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NOTES TO THE READER

USE OF THIS DOCUMENT

The Pillar 3 Report (this document) is designed to support the transparency and disclosure of additional information on Desjardins Group's capital and risk management so that the various financial market participants can assess its risk profile and financial performance. The information disclosed in this document is unaudited.

This document should be used as a supplement to Desjardins Group's Interim Financial Reports and Annual Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at Desjardins.com and on the SEDAR+ website at www.sedarplus.com (under the Desjardins Capital Inc. profile for years ended before December 31, 2021, and, since the first quarter of 2021, under the *Fédération des caisses Desjardins du Québec* profile). This document should also be used as a supplement to the document entitled "Additional Financial Information" of Desjardins Group, which is also available on its website.

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

Disclosures in this report have been prepared in accordance with the following guidelines issued by the *Autorité des marchés financiers* (AMF):

- *Pillar 3 Disclosure Requirements Guideline*;
- *Total Loss Absorbing Capacity Guideline*;
- *Capital Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives. This guideline has been updated and reflects the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks that became effective on January 1, 2024.

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

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

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

The information on capital and risks presented in this document is mainly prepared using the regulatory scope in accordance with Basel III. This scope differs from the accounting scope as investments in insurance subsidiaries are excluded from it through capital deductions. The information presented results from combining accounting and regulatory data. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the document entitled "Enhancing the Risk Disclosures of Banks" dated October 29, 2012.

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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

The forward-looking statements include, but are not limited to, comments about Desjardins Group's objectives regarding financial performance, priorities, vision, operations, targets and commitments, the review of economic conditions and financial markets, the outlook for the Québec, Canadian, U.S. and global economies, its results and its financial position, as well as on economic conditions and financial markets. Such forward-looking statements are typically identified by words or phrases such as "target," "objective," "believe," "expect," "count on," "anticipate," "intend," "estimate," "plan," "forecast," "aim," "propose," "should" and "may," words and expressions of similar import, and future and conditional verbs.

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

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

DISCLOSURE POLICY

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

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

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

Template KM1 – Key metrics (at consolidated group level)

	a	b	c	d	e	
	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	
(in millions of dollars)						
Available capital						
1	Tier 1A capital	29,912	28,678	28,566	28,332	27,890
2	Tier 1	29,912	28,678	28,566	28,332	27,890
3	Total capital	31,277	30,745	30,577	30,339	30,075
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	142,266	140,481	137,135	135,499	140,232
4a	Total risk-weighted assets (pre-floor)	142,266	140,481	137,135	135,499	140,232
Risk-based capital ratios as a percentage of RWA						
5	Tier 1A ratio	21.0%	20.4%	20.8%	20.9%	19.9%
5b	Tier 1A ratio (pre-floor ratio)	21.0%	20.4%	20.8%	20.9%	19.9%
6	Tier 1 ratio	21.0%	20.4%	20.8%	20.9%	19.9%
6b	Tier 1 ratio (pre-floor ratio)	21.0%	20.4%	20.8%	20.9%	19.9%
7	Total capital ratio	22.0%	21.9%	22.3%	22.4%	21.4%
7b	Total capital ratio (pre-floor ratio)	22.0%	21.9%	22.3%	22.4%	21.4%
Additional Tier 1A buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement	—%	—%	—%	—%	—%
10	D-SIB additional requirements	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of Tier 1A specific buffer requirements (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	Tier 1A capital available after meeting minimum capital requirements	14.0%	13.9%	14.3%	14.4%	13.4%
Basel III leverage ratio⁽¹⁾						
13	Total Basel III leverage ratio exposure measure	403,239	390,563	378,858	373,309	360,248
14	Basel III leverage ratio (row 2 / row 13)	7.4%	7.3%	7.5%	7.6%	7.7%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A	7.5%	7.5%	7.7%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	53,186	52,057	47,184	45,914	45,794
16	Total net cash outflow	34,990	33,835	32,370	32,235	32,788
17	LCR ratio	152%	154%	146%	143%	140%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	250,371	245,597	239,268	238,257	236,249
19	Total required stable funding	200,037	197,362	193,340	190,390	186,049
20	NSFR ratio	125%	124%	124%	125%	127%

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

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

	a	b	c	d	e
	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
(in millions of dollars)					
1 Total loss-absorbing capacity (TLAC) available ⁽²⁾	41,146	40,137	39,823	39,003	40,203
2 Total RWA at the level of the resolution group	138,111	136,311	133,060	131,342	137,189
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	29.8%	29.4%	29.9%	29.7%	29.3%
4 Leverage ratio exposure measure at the level of the resolution group ⁽³⁾	396,480	383,474	372,059	366,286	353,231
5 TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure ⁽³⁾ (row 1 / row 4)	10.4%	10.5%	10.7%	10.6%	11.4%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	yes	yes	yes	yes	yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	no	no	no	no	no
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied	N/A	N/A	N/A	N/A	N/A

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

⁽²⁾ Issuance of \$2.8 billion of debt eligible to qualify under the TLAC Guideline during the first quarter of 2024.

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

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

	a		b			c	
	RWA						Minimum capital requirements ⁽¹⁾
(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at March 31, 2024	
1 Credit risk (excluding counterparty credit risk)	100,620	98,815	97,707	95,623	100,453	8,049	
2 Of which: Standardized Approach (SA)	27,741	26,799	25,732	25,698	25,227	2,219	
3 Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,634	9,959	9,834	8,928	8,571	850	
4 Of which: Supervisory Slotting Approach	—	—	—	—	—	—	
5 Of which: Advanced Internal Ratings-Based (AIRB) Approach	62,245	62,057	62,141	60,997	66,655	4,980	
6 Counterparty credit risk (CCR) ⁽²⁾	3,722	3,275	3,315	3,280	2,895	297	
7 Of which: Standardized Approach for counterparty credit risk	2,596	2,421	2,595	2,758	2,506	207	
8 Of which: IMM	—	—	—	—	—	—	
9 Of which: other CCR	1,126	854	720	522	389	90	
10 Credit valuation adjustment (CVA) ⁽³⁾	2,430	3,233	2,241	2,737	3,405	195	
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	—	—	—	—	—	—	
13 Equity investments in funds – mandate-based approach	—	—	—	—	—	—	
14 Equity investments in funds – fall-back approach	—	—	—	—	—	—	
15 Settlement risk	—	—	—	—	—	—	
16 Securitization exposures in the banking book	319	326	394	338	360	26	
17 Of which: Internal Rating-Based Approach (IRB)	—	—	—	—	—	—	
18 Of which: prudential approach (PA) based on internal ratings	—	—	—	—	—	—	
19 Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	319	326	394	338	360	26	
20 Market risk ⁽³⁾	2,804	2,881	2,836	3,283	3,531	224	
21 Of which: Standardized Approach (SA)	2,804	314	263	369	385	224	
22 Of which: Internal Model Method (IMM)	—	2,567	2,573	2,914	3,146	—	
23 Capital charge for switch between trading book and banking book	—	—	—	—	—	—	
24 Operational risk	22,189	22,287	21,664	21,165	20,223	1,775	
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	10,182	9,664	8,978	9,073	9,365	815	
26 RWA floor applied	72.5%	72.5%	72.5%	72.5%	72.5%	—%	
27 Floor adjustment (before application of transitional cap)	—	—	—	—	—	—	
28 Floor adjustment (after application of transitional cap)	—	—	—	—	—	—	
29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	142,266	140,481	137,135	135,499	140,232	11,381	

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

⁽²⁾ Data for the first quarter of 2023 have been restated to conform with the presentation for the subsequent quarters.

⁽³⁾ Data for the first quarter of 2024 reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

Risk-weighted assets (RWA)

As at March 31, 2024

(in millions of dollars)	Internal Ratings- Based Approach		Standardized Approach		Total			
	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Capital requirement ⁽²⁾	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	85,561	6,339	9,065	—	94,626	6,339	507	6.7%
Non-central government public sector entities	—	—	8,763	1,752	8,763	1,752	141	20.0%
Financial institutions	7,020	2,059	3,596	1,170	10,616	3,229	258	30.4%
Businesses	36,300	20,632	14,647	13,661	50,947	34,293	2,743	67.3%
Securitization	—	—	26	319	26	319	26	1,250.0%
Equities	—	—	766	887	766	887	71	115.7%
SMEs similar to other retail client exposures	10,178	5,729	258	195	10,436	5,924	474	56.8%
Real estate	169,391	27,755	4,996	3,452	174,387	31,207	2,497	17.9%
Other retail client exposures (excluding SMEs)	21,187	5,939	1,712	1,305	22,899	7,244	579	31.6%
Qualifying-revolving retail client exposures	15,323	4,426	98	74	15,421	4,500	360	29.2%
Sub-total – Credit risk other than counterparty risk	344,960	72,879	43,927	22,815	388,887	95,694	7,656	24.6%
Counterparty risk								
Sovereign borrowers	4	—	—	—	4	—	—	1.6%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	5,449	1,705	15	7	5,464	1,712	137	31.3%
Businesses	4	4	737	718	741	722	57	97.4%
Trading portfolios	1,055	563	681	701	1,736	1,264	101	72.8%
Credit valuation adjustment (CVA) charge ⁽³⁾	—	—	6,350	2,430	6,350	2,430	195	38.3%
Additional requirements related to the banking and trading portfolio	—	—	565	24	565	24	2	4.2%
Sub-total – Counterparty risk	6,512	2,272	8,348	3,880	14,860	6,152	492	41.4%
Other assets ⁽⁴⁾	—	—	—	—	24,809	15,427	1,234	62.2%
Total – Credit risk	351,472	75,151	52,275	26,695	428,556	117,273	9,382	27.4%
Market risk⁽³⁾	—	—	—	2,804	—	2,804	224	—%
Operational risk	—	—	—	22,189	—	22,189	1,775	—%
Total risk-weighted assets	351,472	75,151	52,275	51,688	428,556	142,266	11,381	33.2%

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA) (continued)

(in millions of dollars)	Risk-weighted assets			
	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Credit risk other than counterparty risk				
Sovereign borrowers	6,934	6,846	7,174	9,059
Non-central government public sector entities	1,715	1,705	1,638	1,656
Financial institutions	3,050	3,029	3,048	3,374
Businesses	32,702	31,451	29,803	30,515
Securitization	326	394	338	360
Equities	843	871	843	757
SMEs similar to other retail client exposures	5,420	5,397	5,794	4,519
Real estate	31,042	31,119	29,918	33,377
Other retail client exposures (excluding SMEs)	7,655	7,457	7,410	7,226
Qualifying-revolving retail client exposures	4,379	4,612	4,338	4,467
Sub-total – Credit risk other than counterparty risk	94,066	92,881	90,304	95,310
Counterparty risk				
Sovereign borrowers	—	—	—	—
Non-central government public sector entities	—	—	—	—
Financial institutions	1,251	1,884	1,962	1,515
Businesses	535	252	259	330
Trading portfolios	1,473	1,157	1,036	1,021
Credit valuation adjustment (CVA) charge ⁽³⁾	3,233	2,241	2,737	3,405
Additional requirements related to the banking and trading portfolio	16	22	23	29
Sub-total – Counterparty risk	6,508	5,556	6,017	6,300
Other assets ⁽⁴⁾	14,739	14,198	14,730	14,868
Total – Credit risk	115,313	112,635	111,051	116,478
Market risk⁽³⁾	2,881	2,836	3,283	3,531
Operational risk	22,287	21,664	21,165	20,223
Total risk-weighted assets	140,481	137,135	135,499	140,232

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

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

⁽³⁾ Data for the first quarter of 2024 reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

⁽⁴⁾ This item includes, among others, the portion of investments below a certain threshold in components deconsolidated for regulatory capital purposes (mainly Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Insurance Company), which is weighted at 250%. In addition, this category excludes the CVA charge and additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty credit risk section.

Risk-weighted assets by business segment

(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Allocated to business segments					
Personal and Business Services	114,038	109,811	108,266	104,831	108,647
Wealth Management and Life and Health Insurance	5,900	4,097	3,981	3,799	3,568
Property and Casualty Insurance	4,303	5,378	5,430	5,484	5,126
Other	18,025	21,195	19,458	21,385	22,891
Not allocated	—	—	—	—	—
Total risk-weighted assets	142,266	140,481	137,135	135,499	140,232

Change in risk-weighted assets⁽¹⁾

(in millions of dollars)	For the three-month periods ended														
	March 31, 2024			December 31, 2023			September 30, 2023			June 30, 2023			March 31, 2023		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk															
Risk-weighted assets at beginning of period	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051	110,178	6,300	116,478	113,092	5,691	118,783
Size of portfolio ⁽²⁾	3,153	749	3,902	1,822	1,203	3,025	1,113	1	1,114	2,329	(492)	1,837	3,327	1,253	4,580
Quality of portfolio ⁽³⁾	(1,663)	(342)	(2,005)	864	(232)	632	765	(479)	286	1,712	180	1,892	(776)	446	(330)
Updating of models ⁽⁴⁾	323	—	323	—	—	—	—	—	—	—	—	—	615	2	617
Procedures and policies ⁽⁵⁾	199	(786)	(587)	(638)	—	(638)	(131)	—	(131)	(8,965)	42	(8,923)	(6,063)	(1,092)	(7,155)
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	304	23	327	(322)	(19)	(341)	298	17	315	(220)	(13)	(233)	(17)	—	(17)
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	2,316	(356)	1,960	1,726	952	2,678	2,045	(461)	1,584	(5,144)	(283)	(5,427)	(2,914)	609	(2,305)
Risk-weighted assets at end of period	111,121	6,152	117,273	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051	110,178	6,300	116,478

(in millions of dollars)	For the three-month periods ended														
	March 31, 2024			December 31, 2023			September 30, 2023			June 30, 2023			March 31, 2023		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Market risk															
Risk-weighted assets at beginning of period		2,881			2,836			3,283			3,531			3,959	
Change in risk level ⁽⁶⁾		646			45			(447)			(248)			(428)	
Updating of models ⁽⁴⁾		—			—			—			—			—	
Procedures and policies ⁽⁵⁾		(723)			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		(77)			45			(447)			(248)			(428)	
Risk-weighted assets at end of period		2,804			2,881			2,836			3,283			3,531	
Operational risk															
Risk-weighted assets at beginning of period		22,287			21,664			21,165			20,223			15,114	
Revenue generated		(98)			623			499			942			27	
Procedures and policies ⁽⁵⁾		—			—			—			—			5,082	
Acquisitions and transfers		—			—			—			—			—	
Total changes in risk-weighted assets		(98)			623			499			942			5,109	
Risk-weighted assets at end of period		22,189			22,287			21,664			21,165			20,223	
RWA floor adjustment															
Risk-weighted assets at beginning of period		—			—			—			—			1,455	
Size of portfolio ⁽²⁾		—			—			—			—			—	
Quality of portfolio ⁽³⁾		—			—			—			—			—	
Updating of models ⁽⁴⁾		—			—			—			—			—	
Procedures and policies ⁽⁵⁾		—			—			—			—			(1,455)	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		—			—			—			—			(1,455)	
Risk-weighted assets at end of period		—			—			—			—			—	

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

(2) Increase or decrease in underlying risk exposure.

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

(4) Change in models and risk parameters.

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

(6) Change due to fluctuations in positions and market volatility.

