)
Reserves	27,730	27,729	—	—	—	—	27,729
Equity – Group's share	35,551	35,504	—	—	—	—	35,504
Non-controlling interests	937	—	—	—	—	—	—
Total equity	36,488	35,504	—	—	—	—	35,504
Total liabilities and equity	444,348	383,459	—	16,746	—	29,291	348,777

⁽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 June 30, 2024

	a	b	c	d	e
	Total	Items subject to ⁽¹⁾			
		Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
(in millions of dollars)					
1 Assets carrying amount under scope of regulatory consolidation (per Template LI1)	373,715	334,635	26	28,676	30,393
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	34,682	—	—	16,746	29,291
3 Total net amount under scope of regulatory consolidation	339,033	334,635	26	11,930	1,102
4 Off-balance sheet amounts ⁽²⁾	143,202	67,699	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	540	534	—	6	—
7 Differences due to consideration of provisions	701	701	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	7,113	—	—	7,113	—
10 Securities financing transaction exposures ⁽³⁾	22,414	—	—	22,414	—
11 Other differences	—	—	—	—	—
12 Regulatory exposure amounts⁽⁴⁾	513,003	403,569	26	41,463	1,102

⁽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

Type of exposure (in millions of dollars)	As at June 30, 2024							As at March 31, 2024						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures						Defaulted exposures	Non-defaulted exposures					
	a	b	c	d	e	f	g	a	b	c	d	e	f	g
1 Loans	2,728	273,343	1,163	495	668	1,253	274,908	2,668	265,415	1,221	525	696	1,247	266,862
2 Debt securities	—	50,313	—	—	—	—	50,313	—	51,514	—	—	—	—	51,514
Other investments	—	347	—	—	—	—	347	—	357	—	—	—	—	357
3 Off-balance sheet exposures	367	138,528	91	—	91	108	138,804	311	134,139	94	—	94	104	134,356
4 Total	3,095	462,531	1,254	495	759	1,361	464,372	2,979	451,425	1,315	525	790	1,351	453,089
Type of exposure (in millions of dollars)	As at December 31, 2023							As at September 30, 2023 ⁽¹⁾						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures						Defaulted exposures	Non-defaulted exposures					
	a	b	c	d	e	f	g	a	b	c	d	e	f	g
1 Loans	2,479	262,431	1,194	496	698	1,237	263,716	2,119	258,756	1,082	402	680	1,151	259,793
2 Debt securities	—	50,260	—	—	—	—	50,260	—	60,426	—	—	—	—	60,426
Other investments	—	339	—	—	—	—	339	—	350	—	—	—	—	350
3 Off-balance sheet exposures	262	131,894	78	—	78	103	132,078	226	130,119	84	—	84	105	130,261
4 Total	2,741	444,924	1,272	496	776	1,340	446,393	2,345	449,651	1,166	402	764	1,256	450,830
Type of exposure (in millions of dollars)	As at June 30, 2023 ⁽¹⁾													
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)							
	Defaulted exposures	Non-defaulted exposures												
	a	b	c	d	e	f	g							
1 Loans	1,916	254,731	1,044	398	646	1,098	255,603							
2 Debt securities	—	60,412	—	—	—	—	60,412							
Other investments	—	340	—	—	—	—	340							
3 Off-balance sheet exposures	156	129,600	81	—	81	103	129,675							
4 Total	2,072	445,083	1,125	398	727	1,201	446,030							

⁽¹⁾ Comparative figures have been restated to conform with the presentation for the subsequent quarters.

Template CR2 – Changes in stock of defaulted loans and debt securities⁽¹⁾

	For the three-month period ended														
	June 30, 2024			March 31, 2024			December 31, 2023			September 30, 2023			June 30, 2023		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
(in millions of dollars)															
1	Defaulted loans and debt securities at end of the previous reporting period														
	2,668	—	2,668	2,479	—	2,479	2,119	—	2,119	1,916	—	1,916	1,667	—	1,667
2	Loans and debt securities that have defaulted since the last reporting period														
	1,045	—	1,045	1,063	—	1,063	1,194	—	1,194	936	—	936	935	—	935
3	Returned to non-defaulted status														
	(834)	—	(834)	(772)	—	(772)	(713)	—	(713)	(658)	—	(658)	(611)	—	(611)
4	Amounts written-off														
	(150)	—	(150)	(98)	—	(98)	(122)	—	(122)	(76)	—	(76)	(77)	—	(77)
5	Other changes														
	(1)	—	(1)	(4)	—	(4)	1	—	1	1	—	1	2	—	2
6	Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)														
	2,728	—	2,728	2,668	—	2,668	2,479	—	2,479	2,119	—	2,119	1,916	—	1,916

⁽¹⁾ The defaulted loans balance excludes off-balance sheet exposures.

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

	a	b	c	d	e	f	g
	As at June 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	220,465	55,005	53,808	1,642	635	—	—
2 Debt securities	50,313	—	—	—	—	—	—
Other investments	347	—	—	—	—	—	—
3 Total	271,125	55,005	53,808	1,642	635	—	—
4 Of which defaulted	2,065	725	660	14	3	—	—

	a	b	c	d	e	f	g
	As at March 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	215,700	51,726	50,530	1,583	632	—	—
2 Debt securities	51,514	—	—	—	—	—	—
Other investments	357	—	—	—	—	—	—
3 Total	267,571	51,726	50,530	1,583	632	—	—
4 Of which defaulted	2,069	655	595	14	4	—	—

	a	b	c	d	e	f	g
	As at December 31, 2023						
(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	214,640	49,627	48,430	1,633	646	—	—
2 Debt securities	50,260	—	—	—	—	—	—
Other investments	339	—	—	—	—	—	—
3 Total	265,239	49,627	48,430	1,633	646	—	—
4 Of which defaulted	1,895	638	580	12	4	—	—

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

		a	b	c	d	e	f	g
		As at September 30, 2023 ⁽¹⁾						
(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	212,444	47,889	46,686	1,599	663	—	—
2	Debt securities	60,426	—	—	—	—	—	—
	Other investments	350	—	—	—	—	—	—
3	Total	273,220	47,889	46,686	1,599	663	—	—
4	Of which defaulted	1,622	545	493	15	4	—	—

		a	b	c	d	e	f	g
		As at June 30, 2023 ⁽¹⁾						
(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	209,859	46,268	45,046	1,640	698	—	—
2	Debt securities	60,412	—	—	—	—	—	—
	Other investments	340	—	—	—	—	—	—
3	Total	270,611	46,268	45,046	1,640	698	—	—
4	Of which defaulted	1,432	531	481	16	3	—	—

⁽¹⁾ Comparative figures have been restated to conform with the presentation for the subsequent quarters.

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 June 30, 2024						As at March 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	8,140	—	9,127	105	1	—%	8,250	—	9,029	37	—	—%
2	Non-central government public sector entities	6,580	8,496	6,623	1,684	1,661	20.00%	7,040	8,507	7,103	1,660	1,752	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,391	99	1,978	26	810	40.40%	3,046	96	3,569	27	1,170	32.50%
	Of which: securities firms and other financial institutions treated as banks	—	—	588	—	378	64.40%	—	—	524	—	334	63.80%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	9,767	13,648	9,690	5,673	14,229	92.60%	9,214	13,262	9,136	5,500	13,648	93.20%
	Of which: securities firms and other financial institutions treated as businesses	—	39	—	39	8	20.00%	—	38	—	38	8	20.00%
	Of which: specialized lending	3,438	2,400	3,438	1,052	4,785	106.60%	3,109	2,549	3,109	1,118	4,590	108.60%
7	Subordinated debt, equity and other capital instruments	347	—	347	—	868	250.00%	357	—	357	—	887	248.70%
8	Regulatory retail portfolios	1,441	3,424	1,306	864	1,646	75.90%	1,348	3,358	1,202	847	1,547	75.50%
9	Real estate	6,292	699	5,039	54	3,481	68.40%	5,928	571	4,898	60	3,397	68.50%
	Of which: general RRE	625	13	355	—	288	81.40%	595	21	338	—	282	83.10%
	Of which: IPRRE	3,032	274	2,092	10	981	46.70%	2,810	112	2,079	12	982	47.00%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	990	50	980	7	669	67.70%	920	49	909	7	612	66.70%
	Of which: IPCRE	1,087	24	1,054	3	948	89.60%	1,056	24	1,025	3	932	90.70%
	Of which: land acquisition, development and construction	558	338	558	34	595	100.30%	547	365	547	38	589	100.80%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	63	62	59	7	91	137.20%	69	62	60	7	95	141.80%
13	Other assets ⁽³⁾	14,837	—	14,837	—	5,230	35.30%	14,411	—	14,411	—	5,245	36.40%
14	Total	48,858	26,428	49,006	8,413	28,017	48.80%	49,663	25,856	49,765	8,138	27,741	47.80%

Footnotes to this table are presented on page 39.

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 December 31, 2023						As at September 30, 2023					
		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	5,262	—	5,973	42	—	—%	6,085	—	6,538	23	45	0.70%
2	Non-central government public sector entities	6,846	8,757	6,905	1,674	1,715	20.00%	6,726	9,448	6,781	1,744	1,705	20.00%
3	Multilateral development banks	60	—	60	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,130	251	2,643	91	1,275	46.60%	2,333	675	2,850	133	1,217	40.80%
	Of which: securities firms and other financial institutions treated as banks	—	—	513	—	338	66.00%	—	—	517	—	342	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,962	11,741	8,877	4,948	12,719	92.00%	8,590	10,618	8,511	4,567	11,957	91.40%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	2,652	2,293	2,652	999	3,898	106.80%	2,322	1,674	2,322	746	3,335	108.70%
7	Subordinated debt, equity and other capital instruments	339	—	339	—	843	248.60%	350	—	351	—	871	248.70%
8	Regulatory retail portfolios	1,461	3,371	1,296	857	1,634	75.90%	1,242	2,710	1,052	688	1,317	75.70%
9	Real estate	5,875	638	4,915	64	3,457	69.40%	5,414	491	4,709	58	3,323	69.80%
	Of which: general RRE	588	27	334	1	279	83.30%	577	7	330	—	278	84.50%
	Of which: IPRRE	2,771	122	2,109	9	1,017	48.00%	2,466	67	2,051	9	967	47.00%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	922	62	911	9	625	67.90%	900	64	889	11	681	75.70%
	Of which: IPCRE	1,040	76	1,007	9	941	92.60%	1,014	27	982	4	903	91.50%
	Of which: land acquisition, development and construction	554	351	554	36	595	100.80%	457	325	457	34	495	100.80%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	72	13	68	2	81	116.40%	66	15	62	2	77	117.80%
13	Other assets ⁽³⁾	14,324	—	14,324	—	5,075	35.40%	14,618	—	14,618	—	5,220	35.70%
14	Total	45,331	24,771	45,400	7,678	26,799	50.50%	45,424	23,957	45,472	7,215	25,732	48.80%

Footnotes to this table are presented on page 39.

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

	a	b	c	d	e	f	
	As at June 30, 2023						
	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	5,492	—	5,764	17	42	0.70%
2	Non-central government public sector entities	6,584	8,357	6,641	1,550	1,638	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,999	810	2,471	187	1,299	48.80%
	Of which: securities firms and other financial institutions treated as banks	—	—	472	—	311	66.00%
5	Covered bonds	—	—	—	—	—	—%
6	Businesses	8,572	10,823	8,495	4,477	11,652	89.80%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%
	Of which: specialized lending	2,202	1,686	2,202	725	3,272	111.80%
7	Subordinated debt, equity and other capital instruments	340	—	340	—	843	247.60%
8	Regulatory retail portfolios	1,234	2,584	1,010	657	1,260	75.60%
9	Real estate	5,039	488	4,518	61	3,220	70.30%
	Of which: general RRE	560	6	310	—	264	84.90%
	Of which: IPRRE	2,251	70	2,022	12	992	48.80%
	Of which: other RRE	—	—	—	—	—	—%
	Of which: general CRE	887	64	876	12	693	78.10%
	Of which: IPCRE	956	25	924	4	850	91.50%
	Of which: land acquisition, development and construction	385	323	385	32	421	100.90%
10	Reverse mortgages	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%
12	Defaulted exposures	77	4	72	4	87	114.60%
13	Other assets ⁽³⁾	15,310	—	15,310	—	5,657	37.00%
14	Total	44,647	23,066	44,621	6,953	25,698	49.80%

⁽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 other than retail clients (except for credit card 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 (in millions of dollars)	As at June 30, 2024																								Total			
	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
1 Sovereigns	9,232																											9,232
2 Non-central government public sector entities				8,307																								8,307
3 Multilateral development banks																												
4 Deposit-taking institutions and banks				877		453				40														72			562	2,004
Of which: securities firms and other financial institutions treated as banks						26																					562	588
5 Covered bonds																												
6 Businesses				1,132						608					513	1,943	756		8,083				2,288	40				15,363
Of which: securities firms and other financial institutions treated as businesses				39																								39
Of which: specialized lending										5						1,943			254			2,288						4,490
7 Subordinated debt, equity and other capital																									347			347
8 Regulatory retail portfolios															2,096				74									2,170
9 Real estate				121	14	232	413	5	703	768		382		377	328		171	547	735	2	25		171				99	5,093
Of which: general RRE				24	14	41	45	5		3				2	214												7	355
Of which: IPRRE						191	368		703	765		12			4					2			57					2,102
Of which: other RRE																												
Of which: general CRE				97								370			110		171		147								92	987
Of which: IPCRE													375					547			25		110					1,057
Of which: land acquisition, development and construction																			588				4					592
10 Reverse mortgages																												
11 Mortgage-backed securities																												
12 Defaulted exposures																			17				49					66
13 Other assets ⁽²⁾	9,213			492															5,132									14,837
14 Total	18,445			10,929	14	685	413	5	703	1,416		382		377	2,937	1,943	927	547	14,041	2	25	2,288	332	347			661	57,419

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

Risk weight	As at June 30, 2024			
	a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1 Less than 40%	27,026	9,505	29%	30,585
2 40% - 70%	3,247	965	43%	3,444
3 75% - 80%	3,201	5,771	32%	4,881
4 85%	891	320	19%	927
5 90% - 100%	11,782	8,528	34%	14,588
6 105% - 130%	1,917	865	46%	2,315
7 150%	447	474	13%	332
8 250%	347	—	—%	347
9 400%	—	—	—%	—
10 1,250%	—	—	—%	—
11 Total exposures	48,858	26,428	32%	57,419

Footnotes to this table are presented on page 44.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at March 31, 2024																												
		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	9,066																												9,066
2	Non-central government public sector entities				8,763																									8,763
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				2,404		519				62														119				492	3,596
	Of which: securities firms and other financial institutions treated as banks						32																					492	524	
5	Covered bonds																													
6	Businesses				1,149						441																			14,636
	Of which: securities firms and other financial institutions treated as businesses				38																									38
	Of which: specialized lending																													4,227
7	Subordinated debt, equity and other capital																													357
8	Regulatory retail portfolios															2,008														2,049
9	Real estate				126	10	213	412	6	704	767		336		350	317		156	525	711	3	36			186				100	4,958
	Of which: general RRE				22	10	34	45	6		4					215													2	338
	Of which: IPRRE						179	367		704	763		13			3						3			59					2,091
	Of which: other RRE																													
	Of which: general CRE				104								323			99		156		136									98	916
	Of which: IPCRE																													1,028
	Of which: land acquisition, development and construction																													585
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																													
13	Other assets ⁽²⁾	9,165			1																									14,411
14	Total	18,231			12,443	10	732	412	6	704	1,270		336		350	2,819	1,659	901	525	13,791	3	36	2,318	413	352			592	57,903	

