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## NOTES TO THE READER

### USE OF THIS DOCUMENT

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

This document should be used as a supplement to Desjardins Group's Interim Financial Reports and Annual Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at [www.desjardins.com/ca/about-us/investor-relations](http://www.desjardins.com/ca/about-us/investor-relations) and on the SEDAR+ website at [www.sedarplus.ca](http://www.sedarplus.ca) (under the Fédération des caisses Desjardins du Québec profile). This document should also be used as a supplement to the document entitled "Additional Financial Information" of Desjardins Group, which is also available in the same section of the Desjardins Group's website as the other reports.

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

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

- *Pillar 3 Disclosure Requirements Guideline*. On February 12, 2026, the AMF launched a public consultation on the new version of the *Pillar 3 Disclosure Requirements Guideline* that will be implemented as of July 1, 2026;
- *Total Loss Absorbing Capacity Guideline*;
- *Capital Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives. In January 2026, the AMF issued a new revised version of this guideline. The proposed changes came into effect on January 1, 2026.

These guidelines are available on the AMF's website at <https://lautorite.qc.ca> (some documents are in French only). The Basel Committee requirements, from which the AMF guidelines are derived, are available on the Bank for International Settlements' website at [www.bis.org](http://www.bis.org).

Unless indicated otherwise, all amounts are in Canadian dollars.

### SCOPE OF THIS DOCUMENT

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

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

## CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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

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

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

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

## DISCLOSURE POLICY

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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.

## SIGNIFICANT ACQUISITION

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On March 23, 2026, Desjardins Group, through Desjardins Global Asset Management Inc. (DGAM), an indirect subsidiary of the Federation, completed the acquisition of all the outstanding shares of Guardian Capital Group Limited (Guardian), a global investment management company that serves institutional, retail and private clients, and was publicly traded. This acquisition increases Desjardins Group's assets under management, strengthens its presence on the Canadian asset management market and supports its international development. For more information on this acquisition, please refer to Desjardins Group's Management's Discussion and Analysis, and more specifically the "Significant events" section, and Note 12, "Significant acquisition," to the Combined Financial Statements for the first quarter of 2026.

## 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, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
(in millions of dollars)						
<b>Available capital</b>						
1	Tier 1A capital	36,423	36,468	35,484	34,543	34,061
2	Tier 1	36,423	36,468	35,484	34,543	34,061
3	Total capital	41,017	40,082	39,409	38,447	38,357
<b>Risk-weighted assets</b>						
4	Total risk-weighted assets (RWA)	156,869	153,681	153,868	150,888	151,882
4a	Total risk-weighted assets (pre-floor)	156,869	153,681	153,868	150,888	151,882
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Tier 1A ratio	23.2%	23.7%	23.1%	22.9%	22.4%
5b	Tier 1A ratio (pre-floor ratio)	23.2%	23.7%	23.1%	22.9%	22.4%
6	Tier 1 ratio	23.2%	23.7%	23.1%	22.9%	22.4%
6b	Tier 1 ratio (pre-floor ratio)	23.2%	23.7%	23.1%	22.9%	22.4%
7	Total capital ratio	26.1%	26.1%	25.6%	25.5%	25.3%
7b	Total capital ratio (pre-floor ratio)	26.1%	26.1%	25.6%	25.5%	25.3%
<b>Additional Tier 1A buffer requirements as a percentage of RWA</b>						
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	18.1%	18.1%	17.6%	17.5%	17.3%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	481,159	468,023	470,392	463,163	451,038
14	Basel III leverage ratio (row 2 / row 13)	7.6%	7.8%	7.5%	7.5%	7.6%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A	N/A	N/A	N/A
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets	66,108	66,102	65,818	65,383	63,085
16	Total net cash outflow	37,586	37,300	39,381	40,645	36,699
17	LCR ratio	176%	178%	167%	161%	172%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	291,176	284,292	284,020	278,165	273,587
19	Total required stable funding	223,379	215,967	214,679	212,213	208,655
20	NSFR ratio	130%	132%	132%	131%	131%

Template KM2 – Key metrics – TLAC requirements (at resolution group level<sup>(1)</sup>)

	a	b	c	d	e
(in millions of dollars)	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
1 Total loss-absorbing capacity (TLAC) available <sup>(2)</sup>	55,157	53,170	51,888	48,541	48,615
2 Total RWA at the level of the resolution group	151,658	148,562	148,854	146,087	147,079
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	36.4%	35.8%	34.9%	33.2%	33.1%
4 Leverage ratio exposure measure at the level of the resolution group	472,997	459,957	462,609	455,892	443,245
5 TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4)	11.7%	11.6%	11.2%	10.6%	11.0%
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

<sup>(1)</sup> 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.

<sup>(2)</sup> Issuance of \$3.1 billion of debt eligible to qualify under the TLAC Guideline in the first quarter of 2026.

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

	a					b		c	
	RWA					Minimum capital requirements <sup>(1)</sup>			
(in millions of dollars)	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at March 31, 2026			
1 Credit risk (excluding counterparty credit risk)	106,143	104,454	103,850	102,543	102,670	8,491			
2 Of which: Standardized Approach (SA)	27,265	26,594	25,836	24,785	26,320	2,181			
3 Of which: Foundation Internal Ratings-Based (FIRB) Approach	13,325	13,187	12,862	12,310	11,651	1,066			
4 Of which: Supervisory Slotting Approach	—	—	—	—	—	—			
5 Of which: Advanced Internal Ratings-Based (AIRB) Approach	65,553	64,673	65,152	65,448	64,699	5,244			
6 Counterparty credit risk (CCR)	4,495	4,402	4,311	4,033	4,733	360			
7 Of which: Standardized Approach for counterparty credit risk	4,072	3,974	3,891	3,517	3,543	326			
8 Of which: IMM	—	—	—	—	—	—			
9 Of which: other CCR	423	428	420	516	1,190	34			
10 Credit valuation adjustment (CVA)	3,353	3,771	3,609	3,273	3,208	268			
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	758	833	741	706	585	61			
13 Equity investments in funds – mandate-based approach	119	121	138	171	256	10			
14 Equity investments in funds – fall-back approach	—	—	—	—	—	—			
15 Settlement risk	—	—	—	—	—	—			
16 Securitization exposures in the banking book	243	205	209	124	283	19			
17 Of which: Securitization IRB Approach (SEC-IRBA)	—	—	—	—	—	—			
18 Of which: Securitization External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	60	19	19	20	4	5			
19 Of which: Securitization Standardized Approach (SEC-SA)	183	186	190	104	279	14			
20 Market risk	5,956	4,504	5,985	5,780	6,055	476			
21 Of which: Standardized Approach (SA)	5,956	4,504	5,985	5,780	6,055	476			
22 Of which: Internal Model Method (IMM)	—	—	—	—	—	—			
23 Capital charge for switch between trading book and banking book	—	—	—	—	—	—			
24 Operational risk	24,395	23,884	23,355	22,927	22,957	1,952			
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	11,407	11,507	11,670	11,331	11,135	913			
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 <b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>156,869</b>	<b>153,681</b>	<b>153,868</b>	<b>150,888</b>	<b>151,882</b>	<b>12,550</b>			

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

**Risk-weighted assets (RWA)**

As at March 31, 2026

(in millions of dollars)	Internal Ratings-Based Approach		Standardized Approach		Total		Capital requirement <sup>(2)</sup>	Average risk-weighting rate
	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA		
<b>Credit risk other than counterparty risk</b>								
Sovereign borrowers	115,629	7,353	7,853	—	123,482	7,353	588	6.0%
Non-central government public sector entities	—	—	9,301	1,861	9,301	1,861	149	20.0%
Financial institutions	5,818	1,205	3,034	1,283	8,852	2,488	199	28.1%
Businesses	48,831	25,223	13,646	11,993	62,477	37,216	2,977	59.6%
Securitization	—	—	412	243	412	243	19	58.8%
Equities	—	—	1,040	1,742	1,040	1,742	139	167.4%
SMEs similar to other retail client exposures	10,837	5,770	344	266	11,181	6,036	483	54.0%
Real estate	191,175	28,658	5,906	4,101	197,081	32,759	2,621	16.6%
Other retail client exposures (excluding SMEs)	23,309	6,733	937	228	24,246	6,961	557	28.7%
Qualifying-revolving retail client exposures	14,529	3,936	1,546	1,165	16,075	5,101	409	31.7%
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>410,128</b>	<b>78,878</b>	<b>44,019</b>	<b>22,882</b>	<b>454,147</b>	<b>101,760</b>	<b>8,141</b>	<b>22.4%</b>
<b>Counterparty risk</b>								
Sovereign borrowers	11	—	—	—	11	—	—	3.6%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	7,887	2,719	78	16	7,965	2,735	219	34.3%
Businesses	2	1	80	80	82	81	7	99.7%
Trading portfolios	2,141	1,032	775	630	2,916	1,662	133	57.0%
Credit valuation adjustment (CVA) charge	—	—	—	3,353	—	3,353	268	—%
Additional requirements related to the banking and trading portfolio	—	—	386	17	386	17	1	4.3%
<b>Sub-total – Counterparty risk</b>	<b>10,041</b>	<b>3,752</b>	<b>1,319</b>	<b>4,096</b>	<b>11,360</b>	<b>7,848</b>	<b>628</b>	<b>69.1%</b>
Other assets <sup>(3)</sup>	—	—	—	—	31,455	16,910	1,353	53.8%
<b>Total – Credit risk</b>	<b>420,169</b>	<b>82,630</b>	<b>45,338</b>	<b>26,978</b>	<b>496,962</b>	<b>126,518</b>	<b>10,122</b>	<b>25.5%</b>
<b>Market risk</b>	—	—	—	5,956	—	5,956	476	—%
<b>Operational risk</b>	—	—	—	24,395	—	24,395	1,952	—%
<b>Total risk-weighted assets</b>	<b>420,169</b>	<b>82,630</b>	<b>45,338</b>	<b>57,329</b>	<b>496,962</b>	<b>156,869</b>	<b>12,550</b>	<b>31.6%</b>

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, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
<b>Credit risk other than counterparty risk</b>				
Sovereign borrowers	6,967	6,708	6,599	6,259
Non-central government public sector entities	1,847	1,868	1,829	1,880
Financial institutions	2,326	2,289	2,379	2,307
Businesses	36,993	35,342	34,052	34,791
Securitization	205	209	124	283
Equities	1,810	1,736	1,840	1,829
SMEs similar to other retail client exposures	6,341	6,433	6,394	6,390
Real estate	32,407	33,299	33,718	33,085
Other retail client exposures (excluding SMEs)	6,445	6,536	6,390	6,372
Qualifying-revolving retail client exposures	5,052	5,306	5,177	5,487
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>100,393</b>	<b>99,726</b>	<b>98,502</b>	<b>98,683</b>
<b>Counterparty risk</b>				
Sovereign borrowers	1	—	—	—
Non-central government public sector entities	—	—	—	—
Financial institutions	2,637	2,413	2,213	1,859
Businesses	79	164	139	373
Trading portfolios	1,670	1,718	1,661	2,475
Credit valuation adjustment (CVA) charge	3,771	3,609	3,273	3,208
Additional requirements related to the banking and trading portfolio	15	16	20	26
<b>Sub-total – Counterparty risk</b>	<b>8,173</b>	<b>7,920</b>	<b>7,306</b>	<b>7,941</b>
Other assets <sup>(3)</sup>	16,727	16,882	16,373	16,246
<b>Total – Credit risk</b>	<b>125,293</b>	<b>124,528</b>	<b>122,181</b>	<b>122,870</b>
<b>Market risk</b>	<b>4,504</b>	<b>5,985</b>	<b>5,780</b>	<b>6,055</b>
<b>Operational risk</b>	<b>23,884</b>	<b>23,355</b>	<b>22,927</b>	<b>22,957</b>
<b>Total risk-weighted assets</b>	<b>153,681</b>	<b>153,868</b>	<b>150,888</b>	<b>151,882</b>

<sup>(1)</sup> Net exposure after credit risk mitigation (net of allowances for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans), under the Standardized Approach, excluding those under the Internal Ratings-Based Approach, in accordance with the *Capital Adequacy Guideline* issued by the AMF).

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

<sup>(3)</sup> 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, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
Allocated to business segments					
Personal and Business Services	<b>124,878</b>	123,476	123,585	121,991	122,542
Wealth Management and Life and Health Insurance	<b>7,567</b>	6,731	6,858	6,704	6,918
Property and Casualty Insurance	<b>4,229</b>	4,552	4,231	4,066	3,794
Other	<b>20,195</b>	18,922	19,194	18,127	18,628
Not allocated	—	—	—	—	—
<b>Total risk-weighted assets</b>	<b>156,869</b>	153,681	153,868	150,888	151,882

## Change in risk-weighted assets

(in millions of dollars)	For the three-month periods ended														
	March 31, 2026			December 31, 2025			September 30, 2025			June 30, 2025			March 31, 2025		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Credit risk</b>															
Risk-weighted assets at beginning of period	117,120	8,173	125,293	116,608	7,920	124,528	114,875	7,306	122,181	114,929	7,941	122,870	114,930	6,915	121,845
Size of portfolio <sup>(1)</sup>	1,932	443	2,375	152	62	214	2,095	631	2,726	1,899	(182)	1,717	3,683	1,098	4,781
Quality of portfolio <sup>(2)</sup>	(242)	431	189	161	185	346	(318)	(43)	(361)	(2,137)	(447)	(2,584)	(239)	15	(224)
Updating of models <sup>(3)</sup>	259	(42)	217	—	—	—	(70)	1	(69)	(668)	(15)	(683)	(3,327)	(73)	(3,400)
Procedures and policies <sup>(4)</sup>	(608)	(1,169)	(1,777)	86	—	86	(289)	—	(289)	83	—	83	(105)	—	(105)
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	209	12	221	113	6	119	315	25	340	769	9	778	(13)	(14)	(27)
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	1,550	(325)	1,225	512	253	765	1,733	614	2,347	(54)	(635)	(689)	(1)	1,026	1,025
Risk-weighted assets at end of period	118,670	7,848	126,518	117,120	8,173	125,293	116,608	7,920	124,528	114,875	7,306	122,181	114,929	7,941	122,870

(in millions of dollars)	For the three-month periods ended														
	March 31, 2026			December 31, 2025			September 30, 2025			June 30, 2025			March 31, 2025		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Market risk</b>															
Risk-weighted assets at beginning of period		4,504			5,985			5,780		6,055				4,901	
Change in risk level <sup>(5)</sup>		1,452			(1,481)			205		(275)				1,154	
Updating of models <sup>(3)</sup>		—			—			—		—				—	
Procedures and policies <sup>(4)</sup>		—			—			—		—				—	
Acquisitions and transfers		—			—			—		—				—	
Change in exchange rates		—			—			—		—				—	
Other		—			—			—		—				—	
Total changes in risk-weighted assets		1,452			(1,481)			205		(275)				1,154	
Risk-weighted assets at end of period		5,956			4,504			5,985		5,780				6,055	
<b>Operational risk</b>															
Risk-weighted assets at beginning of period		23,884			23,355			22,927		22,957				22,875	
Revenue generated		511			529			428		(30)				266	
Procedures and policies <sup>(4)</sup>		—			—			—		—				(184)	
Acquisitions and transfers		—			—			—		—				—	
Total changes in risk-weighted assets		511			529			428		(30)				82	
Risk-weighted assets at end of period		24,395			23,884			23,355		22,927				22,957	
<b>RWA floor adjustment</b>															
Risk-weighted assets at beginning of period		—			—			—		—				—	
Size of portfolio <sup>(1)</sup>		—			—			—		—				—	
Quality of portfolio <sup>(2)</sup>		—			—			—		—				—	
Updating of models <sup>(3)</sup>		—			—			—		—				—	
Procedures and policies <sup>(4)</sup>		—			—			—		—				—	
Acquisitions and transfers		—			—			—		—				—	
Change in exchange rates		—			—			—		—				—	
Other		—			—			—		—				—	
Total changes in risk-weighted assets		—			—			—		—				—	
Risk-weighted assets at end of period		—			—			—		—				—	

(1) Increase or decrease in underlying risk exposure.