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

	a	b	c	d	a	b	c	d
	As at March 31, 2024				As at December 31, 2023			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Type of risk								
1 Credit risk (excluding counterparty credit risk)	72,879	27,741	100,620	156,170	72,016	26,799	98,815	148,947
2 Counterparty credit risk	2,273	1,449	3,722	3,347	2,070	1,205	3,275	3,107
3 Credit valuation adjustment (CVA) charge ⁽¹⁾		2,430	2,430	2,430		3,233	3,233	3,233
4 Securitization exposures in the banking book	—	319	319	319	—	326	326	326
5 Market risk ⁽¹⁾	—	2,804	2,804	2,804	2,567	314	2,881	5,128
6 Operational risk		22,189	22,189	22,189		22,287	22,287	22,287
7 Residual RWA		10,182	10,182	10,239		9,664	9,664	9,718
8 Total	75,152	67,114	142,266	197,498	76,653	63,828	140,481	192,746

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

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

	a	b	c	d	a	b	c	d
	As at March 31, 2024				As at December 31, 2023			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Asset classes								
1 Sovereign	6,339	1,786	8,125	1,793	6,934	1,747	8,681	1,767
Of which: categorized as MDB/PSE in SA	32	1,786	1,818	1,786	29	1,747	1,776	1,760
2 Banks and other financial institutions	2,059	1,170	3,229	3,916	1,775	1,275	3,050	4,425
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	887	887	5,601	—	843	843	1,071
4 Purchased receivables	—	25	25	25	—	22	22	22
5 Corporates	33,910	11,756	45,666	71,973	33,119	11,554	44,673	69,877
Of which: F-IRB is applied	8,575	—	8,575	11,156	8,184	—	8,184	10,749
Of which: A-IRB is applied	25,335	—	25,335	49,073	24,935	—	24,935	47,576
6 Retail	30,571	2,279	32,850	63,024	30,188	2,350	32,538	62,777
Of which: qualifying revolving retail	5,386	74	5,460	8,036	5,291	69	5,360	8,055
Of which: other retail	11,743	1,619	13,362	16,256	11,476	1,698	13,174	16,122
Of which: retail residential mortgages	13,442	586	14,028	38,732	13,421	583	14,004	38,600
7 Specialized lending	—	4,593	4,593	4,593	—	3,933	3,933	3,933
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,245	5,245	5,245	—	5,075	5,075	5,075
9 Total	72,879	27,741	100,620	156,170	72,016	26,799	98,815	148,947

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

(in millions of dollars)		As at March 31, 2024	References to Template CC2	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Tier 1A capital: Instruments and reserves							
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,889	A + B	4,889	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	30,398	C + D	29,362	29,576	29,034	28,783
3	Accumulated other comprehensive income (and other reserves)	(963)	E	(708)	(2,142)	(1,855)	(1,335)
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	N/A		N/A	N/A	N/A	N/A
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	—		—	—	—	—
6	Tier 1A capital instruments before regulatory adjustments	34,324		33,543	32,323	32,068	32,337
Tier 1A capital: Regulatory adjustments							
7	Prudential valuation adjustments ⁽¹⁾	17	Note	16	—	—	—
7a	Reverse mortgages	—		—	—	—	—
7b	Exposures to non-qualifying central counterparties	—		—	—	—	—
7c	Materiality thresholds on credit protection	—		—	—	—	—
7d	Non-payment versus delivery on non-delivery versus payment transactions	—		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	559	F + G	559	561	560	560
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	976	H + I	985	994	990	897
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	251	J + K	277	173	187	199
11	Cash flow hedge reserve	(558)	L	(280)	(1,116)	(937)	(534)
12	Shortfall of allowances for expected losses ⁽¹⁾	226	Note	218	256	215	111
13	Securitization gain on sale	—		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	20	M	3	28	13	15
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	93	N + O	2	382	324	438
16	Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	179	B	184	140	121	120
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	39	X	—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital) ⁽²⁾	4,302	P + Q	2,379	1,841	1,776	2,172
20	Mortgage servicing rights (amount above 10% threshold)	—		—	—	—	—
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities)	—		—	—	—	—
22	Amount exceeding the 15% threshold	—		—	—	—	—
23	Of which: significant investments in the Tier 1A capital of financial institutions	—		—	—	—	—
24	Of which: mortgage servicing rights	—		—	—	—	—
25	Of which: deferred tax assets arising from temporary differences	—		—	—	—	—
26	Other regulatory deductions or adjustments to Tier 1A capital ⁽²⁾⁽³⁾	(1,811)	Note	407	381	368	348
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	119	R	115	117	119	121
28	Total regulatory adjustments to Tier 1A and equivalent capital	4,412		4,865	3,757	3,736	4,447
29	Total Tier 1A and equivalent capital	29,912		28,678	28,566	28,332	27,890

Footnotes to this table are presented on page 15.

Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)		As at March 31, 2024	References to Template CC2	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Tier 1B capital: Instruments							
30	Directly issued qualifying Tier 1B capital instruments	—		—	—	—	—
31	Of which: classified as equity under applicable accounting standards	—		—	—	—	—
32	Of which: classified as liabilities under applicable accounting standards	—		—	—	—	—
33	Directly issued capital instruments subject to phase-out from Tier 1B capital	N/A		N/A	N/A	N/A	N/A
34	Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)	—		—	—	—	—
35	Of which: instruments issued by subsidiaries and subject to phase-out	N/A		N/A	N/A	N/A	N/A
36	Tier 1B capital before regulatory adjustments	—		—	—	—	—
Tier 1B capital: Regulatory adjustments							
37	Investments in own Tier 1B capital instruments	—		—	—	—	—
38	Crossed investments in own Tier 1B capital instruments	—		—	—	—	—
39	Investments of the “entity” in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	6	X	—	—	—	—
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	113	R	115	117	119	121
41	Other regulatory deductions or adjustments to Tier 1 capital	(119)	R	(115)	(117)	(119)	(121)
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)	29,912		28,678	28,566	28,332	27,890
Tier 2 capital: Instruments and provisions							
46	Directly issued qualifying Tier 2 capital instruments	2,968	S + T	2,981	2,904	2,938	2,958
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	N/A		N/A	N/A	N/A	N/A
48	Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)	—		—	—	—	—
49	Of which: instruments issued by subsidiaries subject to phase-out	N/A		N/A	N/A	N/A	N/A
50	Provisions	83	U	62	83	45	53
51	Tier 2 capital before regulatory adjustments	3,051		3,043	2,987	2,983	3,011
Tier 2 capital: Regulatory adjustments							
52	Investments in own Tier 2 capital instruments	—		—	—	—	—
53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities	—		—	—	—	—
54	Investments of the “entity” in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	710	X	—	—	—	—
55	Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	976	V + W	976	976	976	826
56	Other regulatory deductions or adjustments to Tier 2 capital	—		—	—	—	—
57	Total regulatory adjustments to Tier 2 capital	1,686		976	976	976	826
58	Total Tier 2 capital	1,365		2,067	2,011	2,007	2,185
59	Total capital (1A + 1B and 2)	31,277		30,745	30,577	30,339	30,075
60	Total risk-weighted assets	142,266		140,481	137,135	135,499	140,232

Footnotes to this table are presented on page 15.

Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)		As at March 31, 2024	References to Template CC2	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Capital ratios and buffers							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	21.0%		20.4%	20.8%	20.9%	19.9%
62	Tier 1 (as a % of risk-weighted assets)	21.0%		20.4%	20.8%	20.9%	19.9%
63	Total capital (as a % of risk-weighted assets)	22.0%		21.9%	22.3%	22.4%	21.4%
64	Entity-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5%		3.5%	3.5%	3.5%	3.5%
65	Of which: capital conservation buffer requirement	2.5%		2.5%	2.5%	2.5%	2.5%
66	Of which: entity-specific countercyclical buffer requirement	N/A		N/A	N/A	N/A	N/A
67	Of which: higher loss absorbency requirement	1.0%		1.0%	1.0%	1.0%	1.0%
68	Tier 1A capital (as a % of risk-weighted assets) available after meeting minimum capital requirements	14.0%		13.9%	14.3%	14.4%	13.4%
National minima							
69	Minimum Tier 1A capital ratio	8.0%		8.0%	8.0%	8.0%	8.0%
70	Minimum Tier 1 capital ratio	9.5%		9.5%	9.5%	9.5%	9.5%
71	Minimum total capital ratio	11.5%		11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and other liabilities of other financial entities	3,437	X	2,635	2,713	2,516	2,214
73	Significant investments in Tier 1A capital instruments of financial entities	3,433	Y	3,117	3,052	3,023	3,018
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	638	Z	747	537	604	722
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)	83		62	83	45	53
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	83		62	83	45	53
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	N/A		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A

(1) Items considered only in regulatory capital.

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

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

Quarterly changes in regulatory capital

(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Tier 1A capital					
Balance at beginning of period	28,678	28,566	28,332	27,890	28,156
Increase in reserves and undistributed surplus earnings	1,036	(214)	542	251	(123)
Eligible accumulated other comprehensive income	(255)	1,434	(287)	(520)	819
Deductions ⁽¹⁾	453	(1,108)	(21)	711	(962)
Balance at end of period	29,912	28,678	28,566	28,332	27,890
Total Tier 1 capital⁽²⁾	29,912	28,678	28,566	28,332	27,890
Tier 2 capital					
Balance at beginning of period	2,067	2,011	2,007	2,185	2,289
Eligible instruments	(13)	77	(34)	(20)	4
Eligible portion of the allowance for credit losses	21	(21)	38	(8)	(108)
Deductions	(710)	—	—	(150)	—
Balance at end of period	1,365	2,067	2,011	2,007	2,185
Total capital	31,277	30,745	30,577	30,339	30,075

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

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

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at March 31, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Assets					
Cash and deposits with financial institutions	8,158	1,734	6,424		
Securities	90,340	32,978	57,362		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				3,437	X
Non-significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of capital				755	X
Other securities				53,170	
Securities borrowed or purchased under reverse repurchase agreements	17,714	(1,606)	19,320		
Loans	270,233	2,024	268,209		
Significant investments in the Tier 2 capital of financial institutions				126	V
Other loans				268,083	
Allowance for credit losses	(1,221)	—	(1,221)		
Eligible portion reflected in Tier 2 capital				(83)	U
Allowances not reflected in regulatory capital				(1,138)	
Segregated fund net assets	26,131	26,131	—		
Other assets					
Derivative financial instruments	6,123	81	6,042		
Amounts receivable from clients, brokers and financial institutions	5,937	208	5,729		
Reinsurance contract assets	1,692	1,692	—		
Right-of-use assets	462	(295)	757		
Investment property	975	967	8		
Property, plant and equipment	1,530	434	1,096		
Goodwill	563	526	37		F
Intangible assets	1,184	712	472		H
Net defined benefit assets	175	64	111		N
Deferred tax assets	1,316	156	1,160		
Deferred tax assets other than those attributable to temporary differences				433	J
Deferred tax liabilities other than those attributable to temporary differences				(182)	K
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				638	Z
Deferred tax liabilities related to software and other intangible assets				(208)	I
Deferred tax liabilities related to goodwill				(4)	G
Deferred tax liabilities related to net defined benefit assets				(18)	O
Other deferred tax assets				501	
Other					
Investments in companies accounted for using the equity method	1,244	(6,533)	7,777		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				207	P
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,433	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital ⁽²⁾				4,095	Q
Significant investments in the Tier 1B capital of other financial institutions				113	R
Significant investments in the Tier 2 capital of other financial institutions				850	W
Other adjustments related to investments ⁽²⁾				(921)	
Other items	3,263	(53)	3,316		
Total assets	435,819	59,220	376,599		

Footnotes to this table are presented on the next page.

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

As at March 31, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Liabilities					
Deposits	281,189	(1,364)	282,553		
Insurance contract liabilities	32,618	32,618	—		
Other liabilities					
Acceptances	—	—	—		
Commitments related to securities sold short	12,256	73	12,183		
Commitments related to securities lent or sold under repurchase agreements	17,954	425	17,529		
Derivative financial instruments	6,481	290	6,191		
Amounts payable to clients, brokers and financial institutions	13,392	325	13,067		
Lease liabilities	539	(320)	859		
Reinsurance contract liabilities	37	37	—		
Segregated fund net liabilities for investment contracts	22,536	22,536	—		
Net defined benefit plan liabilities	716	167	549		
Deferred tax liabilities	270	189	81		
Other	9,720	3,246	6,474		
Subordinated notes	2,942	—	2,942		
Subordinated notes allowed for inclusion in Tier 2 capital				2,943	S
Total liabilities	400,650	58,222	342,428		
Equity					
Capital stock	4,736	—	4,736		
Qualifying shares				25	T
Federation capital shares				4,710	A
Reciprocal cross-holdings in Tier 1A capital instruments				179	B
Shares excluded from the calculation of regulatory capital				(178)	
Undistributed surplus earnings	3,677	73	3,604		C
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk				20	M
Other undistributed surplus earnings				3,584	
Accumulated other comprehensive income	(963)	—	(963)		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income					
Gains (losses) on derivative financial instruments designated as cash flow hedges				(558)	L
Other				(405)	
Reserves	26,794	—	26,794		D
Non-controlling interests	925	925	—		
Total equity	35,169	998	34,171		
Total liabilities and equity	435,819	59,220	376,599		

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

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

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

As at March 31, 2024

Features	Qualifying shares	Qualifying shares	F capital shares
1 Issuer	Desjardins caisses in Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3 Governing law(s) of the instrument	Québec	Québec	Québec
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
5 Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Qualifying shares	Qualifying shares	Capital shares
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$26,265	\$100	\$4,889,464
9 Par value of instrument	\$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 ⁽¹⁾	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec ⁽¹⁾	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec ⁽¹⁾
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 25.

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

As at March 31, 2024

Features	NVCC subordinated notes	NVCC subordinated notes	NVCC subordinated notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31430WDW1 ISIN : CA31430WDW16	CUSIP : 31430WGC2 ISIN : CA31430WGC25	CUSIP : 31430WRG1 ISIN : CA31430WRG10
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
5 Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$976,407	\$998,489	\$966,837
9 Par value of instrument	\$1,000,000,000	\$1,000,000,000	\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	May 26, 2020	May 28, 2021	August 23, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 26, 2030	May 28, 2031	August 23, 2032
14 Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	On or after May 26, 2025, at par plus accrued and unpaid interest	On or after May 28, 2026, at par plus accrued and unpaid interest	On or after August 23, 2027, at par plus accrued and unpaid interest
16 Subsequent call dates, if applicable	On any date after May 26, 2025, at par plus accrued and unpaid interest	On any date after May 28, 2026, at par plus accrued and unpaid interest	On any date after August 23, 2027, at par plus accrued and unpaid interest
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed, then floating	Fixed, then floating	Fixed, then floating
18 Coupon rate or any related index	2.856% per year until, but excluding, May 26, 2025. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 2.11%	1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60%	5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	See Note ⁽²⁾	See Note ⁽²⁾	See Note ⁽²⁾
25 If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26 If convertible, conversion rate	See Note ⁽³⁾	See Note ⁽³⁾	See Note ⁽³⁾
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)
29 If convertible, specify issuer of instrument it converts into	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination			
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 25.

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

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31430WFL3 ISIN : CA31430WFL33	CUSIP : 31430WHX5 ISIN : CA31430WHX52	CUSIP : 31430WPB4 ISIN : CA31430WPB41
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument	\$1,000,000,000	\$500,000,000	\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	January 21, 2021	September 10, 2021	May 19, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 21, 2026	September 10, 2026	May 19, 2027
14 Issuer call subject to prior approval by the AMF	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate or any related index	1.093% per year	1.587% per year	4.407% 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 25.