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

Risk weight		As at March 31, 2024			
		a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	28,589	9,592	28%	31,932
2	40% - 70%	2,895	903	45%	3,157
3	75% - 80%	2,980	5,294	32%	4,478
4	85%	854	345	20%	901
5	90% - 100%	11,850	7,860	33%	14,315
6	105% - 130%	1,699	1,536	44%	2,356
7	150%	444	326	22%	412
8	250%	352	—	—%	352
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	49,663	25,856	31%	57,903

Footnotes to this table are presented on page 44.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at December 31, 2023																							Total					
		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	
1	Sovereigns	6,015																												6,015
2	Non-central government public sector entities				8,579																									8,579
3	Multilateral development banks	60																												60
4	Deposit-taking institutions and banks				1,380		460				52																		511	2,734
	Of which: securities firms and other financial institutions treated as banks						1																						512	513
5	Covered bonds																													
6	Businesses				1,097						534																			13,825
	Of which: securities firms and other financial institutions treated as businesses																													
	Of which: specialized lending																													
7	Subordinated debt, equity and other capital																													
8	Regulatory retail portfolios																													
9	Real estate				116	14	207	407	6	700	784		334		343	310		158	494	734	9	31			233				99	4,979
	Of which: general RRE				17	14	26	52	6		4					213													3	335
	Of which: IPRRE						181	355		700	780			15		2						9				76				2,118
	Of which: other RRE																													
	Of which: general CRE				99									319		95		158		153									96	920
	Of which: IPCRE																													
	Of which: land acquisition, development and construction																													
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																													
13	Other assets ⁽²⁾	8,876			467																									14,324
14	Total	14,951			11,639	14	667	407	6	700	1,370		334		343	2,896	1,468	860	494	13,499	9	31		1,806	635	334		615	53,078	

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

		As at December 31, 2023			
		a	b	c	d
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%	24,600	9,745	27%	27,728
2	40% - 70%	2,995	910	43%	3,266
3	75% - 80%	2,605	5,335	33%	4,152
4	85%	815	353	23%	859
5	90% - 100%	11,846	6,719	36%	14,042
6	105% - 130%	1,555	1,211	42%	2,057
7	150%	581	498	36%	640
8	250%	334	—	—%	334
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	45,331	24,771	32%	53,078

Footnotes to this table are presented on page 44.

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

Regulatory portfolio / Risk weight		As at September 30, 2023																											
(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	6,336			225																								6,561
2	Non-central government public sector entities				8,525																								8,525
3	Multilateral development banks																												
4	Deposit-taking institutions and banks				1,697		480				42															247		517	2,983
	Of which: securities firms and other financial institutions treated as banks																											517	517
5	Covered bonds																												
6	Businesses				1,202						463					464	1,104	715		7,440				1,642	48				13,078
	Of which: securities firms and other financial institutions treated as businesses																												
	Of which: specialized lending										8						1,104			314			1,642						3,068
7	Subordinated debt, equity and other capital																									346		5	351
8	Regulatory retail portfolios															1,691				49									1,740
9	Real estate				106	14	208	434	4	625	795		324		329	98		161	504	670	4	31		245				215	4,767
	Of which: general RRE				16	14	28	47	4		4				1					1								215	330
	Of which: IPRRE						180	387		625	791		10			3					4			60					2,060
	Of which: other RRE																												
	Of which: general CRE				90								314			95		161		186				54					900
	Of which: IPCRE														328				504			31		123					986
	Of which: land acquisition, development and construction																			483				8					491
10	Reverse mortgages																												
11	Mortgage-backed securities																												
12	Defaulted exposures																			41					23				64
13	Other assets ⁽²⁾	8,930			585															5,103									14,618
14	Total	15,266			12,340	14	688	434	4	625	1,300		324		329	2,253	1,104	876	504	13,303	4	31	1,642	563	346		737	52,687	

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

As at September 30, 2023					
	a	b	c	d	
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%	25,905	10,312	25%	28,744
2	40% - 70%	2,636	862	40%	3,097
3	75% - 80%	2,246	4,067	33%	3,357
4	85%	831	281	28%	876
5	90% - 100%	11,611	6,413	36%	13,807
6	105% - 130%	1,407	1,198	42%	1,892
7	150%	442	824	23%	568
8	250%	346	—	—%	346
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	45,424	23,957	31%	52,687

Footnotes to this table are presented on page 44.

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

Regulatory portfolio / Risk weight		As at June 30, 2023																											
(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	5,571			210																								5,781
2	Non-central government public sector entities				8,191																								8,191
3	Multilateral development banks																												
4	Deposit-taking institutions and banks				1,336		370				112									1					368			471	2,658
	Of which: securities firms and other financial institutions treated as banks																											471	471
5	Covered bonds																												
6	Businesses				1,421						679					385	865	796		7,040			1,738	48					12,972
	Of which: securities firms and other financial institutions treated as businesses																												
	Of which: specialized lending									8							865			316			1,738						2,927
7	Subordinated debt, equity and other capital																								8			332	340
8	Regulatory retail portfolios															1,628				39									1,667
9	Real estate				84	15	182	378	3	607	837		334		318	98		154	465	585	4	24		286				204	4,578
	Of which: general RRE				15	15	24	44	3		3				1			1										204	310
	Of which: IPRRE						158	334		607	834		13			2					4			83				2,035	
	Of which: other RRE																												
	Of which: general CRE				69								321			96		153		175				73				887	
	Of which: IPCRE														317				465			24		122				928	
	Of which: land acquisition, development and construction																			410				8				418	
10	Reverse mortgages																												
11	Mortgage-backed securities																												
12	Defaulted exposures																			53					23				76
13	Other assets ⁽²⁾	9,027			783															5,501									15,311
14	Total	14,598			12,025	15	552	378	3	607	1,628		334		318	2,111	865	950	465	13,219	4	24	1,738	725	8		1,007	51,574	

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

		As at June 30, 2023			
		a	b	c	d
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%	25,078	9,209	26%	27,567
2	40% - 70%	2,725	1,022	42%	3,363
3	75% - 80%	2,075	3,565	32%	2,976
4	85%	908	275	28%	951
5	90% - 100%	11,478	6,907	33%	13,682
6	105% - 130%	1,436	1,284	42%	1,970
7	150%	615	804	23%	733
8	250%	332	—	—%	332
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	44,647	23,066	31%	51,574

⁽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 other than for retail clients (except for credit card loans)).

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

As at June 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	35,009	2,808	45.69%	89,298	0.02%	32	29.10%	2.7	6,540	7.32%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	28	—	—%	28	0.27%	1	50.00%	1.6	13	47.06%	—	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		35,037	2,808	45.69%	89,326	0.02%	33	29.11%	2.7	6,553	7.34%	4	10
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	424	153	58.51%	496	0.07%	1,873	34.15%	1.5	50	10.11%	—	N/A
	0.15 to < 0.25	2,894	1,725	35.29%	2,988	0.21%	31,769	26.46%	1.5	520	17.39%	2	N/A
	0.25 to < 0.50	6,894	4,005	36.66%	7,602	0.35%	14,039	26.48%	1.8	1,949	25.64%	7	N/A
	0.50 to < 0.75	6,879	2,744	37.79%	7,239	0.57%	4,190	24.35%	1.7	2,149	29.69%	10	N/A
	0.75 to < 2.50	23,822	7,096	35.18%	23,993	1.42%	12,792	25.16%	1.8	10,476	43.66%	86	N/A
	2.50 to < 10.00	9,284	2,085	37.13%	8,844	4.42%	3,912	23.79%	1.7	5,122	57.92%	93	N/A
	10.00 to < 100.00	1,872	375	37.46%	1,782	19.35%	711	37.96%	1.6	2,820	158.23%	147	N/A
	100.00 (default)	1,245	208	15.26%	1,065	100.00%	522	22.62%	1.2	1,437	134.95%	173	N/A
Sub-total		53,314	18,391	36.17%	54,009	4.10%	69,808	25.54%	1.7	24,523	45.41%	518	307
Total non-retail clients – AIRB		88,351	21,199	38.15%	143,335	1.56%	69,841	27.76%	2.3	31,076	21.68%	522	317

Footnotes to this table are presented on the page 54.

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

As at March 31, 2024

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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⁾	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	34,582	2,356	46.78%	85,534	0.02%	31	28.83%	2.7	6,325	7.39%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	28	—	—%	28	0.27%	1	50.00%	1.9	14	49.84%	—	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	34,610	2,356	46.78%	85,562	0.02%	32	28.84%	2.7	6,339	7.41%	4	9	
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	376	155	59.75%	455	0.07%	1,773	33.83%	1.5	41	9.02%	—	N/A
	0.15 to < 0.25	2,798	1,753	34.32%	2,884	0.21%	31,718	24.92%	1.5	461	15.99%	1	N/A
	0.25 to < 0.50	6,728	4,065	36.48%	7,461	0.34%	14,057	26.38%	1.8	1,895	25.39%	7	N/A
	0.50 to < 0.75	6,637	2,536	37.17%	6,912	0.57%	4,148	24.27%	1.7	2,030	29.37%	10	N/A
	0.75 to < 2.50	22,794	6,292	34.10%	22,688	1.43%	12,606	24.64%	1.8	9,599	42.31%	80	N/A
	2.50 to < 10.00	9,239	2,148	36.90%	8,840	4.31%	3,940	23.31%	1.7	4,972	56.24%	89	N/A
	10.00 to < 100.00	1,628	316	37.92%	1,547	19.23%	749	35.35%	1.6	2,281	147.45%	117	N/A
	100.00 (default)	1,274	196	16.70%	1,100	100.00%	586	25.18%	1.2	1,393	126.64%	216	N/A
Sub-total	51,474	17,461	35.61%	51,887	4.19%	69,577	25.04%	1.7	22,672	43.69%	520	349	
Total non-retail clients – AIRB	86,084	19,817	37.70%	137,449	1.59%	69,609	27.41%	2.4	29,011	21.11%	524	358	

Footnotes to this table are presented on the page 54.

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

As at December 31, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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⁾	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	34,600	2,404	46.81%	83,553	0.02%	34	28.34%	2.8	6,919	8.28%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	28	—	—%	28	0.27%	1	50.00%	2.1	15	52.60%	—	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	34,628	2,404	46.81%	83,581	0.02%	35	28.35%	2.8	6,934	8.30%	5	24	
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	379	160	55.82%	453	0.07%	1,839	34.19%	1.4	42	9.16%	—	N/A
	0.15 to < 0.25	2,720	1,715	33.43%	2,791	0.21%	31,654	25.13%	1.5	449	16.08%	1	N/A
	0.25 to < 0.50	7,031	4,072	36.62%	7,750	0.34%	14,047	26.27%	1.8	1,958	25.27%	7	N/A
	0.50 to < 0.75	6,321	2,318	36.56%	6,490	0.57%	4,102	23.97%	1.7	1,869	28.80%	9	N/A
	0.75 to < 2.50	21,608	6,297	33.99%	21,567	1.44%	12,446	24.60%	1.8	9,124	42.31%	77	N/A
	2.50 to < 10.00	8,830	2,304	35.61%	8,533	4.31%	3,863	23.18%	1.8	4,790	56.13%	86	N/A
	10.00 to < 100.00	1,691	309	36.42%	1,624	19.87%	742	39.97%	1.6	2,775	170.94%	145	N/A
	100.00 (default)	1,193	196	16.96%	1,027	100.00%	535	25.42%	1.2	1,256	122.27%	212	N/A
Sub-total	49,773	17,371	35.19%	50,235	4.17%	69,228	25.16%	1.7	22,263	44.32%	537	126	
Total non-retail clients – AIRB	84,401	19,775	37.35%	133,816	1.58%	69,263	27.15%	2.4	29,197	21.82%	542	150	

Footnotes to this table are presented on the page 54.

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

As at September 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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⁾	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	33,807	2,755	48.27%	81,457	0.02%	107	28.47%	2.8	6,800	8.35%	5	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	—	—	30.04%	—	1.94%	1	71.97%	1.0	—	151.55%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—	—	N/A
Sub-total	33,807	2,755	48.27%	81,457	0.02%	108	28.47%	2.8	6,800	8.35%	5	31	
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	396	184	55.16%	483	0.07%	2,175	34.91%	1.4	48	9.83%	—	N/A
	0.15 to < 0.25	2,800	1,699	34.44%	2,886	0.21%	30,185	25.07%	1.5	467	16.17%	1	N/A
	0.25 to < 0.50	6,569	3,851	36.42%	7,352	0.34%	17,568	25.25%	1.8	1,746	23.75%	6	N/A
	0.50 to < 0.75	6,856	2,369	34.74%	6,800	0.57%	6,709	23.51%	1.7	1,911	28.11%	9	N/A
	0.75 to < 2.50	20,755	6,122	34.57%	20,865	1.43%	18,699	24.66%	1.8	8,833	42.33%	74	N/A
	2.50 to < 10.00	8,415	2,014	36.36%	8,010	4.42%	7,040	23.40%	1.7	4,545	56.74%	84	N/A
	10.00 to < 100.00	1,400	319	36.53%	1,336	20.19%	1,515	41.00%	1.7	2,303	172.42%	122	N/A
	100.00 (default)	999	162	19.29%	872	100.00%	699	26.46%	1.3	1,312	150.55%	161	N/A
Sub-total	48,190	16,720	35.37%	48,604	3.84%	84,590	24.99%	1.7	21,165	43.55%	457	117	
Total non-retail clients – AIRB	81,997	19,475	38.05%	130,061	1.45%	84,698	27.17%	2.4	27,965	21.50%	462	148	

Footnotes to this table are presented on the page 54.

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

As at June 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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⁾	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	35,542	2,509	47.02%	81,531	0.02%	106	29.80%	2.8	7,131	8.75%	5	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	—	1	30.04%	—	25.01%	1	71.97%	1.0	1	372.05%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	35,542	2,510	47.02%	81,531	0.02%	107	29.80%	2.8	7,132	8.75%	5	33	
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 ⁽⁴⁾	0.00 to < 0.15	403	170	56.54%	484	0.07%	2,235	34.32%	1.4	45	9.38%	—	N/A
	0.15 to < 0.25	2,763	1,622	33.22%	2,870	0.21%	30,780	25.23%	1.6	472	16.45%	1	N/A
	0.25 to < 0.50	6,362	3,866	36.63%	7,186	0.34%	16,736	25.72%	1.8	1,723	23.97%	6	N/A
	0.50 to < 0.75	6,655	2,888	35.70%	6,829	0.56%	6,396	23.99%	1.7	1,967	28.81%	9	N/A
	0.75 to < 2.50	20,588	6,025	34.25%	20,598	1.41%	17,080	24.94%	1.8	8,867	43.05%	73	N/A
	2.50 to < 10.00	8,132	1,651	36.11%	7,588	4.54%	5,954	23.15%	1.7	4,204	55.40%	80	N/A
	10.00 to < 100.00	1,260	183	36.11%	1,184	19.75%	1,067	43.43%	1.6	2,130	179.92%	115	N/A
	100.00 (default)	849	99	16.80%	717	100.00%	533	26.41%	1.3	959	133.67%	150	N/A
Sub-total	47,012	16,504	35.34%	47,456	3.49%	80,781	25.23%	1.7	20,367	42.92%	434	110	
Total non-retail clients – AIRB	82,554	19,014	37.57%	128,987	1.30%	80,888	28.12%	2.4	27,499	21.32%	439	143	

Footnotes to this table are presented on the page 54.