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

(3) Change in models and risk parameters.

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

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

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

	a	b	c	d	a	b	c	d
	As at March 31, 2026				As at December 31, 2025			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)								
<b>Type of risk</b>								
1	78,878	27,265	106,143	173,624	77,860	26,594	104,454	170,703
2	3,752	743	4,495	4,106	3,653	749	4,402	3,785
3		3,353	3,353	3,353		3,771	3,771	3,771
4	—	243	243	243	—	205	205	205
5	—	5,956	5,956	5,956	—	4,504	4,504	4,504
6		24,395	24,395	24,395		23,884	23,884	23,884
7		12,284	12,284	12,351		12,461	12,461	12,523
8	<b>82,630</b>	<b>74,239</b>	<b>156,869</b>	<b>224,028</b>	<b>81,513</b>	<b>72,168</b>	<b>153,681</b>	<b>219,375</b>

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

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

	a	b	c	d	
	As at March 31, 2025				
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	
<i>(in millions of dollars)</i>					
<b>Type of risk</b>					
1	Credit risk (excluding counterparty credit risk)	76,350	26,320	102,670	163,340
2	Counterparty credit risk	3,063	1,670	4,733	4,331
3	Credit valuation adjustment (CVA) charge		3,208	3,208	3,208
4	Securitization exposures in the banking book	—	283	283	283
5	Market risk	—	6,055	6,055	6,055
6	Operational risk		22,957	22,957	22,957
7	Residual RWA		11,976	11,976	12,055
8	<b>Total</b>	<b>79,413</b>	<b>72,469</b>	<b>151,882</b>	<b>212,229</b>

## 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, 2026				As at December 31, 2025			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)								
<b>Asset classes</b>								
1 Sovereign	7,353	1,907	9,260	1,902	6,951	1,891	8,842	1,902
Of which: categorized as MDB/PSE in SA	1	1,907	1,908	1,890	1	1,875	1,876	1,875
2 Banks and other financial institutions	1,205	1,285	2,490	7,897	1,177	1,149	2,326	6,979
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	865	865	865	—	856	856	856
4 Purchased receivables	—	65	65	65	—	42	42	42
5 Corporates	36,152	15,194	51,346	84,082	36,110	15,053	51,163	83,226
Of which: FIRB is applied	10,045	—	10,045	12,987	9,529	—	9,529	12,412
Of which: AIRB is applied	26,107	—	26,107	55,901	26,581	—	26,581	55,761
6 Retail	32,093	2,446	34,539	67,381	31,141	2,383	33,524	67,249
Of which: qualifying revolving retail	4,891	1,290	6,181	8,570	4,748	1,302	6,050	8,777
Of which: other retail	12,848	507	13,355	16,370	12,641	436	13,077	16,071
Of which: retail residential mortgages	14,354	649	15,003	42,441	13,752	645	14,397	42,401
7 Specialized lending	2,075	—	2,075	5,929	2,481	1	2,482	5,230
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,503	5,503	5,503	—	5,219	5,219	5,219
9 <b>Total</b>	<b>78,878</b>	<b>27,265</b>	<b>106,143</b>	<b>173,624</b>	<b>77,860</b>	<b>26,594</b>	<b>104,454</b>	<b>170,703</b>

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

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

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

	a	b	c	d
	As at March 31, 2025			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)				
<b>Asset classes</b>				
1 Sovereign	6,259	1,906	8,165	1,922
Of which: categorized as MDB/PSE in SA	2	1,906	1,908	1,906
2 Banks and other financial institutions	1,237	1,071	2,308	5,945
Covered bonds	—	—	—	—
3 Equity	—	987	987	987
4 Purchased receivables	—	22	22	22
5 Corporates	35,899	13,526	49,425	78,675
Of which: FIRB is applied	8,988	—	8,988	11,740
Of which: AIRB is applied	26,911	—	26,911	53,405
6 Retail	31,529	2,366	33,895	65,323
Of which: qualifying revolving retail	5,315	1,260	6,575	9,069
Of which: other retail	12,454	475	12,929	15,626
Of which: retail residential mortgages	13,760	631	14,391	40,628
7 Specialized lending	1,426	1,330	2,756	5,354
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—
8 Others	—	5,112	5,112	5,112
9 <b>Total</b>	<b>76,350</b>	<b>26,320</b>	<b>102,670</b>	<b>163,340</b>

## COMPOSITION OF CAPITAL AND TLAC

### Template CC1 – Composition of regulatory capital

	a	b				
(in millions of dollars)	As at March 31, 2026	References to Template CC2	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
<b>Tier 1A capital: Instruments and reserves</b>						
1 Directly issued qualifying Tier 1A capital instruments (and equivalent) <sup>(1)</sup>	4,421	A	4,494	4,555	4,608	4,657
2 Qualifying reserves and undistributed surplus earnings	37,293	B + C	36,394	35,766	34,373	33,344
3 Accumulated other comprehensive income (and other reserves)	427	D	692	842	638	715
5 Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	—		—	—	—	—
6 <b>Tier 1A capital instruments before regulatory adjustments</b>	<b>42,141</b>		<b>41,580</b>	<b>41,163</b>	<b>39,619</b>	<b>38,716</b>
<b>Tier 1A capital: Regulatory adjustments</b>						
7 Prudential valuation adjustments <sup>(2)</sup>	27	Note	24	22	21	21
7a Reverse mortgages	—		—	—	—	—
7b Exposures to non-qualifying central counterparties	—		—	—	—	—
7c Materiality thresholds on credit protection	—		—	—	—	—
7d Non-payment versus delivery on non-delivery versus payment transactions	—		—	—	—	—
8 Goodwill (net of related deferred tax liabilities)	1,030	E + F	596	592	592	592
9 Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	1,113	G + H	1,002	1,039	1,059	1,052
10 Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	43	I + J	36	67	70	57
11 Cash flow hedge reserve	227	K	336	464	382	438
12 Shortfall of allowances for expected losses <sup>(2)</sup>	267	Note	246	296	300	323
13 Securitization gain on sale	—		—	—	—	—
14 Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	20	L	23	21	21	17
15 Defined benefit plan assets (net of eligible deferred tax liabilities)	815	M + N	747	805	561	380
16 Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17 Reciprocal cross-holdings in Tier 1A capital instruments <sup>(1)</sup>	—		—	—	—	—
18 Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	—		—	—	—	—
19 Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital) <sup>(3)</sup>	3,355	O + P	3,483	3,869	3,571	3,304
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 <sup>(3)(4)</sup>	(1,829)	Note	(2,031)	(2,146)	(2,151)	(2,179)
27 Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	650	Q	650	650	650	650
28 <b>Total regulatory adjustments to Tier 1A and equivalent capital</b>	<b>5,718</b>		<b>5,112</b>	<b>5,679</b>	<b>5,076</b>	<b>4,655</b>
29 <b>Total Tier 1A and equivalent capital</b>	<b>36,423</b>		<b>36,468</b>	<b>35,484</b>	<b>34,543</b>	<b>34,061</b>

Footnotes to this table are presented on page 18.

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

	a	b	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
(in millions of dollars)	As at March 31, 2026	References to Template CC2				
<b>Tier 1B capital: Instruments</b>						
30	—		—	—	—	—
31	—		—	—	—	—
32	—		—	—	—	—
34	—		—	—	—	—
36	—		—	—	—	—
<b>Tier 1B capital before regulatory adjustments</b>						
<b>Tier 1B capital: Regulatory adjustments</b>						
37	—		—	—	—	—
38	—		—	—	—	—
39	—		—	—	—	—
40	650	Q	650	650	650	650
41	(650)	Q	(650)	(650)	(650)	(650)
42	—		—	—	—	—
43	—		—	—	—	—
44	—		—	—	—	—
45	36,423		36,468	35,484	34,543	34,061
<b>Tier 2 capital: Instruments and provisions</b>						
46	5,808	R + S	4,837	4,889	4,869	5,266
48	—		—	—	—	—
50	136	T	127	136	135	130
51	5,944		4,964	5,025	5,004	5,396
<b>Tier 2 capital: Regulatory adjustments</b>						
52	—		—	—	—	—
53	—		—	—	—	—
54	—		—	—	—	—
55	1,350	U + V	1,350	1,100	1,100	1,100
56	—		—	—	—	—
57	1,350		1,350	1,100	1,100	1,100
58	4,594		3,614	3,925	3,904	4,296
59	41,017		40,082	39,409	38,447	38,357
60	156,869		153,681	153,868	150,888	151,882

Footnotes to this table are presented on page 18.

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

		a	b				
(in millions of dollars)		As at March 31, 2026	References to Template CC2	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
<b>Capital ratios and buffers</b>							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	23.2%		23.7%	23.1%	22.9%	22.4%
62	Tier 1 (as a % of risk-weighted assets)	23.2%		23.7%	23.1%	22.9%	22.4%
63	Total capital (as a % of risk-weighted assets)	26.1%		26.1%	25.6%	25.5%	25.3%
64	Entity-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5%		3.5%	3.5%	3.5%	3.5%
65	Of which: capital conservation buffer requirement	2.5%		2.5%	2.5%	2.5%	2.5%
66	Of which: entity-specific countercyclical buffer requirement	N/A		N/A	N/A	N/A	N/A
67	Of which: higher loss absorbency requirement	1.0%		1.0%	1.0%	1.0%	1.0%
68	Tier 1A capital (as a % of risk-weighted assets) available after meeting minimum capital requirements	18.1%		18.1%	17.6%	17.5%	17.3%
<b>National minima</b>							
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%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>							
72	Non-significant investments in the capital and other liabilities of other financial entities	3,357	W	3,093	3,210	3,010	3,010
73	Significant investments in Tier 1A capital instruments of financial entities	4,043	X	4,060	4,000	3,876	3,802
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	493	Y	516	640	629	646
<b>Applicable caps on the inclusion of provisions in Tier 2</b>							
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	136		127	136	135	130
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	136		127	136	135	130
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	N/A		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A

(1) F capital shares reported on line 1 are presented net of the shares held in the Federation's Trust Fund as at March 31, 2026. Prior periods have been adjusted.

(2) Items considered only in regulatory capital.

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

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

## Quarterly changes in regulatory capital

(in millions of dollars)	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
<b>Tier 1A capital</b>					
<b>Balance at beginning of period</b>	<b>36,468</b>	35,484	34,543	34,061	33,157
Increase in reserves and undistributed surplus earnings	899	628	1,393	1,029	561
Eligible accumulated other comprehensive income	(265)	(150)	204	(77)	459
F capital shares <sup>(1)(2)</sup>	(73)	(61)	(53)	(49)	(47)
Deductions <sup>(1)</sup>	(606)	567	(603)	(421)	(69)
<b>Balance at end of period</b>	<b>36,423</b>	36,468	35,484	34,543	34,061
<b>Total Tier 1 capital<sup>(3)</sup></b>	<b>36,423</b>	36,468	35,484	34,543	34,061
<b>Tier 2 capital</b>					
<b>Balance at beginning of period</b>	<b>3,614</b>	3,925	3,904	4,296	3,112
Eligible instruments <sup>(4)</sup>	971	(52)	20	(397)	1,277
Eligible portion of the allowance for credit losses	9	(9)	1	5	31
Deductions	—	(250)	—	—	(124)
<b>Balance at end of period</b>	<b>4,594</b>	3,614	3,925	3,904	4,296
<b>Total capital</b>	<b>41,017</b>	40,082	39,409	38,447	38,357

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

(2) On January 23, 2026, the Federation redeemed for cancellation 10,000,000 F capital shares held in the Trust Fund.

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

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

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

As at March 31, 2026

	a	b	c	
	Balance sheet per the Combined Financial Statements	Balance sheet using the scope of regulatory consolidation <sup>(1)</sup>	Including	References to Template CC1
(in millions of dollars)				
<b>Assets</b>				
<b>Cash and deposits with financial institutions</b>	6,290	5,011		
<b>Securities</b>	106,830	69,179		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds			3,357	W
Other securities			65,822	
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	27,033	28,942		
<b>Loans</b>	320,273	318,590		
Significant investments in the Tier 2 capital of financial institutions			250	U
Other loans			318,340	
<b>Allowance for credit losses</b>	(1,479)	(1,479)		
Eligible portion reflected in Tier 2 capital			(136)	T
Allowances not reflected in regulatory capital			(1,343)	
<b>Segregated fund net assets</b>	34,290	—		
<b>Other assets</b>				
Derivative financial instruments	11,407	11,352		
Amounts receivable from clients, brokers and financial institutions	5,073	4,763		
Reinsurance contract assets	1,827	—		
Right-of-use assets	468	633		
Investment property	767	1		
Property, plant and equipment	1,405	1,024		
Goodwill	1,030	37		E
Intangible assets	1,336	437		G
Net defined benefit assets	1,406	1,108		M
Deferred tax assets	876	471		
Deferred tax assets other than those attributable to temporary differences			81	I
Deferred tax liabilities other than those attributable to temporary differences			(38)	J
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds			493	Y
Deferred tax liabilities related to software and other intangible assets			(223)	H
Deferred tax liabilities related to goodwill			—	F
Deferred tax liabilities related to net defined benefit assets			(293)	N
Other deferred tax assets			451	
<b>Other</b>				
Investments in companies accounted for using the equity method	1,241	9,011		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital			184	O
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds			4,043	X
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital <sup>(2)</sup>			3,171	P
Significant investments in the Tier 1B capital of other financial institutions			650	Q
Significant investments in the Tier 2 capital of other financial institutions			1,100	V
Other adjustments related to investments <sup>(2)</sup>			(137)	
Other items	4,247	3,910		
<b>Total assets</b>	<b>524,320</b>	<b>452,990</b>		

Footnotes to this table are presented on the next page.