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

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31429KAG8 / 31429LAG6 ISIN: US31429KAG85 / US31429LAG68	CUSIP : 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42	CUSIP: 31430WTH7 ISIN: CA31430WTH74
3 Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	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	US\$750,000,000	US\$500,000,000	\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	August 23, 2022	August 23, 2022	November 16, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	August 23, 2025	August 23, 2027	October 1, 2025
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	4.400% per year	4.550% per year	5.2% 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 25.

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

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31429KAJ2 / 31429LAJ0 ISIN: US31429KAJ25 / US31429LAJ08	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 (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	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	US\$600,000,000	US\$750,000,000	JPY34,300,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	January 23, 2023	March 14, 2023	April 24, 2023
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 23, 2026	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, then floating	Fixed	Fixed
18 Coupon rate or any related index	5.278% per year until, but excluding, January 23, 2025. Afterwards, daily compounded SOFR determined for the observation period plus 1.094%	5.70% per year	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 25.

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

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31430WZM9 ISIN : CA31430WZM95	CUSIP : 31430WF90 ISIN : CA31430WF908	Common Code : 274265973 ISIN : XS2742659738
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument	\$500,000,000	\$1,250,000,000	€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 17, 2024
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	August 16, 2028	November 17, 2028	January 17, 2026
14 Issuer call subject to prior approval by the AMF	No	Yes ⁽⁴⁾	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	Floating
18 Coupon rate or any related index	5.475% per year	5.467% per year	Euribor 3 months + 55 bp
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 25.

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

As at March 31, 2024

Features	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31429KAL7 / 31429LAL5 ISIN : US31429KAL70 / US31429LAL53
3 Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
Regulatory treatment:	
4 Transitional Basel III rules	N/A
5 Post-transitional Basel III rules	N/A
6 Eligible at financial entity/group/group and financial entity	Entity
7 Instrument type	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
9 Par value of instrument	US\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost
11 Original date of issuance	January 26, 2024
12 Perpetual or dated	Dated
13 Original maturity date	April 26, 2029
14 Issuer call subject to prior approval by the AMF	No
15 Optional call date, contingent call dates and redemption amount	N/A
16 Subsequent call dates, if applicable	N/A
Coupons / dividends	
17 Fixed or floating dividend/coupon	Fixed
18 Coupon rate or any related index	5.25% per year
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	Non-convertible
24 If convertible, conversion trigger(s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
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	Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits
36 Non-compliant transitioned features	N/A
37 If yes, specify non-compliant feature	N/A

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

(2) 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.

(3) 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.

(4) The issuer may call the notes, in whole or in part, at any time and without the prior approval of the AMF, provided a prior notice of at least 10 days and at most 60 days is given to the noteholders and the minimum requirements in the *TLAC Total Loss Absorbing Capacity Guideline* is met.

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

		a				
(in millions of dollars)		As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Regulatory capital elements of TLAC						
1	Tier 1A and equivalent capital instruments	29,002	27,778	27,667	27,434	26,986
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	1,137	2,067	2,011	2,007	2,185
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	1,137	2,067	2,011	2,007	2,185
11	TLAC arising from regulatory capital	30,139	29,845	29,678	29,441	29,171
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities ⁽²⁾	11,007	10,292	10,145	9,562	11,032
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	—	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	—	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	—	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	—	—	—	—	—
17	TLAC arising from non-regulatory capital instruments before adjustments	11,007	10,292	10,145	9,562	11,032
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	41,146	40,137	39,823	39,003	40,203
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	41,146	40,137	39,823	39,003	40,203
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	138,111	136,311	133,060	131,342	137,189
24	Leverage exposure measure ⁽³⁾	396,480	383,474	372,059	366,286	353,231
TLAC ratios and buffers						
25	TLAC (as a percentage of risk-weighted assets)	29.8%	29.4%	29.9%	29.7%	29.3%
26	TLAC (as a percentage of leverage exposure)	10.4%	10.5%	10.7%	10.6%	11.4%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	11.8%	11.4%	11.9%	11.7%	11.3%
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: institution specific countercyclical buffer requirement	—%	—%	—%	—%	—%
31	Of which: systemically important financial institution buffer	1.0%	1.0%	1.0%	1.0%	1.0%

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

⁽²⁾ Issuance of \$2.8 billion of debt eligible to qualify under the *TLAC Guideline* during the first quarter of 2024.

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

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

	As at March 31, 2024						As at December 31, 2023					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
	(most junior)				(most senior)		(most junior)				(most senior)	
(in millions of dollars)	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,916	—	3,000	11,033	N/A	18,949	4,916	—	3,000	10,314	N/A	18,230
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,916	—	3,000	11,033	N/A	18,949	4,916	—	3,000	10,314	N/A	18,230
5 Subset of row 4 that are potentially eligible as TLAC	4,916	—	3,000	11,033	N/A	18,949	4,916	—	3,000	10,314	N/A	18,230
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,453	N/A	4,453	—	—	—	4,100	N/A	4,100
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	5,226	N/A	5,226	—	—	—	6,214	N/A	6,214
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	1,354	N/A	4,354	—	—	3,000	—	N/A	3,000
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 Subset of row 5 that is perpetual securities	4,916	—	—	—	N/A	4,916	4,916	—	—	—	N/A	4,916

	As at September 30, 2023						As at June 30, 2023					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
	(most junior)				(most senior)		(most junior)				(most senior)	
(in millions of dollars)	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,915	—	3,000	10,201	N/A	18,116	4,915	—	3,000	9,583	N/A	17,498
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)	4,915	—	3,000	10,201	N/A	18,116	4,915	—	3,000	9,583	N/A	17,498
5 Subset of row 4 that are potentially eligible as TLAC	4,915	—	3,000	10,201	N/A	18,116	4,915	—	3,000	9,583	N/A	17,498
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,377	N/A	3,377	—	—	—	2,325	N/A	2,325
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	6,824	N/A	6,824	—	—	—	7,258	N/A	7,258
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000	—	—	3,000	—	N/A	3,000
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 Subset of row 5 that is perpetual securities	4,915	—	—	—	N/A	4,915	4,915	—	—	—	N/A	4,915

Footnotes to this table are presented on the next page.

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

		As at March 31, 2023					
		Creditor ranking					
		1	2	3	4	5	Sum
(in millions of dollars)		(most junior)				(most senior)	of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
2	Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,915	—	3,000	11,055	N/A	18,970
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,915	—	3,000	11,055	N/A	18,970
5	Subset of row 4 that are potentially eligible as TLAC	4,915	—	3,000	11,055	N/A	18,970
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,041	N/A	4,041
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	7,014	N/A	7,014
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	Subset of row 5 that is perpetual securities	4,915	—	—	—	N/A	4,915

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

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

LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

As at March 31, 2024

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items ⁽¹⁾				
			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<i>(in millions of dollars)</i>							
Assets							
Cash and deposits with financial institutions	8,158	6,424	6,424	—	—	—	—
Securities at fair value through profit or loss	37,191	12,886	907	—	3	11,976	—
Securities at fair value through other comprehensive income	53,104	44,443	44,173	—	—	—	270
Securities at amortized cost	45	33	10	—	23	—	—
Securities borrowed or purchased under reverse repurchase agreements	17,714	19,320	—	19,320	—	16,083	—
Loans, net of allowance for credit losses	269,012	266,988	266,862	—	—	—	126
Segregated fund net assets	26,131	—	—	—	—	—	—
Derivative financial instruments	6,123	6,042	—	6,042	—	417	—
Amounts receivable from clients, brokers and financial institutions	5,937	—	—	—	—	—	—
Reinsurance contract assets	1,692	—	—	—	—	—	—
Right-of-use assets	462	757	757	—	—	—	—
Investment property	975	8	8	—	—	—	—
Property, plant and equipment	1,530	1,096	1,096	—	—	—	—
Goodwill	563	37	(526)	—	—	—	563
Intangible assets	1,184	472	(712)	—	—	—	1,184
Investments in companies accounted for using the equity method	1,244	7,777	1,274	—	—	—	6,503
Net defined benefit plan assets	175	111	—	—	—	—	111
Deferred tax assets	1,316	1,160	727	—	—	—	433
Other	3,263	9,045	9,045	—	—	—	—
Total assets	435,819	376,599	330,045	25,362	26	28,476	9,190

Footnotes to this table are presented on the next page.

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

As at March 31, 2024

	a	b	c	d	e	f	g
	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	Carrying amounts of items ⁽¹⁾		
					Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<i>(in millions of dollars)</i>							
Liabilities							
Deposits	281,189	282,553	—	—	—	—	282,553
Insurance contract liabilities	32,618	—	—	—	—	—	—
Commitments related to securities sold short	12,256	12,183	—	12,183	—	11,842	—
Commitments related to securities lent or sold under repurchase agreements	17,954	17,529	—	—	—	16,953	—
Derivative financial instruments	6,481	6,191	—	6,191	—	576	—
Amounts payable to clients, brokers and financial institutions	13,392	13,067	—	—	—	—	13,067
Lease liabilities	539	859	—	—	—	—	859
Reinsurance contract liabilities	37	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	22,536	—	—	—	—	—	—
Net defined benefit plan liabilities	716	549	—	—	—	—	549
Deferred tax liabilities	270	81	—	—	—	—	81
Other	9,720	6,474	—	—	—	—	6,474
Subordinated notes	2,942	2,942	—	—	—	—	2,942
Total liabilities	400,650	342,428	—	18,374	—	29,371	306,525
Equity							
Capital stock	4,736	4,736	—	—	—	—	4,736
Undistributed surplus earnings	3,677	3,604	—	—	—	—	3,604
Accumulated other comprehensive income	(963)	(963)	—	—	—	—	(963)
Reserves	26,794	26,794	—	—	—	—	26,794
Equity – Group's share	34,244	34,171	—	—	—	—	34,171
Non-controlling interests	925	—	—	—	—	—	—
Total equity	35,169	34,171	—	—	—	—	34,171
Total liabilities and equity	435,819	376,599	—	18,374	—	29,371	340,696

(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 March 31, 2024

	a	b	c	d	e
	Total	Items subject to ⁽¹⁾			
		Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
(in millions of dollars)					
1 Assets carrying amount under scope of regulatory consolidation (per Template LI1)	367,409	330,045	26	25,362	28,476
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	35,903	—	—	18,374	29,371
3 Total net amount under scope of regulatory consolidation	331,506	330,045	26	6,988	(895)
4 Off-balance sheet amounts ⁽²⁾	227,304	95,338	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	731	430	—	301	—
7 Differences due to consideration of provisions	729	729	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	6,701	—	—	6,701	—
10 Securities financing transaction exposures ⁽³⁾	24,366	—	—	24,366	—
11 Other differences	—	—	—	—	—
12 Regulatory exposure amounts⁽⁴⁾	591,337	426,542	26	38,356	(895)

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

(2) The initial exposure is presented in column a; columns b to e present amounts after application of credit conversion factors, where relevant.

(3) As securities financing transaction exposures are deducted in line 2, an adjustment is required to obtain the exposure at default.

(4) Aggregate amount used to calculate RWA for each of the risk categories.

CREDIT RISK

Template CR1 – Credit quality of assets

Type of exposure (in millions of dollars)	As at March 31, 2024							As at December 31, 2023						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures						Defaulted exposures	Non-defaulted exposures					
a	b	c	d	e	f	g	a	b	c	d	e	f	g	
1 Loans	2,668	265,415	1,221	525	696	1,247	266,862	2,479	262,431	1,194	496	698	1,237	263,716
2 Debt securities	—	51,514	—	—	—	—	51,514	—	50,260	—	—	—	—	50,260
Other investments	—	357	—	—	—	—	357	—	339	—	—	—	—	339
3 Off-balance sheet exposures	311	134,139	94	—	94	104	134,356	262	131,894	78	—	78	103	132,078
4 Total	2,979	451,425	1,315	525	790	1,351	453,089	2,741	444,924	1,272	496	776	1,340	446,393
Type of exposure (in millions of dollars)	As at September 30, 2023 ⁽¹⁾							As at June 30, 2023 ⁽¹⁾						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures						Defaulted exposures	Non-defaulted exposures					
a	b	c	d	e	f	g	a	b	c	d	e	f	g	
1 Loans	2,119	258,756	1,082	402	680	1,151	259,793	1,916	254,731	1,044	398	646	1,098	255,603
2 Debt securities	—	60,426	—	—	—	—	60,426	—	60,412	—	—	—	—	60,412
Other investments	—	350	—	—	—	—	350	—	340	—	—	—	—	340
3 Off-balance sheet exposures	226	130,119	84	—	84	105	130,261	156	129,600	81	—	81	103	129,675
4 Total	2,345	449,651	1,166	402	764	1,256	450,830	2,072	445,083	1,125	398	727	1,201	446,030
Type of exposure (in millions of dollars)	As at March 31, 2023 ⁽¹⁾													
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)							
	Defaulted exposures	Non-defaulted exposures												
a	b	c	d	e	f	g								
1 Loans	1,667	249,698	1,041	353	688	1,015	250,324							
2 Debt securities	—	59,858	—	—	—	—	59,858							
Other investments	—	306	—	—	—	—	306							
3 Off-balance sheet exposures	152	127,997	93	—	93	—	128,056							
4 Total	1,819	437,859	1,134	353	781	1,015	438,544							

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

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

(in millions of dollars)	For the three-month period ended														
	March 31, 2024			December 31, 2023			September 30, 2023			June 30, 2023			March 31, 2023		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
1	2,479	—	2,479	2,119	—	2,119	1,916	—	1,916	1,667	—	1,667	1,491	—	1,491
2	1,063	—	1,063	1,194	—	1,194	936	—	936	935	—	935	835	—	835
3	(772)	—	(772)	(713)	—	(713)	(658)	—	(658)	(611)	—	(611)	(596)	—	(596)
4	(98)	—	(98)	(122)	—	(122)	(76)	—	(76)	(77)	—	(77)	(61)	—	(61)
5	(4)	—	(4)	1	—	1	1	—	1	2	—	2	(2)	—	(2)
6	2,668	—	2,668	2,479	—	2,479	2,119	—	2,119	1,916	—	1,916	1,667	—	1,667

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

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

	a	b	c	d	e	f	g
	As at March 31, 2024						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	215,700	51,726	50,530	1,583	632	—	—
2 Debt securities	51,514	—	—	—	—	—	—
Other investments	357	—	—	—	—	—	—
3 Total	267,571	51,726	50,530	1,583	632	—	—
4 Of which defaulted	2,069	655	595	14	4	—	—

	a	b	c	d	e	f	g
	As at December 31, 2023						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	214,640	49,627	48,430	1,633	646	—	—
2 Debt securities	50,260	—	—	—	—	—	—
Other investments	339	—	—	—	—	—	—
3 Total	265,239	49,627	48,430	1,633	646	—	—
4 Of which defaulted	1,895	638	580	12	4	—	—

	a	b	c	d	e	f	g
	As at September 30, 2023 ⁽¹⁾						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	212,444	47,889	46,686	1,599	663	—	—
2 Debt securities	60,426	—	—	—	—	—	—
Other investments	350	—	—	—	—	—	—
3 Total	273,220	47,889	46,686	1,599	663	—	—
4 Of which defaulted	1,622	545	493	15	4	—	—

Footnotes to this table are presented on the next page.