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

As at June 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	0.00 to < 0.15	6,578	27	40.00%	977	0.08%	44,550	41.97%	N/A	83	8.62%	—	N/A
	0.15 to < 0.25	7,592	16	40.00%	354	0.19%	44,168	76.50%	N/A	107	30.38%	1	N/A
	0.25 to < 0.50	3,324	6	40.00%	—	0.47%	145	74.38%	N/A	—	55.19%	—	N/A
	0.50 to < 0.75	9,753	68	40.00%	93	0.61%	30,228	38.98%	N/A	35	37.40%	—	N/A
	0.75 to < 2.50	13,345	624	40.00%	129	1.52%	31,542	42.73%	N/A	96	74.27%	1	N/A
	2.50 to < 10.00	2,678	28	40.00%	40	4.61%	9,667	39.90%	N/A	51	126.76%	1	N/A
	10.00 to < 100.00	547	2	40.00%	5	25.88%	1,895	41.10%	N/A	12	249.38%	1	N/A
	100.00 (default)	349	7	40.00%	3	100.00%	1,731	30.08%	N/A	11	332.47%	—	N/A
Sub-total		44,166	778	40.00%	1,601	0.65%	163,926	49.43%	N/A	395	24.70%	4	8
Exposures related to residential mortgage loans	0.00 to < 0.15	36,611	20,080	65.48%	48,785	0.08%	561,095	12.69%	N/A	1,281	2.63%	5	N/A
	0.15 to < 0.25	30,308	9,601	69.33%	36,608	0.21%	293,253	14.08%	N/A	2,587	7.07%	11	N/A
	0.25 to < 0.50	10,182	45	40.01%	10,199	0.34%	30	17.16%	N/A	1,367	13.40%	6	N/A
	0.50 to < 0.75	19,090	4,644	65.48%	22,036	0.54%	181,201	15.42%	N/A	2,982	13.53%	18	N/A
	0.75 to < 2.50	18,682	2,574	62.69%	20,164	1.23%	125,708	17.52%	N/A	5,215	25.86%	44	N/A
	2.50 to < 10.00	3,595	320	56.98%	3,737	4.20%	29,073	16.86%	N/A	1,728	46.24%	26	N/A
	10.00 to < 100.00	890	47	51.61%	909	22.15%	9,033	32.14%	N/A	1,344	147.76%	68	N/A
	100.00 (default)	412	29	9.61%	411	100.00%	6,859	18.52%	N/A	694	168.83%	21	N/A
Sub-total		119,770	37,340	66.12%	142,849	0.90%	1,206,252	14.72%	N/A	17,198	12.04%	199	68
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,899	24,703	47.00%	14,508	0.08%	2,190,350	82.35%	N/A	591	4.07%	10	N/A
	0.15 to < 0.25	624	4,051	42.13%	2,331	0.20%	539,300	85.32%	N/A	214	9.16%	4	N/A
	0.25 to < 0.50	681	1,982	55.94%	1,790	0.34%	256,229	79.56%	N/A	235	13.11%	5	N/A
	0.50 to < 0.75	1,114	1,527	34.59%	1,642	0.59%	224,349	83.35%	N/A	343	20.87%	8	N/A
	0.75 to < 2.50	1,263	1,385	32.58%	1,714	1.23%	286,384	84.56%	N/A	631	36.79%	18	N/A
	2.50 to < 10.00	2,070	884	25.90%	2,299	3.33%	317,520	78.47%	N/A	1,638	71.31%	60	N/A
	10.00 to < 100.00	672	119	27.56%	705	18.67%	129,845	63.41%	N/A	1,137	161.28%	82	N/A
	100.00 (default)	115	6	8.65%	116	100.00%	82,479	79.12%	N/A	207	178.61%	77	N/A
Sub-total		9,438	34,657	45.21%	25,105	1.50%	4,026,456	81.74%	N/A	4,996	19.90%	264	347
SMEs similar to other retail client exposures	0.00 to < 0.15	590	2,832	47.94%	1,836	0.08%	37,708	66.39%	N/A	263	14.35%	1	N/A
	0.15 to < 0.25	638	1,267	48.54%	1,113	0.18%	21,950	63.86%	N/A	274	24.62%	1	N/A
	0.25 to < 0.50	1,261	1,689	52.48%	1,864	0.35%	45,564	69.90%	N/A	743	39.87%	4	N/A
	0.50 to < 0.75	803	900	43.87%	1,018	0.57%	32,397	69.43%	N/A	548	53.81%	4	N/A
	0.75 to < 2.50	2,759	1,278	49.99%	2,935	1.37%	45,896	58.42%	N/A	1,915	65.23%	23	N/A
	2.50 to < 10.00	1,034	338	49.50%	1,098	4.59%	24,181	73.99%	N/A	1,174	106.98%	36	N/A
	10.00 to < 100.00	368	58	22.09%	318	22.36%	9,705	59.08%	N/A	417	130.97%	42	N/A
	100.00 (default)	200	29	8.08%	150	100.00%	6,379	54.44%	N/A	423	281.12%	49	N/A
Sub-total		7,653	8,391	48.58%	10,332	3.17%	223,780	65.20%	N/A	5,757	55.72%	160	162
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,253	640	73.54%	1,655	0.10%	64,872	62.78%	N/A	264	15.94%	1	N/A
	0.15 to < 0.25	906	19	65.38%	803	0.20%	68,492	85.03%	N/A	276	34.34%	1	N/A
	0.25 to < 0.50	1,348	126	66.56%	930	0.32%	74,686	44.96%	N/A	236	25.38%	1	N/A
	0.50 to < 0.75	1,227	68	61.75%	1,265	0.56%	44,527	38.83%	N/A	376	29.76%	3	N/A
	0.75 to < 2.50	5,951	36	59.93%	5,708	1.93%	287,988	39.58%	N/A	2,795	48.97%	44	N/A
	2.50 to < 10.00	1,247	11	58.08%	987	4.25%	67,539	42.83%	N/A	611	61.86%	18	N/A
	10.00 to < 100.00	331	1	46.57%	247	24.13%	30,437	43.21%	N/A	256	103.67%	26	N/A
	100.00 (default)	118	—	5.79%	68	100.00%	19,279	48.95%	N/A	214	313.54%	16	N/A
Sub-total		12,381	901	70.72%	11,663	2.52%	657,820	46.76%	N/A	5,028	43.11%	110	72
Total retail clients – AIRB		193,408	82,067	55.44%	191,550	1.20%	6,278,234	28.47%	N/A	33,374	17.42%	737	657

Footnotes to this table are presented on the page 54.

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

As at March 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 residential mortgage loans	0.00 to < 0.15	6,422	19	40.00%	1,116	0.08%	44,469	41.11%	N/A	95	8.44%	—	N/A
	0.15 to < 0.25	7,529	14	40.00%	358	0.19%	44,698	74.77%	N/A	107	29.82%	1	N/A
	0.25 to < 0.50	3,092	10	40.00%	—	0.47%	145	21.84%	N/A	—	16.21%	—	N/A
	0.50 to < 0.75	9,263	60	40.00%	79	0.60%	29,941	38.92%	N/A	29	37.13%	—	N/A
	0.75 to < 2.50	11,744	306	40.00%	112	1.51%	30,634	42.14%	N/A	85	75.26%	1	N/A
	2.50 to < 10.00	2,358	32	40.00%	36	4.39%	9,294	40.06%	N/A	44	124.25%	1	N/A
	10.00 to < 100.00	481	1	40.00%	8	24.98%	2,358	42.29%	N/A	21	265.48%	1	N/A
	100.00 (default)	295	7	40.00%	4	100.00%	1,745	31.85%	N/A	14	362.91%	—	N/A
Sub-total		41,184	449	40.00%	1,713	0.66%	163,284	48.07%	N/A	395	23.05%	4	8
Exposures related to residential mortgage loans	0.00 to < 0.15	36,217	19,675	65.43%	47,974	0.08%	554,685	12.76%	N/A	1,269	2.64%	5	N/A
	0.15 to < 0.25	29,603	9,312	69.11%	35,680	0.21%	286,751	14.10%	N/A	2,550	7.15%	10	N/A
	0.25 to < 0.50	9,994	45	41.23%	10,012	0.34%	25	17.15%	N/A	1,365	13.63%	6	N/A
	0.50 to < 0.75	18,677	4,522	65.71%	21,569	0.54%	178,917	15.41%	N/A	2,951	13.68%	18	N/A
	0.75 to < 2.50	18,470	2,584	62.58%	19,972	1.25%	127,515	17.08%	N/A	5,110	25.59%	43	N/A
	2.50 to < 10.00	3,578	340	57.30%	3,737	4.21%	29,428	16.63%	N/A	1,725	46.17%	26	N/A
	10.00 to < 100.00	934	57	50.29%	954	21.64%	10,528	23.92%	N/A	1,102	115.53%	52	N/A
	100.00 (default)	400	29	9.15%	399	100.00%	6,642	18.51%	N/A	673	168.66%	20	N/A
Sub-total		117,873	36,564	66.03%	140,297	0.91%	1,194,491	14.63%	N/A	16,745	11.94%	180	69
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,744	24,463	46.84%	14,203	0.08%	2,148,271	82.27%	N/A	579	4.07%	9	N/A
	0.15 to < 0.25	595	3,999	41.63%	2,259	0.20%	524,458	85.44%	N/A	207	9.17%	4	N/A
	0.25 to < 0.50	681	2,048	55.65%	1,821	0.34%	266,779	79.61%	N/A	239	13.15%	5	N/A
	0.50 to < 0.75	1,103	1,583	34.39%	1,647	0.59%	224,990	83.23%	N/A	344	20.90%	8	N/A
	0.75 to < 2.50	1,274	1,496	32.36%	1,759	1.24%	302,669	84.48%	N/A	651	37.01%	18	N/A
	2.50 to < 10.00	2,165	1,010	25.36%	2,422	3.34%	334,639	78.49%	N/A	1,729	71.40%	63	N/A
	10.00 to < 100.00	748	153	27.04%	789	18.64%	145,639	63.51%	N/A	1,274	161.39%	93	N/A
	100.00 (default)	124	7	9.20%	124	100.00%	85,159	79.13%	N/A	362	290.88%	70	N/A
Sub-total		9,434	34,759	44.85%	25,024	1.62%	4,032,604	81.60%	N/A	5,385	21.52%	270	371
SMEs similar to other retail client exposures	0.00 to < 0.15	535	2,809	47.63%	1,767	0.08%	36,765	66.89%	N/A	256	14.46%	1	N/A
	0.15 to < 0.25	629	1,226	49.05%	1,077	0.18%	21,585	64.15%	N/A	267	24.76%	1	N/A
	0.25 to < 0.50	1,300	1,699	51.83%	1,885	0.35%	45,275	68.64%	N/A	738	39.13%	4	N/A
	0.50 to < 0.75	784	891	44.01%	1,002	0.57%	32,256	69.31%	N/A	538	53.72%	4	N/A
	0.75 to < 2.50	2,733	1,254	50.26%	2,878	1.37%	46,448	58.41%	N/A	1,873	65.11%	24	N/A
	2.50 to < 10.00	1,055	339	49.84%	1,117	4.58%	24,524	74.26%	N/A	1,198	107.29%	36	N/A
	10.00 to < 100.00	348	60	21.95%	303	22.23%	9,669	60.46%	N/A	405	133.57%	40	N/A
	100.00 (default)	193	27	8.35%	149	100.00%	6,068	55.57%	N/A	454	305.23%	47	N/A
Sub-total		7,577	8,305	48.51%	10,178	3.17%	222,590	65.21%	N/A	5,729	56.29%	157	162
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,233	626	73.86%	1,625	0.10%	65,238	62.62%	N/A	258	15.90%	1	N/A
	0.15 to < 0.25	915	18	63.44%	812	0.20%	69,993	85.88%	N/A	282	34.68%	1	N/A
	0.25 to < 0.50	1,363	140	67.19%	922	0.32%	77,840	45.24%	N/A	235	25.51%	1	N/A
	0.50 to < 0.75	1,217	67	60.07%	1,251	0.56%	44,697	38.74%	N/A	371	29.69%	3	N/A
	0.75 to < 2.50	5,926	35	58.24%	5,671	1.94%	291,960	39.57%	N/A	2,782	49.05%	44	N/A
	2.50 to < 10.00	1,130	10	55.90%	871	4.22%	64,493	43.41%	N/A	546	62.62%	16	N/A
	10.00 to < 100.00	360	2	67.42%	263	24.06%	33,145	43.66%	N/A	275	104.52%	27	N/A
	100.00 (default)	120	—	5.60%	70	100.00%	20,337	48.72%	N/A	231	329.91%	16	N/A
Sub-total		12,264	898	70.73%	11,485	2.56%	667,703	46.91%	N/A	4,980	43.36%	109	73
Total retail clients – AIRB		188,332	80,975	55.13%	188,697	1.22%	6,280,672	28.51%	N/A	33,234	17.61%	720	683

Footnotes to this table are presented on the page 54.

