Desjardins

Pillar 3 Report
(unaudited)

For the period ended December 31, 2023

TABLE OF CONTENTS

2 Notes to the reader
- 2 Use of this document
- 2 Scope of this document
- 3 Caution concerning forward-looking statements
- 3 Disclosure policy

4 Overview of risk management, key prudential metrics and risk-weighted assets
- 4 Key metrics (at consolidated group level) [KM1]
- 5 Key metrics – TLAC requirements (at resolution group level) [KM2]
- 6 Desjardins Group's risk management approach [OVA]
- 7 Overview of risk-weighted assets (RWA) [OV1]
- 8 Risk-weighted assets (RWA)
- 10 Risk-weighted assets by business segment
- 11 Change in risk-weighted assets
- 12 Comparison of modelled and standardized RWA at risk level [CMS1]
- 13 Comparison of modelled and standardized RWA for credit risk at asset class level [CMS2]

14 Composition of capital and TLAC
- 14 Composition of regulatory capital [CC1]
- 17 Quarterly changes in regulatory capital
- 18 Reconciliation of regulatory capital to balance sheet [CC2]
- 20 Main features of regulatory capital instruments and other TLAC-eligible instruments [CCA]
- 26 TLAC composition (at resolution group level) [TLAC1]
- 27 Resolution entity – creditor ranking at legal entity level [TLAC3]

29 Links between financial statements and regulatory exposures
- 29 Explanations of differences between accounting and regulatory exposure amounts [LIA]
- 30 Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories [LI1]
- 32 Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements [LI2]
- 33 Prudent valuation adjustments (PVAs) [PV1]

34 Credit risk
- 34 General qualitative information about credit risk [CRA]
- 35 Credit quality of assets [CR1]
- 38 Changes in stock of defaulted loans and debt securities [CR2]
- 39 Additional disclosure related to the credit quality of assets [CRB]
- 40 Loan portfolio by borrower category and by industry
- 40 Loan portfolio by geographic area
- 41 Qualitative disclosure related to credit risk mitigation (CRM) techniques [CRC]
- 42 Credit risk mitigation (CRM) techniques - overview [CR3]
- 47 Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk [CRD]
- 48 Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects [CR4]
- 51 Standardized approach – Exposures by asset classes and risk weights [CR5]

Credit risk (continued)
- 56 Qualitative disclosures related to internal Ratings-Based (IRB) models [CRE]
- 57 IRB – Credit risk exposures by portfolio and probability of default (PD) range [CR6]
- 71 Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB [CR8]
- 72 IRB – Backtesting of probability of default (PD) per portfolio [CR9]
- 75 Exposure at default by asset and by region
- 78 Exposure at default - Businesses, sovereign borrowers and financial institutions by industry
- 80 Credit risk exposure under the Internal Ratings-Based Approach - Backtesting: Actual and estimated parameters

81 Counterparty credit risk
- 81 Qualitative disclosure related to counterparty credit risk (CCR) [CCRA]
- 82 Analysis of counterparty credit risk (CCR) exposures by approach [CCR1]
- 83 Credit valuation adjustment (CVA) capital charge [CCR2]
- 84 Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights [CCR3]
- 87 IRB - Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale [CCR4]
- 92 Composition of collateral for counterparty credit risk (CCR) exposures [CCR5]
- 93 Credit derivatives exposures [CCR6]
- 93 Exposures to central counterparties (CCP) [CCR8]

94 Securitization
- 94 Qualitative disclosure requirements related to securitization exposures [SECA]
- 95 Securitization exposures in the banking book [SEC1]
- 97 Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor) [SEC4]

99 Macroprudential supervisory measures
- 99 Geographical distribution of credit exposures used in the countercyclical capital buffer [CCyB1]

101 Operational Risk
- 101 General qualitative information on an institution's operational risk framework [ORA]
- 102 Business Indicator and subcomponents [OR2]
- 102 Minimum required operational risk capital [OR3]

103 Leverage ratio
- 103 Summary comparison of accounting assets vs leverage ratio exposure [LR1]
- 104 Leverage ratio common disclosure template [LR2]

105 Liquidity
- 105 Liquidity risk management [LIQA]

106 Other information
- 106 Pillar 3 disclosure requirements
- 109 Abbreviations
- 110 Glossary

NOTES TO THE READER

USE OF THIS DOCUMENT

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

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

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

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

- *Pillar 3 Disclosure Requirements Guideline;*
- *Total Loss Absorbing Capacity Guideline;*
- *Capital Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives, including leverage requirements. The latter was revised and the changes were implemented in the 1st quarter of 2023, stemming from the Basel III regulatory reforms approved by the BCBS on December 7, 2017.

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

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

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

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

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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

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

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

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

DISCLOSURE POLICY

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

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

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

Template KM1 – Key metrics (at consolidated group level)

		a	b	c	d	e
	(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
	Available capital (amounts) [1]					
1	Tier 1A capital	**28,678**	28,566	28,332	27,890	28,156
1a	Fully loaded ECL accounting model Tier 1A[2]	**28,678**	28,566	28,332	27,890	28,138
2	Tier 1	**28,678**	28,566	28,332	27,890	28,156
2a	Fully loaded ECL accounting model Tier 1[2]	**28,678**	28,566	28,332	27,890	28,138
3	Total capital	**30,745**	30,577	30,339	30,075	30,445
3a	Fully loaded ECL accounting model total capital[2]	**30,745**	30,577	30,339	30,075	30,443
	Risk-weighted assets (amounts)[1]					
4	Total risk-weighted assets (RWA)	**140,481**	137,135	135,499	140,232	139,311
4a	Total risk-weighted assets (pre-floor)	**140,481**	137,135	135,499	140,232	137,856
	Risk-based capital ratios as a percentage of RWA[1]					
5	Tier 1A ratio	**20.4%**	20.8%	20.9%	19.9%	20.2%
5a	Fully loaded ECL accounting model Tier 1A ratio[2]	**20.4%**	20.8%	20.9%	19.9%	20.2%
5b	Tier 1A ratio (pre-floor ratio)	**20.4%**	20.8%	20.9%	19.9%	20.4%
6	Tier 1 ratio	**20.4%**	20.8%	20.9%	19.9%	20.2%
6a	Fully loaded ECL accounting model Tier 1 ratio[2]	**20.4%**	20.8%	20.9%	19.9%	20.2%
6b	Tier 1 ratio (pre-floor ratio)	**20.4%**	20.8%	20.9%	19.9%	20.4%
7	Total capital ratio	**21.9%**	22.3%	22.4%	21.4%	21.9%
7a	Fully loaded ECL accounting model total capital ratio[2]	**21.9%**	22.3%	22.4%	21.4%	21.9%
7b	Total capital ratio (pre-floor ratio)	**21.9%**	22.3%	22.4%	21.4%	22.1%
	Additional Tier 1A buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement	**2.5%**	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement	**—%**	—%	—%	—%	—%
10	D-SIB additional requirements	**1.0%**	1.0%	1.0%	1.0%	1.0%
11	Total of Tier 1A specific buffer requirements (row 8 + row 9 + row 10)	**3.5%**	3.5%	3.5%	3.5%	3.5%
12	Tier 1A capital available after meeting minimum capital requirements[1]	**13.9%**	14.3%	14.4%	13.4%	13.9%
	Basel III leverage ratio [1][3]					
13	Total Basel III leverage ratio exposure measure	**390,563**	378,858	373,309	360,248	371,598
14	Basel III leverage ratio	**7.3%**	7.5%	7.6%	7.7%	7.6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (2a/13)[2]	**7.3%**	7.5%	7.6%	7.7%	7.6%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)[3]	**N/A**	7.5%	7.5%	7.7%	7.6%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	**52,057**	47,184	45,914	45,794	44,768
16	Total net cash outflow	**33,835**	32,370	32,235	32,788	31,944
17	LCR ratio	**154%**	146%	143%	140%	140%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	**245,597**	239,268	238,257	236,249	232,861
19	Total required stable funding	**197,362**	193,340	190,390	186,049	184,666
20	NSFR ratio	**124%**	124%	125%	127%	126%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Reflects the transitional provisions issued by the AMF under which a portion of the allowance for credit losses, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

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

Template KM2 – Key metrics – TLAC requirements (at resolution group level[1][2])

		a	b	c	d	e
	(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
1	Total loss-absorbing capacity (TLAC) available[3]	**40,137**	39,823	39,003	40,203	38,722
1a	Total loss-absorbing capacity (TLAC) available without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)[4]	**40,137**	39,823	39,003	40,203	38,721
2	Total RWA at the level of the resolution group	**136,311**	133,060	131,342	137,189	134,880
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	**29.4%**	29.9%	29.7%	29.3%	28.7%
3a	TLAC as a percentage of RWA (row 1a / row 2) (%) without the application of the transitional provisions for the provisioning of ECLs[4]	**29.4%**	29.9%	29.7%	29.3%	28.7%
4	Leverage ratio exposure measure at the level of the resolution group[5]	**383,474**	372,059	366,286	353,231	364,519
5	TLAC as a percentage of leverage ratio exposure measure[5] (row 1 / row 4)	**10.5%**	10.7%	10.6%	11.4%	10.6%
5a	TLAC as a percentage of leverage ratio exposure measure[5] (row 1a / row 4) without the application of the transitional provisions for the provisioning of ECLs[4]	**10.5%**	10.7%	10.6%	11.4%	10.6%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**yes**	yes	yes	yes	yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**no**	no	no	no	no
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied	**N/A**	N/A	N/A	N/A	N/A

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

(2) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(3) Issuance of $3.9 billion of debt eligible to qualify under the TLAC Guideline in 2023, including $1.25 billion in the fourth quarter.

(4) The data as at December 31, 2022 reflect the transitional provisions issued by the AMF under which a portion of the allowance for credit losses, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

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

Table OVA – Desjardins Group's risk management approach

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
OVA.a)	How the business model determines and interacts with the overall risk profile and how Desjardins Group's risk profile interacts with the risk tolerance approved by the Board of Directors.	2023 Annual Report	Risk factors that could impact future results	52-54
			Integrated Risk Management Framework	55-60
OVA.b)	The risk governance structure, namely: the responsibilities assigned to all levels of Desjardins Group and the relationships between the structures involved in the risk management process.	2023 Annual Report	Risk management governance	58-60
OVA.c)	Channels to communicate, decline and enforce the risk culture within Desjardins Group.	2023 Annual Report	Risk Disclosure	56
			Risk appetite	56-57
			Integrated risk management approach	57-58
			Risk management governance	58-60
OVA.d)	The scope and main features of risk measurement systems.	2023 Annual Report	Risk appetite	56-57
			Risk Measurement	56
OVA.e)	Description of the process of risk information reporting established by the board of directors and senior management, in particular, the scope and main content of reporting on risk exposure.	2023 Annual Report	Risk Disclosure	56
			Risk appetite	56-57
OVA.f)	Qualitative information on stress testing.	2023 Annual Report	Risk Measurement	56
OVA.g)	The strategies and processes to manage, hedge and mitigate risks that arise from Desjardins Group's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	2023 Annual Report	Integrated Risk Management Framework	55-60

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

Template OV1 – Overview of risk-weighted assets (RWA)[1]

		a	b				c
		RWA					**Minimum capital requirements[2]**
	(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022	**As at December 31, 2023**
1	Credit risk (excluding counterparty credit risk)	**98,815**	97,707	95,623	100,453	100,717	**7,905**
2	Of which: Standardized Approach (SA)	**26,799**	25,732	25,698	25,227	24,805	**2,144**
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**9,959**	9,834	8,928	8,571	—	**796**
4	Of which: Supervisory Slotting Approach	**—**	—	—	—	—	**—**
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach[3]	**62,057**	62,141	60,997	66,655	75,912	**4,965**
6	Counterparty credit risk (CCR)[4]	**3,275**	3,315	3,280	2,895	3,262	**262**
7	Of which: Standardized Approach for counterparty credit risk	**2,421**	2,595	2,758	2,506	2,678	**194**
8	Of which: IMM	**—**	—	—	—	—	**—**
9	Of which: other CCR	**854**	720	522	389	584	**68**
10	Credit valuation adjustment (CVA)[5]	**3,233**	2,241	2,737	3,405	2,429	**259**
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**	—	—	—	—	**—**
12	Equity investments in funds – look-through approach	**—**	—	—	—	—	**—**
13	Equity investments in funds – mandate-based approach	**—**	—	—	—	—	**—**
14	Equity investments in funds – fall-back approach	**—**	—	—	—	2,505	**—**
15	Settlement risk	**—**	—	—	—	—	**—**
16	Securitization exposures in the banking book	**326**	394	338	360	361	**26**
17	Of which: Internal Rating-Based Approach (IRB)	**—**	—	—	—	—	**—**
18	Of which: prudential approach (PA) based on internal ratings	**—**	—	—	—	—	**—**
19	Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	**326**	394	338	360	361	**26**
20	Market risk	**2,881**	2,836	3,283	3,531	3,959	**230**
21	Of which: Standardized Approach (SA)	**314**	263	369	385	308	**25**
22	Of which: Internal Model Method (IMM)	**2,567**	2,573	2,914	3,146	3,651	**205**
23	Capital charge for switch between trading book and banking book	**—**	—	—	—	—	**—**
24	Operational risk	**22,287**	21,664	21,165	20,223	15,114	**1,783**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**9,664**	8,978	9,073	9,365	9,509	**773**
26	RWA floor[6]	**72.5%**	72.5%	72.5%	72.5%		**—**
27	Floor adjustment (before application of transitional cap)	**—**	—	—	—	1,455	**—**
28	Floor adjustment (after application of transitional cap)	**—**	—	—	—	—	**—**
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	**140,481**	137,135	135,499	140,232	139,311	**11,238**

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

[2] The minimum capital requirement represents 8% of risk-weighted assets.

[3] Changes in certain methodology aspects resulted in a decrease in RWA in the fourth quarter of 2022.

[4] Comparative data prior to the second quarter of 2023 have been restated to conform with the presentation for the subsequent quarters.

[5] Since January 1, 2023, the credit valuation adjustment (CVA) charge has to be presented separately from counterparty risk. The data as at December 31, 2022 have been restated.

[6] In accordance with the *Pillar 3 Disclosure Requirements Guideline*, the RWA floor applied and expressed as a percentage is now presented on line 26.

Risk-weighted assets (RWA)(1)

As at December 31, 2023

	Internal Ratings-Based Approach		Standardized Approach		Total			
(in millions of dollars)	Exposure(2)	RWA	Exposure(2)	RWA	Exposure(2)	RWA	Capital requirement(3)	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	**83,579**	**6,934**	**6,016**	**—**	**89,595**	**6,934**	**556**	**7.7%**
Non-central government public sector entities	**—**	**—**	**8,578**	**1,715**	**8,578**	**1,715**	**137**	**20.0%**
Financial institutions	**6,173**	**1,775**	**2,794**	**1,275**	**8,967**	**3,050**	**244**	**34.0%**
Businesses	**34,994**	**19,937**	**13,869**	**12,765**	**48,863**	**32,702**	**2,616**	**66.9%**
Securitization	**—**	**—**	**26**	**326**	**26**	**326**	**26**	**1,250.0%**
Equities	**—**	**—**	**746**	**843**	**746**	**843**	**67**	**112.9%**
SMEs similar to other retail client exposures	**9,633**	**5,241**	**238**	**179**	**9,871**	**5,420**	**434**	**54.9%**
Real estate	**168,710**	**27,568**	**4,993**	**3,474**	**173,703**	**31,042**	**2,483**	**17.9%**
Other retail client exposures (excluding SMEs)	**21,856**	**6,251**	**1,836**	**1,404**	**23,692**	**7,655**	**612**	**32.3%**
Qualifying-revolving retail client exposures	**15,326**	**4,310**	**91**	**69**	**15,417**	**4,379**	**350**	**28.4%**
Sub-total – Credit risk other than counterparty risk	**340,271**	**72,016**	**39,187**	**22,050**	**379,458**	**94,066**	**7,525**	**24.8%**
Counterparty risk								
Sovereign borrowers	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—%**
Non-central government public sector entities	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—%**
Financial institutions	**4,792**	**1,245**	**14**	**6**	**4,806**	**1,251**	**100**	**26.0%**
Businesses	**2**	**2**	**551**	**533**	**553**	**535**	**43**	**96.9%**
Trading portfolios	**1,076**	**823**	**681**	**650**	**1,757**	**1,473**	**118**	**83.8%**
Credit valuation adjustment charge (CVA)	**—**	**—**	**6,053**	**3,233**	**6,053**	**3,233**	**259**	**53.4%**
Additional requirements related to the banking and trading portfolio	**—**	**—**	**246**	**16**	**246**	**16**	**1**	**6.5%**
Sub-total – Counterparty risk	**5,870**	**2,070**	**7,545**	**4,438**	**13,415**	**6,508**	**521**	**48.5%**
Other assets(4)	**—**	**—**	**—**	**—**	**21,845**	**14,739**	**1,179**	**67.5%**
Total – Credit risk	**346,141**	**74,086**	**46,732**	**26,488**	**414,718**	**115,313**	**9,225**	**27.8%**
Market risk								
Value at Risk (VaR)	**—**	**454**	**—**	**—**	**—**	**454**	**36**	**—%**
Stressed VaR	**—**	**1,078**	**—**	**—**	**—**	**1,078**	**86**	**—%**
Incremental risk charge (IRC)(5)	**—**	**1,035**	**—**	**—**	**—**	**1,035**	**83**	**—%**
Other(6)	**—**	**—**	**—**	**314**	**—**	**314**	**25**	**—%**
Total – Market risk(7)	**—**	**2,567**	**—**	**314**	**—**	**2,881**	**230**	**—%**
Operational risk	**—**	**—**	**—**	**22,287**	**—**	**22,287**	**1,783**	**—%**
Total risk-weighted assets before RWA floor	**346,141**	**76,653**	**46,732**	**49,089**	**414,718**	**140,481**	**11,238**	**33.9%**
RWA floor adjustment(8)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—%**
Total risk-weighted assets	**346,141**	**76,653**	**46,732**	**49,089**	**414,718**	**140,481**	**11,238**	**33.9%**

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA)[1] (continued)

(in millions of dollars)	Risk-weighted assets As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
Credit risk other than counterparty risk				
Sovereign borrowers	6,846	7,174	9,059	7,213
Non-central government public sector entities	1,705	1,638	1,656	N/A
Financial institutions	3,029	3,048	3,374	4,389
Businesses	31,451	29,803	30,515	51,062
Securitization	394	338	360	361
Equities	871	843	757	2,787
SMEs similar to other retail client exposures	5,397	5,794	4,519	5,041
Real estate	31,119	29,918	33,377	11,421
Other retail client exposures (excluding SMEs)	7,457	7,410	7,226	6,046
Qualifying-revolving retail client exposures	4,612	4,338	4,467	5,527
Sub-total – Credit risk other than counterparty risk	92,881	90,304	95,310	93,847
Counterparty risk				
Sovereign borrowers	—	—	—	—
Non-central government public sector entities	—	—	—	N/A
Financial institutions	1,884	1,962	1,515	1,624
Businesses	252	259	330	330
Trading portfolios	1,157	1,036	1,021	1,130
Credit valuation adjustment charge (CVA)	2,241	2,737	3,405	2,429
Additional requirements related to the banking and trading portfolio	22	23	29	47
Sub-total – Counterparty risk	5,556	6,017	6,300	5,560
Other assets[4]	14,198	14,730	14,868	14,948
Scaling factor[9]	—	—	—	4,428
Total – Credit risk	112,635	111,051	116,478	118,783
Market risk				
Value at Risk (VaR)	509	568	759	714
Stressed VaR	1,026	1,358	1,401	2,163
Incremental risk charge (IRC)[5]	1,038	988	956	760
Other[6]	263	369	415	322
Total – Market risk[7]	2,836	3,283	3,531	3,959
Operational risk	21,664	21,165	20,223	15,114
Total risk-weighted assets before RWA floor	137,135	135,499	140,232	137,856
RWA floor adjustment[8]	—	—	—	1,455
Total risk-weighted assets	137,135	135,499	140,232	139,311

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

[3] The capital requirement represents 8% of risk-weighted assets.

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

[5] Additional charge representing an estimate of default and migration risks of unsecuritized products exposed to interest rate risk.

[6] Represents mainly capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk.

[7] Since June 30, 2022, Value at Risk multipliers by risk factor have automatically been increased based on back-testing in accordance with a new AMF guideline.

[8] The RWA floor is determined using the Standardized Approaches.

[9] The scaling factor is a 6% calibration of risk-weighted assets measured using the Internal Ratings-Based Approach for credit exposures in accordance with Section 1.3 of the AMF guideline.