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

		a	b	c	d	e	f	g
		As at June 30, 2023 ⁽¹⁾						
(in millions of dollars)		Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	209,859	46,268	45,046	1,640	698	—	—
2	Debt securities	60,412	—	—	—	—	—	—
	Other investments	340	—	—	—	—	—	—
3	Total	270,611	46,268	45,046	1,640	698	—	—
4	Of which defaulted	1,432	531	481	16	3	—	—

		a	b	c	d	e	f	g
		As at March 31, 2023 ⁽¹⁾						
(in millions of dollars)		Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	210,856	39,924	38,738	1,749	730	—	—
2	Debt securities	59,858	—	—	—	—	—	—
	Other investments	306	—	—	—	—	—	—
3	Total	271,020	39,924	38,738	1,749	730	—	—
4	Of which defaulted	1,214	501	449	11	4	—	—

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

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at March 31, 2024						As at December 31, 2023					
		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
Asset classes													
1	Sovereigns	8,250	—	9,029	37	—	—%	5,262	—	5,973	42	—	—%
2	Non-central government public sector entities	7,040	8,507	7,103	1,660	1,752	20.00%	6,846	8,757	6,905	1,674	1,715	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	60	—	60	—	—	—%
4	Deposit-taking institutions and banks	3,046	96	3,569	27	1,170	32.50%	2,130	251	2,643	91	1,275	46.60%
	Of which: securities firms and other financial institutions treated as banks	—	—	524	—	334	63.80%	—	—	513	—	338	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	9,214	13,262	9,136	5,500	13,648	93.20%	8,962	11,741	8,877	4,948	12,719	92.00%
	Of which: securities firms and other financial institutions treated as businesses	—	38	—	38	8	20.00%	—	—	—	—	—	—%
	Of which: specialized lending	3,109	2,549	3,109	1,118	4,590	108.60%	2,652	2,293	2,652	999	3,898	106.80%
7	Subordinated debt, equity and other capital instruments	357	—	357	—	887	248.70%	339	—	339	—	843	248.60%
8	Regulatory retail portfolios	1,348	3,358	1,202	847	1,547	75.50%	1,461	3,371	1,296	857	1,634	75.90%
9	Real estate	5,928	571	4,898	60	3,397	68.50%	5,875	638	4,915	64	3,457	69.40%
	Of which: general RRE	595	21	338	—	282	83.10%	588	27	334	1	279	83.30%
	Of which: IPRRE	2,810	112	2,079	12	982	47.00%	2,771	122	2,109	9	1,017	48.00%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	920	49	909	7	612	66.70%	922	62	911	9	625	67.90%
	Of which: IPCRE	1,056	24	1,025	3	932	90.70%	1,040	76	1,007	9	941	92.60%
	Of which: land acquisition, development and construction	547	365	547	38	589	100.80%	554	351	554	36	595	100.80%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	69	62	60	7	95	141.80%	72	13	68	2	81	116.40%
13	Other assets ⁽³⁾	14,411	—	14,411	—	5,245	36.40%	14,324	—	14,324	—	5,075	35.40%
14	Total	49,663	25,856	49,765	8,138	27,741	47.80%	45,331	24,771	45,400	7,678	26,799	50.50%

Footnotes to this table are presented on page 38.

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 September 30, 2023						As at June 30, 2023					
		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion		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	6,085	—	6,538	23	45	0.70%	5,492	—	5,764	17	42	0.70%
2	Non-central government public sector entities	6,726	9,448	6,781	1,744	1,705	20.00%	6,584	8,357	6,641	1,550	1,638	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,333	675	2,850	133	1,217	40.80%	1,999	810	2,471	187	1,299	48.80%
	Of which: securities firms and other financial institutions treated as banks	—	—	517	—	342	66.00%	—	—	472	—	311	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,590	10,618	8,511	4,567	11,957	91.40%	8,572	10,823	8,495	4,477	11,652	89.80%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	2,322	1,674	2,322	746	3,335	108.70%	2,202	1,686	2,202	725	3,272	111.80%
7	Subordinated debt, equity and other capital instruments	350	—	351	—	871	248.70%	340	—	340	—	843	247.60%
8	Regulatory retail portfolios	1,242	2,710	1,052	688	1,317	75.70%	1,234	2,584	1,010	657	1,260	75.60%
9	Real estate	5,414	491	4,709	58	3,323	69.80%	5,039	488	4,518	61	3,220	70.30%
	Of which: general RRE	577	7	330	—	278	84.50%	560	6	310	—	264	84.90%
	Of which: IPRRE	2,466	67	2,051	9	967	47.00%	2,251	70	2,022	12	992	48.80%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	900	64	889	11	681	75.70%	887	64	876	12	693	78.10%
	Of which: IPCRE	1,014	27	982	4	903	91.50%	956	25	924	4	850	91.50%
	Of which: land acquisition, development and construction	457	325	457	34	495	100.80%	385	323	385	32	421	100.90%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	66	15	62	2	77	117.80%	77	4	72	4	87	114.60%
13	Other assets ⁽³⁾	14,618	—	14,618	—	5,220	35.70%	15,310	—	15,310	—	5,657	37.00%
14	Total	45,424	23,957	45,472	7,215	25,732	48.80%	44,647	23,066	44,621	6,953	25,698	49.80%

Footnotes to this table are presented on page 38.

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

	a	b	c	d	e	f	
	As at March 31, 2023						
	Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion		
(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	
Asset classes							
1	Sovereigns	2,684	—	2,914	24	—	—%
2	Non-central government public sector entities	6,808	8,573	6,844	1,431	1,655	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,343	742	2,801	171	1,447	48.70%
	Of which: securities firms and other financial institutions treated as banks	—	—	458	—	302	65.90%
5	Covered bonds	—	—	—	—	—	—%
6	Businesses	8,356	10,422	8,273	4,327	11,408	90.50%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%
	Of which: specialized lending	2,042	1,801	2,042	772	3,101	110.20%
7	Subordinated debt, equity and other capital instruments	306	—	306	—	757	23.30%
8	Regulatory retail portfolios	1,212	2,625	959	675	1,241	75.90%
9	Real estate	4,946	521	4,451	64	3,129	69.30%
	Of which: general RRE	606	3	346	—	275	79.50%
	Of which: IPRRE	2,178	92	1,987	15	977	48.80%
	Of which: other RRE	1	—	1	—	—	60.00%
	Of which: general CRE	945	64	933	11	744	78.80%
	Of which: IPCRE	923	28	890	4	800	89.50%
	Of which: land acquisition, development and construction	295	333	295	33	333	101.60%
10	Reverse mortgages	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%
12	Defaulted exposures	78	4	72	4	87	115.30%
13	Other assets ⁽³⁾	15,466	—	15,466	—	5,503	35.60%
14	Total	42,199	22,887	42,086	6,696	25,227	51.70%

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

(2) Exposures are presented net of the loss allowance for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans).

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

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

Regulatory portfolio / Risk weight (in millions of dollars)	As at March 31, 2024																								Total				
	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%		400%	1,250%	Other	
1 Sovereigns	9,066																											—	9,066
2 Non-central government public sector entities				8,763																								—	8,763
3 Multilateral development banks																												—	—
4 Deposit-taking institutions and banks				2,404		519				62														119				492	3,596
Of which: securities firms and other financial institutions treated as banks						32																					492	524	
5 Covered bonds																												—	—
6 Businesses				1,149						441					494	1,659	745		7,783			2,318	47					—	14,636
Of which: securities firms and other financial institutions treated as businesses				38																								38	
Of which: specialized lending																1,659			250			2,318						—	4,227
7 Subordinated debt, equity and other capital																								5	352			—	357
8 Regulatory retail portfolios															2,008				41									—	2,049
9 Real estate				126	10	213	412	6	704	767		336		350	317		156	525	711	3	36		186				100	4,958	
Of which: general RRE				22	10	34	45	6		4				215													2	338	
Of which: IPRRE						179	367		704	763		13			3					3			59				—	2,091	
Of which: other RRE																											—	—	
Of which: general CRE				104								323			99		156		136								98	916	
Of which: IPCRE													350					525			36		117				—	1,028	
Of which: land acquisition, development and construction																			575				10				—	585	
10 Reverse mortgages																												—	—
11 Mortgage-backed securities																												—	—
12 Defaulted exposures																			11				56					—	67
13 Other assets ⁽²⁾	9,165			1															5,245								—	14,411	
14 Total	18,231	—	—	12,443	10	732	412	6	704	1,270	—	336	—	350	2,819	1,659	901	525	13,791	3	36	2,318	413	352	—	—	592	57,903	

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

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

Footnotes to this table are presented on page 43.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at December 31, 2023																								Total				
		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%		400%	1,250%	Other	
1	Sovereigns	6,015																												6,015
2	Non-central government public sector entities				8,579																									8,579
3	Multilateral development banks	60																												60
4	Deposit-taking institutions and banks				1,380		460				52														331				511	2,734
	Of which: securities firms and other financial institutions treated as banks						1																					512	513	
5	Covered bonds																													
6	Businesses				1,097						534																			13,825
	Of which: securities firms and other financial institutions treated as businesses																													
	Of which: specialized lending																													
7	Subordinated debt, equity and other capital																													
8	Regulatory retail portfolios																													
9	Real estate				116	14	207	407	6	700	784		334		343	310		158	494	734	9	31		233				99	4,979	
	Of which: general RRE				17	14	26	52	6		4					213												3	335	
	Of which: IPRRE						181	355		700	780		15			2						9			76				2,118	
	Of which: other RRE																													
	Of which: general CRE				99								319			95		158		153									96	920
	Of which: IPCRE																													
	Of which: land acquisition, development and construction																													
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																													
13	Other assets ⁽²⁾	8,876			467																									14,324
14	Total	14,951			11,639	14	667	407	6	700	1,370		334		343	2,896	1,468	860	494	13,499	9	31		1,806	635	334		615	53,078	

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

Risk weight		As at December 31, 2023			
		a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	24,600	9,745	27%	27,728
2	40% - 70%	2,995	910	43%	3,266
3	75% - 80%	2,605	5,335	33%	4,152
4	85%	815	353	23%	859
5	90% - 100%	11,846	6,719	36%	14,042
6	105% - 130%	1,555	1,211	42%	2,057
7	150%	581	498	36%	640
8	250%	334	—	—%	334
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	45,331	24,771	32%	53,078

Footnotes to this table are presented on page 43.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at September 30, 2023																														
		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total			
1	Sovereigns	6,336			225																											6,561
2	Non-central government public sector entities				8,525																											8,525
3	Multilateral development banks																															
4	Deposit-taking institutions and banks				1,697		480				42														247					517	2,983	
	Of which: securities firms and other financial institutions treated as banks																												517	517		
5	Covered bonds																															
6	Businesses				1,202						463																					
	Of which: securities firms and other financial institutions treated as businesses																															
	Of which: specialized lending									8																						
7	Subordinated debt, equity and other capital																															
8	Regulatory retail portfolios															1,691					49											
9	Real estate				106	14	208	434	4	625	795		324		329	98		161	504	670	4	31		245					215	4,767		
	Of which: general RRE				16	14	28	47	4		4				1					1									215	330		
	Of which: IPRRE						180	387		625	791		10			3					4			60								
	Of which: other RRE																															
	Of which: general CRE				90								314			95		161		186				54						900		
	Of which: IPCRE														328				504				31		123					986		
	Of which: land acquisition, development and construction																			483				8						491		
10	Reverse mortgages																															
11	Mortgage-backed securities																															
12	Defaulted exposures																				41				23						64	
13	Other assets ⁽²⁾	8,930			585															5,103											14,618	
14	Total	15,266			12,340	14	688	434	4	625	1,300		324		329	2,253	1,104	876	504	13,303	4	31	1,642	563	346				737	52,687		

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

		As at September 30, 2023			
		a	b	c	d
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	25,905	10,312	25%	28,744
2	40% - 70%	2,636	862	40%	3,097
3	75% - 80%	2,246	4,067	33%	3,357
4	85%	831	281	28%	876
5	90% - 100%	11,611	6,413	36%	13,807
6	105% - 130%	1,407	1,198	42%	1,892
7	150%	442	824	23%	568
8	250%	346	—	—%	346
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	45,424	23,957	31%	52,687

Footnotes to this table are presented on page 43.

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

Regulatory portfolio / Risk weight		As at June 30, 2023																												
(in millions of dollars)		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total	
1	Sovereigns	5,571			210																								5,781	
2	Non-central government public sector entities				8,191																								8,191	
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,336		370				112										1				368			471	2,658	
	Of which: securities firms and other financial institutions treated as banks																											471	471	
5	Covered bonds																													
6	Businesses				1,421						679					385	865	796			7,040			1,738	48				12,972	
	Of which: securities firms and other financial institutions treated as businesses																													
	Of which: specialized lending										8						865			316			1,738						2,927	
7	Subordinated debt, equity and other capital																									8		332	340	
8	Regulatory retail portfolios															1,628				39									1,667	
9	Real estate				84	15	182	378	3	607	837		334		318	98		154	465	585	4	24		286				204	4,578	
	Of which: general RRE				15	15	24	44	3	607	834				1			1										204	310	
	Of which: IPRRE						158	334		607	834		13			2					4			83					2,035	
	Of which: other RRE																													
	Of which: general CRE				69								321		96		153		175					73					887	
	Of which: IPCRE													317					465			24		122					928	
	Of which: land acquisition, development and construction																			410				8					418	
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																			53					23					76
13	Other assets ⁽²⁾	9,027			783															5,501									15,311	
14	Total	14,598			12,025	15	552	378	3	607	1,628		334		318	2,111	865	950	465	13,219	4	24	1,738	725	8		1,007	51,574		

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

Risk weight	As at June 30, 2023				
	a	b	c	d	
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM) ⁽⁴⁾	
1	Less than 40%	25,078	9,209	26%	27,567
2	40% - 70%	2,725	1,022	42%	3,363
3	75% - 80%	2,075	3,565	32%	2,976
4	85%	908	275	28%	951
5	90% - 100%	11,478	6,907	33%	13,682
6	105% - 130%	1,436	1,284	42%	1,970
7	150%	615	804	23%	733
8	250%	332	—	—%	332
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	44,647	23,066	31%	51,574

Footnotes to this table are presented on page 43.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at March 31, 2023																									Total		
		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%		1,250%	Other
1	Sovereigns	2,938																											2,938
2	Non-central government public sector entities				8,275																								8,275
3	Multilateral development banks																												
4	Deposit-taking institutions and banks				1,567		413				92													441				457	2,970
	Of which: securities firms and other financial institutions treated as banks						1																					458	459
5	Covered bonds																												
6	Businesses				1,359						422						293	937	871		7,093			1,578	48				
	Of which: securities firms and other financial institutions treated as businesses																												
	Of which: specialized lending																	937			299			1,578					2,814
7	Subordinated debt, equity and other capital																								306				306
8	Regulatory retail portfolios														1,573						61								1,634
9	Real estate				90	15	192	373	4	598	841		362		308	57		195	476	519	5	26		253				202	4,516
	Of which: general RRE				20	15	32	62	4		6				2			2		1								202	346
	Of which: IPRRE						160	311		598	835		10			3					5			80					2,002
	Of which: other RRE												1																1
	Of which: general CRE				70								351			53		193		200				77					944
	Of which: IPCRE														307				476			26		86					895
	Of which: land acquisition, development and construction																			317				10					327
10	Reverse mortgages																												
11	Mortgage-backed securities																												
12	Defaulted exposures																							24					76
13	Other assets ⁽²⁾	9,545			522																								15,466
14	Total	12,483			11,813	15	605	373	4	598	1,355		362		308	1,923	937	1,066	476	13,124	5	26	1,578	766	306		659	48,782	

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

Risk weight	As at March 31, 2023			
	a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1 Less than 40%	22,917	9,487	25%	25,288
2 40% - 70%	2,517	871	109%	3,086
3 75% - 80%	1,212	3,244	79%	1,923
4 85%	1,750	755	98%	2,003
5 90% - 100%	11,580	6,437	98%	13,600
6 105% - 130%	1,256	1,340	100%	1,811
7 150%	661	753	95%	765
8 250%	306	—	—%	306
9 400%	—	—	—%	—
10 1,250%	—	—	—%	—
11 Total exposures	42,199	22,887	68%	48,782

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

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

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

(4) Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans other than for retail clients (except for credit card loans)).