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

As at December 31, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	6,172	17	40.00%	1,333	0.08%	44,154	40.39%	N/A	110	8.26%	—	N/A
	0.15 to < 0.25	7,632	14	40.00%	380	0.19%	45,911	73.76%	N/A	112	29.37%	1	N/A
	0.25 to < 0.50	2,858	8	40.00%	—	0.46%	145	36.38%	N/A	—	26.63%	—	N/A
	0.50 to < 0.75	9,094	35	40.00%	86	0.59%	30,478	40.00%	N/A	32	37.43%	—	N/A
	0.75 to < 2.50	11,055	321	40.00%	111	1.47%	30,827	42.19%	N/A	80	72.39%	1	N/A
	2.50 to < 10.00	2,345	28	40.00%	35	4.79%	8,950	39.79%	N/A	45	128.73%	1	N/A
	10.00 to < 100.00	383	2	40.00%	8	23.87%	1,408	44.49%	N/A	22	273.13%	1	N/A
	100.00 (default)	293	8	40.00%	2	100.00%	1,641	28.69%	N/A	7	304.95%	—	N/A
	Sub-total	39,832	433	40.00%	1,955	0.51%	163,514	46.95%	N/A	408	20.89%	4	61
Exposures related to residential mortgage loans	0.00 to < 0.15	35,984	18,929	64.96%	46,946	0.08%	547,170	12.91%	N/A	1,245	2.65%	4	N/A
	0.15 to < 0.25	33,599	9,306	68.38%	39,581	0.21%	292,113	14.43%	N/A	2,850	7.20%	12	N/A
	0.25 to < 0.50	6,725	33	42.29%	6,739	0.38%	25	18.69%	N/A	1,174	17.42%	5	N/A
	0.50 to < 0.75	18,979	4,492	65.28%	21,823	0.54%	181,263	15.78%	N/A	3,009	13.79%	19	N/A
	0.75 to < 2.50	18,710	2,511	61.80%	20,149	1.23%	126,852	17.49%	N/A	5,186	25.74%	44	N/A
	2.50 to < 10.00	3,547	346	56.07%	3,706	4.14%	28,531	16.78%	N/A	1,702	45.93%	26	N/A
	10.00 to < 100.00	847	57	52.52%	869	21.17%	6,664	21.12%	N/A	902	103.76%	40	N/A
	100.00 (default)	351	26	7.10%	350	100.00%	6,074	18.53%	N/A	582	166.11%	19	N/A
	Sub-total	118,742	35,700	65.50%	140,163	0.86%	1,188,692	14.89%	N/A	16,650	11.88%	169	42
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,838	24,481	47.24%	14,401	0.08%	2,163,069	82.92%	N/A	589	4.09%	11	N/A
	0.15 to < 0.25	621	3,825	41.50%	2,208	0.20%	502,817	86.47%	N/A	205	9.30%	4	N/A
	0.25 to < 0.50	703	2,059	55.79%	1,852	0.33%	267,264	79.86%	N/A	242	13.05%	5	N/A
	0.50 to < 0.75	1,135	1,546	34.51%	1,669	0.58%	222,492	83.87%	N/A	349	20.94%	8	N/A
	0.75 to < 2.50	1,294	1,482	32.38%	1,774	1.23%	303,874	85.40%	N/A	661	37.25%	18	N/A
	2.50 to < 10.00	2,125	975	25.55%	2,374	3.32%	314,702	79.32%	N/A	1,707	71.91%	62	N/A
	10.00 to < 100.00	713	154	27.89%	756	18.64%	91,609	64.11%	N/A	1,232	162.91%	90	N/A
	100.00 (default)	114	7	9.18%	115	100.00%	81,853	79.08%	N/A	306	266.96%	66	N/A
	Sub-total	9,543	34,529	45.20%	25,149	1.54%	3,947,680	82.32%	N/A	5,291	21.04%	264	277
SMEs similar to other retail client exposures	0.00 to < 0.15	591	2,774	44.39%	1,724	0.08%	37,594	67.26%	N/A	254	14.66%	1	N/A
	0.15 to < 0.25	649	1,342	44.16%	1,094	0.18%	22,370	63.70%	N/A	266	24.30%	1	N/A
	0.25 to < 0.50	1,233	1,730	49.46%	1,802	0.34%	44,972	69.59%	N/A	708	39.28%	4	N/A
	0.50 to < 0.75	730	894	42.66%	935	0.56%	31,643	70.36%	N/A	506	54.17%	4	N/A
	0.75 to < 2.50	2,509	1,284	47.04%	2,650	1.37%	42,280	60.37%	N/A	1,707	64.43%	20	N/A
	2.50 to < 10.00	970	350	47.72%	1,020	4.53%	21,780	73.88%	N/A	1,086	106.53%	32	N/A
	10.00 to < 100.00	302	58	19.40%	274	22.61%	5,843	60.83%	N/A	370	135.04%	37	N/A
	100.00 (default)	177	25	8.45%	134	100.00%	5,361	56.69%	N/A	344	256.81%	52	N/A
	Sub-total	7,161	8,457	45.49%	9,633	3.07%	211,843	66.07%	N/A	5,241	54.40%	151	267
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,212	623	73.29%	1,623	0.10%	66,569	63.76%	N/A	260	16.11%	1	N/A
	0.15 to < 0.25	1,118	24	59.01%	1,050	0.21%	71,775	74.81%	N/A	318	30.25%	2	N/A
	0.25 to < 0.50	1,153	132	67.23%	1,096	0.37%	78,301	66.31%	N/A	458	41.76%	3	N/A
	0.50 to < 0.75	1,244	67	59.59%	1,277	0.55%	45,651	38.81%	N/A	377	29.49%	3	N/A
	0.75 to < 2.50	5,918	34	58.81%	5,682	1.89%	291,110	39.54%	N/A	2,762	48.62%	42	N/A
	2.50 to < 10.00	1,227	10	56.00%	978	4.15%	64,339	42.93%	N/A	605	61.83%	17	N/A
	10.00 to < 100.00	360	1	54.47%	261	23.61%	17,326	43.56%	N/A	271	103.67%	27	N/A
	100.00 (default)	109	1	6.46%	65	100.00%	22,015	49.46%	N/A	219	337.08%	15	N/A
	Sub-total	12,341	892	70.16%	12,032	2.41%	657,086	48.66%	N/A	5,270	43.80%	110	57
Total retail clients – AIRB	187,619	80,011	54.62%	188,932	1.16%	6,168,815	28.96%	N/A	32,860	17.39%	698	704	

Footnotes to this table are presented on the page 54.

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

As at September 30, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	5,675	12	40.00%	1,471	0.08%	42,062	40.13%	N/A	120	8.21%	—	N/A
	0.15 to < 0.25	7,750	16	40.00%	393	0.19%	46,968	72.25%	N/A	114	28.89%	1	N/A
	0.25 to < 0.50	3,077	37	40.00%	—	0.46%	145	21.82%	N/A	—	15.97%	—	N/A
	0.50 to < 0.75	8,708	23	40.00%	98	0.59%	32,105	40.30%	N/A	37	37.63%	—	N/A
	0.75 to < 2.50	10,504	241	40.00%	112	1.45%	32,641	43.80%	N/A	83	74.16%	1	N/A
	2.50 to < 10.00	2,245	15	40.00%	37	4.58%	9,458	37.57%	N/A	45	120.10%	1	N/A
	10.00 to < 100.00	379	1	40.00%	8	24.09%	2,131	42.26%	N/A	21	260.12%	1	N/A
	100.00 (default)	266	7	40.00%	3	100.00%	1,507	28.43%	N/A	9	307.11%	—	N/A
Sub-total	38,604	352	40.00%	2,122	0.50%	167,017	46.23%	N/A	429	20.20%	4	25	
Exposures related to residential mortgage loans	0.00 to < 0.15	34,769	18,031	64.95%	45,009	0.08%	527,295	13.28%	N/A	1,231	2.73%	5	N/A
	0.15 to < 0.25	33,751	9,283	67.78%	39,648	0.21%	297,270	15.00%	N/A	2,979	7.51%	13	N/A
	0.25 to < 0.50	7,065	36	40.76%	7,079	0.37%	25	19.16%	N/A	1,271	17.95%	5	N/A
	0.50 to < 0.75	19,478	4,628	64.73%	22,374	0.54%	188,683	16.39%	N/A	3,196	14.29%	20	N/A
	0.75 to < 2.50	19,096	2,597	60.86%	20,562	1.22%	133,436	18.26%	N/A	5,518	26.84%	46	N/A
	2.50 to < 10.00	3,501	333	54.84%	3,646	4.14%	29,753	17.28%	N/A	1,748	47.95%	26	N/A
	10.00 to < 100.00	815	56	50.73%	835	21.28%	9,110	24.69%	N/A	1,004	120.23%	45	N/A
	100.00 (default)	342	24	8.83%	341	100.00%	5,489	20.96%	N/A	665	195.11%	19	N/A
Sub-total	118,817	34,988	65.19%	139,494	0.85%	1,191,061	15.49%	N/A	17,612	12.63%	179	46	
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,817	24,104	47.13%	14,178	0.08%	2,142,863	82.87%	N/A	580	4.09%	9	N/A
	0.15 to < 0.25	631	4,136	41.24%	2,336	0.20%	529,841	86.54%	N/A	216	9.25%	4	N/A
	0.25 to < 0.50	755	2,322	53.76%	2,004	0.34%	296,761	80.26%	N/A	265	13.25%	6	N/A
	0.50 to < 0.75	1,141	1,638	34.57%	1,707	0.59%	226,619	83.74%	N/A	358	20.95%	8	N/A
	0.75 to < 2.50	1,359	1,695	32.02%	1,902	1.25%	344,115	85.38%	N/A	715	37.57%	20	N/A
	2.50 to < 10.00	2,293	1,117	26.41%	2,588	3.34%	365,815	79.34%	N/A	1,869	72.20%	68	N/A
	10.00 to < 100.00	765	172	27.29%	812	18.68%	153,652	64.05%	N/A	1,323	162.96%	97	N/A
	100.00 (default)	106	6	8.32%	107	100.00%	80,460	79.07%	N/A	302	282.79%	61	N/A
Sub-total	9,867	35,190	44.80%	25,634	1.57%	4,140,126	82.28%	N/A	5,628	21.95%	273	354	
SMEs similar to other retail client exposures	0.00 to < 0.15	631	2,647	44.46%	1,705	0.08%	37,228	66.19%	N/A	246	14.43%	1	N/A
	0.15 to < 0.25	616	1,320	43.95%	1,065	0.18%	22,325	64.04%	N/A	260	24.48%	1	N/A
	0.25 to < 0.50	1,217	1,725	49.72%	1,809	0.34%	45,765	69.32%	N/A	709	39.19%	4	N/A
	0.50 to < 0.75	757	901	42.51%	963	0.56%	33,113	70.32%	N/A	521	54.14%	4	N/A
	0.75 to < 2.50	2,547	1,226	47.19%	2,684	1.34%	44,367	58.76%	N/A	1,750	65.20%	21	N/A
	2.50 to < 10.00	987	344	48.20%	1,042	4.60%	23,583	73.06%	N/A	1,099	105.46%	33	N/A
	10.00 to < 100.00	301	58	20.15%	279	22.13%	9,080	61.10%	N/A	376	134.48%	37	N/A
	100.00 (default)	149	23	8.88%	113	100.00%	4,962	56.39%	N/A	298	264.77%	43	N/A
Sub-total	7,205	8,244	45.58%	9,660	2.83%	220,423	65.36%	N/A	5,259	54.44%	144	290	
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,188	614	73.48%	1,596	0.10%	66,252	62.99%	N/A	254	15.91%	1	N/A
	0.15 to < 0.25	1,086	23	60.73%	1,017	0.21%	72,809	74.13%	N/A	305	29.99%	2	N/A
	0.25 to < 0.50	1,113	137	66.94%	1,059	0.38%	79,140	66.46%	N/A	442	41.82%	3	N/A
	0.50 to < 0.75	1,232	68	57.59%	1,265	0.55%	45,317	38.85%	N/A	374	29.54%	3	N/A
	0.75 to < 2.50	5,916	37	63.17%	5,686	1.87%	297,911	39.54%	N/A	2,757	48.49%	41	N/A
	2.50 to < 10.00	1,302	12	50.47%	1,056	4.16%	69,651	42.98%	N/A	654	61.93%	19	N/A
	10.00 to < 100.00	349	2	54.22%	249	23.62%	32,361	43.98%	N/A	261	104.64%	26	N/A
	100.00 (default)	90	1	6.15%	58	100.00%	21,728	49.39%	N/A	201	348.35%	12	N/A
Sub-total	12,276	894	70.13%	11,986	2.35%	685,169	48.35%	N/A	5,248	43.78%	107	67	
Total retail clients – AIRB	186,769	79,668	54.16%	188,896	1.14%	6,403,796	29.53%	N/A	34,176	18.09%	707	782	

Footnotes to this table are presented on the page 54.

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

As at June 30, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	5,761	12	40.00%	1,952	0.08%	45,058	38.09%	N/A	152	7.80%	1	N/A
	0.15 to < 0.25	8,100	21	40.00%	433	0.19%	49,264	71.23%	N/A	123	28.42%	1	N/A
	0.25 to < 0.50	2,963	47	—%	—	0.46%	145	68.41%	N/A	—	50.07%	—	N/A
	0.50 to < 0.75	8,401	35	40.00%	102	0.59%	31,389	39.39%	N/A	37	36.66%	—	N/A
	0.75 to < 2.50	9,475	193	40.00%	111	1.46%	30,160	41.46%	N/A	78	70.10%	1	N/A
	2.50 to < 10.00	1,938	10	40.00%	36	4.53%	8,287	36.77%	N/A	42	116.75%	1	N/A
	10.00 to < 100.00	297	2	40.00%	8	22.83%	957	45.17%	N/A	23	275.37%	1	N/A
	100.00 (default)	264	8	40.00%	3	100.00%	1,510	32.63%	N/A	11	361.83%	—	N/A
	Sub-total	37,199	328	40.00%	2,645	0.42%	166,770	43.71%	N/A	466	17.60%	5	23
Exposures related to residential mortgage loans	0.00 to < 0.15	37,193	18,441	64.67%	47,164	0.08%	552,537	13.52%	N/A	1,311	2.78%	5	N/A
	0.15 to < 0.25	34,003	8,871	67.64%	39,568	0.21%	290,409	15.20%	N/A	3,053	7.72%	13	N/A
	0.25 to < 0.50	6,977	44	40.52%	6,995	0.37%	25	19.52%	N/A	1,281	18.32%	5	N/A
	0.50 to < 0.75	18,598	4,238	63.98%	21,206	0.54%	176,732	16.71%	N/A	3,102	14.63%	19	N/A
	0.75 to < 2.50	17,597	2,339	60.52%	18,900	1.21%	119,407	18.55%	N/A	5,158	27.29%	42	N/A
	2.50 to < 10.00	3,115	297	55.92%	3,245	4.12%	25,952	17.48%	N/A	1,570	48.39%	23	N/A
	10.00 to < 100.00	630	42	52.00%	643	20.95%	4,611	24.51%	N/A	766	119.10%	35	N/A
	100.00 (default)	295	24	9.21%	295	100.00%	4,942	19.72%	N/A	521	176.95%	17	N/A
	Sub-total	118,408	34,296	64.91%	138,016	0.76%	1,174,615	15.64%	N/A	16,762	12.15%	159	52
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,911	24,332	47.16%	14,388	0.08%	2,166,944	82.83%	N/A	590	4.10%	10	N/A
	0.15 to < 0.25	633	6,885	46.35%	3,825	0.20%	934,465	85.48%	N/A	345	9.01%	6	N/A
	0.25 to < 0.50	747	2,208	53.23%	1,923	0.34%	288,322	80.24%	N/A	255	13.25%	5	N/A
	0.50 to < 0.75	1,128	1,603	33.81%	1,670	0.58%	224,878	83.90%	N/A	350	20.93%	8	N/A
	0.75 to < 2.50	1,348	1,694	32.12%	1,892	1.26%	354,511	85.38%	N/A	715	37.78%	20	N/A
	2.50 to < 10.00	2,251	1,097	26.60%	2,541	3.34%	354,525	79.35%	N/A	1,833	72.12%	67	N/A
	10.00 to < 100.00	692	137	25.64%	727	18.68%	90,683	63.99%	N/A	1,183	162.81%	87	N/A
	100.00 (default)	104	5	8.17%	104	100.00%	82,444	79.17%	N/A	227	217.33%	66	N/A
	Sub-total	9,814	37,961	45.46%	27,070	1.42%	4,496,772	82.42%	N/A	5,498	20.31%	269	358
SMEs similar to other retail client exposures	0.00 to < 0.15	677	2,639	44.48%	1,740	0.08%	38,494	70.33%	N/A	261	14.98%	1	N/A
	0.15 to < 0.25	682	1,313	44.06%	1,110	0.18%	22,777	68.33%	N/A	288	25.97%	1	N/A
	0.25 to < 0.50	1,276	1,726	49.76%	1,851	0.34%	46,130	74.57%	N/A	782	42.25%	5	N/A
	0.50 to < 0.75	778	932	41.83%	1,004	0.56%	33,035	72.74%	N/A	562	55.96%	4	N/A
	0.75 to < 2.50	2,514	1,183	46.92%	2,639	1.34%	43,734	65.70%	N/A	1,921	72.82%	23	N/A
	2.50 to < 10.00	979	345	47.59%	1,031	4.55%	22,875	77.82%	N/A	1,159	112.37%	35	N/A
	10.00 to < 100.00	285	55	20.80%	264	22.10%	6,222	66.10%	N/A	384	145.45%	38	N/A
	100.00 (default)	130	17	7.04%	95	100.00%	4,241	65.73%	N/A	306	322.73%	39	N/A
	Sub-total	7,321	8,210	45.48%	9,734	2.58%	217,508	70.54%	N/A	5,663	58.18%	146	283
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,320	625	73.04%	1,731	0.10%	72,034	63.85%	N/A	279	16.13%	1	N/A
	0.15 to < 0.25	1,148	21	58.52%	1,074	0.21%	73,487	74.73%	N/A	324	30.20%	2	N/A
	0.25 to < 0.50	1,168	127	67.08%	1,115	0.37%	79,375	66.01%	N/A	463	41.51%	3	N/A
	0.50 to < 0.75	1,307	66	55.91%	1,337	0.55%	48,957	38.73%	N/A	393	29.42%	3	N/A
	0.75 to < 2.50	5,745	32	60.41%	5,509	1.87%	289,331	39.60%	N/A	2,673	48.50%	40	N/A
	2.50 to < 10.00	1,150	14	52.41%	902	4.14%	59,447	43.48%	N/A	564	62.55%	16	N/A
	10.00 to < 100.00	317	1	57.79%	223	23.64%	14,588	44.31%	N/A	235	105.44%	23	N/A
	100.00 (default)	84	1	5.75%	53	100.00%	21,462	49.15%	N/A	178	338.36%	12	N/A
	Sub-total	12,239	887	69.69%	11,944	2.19%	658,681	49.06%	N/A	5,109	42.78%	100	70
Total retail clients – AIRB	184,981	81,682	53.92%	189,409	1.03%	6,714,346	30.51%	N/A	33,498	17.69%	679	786	

⁽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 Section 5.6.1 of the AMF guideline.⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.⁽⁴⁾ For the second quarters of 2023, the number of debtors has been adjusted to conform with the presentation for the subsequent quarters.