Risk-weighted assets by business segment(1)

(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
Allocated to business segments(2)					
Personal and Business Services	**109,811**	108,266	104,831	108,647	105,587
Wealth Management and Life and Health Insurance	**4,097**	3,981	3,799	3,568	7,116
Property and Casualty Insurance	**5,378**	5,430	5,484	5,126	4,363
Other	**21,195**	19,458	21,385	22,891	20,790
Not allocated(3)	**—**	—	—	—	1,455
Total risk-weighted assets	**140,481**	137,135	135,499	140,232	139,311

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Certain items have been deducted from capital since the first quarter of 2023.

(3) Includes risk-weighted assets related to the RWA floor adjustment.

Change in risk-weighted assets(1)

For the three-month periods ended

(in millions of dollars)	**December 31, 2023**			September 30, 2023			June 30, 2023			March 31, 2023			December 31, 2022		
	Credit risk other than counterparty risk	**Counterparty risk**	**Total**	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk															
Risk-weighted assets at beginning of period	**107,079**	**5,556**	**112,635**	105,034	6,017	111,051	110,178	6,300	116,478	113,092	5,691	118,783	124,251	7,427	131,678
Size of portfolio(2)	**1,822**	**1,203**	**3,025**	1,113	1	1,114	2,329	(492)	1,837	3,327	1,253	4,580	1,897	(798)	1,099
Quality of portfolio(3)	**864**	**(232)**	**632**	765	(479)	286	1,712	180	1,892	(776)	446	(330)	(2,290)	(932)	(3,222)
Updating of models(4)	**—**	**—**	**—**	—	—	—	—	—	—	615	2	617	—	—	—
Procedures and policies(5)	**(638)**	**—**	**(638)**	(131)	—	(131)	(8,965)	42	(8,923)	(6,063)	(1,092)	(7,155)	(10,565)	—	(10,565)
Acquisitions and transfers	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	**(322)**	**(19)**	**(341)**	298	17	315	(220)	(13)	(233)	(17)	—	(17)	(201)	(6)	(207)
Other	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	**1,726**	**952**	**2,678**	2,045	(461)	1,584	(5,144)	(283)	(5,427)	(2,914)	609	(2,305)	(11,159)	(1,736)	(12,895)
Risk-weighted assets at end of period	**108,805**	**6,508**	**115,313**	107,079	5,556	112,635	105,034	6,017	111,051	110,178	6,300	116,478	113,092	5,691	118,783

For the three-month periods ended

(in millions of dollars)	**December 31, 2023**	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022
Market risk					
Risk-weighted assets at beginning of period	**2,836**	3,283	3,531	3,959	3,255
Change in risk level(6)	**45**	(447)	(248)	(428)	881
Updating of models(4)	**—**	—	—	—	—
Procedures and policies(5)(7)	**—**	—	—	—	(177)
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**45**	(447)	(248)	(428)	704
Risk-weighted assets at end of period	**2,881**	2,836	3,283	3,531	3,959
Operational risk					
Risk-weighted assets at beginning of period	**21,664**	21,165	20,223	15,114	15,105
Revenue generated	**623**	499	942	27	9
Procedures and policies(5)	**—**	—	—	5,082	—
Acquisitions and transfers	**—**	—	—	—	—
Total changes in risk-weighted assets	**623**	499	942	5,109	9
Risk-weighted assets at end of period	**22,287**	21,664	21,165	20,223	15,114
RWA floor adjustment					
Risk-weighted assets at beginning of period	**—**	—	—	1,455	—
Size of portfolio(2)	**—**	—	—	—	(2)
Quality of portfolio(3)	**—**	—	—	—	—
Updating of models(4)	**—**	—	—	—	—
Procedures and policies(5)	**—**	—	—	(1,455)	1,457
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**—**	—	—	(1,455)	1,455
Risk-weighted assets at end of period	**—**	—	—	—	1,455

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Increase or decrease in underlying risk exposure.

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

(4) Change in models and risk parameters.

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

(6) Change in risk levels and change in exchange rates, which are not considered to be material.

(7) Value at Risk multipliers by risk factor are automatically increased based on back-testing in accordance with a new AMF guideline.

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

As at December 31, 2023

		a	b	c	d
		RWA			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
	Type of risk				
1	Credit risk (excluding counterparty credit risk)	**72,016**	**26,799**	**98,815**	**148,947**
2	Counterparty credit risk	**2,070**	**1,205**	**3,275**	**3,107**
3	Credit valuation adjustment		**3,233**	**3,233**	**3,233**
4	Securitization exposures in the banking book	**—**	**326**	**326**	**326**
5	Market risk	**2,567**	**314**	**2,881**	**5,128**
6	Operational risk		**22,287**	**22,287**	**22,287**
7	Residual RWA		**9,664**	**9,664**	**9,718**
8	**Total**	**76,653**	**63,828**	**140,481**	**192,746**

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

As at December 31, 2023

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

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital(1)

	(in millions of dollars)	As at December 31, 2023	Cross-reference(2)	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
	Tier 1A capital: Instruments and reserves						
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	**4,889**	A + B	4,889	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	**29,362**	C + D	29,576	29,034	28,783	28,906
3	Accumulated other comprehensive income (and other reserves)	**(708)**	E	(2,142)	(1,855)	(1,335)	(2,154)
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	**N/A**		N/A	N/A	N/A	N/A
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	**—**		—	—	—	—
6	**Tier 1A capital instruments before regulatory adjustments**	**33,543**		32,323	32,068	32,337	31,641
	Tier 1A capital: Regulatory adjustments						
7	Prudential valuation adjustments(3)(4)	**16**	Note	—	—	—	—
7a	Reverse mortgages	**—**		—	—	—	—
7b	Exposures to non-qualifying central counterparties	**—**		—	—	—	—
7c	Materiality thresholds on credit protection	**—**		—	—	—	—
7d	Non-payment versus delivery on non-delivery versus payment transactions	**—**		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	**559**	F + G	561	560	560	153
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	**985**	H + I	994	990	897	614
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	**277**	J + K	173	187	199	187
11	Cash flow hedge reserve	**(280)**	L	(1,116)	(937)	(534)	(815)
12	Shortfall of allowances for expected losses(3)	**218**	Note	256	215	111	217
13	Securitization gain on sale	**—**		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	**3**	M	28	13	15	21
15	Defined benefit plan assets, after permitted offset (net of eligible deferred tax liabilities)	**2**	N + O	382	324	438	408
16	Investment in own Tier 1A capital instruments (if not consolidated)	**—**		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	**184**	B	140	121	120	130
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	**—**		—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital)	**2,379**	P + Q	1,841	1,776	2,172	2,463
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(5)(6)	**407**	Note	381	368	348	(16)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	**115**	R	117	119	121	123
28	**Total regulatory adjustments to Tier 1A and equivalent capital**	**4,865**		3,757	3,736	4,447	3,485
29	**Total Tier 1A and equivalent capital**	**28,678**		28,566	28,332	27,890	28,156
29a	**Total Tier 1A capital without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)(5)**	**28,678**		28,566	28,332	27,890	28,138

Footnotes to this table are presented on page 16.

Template CC1 – Composition of regulatory capital[1] (continued)

	(in millions of dollars)	As at December 31, 2023	Cross-reference[2]	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
	Tier 1B capital: Instruments						
30	Directly issued qualifying Tier 1B capital instruments	—		—	—	—	—
31	Of which: classified as equity under applicable accounting standards	—		—	—	—	—
32	Of which: classified as liabilities under applicable accounting standards	—		—	—	—	—
33	Directly issued capital instruments subject to phase-out from Tier 1B capital	N/A		N/A	N/A	N/A	N/A
34	Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)	—		—	—	—	—
35	Of which: instruments issued by subsidiaries and subject to phase-out	N/A		N/A	N/A	N/A	N/A
36	**Tier 1B capital before regulatory adjustments**	—		—	—	—	—
	Tier 1B capital: Regulatory adjustments						
37	Investments in own Tier 1B capital instruments	—		—	—	—	—
38	Crossed investments in own Tier 1B capital instruments	—		—	—	—	—
39	Investments of the “entity” in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	—		—	—	—	—
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	115	R	117	119	121	123
41	National specific regulatory adjustments	(115)	R	(117)	(119)	(121)	(123)
42	Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions	—		—	—	—	—
43	**Total regulatory adjustments to Tier 1B capital**	—		—	—	—	—
44	**Total Tier 1B capital**	—		—	—	—	—
45	**Total Tier 1 capital (1A + 1B)**	28,678		28,566	28,332	27,890	28,156
45a	**Total Tier 1 capital (1A + 1B) without the application of the transitional provisions for the provisioning of ECLs[5]**	28,678		28,566	28,332	27,890	28,138
	Tier 2 capital: Instruments and provisions						
46	Directly issued qualifying Tier 2 capital instruments	2,981	S + T	2,904	2,938	2,958	2,954
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	N/A		N/A	N/A	N/A	N/A
48	Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)	—		—	—	—	—
49	Of which: instruments issued by subsidiaries subject to phase-out	N/A		N/A	N/A	N/A	N/A
50	Provisions	62	U	83	45	53	161
51	**Tier 2 capital before regulatory adjustments**	3,043		2,987	2,983	3,011	3,115
	Tier 2 capital: Regulatory adjustments						
52	Investments in own Tier 2 capital instruments	—		—	—	—	—
53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities	—		—	—	—	—
54	Investments of the “entity” in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	—		—	—	—	—
55	Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	976	V + W	976	976	826	826
56	National specific regulatory adjustments	—		—	—	—	—
57	**Total regulatory adjustments to Tier 2 capital**	976		976	976	826	826
58	**Total Tier 2 capital**	2,067		2,011	2,007	2,185	2,289
59	**Total capital (1A + 1B and 2)**	30,745		30,577	30,339	30,075	30,445
59a	**Total capital (1A + 1B and 2) without the application of the transitional provisions for the provisioning of ECLs[5]**	30,745		30,577	30,339	30,075	30,443
60	**Total risk-weighted assets**	140,481		137,135	135,499	140,232	139,311

Footnotes to this table are presented on page 16.

Template CC1 – Composition of regulatory capital[(1)] (continued)

	(in millions of dollars)	As at December 31, 2023	Cross-reference[(2)]	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
	Capital ratios and buffers						
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	**20.4%**		20.8%	20.9%	19.9%	20.2%
61a	Tier 1A (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[(5)]	**20.4%**		20.8%	20.9%	19.9%	20.2%
62	Tier 1 (as a % of risk-weighted assets)	**20.4%**		20.8%	20.9%	19.9%	20.2%
62a	Tier 1 (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[(5)]	**20.4%**		20.8%	20.9%	19.9%	20.2%
63	Total capital (as a % of risk-weighted assets)	**21.9%**		22.3%	22.4%	21.4%	21.9%
63a	Total capital (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[(5)]	**21.9%**		22.3%	22.4%	21.4%	21.9%
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	**13.9%**		14.3%	14.4%	13.4%	13.9%
	National minima						
69	Minimum Tier 1A capital ratio	**8.0%**		8.0%	8.0%	8.0%	8.0%
70	Minimum Tier 1 capital ratio	**9.5%**		9.5%	9.5%	9.5%	9.5%
71	Minimum total capital ratio	**11.5%**		11.5%	11.5%	11.5%	11.5%
	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other liabilities of other financial entities	**2,635**	X	2,713	2,516	2,214	2,013
73	Significant investments in Tier 1A capital instruments of financial entities	**3,117**	Y	3,052	3,023	3,018	3,074
74	Mortgage servicing rights (net of related tax liabilities)	**—**		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	**747**	Z	537	604	722	729
	Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	**62**		83	45	53	177
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	**62**		83	45	53	177
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) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Cross-reference to the combined regulatory balance sheet. Refer to Template “Reconciliation of regulatory capital to balance sheet” in this report.

(3) Items considered only in regulatory capital.

(4) Cross-reference to Template PV1 in this report.

(5) The data as at December 31, 2022 reflect the transitional provisions issued by the AMF under which a portion of the allowance for credit losses, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

(6) Since the first quarter of 2023, equity investments in funds subject to the fall-back approach have been deducted from Tier 1A capital.

Quarterly changes in regulatory capital(1)

(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
Tier 1A capital					
Balance at beginning of period	**28,566**	28,332	27,890	28,156	28,021
Increase in reserves and undistributed surplus earnings	**(214)**	542	251	(123)	185
Eligible accumulated other comprehensive income	**1,434**	(287)	(520)	819	7
Permanent shares and surplus shares subject to phase-out	**—**	—	—	—	—
Deductions	**(1,108)**	(21)	711	(962)	(57)
Balance at end of period	**28,678**	28,566	28,332	27,890	28,156
Total Tier 1 capital(2)	**28,678**	28,566	28,332	27,890	28,156
Tier 2 capital					
Balance at beginning of period	**2,011**	2,007	2,185	2,289	2,267
Eligible instruments	**77**	(34)	(20)	4	9
Eligible portion of the allowance for credit losses	**(21)**	38	(8)	(108)	13
Deductions	**—**	—	(150)	—	—
Balance at end of period	**2,067**	2,011	2,007	2,185	2,289
Total capital	**30,745**	30,577	30,339	30,075	30,445

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at December 31, 2023

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation(1)	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table(2)
Assets					
Cash and deposits with financial institutions	8,987	2,702	6,285		
Securities	88,365	32,241	56,124		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				2,635	X
Other securities				53,489	
Securities borrowed or purchased under reverse repurchase agreements	13,678	(1,375)	15,053		
Loans	267,115	2,079	265,036		
Significant investments in the Tier 2 capital of financial institutions				126	V
Other loans				264,910	
Allowance for credit losses	(1,180)	—	(1,180)		
Portion allowed for inclusion in Tier 2 capital				(62)	U
Allowances not allowed for regulatory capital				(1,118)	
Segregated fund net assets	24,754	24,754	—		
Other assets					
Clients' liability under acceptances	—	—	—		
Derivative financial instruments	5,861	90	5,771		
Amounts receivable from clients, brokers and financial institutions	2,801	196	2,605		
Reinsurance contract assets	1,676	1,676	—		
Right-of-use assets	476	(319)	795		
Investment property	974	965	9		
Property, plant and equipment	1,549	439	1,110		
Goodwill	563	526	37		F
Intangible assets	1,186	716	470		H
Net defined benefit assets	46	43	3		N
Deferred tax assets	1,244	136	1,108		
Deferred tax assets other than those attributable to temporary differences				422	J
Deferred tax liabilities other than those attributable to temporary differences				(145)	K
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				747	Z
Deferred tax liabilities related to software and other intangible assets				(201)	I
Deferred tax liabilities related to goodwill				(4)	G
Deferred tax liabilities related to net defined benefit assets				(1)	O
Other deferred tax assets				290	
Other					
Investments in companies accounted for using the equity method	1,477	(6,272)	7,749		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				158	P
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,117	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital				2,221	Q
Significant investments in the Tier 1B capital of other financial institutions				115	R
Significant investments in the Tier 2 capital of other financial institutions				850	W
Other adjustments related to investments				1,288	
Other items	3,368	468	2,900		
Total assets	422,940	59,065	363,875		

Footnotes to this table are presented on the next page.

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

As at December 31, 2023

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation[1]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[2]
Liabilities					
Deposits	**279,329**	**(1,069)**	**280,398**		
Insurance contract liabilities	**32,961**	**32,961**	**—**		
Other liabilities					
Acceptances	**—**	**—**	**—**		
Commitments related to securities sold short	**11,686**	**11**	**11,675**		
Commitments related to securities lent or sold under repurchase agreements	**12,032**	**574**	**11,458**		
Derivative financial instruments	**6,626**	**237**	**6,389**		
Amounts payable to clients, brokers and financial institutions	**9,350**	**318**	**9,032**		
Lease liabilities	**553**	**(343)**	**896**		
Reinsurance contract liabilities	**38**	**38**	**—**		
Segregated fund net liabilities for investment contracts	**21,233**	**21,233**	**—**		
Net defined benefit plan liabilities	**867**	**192**	**675**		
Deferred tax liabilities	**252**	**185**	**67**		
Other	**10,669**	**3,723**	**6,946**		
Subordinated notes	**2,954**	**—**	**2,954**		
Subordinated notes allowed for inclusion in Tier 2 capital				**2,954**	**S**
Total liabilities	**388,550**	**58,060**	**330,490**		
Equity					
Capital stock	**4,731**	**—**	**4,731**		
Qualifying shares				**27**	**T**
Federation capital shares				**4,705**	**A**
Reciprocal cross-holdings in Tier 1A capital instruments				**184**	**B**
Shares excluded from the calculation of regulatory capital				**(185)**	
Undistributed surplus earnings	**2,668**	**90**	**2,578**		**C**
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk				**3**	**M**
Other undistributed surplus earnings				**2,575**	
Accumulated other comprehensive income	**(708)**	**—**	**(708)**		**E**
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income					
Gains (losses) on derivative financial instruments designated as cash flow hedges				**(280)**	**L**
Other				**(428)**	
Reserves	**26,784**	**—**	**26,784**		**D**
Non-controlling interests	**915**	**915**	**—**		
Total equity	**34,390**	**1,005**	**33,385**		
Total liabilities and equity	**422,940**	**59,065**	**363,875**		

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

[2] Refer to Template "Composition of regulatory capital" in this report.

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

As at December 31, 2023

	Features	Qualifying shares	Qualifying shares	F capital shares
1	Issuer	**Desjardins caisses in Québec**	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	**N/A**	**N/A**	**N/A**
3	Governing law(s) of the instrument	**Québec**	**Québec**	**Québec**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**N/A**	**N/A**	**N/A**
	Regulatory treatment:			
4	Transitional Basel III rules	**Tier 2 instrument**	**Tier 2 instrument**	**Tier 1A instrument**
5	Post-transitional Basel III rules	**Tier 2 instrument**	**Tier 2 instrument**	**Tier 1A instrument**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**
7	Instrument type	**Qualifying shares**	**Qualifying shares**	**Capital shares**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**$26,470**	**$100**	**$4,889,464**
9	Par value of instrument	**$5**	**$5**	**$10**
10	Accounting classification	**Equity**	**Equity**	**Equity**
11	Original date of issuance	**N/A**	**N/A**	**N/A**
12	Perpetual or dated	**Perpetual**	**Perpetual**	**Perpetual**
13	Original maturity date	**No maturity date**	**No maturity date**	**No maturity date**
14	Issuer call subject to prior approval by the AMF	**No**	**No**	**No**
15	Optional call date, contingent call dates and redemption amount	**N/A**	**N/A**	**N/A**
16	Subsequent call dates, if applicable	**N/A**	**N/A**	**N/A**
	Coupons / dividends			
17	Fixed or floating dividend/coupon	**N/A**	**N/A**	**Floating**
18	Coupon rate or any related index	**N/A**	**N/A**	**4.25% per year**
19	Existence of a payment stopper	**N/A**	**N/A**	**Yes**
20	Fully discretionary, partially discretionary or mandatory	**N/A**	**N/A**	**Fully discretionary**
21	Existence of step-up or other incentive to redeem	**N/A**	**N/A**	**No**
22	Non-cumulative or cumulative	**N/A**	**N/A**	**Non-cumulative**
23	Convertible or non-convertible	**Non-convertible**	**Non-convertible**	**Non-convertible**
24	If convertible, conversion trigger(s)	**N/A**	**N/A**	**N/A**
25	If convertible, fully or partially	**N/A**	**N/A**	**N/A**
26	If convertible, conversion rate	**N/A**	**N/A**	**N/A**
27	If convertible, mandatory or optional conversion	**N/A**	**N/A**	**N/A**
28	If convertible, specify instrument type convertible into	**N/A**	**N/A**	**N/A**
29	If convertible, specify issuer of instrument it converts into	**N/A**	**N/A**	**N/A**
30	Writedown feature	**No**	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**	**N/A**
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**
36	Non-compliant transitioned features	**No**	**No**	**No**
37	If yes, specify non-compliant feature	**N/A**	**N/A**	**N/A**

Footnotes to this table are presented on page 25.