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

As at March 31, 2026

(in millions of dollars)	a	b	c	
	Balance sheet per the Combined Financial Statements	Balance sheet using the scope of regulatory consolidation <sup>(1)</sup>	Including	References to Template CC1
<b>Liabilities</b>				
<b>Deposits</b>	334,104	334,866		
<b>Insurance contract liabilities</b>	34,668	—		
<b>Other liabilities</b>				
Commitments related to securities sold short	16,900	16,629		
Commitments related to securities lent or sold under repurchase agreements	21,218	20,517		
Derivative financial instruments	9,071	8,750		
Amounts payable to clients, brokers and financial institutions	15,487	15,041		
Lease liabilities	555	748		
Reinsurance contract liabilities	37	—		
Segregated fund net liabilities - Investment contracts	30,865	—		
Net defined benefit plan liabilities	650	499		
Deferred tax liabilities	601	372		
Other	11,450	7,619		
Subordinated notes	5,781	5,781		
Subordinated notes allowed for inclusion in Tier 2 capital			5,781	R
<b>Total liabilities</b>	<b>481,387</b>	<b>410,822</b>		
<b>Equity</b>				
<b>Capital stock</b>	4,448	4,448		
Qualifying shares			27	S
Federation capital shares			4,421	A
<b>Undistributed surplus earnings</b>	4,549	4,431		B
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk			20	L
Other undistributed surplus earnings			4,411	
<b>Accumulated other comprehensive income</b>	427	427		D
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income			200	
Gains (losses) on derivative financial instruments designated as cash flow hedges			227	K
<b>Reserves</b>	32,862	32,862		C
<b>Non-controlling interests</b>	647	—		
<b>Total equity</b>	<b>42,933</b>	<b>42,168</b>		
<b>Total liabilities and equity</b>	<b>524,320</b>	<b>452,990</b>		

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

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

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

As at March 31, 2026

Features		Qualifying shares		F capital shares
		Desjardins caisses in Quebec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
1	Issuer			
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Quebec	Quebec	Quebec
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:				
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Qualifying shares	Qualifying shares	Capital shares
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$27,087	\$100	\$4,420,712
9	Par value of instrument <sup>(1)</sup>	\$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 <sup>(2)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(2)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(2)</sup>
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

Features		NVCC subordinated notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WGC2 ISIN: CA31430WGC25	CUSIP: 31430WRG1 ISIN: CA31430WRG10	CUSIP: 31430WU44 ISIN: CA31430WU444
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$999,165	\$993,817	\$1,024,537
9	Par value of instrument <sup>(1)</sup>	\$1,000,000,000	\$1,000,000,000	\$1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	May 28, 2021	August 23, 2022	May 15, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 28, 2031	August 23, 2032	May 15, 2034
14	Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On or after May 28, 2026, at par plus accrued and unpaid interest <sup>(3)</sup>	On or after August 23, 2027, at par plus accrued and unpaid interest	On or after May 15, 2029, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	On any date after May 28, 2026, at par plus accrued and unpaid interest	On any date after August 23, 2027, at par plus accrued and unpaid interest	On any date after May 15, 2029, at par plus accrued and unpaid interest
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed, then floating	Fixed, then floating	Fixed, then floating
18	Coupon rate or any related index <sup>(4)</sup>	1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60% <sup>(5)</sup>	5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%	5.279% per year until, but excluding, May 15, 2029. Afterwards, daily compounded CORRA determined for the observation period plus 1.56%
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>
25	If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26	If convertible, conversion rate	See Note <sup>(7)</sup>	See Note <sup>(7)</sup>	See Note <sup>(7)</sup>
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)
29	If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

Features	NVCC subordinated notes		
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430W7J7 ISIN: CA31430W7J76	Common Code: 310146765 ISIN: CH1454185872	Common Code: 310518930 ISIN: XS3105189305
3 Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
5 Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$1,233,957	\$381,598	\$174,789
9 Par value of instrument <sup>(1)</sup>	\$1,250,000,000	Fr.220,000,000	¥20,000,000,000
10 Accounting classification	Liabilities - Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11 Original date of issuance	January 24, 2025	June 26, 2025	June 26, 2025
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 24, 2035	June 26, 2035	June 26, 2035
14 Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	On or after January 24, 2030, at par plus accrued and unpaid interest	On June 26, 2030, at par plus accrued and unpaid interest.	On June 26, 2030, at par plus accrued and unpaid interest.
16 Subsequent call dates, if applicable	On any date after January 24, 2030, at par plus accrued and unpaid interest	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed, then floating	Fixed	Fixed
18 Coupon rate or any related index <sup>(4)</sup>	4.264% per year until, but excluding, January 24, 2030. Afterwards, daily compounded CORRA determined for the observation period plus 1.47%	1.3925% per year until, but excluding, June 26, 2030. Afterwards, annualized SARON five-year mid-swap rate plus 1.40%	1.973% per year until, but excluding, June 26, 2030. Afterwards, semi-annual TONA five-year mid-swap rate plus 1.11%
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>
25 If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26 If convertible, conversion rate	See Note <sup>(7)</sup>	See Note <sup>(7)</sup>	See Note <sup>(7)</sup>
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)
29 If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination			
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

Features	NVCC subordinated notes
1 Issuer	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430XNZ1 ISIN: CA31430XNZ10
3 Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Regulatory treatment:	
4 Transitional Basel III rules	Tier 2 instrument
5 Post-transitional Basel III rules	Tier 2 instrument
6 Eligible at financial entity/group/group and financial entity	Entity
7 Instrument type	Subordinated notes
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$973,058
9 Par value of instrument <sup>(1)</sup>	\$1,000,000,000
10 Accounting classification	Liabilities - Amortized cost
11 Original date of issuance	March 3, 2026
12 Perpetual or dated	Dated
13 Original maturity date	March 3, 2036
14 Issuer call subject to prior approval by the AMF	Yes
15 Optional call date, contingent call dates and redemption amount	On or after March 3, 2031, at par plus accrued and unpaid interest
16 Subsequent call dates, if applicable	On any date after March 3, 2031, at par plus accrued and unpaid interest
Coupons / dividends	
17 Fixed or floating dividend/coupon	Fixed, then floating
18 Coupon rate or any related index <sup>(4)</sup>	3.856% per year until, but excluding, March 3, 2031. Afterwards, daily compounded CORRA determined for the observation period plus 1.28%
19 Existence of a payment stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No
22 Non-cumulative or cumulative	Cumulative
23 Convertible or non-convertible	Convertible
24 If convertible, conversion trigger(s)	See Note <sup>(6)</sup>
25 If convertible, fully or partially	Always fully convertible
26 If convertible, conversion rate	See Note <sup>(7)</sup>
27 If convertible, mandatory or optional conversion	Mandatory
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)
29 If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec
30 Writedown feature	No
31 Writedown trigger(s)	N/A
32 Full or partial writedown	N/A
33 Permanent or temporary writedown	N/A
34 If temporary writedown, description of writeup mechanism	N/A
34a Type of subordination	
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant feature	N/A

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

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

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

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

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

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

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

Features	TLAC senior notes		
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430W3J1 ISIN: CA31430W3J13	CUSIP: 31430XFZ0 ISIN: CA31430XFZ02	CUSIP: 31429KAP8 / 31429LAP6 ISIN: US31429KAP84 / US31429LAP67
3 Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument <sup>(1)</sup>	\$1,250,000,000	\$500,000,000	US \$750,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	September 24, 2024	August 25, 2025	August 26, 2025
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	September 24, 2029	August 25, 2032	August 26, 2030
14 Issuer call subject to prior approval by the AMF	Yes <sup>(8)</sup>	Yes <sup>(8)</sup>	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	3.804% per year	4.123% per year	4.565% per year
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36 Non-compliant transitioned features	N/A	N/A	N/A
37 If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

Features		TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 319134883 ISIN: XS3191348831	Common Code: 319655247 ISIN: XS3196552478	Common Code: 324981667 ISIN: XS3249816672
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument <sup>(1)</sup>	€750,000,000	£400,000,000	¥3,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	September 29, 2025	October 8, 2025	December 11, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 28, 2031	October 8, 2030	December 11, 2028
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	3.250% per year	4.875% per year	1.61% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at March 31, 2026

Features		TLAC senior notes	
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430XMW9 ISIN: CA31430XMW97	Common Code: 327782207 ISIN: XS3277822071
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	Regulatory treatment:		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument <sup>(1)</sup>	\$1,500,000,000	€1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	January 16, 2026	January 21, 2026
12	Perpetual or dated	Dated	Dated
13	Original maturity date	July 16, 2031	January 21, 2028
14	Issuer call subject to prior approval by the AMF	Yes <sup>(8)</sup>	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate or any related index <sup>(4)</sup>	3.714% per year	3-month EURIBOR + 0.40% per year
19	Existence of a payment stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Writedown feature	No	No
31	Writedown trigger(s)	N/A	N/A
32	Full or partial writedown	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A

(1) "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro. "Fr." is the monetary symbol for the Swiss franc. "£" is the monetary symbol for the pound sterling.

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

(3) On April 27, 2026, the Federation stated its intention to repurchase, on May 28, 2026, its NVCC subordinated notes amounting to \$1 billion and maturing on May 28, 2031 at a price equal to their par value, plus accrued and unpaid interest to May 28, 2026 exclusively.

(4) CORRA is the Canadian Overnight Repo Rate Average. SARON is the Swiss Average Rate Overnight. TONA is the Tokyo Overnight Average Rate. and EURIBOR is the Euro Interbank Offered Rate.

(5) The vast majority of financial products referencing bankers' acceptances rates are now based on the Canadian Overnight Repo Rate Average, or CORRA. As a result, the rate that will replace the bankers' acceptances rate mentioned will be CORRA.

(6) 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.

(7) Upon the occurrence of a trigger event, each outstanding note will be converted into a number of Class Z-Contingent capital shares equal to: (multiplier × note value) ÷ conversion price, rounded down. For more details, refer to the prospectus supplement or Conditions 5(b)(i) and (ii) and (c) of the Terms and Conditions of the Bearer Notes in the Multi-Currency Medium-Term Notes Prospectus, as applicable.

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

Template TLAC1 – TLAC composition (at resolution group level<sup>(1)</sup>)

		a				
(in millions of dollars)		As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
<b>Regulatory capital elements of TLAC</b>						
1	Tier 1A and equivalent capital instruments	35,422	35,487	34,525	33,599	33,118
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	<b>Tier 1B capital instruments eligible under the TLAC framework</b>	—	—	—	—	—
6	Tier 2 capital before TLAC adjustments	4,575	3,598	3,908	3,889	4,282
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	<b>Tier 2 capital instruments eligible under the TLAC framework</b>	4,575	3,598	3,908	3,889	4,282
11	<b>TLAC arising from regulatory capital</b>	39,997	39,085	38,433	37,488	37,400
<b>Covered bonds</b>						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities <sup>(2)</sup>	15,160	14,085	13,455	11,053	11,215
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	<b>TLAC arising from non-regulatory capital instruments before adjustments</b>	15,160	14,085	13,455	11,053	11,215
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	55,157	53,170	51,888	48,541	48,615
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	<b>TLAC after deductions</b>	55,157	53,170	51,888	48,541	48,615
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	151,658	148,562	148,854	146,087	147,079
24	Leverage exposure measure	472,997	459,957	462,609	455,892	443,245
<b>TLAC ratios and buffers</b>						
25	TLAC (as a percentage of risk-weighted assets)	36.4%	35.8%	34.9%	33.2%	33.1%
26	TLAC (as a percentage of leverage exposure)	11.7%	11.6%	11.2%	10.6%	11.0%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	18.4%	17.8%	16.9%	15.2%	15.1%
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%

<sup>(1)</sup> 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.

<sup>(2)</sup> Issuance of \$3.1 billion of debt eligible to qualify under the TLAC Guideline in the first quarter of 2026.

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

	As at March 31, 2026						As at December 31, 2025					
	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)					
(in millions of dollars)	Capital shares <sup>(1)</sup>	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(2)</sup>		Capital shares <sup>(1)</sup>	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(2)</sup>	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation <sup>(3)</sup>	4,448	—	5,808	15,192	N/A	25,448	4,522	—	4,797	14,114	N/A	23,433
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 <b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	<b>4,448</b>	<b>—</b>	<b>5,808</b>	<b>15,192</b>	<b>N/A</b>	<b>25,448</b>	<b>4,522</b>	<b>—</b>	<b>4,797</b>	<b>14,114</b>	<b>N/A</b>	<b>23,433</b>
5 Subset of row 4 that are potentially eligible as TLAC	4,448	—	5,808	15,192	N/A	25,448	4,522	—	4,797	14,114	N/A	23,433
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,326	N/A	4,326	—	—	—	3,710	N/A	3,710
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,904	N/A	8,904	—	—	—	8,695	N/A	8,695
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	5,808	1,962	N/A	7,770	—	—	4,797	1,709	N/A	6,506
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 <b>Subset of row 5 that is perpetual securities</b>	<b>4,448</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,448</b>	<b>4,522</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,522</b>

  

	As at September 30, 2025						As at June 30, 2025					
	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)					
(in millions of dollars)	Capital shares <sup>(1)</sup>	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(2)</sup>		Capital shares <sup>(1)</sup>	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(2)</sup>	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation <sup>(3)</sup>	4,582	—	4,797	13,484	N/A	22,863	4,635	—	4,818	11,076	N/A	20,529
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 <b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	<b>4,582</b>	<b>—</b>	<b>4,797</b>	<b>13,484</b>	<b>N/A</b>	<b>22,863</b>	<b>4,635</b>	<b>—</b>	<b>4,818</b>	<b>11,076</b>	<b>N/A</b>	<b>20,529</b>
5 Subset of row 4 that are potentially eligible as TLAC	4,582	—	4,797	13,484	N/A	22,863	4,635	—	4,818	11,076	N/A	20,529
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,756	N/A	3,756	—	—	—	3,492	N/A	3,492
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,015	N/A	8,015	—	—	—	7,584	N/A	7,584
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,797	1,713	N/A	6,510	—	—	4,818	—	N/A	4,818
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 <b>Subset of row 5 that is perpetual securities</b>	<b>4,582</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,582</b>	<b>4,635</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,635</b>

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, 2025					
		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 <sup>(1)</sup>	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(2)</sup>	
2	Total capital and liabilities net of credit risk mitigation <sup>(3)</sup>	4,684	—	5,250	11,240	N/A	21,174
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	<b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	4,684	—	5,250	11,240	N/A	21,174
5	Subset of row 4 that are potentially eligible as TLAC	4,684	—	5,250	11,240	N/A	21,174
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	2,524	N/A	2,524
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,716	N/A	8,716
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	5,250	—	N/A	5,250
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	<b>Subset of row 5 that is perpetual securities</b>	4,684	—	—	—	N/A	4,684

<sup>(1)</sup> F capital shares are presented net of the shares held in the Federation's Trust Fund as at March 31, 2026. Prior periods have been adjusted.