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

As at June 30, 2024

(in millions of dollars)	PD scale (%)	a	b	c	d	e	f	g	h	i	j	k	l
		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	3,056	2,515	42.05%	4,144	0.07%	25	45.00%	2.5	1,203	29.04%	1	N/A
	0.15 to < 0.25	503	671	37.79%	757	0.19%	5	45.00%	2.5	324	42.77%	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	21	—	10.00%	21	17.34%	1	45.00%	2.5	49	230.59%	2	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	3,580	3,186	41.14%	4,922	0.16%	31	45.00%	2.5	1,576	32.02%	4	—	
Exposures related to businesses	0.00 to < 0.15	697	2,374	42.31%	1,696	0.11%	23	40.00%	2.5	474	27.95%	1	N/A
	0.15 to < 0.25	710	1,678	37.82%	1,345	0.23%	18	40.00%	2.5	564	41.95%	1	N/A
	0.25 to < 0.50	1,522	2,925	36.61%	2,593	0.34%	27	40.00%	2.5	1,319	50.86%	3	N/A
	0.50 to < 0.75	905	1,012	46.03%	1,371	0.62%	21	40.00%	2.5	933	67.99%	3	N/A
	0.75 to < 2.50	2,227	1,344	41.43%	2,783	1.68%	46	40.00%	2.5	2,656	95.42%	20	N/A
	2.50 to < 10.00	1,844	708	35.25%	2,089	4.72%	39	40.00%	2.5	2,714	129.94%	39	N/A
	10.00 to < 100.00	3	2	34.62%	4	23.66%	1	40.00%	2.5	7	182.45%	—	N/A
	100.00 (default)	150	53	41.92%	172	100.00%	2	40.00%	2.5	433	251.96%	35	N/A
Sub-total	8,058	10,096	39.67%	12,053	2.82%	177	40.00%	2.5	9,100	75.50%	102	79	
Total non-retail clients – FIRB	11,638	13,282	40.02%	16,975	2.06%	208	41.44%	2.5	10,676	62.89%	106	79	

Footnotes to this table are presented on the page 59.

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

As at March 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	5,364	2,707	41.94%	6,525	0.06%	24	45.00%	2.5	1,826	27.98%	2	N/A
	0.15 to < 0.25	268	256	34.23%	355	0.19%	4	45.00%	2.5	152	42.78%	—	N/A
	0.25 to < 0.50	139	—	—%	139	0.35%	1	45.00%	2.5	81	58.55%	—	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	5,771	2,963	41.26%	7,019	0.07%	29	45.00%	2.5	2,059	29.34%	2	—	
Exposures related to businesses	0.00 to < 0.15	760	2,633	44.15%	1,918	0.12%	22	40.00%	2.5	556	29.00%	1	N/A
	0.15 to < 0.25	1,116	1,521	29.07%	1,558	0.23%	17	40.00%	2.5	654	42.00%	1	N/A
	0.25 to < 0.50	1,144	2,037	50.54%	2,173	0.36%	28	40.00%	2.5	1,138	52.37%	3	N/A
	0.50 to < 0.75	641	955	48.17%	1,101	0.62%	17	40.00%	2.5	745	67.68%	3	N/A
	0.75 to < 2.50	2,546	1,525	40.20%	3,159	1.63%	50	40.00%	2.5	2,990	94.65%	21	N/A
	2.50 to < 10.00	1,534	616	35.59%	1,749	4.74%	31	40.00%	2.5	2,277	130.17%	33	N/A
	10.00 to < 100.00	1	2	35.40%	2	13.76%	1	40.00%	2.5	3	191.78%	—	N/A
	100.00 (default)	130	9	50.51%	135	100.00%	3	40.00%	2.5	212	157.28%	45	N/A
Sub-total	7,872	9,298	42.29%	11,795	2.46%	169	40.00%	2.5	8,575	72.70%	107	89	
Total non-retail clients – FIRB		13,643	12,261	42.05%	18,814	1.57%	198	41.86%	2.5	10,634	56.52%	109	89

Footnotes to this table are presented on the page 59.

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

As at December 31, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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	PD scale (%)												
	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	4,727	2,522	42.21%	5,815	0.07%	26	45.00%	2.5	1,587	27.29%	2	N/A
	0.15 to < 0.25	58	211	33.00%	128	0.19%	3	45.00%	2.5	54	42.73%	—	N/A
	0.25 to < 0.50	170	150	40.00%	230	0.35%	1	45.00%	2.5	134	58.18%	—	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	4,955	2,883	41.42%	6,173	0.08%	30	45.00%	2.5	1,775	28.76%	2	1	
Exposures related to businesses	0.00 to < 0.15	981	2,616	44.30%	2,140	0.12%	23	40.00%	2.5	609	28.46%	1	N/A
	0.15 to < 0.25	890	1,448	28.50%	1,304	0.22%	17	40.00%	2.5	535	41.08%	1	N/A
	0.25 to < 0.50	1,062	1,817	51.83%	2,004	0.34%	26	40.00%	2.5	1,027	51.22%	3	N/A
	0.50 to < 0.75	511	669	43.83%	804	0.59%	17	40.00%	2.5	534	66.40%	2	N/A
	0.75 to < 2.50	2,265	1,853	40.58%	3,016	1.51%	48	40.00%	2.5	2,800	92.85%	18	N/A
	2.50 to < 10.00	1,700	698	35.04%	1,944	4.29%	30	40.00%	2.5	2,451	126.09%	33	N/A
	10.00 to < 100.00	1	2	33.34%	1	14.91%	2	40.00%	2.5	3	193.22%	—	N/A
	100.00 (default)	133	8	52.11%	137	100.00%	1	40.00%	2.5	225	163.97%	45	N/A
Sub-total	7,543	9,111	41.79%	11,350	2.50%	164	40.00%	2.5	8,184	72.11%	103	98	
Total non-retail clients – FIRB⁽⁴⁾	12,498	11,994	41.70%	17,523	1.64%	194	41.76%	2.5	9,959	56.84%	105	99	

Footnotes to this table are presented on the page 59.

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

As at September 30, 2023

	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	4,816	2,112	42.48%	5,725	0.07%	305	45.00%	2.5	1,585	27.69%	2	N/A
	0.15 to < 0.25	22	355	35.78%	149	0.19%	25	45.00%	2.5	63	42.72%	—	N/A
	0.25 to < 0.50	206	150	40.00%	266	0.35%	11	45.00%	2.5	155	58.35%	—	N/A
	0.50 to < 0.75	—	7	100.00%	7	0.62%	7	45.00%	2.5	9	128.57%	—	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	5,044	2,624	41.42%	6,147	0.08%	348	45.00%	2.5	1,812	29.48%	2	—	
Exposures related to businesses	0.00 to < 0.15	663	3,147	42.11%	1,982	0.11%	42	40.00%	2.5	561	28.38%	1	N/A
	0.15 to < 0.25	566	1,132	29.50%	901	0.22%	21	40.00%	2.5	370	41.10%	1	N/A
	0.25 to < 0.50	1,289	1,627	53.25%	2,155	0.33%	47	40.00%	2.5	1,085	50.33%	3	N/A
	0.50 to < 0.75	580	566	44.91%	834	0.59%	35	40.00%	2.5	554	66.38%	2	N/A
	0.75 to < 2.50	2,627	1,266	41.06%	3,147	1.43%	88	40.00%	2.5	2,861	90.91%	18	N/A
	2.50 to < 10.00	1,600	543	36.28%	1,794	4.38%	55	40.00%	2.5	2,277	126.93%	31	N/A
	10.00 to < 100.00	70	51	40.60%	92	13.22%	2	40.00%	2.5	175	189.30%	5	N/A
	100.00 (default)	65	7	48.52%	67	100.00%	638	40.00%	2.5	139	202.72%	28	N/A
Sub-total	7,460	8,339	42.22%	10,972	2.01%	928	40.00%	2.5	8,022	73.11%	89	75	
Total non-retail clients – FIRB	12,504	10,963	42.03%	17,119	1.32%	1,276	41.79%	2.5	9,834	57.44%	91	75	

Footnotes to this table are presented on the page 59.

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

As at June 30, 2023

	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	4,644	1,929	41.82%	5,454	0.07%	244	45.00%	2.5	1,496	27.43%	2	N/A
	0.15 to < 0.25	45	212	32.93%	115	0.19%	29	45.00%	2.5	49	42.73%	—	N/A
	0.25 to < 0.50	185	150	40.00%	245	0.30%	14	45.00%	2.5	132	53.87%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	9	100.00%	9	0.76%	9	45.00%	2.5	10	115.07%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	23	100.00%	23	34.69%	1	45.00%	2.5	62	272.17%	4	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	4,874	2,323	41.45%	5,846	0.21%	297	45.00%	2.5	1,749	29.93%	6	—	
Exposures related to businesses	0.00 to < 0.15	754	3,124	40.16%	2,008	0.11%	42	40.00%	2.5	564	28.09%	1	N/A
	0.15 to < 0.25	607	1,144	29.53%	945	0.22%	20	40.00%	2.5	388	41.10%	1	N/A
	0.25 to < 0.50	1,137	1,124	42.18%	1,612	0.33%	44	40.00%	2.5	812	50.41%	2	N/A
	0.50 to < 0.75	567	473	50.75%	807	0.59%	34	40.00%	2.5	535	66.33%	2	N/A
	0.75 to < 2.50	2,321	1,250	42.04%	2,845	1.41%	86	40.00%	2.5	2,575	90.48%	16	N/A
	2.50 to < 10.00	1,434	510	38.70%	1,631	4.66%	50	40.00%	2.5	2,110	129.28%	30	N/A
	10.00 to < 100.00	—	40	74.31%	30	13.20%	1	40.00%	2.5	56	189.21%	2	N/A
	100.00 (default)	74	4	55.14%	76	100.00%	1	40.00%	2.5	139	182.80%	28	N/A
Sub-total	6,894	7,669	39.92%	9,954	2.12%	278	40.00%	2.5	7,179	72.12%	82	70	
Total non-retail clients – FIRB	11,768	9,992	40.27%	15,800	1.41%	575	41.85%	2.5	8,928	56.51%	88	70	

⁽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 Section 5.6.1 of the AMF guideline.⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.⁽⁴⁾ Average PD for the fourth quarter of 2023 has been restated to conform with the presentation for the other quarters.

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 June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
1 RWA as at end of previous reporting period	72,879	72,016	71,975	69,925	75,226
2 Asset size ⁽¹⁾	423	1,357	129	780	1,842
3 Asset quality ⁽²⁾	820	(1,147)	693	1,256	1,928
4 Model updates ⁽³⁾	—	323	—	—	—
5 Methodology and policy ⁽⁴⁾	934	199	(638)	(131)	(8,965)
6 Acquisitions and disposals ⁽⁵⁾	—	—	—	—	—
7 Foreign exchange movements ⁽⁶⁾	70	131	(143)	145	(106)
8 Other	—	—	—	—	—
9 RWA as at end of reporting period	75,126	72,879	72,016	71,975	69,925

⁽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 and by region

(in millions of dollars)	As at June 30, 2024							As at March 31, 2024						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	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	8,139	—	—	—	—	8,139	9,232	8,249	—	—	—	—	8,249	9,064
Non-central government public sector entities	6,579	1,637	—	—	57	8,273	8,307	7,040	1,617	—	—	50	8,707	8,763
Financial institutions	1,392	9	—	15	17	1,433	2,019	3,046	9	10	13	19	3,097	3,612
Businesses	9,782	3,754	3,761	25	2,157	19,479	15,819	9,226	3,518	3,853	25	2,373	18,995	15,384
SMEs similar to other retail client exposures	212	80	—	—	7	299	281	188	78	—	—	7	273	258
Real estate	6,332	165	—	—	—	6,497	5,135	5,962	107	—	—	—	6,069	4,996
Revolving retail client exposures	87	18	—	—	—	105	105	81	17	—	—	—	98	98
Other retail client exposures (excluding SMEs)	1,151	765	—	—	6	1,922	1,795	1,098	750	—	—	6	1,854	1,712
Securitization	25	—	—	—	—	25	25	26	—	—	—	—	26	26
Equities	638	144	—	—	—	782	782	626	140	—	—	—	766	766
Trading portfolio	—	—	20,775	485	—	21,260	859	—	—	19,297	414	—	19,711	681
Internal Ratings-Based approach														
Sovereign borrowers	35,037	1,360	—	—	64	36,461	89,326	34,611	1,165	—	4	58	35,838	85,566
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	3,580	1,204	44	5,106	138	10,072	10,037	5,771	1,117	1,318	5,180	131	13,517	12,468
Businesses	33,197	7,228	—	—	1,345	41,770	37,523	32,107	6,684	—	—	1,672	40,463	36,300
SMEs similar to other retail client exposures	7,653	3,944	—	2	125	11,724	10,334	7,577	3,901	—	4	121	11,603	10,182
Real estate	192,111	27,088	—	—	—	219,199	172,988	186,296	26,135	—	—	—	212,431	169,391
Revolving retail client exposures	7,077	8,186	—	—	—	15,263	15,263	7,172	8,151	—	—	—	15,323	15,323
Other retail client exposures	14,742	8,112	—	—	7	22,861	21,505	14,525	8,068	—	—	6	22,599	21,187
Trading portfolio	—	—	9,514	715	—	10,229	839	—	—	7,487	718	—	8,205	1,055
Total	327,734	63,694	34,094	6,348	3,923	435,793	402,174	323,601	61,457	31,965	6,358	4,443	427,824	396,832
By region														
Canada	323,162	62,051	27,594	2,366	3,007	418,180	391,191	318,414	60,154	25,598	2,141	3,456	409,763	385,387
United States	4,001	1,614	4,872	467	577	11,531	6,507	4,347	1,296	5,009	465	694	11,811	6,542
Other countries	571	29	1,628	3,515	339	6,082	4,476	840	7	1,358	3,752	293	6,250	4,903
Total	327,734	63,694	34,094	6,348	3,923	435,793	402,174	323,601	61,457	31,965	6,358	4,443	427,824	396,832

Footnotes to this table are presented on page 63.