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

As at December 31, 2023

	Features	NVCC subordinated notes	NVCC subordinated notes	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: 31430WDW1 ISIN: CA31430WDW16**	**CUSIP: 31430WGC2 ISIN: CA31430WGC25**	**CUSIP: 31430WRG1 ISIN: CA31430WRG10**
3	Governing law(s) of the instrument	**Québec, and applicable Canadian federal laws**	**Québec, and applicable Canadian federal laws**	**Québec, and applicable Canadian federal laws**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**N/A**	**N/A**	**N/A**
	Regulatory treatment:			
4	Transitional Basel III rules	**Tier 2 instrument**	**Tier 2 instrument**	**Tier 2 instrument**
5	Post-transitional Basel III rules	**Tier 2 instrument**	**Tier 2 instrument**	**Tier 2 instrument**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**
7	Instrument type	**Subordinated notes**	**Subordinated notes**	**Subordinated notes**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**$977,301**	**$998,314**	**$978,877**
9	Par value of instrument	**$1,000,000,000**	**$1,000,000,000**	**$1,000,000,000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**	**Liabilities - Amortized cost**
11	Original date of issuance	**May 26, 2020**	**May 28, 2021**	**August 23, 2022**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**May 26, 2030**	**May 28, 2031**	**August 23, 2032**
14	Issuer call subject to prior approval by the AMF	**Yes**	**Yes**	**Yes**
15	Optional call date, contingent call dates and redemption amount	**On or after May 26, 2025, at par plus accrued and unpaid interest**	**On or after May 28, 2026, at par plus accrued and unpaid interest**	**On or after August 23, 2027, at par plus accrued and unpaid interest**
16	Subsequent call dates, if applicable	**On any date after May 26, 2025, at par plus accrued and unpaid interest**	**On any date after May 28, 2026, at par plus accrued and unpaid interest**	**On any date after August 23, 2027, at par plus accrued and unpaid interest**
	Coupons / dividends			
17	Fixed or floating dividend/coupon	**Fixed, then floating**	**Fixed, then floating**	**Fixed, then floating**
18	Coupon rate or any related index	**2.856% per year until, but excluding, May 26, 2025. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 2.11%**	**1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60%**	**5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%**
19	Existence of a payment stopper	**No**	**No**	**No**
20	Fully discretionary, partially discretionary or mandatory	**Mandatory**	**Mandatory**	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**	**No**	**No**
22	Non-cumulative or cumulative	**Cumulative**	**Cumulative**	**Cumulative**
23	Convertible or non-convertible	**Convertible**	**Convertible**	**Convertible**
24	If convertible, conversion trigger(s)	**See Note (2)**	**See Note (2)**	**See Note (2)**
25	If convertible, fully or partially	**Always fully convertible**	**Always fully convertible**	**Always fully convertible**
26	If convertible, conversion rate	**See Note (3)**	**See Note (3)**	**See Note (3)**
27	If convertible, mandatory or optional conversion	**Mandatory**	**Mandatory**	**Mandatory**
28	If convertible, specify instrument type convertible into	**Class Z-Contingent capital shares (Tier 1A instrument)**	**Class Z-Contingent capital shares (Tier 1A instrument)**	**Class Z-Contingent capital shares (Tier 1A instrument)**
29	If convertible, specify issuer of instrument it converts into	***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 25.

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

As at December 31, 2023

	Features	TLAC senior notes	TLAC senior notes	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: 31429KAD5 / 31429LAD3 ISIN: US31429KAD54 / US31429LAD38**	**CUSIP: 31430WFL3 ISIN: CA31430WFL33**	**CUSIP: 31430WHX5 ISIN: CA31430WHX52**
3	Governing law(s) of the instrument	**New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)**	**Québec, and applicable Canadian federal laws**	**Québec, and applicable Canadian federal laws**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**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	**US$1,000,000,000**	**$1,000,000,000**	**$500,000,000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**February 10, 2020**	**January 21, 2021**	**September 10, 2021**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**February 10, 2025**	**January 21, 2026**	**September 10, 2026**
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	**2.05% per year**	**1.093% per year**	**1.587% per year**
19	Existence of a payment stopper	**No**	**No**	**No**
20	Fully discretionary, partially discretionary or mandatory	**Mandatory**	**Mandatory**	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**	**No**	**No**
22	Non-cumulative or cumulative	**Cumulative**	**Cumulative**	**Cumulative**
23	Convertible or non-convertible	**Non-convertible**	**Non-convertible**	**Non-convertible**
24	If convertible, conversion trigger(s)	**N/A**	**N/A**	**N/A**
25	If convertible, fully or partially	**N/A**	**N/A**	**N/A**
26	If convertible, conversion rate	**N/A**	**N/A**	**N/A**
27	If convertible, mandatory or optional conversion	**N/A**	**N/A**	**N/A**
28	If convertible, specify instrument type convertible into	**N/A**	**N/A**	**N/A**
29	If convertible, specify issuer of instrument it converts into	**N/A**	**N/A**	**N/A**
30	Writedown feature	**No**	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**	**N/A**
34a	Type of subordination	**Exemption**	**Exemption**	**Exemption**
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**Pari passu with deposits**	**Pari passu with deposits**	**Pari passu with deposits**
36	Non-compliant transitioned features	**N/A**	**N/A**	**N/A**
37	If yes, specify non-compliant feature	**N/A**	**N/A**	**N/A**

Footnotes to this table are presented on page 25.

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

As at December 31, 2023

	Features	TLAC senior notes	TLAC senior notes	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: 31429KAG8 / 31429LAG6 ISIN: US31429KAG85 / US31429LAG68	CUSIP: 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42
3	Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument	$1,000,000,000	US$750,000,000	US$500,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	May 19, 2022	August 23, 2022	August 23, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 19, 2027	August 23, 2025	August 23, 2027
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	4.407% per year	4.400% per year	4.550% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 25.

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

As at December 31, 2023

	Features	TLAC senior notes	TLAC senior notes	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: 31430WTH7 ISIN: CA31430WTH74**	**CUSIP: 31429KAJ2 / 31429LAJ0 ISIN: US31429KAJ25 / US31429LAJ08**	**CUSIP: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70**
3	Governing law(s) of the instrument	**Québec, and applicable Canadian federal laws**	**New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)**	**New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**N/A**	**Contractual**	**Contractual**
	Regulatory treatment:			
4	Transitional Basel III rules	**N/A**	**N/A**	**N/A**
5	Post-transitional Basel III rules	**N/A**	**N/A**	**N/A**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**
7	Instrument type	**Other TLAC instruments**	**Other TLAC instruments**	**Other TLAC instruments**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**Amount qualifying for TLAC purposes only**	**Amount qualifying for TLAC purposes only**	**Amount qualifying for TLAC purposes only**
9	Par value of instrument	**$1,000,000,000**	**US$600,000,000**	**US$750,000,000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**November 16, 2022**	**January 23, 2023**	**March 14, 2023**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**October 01, 2025**	**January 23, 2026**	**March 14, 2028**
14	Issuer call subject to prior approval by the AMF	**No**	**No**	**No**
15	Optional call date, contingent call dates and redemption amount	**N/A**	**N/A**	**N/A**
16	Subsequent call dates, if applicable	**N/A**	**N/A**	**N/A**
	Coupons / dividends			
17	Fixed or floating dividend/coupon	**Fixed**	**Fixed, then floating**	**Fixed**
18	Coupon rate or any related index	**5.2% per year**	**5.278% per year until, but excluding, January 23, 2025. Afterwards, daily compounded SOFR determined for the observation period plus 1.094%**	**5.70% per year**
19	Existence of a payment stopper	**No**	**No**	**No**
20	Fully discretionary, partially discretionary or mandatory	**Mandatory**	**Mandatory**	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**	**No**	**No**
22	Non-cumulative or cumulative	**Cumulative**	**Cumulative**	**Cumulative**
23	Convertible or non-convertible	**Non-convertible**	**Non-convertible**	**Non-convertible**
24	If convertible, conversion trigger(s)	**N/A**	**N/A**	**N/A**
25	If convertible, fully or partially	**N/A**	**N/A**	**N/A**
26	If convertible, conversion rate	**N/A**	**N/A**	**N/A**
27	If convertible, mandatory or optional conversion	**N/A**	**N/A**	**N/A**
28	If convertible, specify instrument type convertible into	**N/A**	**N/A**	**N/A**
29	If convertible, specify issuer of instrument it converts into	**N/A**	**N/A**	**N/A**
30	Writedown feature	**No**	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**	**N/A**
34a	Type of subordination	**Exemption**	**Exemption**	**Exemption**
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**Pari passu with deposits**	**Pari passu with deposits**	**Pari passu with deposits**
36	Non-compliant transitioned features	**N/A**	**N/A**	**N/A**
37	If yes, specify non-compliant feature	**N/A**	**N/A**	**N/A**

Footnotes to this table are presented on page 25.

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

As at December 31, 2023

	Features	TLAC senior notes	TLAC senior notes	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	**Québec, and applicable Canadian federal laws**	**Québec, and applicable Canadian federal laws**	**Québec, and applicable Canadian federal laws**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**N/A**	**N/A**	**N/A**
	Regulatory treatment:			
4	Transitional Basel III rules	**N/A**	**N/A**	**N/A**
5	Post-transitional Basel III rules	**N/A**	**N/A**	**N/A**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**
7	Instrument type	**Other TLAC instruments**	**Other TLAC instruments**	**Other TLAC instruments**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**Amount qualifying for TLAC purposes only**	**Amount qualifying for TLAC purposes only**	**Amount qualifying for TLAC purposes only**
9	Par value of instrument	**JPY34,300,000,000**	**$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**[4]
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**

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

(2) NVCC trigger events:
(i) the AMF publicly announces that the Federation has been advised, in writing, that the AMF is of the opinion that the Federation has ceased, or is about to cease, to be viable and that, after the conversion of the notes and other contingent instruments issued by the Federation, the viability of the Federation could be restored or maintained; or (ii) a federal or provincial government in Canada publicly announces that the Federation has accepted or agreed to accept a capital injection, or equivalent support from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Federation would have been determined by the AMF to be non-viable as a result of the weakness of the Federation's risk-based capital ratios.

(3) Upon the occurrence of a trigger event, each outstanding note will be converted into a number of Class Z-Contingent capital shares equal to: (multiplier × note value) ÷ conversion price, rounded down. For more details, refer to the prospectus supplement.

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

Template TLAC1 – TLAC composition (at resolution group level[1][2])

		a				
	(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
	Regulatory capital elements of TLAC					
1	Tier 1A and equivalent capital instruments	**27,778**	27,667	27,434	26,986	27,278
2	Additional Tier 1B capital before TLAC adjustments	**—**	—	—	—	—
3	Tier 1B instruments ineligible as TLAC as issued out of subsidiaries to third parties	**—**	—	—	—	—
4	Other adjustments	**—**	—	—	—	—
5	**Tier 1B capital instruments eligible under the TLAC framework**	**—**	—	—	—	—
6	Tier 2 capital before TLAC adjustments	**2,067**	2,011	2,007	2,185	2,265
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	**—**	—	—	—	—
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	**—**	—	—	—	—
9	Other adjustments	**—**	—	—	—	—
10	**Tier 2 capital instruments eligible under the TLAC framework**	**2,067**	2,011	2,007	2,185	2,265
11	**TLAC arising from regulatory capital**	**29,845**	29,678	29,441	29,171	29,543
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities[3]	**10,292**	10,145	9,562	11,032	9,179
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	**—**	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	**—**	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	**—**	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	**—**	—	—	—	—
17	**TLAC arising from non-regulatory capital instruments before adjustments**	**10,292**	10,145	9,562	11,032	9,179
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	**40,137**	39,823	39,003	40,203	38,722
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE D-SIFIs)	**—**	—	—	—	—
20	Deduction of investments in own other TLAC liabilities	**—**	—	—	—	—
21	Other adjustments to TLAC	**—**	—	—	—	—
22	**TLAC after deductions**	**40,137**	39,823	39,003	40,203	38,722
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	**136,311**	133,060	131,342	137,189	134,880
24	Leverage exposure measure[4]	**383,474**	372,059	366,286	353,231	364,519
	TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets)	**29.4%**	29.9%	29.7%	29.3%	28.7%
26	TLAC (as a percentage of leverage exposure)	**10.5%**	10.7%	10.6%	11.4%	10.6%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	**11.4%**	11.9%	11.7%	11.3%	10.7%
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	**3.5%**	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	**2.5%**	2.5%	2.5%	2.5%	2.5%
30	Of which: institution specific countercyclical buffer requirement	**—%**	—%	—%	—%	—%
31	Of which: systemically important financial institution buffer	**1.0%**	1.0%	1.0%	1.0%	1.0%

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

[2] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

[3] Issuance of $3.9 billion of debt eligible to qualify under the TLAC Guideline in 2023, including $1.25 billion during the fourth quarter.

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

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

		As at December 31, 2023						As at September 30, 2023					
		Creditor ranking						Creditor ranking					
	(in millions of dollars)	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5
1	Description of creditor ranking	**Capital shares**	**Preferred shares**	**Subordinated debts**	**Internal recapitalization instruments**	**Other liabilities excluding internal recapitalization instruments(1)**		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments(1)	
2	Total capital and liabilities net of credit risk mitigation(2)	**4,916**	**—**	**3,000**	**10,314**	**N/A**	**18,230**	4,915	—	3,000	10,201	N/A	18,116
3	Subset of row 2 that are excluded liabilities	**—**	**—**	**—**	**—**	**N/A**	**—**	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	**4,916**	**—**	**3,000**	**10,314**	**N/A**	**18,230**	4,915	—	3,000	10,201	N/A	18,116
5	Subset of row 4 that are potentially eligible as TLAC	**4,916**	**—**	**3,000**	**10,314**	**N/A**	**18,230**	4,915	—	3,000	10,201	N/A	18,116
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	**—**	**—**	**—**	**4,100**	**N/A**	**4,100**	—	—	—	3,377	N/A	3,377
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	**—**	**—**	**—**	**6,214**	**N/A**	**6,214**	—	—	—	6,824	N/A	6,824
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	**—**	**—**	**3,000**	**—**	**N/A**	**3,000**	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	**—**	**—**	**—**	**—**	**N/A**	**—**	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	**4,916**	**—**	**—**	**—**	**N/A**	**4,916**	4,915	—	—	—	N/A	4,915

		As at June 30, 2023						As at March 31, 2023					
		Creditor ranking						Creditor ranking					
	(in millions of dollars)	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments(1)		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments(1)	
2	Total capital and liabilities net of credit risk mitigation(2)	4,915	—	3,000	9,583	N/A	17,498	4,915	—	3,000	11,055	N/A	18,970
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,915	—	3,000	9,583	N/A	17,498	4,915	—	3,000	11,055	N/A	18,970
5	Subset of row 4 that are potentially eligible as TLAC	4,915	—	3,000	9,583	N/A	17,498	4,915	—	3,000	11,055	N/A	18,970
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	2,325	N/A	2,325	—	—	—	4,041	N/A	4,041
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	7,258	N/A	7,258	—	—	—	7,014	N/A	7,014
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	4,915	—	—	—	N/A	4,915	4,915	—	—	—	N/A	4,915

Footnotes to this table are presented on the next page.

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

		As at December 31, 2022					
		Creditor ranking					
	(in millions of dollars)	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]	
2	Total capital and liabilities net of credit risk mitigation[2]	4,916	—	3,000	9,239	N/A	17,155
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,916	—	3,000	9,239	N/A	17,155
5	Subset of row 4 that are potentially eligible as TLAC	4,916	—	3,000	9,239	N/A	17,155
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	2,692	N/A	2,692
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	6,547	N/A	6,547
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	4,916	—	—	—	N/A	4,916

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

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

LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

Table LIA – Explanations of differences between accounting and regulatory exposure amounts

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
LIA.c)	Explain the processes and controls implemented as part of the process for measuring carrying amounts to ensure they are prudent and reliable.	2023 Annual Report	5.3 - Critical accounting policies and estimates	94-100
		2023 Annual Report	Note 5 – Fair value of financial instruments	153-158
LIA.d)	Explain how material investments in insurers are treated for regulatory capital purposes.	2023 Annual Report	3.2 - Capital Management	43-50

(1) See the “Use of this document” section on page 2.

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

As at December 31, 2023

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items(1)				
(in millions of dollars)			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	**8,987**	**6,285**	**6,285**	**—**	**—**	**—**	**—**
Securities at fair value through profit or loss	**36,627**	**12,573**	**717**	**—**	**2**	**11,854**	**—**
Securities at fair value through other comprehensive income	**51,692**	**43,518**	**43,249**	**—**	**—**	**—**	**269**
Securities at amortized cost	**46**	**33**	**9**	**—**	**24**	**—**	**—**
Securities borrowed or purchased under reverse repurchase agreements	**13,678**	**15,053**	**—**	**15,053**	**—**	**13,745**	**—**
Loans, net of the allowance for credit losses	**265,935**	**263,856**	**263,730**	**—**	**—**	**—**	**126**
Segregated fund net assets	**24,754**	**—**	**—**	**—**	**—**	**—**	**—**
Derivative financial instruments	**5,861**	**5,771**	**—**	**5,771**	**—**	**779**	**—**
Amounts receivable from clients, brokers and financial institutions	**2,801**	**2,605**	**2,605**	**—**	**—**	**—**	**—**
Reinsurance contract assets	**1,676**	**—**	**—**	**—**	**—**	**—**	**—**
Right-of-use assets	**476**	**795**	**795**	**—**	**—**	**—**	**—**
Investment property	**974**	**9**	**9**	**—**	**—**	**—**	**—**
Property, plant and equipment	**1,549**	**1,110**	**1,110**	**—**	**—**	**—**	**—**
Goodwill	**563**	**37**	**(526)**	**—**	**—**	**—**	**563**
Intangible assets	**1,186**	**470**	**(716)**	**—**	**—**	**—**	**1,186**
Investments in companies accounted for using the equity method	**1,477**	**7,749**	**3,163**	**—**	**—**	**—**	**4,586**
Net defined benefit plan assets	**46**	**3**	**—**	**—**	**—**	**—**	**3**
Deferred tax assets	**1,244**	**1,108**	**686**	**—**	**—**	**—**	**422**
Other	**3,368**	**2,900**	**2,900**	**—**	**—**	**—**	**—**
Total assets	**422,940**	**363,875**	**324,016**	**20,824**	**26**	**26,378**	**7,155**

Footnotes to this table are presented on the next page.

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

As at December 31, 2023

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items[1]				
(in millions of dollars)			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Liabilities							
Deposits	**279,329**	**280,398**	**—**	**—**	**—**	**—**	**280,398**
Insurance contract liabilities	**32,961**	**—**	**—**	**—**	**—**	**—**	**—**
Commitments related to securities sold short	**11,686**	**11,675**	**—**	**11,675**	**—**	**11,361**	**—**
Commitments related to securities lent or sold under repurchase agreements	**12,032**	**11,458**	**—**	**—**	**—**	**10,726**	**—**
Derivative financial instruments	**6,626**	**6,389**	**—**	**6,389**	**—**	**971**	**—**
Amounts payable to clients, brokers and financial institutions	**9,350**	**9,032**	**—**	**—**	**—**	**—**	**9,032**
Lease liabilities	**553**	**896**	**—**	**—**	**—**	**—**	**896**
Reinsurance contract liabilities	**38**	**—**	**—**	**—**	**—**	**—**	**—**
Segregated fund net liabilities for investment contracts	**21,233**	**—**	**—**	**—**	**—**	**—**	**—**
Net defined benefit plan liabilities	**867**	**675**	**—**	**—**	**—**	**—**	**675**
Deferred tax liabilities	**252**	**67**	**—**	**—**	**—**	**—**	**67**
Other	**10,669**	**6,946**	**—**	**—**	**—**	**—**	**6,946**
Subordinated notes	**2,954**	**2,954**	**—**	**—**	**—**	**—**	**2,954**
Total liabilities	**388,550**	**330,490**	**—**	**18,064**	**—**	**23,058**	**300,968**
Equity							
Capital stock	**4,731**	**4,731**	**—**	**—**	**—**	**—**	**4,731**
Undistributed surplus earnings	**2,668**	**2,578**	**—**	**—**	**—**	**—**	**2,578**
Accumulated other comprehensive income	**(708)**	**(708)**	**—**	**—**	**—**	**—**	**(708)**
Reserves	**26,784**	**26,784**	**—**	**—**	**—**	**—**	**26,784**
Equity – Group's share	**33,475**	**33,385**	**—**	**—**	**—**	**—**	**33,385**
Non-controlling interests	**915**	**—**	**—**	**—**	**—**	**—**	**—**
Total equity	**34,390**	**33,385**	**—**	**—**	**—**	**—**	**33,385**
Total liabilities and equity	**422,940**	**363,875**	**—**	**18,064**	**—**	**23,058**	**334,353**

(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 December 31, 2023

		a	b	c	d	e
			Items subject to[1]			
	(in millions of dollars)	Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Assets carrying amount under scope of regulatory consolidation (per Template LI1)	356,720	324,016	26	20,824	26,378
2	Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	29,522	—	—	18,064	23,058
3	**Total net amount under scope of regulatory consolidation**	327,198	324,016	26	2,760	3,320
4	Off-balance sheet amounts[2]	164,662	74,067	—	—	—
5	Differences in valuations	—	—	—	—	—
6	Differences due to different netting rules, other than those already reported in line 2	(241)	(1,054)	—	813	—
7	Differences due to consideration of provisions	723	723	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Adjustment for derivatives	6,173	—	—	6,173	—
10	Securities financing transaction exposures[3]	23,350	—	—	23,350	—
11	Other differences	—	—	—	—	—
12	**Regulatory exposure amounts**[4]	521,865	397,752	26	33,096	3,320

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

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

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

[4] Aggregate amount used to calculate RWA for each of the risk categories.

