Desjardins

Pillar 3 Report (unaudited)

For the period ended June 30, 2026

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NOTES TO THE READER

USE OF THIS DOCUMENT

The Pillar 3 Report (this document) is designed to promote 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 www.desjardins.com/ca/about-us/investor-relations and on the SEDAR+ website at www.sedarplus.ca (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 in the same section of the Desjardins Group's website as the other reports.

Certain information relevant to Pillar 3 is disclosed in these documents. Annually, a reference table entitled "Information disclosed in separate reports" is presented under each regulatory requirement, when applicable. This table specifies the Pillar 3 requirements that are not directly addressed in this document and refers 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.* In July 2026, the AMF issued a revised version of this guideline;
- *Total Loss Absorbing Capacity Guideline;*
- *Capital Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives. In January 2026, the AMF issued a new revised version of this guideline. The proposed changes came into effect on January 1, 2026.

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, are available on the Bank for International Settlements' website at www.bis.org.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The financial information presented in this document relates to Desjardins Group, which is made up of the Desjardins caisses in Quebec and Caisse Desjardins Ontario Credit Union Inc. (the caisses), the Fédération des caisses Desjardins du Québec (the Federation) and its subsidiaries as well as the Fonds de sécurité Desjardins. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Accounting policies," to the Annual Combined Financial Statements.

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

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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

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

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

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

DISCLOSURE POLICY

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

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

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

Template KM1 – Key metrics (at consolidated group level)

		a	b	c	d	e
	(in millions of dollars)	**As at June 30, 2026**	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	Available capital					
1	Tier 1A capital	**37,509**	36,423	36,468	35,484	34,543
2	Tier 1	**37,509**	36,423	36,468	35,484	34,543
3	Total capital	**41,355**	41,017	40,082	39,409	38,447
	Risk-weighted assets					
4	Total risk-weighted assets (RWA)	**158,945**	156,869	153,681	153,868	150,888
4a	Total risk-weighted assets (pre-floor)	**158,945**	156,869	153,681	153,868	150,888
	Risk-based capital ratios as a percentage of RWA					
5	Tier 1A ratio	**23.6%**	23.2%	23.7%	23.1%	22.9%
5b	Tier 1A ratio (pre-floor ratio)	**23.6%**	23.2%	23.7%	23.1%	22.9%
6	Tier 1 ratio	**23.6%**	23.2%	23.7%	23.1%	22.9%
6b	Tier 1 ratio (pre-floor ratio)	**23.6%**	23.2%	23.7%	23.1%	22.9%
7	Total capital ratio	**26.0%**	26.1%	26.1%	25.6%	25.5%
7b	Total capital ratio (pre-floor ratio)	**26.0%**	26.1%	26.1%	25.6%	25.5%
	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	Domestic Systemically Important Financial Institution (D-SIFI) 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	**18.0%**	18.1%	18.1%	17.6%	17.5%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	**497,690**	481,159	468,023	470,392	463,163
14	Basel III leverage ratio (row 2 / row 13)	**7.5%**	7.6%	7.8%	7.5%	7.5%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**N/A**	N/A	N/A	N/A	N/A
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets	**72,172**	66,108	66,102	65,818	65,383
16	Total net cash outflow	**39,312**	37,586	37,300	39,381	40,645
17	LCR ratio	**184%**	176%	178%	167%	161%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	**302,595**	291,176	284,292	284,020	278,165
19	Total required stable funding	**228,092**	223,379	215,967	214,679	212,213
20	NSFR ratio	**133%**	130%	132%	132%	131%

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

	(in millions of dollars)	a **As at June 30, 2026**	b As at March 31, 2026	c As at December 31, 2025	d As at September 30, 2025	e As at June 30, 2025
1	Total loss-absorbing capacity (TLAC) available[2]	**56,498**	55,157	53,170	51,888	48,541
2	Total RWA at the level of the resolution group	**153,404**	151,658	148,562	148,854	146,087
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	**36.8%**	36.4%	35.8%	34.9%	33.2%
4	Leverage ratio exposure measure at the level of the resolution group	**488,364**	472,997	459,957	462,609	455,892
5	TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4)	**11.6%**	11.7%	11.6%	11.2%	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 $5.0 billion of debt eligible to qualify under the *Total Loss Absorbing Capacity Guideline* in the first six-month period of 2026.

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

		a	b				c
		RWA					Minimum capital requirements[1]
	(in millions of dollars)	**As at June 30, 2026**	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	**As at June 30, 2026**
1	Credit risk (excluding counterparty credit risk)	**106,495**	106,143	104,454	103,850	102,543	**8,520**
2	Of which: Standardized Approach (SA)	**27,751**	27,265	26,594	25,836	24,785	**2,220**
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**12,870**	13,325	13,187	12,862	12,310	**1,030**
4	Of which: Supervisory Slotting Approach	**—**	—	—	—	—	**—**
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	**65,874**	65,553	64,673	65,152	65,448	**5,270**
6	Counterparty credit risk (CCR)	**5,164**	4,495	4,402	4,311	4,033	**413**
7	Of which: Standardized Approach for counterparty credit risk	**4,718**	4,072	3,974	3,891	3,517	**377**
8	Of which: IMM	**—**	—	—	—	—	**—**
9	Of which: other CCR	**446**	423	428	420	516	**36**
10	Credit valuation adjustment (CVA)	**4,037**	3,353	3,771	3,609	3,273	**323**
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	**774**	758	833	741	706	**61**
13	Equity investments in funds – mandate-based approach	**192**	119	121	138	171	**15**
14	Equity investments in funds – fall-back approach	**—**	—	—	—	—	**—**
15	Settlement risk	**—**	—	—	—	—	**—**
16	Securitization exposures in the banking book	**235**	243	205	209	124	**19**
17	Of which: Securitization IRB Approach (SEC-IRBA)	**—**	—	—	—	—	**—**
18	Of which: Securitization External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	**52**	60	19	19	20	**4**
19	Of which: Securitization Standardized Approach (SEC-SA)	**183**	183	186	190	104	**15**
20	Market risk	**5,807**	5,956	4,504	5,985	5,780	**465**
21	Of which: Standardized Approach (SA)	**5,807**	5,956	4,504	5,985	5,780	**465**
22	Of which: Internal Model Method (IMM)	**—**	—	—	—	—	**—**
23	Capital charge for switch between trading book and banking book	**—**	—	—	—	—	**—**
24	Operational risk	**24,344**	24,395	23,884	23,355	22,927	**1,947**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**11,897**	11,407	11,507	11,670	11,331	**952**
26	RWA floor applied	**67.5%**	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)**	**158,945**	156,869	153,681	153,868	150,888	**12,715**

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

Risk-weighted assets (RWA)

As at June 30, 2026

(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	116,871	7,337	10,381	45	127,252	7,382	591	5.8%
Non-central government public sector entities	—	—	9,114	1,828	9,114	1,828	146	20.1%
Financial institutions	5,800	1,190	2,431	1,208	8,231	2,398	192	29.1%
Businesses	50,051	24,630	14,331	12,331	64,382	36,961	2,957	57.4%
Securitization	—	—	364	235	364	235	19	64.5%
Equities	—	—	1,075	1,834	1,075	1,834	147	170.5%
SMEs similar to other retail client exposures	10,963	5,814	367	284	11,330	6,098	488	53.8%
Real estate	195,122	29,362	5,761	4,033	200,883	33,395	2,672	16.6%
Other retail client exposures (excluding SMEs)	23,667	6,783	946	212	24,613	6,995	559	28.4%
Qualifying-revolving retail client exposures	14,441	3,628	1,574	1,186	16,015	4,814	384	30.1%
Sub-total – Credit risk other than counterparty risk	416,915	78,744	46,344	23,196	463,259	101,940	8,155	22.0%
Counterparty risk								
Sovereign borrowers	213	7	—	—	213	7	1	3.2%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	8,968	3,046	37	7	9,005	3,053	244	33.9%
Businesses	1	1	74	74	75	75	6	100.0%
Trading portfolios	2,453	1,223	796	775	3,249	1,998	160	61.5%
Credit valuation adjustment (CVA) charge	—	—	—	4,037	—	4,037	323	—%
Additional requirements related to the banking and trading portfolio	—	—	1,194	31	1,194	31	2	2.6%
Sub-total – Counterparty risk	11,635	4,277	2,101	4,924	13,736	9,201	736	67.0%
Other assets[3]	—	—	—	—	34,548	17,653	1,412	51.1%
Total – Credit risk	428,550	83,021	48,445	28,120	511,543	128,794	10,303	25.2%
Market risk	—	—	—	5,807	—	5,807	465	—%
Operational risk	—	—	—	24,344	—	24,344	1,947	—%
Total risk-weighted assets	428,550	83,021	48,445	58,271	511,543	158,945	12,715	31.1%

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, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
Credit risk other than counterparty risk				
Sovereign borrowers	7,353	6,967	6,708	6,599
Non-central government public sector entities	1,861	1,847	1,868	1,829
Financial institutions	2,488	2,326	2,289	2,379
Businesses	37,216	36,993	35,342	34,052
Securitization	243	205	209	124
Equities	1,742	1,810	1,736	1,840
SMEs similar to other retail client exposures	6,036	6,341	6,433	6,394
Real estate	32,759	32,407	33,299	33,718
Other retail client exposures (excluding SMEs)	6,961	6,445	6,536	6,390
Qualifying-revolving retail client exposures	5,101	5,052	5,306	5,177
Sub-total – Credit risk other than counterparty risk	101,760	100,393	99,726	98,502
Counterparty risk				
Sovereign borrowers	—	1	—	—
Non-central government public sector entities	—	—	—	—
Financial institutions	2,735	2,637	2,413	2,213
Businesses	81	79	164	139
Trading portfolios	1,662	1,670	1,718	1,661
Credit valuation adjustment (CVA) charge	3,353	3,771	3,609	3,273
Additional requirements related to the banking and trading portfolio	17	15	16	20
Sub-total – Counterparty risk	7,848	8,173	7,920	7,306
Other assets[3]	16,910	16,727	16,882	16,373
Total – Credit risk	126,518	125,293	124,528	122,181
Market risk	5,956	4,504	5,985	5,780
Operational risk	24,395	23,884	23,355	22,927
Total risk-weighted assets	156,869	153,681	153,868	150,888

(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 *Capital Adequacy Guideline* issued by the AMF).

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

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

Risk-weighted assets by business segment

(in millions of dollars)	**As at June 30, 2026**	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
Allocated to business segments					
Personal and Business Services	**125,673**	124,878	123,476	123,585	121,991
Wealth Management and Life and Health Insurance	**7,494**	7,567	6,731	6,858	6,704
Property and Casualty Insurance	**4,505**	4,229	4,552	4,231	4,066
Other	**21,273**	20,195	18,922	19,194	18,127
Not allocated	**—**	—	—	—	—
Total risk-weighted assets	**158,945**	156,869	153,681	153,868	150,888

Change in risk-weighted assets

For the three-month periods ended

(in millions of dollars)	June 30, 2026			March 31, 2026			December 31, 2025			September 30, 2025			June 30, 2025		
	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	118,670	7,848	126,518	117,120	8,173	125,293	116,608	7,920	124,528	114,875	7,306	122,181	114,929	7,941	122,870
Size of portfolio(1)	1,604	1,671	3,275	1,932	443	2,375	152	62	214	2,095	631	2,726	1,899	(182)	1,717
Quality of portfolio(2)	26	(347)	(321)	(242)	431	189	161	185	346	(318)	(43)	(361)	(2,137)	(447)	(2,584)
Updating of models(3)	(1,015)	—	(1,015)	259	(42)	217	—	—	—	(70)	1	(69)	(668)	(15)	(683)
Procedures and policies(4)	—	—	—	(608)	(1,169)	(1,777)	86	—	86	(289)	—	(289)	83	—	83
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	308	29	337	209	12	221	113	6	119	315	25	340	769	9	778
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	923	1,353	2,276	1,550	(325)	1,225	512	253	765	1,733	614	2,347	(54)	(635)	(689)
Risk-weighted assets at end of period	119,593	9,201	128,794	118,670	7,848	126,518	117,120	8,173	125,293	116,608	7,920	124,528	114,875	7,306	122,181

For the three-month periods ended

(in millions of dollars)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Market risk					
Risk-weighted assets at beginning of period	5,956	4,504	5,985	5,780	6,055
Change in risk level(5)	(149)	1,452	(1,481)	205	(275)
Updating of models(3)	—	—	—	—	—
Procedures and policies(4)	—	—	—	—	—
Acquisitions and transfers	—	—	—	—	—
Change in exchange rates	—	—	—	—	—
Other	—	—	—	—	—
Total changes in risk-weighted assets	(149)	1,452	(1,481)	205	(275)
Risk-weighted assets at end of period	5,807	5,956	4,504	5,985	5,780
Operational risk					
Risk-weighted assets at beginning of period	24,395	23,884	23,355	22,927	22,957
Revenue generated	(51)	511	529	428	(30)
Procedures and policies(4)	—	—	—	—	—
Acquisitions and transfers	—	—	—	—	—
Total changes in risk-weighted assets	(51)	511	529	428	(30)
Risk-weighted assets at end of period	24,344	24,395	23,884	23,355	22,927
RWA floor adjustment					
Risk-weighted assets at beginning of period	—	—	—	—	—
Size of portfolio(1)	—	—	—	—	—
Quality of portfolio(2)	—	—	—	—	—
Updating of models(3)	—	—	—	—	—
Procedures and policies(4)	—	—	—	—	—
Acquisitions and transfers	—	—	—	—	—
Change in exchange rates	—	—	—	—	—
Other	—	—	—	—	—
Total changes in risk-weighted assets	—	—	—	—	—
Risk-weighted assets at end of period	—	—	—	—	—

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

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

		a	b	c	d	a	b	c	d
		As at June 30, 2026				As at March 31, 2026			
	(in millions of dollars)	**RWA for modelled approaches that the financial institution has supervisory approval to use**	**RWA for portfolios where standardized approaches are used**	**Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)**	**RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)**	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Type of risk								
1	Credit risk (excluding counterparty credit risk)	**78,744**	**27,751**	**106,495**	**177,231**	78,878	27,265	106,143	173,624
2	Counterparty credit risk	**4,277**	**887**	**5,164**	**5,476**	3,752	743	4,495	4,106
3	Credit valuation adjustment (CVA) charge		**4,037**	**4,037**	**4,037**		3,353	3,353	3,353
4	Securitization exposures in the banking book	**—**	**235**	**235**	**235**	—	243	243	243
5	Market risk	**—**	**5,807**	**5,807**	**5,807**	—	5,956	5,956	5,956
6	Operational risk		**24,344**	**24,344**	**24,344**		24,395	24,395	24,395
7	Residual RWA		**12,863**	**12,863**	**12,903**		12,284	12,284	12,351
8	**Total**	**83,021**	**75,924**	**158,945**	**230,033**	82,630	74,239	156,869	224,028

		a	b	c	d	a	b	c	d
		As at December 31, 2025				As at September 30, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Type of risk								
1	Credit risk (excluding counterparty credit risk)	77,860	26,594	104,454	170,703	78,014	25,836	103,850	169,096
2	Counterparty credit risk	3,653	749	4,402	3,785	3,462	849	4,311	3,597
3	Credit valuation adjustment (CVA) charge		3,771	3,771	3,771		3,609	3,609	3,609
4	Securitization exposures in the banking book	—	205	205	205	—	209	209	209
5	Market risk	—	4,504	4,504	4,504	—	5,985	5,985	5,985
6	Operational risk		23,884	23,884	23,884		23,355	23,355	23,355
7	Residual RWA		12,461	12,461	12,523		12,549	12,549	12,623
8	**Total**	81,513	72,168	153,681	219,375	81,476	72,392	153,868	218,474

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

		a	b	c	d
		As at June 30, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Type of risk				
1	Credit risk (excluding counterparty credit risk)	77,758	24,785	102,543	165,686
2	Counterparty credit risk	3,158	875	4,033	3,363
3	Credit valuation adjustment (CVA) charge		3,273	3,273	3,273
4	Securitization exposures in the banking book	—	124	124	124
5	Market risk	—	5,780	5,780	5,780
6	Operational risk		22,927	22,927	22,927
7	Residual RWA		12,208	12,208	12,283
8	**Total**	80,916	69,972	150,888	213,436

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, 2026				As at March 31, 2026			
	(in millions of dollars)	**RWA for modelled approaches that the financial institution has supervisory approval to use**	**RWA for portfolios where standardized approaches are used**	**Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)**	**RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)**	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Asset classes								
1	Sovereign	**7,337**	**1,901**	**9,238**	**1,914**	7,353	1,907	9,260	1,902
	Of which: categorized as MDB/PSE in SA	**1**	**1,856**	**1,857**	**1,856**	1	1,907	1,908	1,890
2	Banks and other financial institutions	**1,190**	**1,210**	**2,400**	**8,047**	1,205	1,285	2,490	7,897
	Covered bonds	**—**	**—**	**—**	**—**	—	—	—	—
3	Equity	**—**	**868**	**868**	**868**	—	865	865	865
4	Purchased receivables	**—**	**63**	**63**	**63**	—	65	65	65
5	Corporates	**35,617**	**15,458**	**51,075**	**85,891**	36,152	15,194	51,346	84,082
	Of which: FIRB is applied	**9,542**	**—**	**9,542**	**12,684**	10,045	—	10,045	12,987
	Of which: AIRB is applied	**26,074**	**—**	**26,074**	**57,748**	26,107	—	26,107	55,901
6	Retail	**32,462**	**2,495**	**34,957**	**68,625**	32,093	2,446	34,539	67,381
	Of which: qualifying revolving retail	**4,532**	**1,315**	**5,847**	**8,479**	4,891	1,290	6,181	8,570
	Of which: other retail	**13,017**	**507**	**13,524**	**16,774**	12,848	507	13,355	16,370
	Of which: retail residential mortgages	**14,913**	**673**	**15,586**	**43,372**	14,354	649	15,003	42,441
7	Specialized lending	**2,138**	**—**	**2,138**	**6,067**	2,075	—	2,075	5,929
	Of which: income-producing real estate and high volatility commercial real estate	**—**	**—**	**—**	**—**	—	—	—	—
8	Others	**—**	**5,756**	**5,756**	**5,756**	—	5,503	5,503	5,503
9	**Total**	**78,744**	**27,751**	**106,495**	**177,231**	78,878	27,265	106,143	173,624

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

		a	b	c	d	a	b	c	d
		As at December 31, 2025				As at September 30, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Asset classes								
1	Sovereign	6,951	1,891	8,842	1,902	6,708	1,896	8,604	1,912
	Of which: categorized as MDB/PSE in SA	1	1,875	1,876	1,875	2	1,896	1,898	1,896
2	Banks and other financial institutions	1,177	1,149	2,326	6,979	1,139	1,150	2,289	6,646
	Covered bonds	—	—	—	—	—	—	—	—
3	Equity	—	856	856	856	—	857	857	857
4	Purchased receivables	—	42	42	42	—	40	40	40
5	Corporates	36,110	15,053	51,163	83,226	36,309	14,272	50,581	81,820
	Of which: FIRB is applied	9,529	—	9,529	12,412	9,606	—	9,606	12,735
	Of which: AIRB is applied	26,581	—	26,581	55,761	26,703	—	26,703	54,812
6	Retail	31,141	2,383	33,524	67,249	31,741	2,407	34,148	67,181
	Of which: qualifying revolving retail	4,748	1,302	6,050	8,777	5,065	1,298	6,363	8,992
	Of which: other retail	12,641	436	13,077	16,071	12,710	471	13,181	16,072
	Of which: retail residential mortgages	13,752	645	14,397	42,401	13,966	638	14,604	42,117
7	Specialized lending	2,481	1	2,482	5,230	2,117	2	2,119	5,428
	Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8	Others	—	5,219	5,219	5,219	—	5,212	5,212	5,212
9	**Total**	77,860	26,594	104,454	170,703	78,014	25,836	103,850	169,096

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

		a	b	c	d
		As at June 30, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Asset classes				
1	Sovereign	6,599	1,858	8,457	1,868
	Of which: categorized as MDB/PSE in SA	2	1,858	1,860	1,858
2	Banks and other financial institutions	1,224	1,156	2,380	6,259
	Covered bonds	—	—	—	—
3	Equity	—	962	962	962
4	Purchased receivables	—	18	18	18
5	Corporates	36,568	13,140	49,708	79,856
	Of which: FIRB is applied	9,292	—	9,292	12,203
	Of which: AIRB is applied	27,276	—	27,276	54,513
6	Retail	31,572	2,365	33,937	66,730
	Of which: qualifying revolving retail	4,938	1,287	6,225	9,023
	Of which: other retail	12,565	448	13,013	15,881
	Of which: retail residential mortgages	14,069	630	14,699	41,826
7	Specialized lending	1,795	243	2,038	4,950
	Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—
8	Others	—	5,043	5,043	5,043
9	**Total**	77,758	24,785	102,543	165,686

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

	(in millions of dollars)	a As at June 30, 2026	b References to Template CC2	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	Tier 1A capital: Instruments and reserves						
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)[1]	**4,356**	A	4,421	4,494	4,555	4,608
2	Qualifying reserves and undistributed surplus earnings	**38,566**	B + C	37,293	36,394	35,766	34,373
3	Accumulated other comprehensive income (and other reserves)	**602**	D	427	692	842	638
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**	**43,524**		42,141	41,580	41,163	39,619
	Tier 1A capital: Regulatory adjustments						
7	Prudential valuation adjustments[2]	**27**	Note	27	24	22	21
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)	**1,030**	E + F	1,030	596	592	592
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	**1,139**	G + H	1,113	1,002	1,039	1,059
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	**8**	I + J	43	36	67	70
11	Cash flow hedge reserve	**281**	K	227	336	464	382
12	Shortfall of allowances for expected losses[2]	**163**	Note	267	246	296	300
13	Securitization gain on sale	**—**		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	**25**	L	20	23	21	21
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	**1,049**	M + N	815	747	805	561
16	Investment in own Tier 1A capital instruments (if not consolidated)	**—**		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments[1]	**—**		—	—	—	—
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	**—**		—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital)[3]	**3,478**	O + P	3,355	3,483	3,869	3,571
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[3][4]	**(1,835)**	Note	(1,829)	(2,031)	(2,146)	(2,151)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	**650**	Q	650	650	650	650
28	**Total regulatory adjustments to Tier 1A and equivalent capital**	**6,015**		5,718	5,112	5,679	5,076
29	**Total Tier 1A and equivalent capital**	**37,509**		36,423	36,468	35,484	34,543

Footnotes to this table are presented on page 18.