Exposure at default by asset class and by region (continued)

(in millions of dollars)	As at December 31, 2023						As at September 30, 2023							
	Exposure classes ⁽¹⁾						Exposure classes ⁽¹⁾							
	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	5,262	—	—	—	—	5,262	6,014	6,084	—	—	—	—	6,084	6,563
Non-central government public sector entities	6,846	1,632	—	—	47	8,525	8,578	6,725	1,711	—	—	46	8,482	8,526
Financial institutions	2,190	69	46	6	23	2,334	2,809	2,333	108	122	44	26	2,633	3,049
Businesses	9,006	2,995	2,352	22	2,210	16,585	14,420	8,636	2,892	2,532	31	1,771	15,862	13,392
SMEs similar to other retail client exposures	167	78	—	—	7	252	238	162	21	—	—	7	190	182
Real estate	5,889	114	—	—	—	6,003	4,993	5,427	78	—	—	—	5,505	4,775
Revolving retail client exposures	75	16	—	—	—	91	91	77	16	—	—	—	93	93
Other retail client exposures (excluding SMEs)	1,232	760	—	—	6	1,998	1,836	1,012	648	—	—	6	1,666	1,474
Securitization	26	—	—	—	—	26	26	32	—	—	—	—	32	32
Equities	608	139	—	—	—	747	746	594	137	—	—	—	731	731
Trading portfolio	—	—	15,269	380	—	15,649	681	—	—	13,142	207	—	13,349	604
Internal Ratings-Based approach														
Sovereign borrowers	34,628	1,166	—	—	75	35,869	83,581	33,807	1,411	—	—	53	35,271	81,457
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	4,955	1,085	783	4,716	133	11,672	10,964	5,044	989	1,009	4,410	113	11,565	10,639
Businesses	30,977	6,481	—	—	1,630	39,088	34,994	30,434	6,129	—	—	1,582	38,145	34,197
SMEs similar to other retail client exposures	7,161	3,722	—	2	119	11,004	9,635	7,205	3,639	—	7	113	10,964	9,667
Real estate	184,913	25,409	—	—	—	210,322	168,710	182,637	24,694	—	—	—	207,331	166,996
Revolving retail client exposures	7,225	8,101	—	—	—	15,326	15,326	7,402	8,141	—	—	—	15,543	15,543
Other retail client exposures	14,659	8,125	—	—	5	22,789	21,856	14,741	8,246	—	—	6	22,993	22,077
Trading portfolio	—	—	5,944	932	—	6,876	1,076	—	—	10,861	886	—	11,747	1,505
Total	315,819	59,892	24,394	6,058	4,255	410,418	386,574	312,352	58,860	27,666	5,585	3,723	408,186	381,502
By region														
Canada	311,536	58,710	17,225	2,191	3,529	393,191	376,496	308,402	58,006	22,589	2,107	3,311	394,415	372,735
United States	3,543	1,178	3,963	425	417	9,526	5,490	2,878	848	2,703	363	79	6,871	4,219
Other countries	740	4	3,206	3,442	309	7,701	4,588	1,072	6	2,374	3,115	333	6,900	4,548
Total	315,819	59,892	24,394	6,058	4,255	410,418	386,574	312,352	58,860	27,666	5,585	3,723	408,186	381,502

Footnotes to this table are presented on page 63.

Exposure at default by asset class and by region (continued)

As at June 30, 2023

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	5,492	—	—	—	—	5,492	5,781
Non-central government public sector entities	6,584	1,518	—	—	42	8,144	8,191
Financial institutions	1,999	162	997	33	26	3,217	2,718
Businesses	8,631	2,975	1,564	300	1,590	15,060	13,441
SMEs similar to other retail client exposures	156	21	—	—	6	183	173
Real estate	5,049	79	—	—	—	5,128	4,586
Revolving retail client exposures	68	16	—	—	—	84	84
Other retail client exposures (excluding SMEs)	1,019	617	—	—	6	1,642	1,419
Securitization	27	—	—	—	—	27	27
Equities	562	146	—	—	—	708	708
Trading portfolio	—	—	12,892	253	—	13,145	508
Internal Ratings-Based approach							
Sovereign borrowers	35,543	1,238	—	—	51	36,832	81,531
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	4,873	876	1,279	4,211	96	11,335	10,193
Businesses	29,303	6,032	—	—	1,197	36,532	32,723
SMEs similar to other retail client exposures	7,321	3,609	—	5	120	11,055	9,739
Real estate	180,210	24,066	—	—	—	204,276	165,349
Revolving retail client exposures	7,273	8,171	—	—	—	15,444	15,444
Other retail client exposures	14,780	9,695	—	—	7	24,482	23,569
Trading portfolio	—	—	12,060	665	—	12,725	924
Total	308,890	59,221	28,792	5,467	3,141	405,511	377,108
By region							
Canada	305,640	58,297	22,702	1,631	2,825	391,095	368,676
United States	2,317	913	1,941	352	86	5,609	3,690
Other countries	933	11	4,149	3,484	230	8,807	4,742
Total	308,890	59,221	28,792	5,467	3,141	405,511	377,108

⁽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.

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

(in millions of dollars)	As at June 30, 2024							As at March 31, 2024						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	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	9,993	531	—	—	52	10,576	11,909	9,657	503	—	—	38	10,198	11,567
Mining ⁽³⁾	878	302	—	—	69	1,249	1,251	796	203	—	—	57	1,056	1,061
Oil and gas ⁽³⁾	308	451	—	—	17	776	776	391	462	—	—	17	870	869
Utilities	2,513	1,239	—	—	277	4,029	4,029	2,558	1,040	—	4	273	3,875	3,875
Construction	3,560	1,240	—	—	296	5,096	5,180	3,199	1,243	—	—	301	4,743	4,822
Manufacturing	4,543	1,263	—	—	332	6,138	6,248	4,439	1,207	—	—	323	5,969	6,080
Wholesale trade	2,080	450	—	—	129	2,659	2,700	2,025	460	—	—	132	2,617	2,655
Retail trade	3,591	773	—	—	36	4,400	4,457	3,506	745	—	—	32	4,283	4,340
Transportation	1,451	448	—	—	74	1,973	1,989	1,400	474	—	—	74	1,948	1,963
Information industry	467	574	—	—	21	1,062	1,077	423	319	—	—	440	1,182	1,196
Finance and insurance	14,493	2,469	1,496	5,146	961	24,565	23,359	9,791	2,252	3,237	5,218	1,107	21,605	18,835
Real estate	4,658	1,332	—	—	126	6,116	22,548	4,817	1,263	—	—	114	6,194	20,442
Professional services	1,353	397	—	—	337	2,087	1,937	1,256	391	—	—	461	2,108	1,840
Management of companies	1,206	207	—	—	41	1,454	1,452	1,116	218	—	—	43	1,377	1,357
Administrative services	790	128	—	—	42	960	972	653	149	—	—	38	840	850
Education	159	50	—	—	3	212	215	142	25	—	—	2	169	173
Health care	668	126	—	—	23	817	2,322	639	107	—	—	18	764	2,207
Arts and entertainments	265	66	—	—	3	334	358	263	68	—	—	2	333	356
Accommodation	484	41	—	—	8	533	616	442	46	—	—	8	496	584
Other services	995	129	—	—	14	1,138	1,179	909	139	—	—	15	1,063	1,104
Public agencies	35,077	1,093	—	—	77	36,247	66,060	42,958	923	—	—	59	43,940	72,666
Other Industries	1,595	246	2,309	—	783	4,933	3,322	1,630	256	1,944	—	699	4,529	3,552
Total	91,127	13,555	3,805	5,146	3,721	117,354	163,956	93,010	12,493	5,181	5,222	4,253	120,159	162,394
	As at December 31, 2023							As at September 30, 2023						
	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	9,497	509	—	—	44	10,050	11,378	9,196	471	—	—	40	9,707	11,013
Mining ⁽³⁾	747	124	—	—	17	888	892	684	116	—	—	18	818	819
Oil and gas ⁽³⁾	376	432	—	—	106	914	913	304	428	—	—	108	840	840
Utilities	2,021	1,088	—	—	210	3,319	3,318	1,765	708	—	—	177	2,650	2,650
Construction	3,176	1,127	—	—	302	4,605	4,654	3,438	1,158	—	—	293	4,889	4,936
Manufacturing	4,180	1,228	—	—	314	5,722	5,835	4,339	1,150	—	—	312	5,801	5,899
Wholesale trade	1,972	475	—	—	135	2,582	2,618	2,084	432	—	—	129	2,645	2,677
Retail trade	3,852	731	—	—	29	4,612	4,669	2,935	790	—	—	31	3,756	3,809
Transportation	1,162	432	—	1	75	1,670	1,686	1,154	441	—	—	76	1,671	1,688
Information industry	433	292	—	—	440	1,165	1,177	458	293	—	—	440	1,191	1,200
Finance and insurance	11,220	1,960	2,066	4,743	1,115	21,104	19,342	11,705	1,914	2,729	4,485	804	21,637	19,135
Real estate	4,638	1,162	—	—	106	5,906	18,641	4,408	1,171	—	—	99	5,678	16,827
Professional services	1,211	327	—	—	212	1,750	1,664	1,374	295	—	—	66	1,735	1,757
Management of companies	1,010	195	—	—	41	1,246	1,226	1,067	261	—	—	38	1,366	1,336
Administrative services	609	166	—	—	33	808	817	732	127	—	—	30	889	896
Education	143	25	—	—	2	170	174	127	27	—	—	2	156	159
Health care	601	120	—	—	18	739	2,148	650	308	—	—	19	977	2,322
Arts and entertainments	264	64	—	—	2	330	352	302	65	—	—	3	370	388
Accommodation	385	30	—	—	8	423	516	381	18	—	—	9	408	490
Other services	789	126	—	—	15	930	968	903	93	—	—	13	1,009	1,043
Public agencies	37,001	908	—	—	91	38,000	66,326	36,694	926	—	—	88	37,708	66,105
Other industries	1,731	275	1,115	—	756	3,877	3,468	1,638	337	934	—	750	3,659	3,308
Total	87,018	11,796	3,181	4,744	4,071	110,810	152,782	86,338	11,529	3,663	4,485	3,545	109,560	149,297

Footnotes to this table are presented on the next page.

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

As at June 30, 2023

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	8,980	473	—	—	38	9,491	10,828
Mining ⁽³⁾	538	105	—	—	18	661	664
Oil and gas ⁽³⁾	295	427	—	—	105	827	827
Utilities	1,546	603	—	—	197	2,346	2,347
Construction	3,468	1,172	—	—	269	4,909	4,934
Manufacturing	4,364	1,053	—	—	310	5,727	5,826
Wholesale trade	1,966	431	—	—	126	2,523	2,555
Retail trade	2,698	775	—	—	28	3,501	3,555
Transportation	1,049	461	—	1	78	1,589	1,605
Information industry	457	322	—	—	7	786	793
Finance and insurance	10,992	1,922	3,204	4,543	730	21,391	18,331
Real estate	4,540	1,195	—	—	132	5,867	15,868
Professional services	1,207	267	—	—	67	1,541	1,562
Management of companies	1,126	246	—	—	35	1,407	1,380
Administrative services	651	98	—	—	34	783	791
Education	139	30	—	—	2	171	174
Health care	762	121	—	—	19	902	2,280
Arts and entertainments	279	62	—	—	24	365	384
Accommodation	379	19	—	—	7	405	487
Other services	721	135	—	—	14	870	907
Public agencies	37,969	948	—	—	73	38,990	66,965
Other businesses	1,715	418	636	—	647	3,416	3,324
Total	85,841	11,283	3,840	4,544	2,960	108,468	146,387

⁽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⁾ Data as at March 31, 2024, and for prior periods have been reclassified to conform with the presentation for the current period.

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

(as a percentage)	As at June 30, 2024						As at March 31, 2024					
	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%	—%	29.11%	24.33%	45.69%	13.22%	0.02%	—%	28.84%	24.47%	46.78%	11.02%
Financial institutions	0.12	—	45.00	—	41.14	—	0.08	—	45.00	—	41.26	—
Businesses	3.87	1.66	28.18	16.09	37.45	15.33	3.87	1.38	27.81	15.19	38.01	15.86
SMEs similar to other retail client exposures	3.17	2.82	65.20	57.81	48.58	35.93	3.16	2.12	65.22	59.01	48.51	40.56
Exposures related to residential mortgages												
Insured exposures	0.65	0.29	49.43	33.09	40.00	40.00	0.66	0.28	48.07	31.22	40.00	40.00
Uninsured exposures	0.90	0.49	14.72	7.25	66.12	29.58	0.91	0.49	14.63	7.15	66.03	28.12
Qualifying revolving retail client exposures (QRRCE)	1.50	0.39	81.74	72.35	45.21	40.62	1.62	0.39	81.60	72.68	44.85	39.61
Other retail client exposures (non-QRRCE) excluding SMEs	2.52	1.19	46.76	40.29	70.72	64.01	2.56	1.15	46.91	39.62	70.72	61.78

(as a percentage)	As at December 31, 2023						As at September 30, 2023					
	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%	—%	28.35%	24.30%	46.48%	11.86%	0.02%	—%	28.47%	24.92%	48.27%	11.63%
Financial institutions	0.07	—	45.00	—	41.42	—	0.14	—	45.00	—	41.42	0.23
Businesses	3.86	1.57	27.90	16.28	37.54	17.94	3.50	1.35	27.75	18.40	37.74	19.04
SMEs similar to other retail client exposures	3.03	2.13	65.43	58.52	45.49	42.07	2.83	1.99	65.38	58.16	45.58	43.65
Exposures related to residential mortgages												
Insured exposures	0.51	0.24	46.95	29.00	40.00	40.00	0.50	0.21	46.23	26.46	40.00	40.00
Uninsured exposures	0.86	0.44	14.89	7.06	65.50	23.40	0.85	0.41	15.49	7.54	65.19	19.84
Qualifying revolving retail client exposures (QRRCE)	1.54	0.37	82.32	73.29	45.20	43.86	1.57	0.36	82.28	73.08	44.80	39.19
Other retail client exposures (non-QRRCE) excluding SMEs	2.41	1.08	48.66	43.51	70.16	67.95	2.35	0.99	48.35	42.95	70.13	65.13

(as a percentage)	As at June 30, 2023					
	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%	—%	29.80%	26.45%	47.02%	12.16%
Financial institutions	0.29	—	45.00	—	41.45	—
Businesses	3.25	1.24	27.79	19.15	36.84	21.25
SMEs similar to other retail client exposures	2.58	1.76	70.55	48.07	45.48	42.44
Exposures related to residential mortgages						
Insured exposures	0.42	0.18	43.71	23.76	40.00	40.00
Uninsured exposures	0.76	0.39	15.64	7.41	64.91	18.11
Qualifying revolving retail client exposures (QRRCE)	1.42	1.17	82.42	72.56	45.46	35.96
Other retail client exposures (non-QRRCE) excluding SMEs	2.19	0.98	49.06	41.51	69.69	57.86

⁽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.