Template PV1: Prudent valuation adjustments (PVAs)

As at December 31, 2023

		a	b	c	d	e	f	g	h
	(in millions of dollars)	Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	—	—	—	—	—	—	—	—
2	Mid-market value	—	**3**	**4**	—	—	**7**	—	**7**
3	Closeout cost	—	—	—	—	—	—	—	—
4	Concentration	—	—	—	**9**	—	**9**	—	**9**
5	Early termination	—	—	—	—	—	—	—	—
6	Model risk	—	—	—	—	—	—	—	—
7	Operational risk	—	—	—	—	—	—	—	—
8	Investing and funding costs	—	—	—	—	—	—	—	—
9	Unearned credit spreads	—	—	—	—	—	—	—	—
10	Future administrative costs	—	—	—	—	—	—	—	—
11	Other	—	—	—	—	—	—	—	—
12	**Total adjustment**	—	**3**	**4**	**9**	—	**16**	—	**16**

CREDIT RISK

Table CRA – General qualitative information about credit risk

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRA.a)	How the business model translates into the components of Desjardins Group's credit risk profile.	2023 Annual Report	Credit risk	62-73
CRA.b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits.	2023 Annual Report	Credit risk management	62-73
CRA.c)	Structure and organization of the credit risk management and control function.	2023 Annual Report	Risk management governance	58-60
CRA.d)	Relationships between the credit risk management and the risk control, compliance and internal audit functions.	2023 Annual Report	Risk management governance	58-60
CRA.e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors.	2023 Annual Report	Risk Measurement Risk Disclosure Risk appetite Integrated risk management approach Risk management governance	56 56 56-57 57-58 58-60

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

Template CR1 – Credit quality of assets (1)

		a	b	c	d	e	f	g							
		As at December 31, 2023							As at September 30, 2023[2]						
		Gross carrying amounts of							Gross carrying amounts of						
	Type of exposure (in millions of dollars)	**Defaulted exposures (a)**	**Non-defaulted exposures (b)**	**Allowances / impairments (c)**	**Specific allowances (d)**	**General allowances (e)**	**Allowances for expected credit losses on IRB exposures (f)**	**Net values (a + b - c)**	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	**2,479**	**262,431**	**1,194**	**496**	**698**	**1,237**	**263,716**	2,119	258,756	1,082	402	680	1,151	259,793
1.1	Sovereigns	**—**	**23**	**—**	**—**	**—**	**—**	**23**	—	107	—	—	—	—	107
1.2	Non-central government public sector entities	**—**	**2,414**	**—**	**—**	**—**	**—**	**2,414**	—	2,052	—	—	—	—	2,052
1.3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	**—**	**824**	**—**	**—**	**—**	**—**	**824**	—	890	—	—	—	—	890
	Of which: securities firms and other financial institutions treated as banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.5	Covered bonds	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.6	Businesses	**918**	**39,032**	**359**	**232**	**127**	**357**	**39,591**	798	37,971	289	186	103	326	38,480
	Of which: securities firms and other financial institutions treated as businesses	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
	Of which: specialized lending	**59**	**2,652**	**39**	**29**	**10**	**—**	**2,672**	59	2,314	29	26	3	—	2,344
1.7	Regulatory retail portfolios	**416**	**30,264**	**611**	**165**	**446**	**473**	**30,069**	357	30,367	606	143	463	470	30,118
1.8	Real estate	**1,145**	**189,874**	**224**	**99**	**125**	**407**	**190,795**	964	187,369	187	73	114	355	188,146
	Of which: general RRE	**335**	**119,245**	**29**	**8**	**21**	**102**	**119,551**	300	119,173	29	7	22	106	119,444
	Of which: IPRRE	**298**	**40,927**	**35**	**14**	**21**	**61**	**41,190**	302	39,525	33	14	19	66	39,794
	Of which: other RRE	**19**	**1,118**	**34**	**8**	**26**	**3**	**1,103**	15	1,158	38	7	31	3	1,135
	Of which: general CRE	**139**	**9,395**	**47**	**25**	**22**	**86**	**9,487**	129	9,297	42	24	18	68	9,384
	Of which: IPCRE	**268**	**15,275**	**50**	**23**	**27**	**115**	**15,493**	160	14,594	35	17	18	93	14,719
	Of which: land acquisition, development and construction	**85**	**3,702**	**29**	**21**	**8**	**41**	**3,758**	58	3,355	10	4	6	18	3,403
1.9	Reverse mortgages	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
2	Debt securities	**—**	**50,260**	**—**	**—**	**—**	**—**	**50,260**	—	60,426	—	—	—	—	60,426
3	Other investments	**—**	**339**	**—**	**—**	**—**	**—**	**339**	—	350	—	—	—	—	350
4	Off-balance sheet exposures	**262**	**131,894**	**78**	**—**	**78**	**103**	**132,078**	226	130,119	84	—	84	105	130,261
5	**Total**	**2,741**	**444,924**	**1,272**	**496**	**776**	**1,340**	**446,393**	2,345	449,651	1,166	402	764	1,256	450,830

Footnotes to this table are presented on page 37.

Template CR1 – Credit quality of assets(1) (continued)

		As at June 30, 2023(2)							As at March 31, 2023(2)						
		Gross carrying amounts of							Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Defaulted exposures (a)	Non-Defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	1,916	254,731	1,044	398	646	1,098	255,603	1,667	249,698	1,041	353	688	1,015	250,324
1.1	Sovereigns	—	339	—	—	—	—	339	—	278	—	—	—	—	278
1.2	Non-central government public sector entities	—	1,977	—	—	—	—	1,977	1	2,122	—	—	—	—	2,123
1.3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	—	883	—	—	—	—	883	—	725	—	—	—	1	725
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6	Businesses	714	36,471	293	188	105	301	36,892	592	37,146	267	161	106	288	37,471
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Of which: specialized lending	59	2,194	28	26	2	—	2,225	59	2,042	31	27	4	—	2,070
1.7	Regulatory retail portfolios	328	30,401	576	147	429	461	30,153	333	28,068	574	134	440	428	27,827
1.8	Real estate	874	184,660	175	63	112	336	185,359	741	181,359	200	58	142	298	181,900
	Of which: general RRE	278	118,120	29	6	23	95	118,369	258	116,588	33	6	27	95	116,813
	Of which: IPRRE	274	38,519	28	11	17	58	38,765	228	37,632	34	9	25	54	37,826
	Of which: other RRE	13	1,219	40	7	33	3	1,192	10	1,223	44	7	37	2	1,189
	Of which: general CRE	123	9,167	41	23	18	68	9,249	122	9,145	46	22	24	70	9,221
	Of which: IPCRE	159	14,270	28	12	16	99	14,401	116	13,587	33	11	22	68	13,670
	Of which: land acquisition, development and construction	27	3,094	9	4	5	13	3,112	7	2,868	10	3	7	9	2,865
1.9	Reverse mortgages	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Debt securities	—	60,412	—	—	—	—	60,412	—	59,858	—	—	—	—	59,858
3	Other investments	—	340	—	—	—	—	340	—	306	—	—	—	—	306
4	Off-balance sheet exposures	156	129,600	81	—	81	103	129,675	152	127,997	93	—	93	—	128,056
5	**Total**	2,072	445,083	1,125	398	727	1,201	446,030	1,819	437,859	1,134	353	781	1,015	438,544

Footnotes to this table are presented on page 37.

Template CR1 – Credit quality of assets[1] (continued)

As at December 31, 2022

		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	1,491	246,751	1,035	172	863	981	247,207
1.1	Sovereigns and their central banks	—	204	—	—	—	—	204
1.2	Non-central government public sector entities	1	3,965	—	—	—	—	3,966
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	—	778	1	—	1	—	777
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	185	36,517	133	29	104	163	36,569
1.7	Regulatory retail portfolios	104	27,815	511	—	511	319	27,408
1.8	Secured by residential property	241	156,201	101	1	100	139	156,341
1.9	Secured by commercial real estate	17	21,254	23	2	21	95	21,248
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans[3]	—	—	—	—	—	—	—
1.12	Higher-risk categories	943	17	266	140	126	265	694
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	—	53,979	—	—	—	5	53,979
3	Off-balance sheet exposures	178	128,213	53	—	53	103	128,338
4	**Total**	1,669	428,943	1,088	172	916	1,089	429,524

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

[2] Comparative figures have been restated to conform with the presentation for the current period.

[3] Past-due loan exposures are entirely reflected in the “Defaulted exposures” column.

Template CR2 – Changes in stock of defaulted loans and debt securities[1]

		For the three-month period ended														
		December 31, 2023			September 30, 2023			June 30, 2023			March 31, 2023			December 31, 2022		
	(in millions of dollars)	**Loans**	**Debt securities**	**Total**	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	**2,119**	**—**	**2,119**	1,916	—	1,916	1,667	—	1,667	1,491	—	1,491	1,361	—	1,361
2	Loans and debt securities that have defaulted since the last reporting period	**1,194**	**—**	**1,194**	936	—	936	935	—	935	835	—	835	765	—	765
3	Returned to non-defaulted status	**(713)**	**—**	**(713)**	(658)	—	(658)	(611)	—	(611)	(596)	—	(596)	(564)	—	(564)
4	Amounts written-off	**(122)**	**—**	**(122)**	(76)	—	(76)	(77)	—	(77)	(61)	—	(61)	(71)	—	(71)
5	Other changes	**1**	**—**	**1**	1	—	1	2	—	2	(2)	—	(2)	—	—	—
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	**2,479**	**—**	**2,479**	2,119	—	2,119	1,916	—	1,916	1,667	—	1,667	1,491	—	1,491

[1] The defaulted loans balance excludes off-balance sheet exposures.

Table CRB – Additional disclosure related to the credit quality of assets

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRB.a)	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes.	2023 Annual Report	Credit risk management Note 2 – Accounting policies	62-73 127-149
CRB.b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	2023 Annual Report	Note 2 – Accounting policies Note 30 – Financial instrument risk management	127-149 232-236
CRB.c)	Description of methods used for determining impairments.	2023 Annual Report	Note 2 – Accounting policies	127-149
CRB.d)	Desjardins Group's own definition of "restructured exposure".	2023 Annual Report	Note 2 – Accounting policies	127-149
CRB.e)	Breakdown of exposures by residual maturity.	2023 Annual Report	Note 30 – Financial instrument risk management	232-236
CRB.g)	Ageing analysis of past-due exposures.	2023 Annual Report	Table 32 – Gross loans past due but not credit-impaired	70
CRB.h)	Breakdown of restructured exposures between impaired and not impaired exposures.	2023 Annual Report	Loan debt relief	68

[1] See the "Use of this document" section on page 2.

Loan portfolio by borrower category and by industry

	As at December 31, 2023			For the twelve-month period ended December 31, 2023
(in millions of dollars)	Gross loans	Gross credit-impaired loans	Allowance for credit losses	Write-offs and recoveries
Residential mortgages	165,858	375	102	—
Consumer, credit card and other personal loans	24,239	224	551	295
Public bodies[1]	3,388	—	4	—
Business loans				
Agriculture	11,991	352	46	3
Mining, oil and gas	1,092	1	2	—
Utilities	2,090	—	2	—
Construction	8,062	182	82	12
Manufacturing	5,883	231	116	7
Wholesale trade	2,712	75	43	2
Retail trade	5,933	96	55	1
Transportation	1,620	14	9	12
Information industry	550	17	5	—
Finance and insurance	2,105	—	3	—
Real estate	17,474	164	64	7
Professional services	1,934	10	14	2
Management of companies	1,389	10	6	—
Administrative services	373	6	4	2
Education	265	4	1	—
Health care	4,411	145	32	—
Arts and entertainment	769	11	7	(12)
Accommodation	2,073	39	15	4
Other services	1,588	8	8	1
Other businesses	1,316	—	9	—
Total business loans	**73,630**	**1,365**	**523**	**41**
Total loans	**267,115**	**1,964**	**1,180**	**336**

[1] Including loans to governments.

Loan portfolio by geographic area

	As at December 31, 2023			For the twelve-month period ended December 31, 2023
(in millions of dollars)	Gross loans	Gross credit-impaired loans	Allowance for credit losses	Write-offs and recoveries
Canada				
Québec	237,072	1,710	984	288
Other Canadian provinces	29,718	254	192	48
Total – Canada	**266,790**	**1,964**	**1,176**	**336**
Other countries	325	—	4	—
Total	**267,115**	**1,964**	**1,180**	**336**

Table CRC – Qualitative disclosure related to credit risk mitigation (CRM) techniques

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRC.a)	Core features of policies and processes for, and an indication of the extent to which Desjardins Group makes use of, on- and off-balance sheet netting.	2023 Annual Report	Note 6 – Offsetting financial assets and liabilities	159-160
CRC.b)	Core features of policies and processes for collateral evaluation and management.	2023 Annual Report	Credit risk mitigation	67-68
CRC.c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (i.e. by guarantor type, collateral and credit derivative providers).	2023 Annual Report	Credit risk mitigation	67-68

(1) See the “Use of this document” section on page 2.

Template CR3 – Credit risk mitigation (CRM) techniques – overview(1)

		a	b	c	d	e	f	g
		As at December 31, 2023						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	**Loans**	214,640	49,627	48,430	1,633	646	—	—
1.1	Sovereigns	23	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,406	8	8	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	824	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—
1.6	Businesses	35,641	3,988	3,772	353	178	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—
	Of which: specialized lending	2,672	—	—	—	—	—	—
1.7	Regulatory retail portfolios	27,487	2,479	2,278	368	304	—	—
1.8	Real estate	148,259	43,152	42,372	912	164	—	—
	Of which: general RRE	91,501	28,499	28,025	123	25	—	—
	Of which: IPRRE	28,417	12,750	12,720	271	53	—	—
	Of which: other RRE	1,086	—	—	57	17	—	—
	Of which: general CRE	9,256	471	216	101	15	—	—
	Of which: IPCRE	14,070	1,406	1,383	285	40	—	—
	Of which: land acquisition, development and construction	3,718	26	26	75	14	—	—
1.9	Reverse mortgages	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—
2	Debt securities	50,260	—	—	—	—	—	—
3	Other investments	339	—	—	—	—	—	—
4	**Total**	265,239	49,627	48,430	1,633	646	—	—
5	Of which defaulted	1,895	638	580	12	4	—	—

Footnotes to this table are presented on page 46.

Template CR3 – Credit risk mitigation (CRM) techniques – overview[(1)] (continued)

	(in millions of dollars)	As at September 30, 2023[(2)] Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	**Loans**	212,444	47,889	46,686	1,599	663	—	—
1.1	Sovereigns	107	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,047	5	5	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	890	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—
1.6	Businesses	34,622	3,933	3,686	299	172	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—
	Of which: specialized lending	2,344	—	—	—	—	—	—
1.7	Regulatory retail portfolios	27,591	2,386	2,190	402	337	—	—
1.8	Real estate	147,187	41,565	40,805	898	154	—	—
	Of which: general RRE	91,286	28,583	28,131	129	27	—	—
	Of which: IPRRE	28,609	11,162	11,137	264	48	—	—
	Of which: other RRE	1,118	—	—	60	17	—	—
	Of which: general CRE	9,146	484	223	97	15	—	—
	Of which: IPCRE	13,394	1,312	1,290	242	35	—	—
	Of which: land acquisition, development and construction	3,366	25	25	107	12	—	—
1.9	Reverse mortgages	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—
2	Debt securities	60,426	—	—	—	—	—	—
3	Other investments	350	—	—	—	—	—	—
4	**Total**	273,220	47,889	46,686	1,599	663	—	—
5	Of which defaulted	1,622	545	493	15	4	—	—

Footnotes to this table are presented on page 46.

Template CR3 – Credit risk mitigation (CRM) techniques – overview(1) (continued)

		As at June 30, 2023(2)						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	**Loans**	209,859	46,268	45,046	1,640	698	—	—
1.1	Sovereigns	339	—	—	—	—	—	—
1.2	Non-central government public sector entities	1,972	5	5	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	883	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—
1.6	Businesses	33,087	3,873	3,617	354	188	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—
	Of which: specialized lending	2,225	—	—	—	—	—	—
1.7	Regulatory retail portfolios	27,577	2,398	2,205	436	371	—	—
1.8	Real estate	146,001	39,992	39,219	850	139	—	—
	Of which: general RRE	90,672	28,146	27,669	138	28	—	—
	Of which: IPRRE	28,722	10,020	10,008	228	35	—	—
	Of which: other RRE	1,175	—	—	62	17	—	—
	Of which: general CRE	9,006	489	228	100	15	—	—
	Of which: IPCRE	13,055	1,335	1,313	233	33	—	—
	Of which: land acquisition, development and construction	3,098	3	2	88	12	—	—
1.9	Reverse mortgages	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—
2	Debt securities	60,412	—	—	—	—	—	—
3	Other investments	340	—	—	—	—	—	—
4	**Total**	270,611	46,268	45,046	1,640	698	—	—
5	Of which defaulted	1,432	531	481	16	3	—	—

Footnotes to this table are presented on page 46.

Template CR3 – Credit risk mitigation (CRM) techniques – overview[1] (continued)

		As at March 31, 2023[2]						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	**Loans**	210,856	39,924	38,738	1,749	730	—	—
1.1	Sovereigns	278	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,118	5	5	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	725	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—
1.6	Businesses	33,194	4,356	4,073	384	204	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—
	Of which: specialized lending	2,070	—	—	—	—	—	—
1.7	Regulatory retail portfolios	25,412	2,187	2,033	435	382	—	—
1.8	Real estate	149,129	33,376	32,627	930	144	—	—
	Of which: general RRE	94,619	22,631	22,165	145	29	—	—
	Of which: IPRRE	28,818	8,987	8,973	238	35	—	—
	Of which: other RRE	1,169	—	—	74	20	—	—
	Of which: general CRE	8,973	479	232	114	16	—	—
	Of which: IPCRE	12,388	1,276	1,253	243	29	—	—
	Of which: land acquisition, development and construction	2,847	3	2	116	16	—	—
1.9	Reverse mortgages	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—
2	Debt securities	59,858	—	—	—	—	—	—
3	Other investments	306	—	—	—	—	—	—
4	**Total**	271,020	39,924	38,738	1,749	730	—	—
5	Of which defaulted	1,214	501	449	11	4	—	—

Footnotes to this table are presented on page 46.

Template CR3 – Credit risk mitigation (CRM) techniques – overview(1) (continued)

		As at December 31, 2022						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	**Loans**	210,585	37,000	35,831	1,880	791	—	—
1.1	Sovereigns and their central banks	204	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,710	255	255	1	1	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	777	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	31,953	4,757	4,441	463	175	—	—
1.7	Regulatory retail portfolios	25,065	2,026	1,882	512	461	—	—
1.8	Secured by residential property	128,241	28,466	27,988	515	112	—	—
1.9	Secured by commercial real estate	19,942	1,445	1,264	384	42	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	693	51	1	5	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	53,979	—	—	—	—	—	—
3	**Total**	264,564	37,000	35,831	1,880	791	—	—
4	Of which defaulted	961	405	353	10	5	—	—

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Comparative figures have been restated to conform with the presentation for the current period.

Table CRD – Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRD	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the entity, and the reasons for any changes over the reporting period.	2023 Annual Report	Counterparty and issuer risk	73-74

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[1] See the “Use of this document” section on page 2.