Template CC1 – Composition of regulatory capital (continued)

	(in millions of dollars)	a As at June 30, 2026	b References to Template CC2	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	Tier 1B capital: Instruments						
30	Directly issued qualifying Tier 1B capital instruments	—		—	—	—	—
31	Of which: classified as equity under applicable accounting standards	—		—	—	—	—
32	Of which: classified as liabilities under applicable accounting standards	—		—	—	—	—
34	Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)	—		—	—	—	—
36	**Tier 1B capital before regulatory adjustments**	—		—	—	—	—
	Tier 1B capital: Regulatory adjustments						
37	Investments in own Tier 1B capital instruments	—		—	—	—	—
38	Crossed investments in own Tier 1B capital instruments	—		—	—	—	—
39	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	—		—	—	—	—
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	**650**	Q	650	650	650	650
41	Other regulatory deductions or adjustments to Tier 1 capital	**(650)**	Q	(650)	(650)	(650)	(650)
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)**	**37,509**		36,423	36,468	35,484	34,543
	Tier 2 capital: Instruments and provisions						
46	Directly issued qualifying Tier 2 capital instruments	**5,053**	R + S	5,808	4,837	4,889	4,869
48	Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)	—		—	—	—	—
50	Provisions	**143**	T	136	127	136	135
51	**Tier 2 capital before regulatory adjustments**	**5,196**		5,944	4,964	5,025	5,004
	Tier 2 capital: Regulatory adjustments						
52	Investments in own Tier 2 capital instruments	—		—	—	—	—
53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities	—		—	—	—	—
54	Investments of the "entity" in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	—		—	—	—	—
55	Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	**1,350**	U + V	1,350	1,350	1,100	1,100
56	Other regulatory deductions or adjustments to Tier 2 capital	—		—	—	—	—
57	**Total regulatory adjustments to Tier 2 capital**	**1,350**		1,350	1,350	1,100	1,100
58	**Total Tier 2 capital**	**3,846**		4,594	3,614	3,925	3,904
59	**Total capital (1A + 1B and 2)**	**41,355**		41,017	40,082	39,409	38,447
60	**Total risk-weighted assets**	**158,945**		156,869	153,681	153,868	150,888

Footnotes to this table are presented on page 18.

Template CC1 – Composition of regulatory capital (continued)

	(in millions of dollars)	a As at June 30, 2026	b References to Template CC2	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	Capital ratios and buffers						
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	**23.6%**		23.2%	23.7%	23.1%	22.9%
62	Tier 1 (as a % of risk-weighted assets)	**23.6%**		23.2%	23.7%	23.1%	22.9%
63	Total capital (as a % of risk-weighted assets)	**26.0%**		26.1%	26.1%	25.6%	25.5%
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	**18.0%**		18.1%	18.1%	17.6%	17.5%
	National minima						
69	Minimum Tier 1A capital ratio	**8.0%**		8.0%	8.0%	8.0%	8.0%
70	Minimum Tier 1 capital ratio	**9.5%**		9.5%	9.5%	9.5%	9.5%
71	Minimum total capital ratio	**11.5%**		11.5%	11.5%	11.5%	11.5%
	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other liabilities of other financial entities	**3,246**	W	3,357	3,093	3,210	3,010
73	Significant investments in Tier 1A capital instruments of financial entities	**4,164**	X	4,043	4,060	4,000	3,876
74	Mortgage servicing rights (net of related tax liabilities)	**—**		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	**567**	Y	493	516	640	629
	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)	**143**		136	127	136	135
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	**143**		136	127	136	135
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) F capital shares reported on line 1 have been presented net of the shares held in the Federation's Trust Fund since March 31, 2026. Prior periods have been adjusted.
(2) Items considered only in regulatory capital.
(3) Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries.
(4) 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, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
Tier 1A capital					
Balance at beginning of period	**36,423**	36,468	35,484	34,543	34,061
Increase in reserves and undistributed surplus earnings	**1,273**	899	628	1,393	1,029
Eligible accumulated other comprehensive income	**175**	(265)	(150)	204	(77)
F capital shares[(1)(2)]	**(65)**	(73)	(61)	(53)	(49)
Deductions[(1)]	**(297)**	(606)	567	(603)	(421)
Balance at end of period	**37,509**	36,423	36,468	35,484	34,543
Total Tier 1 capital[(3)]	**37,509**	36,423	36,468	35,484	34,543
Tier 2 capital					
Balance at beginning of period	**4,594**	3,614	3,925	3,904	4,296
Eligible instruments[(4)]	**(755)**	971	(52)	20	(397)
Eligible portion of the allowance for credit losses	**7**	9	(9)	1	5
Deductions	**—**	—	(250)	—	—
Balance at end of period	**3,846**	4,594	3,614	3,925	3,904
Total capital	**41,355**	41,017	40,082	39,409	38,447

(1) F capital shares have been presented net of the shares held in the Federation's Trust Fund since March 31, 2026. Prior periods have been adjusted.

(2) On May 26, 2026, the Federation redeemed for cancellation a total of 10 million F capital shares held in the Trust Fund. On January 23, 2026, the Federation also redeemed for cancellation 10 million F capital shares held in the Trust Fund.

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

(4) The Federation issued instruments eligible as non-viability contingent capital (NVCC) amounting to $0.2 billion and redeemed NVCC instruments amounting to $1.0 billion during the second quarter of 2026. The Federation also issued instruments eligible as NVCC amounting to $1.0 billion during the first quarter of 2026.

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at June 30, 2026

(in millions of dollars)	a Balance sheet per the Combined Financial Statements	b Balance sheet using the scope of regulatory consolidation(1)	Including	c References to Template CC1
Assets				
Cash and deposits with financial institutions	7,688	5,842		
Securities	107,574	69,685		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds			3,246	W
Other securities			66,439	
Securities borrowed or purchased under reverse repurchase agreements	31,134	32,541		
Loans	326,646	324,848		
Significant investments in the Tier 2 capital of financial institutions			250	U
Other loans			324,598	
Allowance for credit losses	(1,438)	(1,438)		
Eligible portion reflected in Tier 2 capital			(143)	T
Allowances not reflected in regulatory capital			(1,295)	
Segregated fund net assets	37,408	—		
Other assets				
Derivative financial instruments	13,381	13,314		
Amounts receivable from clients, brokers and financial institutions	6,428	5,955		
Reinsurance contract assets	1,815	—		
Right-of-use assets	460	1,037		
Investment property	742	1		
Property, plant and equipment	1,396	1,013		
Goodwill	1,030	37		E
Intangible assets	1,346	445		G
Net defined benefit assets	1,794	1,408		M
Deferred tax assets	844	442		
Deferred tax assets other than those attributable to temporary differences			16	I
Deferred tax liabilities other than those attributable to temporary differences			(8)	J
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds			567	Y
Deferred tax liabilities related to software and other intangible assets			(207)	H
Deferred tax liabilities related to goodwill			—	F
Deferred tax liabilities related to net defined benefit assets			(359)	N
Other deferred tax assets			433	
Other				
Investments in companies accounted for using the equity method	1,303	9,099		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital			190	O
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds			4,164	X
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital(2)			3,288	P
Significant investments in the Tier 1B capital of other financial institutions			650	Q
Significant investments in the Tier 2 capital of other financial institutions			1,100	V
Other adjustments related to investments(2)			(293)	
Other items	3,951	3,595		
Total assets	543,502	467,824		

Footnotes to this table are presented on the next page.

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

As at June 30, 2026

	a	b		c
(in millions of dollars)	Balance sheet per the Combined Financial Statements	Balance sheet using the scope of regulatory consolidation[(1)]	Including	References to Template CC1
Liabilities				
Deposits	347,708	348,540		
Insurance contract liabilities	35,389	—		
Other liabilities				
Commitments related to securities sold short	19,263	18,945		
Commitments related to securities lent or sold under repurchase agreements	13,194	11,809		
Derivative financial instruments	10,444	10,121		
Amounts payable to clients, brokers and financial institutions	19,585	19,078		
Lease liabilities	552	1,182		
Reinsurance contract liabilities	36	—		
Segregated fund net liabilities - Investment contracts	33,853	—		
Net defined benefit plan liabilities	642	496		
Deferred tax liabilities	622	388		
Other	12,836	8,688		
Subordinated notes	5,026	5,026		
Subordinated notes allowed for inclusion in Tier 2 capital			5,026	R
Total liabilities	499,150	424,273		
Equity				
Capital stock	4,383	4,383		
Qualifying shares			27	S
Federation capital shares			4,356	A
Undistributed surplus earnings	3,905	3,777		B
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk			25	L
Other undistributed surplus earnings			3,752	
Accumulated other comprehensive income	602	602		D
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income			309	
Gains (losses) on derivative financial instruments designated as cash flow hedges			281	K
Net unrealized exchange gains (losses) on the translation of a net investment in a foreign operation			12	
Reserves	34,789	34,789		C
Non-controlling interests	673	—		
Total equity	44,352	43,551		
Total liabilities and equity	543,502	467,824		

(1) The scope of regulatory consolidation excludes the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company. A description of their activities can be found in Section 2.2 of the MD&A, in the Desjardins Group's 2025 Annual Report.

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

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments
As at June 30, 2026

	Features	Qualifying shares		F capital shares
1	Issuer	Desjardins caisses in Quebec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Quebec	Quebec	Quebec
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Qualifying shares	Qualifying shares	Capital shares
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$26,986	$100	$4,355,450
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 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2026

	Features	NVCC subordinated notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WRG1 ISIN: CA31430WRG10	CUSIP: 31430WU44 ISIN: CA31430WU444	CUSIP: 31430W7J7 ISIN: CA31430W7J76
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$1,000,691	$1,024,766	$1,245,295
9	Par value of instrument[1]	$1,000,000,000	$1,000,000,000	$1,250,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11	Original date of issuance	August 23, 2022	May 15, 2024	January 24, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 23, 2032	May 15, 2034	January 24, 2035
14	Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On or after August 23, 2027, at par plus accrued and unpaid interest	On or after May 15, 2029, at par plus accrued and unpaid interest	On or after January 24, 2030, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	On any date after August 23, 2027, at par plus accrued and unpaid interest	On any date after May 15, 2029, at par plus accrued and unpaid interest	On any date after January 24, 2030, at par plus accrued and unpaid interest
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed, then floating	Fixed, then floating	Fixed, then floating
18	Coupon rate or any related index[3]	5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%	5.279% per year until, but excluding, May 15, 2029. Afterwards, annual rate equal to daily compounded CORRA determined for the observation period plus 1.56%	4.264% per year until, but excluding, January 24, 2030. Afterwards, annual rate equal to daily compounded CORRA determined for the observation period plus 1.47%
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	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2026

	Features	NVCC subordinated notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 310146765 ISIN: CH1454185872	Common Code: 310518930 ISIN: XS3105189305	CUSIP: 31430XNZ1 ISIN: CA31430XNZ10
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$385,060	$173,988	$987,019
9	Par value of instrument[(1)]	Fr.220,000,000	¥20,000,000,000	$1,000,000,000
10	Accounting classification	Liabilities - Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11	Original date of issuance	June 26, 2025	June 26, 2025	March 3, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 26, 2035	June 26, 2035	March 3, 2036
14	Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On June 26, 2030, at par plus accrued and unpaid interest.	On June 26, 2030, at par plus accrued and unpaid interest.	On or after March 3, 2031, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	N/A	N/A	On any date after March 3, 2031, at par plus accrued and unpaid interest
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed, then floating
18	Coupon rate or any related index[(3)]	1.3925% per year until, but excluding, June 26, 2030. Afterwards, annualized SARON five-year mid-swap rate plus 1.40%	1.973% per year until, but excluding, June 26, 2030. Afterwards, semi-annual TONA five-year mid-swap rate plus 1.11%	3.856% per year until, but excluding, March 3, 2031. Afterwards, annual rate equal to daily compounded CORRA determined for the observation period plus 1.28%
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	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at June 30, 2026

	Features	NVCC subordinated notes
1	Issuer	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 339838216 ISIN: XS3398382161
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	Regulatory treatment:	
4	Transitional Basel III rules	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity
7	Instrument type	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$208,700
9	Par value of instrument(1)	¥24,000,000,000
10	Accounting classification	Liabilities - Amortized cost
11	Original date of issuance	June 4, 2026
12	Perpetual or dated	Dated
13	Original maturity date	September 4, 2036
14	Issuer call subject to prior approval by the AMF	Yes
15	Optional call date, contingent call dates and redemption amount	On September 4, 2031, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate or any related index(3)	2.901% per year until, but excluding, September 4, 2031. Afterwards, semi-annual TONA five-year mid-swap rate plus 0.99%
19	Existence of a payment stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	See Note(4)
25	If convertible, fully or partially	Always fully convertible
26	If convertible, conversion rate	See Note(5)
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)
29	If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec
30	Writedown feature	No
31	Writedown trigger(s)	N/A
32	Full or partial writedown	N/A
33	Permanent or temporary writedown	N/A
34	If temporary writedown, description of writeup mechanism	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
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant feature	N/A

Footnotes to this table are presented on page 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2026

	Features	TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42	CUSIP: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70	Common Code: 261363054 ISIN: XS2613630545
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument(1)	US$500,000,000	US$750,000,000	¥34,300,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	August 23, 2022	March 14, 2023	April 24, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 23, 2027	March 14, 2028	April 24, 2028
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	4.550% per year	5.70% per year	1.00% 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 31.

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

As at June 30, 2026

	Features	TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WZM9 ISIN: CA31430WZM95	CUSIP: 31430WF90 ISIN: CA31430WF908	CUSIP: 31429KAL7 / 31429LAL5 ISIN: US31429KAL70 / US31429LAL53
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument[(1)]	$500,000,000	$1,250,000,000	US$1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	August 16, 2023	November 17, 2023	January 26, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 16, 2028	November 17, 2028	April 26, 2029
14	Issuer call subject to prior approval by the AMF	No	Yes[(6)]	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	5.475% per year	5.467% per year	5.25% 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 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2026

	Features	TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 289296794 ISIN: XS2892967949	Common Code: 137173683 ISIN: CH1371736831	CUSIP: 31430W3J1 ISIN: CA31430W3J13
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument(1)	€500,000,000	Fr.230,000,000	$1,250,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	September 5, 2024	September 11, 2024	September 24, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 5, 2029	September 11, 2029	September 24, 2029
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	3.467% per year	1.4875% per year	3.804% 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 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2026

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

Footnotes to this table are presented on page 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2026

	Features	TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 319655247 ISIN: XS3196552478	Common Code: 324981667 ISIN: XS3249816672	CUSIP: 31430XMW9 ISIN: CA31430XMW97
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument[1]	£400,000,000	¥3,000,000,000	$1,500,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	October 8, 2025	December 11, 2025	January 16, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 8, 2030	December 11, 2028	July 16, 2031
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	4.875% per year	1.61% per year	3.714% 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 31.

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

As at June 30, 2026

	Features	TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 327782207 ISIN: XS3277822071	CUSIP : 31429KAQ6 / 31429LAQ4 ISIN : US31429KAQ67 / US31429LAQ41	CUSIP : 31429KAR4 / 31429LAR2 ISIN : US31429KAR41 / US31429LAR24
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument(1)	€1,000,000,000	US$750,000,000	US$565,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	January 21, 2026	May 27, 2026	May 29, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2028	May 27, 2031	May 26, 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	Floating	Fixed	Fixed
18	Coupon rate or any related index(3)	3-month EURIBOR + 0.40% per year	5.021% per year	4.505% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

(1) "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro. "Fr." is the monetary symbol for the Swiss franc. "£" is the monetary symbol for the pound sterling.
(2) Subject to the amalgamation/liquidation as per the *Act respecting financial services cooperatives*.
(3) CORRA is the Canadian Overnight Repo Rate Average. SARON is the Swiss Average Rate Overnight. TONA is the Tokyo Overnight Average Rate. and EURIBOR is the Euro Interbank Offered Rate.
(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 or Conditions 5(b)(i) and (ii) and (c) of the Terms and Conditions of the Bearer Notes in the Multi-Currency Medium-Term Notes Prospectus, as applicable.
(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 set out in the *TLAC Total Loss Absorbing Capacity Guideline* is met.

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

	(in millions of dollars)	a As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	Regulatory capital elements of TLAC					
1	Tier 1A and equivalent capital instruments	**36,492**	35,422	35,487	34,525	33,599
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	**3,823**	4,575	3,598	3,908	3,889
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**	**3,823**	4,575	3,598	3,908	3,889
11	**TLAC arising from regulatory capital**	**40,315**	39,997	39,085	38,433	37,488
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities[2]	**16,183**	15,160	14,085	13,455	11,053
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**	**16,183**	15,160	14,085	13,455	11,053
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	**56,498**	55,157	53,170	51,888	48,541
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**	**56,498**	55,157	53,170	51,888	48,541
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	**153,404**	151,658	148,562	148,854	146,087
24	Leverage exposure measure	**488,364**	472,997	459,957	462,609	455,892
	TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets)	**36.8%**	36.4%	35.8%	34.9%	33.2%
26	TLAC (as a percentage of leverage exposure)	**11.6%**	11.7%	11.6%	11.2%	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	**18.8%**	18.4%	17.8%	16.9%	15.2%
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 $5.0 billion of debt eligible to qualify under the *Total Loss Absorbing Capacity Guideline* in the first six-month period of 2026.

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

		As at June 30, 2026						As at March 31, 2026					
		Creditor ranking						Creditor ranking					
		1	2	3	4	5		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares[1]	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[2]		Capital shares[1]	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[2]	
2	Total capital and liabilities net of credit risk mitigation[3]	**4,383**	**—**	**5,026**	**16,217**	**N/A**	**25,626**	4,448	—	5,808	15,192	N/A	25,448
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)**	**4,383**	**—**	**5,026**	**16,217**	**N/A**	**25,626**	4,448	—	5,808	15,192	N/A	25,448
5	Subset of row 4 that are potentially eligible as TLAC	**4,383**	**—**	**5,026**	**16,217**	**N/A**	**25,626**	4,448	—	5,808	15,192	N/A	25,448
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	**—**	**—**	**—**	**4,496**	**N/A**	**4,496**	—	—	—	4,326	N/A	4,326
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	**—**	**—**	**—**	**9,724**	**N/A**	**9,724**	—	—	—	8,904	N/A	8,904
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	**—**	**—**	**5,026**	**1,997**	**N/A**	**7,023**	—	—	5,808	1,962	N/A	7,770
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**	**4,383**	**—**	**—**	**—**	**N/A**	**4,383**	4,448	—	—	—	N/A	4,448

		As at December 31, 2025						As at September 30, 2025					
		Creditor ranking						Creditor ranking					
		1	2	3	4	5		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares[1]	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[2]		Capital shares[1]	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[2]	
2	Total capital and liabilities net of credit risk mitigation[3]	4,522	—	4,797	14,114	N/A	23,433	4,582	—	4,797	13,484	N/A	22,863
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)**	4,522	—	4,797	14,114	N/A	23,433	4,582	—	4,797	13,484	N/A	22,863
5	Subset of row 4 that are potentially eligible as TLAC	4,522	—	4,797	14,114	N/A	23,433	4,582	—	4,797	13,484	N/A	22,863
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,710	N/A	3,710	—	—	—	3,756	N/A	3,756
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,695	N/A	8,695	—	—	—	8,015	N/A	8,015
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,797	1,709	N/A	6,506	—	—	4,797	1,713	N/A	6,510
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**	4,522	—	—	—	N/A	4,522	4,582	—	—	—	N/A	4,582

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, 2025					
		Creditor ranking					
		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares(1)	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments(2)	
2	Total capital and liabilities net of credit risk mitigation(3)	4,635	—	4,818	11,076	N/A	20,529
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,635	—	4,818	11,076	N/A	20,529
5	Subset of row 4 that are potentially eligible as TLAC	4,635	—	4,818	11,076	N/A	20,529
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,492	N/A	3,492
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	7,584	N/A	7,584
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,818	—	N/A	4,818
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**	4,635	—	—	—	N/A	4,635

(1) F capital shares have been presented net of the shares held in the Federation's Trust Fund since March 31, 2026. Prior periods have been adjusted.