COUNTERPARTY CREDIT RISK

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

	a	b	c	d	e	f
	As at June 30, 2024					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,000	3,535	N/A	1.4	6,348	2,792
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	923	796
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	1,000	3,535	—	N/A	7,271	3,588
	a	b	c	d	e	f
	As at March 31, 2024					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,042	3,499	N/A	1.4	6,358	2,596
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	1,587	1,102
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	1,042	3,499	—	N/A	7,945	3,698
	a	b	c	d	e	f
	As at December 31, 2023					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	908	3,419	N/A	1.4	6,058	2,421
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	1,057	838
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	908	3,419	—	N/A	7,115	3,259

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 September 30, 2023					
(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)	692	3,297	N/A	1.4	5,585	2,595
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	1,360	698
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	692	3,297	—	N/A	6,945	3,293

	a	b	c	d	e	f
	As at June 30, 2023					
(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)	745	3,214	N/A	1.4	5,543	2,758
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	783	499
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	745	3,214	—	N/A	6,326	3,257

⁽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 June 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	—	—	30	—	—	—	—	—	—	—	—	—	—	—	30
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	53	1	—	15	—	—	—	—	—	—	125	—	194
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	24	—	—	4	—	15	83	—	891	74	—	—	1,091
	Of which: specialized lending	—	—	—	—	—	—	—	—	83	—	5	74	—	—	162
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	107	1	—	19	—	15	83	—	891	74	125	—	1,315

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at March 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	—	—	21	—	—	—	—	—	—	—	—	—	—	—	21
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	26	1	—	13	—	—	—	—	—	—	119	—	159
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	25	—	—	6	—	12	87	—	1,051	72	—	—	1,253
	Of which: specialized lending	—	—	—	—	—	—	—	—	87	—	3	72	—	—	162
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	72	1	—	19	—	12	87	—	1,051	72	119	—	1,433

Footnotes to this table are presented on page 71.

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 December 31, 2023														
(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	—	—	20	—	—	—	—	—	—	—	—	—	—	—	20
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	46	—	—	6	—	—	—	—	—	—	60	—	112
5 Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	22	—	—	9	—	8	136	—	873	66	—	—	1,114
Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	136	—	5	66	—	—	207
5 Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Total	—	—	88	—	—	15	—	8	136	—	873	66	60	—	1,246

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	As at September 30, 2023														
(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	—	—	61	—	—	44	—	—	—	—	—	—	87	—	192
5 Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	31	—	—	—	—	10	36	—	646	21	—	—	744
Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	36	—	1	21	—	—	58
5 Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Total	—	—	95	—	—	44	—	10	36	—	646	21	87	—	939

Footnotes to this table are presented on page 71.

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 June 30, 2023														
(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	—	—	7	—	—	—	—	—	—	—	—	—	—	—	7
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	23	—	—	33	—	—	—	—	—	—	75	—	131
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	26	—	—	279	—	14	25	—	417	78	—	—	839
	Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	25	—	2	78	—	—	105
	Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	56	—	—	312	—	14	25	—	417	78	75	—	977

⁽¹⁾ Exposures are presented on a net basis, post-credit risk mitigation.

⁽²⁾ Data prior to the first quarter of 2024 have been reclassified from the "Securities firms and other financial institutions treated as businesses" row to the "Specialized lending" row to conform with the presentation for the subsequent quarters.

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

(in millions of dollars)	PD scale (%)	As at June 30, 2024							As at March 31, 2024						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		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	129	0.02%	11	10.00%	0.30	1	0.80%	379	0.03%	11	10.00%	0.30	3	0.88%
	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	129	0.02%	11	10.00%	0.30	1	0.80%	379	0.03%	11	10.00%	0.30	3	0.88%	
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	0.06%	32	86.40%	1.00	—	13.87%	1	0.06%	42	86.40%	1.10	—	14.77%
	0.15 to < 0.25	11	0.22%	61	86.40%	1.30	7	62.44%	19	0.22%	67	86.40%	1.20	10	53.15%
	0.25 to < 0.50	40	0.32%	58	86.40%	2.10	36	90.46%	34	0.33%	60	86.40%	2.00	29	87.40%
	0.50 to < 0.75	24	0.58%	50	86.40%	3.20	31	129.88%	15	0.57%	52	86.40%	3.70	21	136.74%
	0.75 to < 2.50	131	1.84%	224	86.40%	2.30	204	155.35%	144	1.80%	235	86.40%	2.10	226	156.38%
	2.50 to < 10.00	19	4.92%	54	86.40%	1.90	46	239.84%	10	4.68%	49	86.40%	2.50	23	231.06%
	10.00 to < 100.00	19	23.67%	18	86.40%	1.80	70	362.72%	6	16.55%	15	86.40%	3.10	20	350.28%
	100.00 (default)	8	100.00%	7	86.40%	1.00	83	1,079.94%	7	100.00%	4	86.40%	1.00	76	1,079.94%
Sub-total	254	6.26%	504	86.40%	2.20	477	187.88%	236	4.77%	524	86.40%	2.10	405	171.77%	
Total AIRB	383	4.16%	515	60.73%	1.60	478	124.63%	615	1.85%	535	39.30%	1.00	408	66.42%	

Footnotes to this table are presented on page 74.

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

(in millions of dollars)	PD scale (%)	As at December 31, 2023							As at September 30, 2023 ⁽¹⁾						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		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	152	0.04%	9	10.00%	0.70	2	1.47%	637	0.04%	10	10.00%	0.20	8	1.25%
	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	152	0.04%	9	10.00%	0.70	2	1.47%	637	0.04%	10	10.00%	0.20	8	1.25%	
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	0.06%	18	86.40%	1.00	—	14.03%	2	0.05%	33	86.40%	1.10	—	13.08%
	0.15 to < 0.25	14	0.21%	65	86.40%	1.40	8	55.20%	20	0.22%	60	86.40%	1.20	11	54.82%
	0.25 to < 0.50	37	0.31%	63	86.40%	2.70	37	98.07%	40	0.33%	58	86.40%	1.60	33	82.16%
	0.50 to < 0.75	20	0.56%	39	86.40%	4.00	27	141.79%	6	0.58%	38	86.40%	2.10	7	112.66%
	0.75 to < 2.50	156	1.80%	183	86.40%	2.30	249	158.62%	145	1.84%	178	86.40%	1.60	207	143.19%
	2.50 to < 10.00	99	3.45%	44	86.40%	1.10	218	219.72%	16	3.87%	47	86.40%	1.70	35	224.12%
	10.00 to < 100.00	7	16.14%	15	86.40%	3.70	24	358.59%	7	20.91%	23	86.40%	2.20	25	360.67%
	100.00 (default)	4	100.00%	7	86.40%	1.10	48	1,079.94%	4	100.00%	6	86.40%	1.00	44	1,079.94%
Sub-total	339	3.56%	434	86.40%	2.00	611	180.37%	240	3.76%	443	86.40%	1.60	362	151.07%	
Total AIRB	491	2.47%	443	62.73%	1.60	613	124.94%	877	1.06%	453	30.45%	0.60	370	42.20%	

Footnotes to this table are presented on page 74.

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 June 30, 2023						
(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	178	0.04%	11	10.00%	0.50	3	1.41%
	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	178	0.04%	11	10.00%	0.50	3	1.41%
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	0.06%	32	86.40%	1.00	1	13.97%
	0.15 to < 0.25	17	0.22%	62	86.40%	1.40	10	60.44%
	0.25 to < 0.50	28	0.32%	67	86.40%	1.50	22	77.64%
	0.50 to < 0.75	7	0.58%	37	86.40%	2.70	9	122.97%
	0.75 to < 2.50	133	1.84%	202	86.40%	1.80	190	143.44%
	2.50 to < 10.00	11	3.67%	45	86.40%	2.00	25	219.71%
	10.00 to < 100.00	2	21.43%	11	86.40%	1.90	5	362.29%
	100.00 (default)	2	100.00%	5	86.40%	1.00	20	1,079.94%
	Sub-total	201	2.59%	461	86.40%	1.70	282	140.19%
Total AIRB		379	1.42%	472	49.75%	1.10	285	74.93%

⁽¹⁾ A methodological enhancement to some items in average LGD was applied.

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 June 30, 2024							As at March 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	5,184	0.07%	41	45.00%	2.50	1,643	31.68%	5,635	0.07%	44	45.00%	2.50	1,716	30.43%
	0.15 to < 0.25	160	0.19%	1	45.00%	2.50	68	42.77%	15	0.19%	1	45.00%	2.50	6	42.77%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	3	0.28%	1	45.00%	2.50	1	52.82%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	56	1.94%	1	45.00%	2.50	61	110.00%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	5,344	0.07%	42	45.00%	2.50	1,711	32.02%	5,709	0.08%	47	45.00%	2.50	1,784	31.25%
Exposures related to businesses	0.00 to < 0.15	48	0.12%	5	40.00%	2.50	14	28.71%	71	0.12%	9	40.00%	2.50	20	28.73%
	0.15 to < 0.25	121	0.23%	3	40.00%	2.50	50	42.01%	77	0.23%	3	40.00%	2.50	32	42.01%
	0.25 to < 0.50	27	0.32%	7	40.00%	2.50	13	49.51%	18	0.39%	6	40.00%	2.50	10	52.78%
	0.50 to < 0.75	9	0.62%	6	40.00%	2.50	6	67.99%	11	0.62%	3	40.00%	2.50	8	67.99%
	0.75 to < 2.50	6	1.47%	7	40.00%	2.50	6	91.82%	9	1.37%	7	40.00%	2.50	8	89.75%
	2.50 to < 10.00	14	3.83%	3	40.00%	2.50	17	122.03%	2	6.68%	3	40.00%	2.50	2	137.03%
	10.00 to < 100.00	4	27.53%	3	40.00%	2.50	8	189.11%	—	27.53%	1	40.00%	2.50	—	220.79%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	229	0.96%	34	40.00%	2.50	114	49.94%	188	0.35%	32	40.00%	2.50	80	42.75%
Total FIRB		5,573	0.11%	76	44.79%	2.50	1,825	32.75%	5,897	0.09%	79	44.84%	2.50	1,864	31.61%

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

(in millions of dollars)	PD scale (%)	As at December 31, 2023							As at September 30, 2023						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		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	5,103	0.07%	48	45.00%	2.50	1,321	25.89%	4,103	0.07%	35	45.00%	2.50	1,077	26.26%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	15	0.19%	2	45.00%	2.50	6	41.98%
	0.25 to < 0.50	3	0.28%	1	45.00%	2.50	2	52.73%	3	0.28%	2	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	2	1.94%	1	45.00%	2.50	2	110.00%	745	0.96%	1	45.00%	2.50	856	114.89%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	5,108	0.07%	50	45.00%	2.50	1,325	25.94%	4,866	0.21%	40	45.00%	2.50	1,941	39.89%	
Exposures related to businesses	0.00 to < 0.15	101	0.11%	9	40.00%	2.50	28	28.31%	215	0.12%	36	40.00%	2.50	63	29.09%
	0.15 to < 0.25	99	0.22%	4	40.00%	2.50	41	41.08%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	32	0.39%	5	40.00%	2.50	18	54.50%	14	0.38%	7	40.00%	2.50	7	51.69%
	0.50 to < 0.75	9	0.59%	2	40.00%	2.50	6	66.78%	2	0.59%	2	40.00%	2.50	1	66.78%
	0.75 to < 2.50	19	1.29%	9	40.00%	2.50	17	88.44%	25	1.26%	9	40.00%	2.50	22	87.98%
	2.50 to < 10.00	2	6.16%	5	40.00%	2.50	3	135.63%	6	4.95%	4	40.00%	2.50	7	119.72%
	10.00 to < 100.00	9	26.40%	1	40.00%	2.50	19	220.24%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	271	1.19%	35	40.00%	2.50	132	48.79%	262	0.35%	58	40.00%	2.50	100	38.15%	
Total FIRB	5,379	0.12%	85	44.75%	2.50	1,457	27.10%	5,128	0.21%	98	44.74%	2.50	2,041	39.81%	

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 June 30, 2023						
(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	3,594	0.07%	20	45.00%	2.50	907	25.25%
	0.15 to < 0.25	291	0.19%	3	45.00%	2.50	166	56.87%
	0.25 to < 0.50	4	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	752	0.93%	1	45.00%	2.50	866	115.07%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	43	34.69%	5	45.00%	2.50	113	262.53%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	4,684	0.53%	30	45.00%	2.50	2,054	43.85%
Exposures related to businesses	0.00 to < 0.15	148	0.12%	25	40.00%	2.50	44	28.94%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	35	0.39%	5	40.00%	2.50	19	54.03%
	0.50 to < 0.75	2	0.59%	2	40.00%	2.50	1	66.78%
	0.75 to < 2.50	25	1.28%	9	40.00%	2.50	21	86.81%
	2.50 to < 10.00	4	4.95%	4	40.00%	2.50	4	117.62%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	214	0.38%	45	40.00%	2.50	89	41.58%
Total FIRB		4,898	0.53%	75	44.78%	2.50	2,143	43.75%

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

	As at June 30, 2024						As at March 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
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	2,455	—	98	17,845	22,692	—	2,221	—	146	17,663	18,620
2 Cash – Other currencies	—	4,285	—	367	39	222	—	4,502	—	331	113	179
3 Domestic sovereign debt	7	—	1,120	—	21,017	16,415	16	—	1,034	—	16,902	17,532
4 Other sovereign debt	—	—	—	—	208	39	—	—	—	—	172	113
5 Government agency debt	—	—	—	—	208	—	—	—	—	—	215	—
6 Corporate bonds	—	—	—	—	962	315	—	—	—	—	910	129
7 Equity securities	—	—	—	—	222	1,121	—	—	—	—	365	5
8 Other collateral	—	—	—	—	328	1	—	—	—	—	277	—
Total	7	6,740	1,120	465	40,829	40,805	16	6,723	1,034	477	36,617	36,578

	As at December 31, 2023						As at September 30, 2023					
	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
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	2,334	—	131	11,636	14,618	—	2,050	—	193	13,484	14,057
2 Cash – Other currencies	—	3,846	—	683	6	244	—	3,821	—	851	4	129
3 Domestic sovereign debt	—	—	784	—	13,140	11,167	3	—	455	—	12,980	13,375
4 Other sovereign debt	—	—	—	—	217	6	—	—	—	—	139	4
5 Government agency debt	—	—	—	—	227	22	—	—	—	—	147	8
6 Corporate bonds	—	—	—	—	880	439	—	—	—	—	798	103
7 Equity securities	—	—	—	—	164	—	—	—	—	—	—	—
8 Other collateral	—	—	—	—	242	4	—	—	—	—	157	—
Total	—	6,180	784	814	26,512	26,500	3	5,871	455	1,044	27,709	27,676