To properly manage its risk exposure, Desjardins Group assigns a credit rating to each counterparty and issuer. This rating is based on those of four external credit assessment institutions (DBRS, Moody's, Standard & Poor's and Fitch). The four credit assessment institutions meet the eligibility criteria of the Basel Accord and are authorized by the AMF. Desjardins Group uses this credit rating to calculate capital requirements using the Standardized Approach. This rating is also used to calculate capital requirements for an immaterial portion of the “Businesses”, “Banks” and “Sovereign borrowers” asset classes and for the “Trading portfolio” asset class.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects(1)(2)

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

Footnotes to this table are presented on page 50.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[1][2] (continued)

		a	b	c	d	e	f						
		As at June 30, 2023						As at March 31, 2023					
		Exposures before credit conversion factors (CCF) and CRM[3]		Exposures post credit conversion factors (CCF) and CRM[3]		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM[3]		Exposures post credit conversion factors (CCF) and CRM[3]		RWA and RWA proportion	
	(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes												
1	Sovereigns	5,492	—	5,764	17	42	0.70%	2,684	—	2,914	24	—	—%
2	Non-central government public sector entities	6,584	8,357	6,641	1,550	1,638	20.00%	6,808	8,573	6,844	1,431	1,655	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,999	810	2,471	187	1,299	48.80%	2,343	742	2,801	171	1,447	48.70%
	Of which: securities firms and other financial institutions treated as banks	—	—	472	—	311	66.00%	—	—	458	—	302	65.90%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,572	10,823	8,495	4,477	11,652	89.80%	8,356	10,422	8,273	4,327	11,408	90.50%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	2,202	1,686	2,202	725	3,272	111.80%	2,042	1,801	2,042	772	3,101	110.20%
7	Subordinated debt, equity and other capital instruments	340	—	340	—	843	247.60%	306	—	306	—	757	23.30%
8	Regulatory retail portfolios	1,234	2,584	1,010	657	1,260	75.60%	1,212	2,625	959	675	1,241	75.90%
9	Real estate	5,039	488	4,518	61	3,220	70.30%	4,946	521	4,451	64	3,129	69.30%
	Of which: general RRE	560	6	310	—	264	84.90%	606	3	346	—	275	79.50%
	Of which: IPRRE	2,251	70	2,022	12	992	48.80%	2,178	92	1,987	15	977	48.80%
	Of which: other RRE	—	—	—	—	—	—%	1	—	1	—	—	60.00%
	Of which: general CRE	887	64	876	12	693	78.10%	945	64	933	11	744	78.80%
	Of which: IPCRE	956	25	924	4	850	91.50%	923	28	890	4	800	89.50%
	Of which: land acquisition, development and construction	385	323	385	32	421	100.90%	295	333	295	33	333	101.60%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	77	4	72	4	87	114.60%	78	4	72	4	87	115.30%
13	Other assets[4]	15,310	—	15,310	—	5,657	37.00%	15,466	—	15,466	—	5,503	35.60%
14	**Total**	44,647	23,066	44,621	6,953	25,698	49.80%	42,199	22,887	42,086	6,696	25,227	51.70%

Footnotes to this table are presented on page 50.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[(1)(2)] (continued)

		a	b	c	d	e	f
		As at December 31, 2022					
		Exposures before credit conversion factors (CCF) and CRM[(3)]		Exposures post credit conversion factors (CCF) and CRM[(3)]		RWA and RWA proportion	
	(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes						
1	Sovereigns and their central banks	7,110	370	7,110	370	—	—%
2	Non-central government public sector entities	8,369	7,807	8,114	915	1,806	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Banks and deposit-taking institutions	2,460	77	2,460	49	513	20.46%
5	Investment companies	—	—	—	—	—	—%
6	Businesses	7,860	11,588	7,780	4,643	10,951	88.15%
7	Regulatory retail portfolios	1,241	2,583	933	1,180	1,583	74.90%
8	Secured by residential property	2,476	94	2,674	24	2,405	89.11%
9	Secured by commercial real estate	1,690	—	1,679	—	1,656	98.62%
10	Equity	282	—	282	—	282	100.00%
11	Past-due loans	64	17	58	3	73	119.96%
12	Higher-risk categories	12	103	12	53	96	150.00%
13	Other assets[(4)]	17,791	—	17,791	—	5,440	30.58%
14	**Total**	49,355	22,639	48,893	7,237	24,805	44.00%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

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

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

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1][2]

Regulatory portfolio / Risk weight

As at December 31, 2023

(in millions of dollars)

		0%	20%	50%	100%	150%	Other	Total
1	Sovereigns	6,015	—	—	—	—	—	6,015

		0%	20%	50%	100%	150%	Other	Total
2	Non-central government public sector entities	—	8,579	—	—	—	—	8,579

		0%	20%	30%	50%	100%	150%	Other	Total
3	Multilateral development banks	60	—	—	—	—	—	—	60

		20%	30%	40%	50%	75%	100%	150%	Other	Total
4	Deposit-taking institutions and banks	1,380	460	—	52	—	—	331	511	2,734
	Of which: securities firms and other financial institutions treated as banks	—	1	—	—	—	—	—	512	513

		20%	30%	40%	50%	75%	100%	150%	Other	Total
5	Covered bonds	—	—	—	—	—	—	—	—	—

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total
6	Businesses	1,097	534	—	513	1,468	702	7,657	1,806	48	—	13,825
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—			—		—	—	—
	Of which: specialized lending	—	—		—	1,469		376	1,806	—	—	3,651

		0%	20%	100%	250%	400%	Other	Total
7	Subordinated debt, equity and other capital	—	—	—	334	—	5	339

		15%	60%	75%	100%	Other	Total
8	Regulatory retail portfolios	—	—	2,073	80	—	2,153

		20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
9	Real estate	116	14	207	407	6	700	784	334	—	343	310	158	494	734	9	31	233	99	4,979
	Of which: general RRE	17	14	26	52	6		4			—	213	—		—			—	3	335
	Of which: IPRRE			181	355		700	780	15			2				9		76	—	2,118
	Of which: other RRE			—	—		—		—			—				—		—	—	—
	Of which: general CRE	99		—		—		—	319	—		95	158		153			—	96	920
	Of which: IPCRE										343			494			31	148	—	1,016
	Of which: land acquisition, development and construction														581			9	—	590

		30%	35%	45%	60%	100%	150%	Other	Total
10	Reverse mortgages	—	—	—	—	—	—	—	—

		20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
11	Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		50%	100%	150%	Other	Total
12	Defaulted exposures	—	47	23	—	70

		0%	20%	100%	1,250%	Other	Total
13	Other assets[3]	8,876	467	4,981	—	—	14,324

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

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

Footnotes to this table are presented on page 55.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[(1)(2)] (continued)

Regulatory portfolio / Risk weight

As at September 30, 2023

	(in millions of dollars)	0%	20%	50%	100%	150%	Other	Total
1	Sovereigns	6,336	225	—	—	—	—	**6,561**

		0%	20%	50%	100%	150%	Other	Total
2	Non-central government public sector entities	—	8,525	—	—	—	—	**8,525**

		0%	20%	30%	50%	100%	150%	Other	Total
3	Multilateral development banks	—	—	—	—	—	—	—	**—**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
4	Deposit-taking institutions and banks	1,697	480	—	42	—	—	247	517	**2,983**
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	517	**517**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
5	Covered bonds	—	—	—	—	—	—	—	—	**—**

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total
6	Businesses	1,202	463	—	464	1,104	715	7,440	1,642	48	—	**13,078**
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—			—		—	—	**—**
	Of which: specialized lending	—	8		—	1,104		314	1,642	—	—	**3,068**

		0%	20%	100%	250%	400%	Other	Total
7	Subordinated debt, equity and other capital	—	—	—	346	—	5	**351**

		15%	60%	75%	100%	Other	Total
8	Regulatory retail portfolios	—	—	1,691	49	—	**1,740**

		20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
9	Real estate	106	14	208	434	4	625	795	324	—	329	98	161	504	670	4	31	245	215	**4,767**
	Of which: general RRE	16	14	28	47	4		4			1	—	—		1			—	215	**330**
	Of which: IPRRE			180	387		625	791	10			3				4		60	—	**2,060**
	Of which: other RRE			—	—		—		—			—				—		—	—	**—**
	Of which: general CRE	90		—		—		—	314	—		95	161		186			54	—	**900**
	Of which: IPCRE										328			504			31	123	—	**986**
	Of which: land acquisition, development and construction														483			8	—	**491**

		30%	35%	45%	60%	100%	150%	Other	Total
10	Reverse mortgages	—	—	—	—	—	—	—	**—**

		20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
11	Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	**—**

		50%	100%	150%	Other	Total
12	Defaulted exposures	—	41	23	—	**64**

		0%	20%	100%	1,250%	Other	Total
13	Other assets[(3)]	8,930	585	5,103	—	—	**14,618**

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

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

Footnotes to this table are presented on page 55.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights(1)(2) (continued)

Regulatory portfolio / Risk weight

As at June 30, 2023

(in millions of dollars)	0%	20%	50%	100%	150%	Other	Total
1 Sovereigns	5,571	210	—	—	—	—	**5,781**

	0%	20%	50%	100%	150%	Other	Total
2 Non-central government public sector entities	—	8,191	—	—	—	—	**8,191**

	0%	20%	30%	50%	100%	150%	Other	Total
3 Multilateral development banks	—	—	—	—	—	—	—	**—**

	20%	30%	40%	50%	75%	100%	150%	Other	Total
4 Deposit-taking institutions and banks	1,336	370	—	112	—	1	368	471	**2,658**
Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	471	**471**

	20%	30%	40%	50%	75%	100%	150%	Other	Total
5 Covered bonds	—	—	—	—	—	—	—	—	**—**

	20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total
6 Businesses	1,421	679	—	385	865	796	7,040	1,738	48	—	**12,972**
Of which: securities firms and other financial institutions treated as businesses	—	—	—	—			—		—	—	**—**
Of which: specialized lending	—	8		—	865		316	1,738	—	—	**2,927**

	0%	20%	100%	250%	400%	Other	Total
7 Subordinated debt, equity and other capital	—	—	—	8	—	332	**340**

	15%	60%	75%	100%	Other	Total
8 Regulatory retail portfolios	—	—	1,628	39	—	**1,667**

	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
9 Real estate	84	15	182	378	3	607	837	334	—	318	98	154	465	585	4	24	286	204	**4,578**
Of which: general RRE	15	15	24	44	3		3			1	—	1		—			—	204	**310**
Of which: IPRRE			158	334		607	834	13			2				4		83	—	**2,035**
Of which: other RRE			—	—		—		—			—				—		—	—	**—**
Of which: general CRE	69		—		—		—	321	—		96	153		175			73	—	**887**
Of which: IPCRE										317			465			24	122	—	**928**
Of which: land acquisition, development and construction														410			8	—	**418**

	30%	35%	45%	60%	100%	150%	Other	Total
10 Reverse mortgages	—	—	—	—	—	—	—	**—**

	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
11 Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	**—**

	50%	100%	150%	Other	Total
12 Defaulted exposures	—	53	23	—	**76**

	0%	20%	100%	1,250%	Other	Total
13 Other assets(3)	9,027	783	5,501	—	—	**15,311**

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

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

Footnotes to this table are presented on page 55.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1][2] (continued)

Regulatory portfolio / Risk weight

As at March 31, 2023

	(in millions of dollars)	0%	20%	50%	100%	150%	Other	Total
1	Sovereigns	2,938	—	—	—	—	—	**2,938**

		0%	20%	50%	100%	150%	Other	Total
2	Non-central government public sector entities	—	8,275	—	—	—	—	**8,275**

		0%	20%	30%	50%	100%	150%	Other	Total
3	Multilateral development banks	—	—	—	—	—	—	—	**—**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
4	Deposit-taking institutions and banks	1,567	413	—	92	—	—	441	457	**2,970**
	Of which: securities firms and other financial institutions treated as banks	—	1	—	—	—	—	—	458	**459**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
5	Covered bonds	—	—	—	—	—	—	—	—	**—**

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total
6	Businesses	1,359	422	—	293	937	871	7,093	1,578	48	—	**12,601**
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—			—		—	—	**—**
	Of which: specialized lending	—	—		—	937		299	1,578	—	—	**2,814**

		0%	20%	100%	250%	400%	Other	Total
7	Subordinated debt, equity and other capital	—	—	—	306	—	—	**306**

		15%	60%	75%	100%	Other	Total
8	Regulatory retail portfolios	—	—	1,573	61	—	**1,634**

		20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
9	Real estate	90	15	192	373	4	598	841	362	—	308	57	195	476	519	5	26	253	202	**4,516**
	Of which: general RRE	20	15	32	62	4		6			2	—	2		1			—	202	**346**
	Of which: IPRRE			160	311		598	835	10			3				5		80	—	**2,002**
	Of which: other RRE			—	—		—		1			—				—		—	—	**1**
	Of which: general CRE	70		—		—		—	351	—		53	193		200			77	—	**944**
	Of which: IPCRE										307			476			26	86	—	**895**
	Of which: land acquisition, development and construction														317			10	—	**327**

		30%	35%	45%	60%	100%	150%	Other	Total
10	Reverse mortgages	—	—	—	—	—	—	—	**—**

		20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
11	Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	**—**

		50%	100%	150%	Other	Total
12	Defaulted exposures	—	52	24	—	**76**

		0%	20%	100%	1,250%	Other	Total
13	Other assets[3]	9,545	522	5,399	—	—	**15,466**

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

As at March 31, 2023

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

Footnotes to this table are presented on page 55.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights(1)(2) (continued)

		a	b	c	d	e	f	g	h	i	j
		As at December 31, 2022									
		Risk weights									
	(in millions of dollars)	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total credit exposures amount (post-CCF and post-CRM)(5)
	Asset classes										
1	Sovereigns and their central banks	7,480	—	—	—	—	—	—	—	—	7,480
2	Non-central government public sector entities	—	—	9,029	—	—	—	—	—	—	9,029
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,495	—	—	—	14	—	—	2,509
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	12	—	1,535	—	462	—	10,414	—	—	12,423
7	Regulatory retail portfolios	3	—	—	—	—	2,110	—	—	—	2,113
8	Secured by residential property	145	—	—	4	207	173	2,169	—	—	2,698
9	Secured by commercial real estate	23	—	—	—	—	—	1,656	—	—	1,679
10	Equity	—	—	—	—	—	—	282	—	—	282
11	Past-due loans	—	—	—	—	—	—	37	24	—	61
12	Higher-risk categories	—	—	—	—	—	—	—	65	—	65
13	Other assets(3)	12,086	—	405	—	—	—	5,295	—	5	17,791
14	**Total**	19,749	—	13,464	4	669	2,283	19,867	89	5	56,130

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

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

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

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

Table CRE – Qualitative disclosures related to Internal Ratings-Based (IRB) models

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRE.d)	Scope of the AMF's acceptance of approach.	2023 Annual Report	Risk-weighted assets (RWA) Basel Capital Accord	48-49 60-61
CRE.e)	For each of the portfolios, the entity must indicate the part of EAD within the group (in percentage of total EAD) covered by the Standardized, Foundation IRB or Advanced IRB Approach and the part of portfolios that are involved in a roll-out plan.	2023 Annual Report	Table 26 – Risk exposure by asset class (Exposure at default [EAD])	64

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

Model design and development

Model design and development are based on the first line of defense, which necessarily must:
- use a selection of models that are proven to be relevant prior to development. Model selection must be documented;
- ensure that the risk of the credit portfolio is rated using rating systems in accordance with regulatory requirements and the risk profile of the organization;
- consider items underlying risk parameters, including the definition of default, segmentation, CRM collateral, recognized guarantors and governance;
- comply with risk appetite (RA) principles and indicators, when applicable;
- include measurement methods for sensitivity analyses, sources of uncertainty and levels of conservatism;
- comply with the frameworks in place developed by the Credit Risk Executive Division (CRED).

In addition, models must be based on a comprehensive, detailed and accessible documentation, that includes:
- the modelling techniques adopted, the assumptions, approximations, data sources, data and indirect data used as well as all the relevant weaknesses and limitations of the model;
- an updated model inventory, to include, among other things, the sector concerned as part of the user test;
- an updated list of model uses.

The models developed on this basis are only implemented once they have been independently validated by the second line of defence, when applicable, and approved by the relevant authority, as defined in the guidelines. Ultimately, the third line of defence ensures that the work performed by the second line was truly independent from the first line and reserves the right to audit the work performed by the other two lines of defence.

Main features of approved models

The personal and retail business PD and LGD internal models approved for the calculation of regulatory capital are based on behavioural scoring models used in the operations or on collateral classes. The personal and retail business PD IRB models are segmented using behavioural models with data going back to 2005.

For the non-retail business clients, the PD and LGD internal models approved for the calculation of regulatory capital are based on statistical and expert models used in assessing risk upon granting or in revising risk. The data history for these IRB models goes back to their implementation, in 2016.

For PD, the assessment is performed on the overall portfolio based on a definition of default of 12 months. For LGD, the current method is used (which represents the latest assessment performed on flows) and quantifies all flows associated with the default.

The credit conversion factor (CCF) is also based on data going back to 2005, but it is segmented using the utilization rate or behavioural scoring.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range(1)

As at December 31, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at September 30, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at June 30, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range(1) (continued)

As at March 31, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range(1) (continued)

As at December 31, 2022

(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(2)	RWA(3)	RWA proportion	Expected loss(4)	Provisions(5)
Exposures related to sovereign borrowers	0.00 to < 0.15	36,922	3,159	44.10%	74,002	0.02%	103	26.75%	4.1	7,629	10.31%	3	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	1	9	41.01%	4	24.64%	1	73.89%	1.0	17	404.03%	1	N/A
	100.00 (default)	—	—	—%	—	100.00%	1	75.00%	1.0	—	993.75%	—	N/A
	Sub-total	36,923	3,168	44.10%	74,006	0.02%	105	26.75%	4.1	7,646	10.33%	4	67
Exposures related to financial institutions	0.00 to < 0.15	4,679	1,621	26.96%	5,031	0.06%	177	59.67%	2.3	1,869	37.16%	3	N/A
	0.15 to < 0.25	207	580	19.73%	321	0.20%	25	14.25%	1.9	44	13.57%	—	N/A
	0.25 to < 0.50	405	601	20.45%	528	0.31%	18	26.60%	1.9	161	30.42%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	24	—	50.00%	24	1.94%	2	66.00%	1.0	35	147.33%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	5,315	2,802	23.70%	5,904	0.10%	222	54.26%	2.3	2,109	35.72%	3	17
Exposures related to businesses	0.00 to < 0.15	7,115	2,468	76.87%	8,830	0.12%	6,440	30.26%	3.9	1,730	19.60%	3	N/A
	0.15 to < 0.25	9,461	3,260	43.23%	9,815	0.19%	10,942	23.74%	4.0	2,340	23.84%	5	N/A
	0.25 to < 0.50	16,136	5,038	41.88%	14,993	0.35%	15,746	23.72%	3.9	4,786	31.93%	12	N/A
	0.50 to < 0.75	11,839	3,423	36.25%	10,143	0.55%	11,044	25.41%	3.6	4,324	42.63%	14	N/A
	0.75 to < 2.50	28,243	6,866	42.22%	26,542	1.31%	26,031	25.02%	3.7	14,776	55.67%	89	N/A
	2.50 to < 10.00	9,939	2,129	42.70%	9,223	4.43%	9,720	24.08%	3.6	6,684	72.47%	99	N/A
	10.00 to < 100.00	1,535	324	41.57%	1,386	19.24%	2,088	38.75%	3.8	2,611	188.43%	116	N/A
	100.00 (default)	836	115	—%	674	100.00%	863	30.13%	3.4	1,118	165.97%	149	N/A
	Sub-total	85,104	23,623	45.07%	81,606	2.25%	82,874	25.41%	3.8	38,369	47.02%	487	452
Total non-retail clients – AIRB		127,342	29,593	43.13%	161,516	1.15%	83,201	27.08%	3.9	48,124	29.79%	494	536

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1]

As at December 31, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at September 30, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at June 30, 2023

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

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range(1) (continued)