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

<sup>(3)</sup> 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, 2026

	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 <sup>(1)</sup>				
Subject to the credit risk framework			Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework		
<i>(in millions of dollars)</i>							
<b>Assets</b>							
Cash and deposits with financial institutions	6,290	5,011	5,011	—	—	—	—
Securities at fair value through profit or loss	48,814	19,402	1,181	—	476	17,745	—
Securities at fair value through other comprehensive income	57,979	49,749	49,235	—	—	256	258
Securities at amortized cost	37	28	28	—	—	—	—
Securities borrowed or purchased under reverse repurchase agreements	27,033	28,942	—	28,942	—	25,241	—
Loans, net of allowance for credit losses	318,794	317,111	316,861	—	—	—	250
Segregated fund net assets	34,290	—	—	—	—	—	—
Derivative financial instruments	11,407	11,352	—	11,352	—	789	—
Amounts receivable from clients, brokers and financial institutions	5,073	4,763	4,763	—	—	—	—
Reinsurance contract assets	1,827	—	—	—	—	—	—
Right-of-use assets	468	633	633	—	—	—	—
Investment property	767	1	1	—	—	—	—
Property, plant and equipment	1,405	1,024	1,024	—	—	—	—
Goodwill	1,030	37	—	—	—	—	1,030
Intangible assets	1,336	437	—	—	—	—	1,336
Investments in companies accounted for using the equity method	1,241	9,011	4,043	—	—	—	4,968
Net defined benefit plan assets	1,406	1,108	—	—	—	—	1,108
Deferred tax assets	876	471	471	—	—	—	—
Other	4,247	3,910	3,910	—	—	—	—
<b>Total assets</b>	<b>524,320</b>	<b>452,990</b>	<b>387,161</b>	<b>40,294</b>	<b>476</b>	<b>44,031</b>	<b>8,950</b>

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, 2026

	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 <sup>(1)</sup>				
			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>							
<b>Liabilities</b>							
Deposits	334,104	334,866	—	—	—	—	334,866
Insurance contract liabilities	34,668	—	—	—	—	—	—
Commitments related to securities sold short	16,900	16,629	—	16,629	—	16,143	—
Commitments related to securities lent or sold under repurchase agreements	21,218	20,517	—	—	—	20,346	—
Derivative financial instruments	9,071	8,750	—	8,750	—	560	—
Amounts payable to clients, brokers and financial institutions	15,487	15,041	—	—	—	—	15,041
Lease liabilities	555	748	—	—	—	—	748
Reinsurance contract liabilities	37	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	30,865	—	—	—	—	—	—
Net defined benefit plan liabilities	650	499	—	—	—	—	499
Deferred tax liabilities	601	372	—	—	—	—	372
Other	11,450	7,619	—	—	—	—	7,619
Subordinated notes	5,781	5,781	—	—	—	—	5,781
<b>Total liabilities</b>	<b>481,387</b>	<b>410,822</b>	<b>—</b>	<b>25,379</b>	<b>—</b>	<b>37,049</b>	<b>364,926</b>
<b>Equity</b>							
Capital stock	4,448	4,448	—	—	—	—	4,448
Undistributed surplus earnings	4,549	4,431	—	—	—	—	4,431
Accumulated other comprehensive income	427	427	—	—	—	—	427
Reserves	32,862	32,862	—	—	—	—	32,862
<b>Equity – Group's share</b>	<b>42,286</b>	<b>42,168</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>42,168</b>
<b>Non-controlling interests</b>	<b>647</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total equity</b>	<b>42,933</b>	<b>42,168</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>42,168</b>
<b>Total liabilities and equity</b>	<b>524,320</b>	<b>452,990</b>	<b>—</b>	<b>25,379</b>	<b>—</b>	<b>37,049</b>	<b>407,094</b>

(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, 2026

	a	b	c	d	e
	Total	Items subject to <sup>(1)</sup>			
		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)	444,040	387,161	476	40,294	44,031
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	45,896	—	—	25,379	37,049
3 <b>Total net amount under scope of regulatory consolidation</b>	<b>398,144</b>	<b>387,161</b>	<b>476</b>	<b>14,915</b>	<b>6,982</b>
4 Off-balance sheet amounts <sup>(2)</sup>	155,140	76,058	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	(596)	1,717	—	(2,313)	—
7 Differences due to consideration of provisions	798	798	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	9,872	—	—	9,872	—
10 Securities financing transaction exposures <sup>(3)</sup>	33,258	—	—	33,258	—
11 Other differences	—	—	—	—	—
12 <b>Regulatory exposure amounts<sup>(4)</sup></b>	<b>596,616</b>	<b>465,734</b>	<b>476</b>	<b>55,732</b>	<b>6,982</b>

<sup>(1)</sup> 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.

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

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

<sup>(4)</sup> 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, 2026							As at December 31, 2025						
	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					
1 Loans	3,384	315,206	1,479	731	748	1,488	317,111	3,319	310,967	1,374	698	676	1,370	312,912
2 Debt securities	—	55,455	—	—	—	—	55,455	—	55,852	—	—	—	—	55,852
Other investments	—	346	—	—	—	—	346	—	343	—	—	—	—	343
3 Off-balance sheet exposures	491	142,842	119	—	119	118	143,214	513	141,006	111	—	111	110	141,408
4 <b>Total</b>	<b>3,875</b>	<b>513,849</b>	<b>1,598</b>	<b>731</b>	<b>867</b>	<b>1,606</b>	<b>516,126</b>	<b>3,832</b>	<b>508,168</b>	<b>1,485</b>	<b>698</b>	<b>787</b>	<b>1,480</b>	<b>510,515</b>

  

Type of exposure (in millions of dollars)	As at September 30, 2025							As at June 30, 2025						
	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					
1 Loans	3,356	308,389	1,530	800	730	1,495	310,215	3,138	302,570	1,510	764	746	1,486	304,198
2 Debt securities	—	58,500	—	—	—	—	58,500	—	58,523	—	—	—	—	58,523
Other investments	—	343	—	—	—	—	343	—	385	—	—	—	—	385
3 Off-balance sheet exposures	431	145,111	115	—	115	110	145,427	415	140,337	122	1	121	113	140,630
4 <b>Total</b>	<b>3,787</b>	<b>512,343</b>	<b>1,645</b>	<b>800</b>	<b>845</b>	<b>1,605</b>	<b>514,485</b>	<b>3,553</b>	<b>501,815</b>	<b>1,632</b>	<b>765</b>	<b>867</b>	<b>1,599</b>	<b>503,736</b>

  

Type of exposure (in millions of dollars)	As at March 31, 2025						
	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					
1 Loans	3,135	292,521	1,403	665	738	1,432	294,253
2 Debt securities	—	58,333	—	—	—	—	58,333
Other investments	—	395	—	—	—	—	395
3 Off-balance sheet exposures	340	143,488	118	—	118	111	143,710
4 <b>Total</b>	<b>3,475</b>	<b>494,737</b>	<b>1,521</b>	<b>665</b>	<b>856</b>	<b>1,543</b>	<b>496,691</b>

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

	For the three-month period ended														
	March 31, 2026			December 31, 2025			September 30, 2025			June 30, 2025			March 31, 2025		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
(in millions of dollars)															
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>														
	3,319	—	3,319	3,356	—	3,356	3,138	—	3,138	3,135	—	3,135	2,906	—	2,906
2	Loans and debt securities that have defaulted since the last reporting period														
	800	—	800	957	—	957	888	—	888	923	—	923	1,081	—	1,081
3	Returned to non-defaulted status <sup>(1)</sup>														
	(635)	—	(635)	(681)	—	(681)	(572)	—	(572)	(819)	—	(819)	(751)	—	(751)
4	Amounts written-off														
	(97)	—	(97)	(315)	—	(315)	(97)	—	(97)	(102)	—	(102)	(101)	—	(101)
5	Other changes														
	(3)	—	(3)	2	—	2	(1)	—	(1)	1	—	1	—	—	—
6	<b>Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)</b>														
	3,384	—	3,384	3,319	—	3,319	3,356	—	3,356	3,138	—	3,138	3,135	—	3,135

<sup>(1)</sup> Includes returns to non-defaulted status and payments on defaulted accounts.

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

	a	b	c	d	e	f	g
	As at March 31, 2026						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	244,450	73,381	72,196	1,508	465	—	—
2 Debt securities	55,455	—	—	—	—	—	—
Other investments	346	—	—	—	—	—	—
3 <b>Total</b>	<b>300,251</b>	<b>73,381</b>	<b>72,196</b>	<b>1,508</b>	<b>465</b>	<b>—</b>	<b>—</b>
4 Of which defaulted	2,587	891	789	18	8	—	—

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

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

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

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

  

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

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at March 31, 2026						As at December 31, 2025					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		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
<b>Asset classes</b>													
1	Sovereigns	5,625	—	7,513	340	—	—%	2,869	—	4,993	332	16	0.30%
2	Non-central government public sector entities	7,672	7,141	7,737	1,564	1,860	20.00%	7,537	7,422	7,612	1,616	1,846	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,164	548	2,956	78	1,283	42.30%	2,088	566	2,864	80	1,149	39.00%
	Of which: securities firms and other financial institutions treated as banks	—	—	792	—	518	65.40%	—	—	776	—	509	65.60%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,557	11,916	8,492	5,100	11,920	87.70%	8,646	11,502	8,576	4,855	11,746	87.50%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	—	—	—	—	—	—%	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	346	—	346	—	865	250.00%	343	—	343	—	856	250.00%
8	Regulatory retail portfolios	1,727	4,501	1,669	1,134	1,628	58.10%	1,688	4,402	1,617	1,103	1,569	57.70%
9	Real estate	7,727	1,508	5,641	161	3,956	68.20%	7,882	1,641	5,499	225	3,942	68.90%
	Of which: general RRE	640	19	447	3	308	68.40%	626	12	363	—	293	80.60%
	Of which: IPRRE	4,110	861	2,260	12	1,059	46.60%	4,365	855	2,286	13	1,065	46.40%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	1,135	388	1,130	121	923	73.80%	1,060	532	1,051	185	921	74.50%
	Of which: IPCRE	1,303	25	1,267	4	1,096	86.20%	1,314	25	1,285	5	1,115	86.50%
	Of which: land acquisition, development and construction	539	215	537	21	570	102.10%	517	217	514	22	548	102.30%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	180	56	173	8	250	138.60%	183	62	171	8	250	139.60%
13	Other assets <sup>(3)</sup>	21,370	—	21,370	—	5,503	25.80%	20,223	—	20,223	—	5,220	25.80%
14	<b>Total</b>	<b>55,368</b>	<b>25,670</b>	<b>55,897</b>	<b>8,385</b>	<b>27,265</b>	<b>42.40%</b>	<b>51,459</b>	<b>25,595</b>	<b>51,898</b>	<b>8,219</b>	<b>26,594</b>	<b>44.20%</b>

Footnotes to this table are presented on page 44.

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

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

Footnotes to this table are presented on page 44.

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

	a	b	c	d	e	f	
	As at March 31, 2025						
	Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		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	
<b>Asset classes</b>							
1	Sovereigns	4,892	—	6,404	296	—	—%
2	Non-central government public sector entities	7,729	7,270	7,784	1,611	1,880	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,928	534	2,631	82	1,071	39.50%
	Of which: securities firms and other financial institutions treated as banks	—	—	703	—	464	66.00%
5	Covered bonds	—	—	—	—	—	—%
6	Businesses	8,103	11,897	8,021	5,081	11,581	88.40%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%
	Of which: specialized lending	840	916	840	387	1,323	107.90%
7	Subordinated debt, equity and other capital instruments	395	—	395	—	987	250.00%
8	Regulatory retail portfolios	1,698	4,356	1,575	1,101	1,572	58.80%
9	Real estate	7,241	1,532	5,470	187	3,947	69.80%
	Of which: general RRE	651	10	382	—	313	82.00%
	Of which: IPRRE	3,650	767	2,187	15	1,039	47.20%
	Of which: other RRE	—	—	—	—	—	—%
	Of which: general CRE	1,020	385	1,011	134	832	72.60%
	Of which: IPCRE	1,330	19	1,300	3	1,131	86.80%
	Of which: land acquisition, development and construction	590	351	590	35	632	101.10%
10	Reverse mortgages	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%
12	Defaulted exposures	121	20	117	4	170	140.40%
13	Other assets <sup>(3)</sup>	17,033	—	17,033	—	5,112	30.00%
14	<b>Total</b>	<b>49,140</b>	<b>25,609</b>	<b>49,430</b>	<b>8,362</b>	<b>26,320</b>	<b>45.50%</b>

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

<sup>(2)</sup> Exposures are presented net of the loss allowance for expected credit losses on credit-impaired loans.

<sup>(3)</sup> 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<sup>(1)</sup>

Regulatory portfolio / Risk weight (in millions of dollars)	As at March 31, 2026																								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	7,853																											7,853	
2 Non-central government public sector entities				9,301																								9,301	
3 Multilateral development banks																													
4 Deposit-taking institutions and banks				1,492		561																		202			779	3,034	
Of which: securities firms and other financial institutions treated as banks						13																					779	792	
5 Covered bonds																													
6 Businesses				1,201						727					813		1,375		9,352									124	13,592
Of which: securities firms and other financial institutions treated as businesses																													
Of which: specialized lending																													
7 Subordinated debt, equity and other capital																										346		346	
8 Regulatory retail portfolios			826												1,893				84									2,803	
9 Real estate				184	34	312	421	7	801	738		385		389	351		259	756	786	4	115			101				159	5,802
Of which: general RRE				93	34	55	35	7		1					221													4	450
Of which: IPRRE						257	386		801	737			14		8					4				65				2,272	
Of which: other RRE																													
Of which: general CRE				91								371			122		259		253									155	1,251
Of which: IPCRE														389				756			115		11					1,271	
Of which: land acquisition, development and construction																			533				25					558	
10 Reverse mortgages																													
11 Mortgage-backed securities																													
12 Defaulted exposures																			42					139				181	
13 Other assets <sup>(2)</sup>	15,867																		5,503									21,370	
14 Total	23,720		826	12,178	34	873	421	7	801	1,465		385		389	3,057		1,634	756	15,767	4	115			566	346		938	64,282	

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

Risk weight	As at March 31, 2026			
	a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF <sup>(3)</sup>	d Exposure (post-CCF and post-CRM) <sup>(4)</sup>
1 Less than 40%	33,569	10,629	33%	38,211
2 40% - 70%	3,064	1,048	44%	3,826
3 75% - 80%	2,259	3,506	31%	3,057
4 85%	1,567	484	20%	1,634
5 90% - 100%	13,568	8,418	37%	16,523
6 105% - 130%	130	—	—%	119
7 150%	865	1,585	9%	566
8 250%	346	—	—%	346
9 400%	—	—	—%	—
10 1,250%	—	—	—%	—
11 Total exposures	55,368	25,670	33%	64,282

Footnotes to this table are presented on page 49.

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

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

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

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

Footnotes to this table are presented on page 49.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at September 30, 2025																							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	6,786																												6,786
2	Non-central government public sector entities				9,335																									9,335
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,502		588																							
	Of which: securities firms and other financial institutions treated as banks																													
5	Covered bonds																													
6	Businesses				1,210						632					734		1,169												
	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				779											1,904														
9	Real estate				115	23	287	419	8	816	710		367		439	349		211	803	834	2	99		109					70	5,661
	Of which: general RRE				27	23	38	45	8		1					227													1	370
	Of which: IPRRE						249	374		816	709		13			7					2			72						2,242
	Of which: other RRE																													
	Of which: general CRE				88								354		115		211		300										69	1,137
	Of which: IPCRE														439				803			99		17						1,358
	Of which: land acquisition, development and construction																		534					20						554
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																													
13	Other assets <sup>(2)</sup>	13,910			551															5,102										19,563
14	<b>Total</b>	<b>20,696</b>	<b>—</b>	<b>779</b>	<b>12,713</b>	<b>23</b>	<b>875</b>	<b>419</b>	<b>8</b>	<b>816</b>	<b>1,342</b>	<b>—</b>	<b>367</b>	<b>—</b>	<b>439</b>	<b>2,987</b>	<b>—</b>	<b>1,380</b>	<b>803</b>	<b>14,766</b>	<b>2</b>	<b>99</b>	<b>—</b>	<b>457</b>	<b>343</b>	<b>—</b>	<b>—</b>	<b>856</b>	<b>60,170</b>	

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

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

Footnotes to this table are presented on page 49.

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

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

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

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

Footnotes to this table are presented on page 49.

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

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

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

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

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

<sup>(2)</sup> 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%.

<sup>(3)</sup> Weights are based on off-balance sheet exposure (pre-CCF).