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

(3) 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, 2026

	a	b	c	d	e	f	g
			Carrying amounts of items[1]				
(in millions of dollars)	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	7,688	5,842	5,842	—	—	—	—
Securities at fair value through profit or loss	50,203	20,421	697	—	349	19,375	—
Securities at fair value through other comprehensive income	57,333	49,235	48,968	—	—	—	267
Securities at amortized cost	38	29	29	—	—	—	—
Securities borrowed or purchased under reverse repurchase agreements	31,134	32,541	—	32,541	—	28,821	—
Loans, net of allowance for credit losses	325,208	323,410	323,160	—	—	—	250
Segregated fund net assets	37,408	—	—	—	—	—	—
Derivative financial instruments	13,381	13,314	—	13,314	—	1,292	—
Amounts receivable from clients, brokers and financial institutions	6,428	5,955	5,955	—	—	—	—
Reinsurance contract assets	1,815	—	—	—	—	—	—
Right-of-use assets	460	1,037	1,037	—	—	—	—
Investment property	742	1	1	—	—	—	—
Property, plant and equipment	1,396	1,013	1,013	—	—	—	—
Goodwill	1,030	37	—	—	—	—	1,030
Intangible assets	1,346	445	—	—	—	—	1,346
Investments in companies accounted for using the equity method	1,303	9,099	4,164	—	—	—	4,935
Net defined benefit plan assets	1,794	1,408	—	—	—	—	1,408
Deferred tax assets	844	442	426	—	—	—	16
Other	3,951	3,595	3,595	—	—	—	—
Total assets	**543,502**	**467,824**	**394,887**	**45,855**	**349**	**49,488**	**9,252**

Footnotes to this table are presented on the next page.

Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (continued)
As at June 30, 2026

	a	b	c	d	e	f	g
			Carrying amounts of items[1]				
(in millions of dollars)	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Liabilities							
Deposits	**347,708**	**348,540**	—	—	—	—	**348,540**
Insurance contract liabilities	**35,389**	—	—	—	—	—	—
Commitments related to securities sold short	**19,263**	**18,945**	—	**18,945**	—	**18,421**	—
Commitments related to securities lent or sold under repurchase agreements	**13,194**	**11,809**	—	—	—	**11,669**	—
Derivative financial instruments	**10,444**	**10,121**	—	**10,121**	—	**823**	—
Amounts payable to clients, brokers and financial institutions	**19,585**	**19,078**	—	—	—	—	**19,078**
Lease liabilities	**552**	**1,182**	—	—	—	—	**1,182**
Reinsurance contract liabilities	**36**	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	**33,853**	—	—	—	—	—	—
Net defined benefit plan liabilities	**642**	**496**	—	—	—	—	**496**
Deferred tax liabilities	**622**	**388**	—	—	—	—	**388**
Other	**12,836**	**8,688**	—	—	—	—	**8,688**
Subordinated notes	**5,026**	**5,026**	—	—	—	—	**5,026**
Total liabilities	**499,150**	**424,273**	—	**29,066**	—	**30,913**	**383,398**
Equity							
Capital stock	**4,383**	**4,383**	—	—	—	—	**4,383**
Undistributed surplus earnings	**3,905**	**3,777**	—	—	—	—	**3,777**
Accumulated other comprehensive income	**602**	**602**	—	—	—	—	**602**
Reserves	**34,789**	**34,789**	—	—	—	—	**34,789**
Equity – Group's share	**43,679**	**43,551**	—	—	—	—	**43,551**
Non-controlling interests	**673**	—	—	—	—	—	—
Total equity	**44,352**	**43,551**	—	—	—	—	**43,551**
Total liabilities and equity	**543,502**	**467,824**	—	**29,066**	—	**30,913**	**426,949**

[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, 2026

		a	b	c	d	e
			Items subject to[1]			
	(in millions of dollars)	Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Assets carrying amount under scope of regulatory consolidation (per Template LI1)	458,572	394,887	349	45,855	49,488
2	Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	40,875	—	—	29,066	30,913
3	**Total net amount under scope of regulatory consolidation**	417,697	394,887	349	16,789	18,575
4	Off-balance sheet amounts[2]	158,225	78,032	—	—	—
5	Differences in valuations	—	—	—	—	—
6	Differences due to different netting rules, other than those already reported in line 2	(1,358)	1,838	—	(3,196)	—
7	Differences due to consideration of provisions	837	837	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Adjustment for derivatives	12,507	—	—	12,507	—
10	Securities financing transaction exposures[3]	37,890	—	—	37,890	—
11	Other differences	—	—	—	—	—
12	**Regulatory exposure amounts[4]**	625,798	475,594	349	63,990	18,575

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

CREDIT RISK

Template CR1 – Credit quality of assets

		a	b	c	d	e	f	g
		As at June 30, 2026						
		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	**Defaulted exposures**	**Non-defaulted exposures**	**Allowances / impairments**	**Specific allowances**	**General allowances**	**Allowances for expected credit losses on IRB exposures**	**Net values (a + b - c)**
1	Loans	**3,219**	**321,629**	**1,438**	**769**	**669**	**1,349**	**323,410**
2	Debt securities	**—**	**55,545**	**—**	**—**	**—**	**—**	**55,545**
	Other investments	**—**	**355**	**—**	**—**	**—**	**—**	**355**
3	Off-balance sheet exposures	**411**	**145,071**	**125**	**—**	**125**	**110**	**145,357**
4	**Total**	**3,630**	**522,600**	**1,563**	**769**	**794**	**1,459**	**524,667**

		a	b	c	d	e	f	g
		As at March 31, 2026						
		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	3,384	315,206	1,479	731	748	1,488	317,111
2	Debt securities	—	55,455	—	—	—	—	55,455
	Other investments	—	346	—	—	—	—	346
3	Off-balance sheet exposures	491	142,842	119	—	119	118	143,214
4	**Total**	3,875	513,849	1,598	731	867	1,606	516,126

		a	b	c	d	e	f	g
		As at December 31, 2025						
		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	3,319	310,967	1,374	698	676	1,370	312,912
2	Debt securities	—	55,852	—	—	—	—	55,852
	Other investments	—	343	—	—	—	—	343
3	Off-balance sheet exposures	513	141,006	111	—	111	110	141,408
4	**Total**	3,832	508,168	1,485	698	787	1,480	510,515

		a	b	c	d	e	f	g
		As at September 30, 2025						
		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	3,356	308,389	1,530	800	730	1,495	310,215
2	Debt securities	—	58,500	—	—	—	—	58,500
	Other investments	—	343	—	—	—	—	343
3	Off-balance sheet exposures	431	145,111	115	—	115	110	145,427
4	**Total**	3,787	512,343	1,645	800	845	1,605	514,485

		a	b	c	d	e	f	g
		As at June 30, 2025						
		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	3,138	302,570	1,510	764	746	1,486	304,198
2	Debt securities	—	58,523	—	—	—	—	58,523
	Other investments	—	385	—	—	—	—	385
3	Off-balance sheet exposures	415	140,337	122	1	121	113	140,630
4	**Total**	3,553	501,815	1,632	765	867	1,599	503,736

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

	(in millions of dollars)	June 30, 2026 Loans	June 30, 2026 Debt securities	June 30, 2026 Total	March 31, 2026 Loans	March 31, 2026 Debt securities	March 31, 2026 Total	December 31, 2025 Loans	December 31, 2025 Debt securities	December 31, 2025 Total	September 30, 2025 Loans	September 30, 2025 Debt securities	September 30, 2025 Total	June 30, 2025 Loans	June 30, 2025 Debt securities	June 30, 2025 Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	**3,384**	**—**	**3,384**	3,319	—	3,319	3,356	—	3,356	3,138	—	3,138	3,135	—	3,135
2	Loans and debt securities that have defaulted since the last reporting period	**769**	**—**	**769**	800	—	800	957	—	957	888	—	888	923	—	923
3	Returned to non-defaulted status(1)	**(743)**	**—**	**(743)**	(635)	—	(635)	(681)	—	(681)	(572)	—	(572)	(819)	—	(819)
4	Amounts written-off	**(194)**	**—**	**(194)**	(97)	—	(97)	(315)	—	(315)	(97)	—	(97)	(102)	—	(102)
5	Other changes	**3**	**—**	**3**	(3)	—	(3)	2	—	2	(1)	—	(1)	1	—	1
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	**3,219**	**—**	**3,219**	3,384	—	3,384	3,319	—	3,319	3,356	—	3,356	3,138	—	3,138

For the three-month period ended.

(1) Includes returns to non-defaulted status and payments on defaulted accounts.

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

		a	b	c	d	e	f	g
		As at June 30, 2026						
	(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	**248,902**	**75,274**	**74,094**	**1,544**	**414**	**—**	**—**
2	Debt securities	**55,545**	**—**	**—**	**—**	**—**	**—**	**—**
	Other investments	**355**	**—**	**—**	**—**	**—**	**—**	**—**
3	**Total**	**304,802**	**75,274**	**74,094**	**1,544**	**414**	**—**	**—**
4	Of which defaulted	**2,511**	**805**	**701**	**26**	**7**	**—**	**—**

		a	b	c	d	e	f	g
		As at March 31, 2026						
	(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	244,450	73,381	72,196	1,508	465	—	—
2	Debt securities	55,455	—	—	—	—	—	—
	Other investments	346	—	—	—	—	—	—
3	**Total**	300,251	73,381	72,196	1,508	465	—	—
4	Of which defaulted	2,587	891	789	18	8	—	—

		a	b	c	d	e	f	g
		As at December 31, 2025						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	241,566	71,877	70,861	1,616	485	—	—
2	Debt securities	55,852	—	—	—	—	—	—
	Other investments	343	—	—	—	—	—	—
3	**Total**	297,761	71,877	70,861	1,616	485	—	—
4	Of which defaulted	2,529	854	782	25	8	—	—

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

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

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

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, 2026						As at March 31, 2026					
		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	**7,993**	**—**	**9,985**	**396**	**45**	**0.40%**	5,625	—	7,513	340	—	—%
2	Non-central government public sector entities	**7,368**	**7,308**	**7,432**	**1,678**	**1,822**	**20.00%**	7,672	7,141	7,737	1,564	1,860	20.00%
3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	**1,521**	**547**	**2,353**	**78**	**1,208**	**49.70%**	2,164	548	2,956	78	1,283	42.30%
	Of which: securities firms and other financial institutions treated as banks	**—**	**—**	**832**	**—**	**545**	**65.50%**	—	—	792	—	518	65.40%
5	Covered bonds	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
6	Businesses	**9,051**	**12,628**	**8,995**	**5,279**	**12,252**	**85.80%**	8,557	11,916	8,492	5,100	11,920	87.70%
	Of which: securities firms and other financial institutions treated as businesses	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
	Of which: specialized lending	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	**355**	**—**	**355**	**—**	**868**	**244.60%**	346	—	346	—	865	250.00%
8	Regulatory retail portfolios	**1,746**	**4,502**	**1,729**	**1,132**	**1,648**	**57.60%**	1,727	4,501	1,669	1,134	1,628	58.10%
9	Real estate	**7,717**	**1,682**	**5,470**	**139**	**3,818**	**68.10%**	7,727	1,508	5,641	161	3,956	68.20%
	Of which: general RRE	**642**	**8**	**377**	**4**	**302**	**79.40%**	640	19	447	3	308	68.40%
	Of which: IPRRE	**4,218**	**998**	**2,283**	**11**	**1,062**	**46.30%**	4,110	861	2,260	12	1,059	46.60%
	Of which: other RRE	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
	Of which: general CRE	**1,204**	**305**	**1,193**	**86**	**957**	**74.80%**	1,135	388	1,130	121	923	73.80%
	Of which: IPCRE	**1,214**	**26**	**1,180**	**5**	**1,024**	**86.40%**	1,303	25	1,267	4	1,096	86.20%
	Of which: land acquisition, development and construction	**439**	**345**	**437**	**33**	**473**	**100.50%**	539	215	537	21	570	102.10%
10	Reverse mortgages	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
11	Mortgage-backed securities	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
12	Defaulted exposures	**241**	**67**	**228**	**9**	**334**	**141.60%**	180	56	173	8	250	138.60%
13	Other assets[3]	**24,067**	**—**	**24,067**	**—**	**5,756**	**23.90%**	21,370	—	21,370	—	5,503	25.80%
14	**Total**	**60,059**	**26,734**	**60,614**	**8,711**	**27,751**	**40.00%**	55,368	25,670	55,897	8,385	27,265	42.40%

Footnotes to this table are presented on page 44.

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, 2025						As at September 30, 2025					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion	
	(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes												
1	Sovereigns	2,869	—	4,993	332	16	0.30%	4,549	—	6,470	316	—	—%
2	Non-central government public sector entities	7,537	7,422	7,612	1,616	1,846	20.00%	7,559	7,875	7,609	1,726	1,867	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,088	566	2,864	80	1,149	39.00%	2,114	568	2,899	80	1,150	38.60%
	Of which: securities firms and other financial institutions treated as banks	—	—	776	—	509	65.60%	—	—	786	—	518	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,646	11,502	8,576	4,855	11,746	87.50%	7,958	11,365	7,886	4,701	10,993	87.30%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	—	—	—	—	—	—%	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	343	—	343	—	856	250.00%	343	—	343	—	857	250.00%
8	Regulatory retail portfolios	1,688	4,402	1,617	1,103	1,569	57.70%	1,739	4,415	1,633	1,113	1,608	58.60%
9	Real estate	7,882	1,641	5,499	225	3,942	68.90%	7,623	1,565	5,454	207	3,905	69.00%
	Of which: general RRE	626	12	363	—	293	80.60%	629	14	370	—	298	80.60%
	Of which: IPRRE	4,365	855	2,286	13	1,065	46.40%	4,097	826	2,225	17	1,051	46.90%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	1,060	532	1,051	185	921	74.50%	988	427	979	158	828	72.80%
	Of which: IPCRE	1,314	25	1,285	5	1,115	86.50%	1,382	24	1,353	5	1,164	85.70%
	Of which: land acquisition, development and construction	517	217	514	22	548	102.30%	527	274	527	27	564	101.80%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	183	62	171	8	250	139.60%	178	28	166	4	244	143.50%
13	Other assets[3]	20,223	—	20,223	—	5,220	25.80%	19,563	—	19,563	—	5,212	26.60%
14	**Total**	51,459	25,595	51,898	8,219	26,594	44.20%	51,626	25,816	52,023	8,147	25,836	42.90%

Footnotes to this table are presented on page 44.

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, 2025					
		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	5,484	—	7,273	291	—	—%
2	Non-central government public sector entities	7,417	7,579	7,475	1,668	1,829	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,799	573	2,553	80	1,156	43.90%
	Of which: securities firms and other financial institutions treated as banks	—	—	754	—	498	66.00%
5	Covered bonds	—	—	—	—	—	—%
6	Businesses	7,402	10,762	7,334	4,459	10,125	85.90%
	Of which: securities firms and other financial institutions treated as businesses	—	46	—	46	9	20.00%
	Of which: specialized lending	215	60	214	28	236	97.30%
7	Subordinated debt, equity and other capital instruments	385	—	385	—	962	250.00%
8	Regulatory retail portfolios	1,724	4,338	1,603	1,094	1,574	58.40%
9	Real estate	7,492	1,460	5,443	180	3,883	69.10%
	Of which: general RRE	633	13	363	—	292	80.80%
	Of which: IPRRE	3,950	765	2,208	18	1,038	46.60%
	Of which: other RRE	—	—	—	—	—	—%
	Of which: general CRE	1,005	352	997	126	807	71.90%
	Of which: IPCRE	1,387	26	1,358	6	1,191	87.40%
	Of which: land acquisition, development and construction	517	304	517	30	555	101.40%
10	Reverse mortgages	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%
12	Defaulted exposures	156	20	146	3	213	143.60%
13	Other assets[3]	17,667	—	17,667	—	5,043	28.50%
14	**Total**	49,526	24,732	49,879	7,775	24,785	43.00%

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

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

	Regulatory portfolio / Risk weight	As at June 30, 2026																											
	(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	10,159			222						—									—				—				—	10,381
2	Non-central government public sector entities	—			9,110						—									—				—				—	9,110
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				925		455		—		1					—				—				230				820	2,431
	Of which: securities firms and other financial institutions treated as banks				—		12		—		—					—				—				—				820	832
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,579						782			—		687	—	1,480		9,696			—	50				—	14,274
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				19	336			—	355
8	Regulatory retail portfolios			851	—	—	—	—	—	—	—	—	—	—	—	1,960	—	—	—	50	—	—	—	—				—	2,861
9	Real estate	—	—	—	111	25	313	437	6	729	813	—	359	—	371	356	—	374	686	676	4	114	—	76	—	—	—	159	5,609
	Of which: general RRE	—	—	—	24	25	52	38	6		—			—	1	230	—	—		—			—	—	—	—	—	5	381
	Of which: IPRRE	—	—	—			261	399		729	813		24			7	—				4		—	57	—	—	—	—	2,294
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	87		—		—		—	—	335	—		119	—	374		210			—	—	—	—	—	154	1,279
	Of which: IPCRE	—	—	—											370				686			114	—	15	—	—	—	—	1,185
	Of which: land acquisition, development and construction	—	—	—																466			—	4	—	—	—	—	470
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									40				197				—	237
13	Other assets(2)	18,271			50															5,746							—	—	24,067
14	**Total**	28,430	—	851	11,997	25	768	437	6	729	1,596	—	359	—	371	3,003	—	1,854	686	16,208	4	114	—	572	336	—	—	979	69,325

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

		a	b	c	d
		As at June 30, 2026			
	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%	37,639	10,944	35%	42,668
2	40% - 70%	2,917	1,265	45%	3,879
3	75% - 80%	2,222	3,449	31%	3,003
4	85%	1,783	477	20%	1,854
5	90% - 100%	14,048	8,912	34%	16,895
6	105% - 130%	135	—	—%	118
7	150%	979	1,687	8%	572
8	250%	336	—	—%	336
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	60,059	26,734	33%	69,325

Footnotes to this table are presented on page 49.

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

As at March 31, 2026

	Regulatory portfolio / Risk weight (in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	7,853			—						—									—				—				—	7,853
2	Non-central government public sector entities	—			9,301						—									—				—				—	9,301
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,492		561		—		—					—				—				202				779	3,034
	Of which: securities firms and other financial institutions treated as banks				—		13		—		—					—				—				—				779	792
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,201						727			—		813	—	1,375		9,352			—	124				—	13,592
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				—	346			—	346
8	Regulatory retail portfolios			826	—	—	—	—	—	—	—	—	—	—	—	1,893	—	—	—	84	—	—	—	—				—	2,803
9	Real estate	—	—	—	184	34	312	421	7	801	738	—	385	—	389	351	—	259	756	786	4	115	—	101	—	—	—	159	5,802
	Of which: general RRE	—	—	—	93	34	55	35	7		1			—	—	221	—	—		—			—	—	—	—	—	4	450
	Of which: IPRRE	—	—	—			257	386		801	737		14			8	—				4		—	65	—	—	—	—	2,272
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	91		—		—		—	—	371	—		122	—	259		253			—	—	—	—	—	155	1,251
	Of which: IPCRE	—	—	—											389				756			115	—	11	—	—	—	—	1,271
	Of which: land acquisition, development and construction	—	—	—																533			—	25	—	—	—	—	558
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									42				139				—	181
13	Other assets(2)	15,867			—															5,503							—	—	21,370
14	**Total**	23,720	—	826	12,178	34	873	421	7	801	1,465	—	385	—	389	3,057	—	1,634	756	15,767	4	115	—	566	346	—	—	938	64,282

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

		a	b	c	d
		As at March 31, 2026			
	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%	33,569	10,629	33%	38,211
2	40% - 70%	3,064	1,048	44%	3,826
3	75% - 80%	2,259	3,506	31%	3,057
4	85%	1,567	484	20%	1,634
5	90% - 100%	13,568	8,418	37%	16,523
6	105% - 130%	130	—	—%	119
7	150%	865	1,585	9%	566
8	250%	346	—	—%	346
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	55,368	25,670	33%	64,282

Footnotes to this table are presented on page 49.

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

	Regulatory portfolio / Risk weight	As at December 31, 2025																											
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	5,244			81						—									—				—				—	5,325
2	Non-central government public sector entities	—			9,228						—									—				—				—	9,228
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,537		519		—		—					—				—				120				768	2,944
	Of which: securities firms and other financial institutions treated as banks				—		8		—		—					—				—				—				768	776
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,243						734			—		742	—	1,316		9,278			—	118				—	13,431
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				—	343			—	343
8	Regulatory retail portfolios			796	—	—	—	—	—	—	—	—	—	—	—	1,895	—	—	—	29	—	—	—	—				—	2,720
9	Real estate	—	—	—	109	25	340	420	9	793	734	—	364	—	390	352	—	254	767	828	5	118	—	105	—	—	—	111	5,724
	Of which: general RRE	—	—	—	21	25	42	41	9		1			—	—	224	—	—		—			—	—	—	—	—	—	363
	Of which: IPRRE	—	—	—			298	379		793	733		16			9	—				5		—	66	—	—	—	—	2,299
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	88		—		—		—	—	348	—		119	—	254		316			—	—	—	—	—	111	1,236
	Of which: IPCRE	—	—	—											390				767			118	—	15	—	—	—	—	1,290
	Of which: land acquisition, development and construction	—	—	—																512			—	24	—	—	—	—	536
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									37				142				—	179
13	Other assets[2]	14,721			354															5,148							—	—	20,223
14	**Total**	19,965	—	796	12,552	25	859	420	9	793	1,468	—	364	—	390	2,989	—	1,570	767	15,320	5	118	—	485	343	—	—	879	60,117

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

		a	b	c	d
		As at December 31, 2025			
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[3]	Exposure (post-CCF and post-CRM)[4]
1	Less than 40%	30,016	10,796	33%	34,730
2	40% - 70%	3,085	642	49%	3,791
3	75% - 80%	2,335	3,517	31%	2,990
4	85%	1,492	524	20%	1,570
5	90% - 100%	13,189	8,501	35%	16,086
6	105% - 130%	123	—	—%	123
7	150%	876	1,615	10%	485
8	250%	343	—	—%	342
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	51,459	25,595	32%	60,117

Footnotes to this table are presented on page 49.

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

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

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

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

Footnotes to this table are presented on page 49.