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

As at March 31, 2024

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

Footnotes to this table are presented on the page 53.

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

As at December 31, 2023

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

Footnotes to this table are presented on the page 53.

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

As at September 30, 2023

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

Footnotes to this table are presented on the page 53.

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

As at June 30, 2023

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

Footnotes to this table are presented on the page 53.

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

As at March 31, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	36,241	2,951	43.55%	76,013	0.02%	103	30.01%	4.2	9,043	11.90%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	1	8	41.73%	4	24.63%	1	73.50%	1.0	16	379.12%	1	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		36,242	2,959	43.55%	76,017	0.02%	104	30.01%	4.2	9,059	11.92%	6	38
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses ⁽⁴⁾	0.00 to < 0.15	602	186	51.12%	686	0.10%	3,353	29.77%	3.9	84	12.27%	—	N/A
	0.15 to < 0.25	3,167	1,908	33.61%	3,286	0.22%	30,256	24.87%	3.4	724	22.03%	2	N/A
	0.25 to < 0.50	6,325	3,794	36.86%	7,065	0.34%	15,976	24.87%	3.1	1,971	27.89%	6	N/A
	0.50 to < 0.75	6,809	2,960	34.82%	7,057	0.57%	5,510	24.13%	3.4	2,489	35.28%	10	N/A
	0.75 to < 2.50	20,063	5,950	34.40%	19,899	1.40%	18,911	24.57%	3.5	9,844	49.46%	68	N/A
	2.50 to < 10.00	8,266	1,826	35.32%	7,649	4.53%	6,548	22.87%	3.7	4,722	61.73%	79	N/A
	10.00 to < 100.00	1,313	262	34.16%	1,221	19.22%	1,279	39.75%	3.8	2,177	178.29%	106	N/A
	100.00 (default)	677	95	16.71%	561	100.00%	607	27.98%	3.2	727	129.61%	130	N/A
Sub-total		47,222	16,981	35.15%	47,424	3.15%	82,440	24.80%	3.5	22,738	47.95%	401	124
Total non-retail clients – AIRB		83,464	19,940	36.83%	123,441	1.23%	82,544	28.01%	3.9	31,797	25.76%	407	162

Footnotes to this table are presented on the page 53.

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

As at March 31, 2024

(in millions of dollars)	PD scale (%)	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	5,364	2,707	41.94%	6,525	0.06%	24	45.00%	2.5	1,826	27.98%	2	N/A
	0.15 to < 0.25	268	256	34.23%	355	0.19%	4	45.00%	2.5	152	42.78%	—	N/A
	0.25 to < 0.50	139	—	—%	139	0.35%	1	45.00%	2.5	81	58.55%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	5,771	2,963	41.26%	7,019	0.07%	29	45.00%	2.5	2,059	29.34%	2	—	
Exposures related to businesses	0.00 to < 0.15	760	2,633	44.15%	1,918	0.12%	22	40.00%	2.5	556	29.00%	1	N/A
	0.15 to < 0.25	1,116	1,521	29.07%	1,558	0.23%	17	40.00%	2.5	654	42.00%	1	N/A
	0.25 to < 0.50	1,144	2,037	50.54%	2,173	0.36%	28	40.00%	2.5	1,138	52.37%	3	N/A
	0.50 to < 0.75	641	955	48.17%	1,101	0.62%	17	40.00%	2.5	745	67.68%	3	N/A
	0.75 to < 2.50	2,546	1,525	40.20%	3,159	1.63%	50	40.00%	2.5	2,990	94.65%	21	N/A
	2.50 to < 10.00	1,534	616	35.59%	1,749	4.74%	31	40.00%	2.5	2,277	130.17%	33	N/A
	10.00 to < 100.00	1	2	35.40%	2	13.76%	1	40.00%	2.5	3	191.78%	—	N/A
	100.00 (default)	130	9	50.51%	135	100.00%	3	40.00%	2.5	212	157.28%	45	N/A
Sub-total	7,872	9,298	42.29%	11,795	2.46%	169	40.00%	2.5	8,575	72.70%	107	89	
Total non-retail clients – FIRB	13,643	12,261	42.05%	18,814	1.57%	198	41.86%	2.5	10,634	56.52%	109	89	

Footnotes to this table are presented on the page 58.

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

As at December 31, 2023

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

Footnotes to this table are presented on the page 58.

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

As at September 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,816	2,112	42.48%	5,725	0.07%	305	45.00%	2.5	1,585	27.69%	2	N/A
	0.15 to < 0.25	22	355	35.78%	149	0.19%	25	45.00%	2.5	63	42.72%	—	N/A
	0.25 to < 0.50	206	150	40.00%	266	0.35%	11	45.00%	2.5	155	58.35%	—	N/A
	0.50 to < 0.75	—	7	100.00%	7	0.62%	7	45.00%	2.5	9	128.57%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	5,044	2,624	41.42%	6,147	0.08%	348	45.00%	2.5	1,812	29.48%	2	—	
Exposures related to businesses	0.00 to < 0.15	663	3,147	42.11%	1,982	0.11%	42	40.00%	2.5	561	28.38%	1	N/A
	0.15 to < 0.25	566	1,132	29.50%	901	0.22%	21	40.00%	2.5	370	41.10%	1	N/A
	0.25 to < 0.50	1,289	1,627	53.25%	2,155	0.33%	47	40.00%	2.5	1,085	50.33%	3	N/A
	0.50 to < 0.75	580	566	44.91%	834	0.59%	35	40.00%	2.5	554	66.38%	2	N/A
	0.75 to < 2.50	2,627	1,266	41.06%	3,147	1.43%	88	40.00%	2.5	2,861	90.91%	18	N/A
	2.50 to < 10.00	1,600	543	36.28%	1,794	4.38%	55	40.00%	2.5	2,277	126.93%	31	N/A
	10.00 to < 100.00	70	51	40.60%	92	13.22%	2	40.00%	2.5	175	189.30%	5	N/A
	100.00 (default)	65	7	48.52%	67	100.00%	638	40.00%	2.5	139	202.72%	28	N/A
Sub-total	7,460	8,339	42.22%	10,972	2.01%	928	40.00%	2.5	8,022	73.11%	89	75	
Total non-retail clients – FIRB	12,504	10,963	42.03%	17,119	1.32%	1,276	41.79%	2.5	9,834	57.44%	91	75	

Footnotes to this table are presented on the page 58.

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

As at June 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,644	1,929	41.82%	5,454	0.07%	244	45.00%	2.5	1,496	27.43%	2	N/A
	0.15 to < 0.25	45	212	32.93%	115	0.19%	29	45.00%	2.5	49	42.73%	—	N/A
	0.25 to < 0.50	185	150	40.00%	245	0.30%	14	45.00%	2.5	132	53.87%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	9	100.00%	9	0.76%	9	45.00%	2.5	10	115.07%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	23	100.00%	23	34.69%	1	45.00%	2.5	62	272.17%	4	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	4,874	2,323	41.45%	5,846	0.21%	297	45.00%	2.5	1,749	29.93%	6	—	
Exposures related to businesses	0.00 to < 0.15	754	3,124	40.16%	2,008	0.11%	42	40.00%	2.5	564	28.09%	1	N/A
	0.15 to < 0.25	607	1,144	29.53%	945	0.22%	20	40.00%	2.5	388	41.10%	1	N/A
	0.25 to < 0.50	1,137	1,124	42.18%	1,612	0.33%	44	40.00%	2.5	812	50.41%	2	N/A
	0.50 to < 0.75	567	473	50.75%	807	0.59%	34	40.00%	2.5	535	66.33%	2	N/A
	0.75 to < 2.50	2,321	1,250	42.04%	2,845	1.41%	86	40.00%	2.5	2,575	90.48%	16	N/A
	2.50 to < 10.00	1,434	510	38.70%	1,631	4.66%	50	40.00%	2.5	2,110	129.28%	30	N/A
	10.00 to < 100.00	—	40	74.31%	30	13.20%	1	40.00%	2.5	56	189.21%	2	N/A
	100.00 (default)	74	4	55.14%	76	100.00%	1	40.00%	2.5	139	182.80%	28	N/A
Sub-total	6,894	7,669	39.92%	9,954	2.12%	278	40.00%	2.5	7,179	72.12%	82	70	
Total non-retail clients – FIRB	11,768	9,992	40.27%	15,800	1.41%	575	41.85%	2.5	8,928	56.51%	88	70	

Footnotes to this table are presented on the page 58.

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

As at March 31, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,249	1,662	42.19%	4,955	0.07%	191	45.00%	2.5	1,453	29.33%	2	N/A
	0.15 to < 0.25	185	602	37.51%	411	0.19%	31	45.00%	2.5	175	42.70%	—	N/A
	0.25 to < 0.50	391	321	40.00%	520	0.29%	17	45.00%	2.5	276	53.09%	1	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	50	40.00%	20	1.94%	6	45.00%	2.5	23	113.87%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	4,825	2,635	40.81%	5,906	0.10%	245	45.00%	2.5	1,927	32.64%	3	—	
Exposures related to businesses	0.00 to < 0.15	752	2,309	41.75%	1,716	0.11%	40	40.00%	2.5	467	27.20%	1	N/A
	0.15 to < 0.25	533	1,309	30.88%	938	0.22%	19	40.00%	2.5	385	41.10%	1	N/A
	0.25 to < 0.50	1,040	1,300	42.26%	1,585	0.33%	43	40.00%	2.5	794	50.10%	2	N/A
	0.50 to < 0.75	711	399	44.85%	890	0.59%	34	40.00%	2.5	594	66.78%	2	N/A
	0.75 to < 2.50	1,914	1,112	43.15%	2,394	1.51%	87	40.00%	2.5	2,210	92.31%	14	N/A
	2.50 to < 10.00	1,280	598	39.69%	1,517	4.73%	46	40.00%	2.5	1,975	130.16%	29	N/A
	10.00 to < 100.00	29	41	75.23%	60	13.20%	1	40.00%	2.5	103	173.20%	3	N/A
	100.00 (default)	54	3	59.48%	56	100.00%	1	40.00%	2.5	115	205.81%	22	N/A
Sub-total	6,313	7,071	40.25%	9,156	2.03%	271	40.00%	2.5	6,643	72.56%	74	51	
Total non-retail clients – FIRB	11,138	9,706	40.40%	15,062	1.28%	516	41.96%	2.5	8,570	56.91%	77	51	

⁽¹⁾ This parameter should only be filled out when it is used for the calculation of RWA.⁽²⁾ The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.⁽⁴⁾ Average PD for the fourth quarter of 2023 has been restated to conform with the presentation for the other quarters.

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

	a	a	a	a	a
	RWA amounts				
(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
1 RWA as at end of previous reporting period	72,016	71,975	69,925	75,226	75,912
2 Asset size ⁽¹⁾	1,357	129	780	1,842	2,154
3 Asset quality ⁽²⁾	(1,147)	693	1,256	1,928	(241)
4 Model updates ⁽³⁾	323	—	—	—	616
5 Methodology and policy ⁽⁴⁾	199	(638)	(131)	(8,965)	(3,208)
6 Acquisitions and disposals ⁽⁵⁾	—	—	—	—	—
7 Foreign exchange movements ⁽⁶⁾	131	(143)	145	(106)	(7)
8 Other	—	—	—	—	—
9 RWA as at end of reporting period	72,879	72,016	71,975	69,925	75,226

⁽¹⁾ Increase or decrease in underlying exposures.

⁽²⁾ Change in risk mitigation factors and portfolio quality.

⁽³⁾ Change in models and risk parameters.

⁽⁴⁾ Regulatory changes and developments in regulatory capital calculation methods.

⁽⁵⁾ Change in portfolio size resulting from acquisitions and disposals of entities.

⁽⁶⁾ Market fluctuations, such as foreign exchange movements.

Exposure at default by asset class and by region

(in millions of dollars)	As at March 31, 2024							As at December 31, 2023						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	8,249	—	—	—	—	8,249	9,064	5,262	—	—	—	—	5,262	6,014
Non-central government public sector entities	7,040	1,617	—	—	50	8,707	8,763	6,846	1,632	—	—	47	8,525	8,578
Financial institutions	3,046	9	10	13	19	3,097	3,612	2,190	69	46	6	23	2,334	2,809
Businesses	9,226	3,518	3,853	25	2,373	18,995	15,384	9,006	2,995	2,352	22	2,210	16,585	14,420
SMEs similar to other retail client exposures	188	78	—	—	7	273	258	167	78	—	—	7	252	238
Real estate	5,962	107	—	—	—	6,069	4,996	5,889	114	—	—	—	6,003	4,993
Revolving retail client exposures	81	17	—	—	—	98	98	75	16	—	—	—	91	91
Other retail client exposures (excluding SMEs)	1,098	750	—	—	6	1,854	1,712	1,232	760	—	—	6	1,998	1,836
Securitization	26	—	—	—	—	26	26	26	—	—	—	—	26	26
Equities	626	140	—	—	—	766	766	608	139	—	—	—	747	746
Trading portfolio	—	—	19,297	414	—	19,711	681	—	—	15,269	380	—	15,649	681
Internal Ratings-Based approach														
Sovereign borrowers	34,611	1,165	—	4	58	35,838	85,566	34,628	1,166	—	—	75	35,869	83,581
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	5,771	1,117	1,318	5,180	131	13,517	12,468	4,955	1,085	783	4,716	133	11,672	10,964
Businesses	32,107	6,684	—	—	1,672	40,463	36,300	30,977	6,481	—	—	1,630	39,088	34,994
SMEs similar to other retail client exposures	7,577	3,901	—	4	121	11,603	10,182	7,161	3,722	—	2	119	11,004	9,635
Real estate	186,296	26,135	—	—	—	212,431	169,391	184,913	25,409	—	—	—	210,322	168,710
Revolving retail client exposures	7,172	8,151	—	—	—	15,323	15,323	7,225	8,101	—	—	—	15,326	15,326
Other retail client exposures	14,525	8,068	—	—	6	22,599	21,187	14,659	8,125	—	—	5	22,789	21,856
Trading portfolio	—	—	7,487	718	—	8,205	1,055	—	—	5,944	932	—	6,876	1,076
Total	323,601	61,457	31,965	6,358	4,443	427,824	396,832	315,819	59,892	24,394	6,058	4,255	410,418	386,574
By region														
Canada	318,414	60,154	25,598	2,141	3,456	409,763	385,387	311,536	58,710	17,225	2,191	3,529	393,191	376,496
United States	4,347	1,296	5,009	465	694	11,811	6,542	3,543	1,178	3,963	425	417	9,526	5,490
Other countries	840	7	1,358	3,752	293	6,250	4,903	740	4	3,206	3,442	309	7,701	4,588
Total	323,601	61,457	31,965	6,358	4,443	427,824	396,832	315,819	59,892	24,394	6,058	4,255	410,418	386,574

Footnotes to this table are presented on page 62.