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

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

As at March 31, 2026

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	41,353	4,464	44.27%	115,629	0.02%	186	27.18%	2.8	7,353	6.36%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	<b>Sub-total</b>		<b>41,353</b>	<b>4,464</b>	<b>44.27%</b>	<b>115,629</b>	<b>0.02%</b>	<b>186</b>	<b>27.18%</b>	<b>2.8</b>	<b>7,353</b>	<b>6.36%</b>	<b>5</b>
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
	<b>Sub-total</b>		<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>
Exposures related to businesses	0.00 to < 0.15	426	185	51.23%	506	0.07%	2,085	37.41%	1.2	52	10.29%	1	N/A
	0.15 to < 0.25	2,881	1,665	32.28%	2,930	0.20%	5,237	24.53%	1.3	417	14.23%	1	N/A
	0.25 to < 0.50	9,169	3,917	33.83%	9,297	0.35%	8,485	25.83%	1.3	2,115	22.75%	8	N/A
	0.50 to < 0.75	8,374	2,819	33.88%	8,472	0.57%	6,335	24.29%	1.3	2,319	27.37%	12	N/A
	0.75 to < 2.50	26,478	7,835	33.80%	26,265	1.43%	17,925	25.43%	1.3	10,807	41.15%	97	N/A
	2.50 to < 10.00	10,317	2,236	34.86%	9,387	4.36%	7,462	23.72%	1.2	5,087	54.19%	98	N/A
	10.00 to < 100.00	1,835	409	36.98%	1,734	16.74%	2,256	28.93%	1.1	1,916	110.51%	92	N/A
	100.00 (default)	1,721	368	15.09%	1,527	100.00%	1,560	24.59%	1.1	1,642	107.66%	397	N/A
	<b>Sub-total</b>		<b>61,201</b>	<b>19,434</b>	<b>33.74%</b>	<b>60,118</b>	<b>4.47%</b>	<b>51,345</b>	<b>25.20%</b>	<b>1.3</b>	<b>24,355</b>	<b>40.51%</b>	<b>706</b>
<b>Total non-retail clients – AIRB</b>		<b>102,554</b>	<b>23,898</b>	<b>36.72%</b>	<b>175,747</b>	<b>1.56%</b>	<b>51,531</b>	<b>26.50%</b>	<b>2.3</b>	<b>31,708</b>	<b>18.04%</b>	<b>711</b>	<b>631</b>

Footnotes to this table are presented on page 59.

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

As at December 31, 2025

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

Footnotes to this table are presented on page 59.

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

As at September 30, 2025

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

Footnotes to this table are presented on page 59.

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

As at June 30, 2025

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

Footnotes to this table are presented on page 59.

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

As at March 31, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors <sup>(4)</sup>	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	42,993	2,564	46.06%	105,991	0.02%	165	26.38%	2.7	6,258	5.90%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>		43,002	2,564	46.06%	106,000	0.02%	166	26.38%	2.7	6,259	5.90%	4	16
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>		—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	408	170	51.00%	475	0.07%	1,878	35.26%	1.2	47	9.81%	—	N/A
	0.15 to < 0.25	2,878	1,805	32.99%	2,930	0.21%	5,048	26.74%	1.2	467	15.93%	2	N/A
	0.25 to < 0.50	8,340	4,212	37.00%	8,983	0.35%	8,280	26.21%	1.4	2,132	23.74%	8	N/A
	0.50 to < 0.75	7,900	3,187	35.04%	8,265	0.58%	6,241	24.65%	1.3	2,366	28.63%	12	N/A
	0.75 to < 2.50	23,814	7,037	33.76%	23,488	1.45%	16,567	25.00%	1.3	9,541	40.62%	86	N/A
	2.50 to < 10.00	10,422	2,465	34.43%	9,674	4.29%	7,472	23.67%	1.3	5,195	53.70%	99	N/A
	10.00 to < 100.00	2,202	485	33.79%	2,075	20.08%	2,490	38.32%	1.2	3,370	162.43%	177	N/A
	100.00 (default)	1,366	248	15.34%	1,179	100.00%	1,461	24.82%	1.0	1,603	135.94%	242	N/A
<b>Sub-total</b>		57,330	19,609	34.67%	57,069	4.27%	49,437	25.57%	1.3	24,721	43.32%	626	437
<b>Total non-retail clients – AIRB</b>		100,332	22,173	37.65%	163,069	1.51%	49,603	26.10%	2.2	30,980	19.00%	630	453

Footnotes to this table are presented on page 59.

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

As at March 31, 2026

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

Footnotes to this table are presented on page 59.

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

As at December 31, 2025

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

Footnotes to this table are presented on page 59.

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

As at September 30, 2025

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

Footnotes to this table are presented on page 59.

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

As at June 30, 2025

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

Footnotes to this table are presented on page 59.

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

As at March 31, 2025

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors <sup>(4)</sup>	g Average LGD	h Average maturity <sup>(1)</sup>	i RWA	j RWA proportion	k Expected loss <sup>(2)</sup>	l Provisions <sup>(3)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	6,823	37	40.00%	666	0.08%	41,125	48.27%	N/A	66	9.93%	1	N/A
	0.15 to < 0.25	7,621	23	40.00%	358	0.18%	39,748	77.74%	N/A	108	30.00%	1	N/A
	0.25 to < 0.50	5,144	12	40.00%	—	0.48%	37	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	10,908	176	40.00%	109	0.62%	28,534	41.27%	N/A	43	39.49%	—	N/A
	0.75 to < 2.50	16,741	1,660	40.00%	176	1.58%	32,880	42.23%	N/A	130	74.05%	1	N/A
	2.50 to < 10.00	2,957	68	40.00%	58	4.60%	10,199	40.50%	N/A	76	130.27%	1	N/A
	10.00 to < 100.00	666	3	40.00%	5	24.70%	1,312	37.63%	N/A	11	215.94%	—	N/A
	100.00 (default)	457	14	40.00%	3	100.00%	651	29.87%	N/A	10	324.90%	—	N/A
<b>Sub-total</b>	<b>51,317</b>	<b>1,993</b>	<b>40.00%</b>	<b>1,375</b>	<b>0.84%</b>	<b>154,486</b>	<b>54.21%</b>	<b>N/A</b>	<b>444</b>	<b>32.27%</b>	<b>4</b>	<b>7</b>	
Exposures related to residential mortgage loans	0.00 to < 0.15	38,095	21,691	66.22%	51,793	0.08%	521,467	12.43%	N/A	1,328	2.56%	5	N/A
	0.15 to < 0.25	30,603	9,853	69.97%	37,139	0.21%	262,289	13.67%	N/A	2,502	6.74%	11	N/A
	0.25 to < 0.50	10,988	62	40.52%	11,012	0.34%	37,449	17.18%	N/A	1,447	13.14%	7	N/A
	0.50 to < 0.75	19,794	4,833	66.32%	22,887	0.55%	161,319	14.74%	N/A	2,909	12.71%	19	N/A
	0.75 to < 2.50	19,393	2,886	62.48%	21,017	1.25%	126,036	16.42%	N/A	5,083	24.19%	43	N/A
	2.50 to < 10.00	3,936	361	58.24%	4,087	4.15%	27,119	16.14%	N/A	1,777	43.48%	27	N/A
	10.00 to < 100.00	811	56	51.72%	835	22.12%	5,867	26.26%	N/A	1,032	123.63%	52	N/A
	100.00 (default)	420	29	7.67%	419	100.00%	3,044	15.83%	N/A	541	129.03%	24	N/A
<b>Sub-total</b>	<b>124,040</b>	<b>39,771</b>	<b>66.72%</b>	<b>149,189</b>	<b>0.88%</b>	<b>1,144,590</b>	<b>14.19%</b>	<b>N/A</b>	<b>16,619</b>	<b>11.14%</b>	<b>188</b>	<b>71</b>	
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,467	23,661	48.06%	13,839	0.08%	2,024,042	82.42%	N/A	549	3.97%	9	N/A
	0.15 to < 0.25	480	4,339	43.60%	2,373	0.18%	538,620	85.29%	N/A	202	8.50%	4	N/A
	0.25 to < 0.50	1,034	2,850	47.08%	2,376	0.33%	386,575	82.01%	N/A	310	13.04%	6	N/A
	0.50 to < 0.75	1,063	1,510	35.63%	1,601	0.61%	247,986	83.45%	N/A	346	21.60%	8	N/A
	0.75 to < 2.50	1,088	1,165	32.81%	1,470	1.09%	278,557	85.43%	N/A	507	34.51%	14	N/A
	2.50 to < 10.00	2,280	1,063	28.22%	2,580	3.39%	509,575	78.77%	N/A	1,870	72.49%	69	N/A
	10.00 to < 100.00	731	118	27.60%	763	19.50%	165,325	63.53%	N/A	1,256	164.52%	94	N/A
	100.00 (default)	128	7	9.33%	128	100.00%	26,003	76.61%	N/A	275	214.18%	82	N/A
<b>Sub-total</b>	<b>9,271</b>	<b>34,713</b>	<b>45.68%</b>	<b>25,130</b>	<b>1.65%</b>	<b>4,176,683</b>	<b>81.91%</b>	<b>N/A</b>	<b>5,315</b>	<b>21.15%</b>	<b>286</b>	<b>321</b>	
SMEs similar to other retail client exposures	0.00 to < 0.15	574	2,932	47.50%	1,846	0.08%	38,020	66.65%	N/A	269	14.56%	1	N/A
	0.15 to < 0.25	639	1,269	48.12%	1,110	0.19%	22,272	64.90%	N/A	282	25.40%	1	N/A
	0.25 to < 0.50	1,286	1,701	52.05%	1,892	0.35%	45,936	69.42%	N/A	759	40.11%	5	N/A
	0.50 to < 0.75	773	888	43.97%	999	0.59%	32,246	70.32%	N/A	551	55.14%	4	N/A
	0.75 to < 2.50	2,311	1,206	50.79%	2,558	1.26%	48,145	61.33%	N/A	1,733	67.76%	20	N/A
	2.50 to < 10.00	1,408	405	48.64%	1,448	4.24%	34,013	67.82%	N/A	1,412	97.50%	41	N/A
	10.00 to < 100.00	410	62	23.20%	365	23.19%	10,416	59.90%	N/A	489	134.13%	50	N/A
	100.00 (default)	269	32	6.95%	215	100.00%	3,765	54.07%	N/A	653	304.08%	65	N/A
<b>Sub-total</b>	<b>7,670</b>	<b>8,495</b>	<b>48.34%</b>	<b>10,433</b>	<b>3.92%</b>	<b>234,813</b>	<b>65.68%</b>	<b>N/A</b>	<b>6,148</b>	<b>58.93%</b>	<b>187</b>	<b>193</b>	
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,270	634	74.05%	1,664	0.10%	74,525	62.69%	N/A	266	16.01%	1	N/A
	0.15 to < 0.25	914	29	61.48%	805	0.21%	67,123	84.44%	N/A	279	34.62%	1	N/A
	0.25 to < 0.50	1,369	144	66.54%	940	0.32%	74,978	44.93%	N/A	240	25.48%	1	N/A
	0.50 to < 0.75	1,186	66	59.21%	1,220	0.57%	41,041	38.92%	N/A	368	30.17%	3	N/A
	0.75 to < 2.50	3,335	35	66.05%	3,069	1.52%	149,823	39.82%	N/A	1,412	46.01%	19	N/A
	2.50 to < 10.00	4,080	10	59.68%	3,792	3.04%	193,462	40.44%	N/A	2,123	55.99%	47	N/A
	10.00 to < 100.00	375	1	63.29%	282	24.72%	24,216	43.64%	N/A	297	105.49%	31	N/A
	100.00 (default)	116	1	20.51%	70	100.00%	10,505	48.44%	N/A	208	296.18%	17	N/A
<b>Sub-total</b>	<b>12,645</b>	<b>920</b>	<b>70.91%</b>	<b>11,842</b>	<b>2.66%</b>	<b>635,673</b>	<b>46.72%</b>	<b>N/A</b>	<b>5,193</b>	<b>43.85%</b>	<b>120</b>	<b>74</b>	
<b>Total retail clients – AIRB</b>	<b>204,943</b>	<b>85,892</b>	<b>56.20%</b>	<b>197,969</b>	<b>1.25%</b>	<b>6,346,245</b>	<b>27.73%</b>	<b>N/A</b>	<b>33,719</b>	<b>17.03%</b>	<b>785</b>	<b>666</b>	

(1) This parameter should only be filled out when it is used for the calculation of RWA.

(2) The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.(3) Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

(4) Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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

As at March 31, 2026

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

Footnotes to this table are presented on page 64.

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

As at December 31, 2025

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

Footnotes to this table are presented on page 64.

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

As at September 30, 2025

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

Footnotes to this table are presented on page 64.

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

As at June 30, 2025

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

Footnotes to this table are presented on page 64.

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

As at March 31, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors <sup>(4)</sup>	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
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
<b>Sub-total</b>	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,401	2,441	41.65%	4,465	0.07%	43	45.00%	1.5	994	22.27%	1	N/A
	0.15 to < 0.25	454	772	38.06%	748	0.19%	14	45.00%	1.3	239	32.01%	1	N/A
	0.25 to < 0.50	5	—	—%	5	0.42%	1	45.00%	1.0	3	47.48%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>	3,860	3,213	40.76%	5,218	0.09%	58	45.00%	1.5	1,236	23.69%	2	—	
Exposures related to businesses	0.00 to < 0.15	1,875	2,732	42.07%	3,020	0.12%	47	40.00%	2.4	825	27.31%	2	N/A
	0.15 to < 0.25	791	1,531	39.83%	1,400	0.23%	30	40.00%	1.8	499	35.63%	1	N/A
	0.25 to < 0.50	3,037	4,588	37.71%	4,767	0.32%	63	40.00%	2.1	2,199	46.13%	6	N/A
	0.50 to < 0.75	892	752	39.90%	1,192	0.62%	27	40.00%	2.0	736	61.74%	3	N/A
	0.75 to < 2.50	2,771	2,258	38.41%	3,634	1.57%	88	40.00%	2.0	3,156	86.83%	23	N/A
	2.50 to < 10.00	1,959	630	36.02%	2,181	4.92%	60	40.00%	1.5	2,640	121.01%	43	N/A
	10.00 to < 100.00	3	—	—%	3	27.36%	1	40.00%	1.0	5	169.03%	—	N/A
	100.00 (default)	130	23	42.14%	140	100.00%	7	40.00%	1.1	355	254.53%	54	N/A
<b>Sub-total</b>	11,458	12,514	39.10%	16,337	2.05%	323	40.00%	2.0	10,415	63.75%	132	107	
<b>Total non-retail clients – FIRB</b>	15,318	15,727	39.44%	21,555	1.58%	381	41.10%	1.9	11,651	54.05%	134	107	

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

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

	a	a	a	a	a
	RWA amounts				
(in millions of dollars)	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
1 <b>RWA as at end of previous reporting period</b>	<b>77,860</b>	78,014	77,758	76,350	73,988
2 Asset size <sup>(1)</sup>	944	236	616	1,760	1,624
3 Asset quality <sup>(2)</sup>	294	(547)	(374)	(1,207)	211
4 Model updates <sup>(3)</sup>	259	—	119	338	641
5 Methodology and policy <sup>(4)</sup>	(607)	86	(289)	83	(105)
6 Acquisitions and disposals <sup>(5)</sup>	—	—	—	—	—
7 Foreign exchange movements <sup>(6)</sup>	128	71	184	434	(9)
8 Other	—	—	—	—	—
9 <b>RWA as at end of reporting period</b>	<b>78,878</b>	77,860	78,014	77,758	76,350

<sup>(1)</sup> Increase or decrease in underlying exposures.

<sup>(2)</sup> Change in risk mitigation factors and portfolio quality.

<sup>(3)</sup> Change in models and risk parameters.

<sup>(4)</sup> Regulatory changes and developments in regulatory capital calculation methods.

<sup>(5)</sup> Change in portfolio size resulting from acquisitions and disposals of entities.

<sup>(6)</sup> Market fluctuations, such as foreign exchange movements.