As at March 31, 2023

(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(2)(7)	RWA(3)	RWA proportion	Expected loss(4)	Provisions(5)
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	1,747	9	40.00%	5,942	0.08%	44,967	29.76%	N/A	361	6.07%	1	N/A
	0.15 to < 0.25	6,517	19	40.00%	1,898	0.16%	49,781	35.73%	N/A	243	12.78%	1	N/A
	0.25 to < 0.50	2,706	22	—%	—	0.46%	145	61.43%	N/A	—	44.95%	—	N/A
	0.50 to < 0.75	8,194	40	40.00%	106	0.58%	31,927	38.66%	N/A	35	33.29%	—	N/A
	0.75 to < 2.50	9,040	181	40.00%	114	1.49%	30,886	39.10%	N/A	71	63.02%	1	N/A
	2.50 to < 10.00	1,952	9	40.00%	34	4.47%	8,578	34.41%	N/A	35	102.00%	1	N/A
	10.00 to < 100.00	292	3	40.00%	5	24.52%	1,069	41.74%	N/A	13	240.93%	1	N/A
	100.00 (default)	242	9	40.00%	4	100.00%	1,510	31.53%	N/A	14	354.72%	—	N/A
	Sub-total	30,690	292	40.00%	8,103	0.21%	168,863	31.43%	N/A	772	9.52%	5	30
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	41,207	18,099	64.52%	46,940	0.08%	552,411	13.26%	N/A	1,328	2.83%	5	N/A
	0.15 to < 0.25	34,361	8,576	67.39%	38,239	0.21%	284,056	14.78%	N/A	3,530	9.23%	12	N/A
	0.25 to < 0.50	6,829	74	40.54%	6,859	0.38%	25	19.48%	N/A	2,040	29.74%	5	N/A
	0.50 to < 0.75	17,995	4,118	63.63%	20,508	0.54%	173,454	16.33%	N/A	3,376	16.46%	18	N/A
	0.75 to < 2.50	18,013	2,407	59.34%	19,326	1.21%	121,565	17.92%	N/A	6,015	31.13%	42	N/A
	2.50 to < 10.00	3,151	317	56.38%	3,296	4.13%	25,809	17.05%	N/A	1,634	49.59%	23	N/A
	10.00 to < 100.00	655	50	51.95%	675	21.19%	5,183	22.79%	N/A	803	118.88%	34	N/A
	100.00 (default)	252	23	9.75%	250	100.00%	4,942	18.56%	N/A	400	159.83%	15	N/A
	Sub-total	122,463	33,664	64.59%	136,093	0.75%	1,167,445	15.27%	N/A	19,126	14.05%	154	59
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,738	24,227	47.46%	14,237	0.08%	2,149,336	82.77%	N/A	583	4.09%	9	N/A
	0.15 to < 0.25	587	7,021	46.81%	3,873	0.20%	949,601	85.40%	N/A	349	9.00%	7	N/A
	0.25 to < 0.50	738	2,170	53.65%	1,903	0.34%	287,780	80.17%	N/A	251	13.21%	5	N/A
	0.50 to < 0.75	1,121	1,617	34.04%	1,671	0.59%	224,231	83.73%	N/A	349	20.95%	8	N/A
	0.75 to < 2.50	1,349	1,712	32.06%	1,898	1.26%	368,357	85.26%	N/A	717	37.77%	20	N/A
	2.50 to < 10.00	2,266	1,132	26.60%	2,567	3.33%	363,802	79.36%	N/A	1,850	72.07%	68	N/A
	10.00 to < 100.00	730	147	25.64%	768	18.66%	102,003	64.06%	N/A	1,251	162.91%	92	N/A
	100.00 (default)	108	5	8.54%	108	100.00%	82,444	79.19%	N/A	336	310.22%	59	N/A
	Sub-total	9,637	38,031	45.72%	27,025	1.47%	4,527,554	82.33%	N/A	5,686	21.04%	268	365
SMEs similar to other retail client exposures	0.00 to < 0.15	393	2,211	46.06%	1,405	0.10%	43,696	75.64%	N/A	264	18.79%	1	N/A
	0.15 to < 0.25	663	1,513	51.60%	1,426	0.20%	48,954	74.65%	N/A	424	29.70%	2	N/A
	0.25 to < 0.50	906	1,480	46.12%	1,452	0.36%	59,476	76.02%	N/A	653	44.98%	4	N/A
	0.50 to < 0.75	491	191	35.87%	439	0.56%	11,822	52.56%	N/A	175	39.88%	1	N/A
	0.75 to < 2.50	1,725	1,059	51.50%	2,017	1.30%	57,740	76.31%	N/A	1,676	83.01%	20	N/A
	2.50 to < 10.00	748	178	42.67%	681	4.61%	17,388	69.81%	N/A	693	101.90%	22	N/A
	10.00 to < 100.00	207	41	17.62%	184	21.57%	5,386	68.61%	N/A	274	148.90%	26	N/A
	100.00 (default)	123	18	7.67%	90	100.00%	4,241	64.42%	N/A	275	306.16%	39	N/A
	Sub-total	5,256	6,691	47.56%	7,694	2.59%	248,703	73.57%	N/A	4,434	57.62%	115	273
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,342	616	72.99%	1,757	0.10%	73,848	63.85%	N/A	283	16.12%	1	N/A
	0.15 to < 0.25	1,165	25	60.95%	1,118	0.21%	75,833	75.99%	N/A	343	30.68%	2	N/A
	0.25 to < 0.50	1,214	131	66.09%	764	0.33%	82,681	49.29%	N/A	216	28.32%	1	N/A
	0.50 to < 0.75	1,284	64	60.84%	1,317	0.55%	48,958	38.85%	N/A	390	29.54%	3	N/A
	0.75 to < 2.50	5,693	38	58.44%	5,439	1.87%	293,987	39.60%	N/A	2,640	48.53%	40	N/A
	2.50 to < 10.00	1,082	15	51.53%	841	4.12%	59,848	43.87%	N/A	530	63.08%	15	N/A
	10.00 to < 100.00	332	1	54.32%	231	23.47%	16,644	43.97%	N/A	241	104.37%	24	N/A
	100.00 (default)	93	1	4.77%	53	100.00%	21,462	49.34%	N/A	198	369.77%	11	N/A
	Sub-total	12,205	891	69.72%	11,520	2.24%	673,261	47.83%	N/A	4,841	42.02%	97	61
Total retail clients – AIRB		180,251	79,569	54.15%	190,435	0.99%	6,785,826	29.80%	N/A	34,859	18.30%	639	788

Footnotes to this table are presented on the page 66.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at December 31, 2022

(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[2][7]	RWA[3]	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	8	9	50.00%	7,413	0.08%	19,351	30.36%	N/A	482	6.51%	3	N/A
	0.15 to < 0.25	5,548	27	50.00%	2,327	0.16%	30,856	29.31%	N/A	244	10.48%	1	N/A
	0.25 to < 0.50	32	—	—%	1	0.45%	145	26.25%	N/A	—	20.21%	—	N/A
	0.50 to < 0.75	5,780	19	50.00%	264	0.56%	27,817	33.40%	N/A	79	29.84%	—	N/A
	0.75 to < 2.50	6,132	24	50.00%	149	1.24%	30,023	33.00%	N/A	75	49.91%	1	N/A
	2.50 to < 10.00	1,662	7	50.00%	30	4.73%	7,632	28.79%	N/A	28	93.10%	—	N/A
	10.00 to < 100.00	225	1	50.00%	4	24.21%	1,230	28.64%	N/A	7	174.15%	—	N/A
	100.00 (default)	81	—	—%	3	100.00%	504	25.13%	N/A	10	289.37%	—	N/A
	Sub-total	19,468	87	49.72%	10,191	0.18%	117,558	30.23%	N/A	925	9.08%	5	7
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	41,678	17,470	63.32%	45,327	0.08%	567,840	13.24%	N/A	1,252	2.76%	5	N/A
	0.15 to < 0.25	25,353	8,430	65.94%	28,583	0.22%	310,656	14.89%	N/A	1,968	6.88%	10	N/A
	0.25 to < 0.50	3	1	80.30%	3	0.27%	25	13.13%	N/A	—	7.03%	—	N/A
	0.50 to < 0.75	15,918	3,990	62.53%	18,148	0.53%	184,372	15.70%	N/A	2,461	13.56%	15	N/A
	0.75 to < 2.50	12,266	2,244	59.41%	13,449	1.25%	123,049	16.54%	N/A	3,401	25.29%	28	N/A
	2.50 to < 10.00	2,486	328	56.23%	2,640	4.08%	25,935	16.98%	N/A	1,368	51.82%	18	N/A
	10.00 to < 100.00	485	54	52.27%	509	20.04%	5,859	15.33%	N/A	465	91.24%	16	N/A
	100.00 (default)	123	20	—%	119	100.00%	1,979	13.90%	N/A	127	106.16%	6	N/A
	Sub-total	98,312	32,537	63.51%	108,778	0.64%	1,219,715	14.59%	N/A	11,042	10.15%	98	87
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,836	23,719	46.83%	13,945	0.05%	2,086,386	82.37%	N/A	401	2.88%	6	N/A
	0.15 to < 0.25	605	2,394	33.20%	1,398	0.20%	327,368	88.58%	N/A	139	9.93%	2	N/A
	0.25 to < 0.50	1,569	7,995	48.81%	5,472	0.34%	1,196,206	83.42%	N/A	790	14.44%	16	N/A
	0.50 to < 0.75	311	325	64.94%	522	0.69%	28,301	73.39%	N/A	117	22.45%	3	N/A
	0.75 to < 2.50	1,156	1,361	30.84%	1,576	1.11%	278,897	86.35%	N/A	593	37.61%	15	N/A
	2.50 to < 10.00	2,516	1,459	27.93%	2,924	3.41%	513,438	79.57%	N/A	2,273	77.76%	79	N/A
	10.00 to < 100.00	728	145	25.76%	766	19.34%	124,339	64.04%	N/A	1,342	175.15%	95	N/A
	100.00 (default)	93	6	—%	93	100.00%	10,998	79.20%	N/A	204	219.44%	57	N/A
	Sub-total	9,814	37,404	45.13%	26,696	1.46%	4,565,933	82.13%	N/A	5,859	21.95%	273	93
SMEs similar to other retail client exposures	0.00 to < 0.15	834	2,293	46.03%	1,882	0.10%	53,540	65.49%	N/A	323	17.16%	1	N/A
	0.15 to < 0.25	1,075	1,554	51.61%	1,848	0.20%	45,162	64.31%	N/A	506	27.40%	2	N/A
	0.25 to < 0.50	1,324	1,474	46.35%	1,855	0.36%	49,875	65.67%	N/A	769	41.46%	4	N/A
	0.50 to < 0.75	855	194	38.20%	785	0.55%	14,374	41.67%	N/A	262	33.42%	2	N/A
	0.75 to < 2.50	2,406	1,054	52.15%	2,654	1.28%	59,652	63.82%	N/A	1,951	73.53%	22	N/A
	2.50 to < 10.00	961	175	44.10%	869	4.43%	19,762	59.21%	N/A	794	91.38%	24	N/A
	10.00 to < 100.00	209	41	15.75%	183	21.39%	4,985	63.39%	N/A	265	144.66%	24	N/A
	100.00 (default)	145	19	—%	107	100.00%	3,061	55.38%	N/A	234	218.46%	46	N/A
	Sub-total	7,809	6,804	47.74%	10,183	2.31%	250,411	62.36%	N/A	5,104	50.12%	125	40
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,183	812	70.42%	1,744	0.08%	82,826	68.70%	N/A	282	16.20%	1	N/A
	0.15 to < 0.25	863	3	26.11%	837	0.19%	62,780	91.58%	N/A	321	38.30%	1	N/A
	0.25 to < 0.50	1,212	166	62.26%	826	0.33%	69,417	48.31%	N/A	240	29.00%	1	N/A
	0.50 to < 0.75	1,122	67	60.90%	1,163	0.54%	42,037	40.30%	N/A	376	32.34%	3	N/A
	0.75 to < 2.50	5,429	30	58.37%	5,226	1.87%	235,866	39.31%	N/A	2,665	50.98%	38	N/A
	2.50 to < 10.00	1,022	18	54.40%	828	4.10%	49,505	43.58%	N/A	550	66.43%	15	N/A
	10.00 to < 100.00	303	1	58.80%	227	23.32%	139,794	43.60%	N/A	248	109.40%	23	N/A
	100.00 (default)	118	1	—%	52	100.00%	58,646	49.27%	N/A	176	341.61%	12	N/A
	Sub-total	11,252	1,098	67.85%	10,903	2.28%	740,871	49.27%	N/A	4,858	44.56%	94	38
Total retail clients – AIRB		146,655	77,930	53.36%	166,751	0.95%	6,894,488	31.54%	N/A	27,788	16.66%	595	265

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

[2] This parameter should only be filled out when it is used for the calculation of RWA.

[3] Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.

[4] The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.

[5] Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

[6] For the first and second quarters, the number of debtors has been adjusted to conform with the presentation for the subsequent quarters.

[7] Comparative data prior to the second quarter of 2023 have been restated to conform with the presentation for the subsequent quarters.

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

As at December 31, 2023

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity(1)	RWA	RWA proportion	Expected loss(2)	Provisions(3)
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,727	2,522	42.21%	5,815	0.07%	26	45.00%	2.5	1,587	27.29%	2	N/A
	0.15 to < 0.25	58	211	33.00%	128	0.19%	3	45.00%	2.5	54	42.73%	—	N/A
	0.25 to < 0.50	170	150	40.00%	230	0.35%	1	45.00%	2.5	134	58.18%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	4,955	2,883	41.42%	6,173	0.08%	30	45.00%	2.5	1,775	28.76%	2	1
Exposures related to businesses	0.00 to < 0.15	981	2,616	44.30%	2,140	0.12%	23	39.99%	2.5	609	28.46%	1	N/A
	0.15 to < 0.25	890	1,448	28.50%	1,304	0.22%	17	40.00%	2.5	535	41.08%	1	N/A
	0.25 to < 0.50	1,062	1,817	51.83%	2,004	0.34%	26	40.00%	2.5	1,027	51.22%	3	N/A
	0.50 to < 0.75	511	669	43.83%	804	0.59%	17	40.00%	2.5	534	66.40%	2	N/A
	0.75 to < 2.50	2,265	1,853	40.58%	3,016	1.51%	48	40.00%	2.5	2,800	92.85%	18	N/A
	2.50 to < 10.00	1,700	698	35.04%	1,944	4.29%	30	40.00%	2.5	2,451	126.09%	33	N/A
	10.00 to < 100.00	1	2	33.34%	1	14.91%	2	40.00%	2.5	3	193.22%	—	N/A
	100.00 (default)	133	8	52.11%	137	100.00%	1	40.00%	2.5	225	163.97%	45	N/A
	Sub-total	7,543	9,111	41.79%	11,350	2.50%	164	40.00%	2.5	8,184	72.11%	103	98
Total non-retail clients - FIRB		12,498	11,994	41.70%	17,523	2.54%	194	41.76%	2.5	9,959	56.84%	105	99

Footnotes to this table are presented on the page 70.

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

As at September 30, 2023

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

Footnotes to this table are presented on the page 70.

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

As at June 30, 2023

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

Footnotes to this table are presented on the page 70.

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

As at March 31, 2023

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

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

(2) The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.

(3) Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

Template CR8 – Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB(1)

		a				
		RWA amounts				
	(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
1	**RWA as at end of previous reporting period**	**71,975**	69,925	75,226	75,912	87,117
2	Asset size(2)	**129**	780	1,842	2,154	1,613
3	Asset quality(3)	**693**	1,256	1,928	(241)	(2,143)
4	Model updates(4)	**—**	—	—	616	—
5	Methodology and policy(5)	**(638)**	(131)	(8,965)	(3,208)	(10,565)
6	Acquisitions and disposals(6)	**—**	—	—	—	—
7	Foreign exchange movements(7)	**(143)**	145	(106)	(7)	(110)
8	Other	**—**	—	—	—	—
9	**RWA as at end of reporting period**	**72,016**	71,975	69,925	75,226	75,912

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Increase or decrease in underlying exposures.

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

(4) Change in models and risk parameters.

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

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

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

Template CR9 – AIRB – Backtesting of probability of default (PD) per portfolio

As at December 31, 2023

a	b	c	d	e	f		g	h	i
(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	Number of debtors		Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
					End of previous year[1]	End of the year			
Exposures related to sovereign borrowers	0.00 to < 0.15	**AAA to A-**	**0.02%**	**0.04%**	**36**	**34**	**1**	**—**	**1.23%**
	0.15 to < 0.25	**BBB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.25 to < 0.50	**BBB to BBB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.50 to < 0.75	**BB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.75 to < 2.50	**BB to BB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	2.50 to < 10.00	**B+ to B**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	10.00 to < 100.00	**B- to C**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
Exposures related to financial institutions	0.00 to < 0.15	**AAA to A-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.15 to < 0.25	**BBB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.25 to < 0.50	**BBB to BBB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.50 to < 0.75	**BB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.75 to < 2.50	**BB to BB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	2.50 to < 10.00	**B+ to B**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	10.00 to < 100.00	**B- to C**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
Exposures related to businesses	0.00 to < 0.15	**AAA to A-**	**0.07%**	**0.08%**	**2,091**	**1,839**	**4**	**—**	**0.06%**
	0.15 to < 0.25	**BBB+**	**0.21%**	**0.20%**	**33,744**	**31,654**	**28**	**2**	**0.07%**
	0.25 to < 0.50	**BBB to BBB-**	**0.34%**	**0.32%**	**15,179**	**14,047**	**62**	**3**	**0.24%**
	0.50 to < 0.75	**BB+**	**0.57%**	**0.56%**	**4,955**	**4,102**	**36**	**3**	**0.44%**
	0.75 to < 2.50	**BB to BB-**	**1.44%**	**1.44%**	**13,901**	**12,446**	**146**	**6**	**0.68%**
	2.50 to < 10.00	**B+ to B**	**4.31%**	**4.90%**	**4,725**	**3,863**	**146**	**3**	**2.25%**
	10.00 to < 100.00	**B- to C**	**19.87%**	**19.42%**	**921**	**742**	**113**	**7**	**9.86%**
Total non-retail clients					**75,552**	**68,727**	**536**	**24**	

Footnotes to this table are presented on the next page.

Template CR9 – AIRB – Backtesting of probability of default (PD) per portfolio (continued)

As at December 31, 2023

a	b	c	d	e	f		g	h	i
					Number of debtors				
(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	End of previous year[1]	End of the year	Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	1	0.08%	0.08%	44,590	44,154	35	1	0.10%
	0.15 to < 0.25	2	0.19%	0.19%	50,209	45,911	95	7	0.17%
	0.25 to < 0.50	3	0.46%	0.46%	145	145	—	—	—%
	0.50 to < 0.75	4	0.59%	0.56%	32,138	30,478	159	19	0.44%
	0.75 to < 2.50	5	1.47%	1.40%	30,646	30,827	239	13	0.88%
	2.50 to < 10.00	6	4.79%	4.37%	8,668	8,950	248	11	2.76%
	10.00 to < 100.00	7	23.87%	45.01%	1,960	1,408	865	42	16.68%
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	1	0.08%	0.08%	546,521	547,170	242	10	0.04%
	0.15 to < 0.25	2	0.21%	0.22%	287,368	292,113	394	29	0.13%
	0.25 to < 0.50	3	0.38%	0.38%	25	25	—	—	—%
	0.50 to < 0.75	4	0.54%	0.53%	172,839	181,263	591	66	0.29%
	0.75 to < 2.50	5	1.23%	1.26%	119,502	126,852	827	65	0.70%
	2.50 to < 10.00	6	4.14%	4.15%	25,598	28,531	821	67	2.62%
	10.00 to < 100.00	7	21.17%	41.26%	7,781	6,664	3,199	235	14.23%
Qualifying revolving retail client exposures (QRRCE)	0.00 to < 0.15	1	0.08%	0.08%	2,136,486	2,163,069	1,239	3	0.05%
	0.15 to < 0.25	2	0.20%	0.19%	949,340	502,817	1,507	3	0.14%
	0.25 to < 0.50	3	0.33%	0.38%	297,452	267,264	1,175	9	0.34%
	0.50 to < 0.75	4	0.58%	0.56%	224,342	222,492	1,356	16	0.48%
	0.75 to < 2.50	5	1.23%	1.46%	399,043	303,874	6,464	74	1.36%
	2.50 to < 10.00	6	3.32%	3.48%	388,462	314,702	16,336	1,275	3.08%
	10.00 to < 100.00	7	18.64%	30.53%	159,960	91,609	53,776	738	17.92%
SMEs similar to other retail client exposures	0.00 to < 0.15	1	0.08%	0.08%	36,638	37,594	38	—	0.05%
	0.15 to < 0.25	2	0.18%	0.19%	21,867	22,370	40	2	0.12%
	0.25 to < 0.50	3	0.34%	0.35%	43,031	44,972	169	11	0.22%
	0.50 to < 0.75	4	0.56%	0.57%	31,341	31,643	215	29	0.34%
	0.75 to < 2.50	5	1.37%	1.29%	41,329	42,280	637	81	0.90%
	2.50 to < 10.00	6	4.53%	4.98%	22,036	21,780	1,099	20	3.64%
	10.00 to < 100.00	7	22.61%	55.29%	7,605	5,843	3,163	40	17.64%
Other retail client exposures (non-QRRCE), except SMEs	0.00 to < 0.15	1	0.10%	0.11%	77,954	66,569	61	7	0.07%
	0.15 to < 0.25	2	0.21%	0.19%	79,180	71,775	167	20	0.16%
	0.25 to < 0.50	3	0.37%	0.42%	83,729	78,301	445	59	0.38%
	0.50 to < 0.75	4	0.55%	0.53%	51,733	45,651	81	7	0.18%
	0.75 to < 2.50	5	1.89%	1.84%	299,607	291,110	2,636	271	0.92%
	2.50 to < 10.00	6	4.15%	3.94%	62,244	64,339	2,879	821	3.23%
	10.00 to < 100.00	7	23.61%	49.45%	34,065	17,326	15,746	667	18.77%
Total retail clients					6,775,434	6,051,871	116,944	4,718	

[1] The data have been restated to conform with the presentation for the current year.