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

	Regulatory portfolio / Risk weight	As at June 30, 2025																											
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	7,564			—						—									—				—				—	7,564
2	Non-central government public sector entities	—			9,143						—									—				—				—	9,143
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,052		661		—		—					—				—				166				754	2,633
	Of which: securities firms and other financial institutions treated as banks				—		—		—		—					—				—				—				754	754
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,388						640			—		612	125	978		7,852			61	137				—	11,793
	Of which: securities firms and other financial institutions treated as businesses				46						—			—		—				—				—				—	46
	Of which: specialized lending				—						—					—	125			56			61	—				—	242
7	Subordinated debt, equity and other capital	—			—															—				—	385			—	385
8	Regulatory retail portfolios			769	—	—	—	—	—	—	—	—	—	—	—	1,879	—	—	—	49	—	—	—	—				—	2,697
9	Real estate	—	—	—	116	23	285	402	4	810	730	—	387	—	445	339	—	202	761	810	2	103	—	134	—	—	—	70	5,623
	Of which: general RRE	—	—	—	26	23	39	44	4		2			—	—	222	—	—		—			—	—	—	—	—	3	363
	Of which: IPRRE	—	—	—			246	358		810	728		14			4	—				2		—	64	—	—	—	—	2,226
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	90		—		—		—	—	373	—		113	—	202		278			—	—	—	—	—	67	1,123
	Of which: IPCRE	—	—	—											445				761			103	—	55	—	—	—	—	1,364
	Of which: land acquisition, development and construction	—	—	—																532			—	15	—	—	—	—	547
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									19				130				—	149
13	Other assets(2)	12,206			523															4,938							—	—	17,667
14	**Total**	19,770	—	769	12,222	23	946	402	4	810	1,370	—	387	—	445	2,830	125	1,180	761	13,668	2	103	61	567	385	—	—	824	57,654

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

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

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

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range
As at June 30, 2026

		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	40,623	4,658	46.97%	116,871	0.02%	181	26.25%	2.9	7,337	6.28%	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	40,623	4,658	46.97%	116,871	0.02%	181	26.26%	2.9	7,337	6.28%	5	18
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	438	194	49.60%	524	0.07%	2,222	37.68%	1.2	54	10.39%	—	N/A
	0.15 to < 0.25	2,991	1,654	32.23%	3,045	0.20%	5,181	24.54%	1.3	440	14.45%	2	N/A
	0.25 to < 0.50	9,262	3,961	34.44%	9,705	0.35%	8,484	25.26%	1.3	2,142	22.07%	9	N/A
	0.50 to < 0.75	8,393	2,818	35.05%	8,433	0.57%	6,480	24.33%	1.3	2,302	27.29%	12	N/A
	0.75 to < 2.50	26,726	8,309	33.94%	26,662	1.44%	18,239	24.02%	1.3	10,391	38.97%	94	N/A
	2.50 to < 10.00	11,040	2,413	34.55%	10,186	4.37%	7,621	22.46%	1.3	5,242	51.46%	100	N/A
	10.00 to < 100.00	1,890	359	37.08%	1,803	16.61%	2,158	26.74%	1.2	1,834	101.70%	86	N/A
	100.00 (default)	1,621	298	11.46%	1,413	100.00%	1,565	23.46%	1.1	1,636	115.86%	330	N/A
	Sub-total	62,361	20,006	34.06%	61,771	4.26%	51,950	24.21%	1.3	24,041	38.92%	633	579
Total non-retail clients – AIRB		102,984	24,664	37.46%	178,642	1.50%	52,131	25.54%	2.3	31,378	17.57%	638	597

Footnotes to this table are presented on page 59.

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

As at March 31, 2026

		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	41,353	4,464	44.27%	115,629	0.02%	186	27.18%	2.8	7,353	6.36%	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	41,353	4,464	44.27%	115,629	0.02%	186	27.18%	2.8	7,353	6.36%	5	20
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	426	185	51.23%	506	0.07%	2,085	37.41%	1.2	52	10.29%	1	N/A
	0.15 to < 0.25	2,881	1,665	32.28%	2,930	0.20%	5,237	24.53%	1.3	417	14.23%	1	N/A
	0.25 to < 0.50	9,169	3,917	33.83%	9,297	0.35%	8,485	25.83%	1.3	2,115	22.75%	8	N/A
	0.50 to < 0.75	8,374	2,819	33.88%	8,472	0.57%	6,335	24.29%	1.3	2,319	27.37%	12	N/A
	0.75 to < 2.50	26,478	7,835	33.80%	26,265	1.43%	17,925	25.43%	1.3	10,807	41.15%	97	N/A
	2.50 to < 10.00	10,317	2,236	34.86%	9,387	4.36%	7,462	23.72%	1.2	5,087	54.19%	98	N/A
	10.00 to < 100.00	1,835	409	36.98%	1,734	16.74%	2,256	28.93%	1.1	1,916	110.51%	92	N/A
	100.00 (default)	1,721	368	15.09%	1,527	100.00%	1,560	24.59%	1.1	1,642	107.66%	397	N/A
	Sub-total	61,201	19,434	33.74%	60,118	4.47%	51,345	25.20%	1.3	24,355	40.51%	706	611
Total non-retail clients – AIRB		102,554	23,898	36.72%	175,747	1.56%	51,531	26.50%	2.3	31,708	18.04%	711	631

Footnotes to this table are presented on page 59.

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

As at December 31, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors(4)	Average LGD	Average maturity(1)	RWA	RWA proportion	Expected loss(2)	Provisions(3)
Exposures related to sovereign borrowers	0.00 to < 0.15	43,255	4,364	45.12%	115,745	0.02%	170	26.87%	2.7	6,942	6.00%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	2	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	1	4	30.12%	2	25.01%	10	70.21%	1.6	8	369.28%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	43,265	4,368	45.11%	115,756	0.02%	182	26.87%	2.7	6,951	6.00%	4	21
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	407	178	51.89%	483	0.07%	2,014	36.17%	1.2	48	10.03%	—	N/A
	0.15 to < 0.25	2,768	1,704	32.60%	2,862	0.21%	5,242	24.69%	1.2	419	14.64%	1	N/A
	0.25 to < 0.50	9,269	3,856	33.66%	9,485	0.35%	8,370	25.42%	1.3	2,160	22.78%	9	N/A
	0.50 to < 0.75	8,322	2,855	33.48%	8,460	0.58%	6,232	24.02%	1.3	2,318	27.40%	12	N/A
	0.75 to < 2.50	25,775	7,764	33.33%	25,604	1.44%	17,096	25.68%	1.3	10,748	41.98%	95	N/A
	2.50 to < 10.00	10,391	2,468	34.79%	9,514	4.45%	7,920	24.12%	1.3	5,294	55.64%	102	N/A
	10.00 to < 100.00	1,922	383	35.77%	1,830	17.55%	2,352	29.60%	1.1	2,117	115.66%	104	N/A
	100.00 (default)	1,624	365	15.41%	1,432	100.00%	1,539	24.41%	1.1	1,785	124.63%	325	N/A
	Sub-total	60,478	19,573	33.47%	59,670	4.41%	50,765	25.28%	1.3	24,889	41.71%	648	526
Total non-retail clients – AIRB		103,743	23,941	36.53%	175,426	1.53%	50,947	26.33%	2.2	31,840	18.15%	652	547

Footnotes to this table are presented on page 59.

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

As at September 30, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors(4)	Average LGD	Average maturity(1)	RWA	RWA proportion	Expected loss(2)	Provisions(3)
Exposures related to sovereign borrowers	0.00 to < 0.15	44,659	4,099	46.68%	114,757	0.02%	163	26.18%	2.7	6,696	5.83%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	10	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	4	—	—%	4	1.94%	1	75.00%	1.0	6	157.94%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	3	1	30.12%	4	25.01%	10	24.45%	1.3	5	130.01%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	44,676	4,100	46.68%	114,774	0.02%	175	26.19%	2.7	6,708	5.84%	4	21
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	445	164	48.10%	508	0.07%	2,041	35.30%	1.2	48	9.30%	—	N/A
	0.15 to < 0.25	2,835	1,888	33.29%	2,959	0.21%	5,204	27.22%	1.2	484	16.37%	2	N/A
	0.25 to < 0.50	8,888	4,327	34.39%	9,285	0.36%	8,353	25.00%	1.3	2,061	22.20%	8	N/A
	0.50 to < 0.75	8,566	2,845	33.81%	8,673	0.58%	6,384	24.18%	1.3	2,395	27.61%	12	N/A
	0.75 to < 2.50	25,230	7,575	34.23%	24,715	1.45%	16,874	25.48%	1.3	10,283	41.61%	92	N/A
	2.50 to < 10.00	10,271	2,162	34.37%	9,306	4.39%	7,677	23.21%	1.3	4,924	52.92%	96	N/A
	10.00 to < 100.00	2,038	403	34.12%	1,945	19.58%	2,471	34.65%	1.2	2,740	140.85%	149	N/A
	100.00 (default)	1,616	276	12.02%	1,393	100.00%	1,541	24.97%	1.1	1,630	117.10%	346	N/A
	Sub-total	59,889	19,640	33.97%	58,784	4.47%	50,545	25.32%	1.3	24,565	41.79%	705	541
Total non-retail clients – AIRB		104,565	23,740	37.33%	173,558	1.54%	50,720	25.89%	2.2	31,273	18.02%	709	562

Footnotes to this table are presented on page 59.

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

As at June 30, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	44,270	3,836	46.61%	111,922	0.02%	169	26.31%	2.7	6,592	5.89%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	19	100.00%	19	1.94%	2	14.42%	1.1	6	30.65%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	44,279	3,855	46.78%	111,950	0.02%	172	26.31%	2.7	6,599	5.89%	4	18
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	464	168	51.43%	525	0.07%	1,965	35.48%	1.2	50	9.68%	—	N/A
	0.15 to < 0.25	2,845	1,822	33.15%	2,957	0.21%	5,112	27.25%	1.2	486	16.42%	1	N/A
	0.25 to < 0.50	8,522	4,162	36.21%	9,050	0.36%	8,251	26.28%	1.3	2,138	23.63%	8	N/A
	0.50 to < 0.75	7,945	2,965	33.52%	8,104	0.58%	6,219	24.87%	1.3	2,310	28.50%	12	N/A
	0.75 to < 2.50	25,084	7,303	34.61%	24,691	1.46%	16,849	25.01%	1.3	10,136	41.05%	91	N/A
	2.50 to < 10.00	10,753	2,206	33.60%	9,837	4.28%	7,590	23.09%	1.3	5,117	52.02%	98	N/A
	10.00 to < 100.00	2,293	466	35.73%	2,197	19.87%	2,593	38.62%	1.2	3,464	157.68%	188	N/A
	100.00 (default)	1,436	275	12.67%	1,211	100.00%	1,512	25.74%	1.0	1,481	122.35%	306	N/A
	Sub-total	59,342	19,367	34.46%	58,572	4.29%	50,091	25.59%	1.3	25,182	42.99%	704	524
Total non-retail clients – AIRB		103,621	23,222	37.66%	170,522	1.50%	50,263	26.06%	2.2	31,781	18.64%	708	542

Footnotes to this table are presented on page 59.

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

As at June 30, 2026

(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 Insured exposures	0.00 to < 0.15	5,359	23	40.00%	1,370	0.08%	37,183	33.92%	N/A	95	6.90%	—	N/A
	0.15 to < 0.25	8,002	24	40.00%	381	0.17%	36,506	81.37%	N/A	114	29.95%	1	N/A
	0.25 to < 0.50	8,124	19	40.00%	—	0.46%	39	22.53%	N/A	—	16.49%	—	N/A
	0.50 to < 0.75	13,565	137	40.00%	144	0.63%	27,765	43.88%	N/A	60	41.57%	—	N/A
	0.75 to < 2.50	23,574	1,723	40.00%	261	1.54%	34,100	44.89%	N/A	200	76.59%	3	N/A
	2.50 to < 10.00	3,459	311	40.00%	64	4.12%	8,405	44.28%	N/A	83	131.49%	1	N/A
	10.00 to < 100.00	336	3	40.00%	3	26.60%	882	38.40%	N/A	8	224.86%	—	N/A
	100.00 (default)	347	2	40.00%	3	100.00%	522	62.23%	N/A	23	727.16%	—	N/A
	Sub-total	**62,766**	**2,242**	**40.00%**	**2,226**	**0.61%**	**145,402**	**44.32%**	**N/A**	**583**	**26.19%**	**5**	**6**
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	46,623	23,414	65.96%	60,697	0.08%	541,070	13.24%	N/A	1,966	3.24%	7	N/A
	0.15 to < 0.25	34,061	10,743	68.99%	41,091	0.22%	272,315	14.59%	N/A	2,880	7.01%	13	N/A
	0.25 to < 0.50	8,132	55	40.10%	8,154	0.38%	16,677	19.04%	N/A	1,456	17.86%	6	N/A
	0.50 to < 0.75	21,830	5,312	65.77%	25,176	0.54%	162,881	15.19%	N/A	3,276	13.01%	21	N/A
	0.75 to < 2.50	19,718	3,068	62.36%	21,364	1.21%	119,041	16.70%	N/A	5,169	24.19%	43	N/A
	2.50 to < 10.00	3,331	305	58.06%	3,444	3.96%	21,672	16.19%	N/A	1,489	43.23%	22	N/A
	10.00 to < 100.00	597	46	51.04%	617	20.75%	4,436	18.02%	N/A	561	90.85%	25	N/A
	100.00 (default)	432	28	7.99%	432	100.00%	2,390	21.69%	N/A	891	206.67%	23	N/A
	Sub-total	**134,724**	**42,971**	**66.30%**	**160,975**	**0.78%**	**1,140,482**	**14.75%**	**N/A**	**17,688**	**10.99%**	**160**	**82**
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,770	23,197	50.95%	14,589	0.08%	2,099,053	83.11%	N/A	587	4.02%	9	N/A
	0.15 to < 0.25	478	4,399	49.60%	2,660	0.20%	594,671	84.48%	N/A	243	9.12%	5	N/A
	0.25 to < 0.50	987	2,678	50.47%	2,339	0.33%	369,241	82.45%	N/A	311	13.32%	6	N/A
	0.50 to < 0.75	987	1,401	38.39%	1,524	0.64%	233,920	83.52%	N/A	343	22.49%	8	N/A
	0.75 to < 2.50	892	981	36.96%	1,255	1.16%	233,527	84.92%	N/A	456	36.31%	12	N/A
	2.50 to < 10.00	1,696	818	32.26%	1,960	3.66%	388,981	78.32%	N/A	1,488	75.91%	56	N/A
	10.00 to < 100.00	515	93	30.93%	544	21.15%	119,780	63.31%	N/A	917	168.78%	73	N/A
	100.00 (default)	113	5	9.72%	112	100.00%	22,230	76.29%	N/A	187	167.45%	78	N/A
	Sub-total	**8,438**	**33,572**	**49.28%**	**24,983**	**1.39%**	**4,061,403**	**82.47%**	**N/A**	**4,532**	**18.14%**	**247**	**254**
SMEs similar to other retail client exposures	0.00 to < 0.15	619	2,958	47.18%	1,911	0.07%	39,641	59.84%	N/A	253	13.23%	1	N/A
	0.15 to < 0.25	706	1,253	47.95%	1,170	0.18%	22,523	57.22%	N/A	261	22.26%	1	N/A
	0.25 to < 0.50	1,303	1,715	52.17%	1,969	0.35%	47,362	65.95%	N/A	746	37.86%	4	N/A
	0.50 to < 0.75	810	856	44.77%	1,038	0.57%	31,615	66.33%	N/A	537	51.68%	4	N/A
	0.75 to < 2.50	2,873	1,322	49.30%	3,131	1.37%	50,381	53.38%	N/A	1,872	59.79%	23	N/A
	2.50 to < 10.00	1,126	350	49.61%	1,186	4.68%	31,790	71.83%	N/A	1,234	104.06%	38	N/A
	10.00 to < 100.00	355	59	21.04%	332	23.45%	9,946	59.89%	N/A	446	134.29%	45	N/A
	100.00 (default)	299	44	6.52%	226	100.00%	4,094	49.76%	N/A	465	206.59%	78	N/A
	Sub-total	**8,091**	**8,557**	**48.14%**	**10,963**	**3.81%**	**237,352**	**60.52%**	**N/A**	**5,814**	**53.03%**	**194**	**207**
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,664	694	72.31%	2,124	0.10%	95,869	66.52%	N/A	356	16.74%	1	N/A
	0.15 to < 0.25	1,398	32	60.82%	1,341	0.21%	84,670	73.85%	N/A	400	29.85%	2	N/A
	0.25 to < 0.50	1,225	135	64.32%	1,179	0.39%	81,291	71.56%	N/A	540	45.76%	3	N/A
	0.50 to < 0.75	1,163	69	59.33%	1,200	0.55%	37,606	39.37%	N/A	360	30.00%	3	N/A
	0.75 to < 2.50	6,133	33	60.54%	5,871	1.93%	268,768	41.28%	N/A	2,996	51.03%	47	N/A
	2.50 to < 10.00	1,333	10	59.02%	1,044	4.18%	69,702	45.08%	N/A	679	64.99%	19	N/A
	10.00 to < 100.00	353	—	56.49%	281	23.63%	20,642	44.45%	N/A	297	105.94%	30	N/A
	100.00 (default)	114	—	—%	83	100.00%	9,614	52.29%	N/A	251	303.73%	23	N/A
	Sub-total	**13,383**	**973**	**69.35%**	**13,123**	**2.45%**	**668,162**	**51.68%**	**N/A**	**5,879**	**44.79%**	**128**	**88**
Total retail clients – AIRB		**227,402**	**88,315**	**57.88%**	**212,270**	**1.11%**	**6,252,801**	**27.67%**	**N/A**	**34,496**	**16.25%**	**734**	**637**

Footnotes to this table are presented on page 59.

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

As at March 31, 2026

(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 Insured exposures	0.00 to < 0.15	5,761	24	40.00%	1,242	0.08%	38,009	35.38%	N/A	90	7.19%	1	N/A
	0.15 to < 0.25	8,036	29	40.00%	369	0.18%	36,986	81.29%	N/A	112	30.08%	1	N/A
	0.25 to < 0.50	7,759	18	40.00%	—	0.46%	31	22.53%	N/A	—	16.49%	—	N/A
	0.50 to < 0.75	13,159	176	40.00%	119	0.62%	27,265	43.00%	N/A	49	41.34%	—	N/A
	0.75 to < 2.50	21,919	1,808	40.00%	209	1.55%	33,515	45.27%	N/A	163	77.77%	1	N/A
	2.50 to < 10.00	3,381	210	40.00%	53	4.24%	9,128	44.50%	N/A	71	135.10%	1	N/A
	10.00 to < 100.00	367	3	40.00%	4	25.14%	1,049	45.00%	N/A	9	259.26%	—	N/A
	100.00 (default)	431	1	40.00%	2	100.00%	541	38.88%	N/A	9	437.70%	—	N/A
	Sub-total	60,813	2,269	40.00%	1,998	0.56%	146,524	45.61%	N/A	503	25.16%	4	6
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	46,083	23,168	65.90%	60,108	0.08%	541,529	13.17%	N/A	1,922	3.20%	8	N/A
	0.15 to < 0.25	32,674	10,536	69.31%	39,608	0.22%	269,507	14.43%	N/A	2,726	6.88%	12	N/A
	0.25 to < 0.50	7,912	50	40.05%	7,932	0.38%	16,426	19.50%	N/A	1,429	18.02%	6	N/A
	0.50 to < 0.75	21,039	5,113	65.55%	24,269	0.54%	162,431	15.07%	N/A	3,138	12.93%	20	N/A
	0.75 to < 2.50	19,621	2,993	62.73%	21,285	1.22%	122,273	16.73%	N/A	5,211	24.48%	44	N/A
	2.50 to < 10.00	3,201	319	60.35%	3,340	3.99%	22,224	15.99%	N/A	1,421	42.56%	21	N/A
	10.00 to < 100.00	637	45	48.71%	655	20.95%	5,005	18.53%	N/A	607	92.58%	27	N/A
	100.00 (default)	353	28	8.04%	353	100.00%	2,467	16.01%	N/A	448	126.91%	22	N/A
	Sub-total	131,520	42,252	66.36%	157,550	0.75%	1,141,862	14.67%	N/A	16,902	10.73%	160	74
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,608	23,025	50.42%	14,217	0.08%	2,065,007	83.05%	N/A	572	4.03%	9	N/A
	0.15 to < 0.25	466	4,377	49.48%	2,630	0.20%	591,429	84.50%	N/A	240	9.12%	5	N/A
	0.25 to < 0.50	976	2,718	50.26%	2,342	0.34%	378,062	82.53%	N/A	315	13.43%	7	N/A
	0.50 to < 0.75	992	1,428	38.28%	1,539	0.64%	235,838	83.55%	N/A	346	22.48%	8	N/A
	0.75 to < 2.50	942	1,036	36.68%	1,322	1.16%	248,505	84.98%	N/A	480	36.31%	13	N/A
	2.50 to < 10.00	1,864	882	31.87%	2,145	3.66%	425,644	78.35%	N/A	1,630	76.00%	61	N/A
	10.00 to < 100.00	598	98	31.07%	629	21.11%	136,595	63.47%	N/A	1,063	169.00%	84	N/A
	100.00 (default)	121	6	10.09%	122	100.00%	24,474	76.19%	N/A	245	200.73%	86	N/A
	Sub-total	8,567	33,570	48.79%	24,946	1.53%	4,105,554	82.36%	N/A	4,891	19.61%	273	288
SMEs similar to other retail client exposures	0.00 to < 0.15	629	3,037	47.69%	1,963	0.08%	39,514	60.99%	N/A	266	13.58%	1	N/A
	0.15 to < 0.25	665	1,267	48.11%	1,136	0.18%	22,005	58.24%	N/A	258	22.69%	1	N/A
	0.25 to < 0.50	1,348	1,767	51.75%	2,007	0.35%	47,063	64.91%	N/A	747	37.24%	4	N/A
	0.50 to < 0.75	766	896	44.02%	1,013	0.57%	31,653	67.58%	N/A	534	52.68%	4	N/A
	0.75 to < 2.50	2,731	1,266	50.16%	2,984	1.36%	50,225	53.74%	N/A	1,791	60.02%	22	N/A
	2.50 to < 10.00	1,108	360	49.56%	1,175	4.65%	32,448	72.46%	N/A	1,232	104.91%	38	N/A
	10.00 to < 100.00	369	58	21.80%	340	23.64%	10,243	59.65%	N/A	456	134.09%	46	N/A
	100.00 (default)	296	43	6.20%	219	100.00%	4,029	50.70%	N/A	486	222.02%	75	N/A
	Sub-total	7,912	8,694	48.30%	10,837	3.79%	237,180	61.04%	N/A	5,770	53.24%	191	196
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,571	699	72.47%	2,035	0.10%	90,697	65.81%	N/A	337	16.54%	2	N/A
	0.15 to < 0.25	1,361	27	57.45%	1,301	0.21%	82,222	74.28%	N/A	391	30.03%	2	N/A
	0.25 to < 0.50	1,231	136	64.63%	1,181	0.39%	82,003	71.63%	N/A	541	45.80%	3	N/A
	0.50 to < 0.75	1,150	68	58.36%	1,187	0.55%	37,886	39.45%	N/A	357	30.05%	3	N/A
	0.75 to < 2.50	6,203	39	62.97%	5,931	1.95%	273,535	41.10%	N/A	3,022	50.95%	47	N/A
	2.50 to < 10.00	1,188	7	59.83%	885	4.16%	66,537	45.42%	N/A	579	65.39%	16	N/A
	10.00 to < 100.00	376	2	57.17%	290	23.58%	22,559	44.94%	N/A	310	106.87%	31	N/A
	100.00 (default)	116	—	—%	83	100.00%	10,314	51.44%	N/A	242	293.36%	23	N/A
	Sub-total	13,196	978	69.47%	12,893	2.47%	665,753	51.44%	N/A	5,779	44.81%	127	82
Total retail clients – AIRB		222,008	87,763	57.66%	208,224	1.11%	6,296,873	27.77%	N/A	33,845	16.25%	755	646

Footnotes to this table are presented on page 59.