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

(in millions of dollars)	As at March 31, 2026							As at December 31, 2025						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	5,625	—	—	—	—	5,625	7,853	2,869	—	—	—	—	2,869	5,325
Non-central government public sector entities	7,672	1,452	—	—	86	9,210	9,301	7,538	1,535	—	—	58	9,131	9,229
Financial institutions	2,164	54	1,065	37	24	3,344	3,112	2,088	56	952	7	24	3,127	2,984
Businesses	8,612	2,909	2,619	—	2,482	16,622	13,726	8,706	2,895	2,894	1	2,125	16,621	13,569
SMEs similar to other retail client exposures	275	86	—	—	7	368	344	263	85	—	—	8	356	335
Real estate	7,829	502	—	—	—	8,331	5,906	7,982	561	—	—	—	8,543	5,821
Revolving retail client exposures	1,100	445	—	—	—	1,545	1,546	1,115	453	—	—	—	1,568	1,568
Other retail client exposures (excluding SMEs)	376	601	—	—	4	981	937	332	564	—	—	4	900	837
Securitization	412	—	—	—	—	412	412	144	—	—	—	—	144	144
Equities	946	94	—	—	—	1,040	1,040	706	97	—	—	—	803	803
Trading portfolio	—	—	20,739	358	—	21,097	775	—	—	19,817	334	—	20,151	775
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	41,353	1,396	103	—	1,836	44,688	115,640	43,265	1,375	96	—	1,832	46,568	115,772
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	4,033	1,171	134	7,760	614	13,712	13,705	3,390	1,137	18	7,385	709	12,639	12,634
Businesses	43,819	9,144	—	—	1,002	53,965	48,833	41,997	8,931	—	1	1,013	51,942	46,986
SMEs similar to other retail client exposures	7,912	4,105	—	1	86	12,104	10,837	7,610	4,174	—	1	87	11,872	10,579
Real estate	224,773	30,691	—	—	—	255,464	191,175	222,050	30,288	—	—	—	252,338	190,119
Revolving retail client exposures	6,359	8,171	—	—	—	14,530	14,529	6,637	8,038	—	—	—	14,675	14,675
Other retail client exposures	15,404	8,884	—	—	5	24,293	23,309	15,338	8,056	—	—	7	23,401	22,027
Trading portfolio	—	—	20,407	1,506	—	21,913	2,141	—	—	16,138	1,462	—	17,600	1,883
<b>Total</b>	<b>378,664</b>	<b>69,705</b>	<b>45,067</b>	<b>9,662</b>	<b>6,146</b>	<b>509,244</b>	<b>465,121</b>	<b>372,030</b>	<b>68,245</b>	<b>39,915</b>	<b>9,191</b>	<b>5,867</b>	<b>495,248</b>	<b>456,065</b>
<b>By region</b>														
Canada	370,468	68,628	39,476	3,503	4,821	486,896	448,221	364,200	67,116	34,810	3,248	4,443	473,817	439,718
United States	7,443	1,009	2,601	921	307	12,281	9,677	7,044	1,085	3,308	926	299	12,662	9,337
Other countries	753	68	2,990	5,238	1,018	10,067	7,223	786	44	1,797	5,017	1,125	8,769	7,010
<b>Total</b>	<b>378,664</b>	<b>69,705</b>	<b>45,067</b>	<b>9,662</b>	<b>6,146</b>	<b>509,244</b>	<b>465,121</b>	<b>372,030</b>	<b>68,245</b>	<b>39,915</b>	<b>9,191</b>	<b>5,867</b>	<b>495,248</b>	<b>456,065</b>
<b>By maturity</b>														
Up to 1 year	135,578	56,318	44,899	2,223	2,712	241,730	197,842	135,563	54,996	39,849	2,080	2,773	235,261	196,182
1 to 5 years	195,433	12,739	2	6,818	2,271	217,263	217,235	191,867	12,516	13	6,546	2,338	213,280	213,241
Over 5 years	47,653	648	166	621	1,163	50,251	50,044	44,600	733	53	565	756	46,707	46,642
<b>Total</b>	<b>378,664</b>	<b>69,705</b>	<b>45,067</b>	<b>9,662</b>	<b>6,146</b>	<b>509,244</b>	<b>465,121</b>	<b>372,030</b>	<b>68,245</b>	<b>39,915</b>	<b>9,191</b>	<b>5,867</b>	<b>495,248</b>	<b>456,065</b>

Footnotes to this table are presented on page 68.

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

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

Footnotes to this table are presented on page 68.

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

As at March 31, 2025

Exposure classes<sup>(1)</sup>

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>							
Sovereign borrowers	4,892	—	—	—	—	4,892	6,700
Non-central government public sector entities	7,730	1,524	—	—	56	9,310	9,395
Financial institutions	1,928	52	—	7	31	2,018	2,720
Businesses	8,141	3,061	4,092	—	2,213	17,507	13,514
SMEs similar to other retail client exposures	237	89	—	—	8	334	317
Real estate	7,308	484	—	—	—	7,792	5,725
Revolving retail client exposures	1,062	459	—	—	—	1,521	1,521
Other retail client exposures (excluding SMEs)	414	550	—	—	4	968	853
Securitization	48	—	—	—	—	48	48
Equities	718	91	—	—	—	809	809
Trading portfolio	—	—	25,066	498	—	25,564	1,330
<b>Internal Ratings-Based approach</b>							
Sovereign borrowers	43,002	1,411	23	1	66	44,503	106,006
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	3,860	1,193	67	5,801	165	11,086	11,063
Businesses	37,971	8,544	—	1	1,008	47,524	42,676
SMEs similar to other retail client exposures	7,671	4,012	—	1	87	11,771	10,434
Real estate	206,173	29,515	—	—	—	235,688	181,294
Revolving retail client exposures	6,990	8,162	—	—	—	15,152	15,152
Other retail client exposures	14,926	8,343	—	—	5	23,274	21,820
Trading portfolio	—	—	13,043	1,530	—	14,573	1,795
<b>Total</b>	<b>353,071</b>	<b>67,490</b>	<b>42,291</b>	<b>7,839</b>	<b>3,643</b>	<b>474,334</b>	<b>433,172</b>
<b>By region</b>							
Canada	346,560	65,952	37,430	3,275	2,860	456,077	419,742
United States	5,603	1,507	4,332	681	511	12,634	8,261
Other countries	908	31	529	3,883	272	5,623	5,169
<b>Total</b>	<b>353,071</b>	<b>67,490</b>	<b>42,291</b>	<b>7,839</b>	<b>3,643</b>	<b>474,334</b>	<b>433,172</b>
<b>By maturity</b>							
Up to 1 year	118,948	54,268	42,124	2,204	1,821	219,365	178,495
1 to 5 years	189,252	12,387	—	5,056	1,300	207,995	207,923
Over 5 years	44,871	835	167	579	522	46,974	46,754
<b>Total</b>	<b>353,071</b>	<b>67,490</b>	<b>42,291</b>	<b>7,839</b>	<b>3,643</b>	<b>474,334</b>	<b>433,172</b>

<sup>(1)</sup> The definition of exposure classes related to regulatory capital requirements, as set out in the *Capital Adequacy Guideline*, differs from the accounting classification.

<sup>(2)</sup> 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, 2026							As at December 31, 2025						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	11,642	654	—	—	28	12,324	13,530	11,445	642	—	—	29	12,116	13,381
Mining	129	432	—	—	78	639	630	177	364	—	—	84	625	627
Oil and gas	374	429	—	—	17	820	821	382	438	—	—	16	836	836
Utilities	5,423	1,423	—	—	243	7,089	7,087	4,504	1,329	—	—	179	6,012	6,012
Construction	3,471	923	—	—	278	4,672	4,844	3,231	952	—	—	295	4,478	4,637
Manufacturing	5,498	1,495	—	—	151	7,144	7,259	5,294	1,480	—	—	157	6,931	7,038
Wholesale trade	2,492	525	—	—	78	3,095	3,133	2,374	518	—	—	77	2,969	3,003
Retail trade	3,932	786	—	—	18	4,736	4,801	3,812	765	—	1	20	4,598	4,643
Transportation	1,730	527	—	—	73	2,330	2,345	1,737	507	—	—	68	2,312	2,323
Information industry	565	536	—	—	4	1,105	1,118	630	509	—	—	75	1,214	1,225
Finance and insurance	12,608	2,526	2,806	7,797	4,028	29,765	26,998	11,443	2,456	2,810	7,393	3,961	28,063	25,299
Real estate	6,275	1,649	—	—	149	8,073	41,709	6,164	1,716	—	—	128	8,008	39,769
Professional services	1,541	541	—	—	41	2,123	2,170	1,303	517	—	—	82	1,902	1,894
Management of companies	1,279	343	—	—	41	1,663	1,682	1,194	350	—	—	37	1,581	1,588
Administrative services	1,364	173	—	—	22	1,559	1,575	895	210	—	—	19	1,124	1,139
Education	168	61	—	—	—	229	233	155	61	—	—	1	217	220
Health care	916	111	—	—	2	1,029	3,049	983	117	—	—	3	1,103	3,061
Arts and entertainments	214	62	—	—	1	277	298	206	60	—	—	1	267	286
Accommodation	837	56	—	—	2	895	977	832	59	—	—	2	893	952
Other services	624	160	—	—	12	796	844	643	115	—	—	12	770	805
Public agencies	42,764	1,097	103	—	115	44,079	74,444	43,067	1,076	96	—	64	44,303	75,340
Other Industries	1,760	165	1,012	—	577	3,514	3,322	1,844	153	1,054	—	393	3,444	3,192
<b>Total</b>	<b>105,606</b>	<b>14,674</b>	<b>3,921</b>	<b>7,797</b>	<b>5,958</b>	<b>137,956</b>	<b>202,869</b>	<b>102,315</b>	<b>14,394</b>	<b>3,960</b>	<b>7,394</b>	<b>5,703</b>	<b>133,766</b>	<b>197,270</b>

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

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, 2025

Exposure classes<sup>(1)</sup>

(in millions of dollars)	Exposure classes <sup>(1)</sup>						Total	Net exposure <sup>(2)</sup>
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure			
<b>Industries</b>								
Agriculture	10,648	585	—	—	19	11,252	12,580	
Mining	450	312	—	—	71	833	835	
Oil and gas	237	405	—	—	96	738	739	
Utilities	3,467	1,358	—	—	274	5,099	5,101	
Construction	3,886	1,195	—	—	310	5,391	5,599	
Manufacturing	4,850	1,477	—	—	146	6,473	6,585	
Wholesale trade	2,200	434	—	—	78	2,712	2,751	
Retail trade	3,483	822	—	1	21	4,327	4,369	
Transportation	1,604	485	—	1	60	2,150	2,162	
Information industry	410	678	—	—	11	1,099	1,117	
Finance and insurance	13,407	2,513	1,091	5,807	976	23,794	22,737	
Real estate	5,227	1,440	—	—	90	6,757	30,246	
Professional services	1,520	427	—	—	179	2,126	2,064	
Management of companies	1,350	225	—	—	32	1,607	1,612	
Administrative services	889	149	—	—	21	1,059	1,073	
Education	143	25	—	—	2	170	174	
Health care	799	129	—	—	3	931	2,575	
Arts and entertainments	217	53	—	—	2	272	290	
Accommodation	687	47	—	—	2	736	785	
Other services	897	194	—	—	8	1,099	1,120	
Public agencies	41,968	1,138	23	1	63	43,193	74,518	
Other businesses	1,455	170	3,068	—	1,019	5,712	3,647	
<b>Total</b>	<b>99,794</b>	<b>14,261</b>	<b>4,182</b>	<b>5,810</b>	<b>3,483</b>	<b>127,530</b>	<b>182,679</b>	

<sup>(1)</sup> The definition of exposure classes related to regulatory capital requirements, as set out in the *Capital Adequacy Guideline*, differs from the accounting classification.<sup>(2)</sup> 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<sup>(1)</sup>

(as a percentage)	As at March 31, 2026						As at December 31, 2025					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02%	—%	26.99%	22.20%	44.27%	20.23%	0.02%	—%	26.68%	21.33%	45.11%	20.57%
Financial institutions	0.09	—	45.98	—	46.36	—	0.09	—	45.93	—	46.70	—
Businesses	3.95	1.35	27.94	19.31	35.25	15.22	3.92	1.45	27.93	19.10	35.23	16.38
SMEs similar to other retail client exposures	3.79	2.17	61.04	43.51	48.30	27.61	3.97	2.29	65.89	46.80	48.11	31.28
Exposures related to residential mortgages												
Insured exposures	0.56	0.18	45.61	27.29	40.00	40.00	0.60	0.20	46.77	28.97	40.00	40.00
Uninsured exposures	0.75	0.30	14.67	7.52	66.36	8.23	0.77	0.33	13.97	8.36	66.97	8.29
Qualifying revolving retail client exposures (QRRCE)	1.53	1.13	82.36	73.58	48.79	44.96	1.51	1.20	81.95	71.94	46.53	45.34
Other retail client exposures (non-QRRCE) excluding SMEs	2.47	1.15	51.44	53.58	69.47	62.38	2.64	1.19	47.98	48.85	70.57	59.55

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

(as a percentage)	As at March 31, 2025					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02%	—%	26.38%	21.31%	46.06%	20.22%
Financial institutions	0.09	—	45.00	—	40.76	—
Businesses	3.98	1.66	28.11	16.75	36.24	18.38
SMEs similar to other retail client exposures	3.92	3.29	65.68	51.14	48.34	34.73
Exposures related to residential mortgages						
Insured exposures	0.84	0.31	54.21	38.32	40.00	40.00
Uninsured exposures	0.88	0.43	14.19	7.01	66.72	10.14
Qualifying revolving retail client exposures (QRRCE)	1.65	1.33	81.91	70.55	45.68	45.29
Other retail client exposures (non-QRRCE) excluding SMEs	2.66	1.18	46.72	44.60	70.91	61.02

<sup>(1)</sup> "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.

<sup>(2)</sup> 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<sup>(1)</sup>

	a	b	c	d	e	f
	<b>As at March 31, 2026</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	2,138	4,764	N/A	1.4	9,662	4,072
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,312	406
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>2,138</b>	<b>4,764</b>	<b>—</b>	<b>N/A</b>	<b>10,974</b>	<b>4,478</b>
	a	b	c	d	e	f
	<b>As at December 31, 2025</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,961	4,604	N/A	1.4	9,191	3,974
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,001	413
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>1,961</b>	<b>4,604</b>	<b>—</b>	<b>N/A</b>	<b>10,192</b>	<b>4,387</b>
	a	b	c	d	e	f
	<b>As at September 30, 2025</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,911	4,304	N/A	1.4	8,701	3,891
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,056	404
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>1,911</b>	<b>4,304</b>	<b>—</b>	<b>N/A</b>	<b>9,757</b>	<b>4,295</b>

Footnotes to this table are presented on the next page.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach<sup>(1)</sup> (continued)

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

  

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

<sup>(1)</sup> 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<sup>(1)</sup>

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at March 31, 2026														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
<b>Regulatory portfolio / Risk weight</b>																
1	Sovereign borrowers	69	—	—	—	—	—	—	—	—	—	—	—	—	—	69
2	Non-central government public sector entities	—	—	56	—	—	—	—	—	—	—	—	—	—	—	56
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	127	—	—	—	—	—	—	—	—	—	30	—	157
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	1	—	—	23	—	5	—	—	608	—	14	—	651
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	28	—	—	—	28
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	<b>Total</b>	<b>69</b>	<b>—</b>	<b>184</b>	<b>—</b>	<b>—</b>	<b>23</b>	<b>—</b>	<b>5</b>	<b>—</b>	<b>—</b>	<b>608</b>	<b>—</b>	<b>44</b>	<b>—</b>	<b>933</b>

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at December 31, 2025														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
<b>Regulatory portfolio / Risk weight</b>																
1	Sovereign borrowers	45	—	—	—	—	—	—	—	—	—	—	—	—	—	45
2	Non-central government public sector entities	—	—	75	—	—	—	—	—	—	—	—	—	—	—	75
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	90	—	—	—	—	—	—	—	—	—	40	—	130
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	—	—	17	—	7	—	—	600	—	19	—	643
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	16	—	—	—	16
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	<b>Total</b>	<b>45</b>	<b>—</b>	<b>165</b>	<b>—</b>	<b>—</b>	<b>17</b>	<b>—</b>	<b>7</b>	<b>—</b>	<b>—</b>	<b>600</b>	<b>—</b>	<b>59</b>	<b>—</b>	<b>893</b>

Footnotes to this table are presented on page 76.