Template CR9 – FIRB – Backtesting of probability of default (PD) per portfolio (continued)

As at December 31, 2023

a	b	c	d	e	f		g	h	i
(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	Number of debtors		Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
					End of previous year	End of the year			
Exposures related to sovereign borrowers	0.00 to < 0.15	**AAA to A-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.15 to < 0.25	**BBB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.25 to < 0.50	**BBB to BBB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.50 to < 0.75	**BB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.75 to < 2.50	**BB to BB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	2.50 to < 10.00	**B+ to B**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	10.00 to < 100.00	**B- to C**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
Exposures related to financial institutions	0.00 to < 0.15	**AAA to A-**	**0.07%**	**0.07%**	**24**	**26**	**—**	**—**	**—%**
	0.15 to < 0.25	**BBB+**	**0.19%**	**0.19%**	**8**	**3**	**—**	**—**	**—%**
	0.25 to < 0.50	**BBB to BBB-**	**0.35%**	**0.35%**	**3**	**1**	**—**	**—**	**—%**
	0.50 to < 0.75	**BB+**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	0.75 to < 2.50	**BB to BB-**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	2.50 to < 10.00	**B+ to B**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
	10.00 to < 100.00	**B- to C**	**—%**	**—%**	**—**	**—**	**—**	**—**	**—%**
Exposures related to businesses	0.00 to < 0.15	**AAA to A-**	**0.12%**	**0.09%**	**28**	**23**	**—**	**—**	**—%**
	0.15 to < 0.25	**BBB+**	**0.22%**	**0.22%**	**18**	**17**	**—**	**—**	**—%**
	0.25 to < 0.50	**BBB to BBB-**	**0.34%**	**0.34%**	**24**	**26**	**—**	**—**	**—%**
	0.50 to < 0.75	**BB+**	**0.59%**	**0.59%**	**20**	**17**	**—**	**—**	**—%**
	0.75 to < 2.50	**BB to BB-**	**1.51%**	**1.54%**	**51**	**48**	**—**	**—**	**—%**
	2.50 to < 10.00	**B+ to B**	**4.29%**	**5.22%**	**32**	**30**	**1**	**—**	**2.69%**
	10.00 to < 100.00	**B- to C**	**14.91%**	**19.80%**	**2**	**2**	**—**	**—**	**—%**
Total non-retail clients					**210**	**193**	**1**	**—**	

Exposure at default by asset class and by region[1]

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

Footnotes to this table are presented on page 77.

Exposure at default by asset class and by region(1) (continued)

	As at June 30, 2023							As at March 31, 2023						
	Exposure classes(2)							Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Standardized Approach														
Sovereign borrowers	5,492	—	—	—	—	5,492	5,781	2,684	—	—	—	—	2,684	2,938
Non-central government public sector entities	6,584	1,518	—	—	42	8,144	8,191	6,808	1,408	—	—	33	8,249	8,276
Financial institutions	1,999	162	997	33	26	3,217	2,718	2,343	144	30	8	27	2,552	2,984
Businesses	8,631	2,975	1,564	300	1,590	15,060	13,441	8,412	2,789	1,746	357	1,610	14,914	13,170
SMEs similar to other retail client exposures	156	21	—	—	6	183	173	96	21	—	—	5	122	114
Real estate	5,049	79	—	—	—	5,128	4,586	4,959	87	—	—	—	5,046	4,522
Revolving retail client exposures	68	16	—	—	—	84	84	51	11	—	—	—	62	62
Other retail client exposures (excluding SMEs)	1,019	617	—	—	6	1,642	1,419	1,072	641	—	—	7	1,720	1,467
Securitization	27	—	—	—	—	27	27	29	—	—	—	—	29	29
Equities	562	146	—	—	—	708	708	515	141	—	—	—	656	656
Trading portfolio	—	—	12,892	253	—	13,145	508	—	—	9,150	297	—	9,447	463
Internal Ratings-Based approach														
Sovereign borrowers	35,543	1,238	—	—	51	36,832	81,531	36,242	1,323	—	—	51	37,616	76,017
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	4,873	876	1,279	4,211	96	11,335	10,193	4,826	990	1,536	4,543	91	11,986	10,520
Businesses	29,303	6,032	—	—	1,197	36,532	32,723	29,866	6,210	—	—	1,172	37,248	32,937
SMEs similar to other retail client exposures	7,321	3,609	—	5	120	11,055	9,739	5,255	3,103	—	2	76	8,436	7,696
Real estate	180,210	24,066	—	—	—	204,276	165,349	176,822	23,279	—	—	—	200,101	167,841
Revolving retail client exposures	7,273	8,171	—	—	—	15,444	15,444	7,236	8,166	—	—	—	15,402	15,402
Other retail client exposures	14,780	9,695	—	—	7	24,482	23,569	14,606	9,837	—	—	5	24,448	23,142
Trading portfolio	—	—	12,060	665	—	12,725	924	—	—	9,641	746	—	10,387	1,154
Total	308,890	59,221	28,792	5,467	3,141	405,511	377,108	301,822	58,150	22,103	5,953	3,077	391,105	369,390
By region														
Canada	305,640	58,297	22,702	1,631	2,825	391,095	368,676	298,343	57,465	19,662	1,730	2,832	380,032	360,712
United States	2,317	913	1,941	352	86	5,609	3,690	2,808	657	1,383	410	76	5,334	3,976
Other countries	933	11	4,149	3,484	230	8,807	4,742	671	28	1,058	3,813	169	5,739	4,702
Total	308,890	59,221	28,792	5,467	3,141	405,511	377,108	301,822	58,150	22,103	5,953	3,077	391,105	369,390

Footnotes to this table are presented on page 77.

Exposure at default by asset class and by region(1) (continued)

	As at December 31, 2022						
	Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Standardized Approach							
Sovereign borrowers	7,110	—	—	—	370	7,480	7,480
Non-central government public sector entities	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	10,916	911	1,178	—	67	13,072	11,715
Businesses	11,738	3,632	1,165	332	1,619	18,486	17,047
SMEs similar to other retail client exposures	260	11	—	—	6	277	273
Real estate	177	—	—	—	—	177	177
Other retail client exposures (excluding SMEs)	1,080	1,168	—	—	6	2,254	1,942
Securitization	29	—	—	—	—	29	29
Equities	482	—	—	—	—	482	482
Trading portfolio	—	—	15,455	208	—	15,663	688
Internal Ratings-Based approach							
Sovereign borrowers	36,923	1,310	—	—	53	38,286	74,006
Non-central government public sector entities	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	5,315	508	918	3,601	398	10,740	9,565
Businesses	85,105	9,498	—	—	1,166	95,769	81,606
SMEs similar to other retail client exposures	7,809	3,173	—	—	78	11,060	10,183
Real estate	117,780	20,701	—	—	—	138,481	118,969
Revolving retail client exposures	9,815	16,881	—	—	—	26,696	26,696
Other retail client exposures	11,252	740	—	—	5	11,997	10,903
Trading portfolio	—	—	10,382	896	—	11,278	1,292
Total	305,791	58,533	29,098	5,037	3,768	402,227	373,053
By region							
Canada	303,981	57,514	23,239	1,675	3,593	390,002	366,585
United States	1,278	983	4,145	363	45	6,814	2,724
Other countries	532	36	1,714	2,999	130	5,411	3,744
Total	305,791	58,533	29,098	5,037	3,768	402,227	373,053

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

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

Exposure at default – Businesses, sovereign borrowers and financial institutions by industry(1)

	As at December 31, 2023							As at September 30, 2023						
	Exposure classes(2)							Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Industries														
Agriculture	9,497	509	—	—	44	10,050	11,378	9,196	471	—	—	40	9,707	11,013
Mining, oil and gas	1,123	556	—	—	123	1,802	1,805	988	544	—	—	126	1,658	1,659
Utilities	2,021	1,088	—	—	210	3,319	3,318	1,765	708	—	—	177	2,650	2,650
Construction	3,176	1,127	—	—	302	4,605	4,654	3,438	1,158	—	—	293	4,889	4,936
Manufacturing	4,180	1,228	—	—	314	5,722	5,835	4,339	1,150	—	—	312	5,801	5,899
Wholesale trade	1,972	475	—	—	135	2,582	2,618	2,084	432	—	—	129	2,645	2,677
Retail trade	3,852	731	—	—	29	4,612	4,669	2,935	790	—	—	31	3,756	3,809
Transportation	1,162	432	—	1	75	1,670	1,686	1,154	441	—	—	76	1,671	1,688
Information industry	433	292	—	—	440	1,165	1,177	458	293	—	—	440	1,191	1,200
Finance and insurance	11,220	1,960	2,066	4,743	1,115	21,104	19,342	11,705	1,914	2,729	4,485	804	21,637	19,135
Real estate	4,638	1,162	—	—	106	5,906	18,641	4,408	1,171	—	—	99	5,678	16,827
Professional services	1,211	327	—	—	212	1,750	1,664	1,374	295	—	—	66	1,735	1,757
Management of companies	1,010	195	—	—	41	1,246	1,226	1,067	261	—	—	38	1,366	1,336
Administrative services	609	166	—	—	33	808	817	732	127	—	—	30	889	896
Education	143	25	—	—	2	170	174	127	27	—	—	2	156	159
Health care	601	120	—	—	18	739	2,148	650	308	—	—	19	977	2,322
Arts and entertainments	264	64	—	—	2	330	352	302	65	—	—	3	370	388
Accommodation	385	30	—	—	8	423	516	381	18	—	—	9	408	490
Other services	789	126	—	—	15	930	968	903	93	—	—	13	1,009	1,043
Public agencies	37,001	908	—	—	91	38,000	66,326	36,694	926	—	—	88	37,708	66,105
Other Industries	1,731	275	1,115	—	756	3,877	3,468	1,638	337	934	—	750	3,659	3,308
Total	87,018	11,796	3,181	4,744	4,071	110,810	152,782	86,338	11,529	3,663	4,485	3,545	109,560	149,297

	As at June 30, 2023							As at March 31, 2023						
	Exposure classes(2)							Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Industries														
Agriculture	8,980	473	—	—	38	9,491	10,828	9,505	491	—	—	42	10,038	10,860
Mining, oil and gas	833	532	—	—	123	1,488	1,491	430	453	—	—	124	1,007	1,009
Utilities	1,546	603	—	—	197	2,346	2,347	1,415	582	—	—	195	2,192	2,192
Construction	3,468	1,172	—	—	269	4,909	4,934	3,419	1,234	—	—	276	4,929	4,947
Manufacturing	4,364	1,053	—	—	310	5,727	5,826	4,561	1,050	—	—	305	5,916	6,000
Wholesale trade	1,966	431	—	—	126	2,523	2,555	2,055	455	—	—	125	2,635	2,660
Retail trade	2,698	775	—	—	28	3,501	3,555	2,737	702	—	—	31	3,470	3,519
Transportation	1,049	461	—	1	78	1,589	1,605	1,133	473	—	1	78	1,685	1,698
Information industry	457	322	—	—	7	786	793	254	449	—	—	7	710	715
Finance and insurance	10,992	1,922	3,204	4,543	730	21,391	18,331	11,423	1,794	3,235	4,907	786	22,145	19,069
Real estate	4,540	1,195	—	—	132	5,867	15,868	4,580	1,192	—	—	106	5,878	14,747
Professional services	1,207	267	—	—	67	1,541	1,562	1,169	294	—	—	22	1,485	1,503
Management of companies	1,126	246	—	—	35	1,407	1,380	1,177	270	—	—	86	1,533	1,491
Administrative services	651	98	—	—	34	783	791	617	117	—	—	40	774	779
Education	139	30	—	—	2	171	174	159	29	—	—	2	190	193
Health care	762	121	—	—	19	902	2,280	822	202	—	—	17	1,041	2,378
Arts and entertainments	279	62	—	—	24	365	384	316	70	—	—	27	413	429
Accommodation	379	19	—	—	7	405	487	431	30	—	—	6	467	544
Other services	721	135	—	—	14	870	907	667	176	—	—	16	859	895
Public agencies	37,969	948	—	—	73	38,990	66,965	35,711	960	—	—	58	36,729	59,634
Other industries	1,715	418	636	—	647	3,416	3,324	1,792	433	77	—	602	2,904	3,304
Total	85,841	11,283	3,840	4,544	2,960	108,468	146,387	84,373	11,456	3,312	4,908	2,951	107,000	138,566

Footnotes to this table are presented on the next page.

Exposure at default – Businesses, sovereign borrowers and financial institutions by industry(1) (continued)

	As at December 31, 2022						
	Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Industries							
Agriculture	9,699	549	—	—	41	10,289	10,906
Mining, oil and gas	344	593	—	—	123	1,060	1,060
Utilities	1,268	661	—	—	201	2,130	2,130
Construction	6,429	2,088	—	—	251	8,768	8,771
Manufacturing	5,293	1,436	—	—	292	7,021	7,064
Wholesale trade	2,482	543	—	—	130	3,155	3,169
Retail trade	3,826	999	—	—	30	4,855	4,887
Transportation	1,183	698	—	1	75	1,957	1,968
Information industry	268	942	—	—	7	1,217	1,223
Finance and insurance	13,002	1,593	3,157	3,932	1,475	23,159	19,529
Real estate	51,673	1,814	—	—	110	53,597	54,200
Professional services	1,285	467	—	—	24	1,776	1,788
Management of companies	1,120	229	—	—	87	1,436	1,391
Administrative services	435	232	—	—	18	685	689
Education	560	126	—	—	9	695	696
Health care	4,652	303	—	—	17	4,972	4,992
Arts and entertainments	670	104	—	—	27	801	811
Accommodation	1,542	49	—	—	6	1,597	1,641
Other services	1,093	125	—	—	17	1,235	1,251
Public agencies	48,210	1,648	—	—	557	50,415	69,918
Other businesses	2,073	660	104	—	176	3,013	3,335
Total	157,107	15,859	3,261	3,933	3,673	183,833	201,419

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

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

Credit risk exposure under the Internal Ratings-Based Approach – Backtesting: Actual and estimated parameters[1][2]

	As at December 31, 2023						As at September 30, 2023					
(as a percentage)	**Weighted average PD[3]**	**Average historical annual default rate**	**EAD - weighted average LGD[3]**	**EAD - weighted actual LGD[3]**	**EAD - weighted average CCF[3]**	**EAD - weighted actual CCF[3]**	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	**0.02%**	**—%**	**28.35%**	**24.30%**	**46.48%**	**11.86%**	0.02%	—%	28.47%	24.92%	48.27%	11.63%
Financial institutions	**0.07**	**—**	**45.00**	**—**	**41.42**	**—**	0.14	—	45.00	—	41.42	0.23
Businesses	**3.86**	**1.57**	**27.90**	**16.28**	**37.54**	**17.94**	3.50	1.35	27.75	18.40	37.74	19.04
SMEs similar to other retail client exposures	**3.03**	**2.13**	**65.43**	**58.52**	**45.49**	**42.07**	2.83	1.99	65.38	58.16	45.58	43.65
Exposures related to residential mortgages												
Insured exposures	**0.51**	**0.24**	**46.95**	**29.00**	**40.00**	**40.00**	0.50	0.21	46.23	26.46	40.00	40.00
Uninsured exposures	**0.86**	**0.44**	**14.89**	**7.06**	**65.50**	**23.40**	0.85	0.41	15.49	7.54	65.19	19.84
Qualifying revolving retail client exposures (QRRCE)	**1.54**	**0.37**	**82.32**	**73.29**	**45.20**	**43.86**	1.57	0.36	82.28	73.08	44.80	39.19
Other retail client exposures (non-QRRCE) excluding SMEs	**2.41**	**1.08**	**48.66**	**43.51**	**70.16**	**67.95**	2.35	0.99	48.35	42.95	70.13	65.13

	As at June 30, 2023						As at March 31, 2023					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	—%	29.80%	26.45%	47.02%	12.16%	0.02%	—%	30.01%	26.98%	43.55%	6.76%
Financial institutions	0.29	—	45.00	—	41.45	—	0.09	—	45.00	—	40.81	0.01
Businesses	3.25	1.24	27.79	19.15	36.84	21.25	2.97	1.34	27.26	20.75	36.69	16.44
SMEs similar to other retail client exposures	2.58	1.76	70.55	48.07	45.48	42.44	2.59	1.45	73.58	55.22	47.56	34.84
Exposures related to residential mortgages												
Insured exposures	0.42	0.18	43.71	23.76	40.00	40.00	0.21	0.08	31.43	11.63	40.00	40.00
Uninsured exposures	0.76	0.39	15.64	7.41	64.91	18.11	0.75	0.34	15.27	7.70	64.59	17.97
Qualifying revolving retail client exposures (QRRCE)	1.42	1.17	82.42	72.56	45.46	35.96	1.47	1.10	82.33	72.22	45.72	36.10
Other retail client exposures (non-QRRCE) excluding SMEs	2.19	0.98	49.06	41.51	69.69	57.86	2.24	0.94	47.83	37.48	69.72	58.66

	As at December 31, 2022					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	—%	26.75%	24.55%	44.10%	4.59%
Financial institutions	0.10	—	54.71	—	23.70	0.01
Businesses	2.25	1.04	25.41	19.74	45.07	9.22
SMEs similar to other retail client exposures	2.31	1.17	62.36	46.60	47.74	22.03
Exposures related to residential mortgages						
Insured exposures	0.18	0.07	30.23	5.94	49.72	49.72
Uninsured exposures	0.64	0.25	14.59	4.96	63.51	20.91
Qualifying revolving retail client exposures (QRRCE)	1.46	1.00	82.13	71.46	45.13	35.36
Other retail client exposures (non-QRRCE) excluding SMEs	2.28	0.97	49.27	37.24	67.85	58.73

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

[2] "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.

[3] PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.

COUNTERPARTY CREDIT RISK

Table CCRA – Qualitative disclosure related to counterparty credit risk (CCR)

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CCRA.a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for central counterparties (CCPs) exposures.	2023 Annual Report	Credit risk management Counterparty and issuer risk	62-73 73-74
CCRA.b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs.	2023 Annual Report	Counterparty and issuer risk Note 6 – Offsetting financial assets and liabilities Note 21 – Derivative financial instruments and hedging activities	73-74 159-160 213-222
CCRA.c)	Policies with respect to wrong-way risk exposures.	2023 Annual Report	Counterparty and issuer risk	73-74
CCRA.d)	The impact in terms of the amount of collateral that Desjardins Group would be required to provide given a credit rating downgrade.	2023 Annual Report	Credit rating of securities issued and outstanding	85-86

[1] See the "Use of this document" section on page 2.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach(1)(2)

		a	b	c	d	e	f
		As at December 31, 2023					
	(in millions of dollars)	**Replacement cost**	**Potential future exposure**	**EEPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA–CCR (for derivatives)	**908**	**3,419**	**N/A**	**1.4**	**6,058**	**2,421**
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	**N/A**	**N/A**	**—**	**—**	**—**	**—**
3	Simple Approach for credit risk mitigation (for SFTs)	**N/A**	**N/A**	**N/A**	**N/A**	**—**	**—**
4	Comprehensive Approach for credit risk mitigation (for SFTs)	**N/A**	**N/A**	**N/A**	**N/A**	**1,057**	**838**
5	VaR for SFTs	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**—**
6	**Total**	**908**	**3,419**	**—**	**N/A**	**7,115**	**3,259**

		As at September 30, 2023					
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	692	3,297	N/A	1.4	5,585	2,595
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,360	698
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	692	3,297	—	N/A	6,945	3,293

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

Footnotes to this table are presented on the next page.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach(1)(2) (continued)

		As at March 31, 2023					
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	977	3,314	N/A	1.4	6,007	2,506
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	805	360
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	977	3,314	—	N/A	6,812	2,866

		As at December 31, 2022					
	(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)	412	3,187	N/A	1.4	5,037	2,678
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	1,181	538
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	412	3,187	—	N/A	6,218	3,216

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Excluding exposures and RWA for the credit valuation adjustment (presented in Template CCR2) and central counterparties (presented in Template CCR8).