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

As at December 31, 2025

(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[4]	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 Insured exposures	0.00 to < 0.15	5,977	18	40.00%	1,124	0.08%	39,301	36.58%	N/A	84	7.51%	—	N/A
	0.15 to < 0.25	8,113	21	40.00%	367	0.18%	37,795	80.76%	N/A	111	30.39%	1	N/A
	0.25 to < 0.50	7,427	23	40.00%	—	0.48%	38	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	12,993	144	40.00%	136	0.63%	27,881	43.89%	N/A	59	42.94%	—	N/A
	0.75 to < 2.50	20,421	1,614	40.00%	206	1.58%	33,221	44.59%	N/A	161	77.94%	1	N/A
	2.50 to < 10.00	3,137	94	40.00%	50	4.34%	8,850	43.96%	N/A	68	136.41%	1	N/A
	10.00 to < 100.00	469	6	40.00%	4	26.11%	1,019	47.72%	N/A	10	278.82%	—	N/A
	100.00 (default)	433	2	40.00%	3	100.00%	572	35.74%	N/A	11	395.42%	1	N/A
	Sub-total	58,970	1,922	40.00%	1,890	0.60%	148,677	46.77%	N/A	504	26.65%	4	7
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	41,075	22,739	66.41%	55,053	0.08%	529,028	12.33%	N/A	1,391	2.53%	5	N/A
	0.15 to < 0.25	32,849	10,326	70.22%	39,731	0.21%	266,645	13.51%	N/A	2,691	6.77%	11	N/A
	0.25 to < 0.50	12,455	90	40.15%	12,492	0.34%	39,396	17.22%	N/A	1,654	13.24%	7	N/A
	0.50 to < 0.75	20,836	5,019	66.25%	24,021	0.55%	162,037	14.52%	N/A	3,001	12.50%	19	N/A
	0.75 to < 2.50	19,129	2,875	63.35%	20,740	1.23%	118,861	16.18%	N/A	4,929	23.77%	41	N/A
	2.50 to < 10.00	3,220	315	61.31%	3,362	4.09%	21,947	15.72%	N/A	1,406	41.81%	21	N/A
	10.00 to < 100.00	633	45	51.28%	652	21.27%	4,862	18.89%	N/A	610	93.51%	28	N/A
	100.00 (default)	367	30	7.46%	366	100.00%	2,646	14.82%	N/A	407	111.33%	25	N/A
	Sub-total	130,564	41,439	66.97%	156,417	0.77%	1,145,422	13.97%	N/A	16,089	10.29%	157	74
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,680	22,905	48.74%	13,844	0.08%	2,069,779	82.35%	N/A	551	3.98%	9	N/A
	0.15 to < 0.25	495	4,239	44.12%	2,366	0.18%	580,722	85.20%	N/A	201	8.50%	4	N/A
	0.25 to < 0.50	1,013	2,648	48.21%	2,289	0.32%	374,178	81.80%	N/A	295	12.89%	6	N/A
	0.50 to < 0.75	1,039	1,385	35.94%	1,537	0.61%	238,960	83.39%	N/A	332	21.60%	8	N/A
	0.75 to < 2.50	990	1,009	33.54%	1,328	1.09%	253,857	85.29%	N/A	458	34.49%	12	N/A
	2.50 to < 10.00	1,967	865	28.77%	2,216	3.38%	444,100	78.76%	N/A	1,602	72.30%	59	N/A
	10.00 to < 100.00	621	98	29.16%	649	19.43%	141,463	63.64%	N/A	1,068	164.51%	80	N/A
	100.00 (default)	120	6	10.02%	121	100.00%	24,509	76.59%	N/A	241	199.52%	84	N/A
	Sub-total	8,925	33,155	46.53%	24,350	1.51%	4,127,568	81.95%	N/A	4,748	19.50%	262	283
SMEs similar to other retail client exposures	0.00 to < 0.15	589	3,084	47.57%	1,944	0.08%	40,057	67.26%	N/A	286	14.71%	1	N/A
	0.15 to < 0.25	678	1,333	47.85%	1,177	0.19%	22,977	64.16%	N/A	295	25.07%	1	N/A
	0.25 to < 0.50	1,267	1,800	51.65%	1,921	0.36%	47,313	70.49%	N/A	784	40.78%	5	N/A
	0.50 to < 0.75	773	909	44.03%	1,016	0.59%	31,873	70.31%	N/A	560	55.12%	4	N/A
	0.75 to < 2.50	2,318	1,247	49.92%	2,589	1.25%	47,852	60.93%	N/A	1,737	67.09%	20	N/A
	2.50 to < 10.00	1,318	400	48.88%	1,367	4.22%	32,949	68.62%	N/A	1,348	98.64%	40	N/A
	10.00 to < 100.00	364	64	21.83%	327	23.21%	10,067	60.20%	N/A	441	134.92%	45	N/A
	100.00 (default)	303	41	6.30%	238	100.00%	4,105	53.14%	N/A	632	265.58%	77	N/A
	Sub-total	7,610	8,878	48.11%	10,579	3.97%	237,193	65.89%	N/A	6,083	57.50%	193	188
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,507	677	73.57%	1,931	0.10%	87,716	64.09%	N/A	317	16.40%	1	N/A
	0.15 to < 0.25	1,033	25	60.37%	923	0.20%	77,935	84.10%	N/A	318	34.47%	2	N/A
	0.25 to < 0.50	1,426	141	65.17%	1,017	0.33%	81,686	48.32%	N/A	288	28.29%	2	N/A
	0.50 to < 0.75	1,201	67	60.34%	1,237	0.57%	39,345	38.62%	N/A	370	29.91%	3	N/A
	0.75 to < 2.50	3,272	34	65.99%	3,015	1.50%	146,051	40.29%	N/A	1,397	46.32%	18	N/A
	2.50 to < 10.00	4,125	10	56.53%	3,857	2.99%	191,228	40.51%	N/A	2,159	55.98%	47	N/A
	10.00 to < 100.00	375	2	44.99%	295	24.66%	22,230	42.98%	N/A	305	103.81%	31	N/A
	100.00 (default)	112	—	—%	78	100.00%	10,765	50.89%	N/A	256	323.63%	20	N/A
	Sub-total	13,051	956	70.57%	12,353	2.64%	656,956	47.98%	N/A	5,410	43.80%	124	79
Total retail clients – AIRB		219,120	86,350	57.00%	205,589	1.13%	6,315,816	27.04%	N/A	32,834	15.97%	740	631

Footnotes to this table are presented on page 59.

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

As at September 30, 2025

(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[4]	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 Insured exposures	0.00 to < 0.15	5,888	22	40.00%	972	0.08%	38,128	38.30%	N/A	77	7.88%	—	N/A
	0.15 to < 0.25	7,672	17	40.00%	346	0.18%	37,630	79.90%	N/A	106	30.61%	1	N/A
	0.25 to < 0.50	6,243	23	40.00%	—	0.48%	32	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	12,709	133	40.00%	135	0.63%	28,627	40.97%	N/A	53	38.87%	—	N/A
	0.75 to < 2.50	19,487	1,597	40.00%	220	1.56%	35,040	42.45%	N/A	161	73.20%	1	N/A
	2.50 to < 10.00	3,126	64	40.00%	64	4.20%	10,082	43.93%	N/A	85	134.92%	2	N/A
	10.00 to < 100.00	732	3	40.00%	4	25.26%	1,110	41.21%	N/A	10	240.06%	—	N/A
	100.00 (default)	428	2	40.00%	2	100.00%	620	31.74%	N/A	7	346.57%	—	N/A
	Sub-total	56,285	1,861	40.00%	1,743	0.65%	151,269	47.50%	N/A	499	28.57%	4	8
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	38,597	21,897	66.48%	52,182	0.08%	511,212	12.19%	N/A	1,315	2.52%	5	N/A
	0.15 to < 0.25	32,079	10,315	69.89%	38,940	0.21%	267,629	13.33%	N/A	2,587	6.64%	11	N/A
	0.25 to < 0.50	11,949	79	40.05%	11,981	0.34%	39,482	17.09%	N/A	1,561	13.03%	7	N/A
	0.50 to < 0.75	21,280	5,117	65.99%	24,518	0.55%	167,596	14.34%	N/A	3,027	12.35%	19	N/A
	0.75 to < 2.50	20,372	3,057	62.90%	22,070	1.25%	128,258	16.12%	N/A	5,236	23.73%	45	N/A
	2.50 to < 10.00	3,752	361	59.46%	3,902	4.10%	25,537	15.49%	N/A	1,620	41.51%	25	N/A
	10.00 to < 100.00	769	46	49.58%	787	21.81%	5,280	23.89%	N/A	894	113.51%	43	N/A
	100.00 (default)	406	32	7.58%	406	100.00%	2,923	15.25%	N/A	497	122.57%	24	N/A
	Sub-total	129,204	40,904	66.83%	154,786	0.85%	1,147,917	13.91%	N/A	16,737	10.81%	179	73
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,608	23,844	47.47%	13,926	0.08%	2,050,477	82.47%	N/A	552	3.97%	9	N/A
	0.15 to < 0.25	501	4,418	43.49%	2,422	0.18%	552,405	85.21%	N/A	205	8.50%	4	N/A
	0.25 to < 0.50	1,038	2,823	47.18%	2,370	0.33%	380,671	81.84%	N/A	307	12.96%	6	N/A
	0.50 to < 0.75	1,055	1,476	35.66%	1,582	0.61%	241,221	83.35%	N/A	342	21.61%	8	N/A
	0.75 to < 2.50	1,053	1,096	32.90%	1,413	1.09%	265,857	85.33%	N/A	488	34.50%	13	N/A
	2.50 to < 10.00	2,154	977	28.39%	2,432	3.40%	481,326	78.76%	N/A	1,763	72.50%	65	N/A
	10.00 to < 100.00	678	105	27.93%	708	19.48%	152,574	63.55%	N/A	1,164	164.49%	87	N/A
	100.00 (default)	118	5	9.04%	117	100.00%	23,568	76.62%	N/A	244	207.28%	77	N/A
	Sub-total	9,205	34,744	45.37%	24,970	1.55%	4,148,099	81.97%	N/A	5,065	20.29%	269	303
SMEs similar to other retail client exposures	0.00 to < 0.15	644	3,024	47.54%	1,947	0.08%	39,352	66.56%	N/A	282	14.50%	1	N/A
	0.15 to < 0.25	628	1,266	48.19%	1,108	0.19%	22,251	64.84%	N/A	281	25.38%	1	N/A
	0.25 to < 0.50	1,296	1,733	51.81%	1,927	0.35%	46,854	69.86%	N/A	778	40.35%	5	N/A
	0.50 to < 0.75	773	908	43.72%	1,027	0.59%	32,371	70.35%	N/A	567	55.15%	4	N/A
	0.75 to < 2.50	2,300	1,188	50.56%	2,554	1.25%	48,028	61.30%	N/A	1,725	67.55%	20	N/A
	2.50 to < 10.00	1,412	403	48.28%	1,456	4.21%	33,624	67.30%	N/A	1,408	96.70%	41	N/A
	10.00 to < 100.00	376	60	22.75%	332	22.97%	10,082	60.59%	N/A	450	135.69%	46	N/A
	100.00 (default)	297	38	6.67%	235	100.00%	4,023	52.91%	N/A	689	293.37%	70	N/A
	Sub-total	7,726	8,620	48.22%	10,586	3.97%	236,585	65.69%	N/A	6,180	58.38%	188	194
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,351	649	73.90%	1,761	0.10%	79,821	63.28%	N/A	285	16.18%	1	N/A
	0.15 to < 0.25	933	22	60.28%	821	0.20%	72,662	84.02%	N/A	283	34.44%	1	N/A
	0.25 to < 0.50	1,338	152	65.06%	963	0.33%	76,943	47.31%	N/A	264	27.40%	2	N/A
	0.50 to < 0.75	1,177	73	60.24%	1,216	0.57%	38,746	38.71%	N/A	365	30.02%	3	N/A
	0.75 to < 2.50	3,368	32	63.27%	3,122	1.52%	149,428	40.06%	N/A	1,443	46.22%	19	N/A
	2.50 to < 10.00	4,237	10	57.51%	3,958	3.07%	196,375	40.46%	N/A	2,219	56.08%	49	N/A
	10.00 to < 100.00	378	1	61.63%	293	24.67%	22,859	43.81%	N/A	310	105.81%	32	N/A
	100.00 (default)	109	—	—%	74	100.00%	10,423	49.85%	N/A	228	312.38%	18	N/A
	Sub-total	12,891	939	70.51%	12,208	2.69%	647,257	47.08%	N/A	5,397	44.21%	125	76
Total retail clients – AIRB		215,311	87,068	56.23%	204,293	1.20%	6,331,127	27.18%	N/A	33,878	16.58%	765	654

Footnotes to this table are presented on page 59.

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	6,461	33	40.00%	882	0.08%	40,760	41.34%	N/A	74	8.51%	—	N/A
	0.15 to < 0.25	7,802	23	40.00%	372	0.18%	39,241	78.44%	N/A	112	29.99%	1	N/A
	0.25 to < 0.50	5,668	25	40.00%	—	0.48%	34	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	11,991	133	40.00%	139	0.63%	28,966	42.53%	N/A	56	40.29%	—	N/A
	0.75 to < 2.50	18,241	1,735	40.00%	220	1.56%	33,663	43.03%	N/A	163	74.04%	1	N/A
	2.50 to < 10.00	3,021	57	40.00%	57	4.44%	9,893	42.10%	N/A	75	130.21%	1	N/A
	10.00 to < 100.00	721	3	40.00%	5	24.41%	1,118	48.16%	N/A	14	278.78%	1	N/A
	100.00 (default)	422	6	40.00%	2	100.00%	613	34.42%	N/A	8	358.67%	—	N/A
	Sub-total	54,327	2,015	40.00%	1,677	0.70%	154,288	49.92%	N/A	502	29.93%	4	7
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	39,227	21,977	66.16%	52,886	0.08%	525,655	12.35%	N/A	1,347	2.55%	6	N/A
	0.15 to < 0.25	31,541	10,089	70.06%	38,236	0.21%	265,812	13.55%	N/A	2,566	6.71%	11	N/A
	0.25 to < 0.50	11,652	76	40.02%	11,683	0.34%	38,781	17.17%	N/A	1,524	13.05%	7	N/A
	0.50 to < 0.75	20,730	4,971	66.09%	23,873	0.55%	164,230	14.66%	N/A	3,016	12.63%	19	N/A
	0.75 to < 2.50	19,621	2,914	62.99%	21,231	1.24%	123,771	16.32%	N/A	5,082	23.93%	43	N/A
	2.50 to < 10.00	3,959	356	57.20%	4,104	4.11%	26,230	16.11%	N/A	1,779	43.35%	27	N/A
	10.00 to < 100.00	740	49	51.28%	760	22.12%	5,061	26.84%	N/A	954	125.49%	48	N/A
	100.00 (default)	411	29	7.63%	411	100.00%	2,972	15.71%	N/A	532	129.52%	23	N/A
	Sub-total	127,881	40,461	66.72%	153,184	0.85%	1,152,512	14.11%	N/A	16,800	10.97%	184	72
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,718	23,972	47.34%	14,066	0.08%	2,076,615	82.47%	N/A	558	3.97%	8	N/A
	0.15 to < 0.25	524	4,324	43.41%	2,401	0.18%	545,441	85.26%	N/A	203	8.49%	4	N/A
	0.25 to < 0.50	1,056	2,768	47.22%	2,363	0.32%	381,853	81.98%	N/A	307	12.97%	6	N/A
	0.50 to < 0.75	1,080	1,455	35.53%	1,597	0.61%	247,366	83.56%	N/A	345	21.59%	8	N/A
	0.75 to < 2.50	1,077	1,083	32.91%	1,434	1.08%	269,464	85.45%	N/A	495	34.49%	13	N/A
	2.50 to < 10.00	2,125	953	28.56%	2,397	3.39%	472,275	78.74%	N/A	1,734	72.32%	64	N/A
	10.00 to < 100.00	633	100	27.90%	661	19.50%	144,819	63.54%	N/A	1,088	164.55%	82	N/A
	100.00 (default)	119	6	9.40%	119	100.00%	23,978	76.62%	N/A	208	173.89%	81	N/A
	Sub-total	9,332	34,661	45.32%	25,038	1.51%	4,161,811	82.05%	N/A	4,938	19.72%	266	307
SMEs similar to other retail client exposures	0.00 to < 0.15	628	2,936	47.53%	1,893	0.08%	38,580	66.24%	N/A	274	14.45%	1	N/A
	0.15 to < 0.25	669	1,282	48.50%	1,137	0.19%	22,694	64.84%	N/A	289	25.38%	1	N/A
	0.25 to < 0.50	1,269	1,718	52.04%	1,907	0.36%	46,700	70.18%	N/A	774	40.59%	5	N/A
	0.50 to < 0.75	791	896	44.12%	1,032	0.59%	32,215	70.08%	N/A	567	54.95%	4	N/A
	0.75 to < 2.50	2,311	1,196	50.50%	2,556	1.25%	48,281	61.29%	N/A	1,725	67.51%	20	N/A
	2.50 to < 10.00	1,405	391	48.81%	1,449	4.24%	33,618	67.28%	N/A	1,401	96.73%	41	N/A
	10.00 to < 100.00	378	60	22.36%	341	23.28%	10,203	60.81%	N/A	466	136.75%	48	N/A
	100.00 (default)	287	37	6.72%	225	100.00%	3,849	53.64%	N/A	657	291.97%	69	N/A
	Sub-total	7,738	8,516	48.38%	10,540	3.93%	236,140	65.67%	N/A	6,153	58.37%	189	201
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,348	656	74.39%	1,758	0.10%	77,724	63.11%	N/A	285	16.13%	1	N/A
	0.15 to < 0.25	919	25	61.23%	806	0.20%	67,388	84.70%	N/A	280	34.73%	1	N/A
	0.25 to < 0.50	1,365	137	65.67%	963	0.33%	73,403	46.37%	N/A	256	26.64%	2	N/A
	0.50 to < 0.75	1,187	68	60.58%	1,225	0.57%	40,710	38.94%	N/A	369	30.16%	3	N/A
	0.75 to < 2.50	3,355	37	62.22%	3,106	1.52%	147,976	39.92%	N/A	1,429	46.03%	19	N/A
	2.50 to < 10.00	4,176	10	53.17%	3,888	3.07%	194,177	40.49%	N/A	2,181	56.11%	48	N/A
	10.00 to < 100.00	354	1	58.26%	270	24.65%	22,151	42.90%	N/A	280	103.63%	29	N/A
	100.00 (default)	105	—	—%	69	100.00%	9,969	49.01%	N/A	193	280.17%	18	N/A
	Sub-total	12,809	934	71.01%	12,085	2.61%	633,498	47.00%	N/A	5,273	43.64%	121	76
Total retail clients – AIRB		212,087	86,587	56.14%	202,524	1.20%	6,338,249	27.45%	N/A	33,666	16.62%	764	663

(1) This parameter should only be filled out when it is used for the calculation of RWA.
(2) The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.
(3) Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.
(4) Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range
As at June 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,804	3,359	51.12%	5,606	0.08%	55	44.71%	1.2	1,133	20.21%	2	N/A
	0.15 to < 0.25	40	374	40.00%	194	0.19%	5	45.00%	1.0	57	29.50%	—	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	3,844	3,733	49.98%	5,800	0.08%	60	44.71%	1.2	1,190	20.52%	2	—
Exposures related to businesses	0.00 to < 0.15	3,276	4,230	40.77%	5,000	0.11%	81	40.06%	2.0	1,200	24.00%	2	N/A
	0.15 to < 0.25	2,412	3,112	35.63%	3,517	0.23%	61	40.00%	2.0	1,339	38.08%	3	N/A
	0.25 to < 0.50	2,740	3,360	40.42%	4,098	0.35%	84	40.00%	2.1	1,961	47.84%	6	N/A
	0.50 to < 0.75	804	705	39.78%	1,084	0.63%	20	40.00%	2.9	784	72.30%	3	N/A
	0.75 to < 2.50	3,470	2,296	38.31%	4,350	1.57%	96	40.00%	2.0	3,812	87.65%	27	N/A
	2.50 to < 10.00	1,953	551	34.91%	2,142	4.84%	64	39.94%	1.6	2,584	120.66%	42	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	4	21	39.13%	12	100.00%	4	40.00%	1.0	—	—%	5	N/A
	Sub-total	14,659	14,275	38.90%	20,203	1.09%	410	39.99%	2.0	11,680	57.82%	88	68
Total non-retail clients – FIRB		18,503	18,008	41.11%	26,003	0.87%	470	41.45%	1.8	12,870	49.50%	90	68

Footnotes to this table are presented on page 64.

Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)
As at March 31, 2026

		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	4,013	3,173	47.18%	5,602	0.07%	55	45.00%	1.2	1,125	20.07%	2	N/A
	0.15 to < 0.25	20	172	40.00%	114	0.19%	7	45.00%	1.0	42	36.99%	—	N/A
	0.25 to < 0.50	—	255	40.00%	102	0.28%	1	45.00%	1.0	38	37.13%	—	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	4,033	3,600	46.36%	5,818	0.08%	63	45.00%	1.2	1,205	20.70%	2	—
Exposures related to businesses	0.00 to < 0.15	2,968	3,618	40.68%	4,439	0.11%	73	40.00%	2.1	1,093	24.64%	3	N/A
	0.15 to < 0.25	2,851	2,537	33.42%	3,696	0.23%	58	40.00%	1.8	1,344	36.38%	3	N/A
	0.25 to < 0.50	2,562	3,559	40.04%	3,987	0.34%	81	40.00%	2.1	1,881	47.18%	5	N/A
	0.50 to < 0.75	878	879	39.80%	1,228	0.62%	27	40.00%	2.6	856	69.69%	3	N/A
	0.75 to < 2.50	3,445	2,540	38.09%	4,412	1.61%	98	40.00%	2.1	3,924	88.94%	28	N/A
	2.50 to < 10.00	2,241	589	35.77%	2,447	4.69%	59	40.00%	1.9	3,022	123.42%	46	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	113	43	39.57%	130	100.00%	5	40.00%	1.0	—	—%	52	N/A
	Sub-total	15,058	13,765	38.43%	20,339	1.72%	401	40.00%	2.0	12,120	59.59%	140	66
Total non-retail clients – FIRB		19,091	17,365	40.00%	26,157	1.37%	464	41.50%	1.9	13,325	50.94%	142	66

Footnotes to this table are presented on page 64.

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

As at December 31, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors[4]	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	3,329	3,231	47.48%	5,004	0.08%	56	45.00%	1.3	1,092	21.82%	2	N/A
	0.15 to < 0.25	60	125	40.00%	130	0.19%	7	45.00%	1.0	46	35.57%	—	N/A
	0.25 to < 0.50	—	255	40.00%	102	0.28%	1	45.00%	1.0	39	37.84%	—	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	3,389	3,611	46.70%	5,236	0.08%	64	45.00%	1.3	1,177	22.48%	2	—
Exposures related to businesses	0.00 to < 0.15	2,572	3,349	42.03%	3,979	0.11%	70	40.00%	2.2	1,028	25.82%	2	N/A
	0.15 to < 0.25	861	1,682	31.03%	1,380	0.23%	31	40.00%	2.1	522	37.82%	1	N/A
	0.25 to < 0.50	4,326	4,091	39.75%	5,952	0.31%	104	40.00%	2.0	2,607	43.81%	7	N/A
	0.50 to < 0.75	809	610	39.73%	1,051	0.63%	23	40.00%	2.6	723	68.81%	3	N/A
	0.75 to < 2.50	3,691	2,643	37.72%	4,688	1.62%	98	40.00%	2.0	4,139	88.29%	30	N/A
	2.50 to < 10.00	1,653	797	36.25%	1,938	4.95%	54	40.00%	1.5	2,366	122.09%	38	N/A
	10.00 to < 100.00	6	—	—%	6	27.36%	2	40.00%	1.7	14	214.70%	1	N/A
	100.00 (default)	117	38	39.48%	131	100.00%	5	40.00%	1.0	610	464.71%	7	N/A
	Sub-total	14,035	13,210	38.61%	19,125	1.76%	387	40.00%	2.0	12,009	62.79%	89	60
Total non-retail clients – FIRB		17,424	16,821	40.23%	24,361	1.42%	451	41.43%	1.9	13,186	54.13%	91	60

Footnotes to this table are presented on page 64.

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,091	2,417	41.60%	4,178	0.07%	41	45.00%	1.4	903	21.59%	1	N/A
	0.15 to < 0.25	516	592	40.00%	767	0.19%	13	45.00%	1.1	233	30.43%	1	N/A
	0.25 to < 0.50	6	—	—%	6	0.42%	1	45.00%	1.0	3	47.48%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	3,613	3,009	41.28%	4,951	0.09%	55	45.00%	1.4	1,139	23.00%	2	—
Exposures related to businesses	0.00 to < 0.15	2,872	3,117	42.27%	4,189	0.11%	67	40.00%	2.2	1,069	25.51%	2	N/A
	0.15 to < 0.25	1,089	1,534	38.72%	1,679	0.23%	29	40.00%	1.9	603	35.89%	2	N/A
	0.25 to < 0.50	4,182	4,555	37.26%	5,879	0.31%	93	40.00%	2.1	2,654	45.15%	7	N/A
	0.50 to < 0.75	722	772	39.37%	1,026	0.62%	24	40.00%	2.4	686	66.81%	3	N/A
	0.75 to < 2.50	3,486	2,909	37.74%	4,580	1.63%	103	40.00%	2.2	4,144	90.48%	30	N/A
	2.50 to < 10.00	1,700	679	36.43%	1,943	4.92%	52	40.00%	1.5	2,355	121.21%	38	N/A
	10.00 to < 100.00	6	—	—%	7	27.36%	2	40.00%	2.0	14	216.59%	1	N/A
	100.00 (default)	70	80	39.81%	100	100.00%	7	40.00%	1.4	199	198.12%	54	N/A
	Sub-total	14,127	13,646	38.77%	19,403	1.58%	377	40.00%	2.1	11,724	60.42%	137	103
Total non-retail clients – FIRB		17,740	16,655	39.20%	24,354	1.28%	432	40.91%	1.9	12,863	52.81%	139	103

Footnotes to this table are presented on page 64.

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors[(4)]	Average LGD	Average maturity[(1)]	RWA	RWA proportion	Expected loss[(2)]	Provisions[(3)]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,338	2,554	41.50%	4,472	0.07%	42	45.00%	1.5	983	21.99%	1	N/A
	0.15 to < 0.25	514	657	37.72%	762	0.19%	13	45.00%	1.2	238	31.14%	1	N/A
	0.25 to < 0.50	7	—	—%	7	0.42%	1	45.00%	1.0	3	47.48%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	3,859	3,211	40.70%	5,241	0.09%	56	45.00%	1.4	1,224	23.35%	2	—
Exposures related to businesses	0.00 to < 0.15	2,322	3,136	42.25%	3,647	0.11%	61	40.00%	2.3	940	25.79%	2	N/A
	0.15 to < 0.25	1,034	1,386	38.35%	1,562	0.23%	29	40.00%	1.7	544	34.84%	1	N/A
	0.25 to < 0.50	3,808	4,560	37.31%	5,509	0.32%	86	40.00%	2.0	2,476	44.94%	6	N/A
	0.50 to < 0.75	976	619	39.50%	1,221	0.62%	28	40.00%	2.4	811	66.41%	3	N/A
	0.75 to < 2.50	3,075	2,707	37.19%	4,078	1.61%	91	40.00%	2.2	3,697	90.67%	26	N/A
	2.50 to < 10.00	1,727	673	37.53%	1,974	4.89%	56	40.00%	1.6	2,409	122.00%	39	N/A
	10.00 to < 100.00	6	—	—%	6	27.36%	1	40.00%	2.3	14	218.85%	1	N/A
	100.00 (default)	74	73	39.77%	103	100.00%	7	40.00%	1.2	196	190.19%	53	N/A
	Sub-total	13,022	13,154	38.70%	18,100	1.66%	359	40.00%	2.1	11,087	61.25%	131	102
Total non-retail clients – FIRB		16,881	16,365	39.08%	23,341	1.31%	415	41.02%	1.9	12,311	52.74%	133	102

(1) This parameter should only be filled out when it is used for the calculation of RWA.
(2) The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.
(3) Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.
(4) Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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, 2026**	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
1	**RWA as at end of previous reporting period**	**78,878**	77,860	78,014	77,758	76,350
2	Asset size(1)	**945**	944	236	616	1,760
3	Asset quality(2)	**(244)**	294	(547)	(374)	(1,207)
4	Model updates(3)	**(1,015)**	259	—	119	338
5	Methodology and policy(4)	**—**	(607)	86	(289)	83
6	Acquisitions and disposals(5)	**—**	—	—	—	—
7	Foreign exchange movements(6)	**180**	128	71	184	434
8	Other	**—**	—	—	—	—
9	**RWA as at end of reporting period**	**78,744**	78,878	77,860	78,014	77,758

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

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

	As at June 30, 2026							As at March 31, 2026						
	Exposure classes(1)							Exposure classes(1)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(2)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(2)
Standardized Approach														
Sovereign borrowers	**7,994**	**—**	**—**	**—**	**—**	**7,994**	**10,381**	5,625	—	—	—	—	5,625	7,853
Non-central government public sector entities	**7,371**	**1,460**	**—**	**—**	**193**	**9,024**	**9,114**	7,672	1,452	—	—	86	9,210	9,301
Financial institutions	**1,521**	**54**	**778**	**11**	**24**	**2,388**	**2,468**	2,164	54	1,065	37	24	3,344	3,112
Businesses	**9,114**	**3,099**	**2,768**	**—**	**2,550**	**17,531**	**14,405**	8,612	2,909	2,619	—	2,482	16,622	13,726
SMEs similar to other retail client exposures	**295**	**88**	**—**	**—**	**8**	**391**	**367**	275	86	—	—	7	368	344
Real estate	**7,865**	**532**	**—**	**—**	**—**	**8,397**	**5,761**	7,829	502	—	—	—	8,331	5,906
Revolving retail client exposures	**1,133**	**440**	**—**	**—**	**—**	**1,573**	**1,574**	1,100	445	—	—	—	1,545	1,546
Other retail client exposures (excluding SMEs)	**344**	**602**	**—**	**—**	**3**	**949**	**946**	376	601	—	—	4	981	937
Securitization	**364**	**—**	**—**	**—**	**—**	**364**	**364**	412	—	—	—	—	412	412
Equities	**962**	**114**	**—**	**—**	**—**	**1,076**	**1,075**	946	94	—	—	—	1,040	1,040
Trading portfolio	**—**	**—**	**22,694**	**487**	**—**	**23,181**	**796**	—	—	20,739	358	—	21,097	775
Internal Ratings-Based approach														
Sovereign borrowers	**40,623**	**1,531**	**213**	**—**	**2,027**	**44,394**	**117,084**	41,353	1,396	103	—	1,836	44,688	115,640
Non-central government public sector entities	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
Financial institutions	**3,844**	**1,127**	**11**	**8,960**	**830**	**14,772**	**14,768**	4,033	1,171	134	7,760	614	13,712	13,705
Businesses	**44,447**	**9,364**	**—**	**—**	**1,097**	**54,908**	**50,052**	43,819	9,144	—	—	1,002	53,965	48,833
SMEs similar to other retail client exposures	**8,091**	**4,019**	**—**	**1**	**90**	**12,201**	**10,963**	7,912	4,105	—	1	86	12,104	10,837
Real estate	**230,063**	**31,339**	**—**	**—**	**—**	**261,402**	**195,122**	224,773	30,691	—	—	—	255,464	191,175
Revolving retail client exposures	**6,191**	**8,249**	**—**	**—**	**—**	**14,440**	**14,441**	6,359	8,171	—	—	—	14,530	14,529
Other retail client exposures	**15,630**	**8,966**	**—**	**—**	**6**	**24,602**	**23,667**	15,404	8,884	—	—	5	24,293	23,309
Trading portfolio	**—**	**—**	**16,579**	**2,005**	**—**	**18,584**	**2,453**	—	—	20,407	1,506	—	21,913	2,141
Total	**385,852**	**70,984**	**43,043**	**11,464**	**6,828**	**518,171**	**475,801**	378,664	69,705	45,067	9,662	6,146	509,244	465,121
By region														
Canada	**378,339**	**69,902**	**36,694**	**4,674**	**5,385**	**494,994**	**458,941**	370,468	68,628	39,476	3,503	4,821	486,896	448,221
United States	**6,658**	**1,031**	**3,826**	**867**	**394**	**12,776**	**8,949**	7,443	1,009	2,601	921	307	12,281	9,677
Other countries	**855**	**51**	**2,523**	**5,923**	**1,049**	**10,401**	**7,911**	753	68	2,990	5,238	1,018	10,067	7,223
Total	**385,852**	**70,984**	**43,043**	**11,464**	**6,828**	**518,171**	**475,801**	378,664	69,705	45,067	9,662	6,146	509,244	465,121
By maturity														
Up to 1 year	**135,732**	**56,948**	**42,831**	**2,855**	**3,091**	**241,457**	**199,408**	135,578	56,318	44,899	2,223	2,712	241,730	197,842
1 to 5 years	**200,970**	**13,333**	**4**	**7,900**	**2,329**	**224,536**	**224,516**	195,433	12,739	2	6,818	2,271	217,263	217,235
Over 5 years	**49,150**	**703**	**208**	**709**	**1,408**	**52,178**	**51,877**	47,653	648	166	621	1,163	50,251	50,044
Total	**385,852**	**70,984**	**43,043**	**11,464**	**6,828**	**518,171**	**475,801**	378,664	69,705	45,067	9,662	6,146	509,244	465,121

Footnotes to this table are presented on page 68.

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

	As at December 31, 2025							As at September 30, 2025						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	2,869	—	—	—	—	2,869	5,325	4,549	—	—	—	—	4,549	6,786
Non-central government public sector entities	7,538	1,535	—	—	58	9,131	9,229	7,559	1,648	—	—	59	9,266	9,335
Financial institutions	2,088	56	952	7	24	3,127	2,984	2,114	56	—	14	25	2,209	2,993
Businesses	8,706	2,895	2,894	1	2,125	16,621	13,569	8,013	2,902	4,645	1	1,969	17,530	12,804
SMEs similar to other retail client exposures	263	85	—	—	8	356	335	256	87	—	—	8	351	331
Real estate	7,982	561	—	—	—	8,543	5,821	7,726	526	—	—	—	8,252	5,758
Revolving retail client exposures	1,115	453	—	—	—	1,568	1,568	1,104	461	—	—	—	1,565	1,565
Other retail client exposures (excluding SMEs)	332	564	—	—	4	900	837	397	563	—	—	5	965	868
Securitization	144	—	—	—	—	144	144	143	—	—	—	—	143	143
Equities	706	97	—	—	—	803	803	687	92	—	—	—	779	779
Trading portfolio	—	—	19,817	334	—	20,151	775	—	—	22,554	432	—	22,986	790
Internal Ratings-Based approach														
Sovereign borrowers	43,265	1,375	96	—	1,832	46,568	115,772	44,676	1,365	2,666	—	1,763	50,470	114,911
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	3,390	1,137	18	7,385	709	12,639	12,634	3,612	1,094	10	6,820	245	11,781	11,776
Businesses	41,997	8,931	—	1	1,013	51,942	46,986	41,344	9,024	—	1	1,072	51,441	46,208
SMEs similar to other retail client exposures	7,610	4,174	—	1	87	11,872	10,579	7,726	4,058	—	1	89	11,874	10,587
Real estate	222,050	30,288	—	—	—	252,338	190,119	218,161	30,032	—	—	—	248,193	188,510
Revolving retail client exposures	6,637	8,038	—	—	—	14,675	14,675	6,840	8,108	—	—	—	14,948	14,948
Other retail client exposures	15,338	8,056	—	—	7	23,401	22,027	15,257	8,315	—	—	5	23,577	22,229
Trading portfolio	—	—	16,138	1,462	—	17,600	1,883	—	—	17,942	1,432	—	19,374	1,827
Total	372,030	68,245	39,915	9,191	5,867	495,248	456,065	370,164	68,331	47,817	8,701	5,240	500,253	453,148
By region														
Canada	364,200	67,116	34,810	3,248	4,443	473,817	439,718	362,625	67,179	43,132	3,182	4,479	480,597	438,175
United States	7,044	1,085	3,308	926	299	12,662	9,337	6,789	1,111	2,791	767	386	11,844	9,039
Other countries	786	44	1,797	5,017	1,125	8,769	7,010	750	41	1,894	4,752	375	7,812	5,934
Total	372,030	68,245	39,915	9,191	5,867	495,248	456,065	370,164	68,331	47,817	8,701	5,240	500,253	453,148
By maturity														
Up to 1 year	135,563	54,996	39,849	2,080	2,773	235,261	196,182	130,622	55,286	47,767	1,933	2,129	237,737	190,737
1 to 5 years	191,867	12,516	13	6,546	2,338	213,280	213,241	193,928	12,371	38	6,138	2,752	215,227	215,147
Over 5 years	44,600	733	53	565	756	46,707	46,642	45,614	674	12	630	359	47,289	47,264
Total	372,030	68,245	39,915	9,191	5,867	495,248	456,065	370,164	68,331	47,817	8,701	5,240	500,253	453,148

Footnotes to this table are presented on page 68.

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

	As at June 30, 2025						
	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	5,484	—	—	—	—	5,484	7,564
Non-central government public sector entities	7,417	1,586	—	—	57	9,060	9,143
Financial institutions	1,799	57	205	3	25	2,089	2,643
Businesses	7,447	2,659	4,106	1	1,916	16,129	11,974
SMEs similar to other retail client exposures	240	86	—	—	8	334	314
Real estate	7,587	473	—	—	—	8,060	5,711
Revolving retail client exposures	1,096	459	—	—	—	1,555	1,555
Other retail client exposures (excluding SMEs)	405	546	—	—	5	956	844
Securitization	141	—	—	—	—	141	141
Equities	716	95	—	—	—	811	811
Trading portfolio	—	—	23,303	375	—	23,678	815
Internal Ratings-Based approach							
Sovereign borrowers	44,279	1,347	12	—	1,519	47,157	111,952
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	3,859	1,175	8	6,165	207	11,414	11,410
Businesses	40,132	8,668	—	2	1,050	49,852	44,873
SMEs similar to other retail client exposures	7,738	4,020	—	1	92	11,851	10,541
Real estate	214,441	29,911	—	—	—	244,352	186,661
Revolving retail client exposures	6,878	8,152	—	—	—	15,030	15,030
Other retail client exposures	15,262	8,213	—	—	5	23,480	22,094
Trading portfolio	—	—	22,360	1,392	—	23,752	2,166
Total	364,921	67,447	49,994	7,939	4,884	495,185	446,242
By region							
Canada	358,412	66,144	43,457	2,985	4,115	475,113	432,668
United States	5,635	1,254	3,442	687	414	11,432	7,988
Other countries	874	49	3,095	4,267	355	8,640	5,586
Total	364,921	67,447	49,994	7,939	4,884	495,185	446,242
By maturity							
Up to 1 year	126,745	54,953	49,897	1,833	1,750	235,178	186,391
1 to 5 years	193,013	11,735	80	5,542	2,456	212,826	212,701
Over 5 years	45,163	759	17	564	678	47,181	47,150
Total	364,921	67,447	49,994	7,939	4,884	495,185	446,242

(1) The definition of exposure classes related to regulatory capital requirements, as set out in the *Capital Adequacy Guideline*, 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

	As at June 30, 2026							As at March 31, 2026						
	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	12,026	671	—	—	28	12,725	13,923	11,642	654	—	—	28	12,324	13,530
Mining	194	530	—	—	61	785	777	129	432	—	—	78	639	630
Oil and gas	156	513	—	—	18	687	685	374	429	—	—	17	820	821
Utilities	5,766	1,511	—	—	266	7,543	7,542	5,423	1,423	—	—	243	7,089	7,087
Construction	3,466	950	—	—	291	4,707	4,858	3,471	923	—	—	278	4,672	4,844
Manufacturing	5,486	1,487	—	—	159	7,132	7,250	5,498	1,495	—	—	151	7,144	7,259
Wholesale trade	2,656	527	—	—	92	3,275	3,314	2,492	525	—	—	78	3,095	3,133
Retail trade	4,071	815	—	—	18	4,904	4,979	3,932	786	—	—	18	4,736	4,801
Transportation	1,927	639	—	—	80	2,646	2,661	1,730	527	—	—	73	2,330	2,345
Information industry	497	534	—	—	3	1,034	1,049	565	536	—	—	4	1,105	1,118
Finance and insurance	13,072	2,369	2,460	8,971	4,436	31,308	28,636	12,608	2,526	2,806	7,797	4,028	29,765	26,998
Real estate	6,499	1,765	—	—	161	8,425	43,698	6,275	1,649	—	—	149	8,073	41,709
Professional services	1,332	556	—	—	63	1,951	1,995	1,541	541	—	—	41	2,123	2,170
Management of companies	1,203	381	—	—	35	1,619	1,631	1,279	343	—	—	41	1,663	1,682
Administrative services	945	229	—	—	24	1,198	1,213	1,364	173	—	—	22	1,559	1,575
Education	169	62	—	—	—	231	235	168	61	—	—	—	229	233
Health care	888	116	—	—	6	1,010	3,072	916	111	—	—	2	1,029	3,049
Arts and entertainments	226	61	—	—	4	291	309	214	62	—	—	1	277	298
Accommodation	853	57	—	—	2	912	991	837	56	—	—	2	895	977
Other services	726	137	—	—	12	875	911	624	160	—	—	12	796	844
Public agencies	43,118	1,097	213	—	55	44,483	75,421	42,764	1,097	103	—	115	44,079	74,444
Other Industries	2,267	168	1,097	—	714	4,246	4,008	1,760	165	1,012	—	577	3,514	3,322
Total	107,543	15,175	3,770	8,971	6,528	141,987	209,158	105,606	14,674	3,921	7,797	5,958	137,956	202,869