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

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

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

Footnotes to this table are presented on page 76.

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

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

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

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

(in millions of dollars)	PD scale (%)	As at March 31, 2026							As at December 31, 2025						
		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	538	0.02%	12	13.68%	0.20	5	1.02%	391	0.02%	9	14.13%	0.20	4	0.92%
	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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	<b>538</b>	<b>0.02%</b>	<b>12</b>	<b>13.68%</b>	<b>0.20</b>	<b>5</b>	<b>1.02%</b>	<b>391</b>	<b>0.02%</b>	<b>9</b>	<b>14.13%</b>	<b>0.20</b>	<b>4</b>	<b>0.92%</b>
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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>
Exposures related to businesses	0.00 to < 0.15	2	0.07%	31	86.40%	2.20	1	31.84%	2	0.08%	26	86.40%	2.00	1	33.33%
	0.15 to < 0.25	17	0.21%	59	86.40%	1.60	11	65.42%	12	0.22%	46	86.40%	1.90	9	74.30%
	0.25 to < 0.50	39	0.38%	55	86.40%	2.10	40	101.56%	32	0.37%	51	86.40%	2.40	35	106.99%
	0.50 to < 0.75	45	0.56%	78	86.40%	2.50	56	123.13%	60	0.57%	68	86.40%	2.60	75	125.15%
	0.75 to < 2.50	210	1.70%	311	86.11%	2.10	323	155.35%	203	1.68%	245	86.40%	2.50	310	152.69%
	2.50 to < 10.00	30	4.34%	72	86.40%	2.40	70	235.44%	26	4.19%	59	86.40%	2.70	62	238.67%
	10.00 to < 100.00	7	22.05%	16	86.40%	3.30	30	404.73%	12	20.01%	14	86.40%	2.80	45	387.42%
	100.00 (default)	4	100.00%	5	86.40%	1.10	48	1,079.94%	3	100.00%	6	86.40%	1.10	34	1,079.94%
	<b>Sub-total</b>	<b>354</b>	<b>3.20%</b>	<b>627</b>	<b>86.23%</b>	<b>2.20</b>	<b>579</b>	<b>163.74%</b>	<b>350</b>	<b>3.01%</b>	<b>515</b>	<b>86.40%</b>	<b>2.50</b>	<b>571</b>	<b>163.21%</b>
<b>Total AIRB</b>		<b>892</b>	<b>1.28%</b>	<b>639</b>	<b>42.45%</b>	<b>1.00</b>	<b>584</b>	<b>65.55%</b>	<b>741</b>	<b>1.43%</b>	<b>524</b>	<b>48.24%</b>	<b>1.30</b>	<b>575</b>	<b>77.53%</b>

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

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

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

As at March 31, 2025								
(in millions of dollars)	a	b	c	d	e	f	g	
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	359	0.03%	11	14.44%	0.70	6	1.73%
	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)	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	<b>359</b>	<b>0.03%</b>	<b>11</b>	<b>14.44%</b>	<b>0.70</b>	<b>6</b>	<b>1.73%</b>	
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)	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	
Exposures related to businesses	0.00 to < 0.15	4	0.07%	36	86.40%	1.80	1	28.49%
	0.15 to < 0.25	39	0.22%	70	86.40%	1.30	26	65.34%
	0.25 to < 0.50	71	0.33%	65	86.40%	2.30	70	97.55%
	0.50 to < 0.75	77	0.58%	60	86.40%	3.10	108	138.97%
	0.75 to < 2.50	274	1.78%	259	86.40%	2.60	437	159.85%
	2.50 to < 10.00	47	4.18%	75	86.40%	1.90	103	220.03%
	10.00 to < 100.00	19	19.43%	20	86.40%	2.50	70	371.85%
	100.00 (default)	5	100.00%	6	86.40%	1.10	55	1,079.94%
<b>Sub-total</b>	<b>536</b>	<b>3.06%</b>	<b>591</b>	<b>86.40%</b>	<b>2.50</b>	<b>870</b>	<b>162.26%</b>	
<b>Total AIRB</b>	<b>895</b>	<b>1.97%</b>	<b>602</b>	<b>60.64%</b>	<b>1.80</b>	<b>876</b>	<b>97.89%</b>	

## 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, 2026							As at December 31, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	7,241	0.07%	42	45.00%	2.38	2,207	30.48%	6,698	0.07%	43	45.00%	2.40	2,079	31.03%
	0.15 to < 0.25	1,304	0.19%	5	45.00%	2.01	657	50.39%	1,270	0.19%	5	45.00%	2.17	676	53.29%
	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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	8,545	0.09%	47	45.00%	2.32	2,864	33.52%	7,968	0.09%	48	45.00%	2.36	2,755	34.58%
Exposures related to businesses	0.00 to < 0.15	219	0.09%	26	40.00%	1.94	64	20.63%	216	0.10%	20	40.00%	4.20	79	36.61%
	0.15 to < 0.25	140	0.23%	18	40.00%	2.39	67	41.12%	32	0.23%	3	40.00%	3.48	16	50.23%
	0.25 to < 0.50	167	0.30%	19	40.00%	3.47	98	57.09%	270	0.28%	24	40.00%	3.69	155	57.32%
	0.50 to < 0.75	34	0.62%	7	40.00%	1.00	25	52.01%	27	0.66%	6	40.00%	4.24	24	88.92%
	0.75 to < 2.50	21	1.82%	11	40.00%	2.79	22	100.35%	31	2.01%	13	40.00%	2.62	32	101.92%
	2.50 to < 10.00	21	4.81%	7	40.00%	1.27	25	118.20%	14	4.96%	4	40.00%	1.30	17	119.93%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	602	0.69%	88	40.00%	2.59	301	51.27%	590	0.45%	70	40.00%	3.77	323	54.78%
<b>Total FIRB</b>		9,147	0.11%	135	44.83%	2.33	3,165	34.13%	8,558	0.12%	118	44.65%	2.46	3,078	35.97%

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

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

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

		a	b	c	d	e	f	g
		As at March 31, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,952	0.08%	42	45.00%	2.20	1,850	31.07%
	0.15 to < 0.25	372	0.19%	1	45.00%	1.01	109	29.27%
	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)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	6,324	0.08%	43	45.00%	2.13	1,959	30.98%
Exposures related to businesses	0.00 to < 0.15	176	0.11%	14	40.00%	3.49	59	33.02%
	0.15 to < 0.25	30	0.23%	4	40.00%	3.25	15	48.23%
	0.25 to < 0.50	130	0.28%	15	40.00%	3.44	71	54.89%
	0.50 to < 0.75	54	0.64%	7	40.00%	2.81	39	72.51%
	0.75 to < 2.50	13	1.68%	8	40.00%	2.12	11	90.80%
	2.50 to < 10.00	25	5.01%	3	40.00%	1.45	31	122.05%
	10.00 to < 100.00	1	27.36%	1	40.00%	1.00	2	208.83%
	100.00 (default)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	429	0.64%	52	40.00%	3.20	228	53.11%
<b>Total FIRB</b>		6,753	0.12%	95	44.68%	2.20	2,187	32.39%

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

	As at March 31, 2026						As at December 31, 2025					
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	1,339	—	67	19,134	28,641	—	1,215	—	108	14,782	24,476
2 Cash – Other currencies	—	8,608	—	2	1,375	84	—	8,418	—	92	308	—
3 Domestic sovereign debt	100	—	1,647	—	26,743	18,963	7	—	1,702	—	22,533	14,831
4 Other sovereign debt	306	—	—	—	83	1,473	623	—	299	—	—	308
5 Government agency debt	—	—	—	—	125	—	—	—	—	—	187	—
6 Corporate bonds	—	—	—	—	1,273	233	—	—	—	—	1,162	20
7 Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8 Other collateral	—	—	—	—	640	56	—	—	—	—	645	31
9 <b>Total</b>	<b>406</b>	<b>9,947</b>	<b>1,647</b>	<b>69</b>	<b>49,373</b>	<b>49,450</b>	<b>630</b>	<b>9,633</b>	<b>2,001</b>	<b>200</b>	<b>39,617</b>	<b>39,666</b>

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

	As at March 31, 2025					
	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	—	627	—	27	22,853	27,419
2 Cash – Other currencies	—	6,337	—	47	511	6
3 Domestic sovereign debt	6	—	1,224	—	25,677	22,623
4 Other sovereign debt	97	—	—	—	2	511
5 Government agency debt	—	—	—	—	99	—
6 Corporate bonds	—	—	—	—	1,314	236
7 Equity securities	—	—	—	—	36	—
8 Other collateral	—	—	—	—	370	3
9 <b>Total</b>	<b>103</b>	<b>6,964</b>	<b>1,224</b>	<b>74</b>	<b>50,862</b>	<b>50,798</b>

## Template CCR6 – Credit derivatives exposures

	a	b	a	b	a	b	a	b	a	b
	As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025	
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought <sup>(1)</sup>	Protection sold	Protection bought <sup>(1)</sup>	Protection sold	Protection bought	Protection sold
(in millions of dollars)										
<b>Notional amounts</b>										
1 Single-name credit default swaps	—	—	—	—	—	—	—	—	47	—
2 Index credit default swaps <sup>(1)</sup>	1,531	—	1,407	—	1,218	—	817	—	1,223	—
3 Total return swaps	—	—	—	—	—	—	—	—	—	—
4 Credit options	—	—	—	—	—	—	—	—	—	—
5 Other credit derivatives	—	—	—	—	—	—	—	—	—	—
6 <b>Total notional amounts<sup>(1)</sup></b>	<b>1,531</b>	<b>—</b>	<b>1,407</b>	<b>—</b>	<b>1,218</b>	<b>—</b>	<b>817</b>	<b>—</b>	<b>1,270</b>	<b>—</b>
<b>Fair values</b>										
7 Positive fair value (asset) <sup>(1)</sup>	—	—	40	—	34	—	40	—	—	—
8 Negative fair value (liability)	27	—	—	—	—	—	—	—	—	—

<sup>(1)</sup> Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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

	a	b	a	b	a	b	a	b	a	b
	As at March 31, 2026		As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025	
	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 <b>Exposures to QCCPs (total)</b>	<b>386</b>	<b>17</b>	<b>269</b>	<b>15</b>	<b>350</b>	<b>16</b>	<b>399</b>	<b>20</b>	<b>588</b>	<b>26</b>
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	<b>283</b>	<b>6</b>	149	3	209	4	218	4	377	7
3 (i) OTC derivatives	144	4	120	2	105	2	73	1	122	2
4 (ii) Exchange-traded derivatives	67	1	26	1	66	1	89	2	88	2
5 (iii) Securities financing transactions	72	1	3	—	38	1	56	1	167	3
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
7 Segregated initial margin	—	—	—	—	—	—	—	—	—	—
8 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
9 Pre-funded default fund contributions	103	11	120	12	141	12	181	16	211	19
10 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—
11 <b>Exposures to non-QCCPs (total)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	—	—	—	—	—	—	—	—	—	—
13 (i) OTC derivatives	—	—	—	—	—	—	—	—	—	—
14 (ii) Exchange-traded derivatives	—	—	—	—	—	—	—	—	—	—
15 (iii) Securities financing transactions	—	—	—	—	—	—	—	—	—	—
16 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
17 Segregated initial margin	—	—	—	—	—	—	—	—	—	—
18 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
19 Pre-funded default fund contributions	—	—	—	—	—	—	—	—	—	—
20 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—

# SECURITIZATION

## Template SEC1 – Securitization exposures in the banking book

													a	b	c	d	e	f	g	h	i	j	k	l
													As at March 31, 2026											
													Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)													Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	<b>Retail (total), of which:</b>												—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage <sup>(1)</sup>												—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card												—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures												—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization												—	—	—	—	—	—	—	—	—	—	—	—
6	<b>Wholesale (total), of which:</b>												—	—	—	—	—	—	—	—	412	—	—	412
7	Business loans												—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage												—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables												—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures												—	—	—	—	—	—	—	—	412	—	—	412
11	Re-securitization												—	—	—	—	—	—	—	—	—	—	—	—
													a	b	c	d	e	f	g	h	i	j	k	l
													As at December 31, 2025											
													Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)													Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	<b>Retail (total), of which:</b>												—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage <sup>(1)</sup>												—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card												—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures												—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization												—	—	—	—	—	—	—	—	—	—	—	—
6	<b>Wholesale (total), of which:</b>												—	—	—	—	—	—	—	—	144	—	—	144
7	Business loans												—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage												—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables												—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures												—	—	—	—	—	—	—	—	144	—	—	144
11	Re-securitization												—	—	—	—	—	—	—	—	—	—	—	—
													a	b	c	d	e	f	g	h	i	j	k	l
													As at September 30, 2025											
													Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)													Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	<b>Retail (total), of which:</b>												—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage <sup>(1)</sup>												—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card												—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures												—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization												—	—	—	—	—	—	—	—	—	—	—	—
6	<b>Wholesale (total), of which:</b>												—	—	—	—	—	—	—	—	143	—	—	143
7	Business loans												—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage												—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables												—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures												—	—	—	—	—	—	—	—	143	—	—	143
11	Re-securitization												—	—	—	—	—	—	—	—	—	—	—	—

\* STC: simple, transparent and comparable.

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

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

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

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

\* STC: simple, transparent and comparable.