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

(in millions of dollars)	As at September 30, 2023						As at June 30, 2023							
	Exposure classes ⁽¹⁾						Exposure classes ⁽¹⁾							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	6,084	—	—	—	—	6,084	6,563	5,492	—	—	—	—	5,492	5,781
Non-central government public sector entities	6,725	1,711	—	—	46	8,482	8,526	6,584	1,518	—	—	42	8,144	8,191
Financial institutions	2,333	108	122	44	26	2,633	3,049	1,999	162	997	33	26	3,217	2,718
Businesses	8,636	2,892	2,532	31	1,771	15,862	13,392	8,631	2,975	1,564	300	1,590	15,060	13,441
SMEs similar to other retail client exposures	162	21	—	—	7	190	182	156	21	—	—	6	183	173
Real estate	5,427	78	—	—	—	5,505	4,775	5,049	79	—	—	—	5,128	4,586
Revolving retail client exposures	77	16	—	—	—	93	93	68	16	—	—	—	84	84
Other retail client exposures (excluding SMEs)	1,012	648	—	—	6	1,666	1,474	1,019	617	—	—	6	1,642	1,419
Securitization	32	—	—	—	—	32	32	27	—	—	—	—	27	27
Equities	594	137	—	—	—	731	731	562	146	—	—	—	708	708
Trading portfolio	—	—	13,142	207	—	13,349	604	—	—	12,892	253	—	13,145	508
Internal Ratings-Based approach														
Sovereign borrowers	33,807	1,411	—	—	53	35,271	81,457	35,543	1,238	—	—	51	36,832	81,531
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	5,044	989	1,009	4,410	113	11,565	10,639	4,873	876	1,279	4,211	96	11,335	10,193
Businesses	30,434	6,129	—	—	1,582	38,145	34,197	29,303	6,032	—	—	1,197	36,532	32,723
SMEs similar to other retail client exposures	7,205	3,639	—	7	113	10,964	9,667	7,321	3,609	—	5	120	11,055	9,739
Real estate	182,637	24,694	—	—	—	207,331	166,996	180,210	24,066	—	—	—	204,276	165,349
Revolving retail client exposures	7,402	8,141	—	—	—	15,543	15,543	7,273	8,171	—	—	—	15,444	15,444
Other retail client exposures	14,741	8,246	—	—	6	22,993	22,077	14,780	9,695	—	—	7	24,482	23,569
Trading portfolio	—	—	10,861	886	—	11,747	1,505	—	—	12,060	665	—	12,725	924
Total	312,352	58,860	27,666	5,585	3,723	408,186	381,502	308,890	59,221	28,792	5,467	3,141	405,511	377,108
By region														
Canada	308,402	58,006	22,589	2,107	3,311	394,415	372,735	305,640	58,297	22,702	1,631	2,825	391,095	368,676
United States	2,878	848	2,703	363	79	6,871	4,219	2,317	913	1,941	352	86	5,609	3,690
Other countries	1,072	6	2,374	3,115	333	6,900	4,548	933	11	4,149	3,484	230	8,807	4,742
Total	312,352	58,860	27,666	5,585	3,723	408,186	381,502	308,890	59,221	28,792	5,467	3,141	405,511	377,108

Footnotes to this table are presented on page 62.

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

As at March 31, 2023

Exposure classes⁽¹⁾

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach							
Sovereign borrowers	2,684	—	—	—	—	2,684	2,938
Non-central government public sector entities	6,808	1,408	—	—	33	8,249	8,276
Financial institutions	2,343	144	30	8	27	2,552	2,984
Businesses	8,412	2,789	1,746	357	1,610	14,914	13,170
SMEs similar to other retail client exposures	96	21	—	—	5	122	114
Real estate	4,959	87	—	—	—	5,046	4,522
Revolving retail client exposures	51	11	—	—	—	62	62
Other retail client exposures (excluding SMEs)	1,072	641	—	—	7	1,720	1,467
Securitization	29	—	—	—	—	29	29
Equities	515	141	—	—	—	656	656
Trading portfolio	—	—	9,150	297	—	9,447	463
Internal Ratings-Based approach							
Sovereign borrowers	36,242	1,323	—	—	51	37,616	76,017
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	4,826	990	1,536	4,543	91	11,986	10,520
Businesses	29,866	6,210	—	—	1,172	37,248	32,937
SMEs similar to other retail client exposures	5,255	3,103	—	2	76	8,436	7,696
Real estate	176,822	23,279	—	—	—	200,101	167,841
Revolving retail client exposures	7,236	8,166	—	—	—	15,402	15,402
Other retail client exposures	14,606	9,837	—	—	5	24,448	23,142
Trading portfolio	—	—	9,641	746	—	10,387	1,154
Total	301,822	58,150	22,103	5,953	3,077	391,105	369,390
By region							
Canada	298,343	57,465	19,662	1,730	2,832	380,032	360,712
United States	2,808	657	1,383	410	76	5,334	3,976
Other countries	671	28	1,058	3,813	169	5,739	4,702
Total	301,822	58,150	22,103	5,953	3,077	391,105	369,390

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

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

(in millions of dollars)	As at March 31, 2024							As at December 31, 2023						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	9,657	503	—	—	38	10,198	11,567	9,497	509	—	—	44	10,050	11,378
Mining, oil and gas	1,187	665	—	—	74	1,926	1,930	1,123	556	—	—	123	1,802	1,805
Utilities	2,558	1,040	—	4	273	3,875	3,875	2,021	1,088	—	—	210	3,319	3,318
Construction	3,199	1,243	—	—	301	4,743	4,822	3,176	1,127	—	—	302	4,605	4,654
Manufacturing	4,439	1,207	—	—	323	5,969	6,080	4,180	1,228	—	—	314	5,722	5,835
Wholesale trade	2,025	460	—	—	132	2,617	2,655	1,972	475	—	—	135	2,582	2,618
Retail trade	3,506	745	—	—	32	4,283	4,340	3,852	731	—	—	29	4,612	4,669
Transportation	1,400	474	—	—	74	1,948	1,963	1,162	432	—	1	75	1,670	1,686
Information industry	423	319	—	—	440	1,182	1,196	433	292	—	—	440	1,165	1,177
Finance and insurance	9,791	2,252	3,237	5,218	1,107	21,605	18,835	11,220	1,960	2,066	4,743	1,115	21,104	19,342
Real estate	4,817	1,263	—	—	114	6,194	20,442	4,638	1,162	—	—	106	5,906	18,641
Professional services	1,256	391	—	—	461	2,108	1,840	1,211	327	—	—	212	1,750	1,664
Management of companies	1,116	218	—	—	43	1,377	1,357	1,010	195	—	—	41	1,246	1,226
Administrative services	653	149	—	—	38	840	850	609	166	—	—	33	808	817
Education	142	25	—	—	2	169	173	143	25	—	—	2	170	174
Health care	639	107	—	—	18	764	2,207	601	120	—	—	18	739	2,148
Arts and entertainments	263	68	—	—	2	333	356	264	64	—	—	2	330	352
Accommodation	442	46	—	—	8	496	584	385	30	—	—	8	423	516
Other services	909	139	—	—	15	1,063	1,104	789	126	—	—	15	930	968
Public agencies	42,958	923	—	—	59	43,940	72,666	37,001	908	—	—	91	38,000	66,326
Other Industries	1,630	256	1,944	—	699	4,529	3,552	1,731	275	1,115	—	756	3,877	3,468
Total	93,010	12,493	5,181	5,222	4,253	120,159	162,394	87,018	11,796	3,181	4,744	4,071	110,810	152,782

(in millions of dollars)	As at September 30, 2023							As at June 30, 2023						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	9,196	471	—	—	40	9,707	11,013	8,980	473	—	—	38	9,491	10,828
Mining, oil and gas	988	544	—	—	126	1,658	1,659	833	532	—	—	123	1,488	1,491
Utilities	1,765	708	—	—	177	2,650	2,650	1,546	603	—	—	197	2,346	2,347
Construction	3,438	1,158	—	—	293	4,889	4,936	3,468	1,172	—	—	269	4,909	4,934
Manufacturing	4,339	1,150	—	—	312	5,801	5,899	4,364	1,053	—	—	310	5,727	5,826
Wholesale trade	2,084	432	—	—	129	2,645	2,677	1,966	431	—	—	126	2,523	2,555
Retail trade	2,935	790	—	—	31	3,756	3,809	2,698	775	—	—	28	3,501	3,555
Transportation	1,154	441	—	—	76	1,671	1,688	1,049	461	—	1	78	1,589	1,605
Information industry	458	293	—	—	440	1,191	1,200	457	322	—	—	7	786	793
Finance and insurance	11,705	1,914	2,729	4,485	804	21,637	19,135	10,992	1,922	3,204	4,543	730	21,391	18,331
Real estate	4,408	1,171	—	—	99	5,678	16,827	4,540	1,195	—	—	132	5,867	15,868
Professional services	1,374	295	—	—	66	1,735	1,757	1,207	267	—	—	67	1,541	1,562
Management of companies	1,067	261	—	—	38	1,366	1,336	1,126	246	—	—	35	1,407	1,380
Administrative services	732	127	—	—	30	889	896	651	98	—	—	34	783	791
Education	127	27	—	—	2	156	159	139	30	—	—	2	171	174
Health care	650	308	—	—	19	977	2,322	762	121	—	—	19	902	2,280
Arts and entertainments	302	65	—	—	3	370	388	279	62	—	—	24	365	384
Accommodation	381	18	—	—	9	408	490	379	19	—	—	7	405	487
Other services	903	93	—	—	13	1,009	1,043	721	135	—	—	14	870	907
Public agencies	36,694	926	—	—	88	37,708	66,105	37,969	948	—	—	73	38,990	66,965
Other industries	1,638	337	934	—	750	3,659	3,308	1,715	418	636	—	647	3,416	3,324
Total	86,338	11,529	3,663	4,485	3,545	109,560	149,297	85,841	11,283	3,840	4,544	2,960	108,468	146,387

Footnotes to this table are presented on the next page.

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

As at March 31, 2023

Exposure classes⁽¹⁾

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries							
Agriculture	9,505	491	—	—	42	10,038	10,860
Mining, oil and gas	430	453	—	—	124	1,007	1,009
Utilities	1,415	582	—	—	195	2,192	2,192
Construction	3,419	1,234	—	—	276	4,929	4,947
Manufacturing	4,561	1,050	—	—	305	5,916	6,000
Wholesale trade	2,055	455	—	—	125	2,635	2,660
Retail trade	2,737	702	—	—	31	3,470	3,519
Transportation	1,133	473	—	1	78	1,685	1,698
Information industry	254	449	—	—	7	710	715
Finance and insurance	11,423	1,794	3,235	4,907	786	22,145	19,069
Real estate	4,580	1,192	—	—	106	5,878	14,747
Professional services	1,169	294	—	—	22	1,485	1,503
Management of companies	1,177	270	—	—	86	1,533	1,491
Administrative services	617	117	—	—	40	774	779
Education	159	29	—	—	2	190	193
Health care	822	202	—	—	17	1,041	2,378
Arts and entertainments	316	70	—	—	27	413	429
Accommodation	431	30	—	—	6	467	544
Other services	667	176	—	—	16	859	895
Public agencies	35,711	960	—	—	58	36,729	59,634
Other businesses	1,792	433	77	—	602	2,904	3,304
Total	84,373	11,456	3,312	4,908	2,951	107,000	138,566

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

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

(as a percentage)	As at March 31, 2024						As at December 31, 2023					
	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	28.84%	24.47%	46.78%	11.02%	0.02%	—%	28.35%	24.30%	46.48%	11.86%
Financial institutions	0.08	—	45.00	—	41.26	—	0.07	—	45.00	—	41.42	—
Businesses	3.87	1.38	27.81	15.19	38.01	15.86	3.86	1.57	27.90	16.28	37.54	17.94
SMEs similar to other retail client exposures	3.16	2.12	65.22	59.01	48.51	40.56	3.03	2.13	65.43	58.52	45.49	42.07
Exposures related to residential mortgages												
Insured exposures	0.66	0.28	48.07	31.22	40.00	40.00	0.51	0.24	46.95	29.00	40.00	40.00
Uninsured exposures	0.91	0.49	14.63	7.15	66.03	28.12	0.86	0.44	14.89	7.06	65.50	23.40
Qualifying revolving retail client exposures (QRRCE)	1.62	0.39	81.60	72.68	44.85	39.61	1.54	0.37	82.32	73.29	45.20	43.86
Other retail client exposures (non-QRRCE) excluding SMEs	2.56	1.15	46.91	39.62	70.72	61.78	2.41	1.08	48.66	43.51	70.16	67.95

(as a percentage)	As at September 30, 2023						As at June 30, 2023					
	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	28.47%	24.92%	48.27%	11.63%	0.02%	—%	29.80%	26.45%	47.02%	12.16%
Financial institutions	0.14	—	45.00	—	41.42	0.23	0.29	—	45.00	—	41.45	—
Businesses	3.50	1.35	27.75	18.40	37.74	19.04	3.25	1.24	27.79	19.15	36.84	21.25
SMEs similar to other retail client exposures	2.83	1.99	65.38	58.16	45.58	43.65	2.58	1.76	70.55	48.07	45.48	42.44
Exposures related to residential mortgages												
Insured exposures	0.50	0.21	46.23	26.46	40.00	40.00	0.42	0.18	43.71	23.76	40.00	40.00
Uninsured exposures	0.85	0.41	15.49	7.54	65.19	19.84	0.76	0.39	15.64	7.41	64.91	18.11
Qualifying revolving retail client exposures (QRRCE)	1.57	0.36	82.28	73.08	44.80	39.19	1.42	1.17	82.42	72.56	45.46	35.96
Other retail client exposures (non-QRRCE) excluding SMEs	2.35	0.99	48.35	42.95	70.13	65.13	2.19	0.98	49.06	41.51	69.69	57.86

(as a percentage)	As at March 31, 2023					
	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	30.01%	26.98%	43.55%	6.76%
Financial institutions	0.09	—	45.00	—	40.81	0.01
Businesses	2.97	1.34	27.26	20.75	36.69	16.44
SMEs similar to other retail client exposures	2.59	1.45	73.58	55.22	47.56	34.84
Exposures related to residential mortgages						
Insured exposures	0.21	0.08	31.43	11.63	40.00	40.00
Uninsured exposures	0.75	0.34	15.27	7.70	64.59	17.97
Qualifying revolving retail client exposures (QRRCE)	1.47	1.10	82.33	72.22	45.72	36.10
Other retail client exposures (non-QRRCE) excluding SMEs	2.24	0.94	47.83	37.48	69.72	58.66

⁽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 March 31, 2024					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,042	3,499	N/A	1.4	6,358	2,596
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,587	1,102
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	1,042	3,499	—	N/A	7,945	3,698
	a	b	c	d	e	f
	As at December 31, 2023					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	908	3,419	N/A	1.4	6,058	2,421
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,057	838
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	908	3,419	—	N/A	7,115	3,259
	a	b	c	d	e	f
	As at September 30, 2023					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	692	3,297	N/A	1.4	5,585	2,595
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,360	698
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	692	3,297	—	N/A	6,945	3,293