	As at December 31, 2025							As at September 30, 2025						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	11,445	642	—	—	29	12,116	13,381	11,117	648	—	—	44	11,809	13,069
Mining	177	364	—	—	84	625	627	230	340	—	—	65	635	636
Oil and gas	382	438	—	—	16	836	836	282	454	—	—	102	838	836
Utilities	4,504	1,329	—	—	179	6,012	6,012	4,207	1,340	—	—	247	5,794	5,794
Construction	3,231	952	—	—	295	4,478	4,637	3,423	1,079	—	—	310	4,812	5,012
Manufacturing	5,294	1,480	—	—	157	6,931	7,038	5,207	1,439	—	—	152	6,798	6,904
Wholesale trade	2,374	518	—	—	77	2,969	3,003	2,445	492	—	—	77	3,014	3,051
Retail trade	3,812	765	—	1	20	4,598	4,643	3,713	795	—	1	22	4,531	4,582
Transportation	1,737	507	—	—	68	2,312	2,323	1,620	498	—	1	69	2,188	2,200
Information industry	630	509	—	—	75	1,214	1,225	568	531	—	—	11	1,110	1,123
Finance and insurance	11,443	2,456	2,810	7,393	3,961	28,063	25,299	12,962	2,397	4,163	6,834	3,253	29,609	25,505
Real estate	6,164	1,716	—	—	128	8,008	39,769	6,099	1,695	—	—	105	7,899	36,533
Professional services	1,303	517	—	—	82	1,902	1,894	1,333	513	—	—	81	1,927	1,944
Management of companies	1,194	350	—	—	37	1,581	1,588	1,183	306	—	—	31	1,520	1,523
Administrative services	895	210	—	—	19	1,124	1,139	924	193	—	—	19	1,136	1,150
Education	155	61	—	—	1	217	220	141	32	—	—	1	174	177
Health care	983	117	—	—	3	1,103	3,061	1,015	123	—	—	3	1,141	3,062
Arts and entertainments	206	60	—	—	1	267	286	209	50	—	—	2	261	279
Accommodation	832	59	—	—	2	893	952	786	42	—	—	2	830	887
Other services	643	115	—	—	12	770	805	728	122	—	—	10	860	897
Public agencies	43,067	1,076	96	—	64	44,303	75,340	44,639	1,096	97	—	61	45,893	77,266
Other industries	1,844	153	1,054	—	393	3,444	3,192	1,477	256	3,061	—	407	5,201	3,048
Total	102,315	14,394	3,960	7,394	5,703	133,766	197,270	104,308	14,441	7,321	6,836	5,074	137,980	195,478

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, 2025						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries							
Agriculture	10,868	676	—	—	20	11,564	12,854
Mining	268	311	—	—	63	642	644
Oil and gas	268	372	—	—	46	686	685
Utilities	3,743	1,398	—	—	280	5,421	5,421
Construction	3,569	935	—	—	327	4,831	5,045
Manufacturing	5,145	1,419	—	—	149	6,713	6,825
Wholesale trade	2,330	459	—	—	80	2,869	2,906
Retail trade	3,499	774	—	2	14	4,289	4,337
Transportation	1,662	493	—	1	55	2,211	2,224
Information industry	494	609	—	—	15	1,118	1,138
Finance and insurance	12,692	2,477	868	6,168	2,877	25,082	24,164
Real estate	5,742	1,463	—	—	91	7,296	33,523
Professional services	1,431	461	—	—	81	1,973	1,989
Management of companies	1,266	210	—	—	31	1,507	1,516
Administrative services	814	210	—	—	20	1,044	1,056
Education	133	29	—	—	1	163	166
Health care	850	131	—	—	3	984	2,857
Arts and entertainments	210	53	—	—	1	264	284
Accommodation	740	40	—	—	2	782	841
Other services	1,094	157	—	—	8	1,259	1,294
Public agencies	44,751	1,085	12	—	154	46,002	77,794
Other businesses	1,431	144	3,451	—	399	5,425	2,853
Total	103,000	13,906	4,331	6,171	4,717	132,125	190,416

(1) The definition of exposure classes related to regulatory capital requirements, as set out in the *Capital Adequacy Guideline*, differs from the accounting classification.
(2) After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

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

(as a percentage)	As at June 30, 2026 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]	As at March 31, 2026 Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Sovereign borrowers	**0.02%**	**—%**	**26.09%**	**21.17%**	**46.97%**	**20.24%**	0.02%	—%	26.99%	22.20%	44.27%	20.23%
Financial institutions	**0.08**	**—**	**45.80**	**—**	**49.98**	**—**	0.09	—	45.98	—	46.36	—
Businesses	**3.77**	**1.36**	**27.00**	**15.69**	**35.58**	**16.19**	3.95	1.35	27.94	19.31	35.25	15.22
SMEs similar to other retail client exposures	**3.81**	**2.15**	**60.52**	**42.19**	**48.14**	**27.23**	3.79	2.17	61.04	43.51	48.30	27.61
Exposures related to residential mortgages												
Insured exposures	**0.61**	**0.18**	**44.32**	**25.87**	**40.00**	**40.00**	0.56	0.18	45.61	27.29	40.00	40.00
Uninsured exposures	**0.78**	**0.28**	**14.75**	**7.06**	**66.30**	**21.33**	0.75	0.30	14.67	7.52	66.36	8.23
Qualifying revolving retail client exposures (QRRCE)	**1.39**	**1.10**	**82.47**	**74.35**	**49.28**	**43.94**	1.53	1.13	82.36	73.58	48.79	44.96
Other retail client exposures (non-QRRCE) excluding SMEs	**2.45**	**1.25**	**51.68**	**57.02**	**69.35**	**65.72**	2.47	1.15	51.44	53.58	69.47	62.38

(as a percentage)	As at December 31, 2025 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]	As at September 30, 2025 Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Sovereign borrowers	0.02%	—%	26.68%	21.33%	45.11%	20.57%	0.02%	—%	25.98%	21.65%	46.68%	21.43%
Financial institutions	0.09	—	45.93	—	46.70	—	0.10	—	45.00	—	41.28	—
Businesses	3.92	1.45	27.93	19.10	35.23	16.38	4.04	1.46	28.03	18.97	35.63	16.79
SMEs similar to other retail client exposures	3.97	2.29	65.89	46.80	48.11	31.28	3.97	2.49	65.69	49.72	48.22	34.01
Exposures related to residential mortgages												
Insured exposures	0.60	0.20	46.77	28.97	40.00	40.00	0.65	0.23	47.50	29.97	40.00	40.00
Uninsured exposures	0.77	0.33	13.97	8.36	66.97	8.29	0.85	0.39	13.91	8.25	66.83	7.70
Qualifying revolving retail client exposures (QRRCE)	1.51	1.20	81.95	71.94	46.53	45.34	1.55	1.30	81.97	71.32	45.37	45.39
Other retail client exposures (non-QRRCE) excluding SMEs	2.64	1.19	47.98	48.85	70.57	59.55	2.69	1.20	47.08	47.34	70.51	58.22

(as a percentage)	As at June 30, 2025 Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Sovereign borrowers	0.02%	—%	26.18%	22.04%	46.78%	21.10%
Financial institutions	0.09	—	45.00	—	40.70	—
Businesses	3.92	1.58	28.18	18.67	35.84	16.52
SMEs similar to other retail client exposures	3.93	2.68	65.68	51.53	48.38	32.81
Exposures related to residential mortgages						
Insured exposures	0.70	0.26	49.92	32.60	40.00	40.00
Uninsured exposures	0.85	0.41	14.11	7.19	66.72	4.80
Qualifying revolving retail client exposures (QRRCE)	1.51	1.30	82.05	70.88	45.32	44.69
Other retail client exposures (non-QRRCE) excluding SMEs	2.61	1.17	47.00	46.03	71.01	58.32

(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, 2026					
	(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)	**2,517**	**5,671**	**N/A**	**1.4**	**11,464**	**4,718**
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**	**1,078**	**415**
5	VaR for SFTs	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**—**
6	**Total**	**2,517**	**5,671**	**—**	**N/A**	**12,542**	**5,133**

		a	b	c	d	e	f
		As at March 31, 2026					
	(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)	2,138	4,764	N/A	1.4	9,662	4,072
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	1,312	406
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	2,138	4,764	—	N/A	10,974	4,478

		a	b	c	d	e	f
		As at December 31, 2025					
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	1,961	4,604	N/A	1.4	9,191	3,974
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	1,001	413
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	1,961	4,604	—	N/A	10,192	4,387

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

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

(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, 2026														
	(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	—	—	15	—	—	—	—	—	—	—	—	—	—	—	15
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	67	—	—	—	—	—	—	—	—	—	75	—	142
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	7	—	—	31	—	8	—	—	704	—	—	—	750
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	25	—	—	—	25
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	—	—	89	—	—	31	—	8	—	—	704	—	75	—	907
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at March 31, 2026														
	(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	69	—	—	—	—	—	—	—	—	—	—	—	—	—	69
2	Non-central government public sector entities	—	—	56	—	—	—	—	—	—	—	—	—	—	—	56
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	127	—	—	—	—	—	—	—	—	—	30	—	157
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	1	—	—	23	—	5	—	—	608	—	14	—	651
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	28	—	—	—	28
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	69	—	184	—	—	23	—	5	—	—	608	—	44	—	933

Footnotes to this table are presented on page 76.

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, 2025														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	45	—	—	—	—	—	—	—	—	—	—	—	—	—	45
2	Non-central government public sector entities	—	—	75	—	—	—	—	—	—	—	—	—	—	—	75
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	90	—	—	—	—	—	—	—	—	—	40	—	130
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	—	—	17	—	7	—	—	600	—	19	—	643
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	16	—	—	—	16
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	45	—	165	—	—	17	—	7	—	—	600	—	59	—	893

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

Footnotes to this table are presented on page 76.

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

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

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at June 30, 2026							As at March 31, 2026						
(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	**625**	**0.02%**	**9**	**24.67%**	**0.20**	**13**	**2.07%**	538	0.02%	12	13.68%	0.20	5	1.02%
	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	**625**	**0.02%**	**9**	**24.67%**	**0.20**	**13**	**2.07%**	538	0.02%	12	13.68%	0.20	5	1.02%
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%**	**42**	**86.40%**	**1.10**	**—**	**13.98%**	2	0.07%	31	86.40%	2.20	1	31.84%
	0.15 to < 0.25	**24**	**0.21%**	**56**	**86.40%**	**1.50**	**15**	**62.76%**	17	0.21%	59	86.40%	1.60	11	65.42%
	0.25 to < 0.50	**54**	**0.38%**	**53**	**86.40%**	**1.90**	**52**	**95.29%**	39	0.38%	55	86.40%	2.10	40	101.56%
	0.50 to < 0.75	**51**	**0.56%**	**84**	**86.40%**	**2.20**	**61**	**120.91%**	45	0.56%	78	86.40%	2.50	56	123.13%
	0.75 to < 2.50	**240**	**1.75%**	**307**	**86.28%**	**2.00**	**376**	**157.09%**	210	1.70%	311	86.11%	2.10	323	155.35%
	2.50 to < 10.00	**35**	**4.40%**	**57**	**86.40%**	**2.20**	**81**	**232.23%**	30	4.34%	72	86.40%	2.40	70	235.44%
	10.00 to < 100.00	**8**	**24.38%**	**21**	**86.40%**	**3.00**	**33**	**400.42%**	7	22.05%	16	86.40%	3.30	30	404.73%
	100.00 (default)	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	4	100.00%	5	86.40%	1.10	48	1,079.94%
	Sub-total	**413**	**2.10%**	**620**	**86.33%**	**2.00**	**618**	**150.73%**	354	3.20%	627	86.23%	2.20	579	163.74%
Total AIRB		**1,038**	**0.87%**	**629**	**49.63%**	**0.90**	**631**	**61.26%**	892	1.28%	639	42.45%	1.00	584	65.55%

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at December 31, 2025							As at September 30, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	391	0.02%	9	14.13%	0.20	4	0.92%	568	0.02%	13	11.82%	0.20	3	0.60%
	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	391	0.02%	9	14.13%	0.20	4	0.92%	568	0.02%	13	11.82%	0.20	3	0.60%
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	0.08%	26	86.40%	2.00	1	33.33%	1	0.13%	9	86.40%	3.90	1	68.36%
	0.15 to < 0.25	12	0.22%	46	86.40%	1.90	9	74.30%	8	0.22%	22	86.40%	2.30	7	84.15%
	0.25 to < 0.50	32	0.37%	51	86.40%	2.40	35	106.99%	33	0.33%	32	86.40%	2.70	35	106.60%
	0.50 to < 0.75	60	0.57%	68	86.40%	2.60	75	125.15%	68	0.57%	46	86.40%	2.90	90	134.15%
	0.75 to < 2.50	203	1.68%	245	86.40%	2.50	310	152.69%	206	1.78%	176	86.40%	2.90	331	161.29%
	2.50 to < 10.00	26	4.19%	59	86.40%	2.70	62	238.67%	23	4.76%	34	86.40%	2.50	58	247.49%
	10.00 to < 100.00	12	20.01%	14	86.40%	2.80	45	387.42%	11	17.39%	12	86.40%	2.20	44	388.14%
	100.00 (default)	3	100.00%	6	86.40%	1.10	34	1,079.94%	3	100.00%	5	86.40%	1.10	37	1,079.94%
	Sub-total	350	3.01%	515	86.40%	2.50	571	163.21%	353	3.03%	336	86.40%	2.80	603	170.94%
Total AIRB		741	1.43%	524	48.24%	1.30	575	77.53%	921	1.17%	349	40.39%	1.20	606	65.87%

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, 2025						
(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	852	0.03%	9	13.86%	0.30	9	1.11%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	852	0.03%	9	13.86%	0.30	9	1.11%
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	1	0.13%	4	86.40%	4.10	1	73.17%
	0.15 to < 0.25	7	0.22%	16	86.40%	2.60	6	89.58%
	0.25 to < 0.50	23	0.32%	25	86.40%	2.90	25	108.13%
	0.50 to < 0.75	58	0.58%	43	86.40%	3.20	81	138.77%
	0.75 to < 2.50	201	1.79%	165	86.40%	2.90	334	165.80%
	2.50 to < 10.00	21	4.24%	28	86.40%	2.60	49	230.71%
	10.00 to < 100.00	10	18.37%	10	86.40%	2.50	38	390.15%
	100.00 (default)	2	100.00%	3	86.40%	1.20	19	1,079.94%
	Sub-total	323	2.62%	294	86.40%	2.90	553	171.01%
Total AIRB		1,175	0.74%	303	33.88%	1.00	562	47.83%

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, 2026							As at March 31, 2026						
(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	**8,563**	**0.07%**	**40**	**45.00%**	**2.48**	**2,630**	**30.72%**	7,241	0.07%	42	45.00%	2.38	2,207	30.48%
	0.15 to < 0.25	**1,309**	**0.19%**	**6**	**45.00%**	**1.79**	**625**	**47.73%**	1,304	0.19%	5	45.00%	2.01	657	50.39%
	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	**9,872**	**0.09%**	**46**	**45.00%**	**2.39**	**3,255**	**32.97%**	8,545	0.09%	47	45.00%	2.32	2,864	33.52%
Exposures related to businesses	0.00 to < 0.15	**295**	**0.11%**	**27**	**40.00%**	**3.72**	**104**	**35.18%**	219	0.09%	26	40.00%	1.94	64	20.63%
	0.15 to < 0.25	**134**	**0.24%**	**20**	**40.00%**	**3.37**	**67**	**50.10%**	140	0.23%	18	40.00%	2.39	67	41.12%
	0.25 to < 0.50	**214**	**0.31%**	**21**	**40.00%**	**4.11**	**136**	**63.43%**	167	0.30%	19	40.00%	3.47	98	57.09%
	0.50 to < 0.75	**24**	**0.64%**	**5**	**40.00%**	**3.93**	**20**	**84.35%**	34	0.62%	7	40.00%	1.00	25	52.01%
	0.75 to < 2.50	**21**	**1.70%**	**12**	**40.00%**	**2.37**	**20**	**93.48%**	21	1.82%	11	40.00%	2.79	22	100.35%
	2.50 to < 10.00	**37**	**3.53%**	**8**	**40.00%**	**1.24**	**39**	**105.49%**	21	4.81%	7	40.00%	1.27	25	118.20%
	10.00 to < 100.00	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	100.00 (default)	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	Sub-total	**725**	**0.44%**	**93**	**40.00%**	**3.61**	**386**	**53.21%**	602	0.69%	88	40.00%	2.59	301	51.27%
Total FIRB		**10,597**	**0.11%**	**139**	**44.66%**	**2.47**	**3,641**	**34.36%**	9,147	0.11%	135	44.83%	2.33	3,165	34.13%

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at December 31, 2025							As at September 30, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	6,698	0.07%	43	45.00%	2.40	2,079	31.03%	5,360	0.07%	39	45.00%	2.23	1,565	29.19%
	0.15 to < 0.25	1,270	0.19%	5	45.00%	2.17	676	53.29%	1,922	0.19%	6	45.00%	2.36	965	50.22%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	7,968	0.09%	48	45.00%	2.36	2,755	34.58%	7,282	0.10%	45	45.00%	2.26	2,530	34.74%
Exposures related to businesses	0.00 to < 0.15	216	0.10%	20	40.00%	4.20	79	36.61%	246	0.10%	23	40.00%	3.72	81	33.01%
	0.15 to < 0.25	32	0.23%	3	40.00%	3.48	16	50.23%	35	0.23%	4	40.00%	4.19	19	56.36%
	0.25 to < 0.50	270	0.28%	24	40.00%	3.69	155	57.32%	225	0.28%	26	40.00%	3.89	133	59.03%
	0.50 to < 0.75	27	0.66%	6	40.00%	4.24	24	88.92%	23	0.67%	4	40.00%	4.78	22	95.15%
	0.75 to < 2.50	31	2.01%	13	40.00%	2.62	32	101.92%	36	2.03%	14	40.00%	2.85	38	105.54%
	2.50 to < 10.00	14	4.96%	4	40.00%	1.30	17	119.93%	18	5.00%	4	40.00%	1.40	22	121.44%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	5	27.36%	1	40.00%	1.00	11	208.83%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	590	0.45%	70	40.00%	3.77	323	54.78%	588	0.71%	76	40.00%	3.71	326	55.44%
Total FIRB		8,558	0.12%	118	44.65%	2.46	3,078	35.97%	7,870	0.15%	121	44.63%	2.37	2,856	36.29%

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, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,331	0.07%	40	45.00%	2.26	1,615	30.29%
	0.15 to < 0.25	1,260	0.19%	4	45.00%	2.73	686	54.45%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	6,591	0.09%	44	45.00%	2.35	2,301	34.91%
Exposures related to businesses	0.00 to < 0.15	199	0.11%	19	40.00%	3.72	69	34.59%
	0.15 to < 0.25	23	0.23%	4	40.00%	3.24	9	48.13%
	0.25 to < 0.50	287	0.29%	27	40.00%	3.46	161	55.93%
	0.50 to < 0.75	43	0.64%	7	40.00%	2.87	32	73.22%
	0.75 to < 2.50	8	1.74%	9	40.00%	2.18	8	92.34%
	2.50 to < 10.00	12	5.03%	4	40.00%	1.48	15	122.57%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	572	0.37%	70	40.00%	3.44	294	51.45%
Total FIRB		7,163	0.12%	114	44.60%	2.44	2,595	36.23%

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at June 30, 2026						As at March 31, 2026[1]					
		Collateral used in derivative transactions				**Collateral used in SFTs**		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		**Fair value of posted collateral**		**Fair value of collateral received**	**Fair value of posted collateral**	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	**—**	**1,686**	**—**	**65**	**16,697**	**34,113**	—	1,339	—	67	26,072	36,218
2	Cash – Other currencies	**—**	**10,474**	**—**	**15**	**467**	**257**	—	8,608	—	2	1,405	179
3	Domestic sovereign debt	**123**	**—**	**1,834**	**—**	**30,600**	**17,409**	96	—	1,693	—	33,074	26,866
4	Other sovereign debt	**—**	**—**	**—**	**—**	**128**	**613**	300	—	—	—	113	2,103
5	Government agency debt	**—**	**—**	**—**	**—**	**889**	**17**	—	—	—	—	754	63
6	Corporate bonds	**—**	**—**	**—**	**—**	**1,606**	**366**	—	—	—	—	1,164	326
7	Equity securities	**—**	**—**	**—**	**—**	**339**	**317**	—	—	—	—	275	208
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—
9	**Total**	**123**	**12,160**	**1,834**	**80**	**50,726**	**53,092**	396	9,947	1,693	69	62,857	65,963

		a	b	c	d	e	f	a	b	c	d	e	f
		As at December 31, 2025[1]						As at September 30, 2025[1]					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	—	1,215	—	108	23,897	33,735	—	1,121	—	46	29,529	32,806
2	Cash – Other currencies	—	8,418	—	92	427	74	—	7,808	—	3	267	261
3	Domestic sovereign debt	7	—	1,749	—	30,958	24,776	24	—	1,569	—	30,147	30,681
4	Other sovereign debt	605	—	305	—	5	615	—	—	—	—	301	353
5	Government agency debt	—	—	—	—	711	34	—	—	—	—	531	19
6	Corporate bonds	—	—	—	—	1,064	23	—	—	—	—	1,018	3
7	Equity securities	—	—	—	—	189	100	—	—	—	—	197	89
8	Other collateral	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	612	9,633	2,054	200	57,251	59,357	24	8,929	1,569	49	61,990	64,212

		a	b	c	d	e	f
		As at June 30, 2025[1]					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	—	897	—	110	22,580	28,309
2	Cash – Other currencies	—	6,076	—	72	865	28
3	Domestic sovereign debt	5	—	1,346	—	26,022	23,509
4	Other sovereign debt	484	—	—	—	—	1,169
5	Government agency debt	—	—	—	—	591	7
6	Corporate bonds	—	—	—	—	856	3
7	Equity securities	—	—	—	—	70	17
8	Other collateral	—	—	—	—	—	—
9	**Total**	489	6,973	1,346	182	50,984	53,042

(1) Certain comparative information has been restated to reflect a refinement of the calculation method.