	As at June 30, 2023					
	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
	Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)						
1 Cash – Domestic currency	—	2,112	—	90	19,889	13,975
2 Cash – Other currencies	—	3,626	—	1,067	317	67
3 Domestic sovereign debt	—	—	382	—	12,885	19,883
4 Other sovereign debt	194	—	—	—	67	317
5 Government agency debt	—	—	—	—	224	3
6 Corporate bonds	—	—	—	—	691	5
7 Equity securities	—	—	—	—	—	—
8 Other collateral	—	—	—	—	192	1
Total	194	5,738	382	1,157	34,265	34,251

Template CCR6 – Credit derivatives exposures

		a	b	a	b	a	b	a	b	a	b
		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
(in millions of dollars)											
Notional amounts											
1	Single-name credit default swaps	110	—	110	—	—	—	—	—	—	—
2	Index credit default swaps	1,025	—	965	—	676	—	340	—	113	—
3	Total return swaps	—	—	—	—	—	—	—	—	—	—
4	Credit options	—	—	—	—	—	—	—	—	—	—
5	Other credit derivatives	—	—	—	—	—	—	—	—	—	—
6	Total notional amounts	1,135	—	1,075	—	676	—	340	—	113	—
Fair values											
7	Positive fair value (asset)	—	—	25	—	3	—	—	—	—	—
8	Negative fair value (liability)	1	—	—	—	—	—	—	—	2	—

Template CCR8 – Exposures to central counterparties (CCP)

		a	b	a	b	a	b	a	b	a	b
		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
(in millions of dollars)											
1	Exposures to QCCPs (total)	1,011	31	565	24	246	16	242	22	307	23
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	910	18	464	9	145	3	141	3	206	4
3	(i) OTC derivatives	723	14	302	6	50	1	30	1	13	—
4	(ii) Exchange-traded derivatives	45	1	44	1	66	1	100	2	66	1
5	(iii) Securities financing transactions	142	3	118	2	29	1	11	—	127	3
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	101	13	101	15	101	13	101	19	101	19
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 June 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	—	—	—	—	—	—	—	—	—	—	—	—
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
	a	b	c	d	e	f	g	h	i	j	k	l
	As at March 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	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	26	—	—	26
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	23	—	—	23
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3
	a	b	c	d	e	f	g	h	i	j	k	l
	As at December 31, 2023											
	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	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	26	—	—	26
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	24	—	—	24
11 Re-securitization	—	—	—	—	—	—	—	—	2	—	—	2

* STC: simple, transparent and comparable.

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

	a	b	c	d	e	f	g	h	i	j	k	l												
													As at September 30, 2023											
													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	—	—	—	—	—	—	—	—	—	—	—	—												
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—												
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—												
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	32	—	—	32												
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—												
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—												
10 Other wholesale exposures	—	—	—	—	—	—	—	—	29	—	—	29												
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3												

	a	b	c	d	e	f	g	h	i	j	k	l												
													As at June 30, 2023											
													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	—	—	—	—	—	—	—	—	—	—	—	—												
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—												
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—												
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	27	—	—	27												
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—												
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—												
10 Other wholesale exposures	—	—	—	—	—	—	—	—	25	—	—	25												
11 Re-securitization	—	—	—	—	—	—	—	—	2	—	—	2												

* STC: simple, transparent and comparable.

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

As at June 30, 2024																	
	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap	
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	—	—	—	—	25	—	—	—	25	—	—	—	314	—	—	—	25
2 Traditional securitization	—	—	—	—	25	—	—	—	25	—	—	—	314	—	—	—	25
3 Of which securitization	—	—	—	—	22	—	—	—	22	—	—	—	282	—	—	—	22
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	22	—	—	—	22	—	—	—	282	—	—	—	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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at March 31, 2024																	
	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap	
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	—	—	—	—	26	—	—	—	26	—	—	—	319	—	—	—	26
2 Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	319	—	—	—	26
3 Of which securitization	—	—	—	—	23	—	—	—	23	—	—	—	287	—	—	—	23
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	23	—	—	—	23	—	—	—	287	—	—	—	23
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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at December 31, 2023																	
	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap	
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	—	—	—	—	26	—	—	—	26	—	—	—	326	—	—	—	26
2 Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	326	—	—	—	26
3 Of which securitization	—	—	—	—	24	—	—	—	24	—	—	—	295	—	—	—	24
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	24	—	—	—	24	—	—	—	295	—	—	—	24
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	2	—	—	—	2	—	—	—	31	—	—	—	2
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

As at September 30, 2023																	
(in millions of dollars)	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	—	—	—	32	—	—	—	32	—	—	—	394	—	—	—	32
2	Traditional securitization	—	—	—	32	—	—	—	32	—	—	—	394	—	—	—	32
3	Of which securitization	—	—	—	29	—	—	—	29	—	—	—	362	—	—	—	29
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	29	—	—	—	29	—	—	—	362	—	—	—	29
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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at June 30, 2023																	
(in millions of dollars)	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	—	—	—	27	—	—	—	27	—	—	—	338	—	—	—	27
2	Traditional securitization	—	—	—	27	—	—	—	27	—	—	—	338	—	—	—	27
3	Of which securitization	—	—	—	25	—	—	—	25	—	—	—	307	—	—	—	25
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	25	—	—	—	25	—	—	—	307	—	—	—	25
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	2	—	—	—	2	—	—	—	31	—	—	—	2
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	As at June 30, 2024					As at March 31, 2024				
	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical buffer amount	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical buffer amount
		Exposure values	Risk-weighted assets				Exposure values	Risk-weighted assets		
Germany	0.75%	10	8	N/A	N/A	0.75%	6	6	N/A	N/A
Canada	—%	346,220	91,761	N/A	N/A	—%	337,173	88,451	N/A	N/A
United States	—%	8,095	5,536	N/A	N/A	—%	7,223	4,977	N/A	N/A
France	1.00%	33	11	N/A	N/A	1.00%	23	7	N/A	N/A
Hong Kong SAR	1.00%	85	21	N/A	N/A	1.00%	85	24	N/A	N/A
Japan	—%	—	—	N/A	N/A	—%	5	—	N/A	N/A
Luxembourg	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
United Kingdom	2.00%	229	206	N/A	N/A	2.00%	163	163	N/A	N/A
Other countries ⁽¹⁾	—%	644	841	N/A	N/A	—%	51	16	N/A	N/A
Total	—%	355,316	98,384	N/A	N/A	—%	344,729	93,644	N/A	N/A

(in millions of dollars)	As at December 31, 2023					As at September 30, 2023				
	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical buffer amount	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical buffer amount
		Exposure values	Risk-weighted assets				Exposure values	Risk-weighted assets		
Germany	—%	—	—	N/A	N/A	0.75%	6	6	N/A	N/A
Canada	—%	336,349	95,752	N/A	N/A	—%	325,996	77,824	N/A	N/A
United States	—%	6,209	4,504	N/A	N/A	—%	4,577	3,338	N/A	N/A
France	0.50%	17	5	N/A	N/A	0.50%	24	16	N/A	N/A
Hong Kong SAR	1.00%	85	24	N/A	N/A	1.00%	88	24	N/A	N/A
Japan	—%	7	—	N/A	N/A	—%	4	—	N/A	N/A
Luxembourg	—%	—	—	N/A	N/A	0.50%	27	5	N/A	N/A
United Kingdom	2.00%	178	178	N/A	N/A	2.00%	214	214	N/A	N/A
Other countries	—%	46	14	N/A	N/A	—%	76	21	N/A	N/A
Total	—%	342,891	100,477	N/A	N/A	—%	331,012	81,448	N/A	N/A

Footnotes to this table are presented on the next page.

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

	a	b	c	d	e
	As at June 30, 2023				
	Countercyclical capital buffer rate ⁽²⁾	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
(in millions of dollars)		Exposure values	Risk-weighted assets		
Germany	0.75%	72	19	N/A	N/A
Canada	—%	327,301	82,792	N/A	N/A
United States	—%	4,368	2,990	N/A	N/A
France	0.50%	17	16	N/A	N/A
Hong Kong SAR	1.00%	87	21	N/A	N/A
Japan	—%	—	—	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A
United Kingdom	1.00%	298	159	N/A	N/A
Other countries	—%	179	128	N/A	N/A
Total	—%	332,349	86,130	N/A	N/A

⁽¹⁾ Includes investment funds under the look-through approach and the mandate-based approach since the second quarter of 2024.

⁽²⁾ Comparative data have been restated to conform with the presentation for the subsequent quarters.

LEVERAGE RATIO

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

	a	a	a	a	a
(in millions of dollars)	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023
1 Total consolidated assets as per published financial statements	444,348	435,819	422,940	414,056	409,558
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(60,889)	(59,219)	(59,065)	(55,444)	(55,833)
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	1,598	660	402	405	49
6 Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	1,006	1,594	989	1,328	870
7 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	31,950	30,981	30,159	25,473	25,826
8 Other adjustments ⁽¹⁾	(6,606)	(6,596)	(4,862)	(6,960)	(7,161)
9 Leverage ratio exposure measure	411,407	403,239	390,563	378,858	373,309

⁽¹⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios. These measures ceased to apply in the fourth quarter of 2023.

Template LR2 – Leverage ratio common disclosure template

	a	b			
	As at	As at	As at	As at	As at
(in millions of dollars)	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
On-balance sheet exposures					
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	348,404	345,038	338,344	332,127	326,975
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)	348,404	345,038	338,344	332,127	326,975
Derivative exposures					
6 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,425	1,484	1,327	1,051	1,043
7 Add-on amounts for potential future exposure associated with all derivatives transactions	5,689	5,217	4,846	4,663	4,500
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)	7,114	6,701	6,173	5,714	5,543
Securities financing transaction exposures (SFT)					
12 Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	22,933	18,925	14,898	14,216	14,095
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—	—	—	—
14 Counterparty credit risk exposure for SFT assets	1,006	1,594	989	1,328	870
15 Agent transaction exposures	—	—	—	—	—
16 Total securities financing transaction exposures (sum of rows 12 to 15)	23,939	20,519	15,887	15,544	14,965
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	143,336	139,257	136,936	134,404	112,203
18 (Adjustments for conversion to credit equivalent amounts)	(111,386)	(108,276)	(106,777)	(108,931)	(86,377)
19 Off-balance sheet items (sum of rows 17 and 18)	31,950	30,981	30,159	25,473	25,826
Capital and total exposures					
20 Tier 1 capital	31,111	29,912	28,678	28,566	28,332
21 Total exposures (sum of rows 5, 11, 16 and 19)	411,407	403,239	390,563	378,858	373,309
Leverage ratio					
22 Leverage ratio of Bâle III (including the impact of any applicable temporary exemption of central bank reserves)	7.6%	7.4%	7.3%	7.5%	7.6%
22a Leverage ratio of Bâle III (excluding the impact of any applicable temporary exemption of central bank reserves) ⁽¹⁾	N/A	N/A	N/A	7.5%	7.5%
23 National minimum leverage ratio requirement	3.5%	3.5%	3.5%	3.5%	3.5%

⁽¹⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios. These measures ceased to apply in the fourth quarter of 2023.

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

Templates and tables		Frequency	Most recent disclosure	
			Report ⁽¹⁾	Page
<i>Overview of risk management, key prudential metrics and risk-weighted assets</i>				
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 Fourth quarter of 2023	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	12
<i>Composition of capital and TLAC</i>				
CC1	Composition of regulatory capital	Quarterly	This report	14
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	18
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	20
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	27
TLAC3	Resolution entity – Creditor ranking at legal entity level	Quarterly	This report	28
<i>Links between financial statements and regulatory exposures</i>				
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	30
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	32
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Pillar 3 Report Fourth quarter of 2023	29
PV1	Prudent valuation adjustments (PVAs)	Annually	Pillar 3 Report Fourth quarter of 2023	33
<i>Asset encumbrance</i>				
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis ⁽²⁾	42
<i>Remuneration</i>				
REMA	Remuneration policy	Annually	2023 Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	2023 Annual Information Form	59
REM2	Special payments	Annually	2023 Annual Information Form	59
REM3	Deferred remuneration	Annually	2023 Annual Information Form	60
<i>Credit risk</i>				
CRA	General qualitative information about credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	34
CR1	Credit quality of assets	Quarterly	This report	33
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	34
CRB	Additional disclosure related to the credit quality of assets	Annually	Pillar 3 Report Fourth quarter of 2023	39
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Pillar 3 Report Fourth quarter of 2023	41
CR3	Credit risk mitigation (CRM) techniques – Overview	Quarterly	This report	35

Footnotes to this table are presented on page 90.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

	Templates and tables	Frequency	Most recent disclosure	
			Report ⁽¹⁾	Page
<i>Credit risk (continued)</i>				
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	37
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	40
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 Report Fourth quarter of 2023	56
CR6	AIRB/FIRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	45
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	60
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 Report Fourth quarter of 2023	72
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.	
<i>Counterparty credit risk</i>				
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 Report Fourth quarter of 2023	81
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	67
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	69
CCR4	AIRB/FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	72
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	78
CCR6	Credit derivatives exposures	Quarterly	This report	79
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	79
<i>Securitization</i>				
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 Report Fourth quarter of 2023	94
SEC1	Securitization exposures in the banking book	Quarterly	This report	80
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	82
<i>Market risk</i>				
MRA	Qualitative disclosure requirements related to market risk	Annually		
MR1	Market risk under the standardized approach	Quarterly	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly		
MR3	Internal models approach (IMA) values for trading portfolios	Quarterly		
MR4	Comparison of VaR estimates with gains/losses	Quarterly		

Footnotes to this table are presented on page 90.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates		Frequency	Last publication	
			Report ⁽¹⁾	Page
<i>Macprudential supervisory measures</i>				
SIFI	Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2024 ⁽²⁾	28
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	84
<i>Operational risk</i>				
ORA	General qualitative information on a bank's operational risk framework	Annually	Pillar 3 Report Fourth quarter of 2023	101
OR2	Business indicator and subcomponents	Annually	Pillar 3 Report Fourth quarter of 2023	102
OR3	Minimum required operational risk capital	Annually	Pillar 3 Report Fourth quarter of 2023	102
<i>Leverage ratio</i>				
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	86
LR2	Leverage ratio common disclosure template	Quarterly	This report	87
<i>Liquidity</i>				
LIQA	Liquidity risk management	Annually	Pillar 3 Report Fourth quarter of 2023	105
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis ⁽²⁾	43
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis ⁽²⁾	44

⁽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	<i>Autorité des marchés financiers</i>	IFRS	International Financial Reporting Standards
BCBS	Basel Committee on Banking Supervision	IMM	Internal Models Method
BI	Business indicator	IRB	Internal Ratings-Based Approach
CCF	Credit conversion factor	IRC	Incremental Risk Charge
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
HQLA	High-quality liquid assets		

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.

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, guarantor's, issuer'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)

Difference between the risk-free value of derivatives and the actual portfolio value, taking into account the counterparty's potential default. The CVA determines the impact of counterparty credit risk.

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.

GLOSSARY (continued)

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.

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.

GLOSSARY (continued)

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.

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.

Scaling factor

Adjustment representing 6.0% of risk assets measured using the Internal Ratings-Based Approach, applied to credit exposures in compliance with section 1.3 of the *Capital Adequacy Guideline* issued by the AMF.

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.

GLOSSARY (continued)

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).