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 June 30, 2023					
(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	745	3,214	N/A	1.4	5,543	2,758
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	783	499
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	745	3,214	—	N/A	6,326	3,257

	a	b	c	d	e	f
	As at March 31, 2023					
(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	977	3,314	N/A	1.4	6,007	2,506
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	805	360
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	977	3,314	—	N/A	6,812	2,866

⁽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 March 31, 2024														
(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight															
1 Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	21	—	—	—	—	—	—	—	—	—	—	—	21
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	26	1	—	13	—	—	—	—	—	—	119	—	159
5 Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	25	—	—	6	—	12	87	—	1,051	72	—	—	1,253
Of which: specialized lending	—	—	—	—	—	—	—	—	87	—	3	72	—	—	162
5 Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Total	—	—	72	1	—	19	—	12	87	—	1,051	72	119	—	1,433

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	As at December 31, 2023														
(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight															
1 Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	20	—	—	—	—	—	—	—	—	—	—	—	20
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	46	—	—	6	—	—	—	—	—	—	60	—	112
5 Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	22	—	—	9	—	8	136	—	873	66	—	—	1,114
Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	136	—	5	66	—	—	207
5 Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Total	—	—	88	—	—	15	—	8	136	—	873	66	60	—	1,246

Footnotes to this table are presented on page 70.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at September 30, 2023														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	3	—	—	—	—	—	—	—	—	—	—	—	3
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	61	—	—	44	—	—	—	—	—	—	87	—	192
	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Businesses	—	—	31	—	—	—	—	10	36	—	646	21	—	—	744
	Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	36	—	1	21	—	—	58
	Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Total	—	—	95	—	—	44	—	10	36	—	646	21	87	—	939

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at June 30, 2023														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	7	—	—	—	—	—	—	—	—	—	—	—	7
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	23	—	—	33	—	—	—	—	—	—	75	—	131
	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Businesses	—	—	26	—	—	279	—	14	25	—	417	78	—	—	839
	Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	25	—	2	78	—	—	105
	Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Total	—	—	56	—	—	312	—	14	25	—	417	78	75	—	977

Footnotes to this table are presented on page 70.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at March 31, 2023														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	3	—	—	—	—	—	—	—	—	—	—	—	3
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	18	—	—	8	—	—	—	—	—	—	59	—	85
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	23	—	—	333	—	16	38	—	370	120	—	—	900
	Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	38	—	1	119	—	—	158
	Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	44	—	—	341	—	16	38	—	370	120	59	—	988

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

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

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

(in millions of dollars)	PD scale (%)	As at March 31, 2024							As at December 31, 2023						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	379	0.03%	11	10.00%	0.30	3	0.88%	152	0.04%	9	10.00%	0.70	2	1.47%
	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	379	0.03%	11	10.00%	0.30	3	0.88%	152	0.04%	9	10.00%	0.70	2	1.47%	
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	—	14.77%	2	0.06%	18	86.40%	1.00	—	14.03%
	0.15 to < 0.25	19	0.22%	67	86.40%	1.20	10	53.15%	14	0.21%	65	86.40%	1.40	8	55.20%
	0.25 to < 0.50	34	0.33%	60	86.40%	2.00	29	87.40%	37	0.31%	63	86.40%	2.70	37	98.07%
	0.50 to < 0.75	15	0.57%	52	86.40%	3.70	21	136.74%	20	0.56%	39	86.40%	4.00	27	141.79%
	0.75 to < 2.50	144	1.80%	235	86.40%	2.10	226	156.38%	156	1.80%	183	86.40%	2.30	249	158.62%
	2.50 to < 10.00	10	4.68%	49	86.40%	2.50	23	231.06%	99	3.45%	44	86.40%	1.10	218	219.72%
	10.00 to < 100.00	6	16.55%	15	86.40%	3.10	20	350.28%	7	16.14%	15	86.40%	3.70	24	358.59%
	100.00 (default)	7	100.00%	4	86.40%	1.00	76	1,079.94%	4	100.00%	7	86.40%	1.10	48	1,079.94%
Sub-total	236	4.77%	524	86.40%	2.10	405	171.77%	339	3.56%	434	86.40%	2.00	611	180.37%	
Total AIRB	615	1.85%	535	39.30%	1.00	408	66.42%	491	2.47%	443	62.73%	1.60	613	124.94%	

Footnotes to this table are presented on page 73.

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

(in millions of dollars)	PD scale (%)	As at September 30, 2023 ⁽¹⁾							As at June 30, 2023						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	637	0.04%	10	10.00%	0.20	8	1.25%	178	0.04%	11	10.00%	0.50	3	1.41%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	637	0.04%	10	10.00%	0.20	8	1.25%	178	0.04%	11	10.00%	0.50	3	1.41%	
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%	
Exposures related to businesses	0.00 to < 0.15	2	0.05%	33	86.40%	1.10	—	13.08%	1	0.06%	32	86.40%	1.00	1	13.97%
	0.15 to < 0.25	20	0.22%	60	86.40%	1.20	11	54.82%	17	0.22%	62	86.40%	1.40	10	60.44%
	0.25 to < 0.50	40	0.33%	58	86.40%	1.60	33	82.16%	28	0.32%	67	86.40%	1.50	22	77.64%
	0.50 to < 0.75	6	0.58%	38	86.40%	2.10	7	112.66%	7	0.58%	37	86.40%	2.70	9	122.97%
	0.75 to < 2.50	145	1.84%	178	86.40%	1.60	207	143.19%	133	1.84%	202	86.40%	1.80	190	143.44%
	2.50 to < 10.00	16	3.87%	47	86.40%	1.70	35	224.12%	11	3.67%	45	86.40%	2.00	25	219.71%
	10.00 to < 100.00	7	20.91%	23	86.40%	2.20	25	360.67%	2	21.43%	11	86.40%	1.90	5	362.29%
	100.00 (default)	4	100.00%	6	86.40%	1.00	44	1,079.94%	2	100.00%	5	86.40%	1.00	20	1,079.94%
Sub-total	240	3.76%	443	86.40%	1.60	362	151.07%	201	2.59%	461	86.40%	1.70	282	140.19%	
Total AIRB	877	1.06%	453	30.45%	0.60	370	42.20%	379	1.42%	472	49.75%	1.10	285	74.93%	

Footnotes to this table are presented on page 73.

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 March 31, 2023 ⁽¹⁾						
(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	438	0.04%	13	10.00%	0.30	6	1.26%
	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	438	0.04%	13	10.00%	0.30	6	1.26%
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	0.11%	30	86.40%	4.20	—	35.10%
	0.15 to < 0.25	31	0.22%	64	86.40%	1.30	21	67.31%
	0.25 to < 0.50	35	0.31%	75	86.40%	1.60	32	90.04%
	0.50 to < 0.75	14	0.57%	48	86.40%	2.90	22	157.03%
	0.75 to < 2.50	116	1.35%	195	86.40%	2.00	198	169.87%
	2.50 to < 10.00	17	3.81%	53	86.40%	1.80	38	229.15%
	10.00 to < 100.00	2	15.98%	12	86.40%	2.90	7	415.39%
	100.00 (default)	3	100.00%	3	86.40%	1.00	36	1,214.10%
	Sub-total	219	1.26%	480	86.40%	1.90	354	163.93%
Total AIRB		657	0.44%	493	34.87%	0.80	360	55.04%

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

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at March 31, 2024							As at December 31, 2023						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,635	0.07%	44	45.00%	2.50	1,716	30.43%	5,103	0.07%	48	45.00%	2.50	1,321	25.89%
	0.15 to < 0.25	15	0.19%	1	45.00%	2.50	6	42.77%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	3	0.28%	1	45.00%	2.50	1	52.82%	3	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	56	1.94%	1	45.00%	2.50	61	110.00%	2	1.94%	1	45.00%	2.50	2	110.00%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	5,709	0.08%	47	45.00%	2.50	1,784	31.25%	5,108	0.07%	50	45.00%	2.50	1,325	25.94%
Exposures related to businesses	0.00 to < 0.15	71	0.12%	9	40.00%	2.50	20	28.73%	101	0.11%	9	40.00%	2.50	28	28.31%
	0.15 to < 0.25	77	0.23%	3	40.00%	2.50	32	42.01%	99	0.22%	4	40.00%	2.50	41	41.08%
	0.25 to < 0.50	18	0.39%	6	40.00%	2.50	10	52.78%	32	0.39%	5	40.00%	2.50	18	54.50%
	0.50 to < 0.75	11	0.62%	3	40.00%	2.50	8	67.99%	9	0.59%	2	40.00%	2.50	6	66.78%
	0.75 to < 2.50	9	1.37%	7	40.00%	2.50	8	89.75%	19	1.29%	9	40.00%	2.50	17	88.44%
	2.50 to < 10.00	2	6.68%	3	40.00%	2.50	2	137.03%	2	6.16%	5	40.00%	2.50	3	135.63%
	10.00 to < 100.00	—	27.53%	1	40.00%	2.50	—	220.79%	9	26.40%	1	40.00%	2.50	19	220.24%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	188	0.35%	32	40.00%	2.50	80	42.75%	271	1.19%	35	40.00%	2.50	132	48.79%
Total FIRB		5,897	0.09%	79	44.84%	2.50	1,864	31.61%	5,379	0.12%	85	44.75%	2.50	1,457	27.10%

Footnotes to this table are presented on page 76.

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

(in millions of dollars)	PD scale (%)	As at September 30, 2023							As at June 30, 2023						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%	
Exposures related to financial institutions	0.00 to < 0.15	4,103	0.07%	35	45.00%	2.50	1,077	26.26%	3,594	0.07%	20	45.00%	2.50	907	25.25%
	0.15 to < 0.25	15	0.19%	2	45.00%	2.50	6	41.98%	291	0.19%	3	45.00%	2.50	166	56.87%
	0.25 to < 0.50	3	0.28%	2	45.00%	2.50	2	52.73%	4	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	745	0.96%	1	45.00%	2.50	856	114.89%	752	0.93%	1	45.00%	2.50	866	115.07%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	43	34.69%	5	45.00%	2.50	113	262.53%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	4,866	0.21%	40	45.00%	2.50	1,941	39.89%	4,684	0.53%	30	45.00%	2.50	2,054	43.85%	
Exposures related to businesses	0.00 to < 0.15	215	0.12%	36	40.00%	2.50	63	29.09%	148	0.12%	25	40.00%	2.50	44	28.94%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	14	0.38%	7	40.00%	2.50	7	51.69%	35	0.39%	5	40.00%	2.50	19	54.03%
	0.50 to < 0.75	2	0.59%	2	40.00%	2.50	1	66.78%	2	0.59%	2	40.00%	2.50	1	66.78%
	0.75 to < 2.50	25	1.26%	9	40.00%	2.50	22	87.98%	25	1.28%	9	40.00%	2.50	21	86.81%
	2.50 to < 10.00	6	4.95%	4	40.00%	2.50	7	119.72%	4	4.95%	4	40.00%	2.50	4	117.62%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	262	0.35%	58	40.00%	2.50	100	38.15%	214	0.38%	45	40.00%	2.50	89	41.58%	
Total FIRB	5,128	0.21%	98	44.74%	2.50	2,041	39.81%	4,898	0.53%	75	44.78%	2.50	2,143	43.75%	

Footnotes to this table are presented on page 76.

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 March 31, 2023							
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	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	4,582	0.07%	38	45.00%	2.50	1,428	31.16%
	0.15 to < 0.25	295	0.19%	4	45.00%	2.50	167	56.80%
	0.25 to < 0.50	4	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	0.93%	1	45.00%	2.50	—	64.56%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
Sub-total	4,881	0.07%	44	45.00%	2.50	1,597	32.72%	
Exposures related to businesses	0.00 to < 0.15	66	0.12%	8	40.00%	2.50	25	37.71%
	0.15 to < 0.25	5	0.22%	3	40.00%	2.50	4	71.43%
	0.25 to < 0.50	14	0.38%	6	40.00%	2.50	8	54.35%
	0.50 to < 0.75	4	0.59%	3	40.00%	2.50	6	148.72%
	0.75 to < 2.50	25	1.89%	6	40.00%	2.50	24	100.32%
	2.50 to < 10.00	5	4.41%	4	40.00%	2.50	6	106.80%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
Sub-total	119	0.72%	30	40.00%	2.50	73	60.82%	
Total FIRB		5,000	0.09%	74	44.88%	2.50	1,670	33.39%

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

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

	As at March 31, 2024						As at December 31, 2023					
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	2,221	—	146	17,663	18,620	—	2,334	—	131	11,636	14,618
2 Cash – Other currencies	—	4,502	—	331	113	179	—	3,846	—	683	6	244
3 Domestic sovereign debt	16	—	1,034	—	16,902	17,532	—	—	784	—	13,140	11,167
4 Other sovereign debt	—	—	—	—	172	113	—	—	—	—	217	6
5 Government agency debt	—	—	—	—	215	—	—	—	—	—	227	22
6 Corporate bonds	—	—	—	—	910	129	—	—	—	—	880	439
7 Equity securities	—	—	—	—	365	5	—	—	—	—	164	—
8 Other collateral	—	—	—	—	277	—	—	—	—	—	242	4
Total	16	6,723	1,034	477	36,617	36,578	—	6,180	784	814	26,512	26,500

	As at September 30, 2023						As at June 30, 2023					
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	2,050	—	193	13,484	14,057	—	2,112	—	90	19,889	13,975
2 Cash – Other currencies	—	3,821	—	851	4	129	—	3,626	—	1,067	317	67
3 Domestic sovereign debt	3	—	455	—	12,980	13,375	—	—	382	—	12,885	19,883
4 Other sovereign debt	—	—	—	—	139	4	194	—	—	—	67	317
5 Government agency debt	—	—	—	—	147	8	—	—	—	—	224	3
6 Corporate bonds	—	—	—	—	798	103	—	—	—	—	691	5
7 Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8 Other collateral	—	—	—	—	157	—	—	—	—	—	192	1
Total	3	5,871	455	1,044	27,709	27,676	194	5,738	382	1,157	34,265	34,251

	As at March 31, 2023					
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)						
1 Cash – Domestic currency	—	2,522	—	18	13,012	9,828
2 Cash – Other currencies	—	3,780	—	821	399	41
3 Domestic sovereign debt	—	—	313	—	9,066	12,922
4 Other sovereign debt	230	—	—	—	41	399
5 Government agency debt	—	—	—	—	256	—
6 Corporate bonds	—	—	—	—	263	88
7 Equity securities	—	—	—	—	—	—
8 Other collateral	—	—	—	—	259	—
Total	230	6,302	313	839	23,296	23,278

Template CCR6 – Credit derivatives exposures

	a	b	a	b	a	b	a	b	a	b
	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023	
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
(in millions of dollars)										
Notional amounts										
1	110	—	—	—	—	—	—	—	—	—
2	965	—	676	—	340	—	113	—	54	—
3	—	—	—	—	—	—	—	—	—	—
4	—	—	—	—	—	—	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—
6	1,075	—	676	—	340	—	113	—	54	—
Fair values										
7	25	—	3	—	—	—	—	—	—	—
8	—	—	—	—	—	—	2	—	1	—

(1) Comparative data prior to the second quarter of 2023 have been restated to conform with the presentation for the current period.