Template CCR6 – Credit derivatives exposures

		a	b	a	b	a	b	a	b	a	b
		As at June 30, 2026		As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025	
	(in millions of dollars)	**Protection bought**	**Protection sold**	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought[1]	Protection sold	Protection bought[1]	Protection sold
	Notional amounts										
1	Single-name credit default swaps	**—**	**—**	—	—	—	—	—	—	—	—
2	Index credit default swaps[1]	**1,383**	**—**	1,531	—	1,407	—	1,218	—	817	—
3	Total return swaps	**—**	**—**	—	—	—	—	—	—	—	—
4	Credit options	**—**	**—**	—	—	—	—	—	—	—	—
5	Other credit derivatives	**—**	**—**	—	—	—	—	—	—	—	—
6	**Total notional amounts[1]**	**1,383**	**—**	1,531	—	1,407	—	1,218	—	817	—
	Fair values										
7	Positive fair value (asset)[1]	**—**	**—**	—	—	40	—	34	—	40	—
8	Negative fair value (liability)	**31**	**—**	27	—	—	—	—	—	—	—

[1] Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

Template CCR8 – Exposures to central counterparties (CCP)

		a	b	a	b	a	b	a	b	a	b
		As at June 30, 2026		As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025	
	(in millions of dollars)	**EAD post-CRM**	**RWA**	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
1	**Exposures to QCCPs (total)**	**1,194**	**31**	386	17	269	15	350	16	399	20
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	**1,090**	**22**	283	6	149	3	209	4	218	4
3	(i) OTC derivatives	**978**	**20**	144	4	120	2	105	2	73	1
4	(ii) Exchange-traded derivatives	**66**	**1**	67	1	26	1	66	1	89	2
5	(iii) Securities financing transactions	**46**	**1**	72	1	3	—	38	1	56	1
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	**104**	**9**	103	11	120	12	141	12	181	16
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, 2026											
		Financial entity acts as originator				**Financial entity acts as sponsor**				**Financial entity acts as investor**			
	(in millions of dollars)	**Traditional**	**Of which STC***	**Synthetic**	**Sub-total**	**Traditional**	**Of which STC***	**Synthetic**	**Sub-total**	**Traditional**	**Of which STC***	**Synthetic**	**Sub-total**
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	**364**	—	—	**364**
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	**364**	—	—	**364**
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l
		As at March 31, 2026											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	412	—	—	412
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	412	—	—	412
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l
		As at December 31, 2025											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	144	—	—	144
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	144	—	—	144
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

* STC: simple, transparent and comparable.

The footnote to this table is presented on the next page.

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

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

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

* STC: simple, transparent and comparable.

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

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at June 30, 2026																
		Exposure values (by risk weighting bands)					**Exposure values (by regulatory approach)**				**RWA (by regulatory approach)**				**Capital charge after cap**			
	(in millions of dollars)	**≤ 20%**	**> 20% to 50%**	**> 50% to 100%**	**> 100% < 1,250%**	**= 1,250%**	**SEC-IRBA**	**SEC-ERBA, including IAA**	**SEC-SA**	**= 1,250%**	**SEC-IRBA**	**SEC-ERBA, including IAA**	**SEC-SA**	**= 1,250%**	**SEC-IRBA**	**SEC-ERBA, including IAA**	**SEC-SA**	**= 1,250%**
1	**Total exposures**	**349**	**—**	**—**	**—**	**15**	**—**	**349**	**—**	**15**	**—**	**52**	**—**	**183**	**—**	**4**	**—**	**15**
2	Traditional securitization	**349**	**—**	**—**	**—**	**15**	**—**	**349**	**—**	**15**	**—**	**52**	**—**	**183**	**—**	**4**	**—**	**15**
3	Of which securitization	**349**	**—**	**—**	**—**	**15**	**—**	**349**	**—**	**15**	**—**	**52**	**—**	**183**	**—**	**4**	**—**	**15**
4	Of which retail underlying	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
5	Of which STC	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
6	Of which wholesale	**349**	**—**	**—**	**—**	**15**	**—**	**349**	**—**	**15**	**—**	**52**	**—**	**183**	**—**	**4**	**—**	**15**
7	Of which STC	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
8	Of which re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
9	Synthetic securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
10	Of which securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
11	Of which retail underlying	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
12	Of which wholesale	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
13	Of which re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at March 31, 2026																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	> 100% < 1,250%	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
2	Traditional securitization	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
3	Of which securitization	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at December 31, 2025																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	> 100% < 1,250%	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
2	Traditional securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
3	Of which securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

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

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

MARKET RISK

Template MR1 – Market risk under the standardized approach

		a	a	a	a	a
		As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	(in millions of dollars)	**Capital requirement under the standardized approach**	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach
1	General interest rate risk	**122**	113	80	83	83
2	Equity risk	**46**	49	8	6	2
3	Commodity risk	**—**	—	—	—	—
4	Foreign exchange risk	**107**	92	67	99	92
5	Credit spread risk - non-securitizations	**124**	153	141	223	209
6	Credit spread risk - securitizations (non-correlation trading portfolio)	**—**	—	—	—	—
7	Credit spread risk - securitization (correlation trading portfolio)	**—**	—	—	—	—
8	Default risk - non-securitizations	**59**	64	60	63	71
9	Default risk - securitizations (non-correlation trading portfolio)	**—**	—	—	—	—
10	Default risk - securitizations (correlation trading portfolio)	**—**	—	—	—	—
11	Residual risk add-on	**7**	5	4	5	5
12	**Total**	**465**	476	360	479	462

CREDIT VALUATION ADJUSTMENT

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

		a	a	a	a	a
		As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	(in millions of dollars)	**Capital requirements under BA-CVA**	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
1	K Reduced	**515**	431	482	470	427
2	K Hedged	**491**	407	458	436	395
3	**Total (CVA RWA)**	**4,037**	3,353	3,771	3,609	3,273

MACROPRUDENTIAL SUPERVISORY MEASURES

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

	a	b	c	d	e	a	b	c	d	e
	As at June 30, 2026					As at March 31, 2026				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	**Countercyclical capital buffer rate**	**Exposure values**	**Risk-weighted assets**	**Desjardins Group specific countercyclical capital buffer rate**	**Countercyclical buffer amount**	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	**0.75%**	**14**	**5**	**N/A**	**N/A**	0.75%	6	1	N/A	N/A
Canada	**—%**	**385,383**	**95,110**	**N/A**	**N/A**	—%	377,745	94,408	N/A	N/A
United States	**—%**	**9,342**	**4,836**	**N/A**	**N/A**	—%	9,132	4,849	N/A	N/A
France	**1.00%**	**20**	**11**	**N/A**	**N/A**	1.00%	294	286	N/A	N/A
Hong Kong SAR	**0.50%**	**77**	**12**	**N/A**	**N/A**	0.50%	77	13	N/A	N/A
Italy	**—%**	**—**	**—**	**N/A**	**N/A**	—%	—	—	N/A	N/A
Japan	**—%**	**—**	**—**	**N/A**	**N/A**	—%	—	—	N/A	N/A
Netherlands	**2.00%**	**62**	**12**	**N/A**	**N/A**	2.00%	61	12	N/A	N/A
United Kingdom	**2.00%**	**452**	**288**	**N/A**	**N/A**	2.00%	430	295	N/A	N/A
Other countries	**—%**	**998**	**1,002**	**N/A**	**N/A**	—%	883	889	N/A	N/A
Total	**—%**	**396,348**	**101,276**	**N/A**	**N/A**	—%	388,628	100,753	N/A	N/A

	a	b	c	d	e	a	b	c	d	e
	As at December 31, 2025					As at September 30, 2025				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	0.75%	7	1	N/A	N/A	0.75%	6	1	N/A	N/A
Canada	—%	372,611	93,100	N/A	N/A	—%	372,801	93,299	N/A	N/A
United States	—%	9,044	5,284	N/A	N/A	—%	9,229	4,982	N/A	N/A
France	1.00%	297	286	N/A	N/A	1.00%	31	17	N/A	N/A
Hong Kong SAR	0.50%	78	13	N/A	N/A	0.50%	80	14	N/A	N/A
Italy	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Japan	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Netherlands	2.00%	60	12	N/A	N/A	2.00%	—	—	N/A	N/A
United Kingdom	2.00%	379	271	N/A	N/A	2.00%	382	311	N/A	N/A
Other countries	—%	653	967	N/A	N/A	—%	619	893	N/A	N/A
Total	—%	383,129	99,934	N/A	N/A	—%	383,148	99,517	N/A	N/A

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

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

LEVERAGE RATIO

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

	(in millions of dollars)	a **As at June 30, 2026**	a As at March 31, 2026	a As at December 31, 2025	a As at September 30, 2025	a As at June 30, 2025
1	Total consolidated assets as per published financial statements	**543,502**	524,320	510,242	511,856	501,254
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(75,678)**	(71,330)	(70,055)	(68,850)	(66,010)
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	**(807)**	(1,480)	(1,400)	(1,044)	(453)
6	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	**1,090**	1,343	981	1,080	1,402
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**37,677**	36,101	35,487	35,231	34,293
8	Other adjustments	**(8,094)**	(7,795)	(7,232)	(7,881)	(7,323)
9	**Leverage ratio exposure measure**	**497,690**	481,159	468,023	470,392	463,163

Template LR2 – Leverage ratio common disclosure template

	(in millions of dollars)	a As at June 30, 2026	b As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025
	On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)[(1)]	**422,302**	412,920	404,851	406,587	398,356
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)[(1)]	**(8,094)**	(7,795)	(7,258)	(7,881)	(7,323)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)**	**414,208**	405,125	397,593	398,706	391,033
	Derivative exposures					
6	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	**3,572**	3,045	2,787	2,706	2,429
7	Add-on amounts for potential future exposure associated with all derivatives transactions	**8,935**	6,827	6,550	6,164	5,671
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)**	**12,507**	9,872	9,337	8,870	8,100
	Securities financing transaction exposures (SFT)					
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	**32,208**	28,718	24,625	26,505	28,335
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**—**	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	**1,090**	1,343	981	1,080	1,402
15	Agent transaction exposures	**—**	—	—	—	—
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**33,298**	30,061	25,606	27,585	29,737
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**158,006**	154,932	152,948	153,509	151,143
18	(Adjustments for conversion to credit equivalent amounts)	**(120,329)**	(118,831)	(117,461)	(118,278)	(116,850)
19	Off-balance sheet items (sum of rows 17 and 18)	**37,677**	36,101	35,487	35,231	34,293
	Capital and total exposures					
20	Tier 1 capital	**37,509**	36,423	36,468	35,484	34,543
21	**Total exposures (sum of rows 5, 11, 16 and 19)**	**497,690**	481,159	468,023	470,392	463,163
	Leverage ratio					
22	Leverage ratio of Basel III (including the impact of any applicable temporary exemption of central bank reserves)	**7.5%**	7.6%	7.8%	7.5%	7.5%
23	National minimum leverage ratio requirement	**3.5%**	3.5%	3.5%	3.5%	3.5%

(1) Reclassification of the amount of assets deducted that were initially presented on a net basis on the balance sheet.

DERIVATIVE FINANCIAL INSTRUMENTS

Derivative financial instruments – Notional amount and related credit risk

	As at June 30, 2026				As at March 31, 2026				As at December 31, 2025			
(in millions of dollars)	**Notional amount**	**Replacement cost**	**Potential future exposure**	**RWA**	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA
Over-the-counter												
Interest rate contracts	**36,092**	**171**	**460**	**734**	34,217	141	399	658	30,171	173	376	722
Forward contracts	**3,136**	**11**	**38**	**41**	4,165	14	34	50	3,774	19	33	52
Swaps	**25,107**	**140**	**414**	**664**	23,639	109	360	582	22,272	150	339	656
Options purchased	**3,948**	**20**	**8**	**29**	2,957	18	5	26	1,660	4	4	14
Options written	**3,901**	**—**	**—**	**—**	3,456	—	—	—	2,465	—	—	—
Foreign exchange contracts	**119,375**	**654**	**1,111**	**1,179**	99,197	548	866	948	101,385	446	882	868
Forward contracts	**51,393**	**258**	**464**	**588**	43,441	157	363	455	47,864	72	387	358
Swaps	**44,389**	**305**	**536**	**411**	39,989	339	456	381	37,226	333	445	412
Options purchased	**15,640**	**91**	**111**	**180**	8,410	52	47	112	9,174	41	50	98
Options written	**7,953**	**—**	**—**	**—**	7,357	—	—	—	7,121	—	—	—
Equity-linked contracts	**54,338**	**1,693**	**4,101**	**2,805**	53,744	1,449	3,498	2,467	51,973	1,343	3,346	2,384
Other contracts	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—	—
Commodity contracts	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—	—
Regulated markets	**587,397**	**26**	**711**	**21**	560,602	29	113	4	461,355	10	75	3
Forward contracts	**45,613**	**—**	**20**	**1**	35,015	—	18	—	17,363	—	9	—
Swaps	**451,378**	**—**	**691**	**20**	445,485	—	95	3	420,901	—	66	3
Options purchased	**38,057**	**26**	**—**	**—**	32,285	29	—	1	10,449	10	—	—
Options written	**52,349**	**—**	**—**	**—**	47,817	—	—	—	12,642	—	—	—
Total derivatives	**797,202**	**2,544**	**6,383**	**4,739**	747,760	2,167	4,876	4,077	644,884	1,972	4,679	3,977

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

	As at September 30, 2025				As at June 30, 2025			
(in millions of dollars)	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA
Over-the-counter								
Interest rate contracts	30,047	257	372	832	29,804	217	350	785
Forward contracts	3,915	19	32	44	3,150	9	30	33
Swaps	21,264	233	335	771	21,441	201	316	735
Options purchased	2,190	5	5	17	2,439	7	4	17
Options written	2,678	—	—	—	2,774	—	—	—
Foreign exchange contracts	97,092	471	871	906	95,709	481	814	775
Forward contracts	44,863	89	358	408	46,318	121	364	327
Swaps	37,183	346	427	380	35,234	316	409	357
Options purchased	6,865	36	86	118	6,472	44	41	91
Options written	8,181	—	—	—	7,685	—	—	—
Equity-linked contracts	48,536	1,183	3,062	2,153	46,065	988	2,821	1,958
Other contracts	—	—	—	—	—	—	—	—
Commodity contracts	—	—	—	—	—	—	—	—
Regulated markets	497,768	22	80	3	598,641	49	46	2
Forward contracts	19,935	—	25	—	25,885	—	11	—
Swaps	416,951	—	55	2	410,280	—	33	1
Options purchased	37,439	22	—	1	82,595	49	2	1
Options written	23,443	—	—	—	79,881	—	—	—
Total derivatives	673,443	1,933	4,385	3,894	770,219	1,735	4,031	3,520

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

Tables and templates		Frequency	Most recent disclosure	
			Report[(1)]	Page
Overview of risk management, key prudential metrics and risk-weighted assets				
KM1	Key metrics (at consolidated group level)	Quarterly	This report	4
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	5
OVA	Desjardins Group's risk management approach	Annually	Pillar 3 report Fourth quarter of 2025	6
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	6
CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	11
CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	13
Composition of capital and TLAC				
CC1	Composition of regulatory capital	Quarterly	This report	16
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	20
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	22
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	32
TLAC3	Resolution entity – Creditor ranking at legal entity level	Quarterly	This report	33
Links between financial statements and regulatory exposures				
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Pillar 3 report Fourth quarter of 2025	35
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	35
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	37
PV1	Prudent valuation adjustments (PVAs)	Annually	Pillar 3 report Fourth quarter of 2025	38
Asset encumbrance				
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis[(2)]	38
Remuneration				
REMA	Remuneration policy	Annually	2025 Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	2025 Annual Information Form	62
REM2	Special payments	Annually	2025 Annual Information Form	62
REM3	Deferred remuneration	Annually	2025 Annual Information Form	62
Credit risk				
CRA	General qualitative information about credit risk	Annually	Pillar 3 report Fourth quarter of 2025	39
CR1	Credit quality of assets	Quarterly	This report	38
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	39
CRB	Additional disclosure related to the credit quality of assets	Annually	Pillar 3 report Fourth quarter of 2025	42
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Pillar 3 report Fourth quarter of 2025	44
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	40

Footnotes to this table are presented on page 99.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

	Tables and templates	Frequency	Most recent disclosure Report[1]	Most recent disclosure Page
	Credit risk (continued)			
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Pillar 3 report Fourth quarter of 2025	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	42
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	45
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 report Fourth quarter of 2025	56
CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	50
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	65
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 report Fourth quarter of 2025	73
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	
	Counterparty credit risk			
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 report Fourth quarter of 2025	82
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	72
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	74
CCR4	IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	77
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	83
CCR6	Credit derivatives exposures	Quarterly	This report	84
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	84
	Securitization			
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 report Fourth quarter of 2025	96
SEC1	Securitization exposures in the banking book	Quarterly	This report	85
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	87
	Market risk			
MRA	General qualitative disclosure requirements related to market risk	Annually	Pillar 3 report Fourth quarter of 2025	101
MR1	Market risk under the standardized approach	Quarterly	This report	89
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually	Desjardins Group doe not use the Internal models approach (IMA) for market risk.	
MR2	Market risk IMA per risk type	Quarterly		
MR3	RWA flow statements of market risk exposures under IMA	Quarterly		
MRC	The structure of desks for banks using the IMA	Quarterly		

Footnotes to this table are presented on page 99.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates		Frequency	Most recent disclosure	
			Report[(1)]	Page
Credit valuation adjustment				
CVAA	General qualitative disclosure requirements related to CVA	Annually	Pillar 3 report Fourth quarter of 2025	103
CVAB	Qualitative disclosures for banks using the SA-CVA	Annually	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA1	The reduced basic approach for CVA (BA-CVA)	Quarterly		
CVA2	The full basis approach for CVA (BA-CVA)	Quarterly	This report	90
CVA3	The standardized approach for CVA (SA-CVA)	Quarterly	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		
Macroprudential supervisory measures				
SIFI	Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2026[(2)]	27
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	91
Operational risk				
ORA	General qualitative information on an institution's operational risk framework	Annually	Pillar 3 report Fourth quarter of 2025	106
OR1	Historical losses	Annually	Pillar 3 report Fourth quarter of 2025	107
OR2	Business indicator and subcomponents	Annually	Pillar 3 report Fourth quarter of 2025	108
OR3	Minimum required operational risk capital	Annually	Pillar 3 report Fourth quarter of 2025	108
Leverage ratio				
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	93
LR2	Leverage ratio common disclosure template	Quarterly	This report	94
Liquidity				
LIQA	Liquidity risk management	Annually	Pillar 3 report Fourth quarter of 2025	111
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis[(2)]	39
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis[(2)]	40

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

ABBREVIATIONS

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

GLOSSARY

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 or counterparty's failure to honour its contractual obligations, whether or not such obligations appear on the Combined Balance Sheets.

Credit valuation adjustment (CVA)

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

Expected loss (ECL)

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

Exposure at default (EAD)

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

Exposures related to residential mortgage loans

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

Fair value

Price that would be received to sell an asset or paid to transfer a liability in an orderly transaction at the measurement date.

Foreign exchange risk

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

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.

Liquidity risk

Liquidity risk refers to Desjardins Group's capacity to raise the necessary funds (by increasing liabilities or converting assets) to meet a financial obligation, whether or not it appears on the Combined Balance Sheets.

Loss given default (LGD)

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

Market risk

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

Net stable funding ratio (NSFR)

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

NVCC subordinated notes

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

Off-balance sheet exposure

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

Office of the Superintendent of Financial Institutions (OSFI)

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

Operational risk

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

Other retail client exposures

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

Price risk

Risk of potential loss resulting from a change in the fair value of assets, such as shares, commodities or real estate properties, but not resulting from a change in interest rates or foreign exchange rates, or in the credit quality of a counterparty.

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 Section 3.2 "Capital management" 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 Section 3.2 "Capital management" of the Management's Discussion and Analysis.

Securitization

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

Standardized Approach

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

TLAC leverage ratio

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

TLAC ratio

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

Total loss absorbing capacity – TLAC

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

Unused exposure

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

Used exposure

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

Value at Risk (VaR)

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