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

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

	As at March 31, 2026																
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%
							IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA	
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 <b>Total exposures</b>	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
2 Traditional securitization	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
3 Of which securitization	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

  

	As at December 31, 2025																
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%
							IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA	
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 <b>Total exposures</b>	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
2 Traditional securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
3 Of which securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

  

	As at September 30, 2025																
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%
							IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA	
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 <b>Total exposures</b>	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
2 Traditional securitization	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
3 Of which securitization	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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, 2025																
	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)				Capital charge after cap		
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	> 100% < 1,250%	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA
1 <b>Total exposures</b>	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
2 Traditional securitization	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
3 Of which securitization	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

## MARKET RISK

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

	a	a	a	a	a
	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach
(in millions of dollars)					
1 General interest rate risk	113	80	83	83	87
2 Equity risk	49	8	6	2	3
3 Commodity risk	—	—	—	—	—
4 Foreign exchange risk	92	67	99	92	114
5 Credit spread risk - non-securitizations	153	141	223	209	229
6 Credit spread risk - securitizations (non-correlation trading portfolio)	—	—	—	—	—
7 Credit spread risk - securitization (correlation trading portfolio)	—	—	—	—	—
8 Default risk - non-securitizations	64	60	63	71	46
9 Default risk - securitizations (non-correlation trading portfolio)	—	—	—	—	—
10 Default risk - securitizations (correlation trading portfolio)	—	—	—	—	—
11 Residual risk add-on	5	4	5	5	5
12 <b>Total</b>	<b>476</b>	<b>360</b>	<b>479</b>	<b>462</b>	<b>484</b>

## CREDIT VALUATION ADJUSTMENT

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

	a	a	a	a	a
	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
(in millions of dollars)	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
1 K Reduced	431	482	470	427	415
2 K Hedged	407	458	436	395	388
3 <b>Total (CVA RWA)</b>	<b>3,353</b>	<b>3,771</b>	<b>3,609</b>	<b>3,273</b>	<b>3,208</b>

## MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	As at March 31, 2026					As at December 31, 2025				
	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical buffer amount	Counter-cyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical buffer amount
		Exposure values	Risk-weighted assets				Exposure values	Risk-weighted assets		
Germany	0.75%	6	1	N/A	N/A	0.75%	7	1	N/A	N/A
Canada	—%	377,745	94,408	N/A	N/A	—%	372,611	93,100	N/A	N/A
United States	—%	9,132	4,849	N/A	N/A	—%	9,044	5,284	N/A	N/A
France	1.00%	294	286	N/A	N/A	1.00%	297	286	N/A	N/A
Hong Kong SAR	0.50%	77	13	N/A	N/A	0.50%	78	13	N/A	N/A
Italy	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Japan	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Netherlands	2.00%	61	12	N/A	N/A	2.00%	60	12	N/A	N/A
United Kingdom	2.00%	430	295	N/A	N/A	2.00%	379	271	N/A	N/A
Other countries	—%	883	889	N/A	N/A	—%	653	967	N/A	N/A
<b>Total</b>	<b>—%</b>	<b>388,628</b>	<b>100,753</b>	<b>N/A</b>	<b>N/A</b>	<b>—%</b>	<b>383,129</b>	<b>99,934</b>	<b>N/A</b>	<b>N/A</b>

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

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

	a	b	c	d	e
	As at March 31, 2025				
	Countercyclical 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	Countercyclical buffer amount
(in millions of dollars)		Exposure values	Risk-weighted assets		
Germany	0.75%	25	13	N/A	N/A
Canada	—%	359,892	92,169	N/A	N/A
United States	—%	9,419	5,236	N/A	N/A
France	1.00%	32	18	N/A	N/A
Hong Kong SAR	0.50%	85	15	N/A	N/A
Italy	—%	—	—	N/A	N/A
Japan	—%	—	—	N/A	N/A
Netherlands	2.00%	—	—	N/A	N/A
United Kingdom	2.00%	325	281	N/A	N/A
Other countries	—%	595	856	N/A	N/A
<b>Total</b>	—%	<b>370,373</b>	<b>98,588</b>	<b>N/A</b>	<b>N/A</b>

## LEVERAGE RATIO

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

	a	a	a	a	a
	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
(in millions of dollars)					
1 Total consolidated assets as per published financial statements	524,320	510,242	511,856	501,254	487,946
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(71,330)	(70,055)	(68,850)	(66,010)	(65,071)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	—	—	—	—	—
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	—	—	—	—	—
5 Adjustments for derivative financial instruments	(1,480)	(1,400)	(1,044)	(453)	(35)
6 Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	1,343	981	1,080	1,402	1,628
7 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	36,101	35,487	35,231	34,293	33,457
8 Other adjustments	(7,795)	(7,232)	(7,881)	(7,323)	(6,887)
9 <b>Leverage ratio exposure measure</b>	<b>481,159</b>	<b>468,023</b>	<b>470,392</b>	<b>463,163</b>	<b>451,038</b>

## Template LR2 – Leverage ratio common disclosure template

	a	b			
(in millions of dollars)	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
<b>On-balance sheet exposures</b>					
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) <sup>(1)</sup>	412,920	404,851	406,587	398,356	387,376
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) <sup>(1)</sup>	(7,795)	(7,258)	(7,881)	(7,323)	(6,887)
5 <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)</b>	<b>405,125</b>	<b>397,593</b>	<b>398,706</b>	<b>391,033</b>	<b>380,489</b>
<b>Derivative exposures</b>					
6 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,045	2,787	2,706	2,429	2,329
7 Add-on amounts for potential future exposure associated with all derivatives transactions	6,827	6,550	6,164	5,671	5,717
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 <b>Total derivative exposures (sum of rows 6 to 10)</b>	<b>9,872</b>	<b>9,337</b>	<b>8,870</b>	<b>8,100</b>	<b>8,046</b>
<b>Securities financing transaction exposures (SFT)</b>					
12 Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	28,718	24,625	26,505	28,335	27,418
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—	—	—	—
14 Counterparty credit risk exposure for SFT assets	1,343	981	1,080	1,402	1,628
15 Agent transaction exposures	—	—	—	—	—
16 <b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>30,061</b>	<b>25,606</b>	<b>27,585</b>	<b>29,737</b>	<b>29,046</b>
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	154,932	152,948	153,509	151,143	149,631
18 (Adjustments for conversion to credit equivalent amounts)	(118,831)	(117,461)	(118,278)	(116,850)	(116,174)
19 <b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>36,101</b>	<b>35,487</b>	<b>35,231</b>	<b>34,293</b>	<b>33,457</b>
<b>Capital and total exposures</b>					
20 Tier 1 capital	36,423	36,468	35,484	34,543	34,061
21 <b>Total exposures (sum of rows 5, 11, 16 and 19)</b>	<b>481,159</b>	<b>468,023</b>	<b>470,392</b>	<b>463,163</b>	<b>451,038</b>
<b>Leverage ratio</b>					
22 Leverage ratio of Basel III (including the impact of any applicable temporary exemption of central bank reserves)	7.6%	7.8%	7.5%	7.5%	7.6%
23 National minimum leverage ratio requirement	3.5%	3.5%	3.5%	3.5%	3.5%

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

## DERIVATIVE FINANCIAL INSTRUMENTS

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

(in millions of dollars)	As at March 31, 2026				As at December 31, 2025				As at September 30, 2025			
	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA
Over-the-counter												
<b>Interest rate contracts</b>	<b>34,217</b>	<b>141</b>	<b>399</b>	<b>658</b>	<b>30,171</b>	<b>173</b>	<b>376</b>	<b>722</b>	<b>30,047</b>	<b>257</b>	<b>372</b>	<b>832</b>
Forward contracts	4,165	14	34	50	3,774	19	33	52	3,915	19	32	44
Swaps	23,639	109	360	582	22,272	150	339	656	21,264	233	335	771
Options purchased	2,957	18	5	26	1,660	4	4	14	2,190	5	5	17
Options written	3,456	—	—	—	2,465	—	—	—	2,678	—	—	—
<b>Foreign exchange contracts</b>	<b>99,197</b>	<b>548</b>	<b>866</b>	<b>948</b>	<b>101,385</b>	<b>446</b>	<b>882</b>	<b>868</b>	<b>97,092</b>	<b>471</b>	<b>871</b>	<b>906</b>
Forward contracts	43,441	157	363	455	47,864	72	387	358	44,863	89	358	408
Swaps	39,989	339	456	381	37,226	333	445	412	37,183	346	427	380
Options purchased	8,410	52	47	112	9,174	41	50	98	6,865	36	86	118
Options written	7,357	—	—	—	7,121	—	—	—	8,181	—	—	—
<b>Equity-linked contracts</b>	<b>53,744</b>	<b>1,449</b>	<b>3,498</b>	<b>2,467</b>	<b>51,973</b>	<b>1,343</b>	<b>3,346</b>	<b>2,384</b>	<b>48,536</b>	<b>1,183</b>	<b>3,062</b>	<b>2,153</b>
<b>Other contracts</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Commodity contracts</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Regulated markets</b>	<b>560,602</b>	<b>29</b>	<b>113</b>	<b>4</b>	<b>461,355</b>	<b>10</b>	<b>75</b>	<b>3</b>	<b>497,768</b>	<b>22</b>	<b>80</b>	<b>3</b>
Forward contracts	35,015	—	18	—	17,363	—	9	—	19,935	—	25	—
Swaps	445,485	—	95	3	420,901	—	66	3	416,951	—	55	2
Options purchased	32,285	29	—	1	10,449	10	—	—	37,439	22	—	1
Options written	47,817	—	—	—	12,642	—	—	—	23,443	—	—	—
<b>Total derivatives</b>	<b>747,760</b>	<b>2,167</b>	<b>4,876</b>	<b>4,077</b>	<b>644,884</b>	<b>1,972</b>	<b>4,679</b>	<b>3,977</b>	<b>673,443</b>	<b>1,933</b>	<b>4,385</b>	<b>3,894</b>

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

(in millions of dollars)	As at June 30, 2025				As at March 31, 2025			
	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA
<b>Over-the-counter</b>								
<b>Interest rate contracts</b>	29,804	217	350	785	29,390	296	335	895
Forward contracts	3,150	9	30	33	4,585	24	50	40
Swaps	21,441	201	316	735	20,616	266	282	841
Options purchased	2,439	7	4	17	1,845	6	3	14
Options written	2,774	—	—	—	2,344	—	—	—
<b>Foreign exchange contracts</b>	95,709	481	814	775	93,633	601	841	1,060
Forward contracts	46,318	121	364	327	48,025	199	383	543
Swaps	35,234	316	409	357	31,231	316	366	314
Options purchased	6,472	44	41	91	6,932	86	92	203
Options written	7,685	—	—	—	7,445	—	—	—
<b>Equity-linked contracts</b>	46,065	988	2,821	1,958	45,865	721	2,806	1,589
<b>Other contracts</b>	—	—	—	—	—	—	—	—
<b>Commodity contracts</b>	—	—	—	—	—	—	—	—
<b>Regulated markets</b>	598,641	49	46	2	564,050	46	81	3
Forward contracts	25,885	—	11	—	22,608	1	11	—
Swaps	410,280	—	33	1	386,526	—	66	2
Options purchased	82,595	49	2	1	73,949	45	4	1
Options written	79,881	—	—	—	80,967	—	—	—
<b>Total derivatives</b>	<b>770,219</b>	<b>1,735</b>	<b>4,031</b>	<b>3,520</b>	<b>732,938</b>	<b>1,664</b>	<b>4,063</b>	<b>3,547</b>

## OTHER INFORMATION

### PILLAR 3 DISCLOSURE REQUIREMENTS

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

Footnotes to this table are presented on page 99.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates		Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	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 2025	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	42
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	45
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 report Fourth quarter of 2025	56
CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	50
CR7	IRB – Effect on risk-weighted assets (RWA) of credit derivatives used as credit risk mitigation (CRM) techniques	Quarterly	Desjardins Group does not use the effect of credit derivatives in the IRB method.	
CR8	Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB	Quarterly	This report	65
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 report Fourth quarter of 2025	73
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	
<i>Counterparty credit risk</i>				
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 report Fourth quarter of 2025	82
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	72
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	74
CCR4	IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	77
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	83
CCR6	Credit derivatives exposures	Quarterly	This report	84
CCR7	Risk-weighted assets (RWA) flow statements of counterparty credit risk (CCR) exposures under the Internal Model Method (IMM)	Quarterly	Desjardins Group does not use the IRB Approach for counterparty credit risk.	
CCR8	Exposures to central counterparties (CCP)	Quarterly	This report	84
<i>Securitization</i>				
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 report Fourth quarter of 2025	96
SEC1	Securitization exposures in the banking book	Quarterly	This report	85
SEC2	Securitization exposures in the trading book	Quarterly	Desjardins Group's securitization exposure is not material.	
SEC3	Securitization exposures in the banking book and associated regulatory capital requirements (financial entity acting as originator or as sponsor)	Quarterly	Desjardins Group does not act as originator or sponsor.	
SEC4	Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)	Quarterly	This report	87
<i>Market risk</i>				
MRA	General qualitative disclosure requirements related to market risk	Annually	Pillar 3 report Fourth quarter of 2025	101
MR1	Market risk under the standardized approach	Quarterly	This report	89
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Market risk IMA per risk type	Quarterly	Desjardins Group does not use the Internal models approach (IMA) for market risk.	
MR3	RWA flow statements of market risk exposures under IMA	Quarterly		
MRC	The structure of desks for banks using the IMA	Quarterly		

Footnotes to this table are presented on page 99.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates		Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	Page
<i>Credit valuation adjustment</i>				
CVAA	General qualitative disclosure requirements related to CVA	Annually	Pillar 3 report Fourth quarter of 2025	103
CVAB	Qualitative disclosures for banks using the SA-CVA	Annually	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA1	The reduced basic approach for CVA (BA-CVA)	Quarterly	This report	90
CVA2	The full basis approach for CVA (BA-CVA)	Quarterly	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA3	The standardized approach for CVA (SA-CVA)	Quarterly		
CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		
<i>Macprudential supervisory measures</i>				
SIFI	Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2026 <sup>(2)</sup>	27
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	91
<i>Operational risk</i>				
ORA	General qualitative information on an institution's operational risk framework	Annually	Pillar 3 report Fourth quarter of 2025	106
OR1	Historical losses	Annually	Pillar 3 report Fourth quarter of 2025	107
OR2	Business indicator and subcomponents	Annually	Pillar 3 report Fourth quarter of 2025	108
OR3	Minimum required operational risk capital	Annually	Pillar 3 report Fourth quarter of 2025	108
<i>Leverage ratio</i>				
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	93
LR2	Leverage ratio common disclosure template	Quarterly	This report	94
<i>Liquidity</i>				
LIQA	Liquidity risk management	Annually	Pillar 3 report Fourth quarter of 2025	111
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis <sup>(2)</sup>	38
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis <sup>(2)</sup>	39

<sup>(1)</sup> Indicates the most recent report in which the required disclosures were made.

<sup>(2)</sup> See the "Use of this document" section on page 2.

## ABBREVIATIONS

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

## GLOSSARY

### Advanced Internal Ratings-Based Approach

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

### Allowance for credit losses

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

### Autorité des marchés financiers (AMF)

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

### Capital ratios

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

### Capital shares

Equity security offered to Desjardins caisse members.

### Countercyclical buffer

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

### Counterparty and issuer risk

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

### Credit risk

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

### Credit valuation adjustment (CVA)

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

### Expected loss (ECL)

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

### Exposure at default (EAD)

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

### Exposures related to residential mortgage loans

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

### Fair value

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

### Foreign exchange risk

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

### Foundation Internal Ratings-Based Approach

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

### Gross credit-impaired loan

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

### Internal Models Method

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

### Leverage ratio

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

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

### Liquidity coverage ratio

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

### Liquidity risk

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

### Loss given default (LGD)

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

### Market risk

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

### Net stable funding ratio (NSFR)

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

**NVCC subordinated notes**

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

**Off-balance sheet exposure**

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

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

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

**Operational risk**

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

**Other retail client exposures**

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

**Price risk**

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

**Probability of default (PD)**

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

**Qualifying revolving retail client exposures**

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

**Regulatory capital**

In accordance with the definition set out in the *Capital Adequacy Guideline* issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in Section 3.2 "Capital management" of the Management's Discussion and Analysis.

**Regulatory funds**

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

**Risk-weighted assets**

Assets adjusted based on a risk-weighting factor prescribed by regulations to reflect the level of risk associated with items presented in the combined balance sheets. Some assets are not weighted, but rather deducted from capital. The calculation method is defined in the guidelines issued by the AMF. For more details, see the Section 3.2 "Capital management" of the Management's Discussion and Analysis.

**Securitization**

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

**Standardized Approach**

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

**TLAC leverage ratio**

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

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

**TLAC ratio**

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

**Total loss absorbing capacity – TLAC**

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

**Unused exposure**

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

**Used exposure**

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

**Value at Risk (VaR)**

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