Template CCR8 – Exposures to central counterparties (CCP)

	a	b	a	b	a	b	a	b	a	b
	As at March 31, 2024		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023	
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
(in millions of dollars)										
1	565	24	246	16	242	22	307	23	236	29
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:									
3	302	6	50	1	30	1	13	—	17	—
4	44	1	66	1	100	2	66	1	39	1
5	118	2	29	1	11	—	127	3	39	1
6	—	—	—	—	—	—	—	—	—	—
7	—	—	—	—	—	—	—	—	—	—
8	—	—	—	—	—	—	—	—	—	—
9	101	15	101	13	101	19	101	19	141	27
10	—	—	—	—	—	—	—	—	—	—
11	—	—	—	—	—	—	—	—	—	—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:									
13	—	—	—	—	—	—	—	—	—	—
14	—	—	—	—	—	—	—	—	—	—
15	—	—	—	—	—	—	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—
17	—	—	—	—	—	—	—	—	—	—
18	—	—	—	—	—	—	—	—	—	—
19	—	—	—	—	—	—	—	—	—	—
20	—	—	—	—	—	—	—	—	—	—

SECURITIZATION

Template SEC1 – Securitization exposures in the banking book

	a	b	c	d	e	f	g	h	i	j	k	l
	As at March 31, 2024											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	26	—	—	26
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	23	—	—	23
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3
	a	b	c	d	e	f	g	h	i	j	k	l
	As at December 31, 2023											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	26	—	—	26
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	24	—	—	24
11 Re-securitization	—	—	—	—	—	—	—	—	2	—	—	2
	a	b	c	d	e	f	g	h	i	j	k	l
	As at September 30, 2023											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	32	—	—	32
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	29	—	—	29
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3

* STC: simple, transparent and comparable.

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

	a	b	c	d	e	f	g	h	i	j	k	l
	As at June 30, 2023											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	27	—	—	27
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	25	—	—	25
11 Re-securitization	—	—	—	—	—	—	—	—	2	—	—	2

	a	b	c	d	e	f	g	h	i	j	k	l
	As at March 31, 2023											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	29	—	—	29
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	26	—	—	26
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3

* STC: simple, transparent and comparable.

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

As at March 31, 2024																	
	Exposure values (by risk weighting bands)				Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap				
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	—	—	—	—	26	—	—	—	26	—	—	—	319	—	—	—	26
2 Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	319	—	—	—	26
3 Of which securitization	—	—	—	—	23	—	—	—	23	—	—	—	287	—	—	—	23
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	23	—	—	—	23	—	—	—	287	—	—	—	23
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

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

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 June 30, 2023																
	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-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA
1 Total exposures	—	—	—	—	27	—	—	—	27	—	—	—	338	—	—	—	27
2 Traditional securitization	—	—	—	—	27	—	—	—	27	—	—	—	338	—	—	—	27
3 Of which securitization	—	—	—	—	25	—	—	—	25	—	—	—	307	—	—	—	25
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	25	—	—	—	25	—	—	—	307	—	—	—	25
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	2	—	—	—	2	—	—	—	31	—	—	—	2
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As at March 31, 2023																
	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-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA
1 Total exposures	—	—	—	—	29	—	—	—	29	—	—	—	360	—	—	—	29
2 Traditional securitization	—	—	—	—	29	—	—	—	29	—	—	—	360	—	—	—	29
3 Of which securitization	—	—	—	—	26	—	—	—	26	—	—	—	328	—	—	—	26
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	26	—	—	—	26	—	—	—	328	—	—	—	26
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	As at March 31, 2024					As at December 31, 2023						
	a	b		c	d	e	a	b		c	d	e
	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount		
	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount		
Germany	0.75%	6	6	N/A	N/A	—%	—	—	N/A	N/A		
Canada	—%	337,173	88,451	N/A	N/A	—%	336,349	95,752	N/A	N/A		
United States	—%	7,223	4,977	N/A	N/A	—%	6,209	4,504	N/A	N/A		
France	1.00%	23	7	N/A	N/A	0.50%	17	5	N/A	N/A		
Hong Kong SAR	1.00%	85	24	N/A	N/A	1.00%	85	24	N/A	N/A		
Japan	—%	5	—	N/A	N/A	—%	7	—	N/A	N/A		
Luxembourg	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
United Kingdom	2.00%	163	163	N/A	N/A	2.00%	178	178	N/A	N/A		
Other countries	—%	51	16	N/A	N/A	—%	46	14	N/A	N/A		
Total	—%	344,729	93,644	N/A	N/A	—%	342,891	100,477	N/A	N/A		

(in millions of dollars)	As at September 30, 2023					As at June 30, 2023						
	a	b		c	d	e	a	b		c	d	e
	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount	Counter-cyclical capital buffer rate ⁽¹⁾	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount		
	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount	Counter-cyclical capital buffer rate ⁽¹⁾	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount		
Germany	0.75%	6	6	N/A	N/A	0.75%	72	19	N/A	N/A		
Canada	—%	325,996	77,824	N/A	N/A	—%	327,301	82,792	N/A	N/A		
United States	—%	4,577	3,338	N/A	N/A	—%	4,368	2,990	N/A	N/A		
France	0.50%	24	16	N/A	N/A	0.50%	17	16	N/A	N/A		
Hong Kong SAR	1.00%	88	24	N/A	N/A	1.00%	87	21	N/A	N/A		
Japan	—%	4	—	N/A	N/A	—%	—	—	N/A	N/A		
Luxembourg	0.50%	27	5	N/A	N/A	0.50%	27	5	N/A	N/A		
United Kingdom	2.00%	214	214	N/A	N/A	1.00%	298	159	N/A	N/A		
Other countries	—%	76	21	N/A	N/A	—%	179	128	N/A	N/A		
Total	—%	331,012	81,448	N/A	N/A	—%	332,349	86,130	N/A	N/A		

Footnotes to this table are presented on the next page.

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

	a	b	c	d	e
	As at March 31, 2023				
	Countercyclical capital buffer rate ⁽¹⁾	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
(in millions of dollars)		Exposure values	Risk-weighted assets		
Germany	0.75%	73	19	N/A	N/A
Canada	—%	323,527	85,707	N/A	N/A
United States	—%	3,783	2,945	N/A	N/A
France	—%	15	14	N/A	N/A
Hong Kong SAR	1.00%	134	27	N/A	N/A
Japan	—%	—	—	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A
United Kingdom	1.00%	351	184	N/A	N/A
Other countries	—%	112	70	N/A	N/A
Total	—%	328,022	88,971	N/A	N/A

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

LEVERAGE RATIO

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

	a	a	a	a	a
	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
(in millions of dollars)					
1 Total consolidated assets as per published financial statements	435,819	422,940	414,056	409,558	398,604
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(59,219)	(59,065)	(55,444)	(55,833)	(55,018)
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	660	402	405	49	8
6 Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	1,594	989	1,328	870	844
7 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	30,981	30,159	25,473	25,826	21,292
8 Other adjustments ⁽¹⁾	(6,596)	(4,862)	(6,960)	(7,161)	(5,482)
9 Leverage ratio exposure measure	403,239	390,563	378,858	373,309	360,248

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

Template LR2 – Leverage ratio common disclosure template

	a	b				
	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	
(in millions of dollars)						
On-balance sheet exposures						
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	345,038	338,344	332,127	326,975	322,227
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	—	—	—	—	—
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	—	—	—	—	—
4	(Asset amounts deducted in determining Basel III capital and regulatory adjustments)	—	—	—	—	—
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	345,038	338,344	332,127	326,975	322,227
Derivative exposures						
6	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,484	1,327	1,051	1,043	1,368
7	Add-on amounts for potential future exposure associated with all derivatives transactions	5,217	4,846	4,663	4,500	4,640
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)	6,701	6,173	5,714	5,543	6,008
Securities financing transaction exposures (SFT)						
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	18,925	14,898	14,216	14,095	9,877
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	1,594	989	1,328	870	844
15	Agent transaction exposures	—	—	—	—	—
16	Total securities financing transaction exposures (sum of rows 12 to 15)	20,519	15,887	15,544	14,965	10,721
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	139,257	136,936	134,404	112,203	106,552
18	(Adjustments for conversion to credit equivalent amounts)	(108,276)	(106,777)	(108,931)	(86,377)	(85,260)
19	Off-balance sheet items (sum of rows 17 and 18)	30,981	30,159	25,473	25,826	21,292
Capital and total exposures						
20	Tier 1 capital	29,912	28,678	28,566	28,332	27,890
21	Total exposures (sum of rows 5, 11, 16 and 19)	403,239	390,563	378,858	373,309	360,248
Leverage ratio						
22	Leverage ratio of Bâle III (including the impact of any applicable temporary exemption of central bank reserves)	7.4%	7.3%	7.5%	7.6%	7.7%
22a	Leverage ratio of Bâle III (excluding the impact of any applicable temporary exemption of central bank reserves) ⁽¹⁾	N/A	N/A	7.5%	7.5%	7.7%
23	National minimum leverage ratio requirement	3.5%	3.5%	3.5%	3.5%	3.5%

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

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

Templates and tables		Frequency	Most recent disclosure	
			Report ⁽¹⁾	Page
<i>Overview of risk management, key prudential metrics and risk-weighted assets</i>				
KM1	Key metrics (at consolidated group level)	Quarterly	This report	4
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	5
OVA	Desjardins Group's risk management approach	Annually	Pillar 3 Report Fourth quarter of 2023	6
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	6
CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	11
CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	12
<i>Composition of capital and TLAC</i>				
CC1	Composition of regulatory capital	Quarterly	This report	13
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	17
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	19
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	25
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	This report	27
<i>Links between financial statements and regulatory exposures</i>				
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	29
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	31
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Pillar 3 Report Fourth quarter of 2023	29
PV1	Prudent valuation adjustments (PVAs)	Annually	Pillar 3 Report Fourth quarter of 2023	33
<i>Asset encumbrance</i>				
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis ⁽²⁾	38
<i>Remuneration</i>				
REMA	Remuneration policy	Annually	2023 Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	2023 Annual Information Form	59
REM2	Special payments	Annually	2023 Annual Information Form	59
REM3	Deferred remuneration	Annually	2023 Annual Information Form	60
<i>Credit risk</i>				
CRA	General qualitative information about credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	34
CR1	Credit quality of assets	Quarterly	This report	32
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	33
CRB	Additional disclosure related to the credit quality of assets	Annually	Pillar 3 Report Fourth quarter of 2023	39
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Pillar 3 Report Fourth quarter of 2023	41
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	34

Footnotes to this table are presented on page 89.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables		Frequency	Most recent disclosure	
			Report ⁽¹⁾	Page
<i>Credit risk (continued)</i>				
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	36
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	39
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 Report Fourth quarter of 2023	56
CR6	AIRB/FIRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	44
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	59
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 Report Fourth quarter of 2023	72
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	
<i>Counterparty credit risk</i>				
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 Report Fourth quarter of 2023	81
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	66
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	68
CCR4	AIRB/FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	71
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	77
CCR6	Credit derivatives exposures	Quarterly	This report	78
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	78
<i>Securitization</i>				
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 Report Fourth quarter of 2023	94
SEC1	Securitization exposures in the banking book	Quarterly	This report	79
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	81
<i>Market risk</i>				
MRA	Qualitative disclosure requirements related to market risk	Annually		
MR1	Market risk under the standardized approach	Quarterly	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly		
MR3	Internal models approach (IMA) values for trading portfolios	Quarterly		
MR4	Comparison of VaR estimates with gains/losses	Quarterly		

Footnotes to this table are presented on page 89.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates		Frequency	Last publication	
			Report ⁽¹⁾	Page
<i>Macprudential supervisory measures</i>				
SIFI	Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2024 ⁽²⁾	28
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	83
<i>Operational risk</i>				
ORA	General qualitative information on a bank's operational risk framework	Annually	Pillar 3 Report Fourth quarter of 2023	101
OR2	Business indicator and subcomponents	Annually	Pillar 3 Report Fourth quarter of 2023	102
OR3	Minimum required operational risk capital	Annually	Pillar 3 Report Fourth quarter of 2023	102
<i>Leverage ratio</i>				
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	85
LR2	Leverage ratio common disclosure template	Quarterly	This report	86
<i>Liquidity</i>				
LIQA	Liquidity risk management	Annually	Pillar 3 Report Fourth quarter of 2023	105
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis ⁽²⁾	38
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis ⁽²⁾	39

⁽¹⁾ Indicates the most recent report in which the required disclosures were made.

⁽²⁾ See the "Use of this document" section on page 2.

ABBREVIATIONS

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

GLOSSARY

Acceptance

Short-term debt security traded on the money market, guaranteed by a financial institution for a borrower in exchange for a stamping fee.

Advanced Internal Ratings-Based Approach

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

Allowance for credit losses

The loss allowance for expected credit losses reflects an unbiased amount, based on a probability-weighted present value of cash flow shortfalls, and takes into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

Autorité des marchés financiers (AMF)

Organization whose mission is to enforce the laws governing the financial industry, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

Capital ratios

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

Capital shares

Equity security offered to Desjardins caisse members.

Countercyclical buffer

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

Counterparty and issuer risk

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

Credit risk

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

Credit valuation adjustment (CVA)

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

Expected loss (ECL)

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

Exposure at default (EAD)

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

Exposures related to residential mortgage loans

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

Fair value

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

Foreign exchange risk

Risk corresponding to the potential loss arising from a change in exchange rates.

GLOSSARY (continued)

Foundation Internal Ratings-Based Approach

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

Gross credit-impaired loan

A financial asset is credit impaired when one or more events that have a detrimental impact on the estimated cash flows of that financial asset have occurred. A financial asset is therefore considered credit-impaired when it is in default, unless the detrimental impact on the estimated future cash flows is considered insignificant. The definition of default is associated with an instrument for which contractual payments are 90 days past due, or certain other criteria.

Internal Models Method

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

Leverage ratio

Ratio calculated as the capital measure, which is Tier 1 capital, divided by the exposure measure. The exposure measure includes:

- on-balance sheet exposures;
- securities financing transaction exposures;
- derivative exposures; and
- off-balance sheet items.

Liquidity coverage ratio

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

Loss given default (LGD)

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

Market risk

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

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.

GLOSSARY (continued)

Price risk

Risk of potential loss resulting from a change in the fair value of assets (shares, commodities, real estate properties, index-based assets) but not resulting from a change in interest 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 the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

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

Risk-weighted assets

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

Scaling factor

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

Securitization

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

Standardized Approach

– Credit risk

Default approach used to calculate risk-weighted assets. Under this method, the entity uses valuations performed by external credit assessment institutions recognized by the AMF to determine the risk-weighting factors related to the various exposure categories.

– Market risk

Default approach used to calculate risk-weighted assets for the market risk classes: interest rate risk, credit spread risk, equity risk, foreign exchange risk, commodity risk and default risk.

– Operational risk

Standardized Approach for operational risk based on two main components: a Business Indicator Component (BIC), which is based on financial statements, and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is calculated using average historical losses. The operational risk capital requirement is calculated by multiplying the BIC and the ILM, and risk-weighted assets for operational risk are equal to this capital requirement multiplied by 12.5.

Stressed Value at Risk

Value calculated in the same way as the Value at Risk, except for the historical data used, which are for a one-year stress period.

TLAC leverage ratio

Ratio determined by dividing the total loss absorbing capacity by the exposure measure. The exposure measure is independent from risk and includes:

- on-balance sheet exposures;
- securities financing transaction exposures;
- derivative exposures; and
- off-balance sheet items.

GLOSSARY (continued)

TLAC ratio

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

Total loss absorbing capacity – TLAC

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

Unused exposure

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

Used exposure

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

Value at Risk (VaR)

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