Template CCR2 – Credit valuation adjustment (CVA) capital charge(1)

		a	b								
		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022	
	(in millions of dollars)	**EAD post-CRM**	**RWA**	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge	**—**	**—**	—	—	—	—	—	—	—	—
1	(i) VaR component (including the 3 x multiplier)	**N/A**	**—**	N/A	—	N/A	—	N/A	—	N/A	—
2	(ii) Stressed VaR component (including the 1 x multiplier)	**N/A**	**—**	N/A	—	N/A	—	N/A	—	N/A	—
3	All portfolios subject to the Standardized CVA capital charge	**6,053**	**3,233**	5,581	2,241	5,465	2,737	5,949	3,405	5,036	2,429
4	**Total subject to the CVA capital charge**	**6,053**	**3,233**	5,581	2,241	5,465	2,737	5,949	3,405	5,036	2,429

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights(1)(2)

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

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

Footnotes to this table are presented on page 86.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[(1)(2)] (continued)

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

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

Footnotes to this table are presented on page 86.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[(1)(2)] (continued)

		a	b	c	d	e	f	g	h	i
		As at December 31, 2022								
	(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio									
1	Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	57	—	—	—	—	—	57
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	210	—	—	—	—	—	210
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	311	—	681	—	—	992
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—
8	Secured by residential property	—	—	—	—	—	—	—	—	—
9	Secured by commercial real estate	—	—	—	—	—	—	—	—	—
10	Equity	—	—	—	—	—	—	—	—	—
11	Past-due loans	—	—	—	—	—	—	—	—	—
12	Higher-risk categories	—	—	—	—	—	—	5	—	5
13	Other assets	—	—	—	—	—	—	—	—	—
14	**Total**	—	—	267	311	—	681	5	—	1,264

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) 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[1]

		a	b	c	d	e	f	g							
		As at December 31, 2023							As at September 30, 2023[3]						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors[2]	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors[2]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	152	0.04%	9	10.00%	0.70	2	1.47%	637	0.04%	10	10.00%	0.20	8	1.25%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	152	0.04%	9	10.00%	0.70	2	1.47%	637	0.04%	10	10.00%	0.20	8	1.25%
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	2	0.06%	18	86.40%	1.00	—	14.03%	2	0.05%	33	86.40%	1.10	—	13.08%
	0.15 to < 0.25	14	0.21%	65	86.40%	1.40	8	55.20%	20	0.22%	60	86.40%	1.20	11	54.82%
	0.25 to < 0.50	37	0.31%	63	86.40%	2.70	37	98.07%	40	0.33%	58	86.40%	1.60	33	82.16%
	0.50 to < 0.75	20	0.56%	39	86.40%	4.00	27	141.79%	6	0.58%	38	86.40%	2.10	7	112.66%
	0.75 to < 2.50	156	1.80%	183	86.40%	2.30	249	158.62%	145	1.84%	178	86.40%	1.60	207	143.19%
	2.50 to < 10.00	99	3.45%	44	86.40%	1.10	218	219.72%	16	3.87%	47	86.40%	1.70	35	224.12%
	10.00 to < 100.00	7	16.14%	15	86.40%	3.70	24	358.59%	7	20.91%	23	86.40%	2.20	25	360.67%
	100.00 (default)	4	100.00%	7	86.40%	1.10	48	1,079.94%	4	100.00%	6	86.40%	1.00	44	1,079.94%
	Sub-total	339	3.56%	434	86.40%	2.00	611	180.37%	240	3.76%	443	86.40%	1.60	362	151.07%
Total AIRB		491	2.47%	443	62.73%	1.60	613	124.94%	877	1.06%	453	30.45%	0.60	370	42.20%

Footnotes to this table are presented on page 89.

Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale[1] (continued)

		As at June 30, 2023							As at March 31, 2023[3]						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors[2]	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	178	0.04%	11	10.00%	0.50	3	1.41%	438	0.04%	13	10.00%	0.30	6	1.26%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	178	0.04%	11	10.00%	0.50	3	1.41%	438	0.04%	13	10.00%	0.30	6	1.26%
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	1	0.06%	32	86.40%	1.00	1	13.97%	1	0.11%	30	86.40%	4.20	—	35.10%
	0.15 to < 0.25	17	0.22%	62	86.40%	1.40	10	60.44%	31	0.22%	64	86.40%	1.30	21	67.31%
	0.25 to < 0.50	28	0.32%	67	86.40%	1.50	22	77.64%	35	0.31%	75	86.40%	1.60	32	90.04%
	0.50 to < 0.75	7	0.58%	37	86.40%	2.70	9	122.97%	14	0.57%	48	86.40%	2.90	22	157.03%
	0.75 to < 2.50	133	1.84%	202	86.40%	1.80	190	143.44%	116	1.35%	195	86.40%	2.00	198	169.87%
	2.50 to < 10.00	11	3.67%	45	86.40%	2.00	25	219.71%	17	3.81%	53	86.40%	1.80	38	229.15%
	10.00 to < 100.00	2	21.43%	11	86.40%	1.90	5	362.29%	2	15.98%	12	86.40%	2.90	7	415.39%
	100.00 (default)	2	100.00%	5	86.40%	1.00	20	1,079.94%	3	100.00%	3	86.40%	1.00	36	1,214.10%
	Sub-total	201	2.59%	461	86.40%	1.70	282	140.19%	219	1.26%	480	86.40%	1.90	354	163.93%
Total AIRB		379	1.42%	472	49.75%	1.10	285	74.93%	657	0.44%	493	34.87%	0.80	360	55.04%

Footnotes to this table are presented on page 89.

Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale[1] (continued)

		As at December 31, 2022						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[4]	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	402	0.03%	152	12.39%	0.56	14	3.41%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	402	0.03%	152	12.39%	0.56	14	3.41%
Exposures related to financial institutions	0.00 to < 0.15	3,770	0.06%	6,754	66.09%	1.88	1,476	39.18%
	0.15 to < 0.25	297	0.20%	276	65.99%	4.08	353	118.72%
	0.25 to < 0.50	—	0.30%	10	65.99%	1.75	—	71.81%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	4,067	0.07%	7,040	66.09%	2.04	1,829	44.99%
Exposures related to businesses	0.00 to < 0.15	139	0.11%	494	86.40%	1.13	57	41.02%
	0.15 to < 0.25	38	0.21%	847	86.40%	1.14	23	59.95%
	0.25 to < 0.50	54	0.33%	1,434	86.40%	1.44	46	85.87%
	0.50 to < 0.75	35	0.57%	578	87.12%	1.52	42	119.65%
	0.75 to < 2.50	203	1.45%	2,327	72.15%	1.40	263	129.23%
	2.50 to < 10.00	12	3.82%	617	86.40%	1.38	25	219.16%
	10.00 to < 100.00	2	15.51%	72	86.40%	1.52	7	363.17%
	100.00 (default)	1	100.00%	29	86.40%	1.00	11	1,144.74%
	Sub-total	484	1.08%	6,398	80.46%	1.31	474	97.91%
Total AIRB		4,953	0.17%	13,590	63.13%	1.85	2,317	46.78%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) A methodological enhancement to the recording of a debtor was applied starting in the first quarter of 2023.

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

(4) Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.

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

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

Footnotes to this table are presented on next page.

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

		As at June 30, 2023							As at March 31, 2023						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity (1)	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	3,594	0.07%	20	45.00%	2.50	907	25.25%	4,582	0.07%	38	45.00%	2.50	1,428	31.16%
	0.15 to < 0.25	291	0.19%	3	45.00%	2.50	166	56.87%	295	0.19%	4	45.00%	2.50	167	56.80%
	0.25 to < 0.50	4	0.28%	1	45.00%	2.50	2	52.73%	4	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	752	0.93%	1	45.00%	2.50	866	115.07%	—	0.93%	1	45.00%	2.50	—	64.56%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	43	34.69%	5	45.00%	2.50	113	262.53%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	4,684	0.53%	30	45.00%	2.50	2,054	43.85%	4,881	0.07%	44	45.00%	2.50	1,597	32.72%
Exposures related to businesses	0.00 to < 0.15	148	0.12%	25	40.00%	2.50	44	28.94%	66	0.12%	8	40.00%	2.50	25	37.71%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	5	0.22%	3	40.00%	2.50	4	71.43%
	0.25 to < 0.50	35	0.39%	5	40.00%	2.50	19	54.03%	14	0.38%	6	40.00%	2.50	8	54.35%
	0.50 to < 0.75	2	0.59%	2	40.00%	2.50	1	66.78%	4	0.59%	3	40.00%	2.50	6	148.72%
	0.75 to < 2.50	25	1.28%	9	40.00%	2.50	21	86.81%	25	1.89%	6	40.00%	2.50	24	100.32%
	2.50 to < 10.00	4	4.95%	4	40.00%	2.50	4	117.62%	5	4.41%	4	40.00%	2.50	6	106.80%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	214	0.38%	45	40.00%	2.50	89	41.58%	119	0.72%	30	40.00%	2.50	73	60.82%
Total FIRB		4,898	0.53%	75	44.78%	2.50	2,143	43.75%	5,000	0.09%	74	44.88%	2.50	1,670	33.39%

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

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

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

		As at June 30, 2023						As at March 31, 2023					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	—	2,112	—	90	19,889	13,975	—	2,522	—	18	13,012	9,828
2	Cash – Other currencies	—	3,626	—	1,067	317	67	—	3,780	—	821	399	41
3	Domestic sovereign debt	—	—	382	—	12,885	19,883	—	—	313	—	9,066	12,922
4	Other sovereign debt	194	—	—	—	67	317	230	—	—	—	41	399
5	Government agency debt	—	—	—	—	224	3	—	—	—	—	256	—
6	Corporate bonds	—	—	—	—	691	5	—	—	—	—	263	88
7	Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8	Other collateral	—	—	—	—	192	1	—	—	—	—	259	—
	Total	194	5,738	382	1,157	34,265	34,251	230	6,302	313	839	23,296	23,278

		As at December 31, 2022					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	—	2,694	—	9	24,780	17,327
2	Cash – Other currencies	—	3,710	—	1,044	—	—
3	Domestic sovereign debt	5	—	173	—	16,330	24,696
4	Other sovereign debt	—	—	—	—	61	—
5	Government agency debt	—	—	—	—	281	2
6	Corporate bonds	—	—	—	—	450	70
7	Equity securities	—	—	—	—	—	—
8	Other collateral	—	—	—	—	287	15
	Total	5	6,404	173	1,053	42,189	42,110

Template CCR6 – Credit derivatives exposures

		a	b								
		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022	
	(in millions of dollars)	**Protection bought**	**Protection sold**	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
	Notional amounts										
1	Single-name credit default swaps	**—**	**—**	—	—	—	—	—	—	1	—
2	Index credit default swaps (1)	**676**	**—**	340	—	113	—	54	—	34	—
3	Total return swaps	**—**	**—**	—	—	—	—	—	—	—	—
4	Credit options	**—**	**—**	—	—	—	—	—	—	—	—
5	Other credit derivatives	**—**	**—**	—	—	—	—	—	—	—	—
6	**Total notional amounts**	**676**	**—**	340	—	113	—	54	—	35	—
	Fair values										
7	Positive fair value (asset)	**3**	**—**	—	—	—	—	—	—	—	—
8	Negative fair value (liability) (1)	**—**	**—**	—	—	2	—	1	—	—	—

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

Template CCR8 – Exposures to central counterparties (CCP)(1)

		a	b								
		As at December 31, 2023		As at September 30, 2023		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022	
	(in millions of dollars)	**EAD post-CRM**	**RWA**	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
1	**Exposures to QCCPs (total)**	**246**	**16**	242	22	307	23	236	29	616	46
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	**145**	**3**	141	3	206	4	95	2	475	9
3	(i) OTC derivatives	**50**	**1**	30	1	13	—	17	—	9	—
4	(ii) Exchange-traded derivatives	**66**	**1**	100	2	66	1	39	1	26	—
5	(iii) Securities financing transactions	**29**	**1**	11	—	127	3	39	1	440	9
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—	—	—	—	—	—	—
7	Segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
8	Non-segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
9	Pre-funded default fund contributions	**101**	**13**	101	19	101	19	141	27	141	37
10	Unfunded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—
11	**Exposures to non-QCCPs (total)**	**—**	**—**	—	—	—	—	—	—	—	—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	**—**	**—**	—	—	—	—	—	—	—	—
13	(i) OTC derivatives	**—**	**—**	—	—	—	—	—	—	—	—
14	(ii) Exchange-traded derivatives	**—**	**—**	—	—	—	—	—	—	—	—
15	(iii) Securities financing transactions	**—**	**—**	—	—	—	—	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—	—	—	—	—	—	—
17	Segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
18	Non-segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
19	Pre-funded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—
20	Unfunded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

SECURITIZATION

Table SECA – Qualitative disclosure requirements related to securitization exposures

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
SECA.a)	Desjardins Group's objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from Desjardins Group to other entities as well as the types of risks borne or retained.	2023 Annual Report	Structured entities Note 9 – Derecognition of financial assets Note 14 – Interests in other entities Note 29 – Commitments, guarantees and contingent liabilities	51 171 178-179 230-231
SECA.b)	A list of: • special purpose entities (SPEs) where Desjardins Group acts as sponsor (but not as an originator such as an ABCP conduit), indicating whether Desjardins Group consolidates the SPEs into its scope or regulatory consolidation; • affiliated entities (i) that Desjardins Group manages or advises and (ii) that invest either in the securitization exposures that Desjardins Group has securitized or in SPEs that Desjardins Group sponsors; • entities to which Desjardins Group provides implicit support and the associated capital impact for each of them (as required in paragraphs 551 and 546 of the securitization framework).	2023 Annual Report	Risk-weighted assets (RWA) Structured entities Note 7 – Securities Note 9 – Derecognition of financial assets Note 14 – Interests in other entities Note 29 – Commitments, guarantees and contingent liabilities	48-49 51 161-162 171 178-179 230-231
SECA.c)	Summary of Desjardins Group's accounting policies for securitization activities.	2023 Annual Report	Structured entities Note 2 – Accounting policies Note 9 – Derecognition of financial assets Note 14 – Interests in other entities	51 127-149 171 178-179
SECA.d)	If applicable, the names of external credit assessment institutions (ECAIs) used for securitizations and the type of securitization exposure for which each agency is used.	2023 Annual Report	Counterparty and issuer risk	73-74

[1] See the "Use of this document" section on page 2.

Template SEC1 – Securitization exposures in the banking book(1)

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

		As at September 30, 2023											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	32	—	—	32
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	29	—	—	29
11	Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3

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

* STC: simple, transparent and comparable.

Footnotes to this table are presented on the next page.

Template SEC1 – Securitization exposures in the banking book[1] (continued)

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

		As at December 31, 2022								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
	(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	29	—	29
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	26	—	26
11	Re-securitization	—	—	—	—	—	—	3	—	3

* STC: simple, transparent and comparable.

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)(1)

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

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

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

Footnotes to this table are presented on the next page.

Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)[1] (continued)

		As at March 31, 2023																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	**Total exposures**	—	—	—	—	29	—	—	—	29	—	—	—	360	—	—	—	29
2	Traditional securitization	—	—	—	—	29	—	—	—	29	—	—	—	360	—	—	—	29
3	Of which securitization	—	—	—	—	26	—	—	—	26	—	—	—	328	—	—	—	26
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	—	26	—	—	—	26	—	—	—	328	—	—	—	26
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		As at December 31, 2022																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	**Total exposures**	—	—	—	—	29	—	—	—	29	—	—	—	361	—	—	—	29
2	Traditional securitization	—	—	—	—	29	—	—	—	29	—	—	—	361	—	—	—	29
3	Of which securitization	—	—	—	—	26	—	—	—	26	—	—	—	329	—	—	—	26
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	26	—	—	—	26	—	—	—	329	—	—	—	26
6	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
7	Of which senior	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
8	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

MACROPRUDENTIAL SUPERVISORY MEASURES

Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer(1)

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

	As at June 30, 2023					As at March 31, 2023				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate(2)	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate(2)	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	0.75%	72	19	N/A	N/A	0.75%	73	19	N/A	N/A
Canada	—%	327,301	82,792	N/A	N/A	—%	323,527	85,707	N/A	N/A
United States	—%	4,368	2,990	N/A	N/A	—%	3,783	2,945	N/A	N/A
France	0.50%	17	16	N/A	N/A	—%	15	14	N/A	N/A
Hong Kong SAR	1.00%	87	21	N/A	N/A	1.00%	134	27	N/A	N/A
Japan	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A	0.50%	27	5	N/A	N/A
United Kingdom	1.00%	298	159	N/A	N/A	1.00%	351	184	N/A	N/A
Other countries	—%	179	128	N/A	N/A	—%	112	70	N/A	N/A
Total	—%	332,349	86,130	N/A	N/A	—%	328,022	88,971	N/A	N/A

Footnotes to this table are presented on the next page.

Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer[1](continued)

	As at December 31, 2022				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate[2]	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	—%	66	13	N/A	N/A
Canada	—%	271,377	92,667	N/A	N/A
United States	—%	2,291	2,367	N/A	N/A
France	—%	36	17	N/A	N/A
Hong Kong SAR	1.00%	75	15	N/A	N/A
Japan	—%	23	23	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A
United Kingdom	1.00%	301	151	N/A	N/A
Other countries	—%	65	21	N/A	N/A
Total	—%	274,261	95,279	N/A	N/A

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Due to methodological enhancements, comparative data have been restated to conform with the presentation for the current period.

OPERATIONAL RISK

Template ORA – General qualitative information on an institution's operational risk framework

Information disclosed in separate reports(1)

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
ORA.a)	Their policies, frameworks and guidelines for the management of operational risk.	2023 Annual Report	Operational risk Operational risk management framework	86-88 86
ORA.b)	The structure and organization of their operational risk management and control function.	2023 Annual Report	Governance	86
ORA.c)	Their operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).	2023 Annual Report	Approaches to identifying, measuring and monitoring operational risk	88
ORA.d)	The scope and main context of their reporting framework on operational risk to executive management and to the board of directors.	2023 Annual Report	Approaches to identifying, measuring and monitoring operational risk	88
ORA.e)	The risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.	2023 Annual Report	Approaches to identifying, measuring and monitoring operational risk	88

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(1) See the “Use of this document” section on page 2.

Template OR2 - Business indicator and subcomponents

	(in millions of dollars)	a As at December 31, 2023	b As at December 31, 2022	c As at December 31, 2021
	Business indicator (BI) and its subcomponents			
1	Interest, lease and dividend component	**6,081**		
1a	Interest and lease income	**13,604**	9,213	7,389
1b	Interest and lease expense	**7,092**	3,183	1,713
1c	Interest earning assets	**342,498**	330,324	316,049
1d	Dividend income	**9**	7	9
2	Services component	**3,950**		
2a	Fee and commission income	**3,505**	3,403	3,098
2b	Fee and commission expense	**1,822**	1,985	1,672
2c	Other operating income	**639**	640	565
2d	Other operating expense	**—**	—	46
3	Financial component	**605**		
3a	Net P&L on the trading book	**518**	170	248
3b	Net P&L on the banking book	**587**	16	277
4	BI	**10,636**		
5	Business indicator component (BIC)	**1,550**		

Disclosure on the BI:

		a
6a	BI gross of excluded divested activities	**10,636**
6b	Reduction in BI due to excluded divested activities	**—**

Template OR3 - Minimum required operational risk capital

	(in millions of dollars)	a As at December 31, 2023
1	Business indicator component (BIC)	**1,550**
2	Internal loss multiplier (ILM)	**1.15%**
3	Minimum required operational risk capital (ORC)	**1,783**
4	Operational risk RWA	**22,287**

LEVERAGE RATIO

Template LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure[1]

	(in millions of dollars)	a **As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
1	Total consolidated assets as per published financial statements	**422,940**	414,056	409,558	398,604	407,109
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(59,065)**	(55,444)	(55,833)	(55,018)	(54,718)
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	**402**	405	49	8	(574)
6	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	**989**	1,328	870	844	1,696
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**30,159**	25,473	25,826	21,292	27,095
8	Other adjustments[2]	**(4,862)**	(6,960)	(7,161)	(5,482)	(9,010)
9	**Leverage ratio exposure measure**	**390,563**	378,858	373,309	360,248	371,598

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated. In addition, no restatement was made following the implementation of IFRS 17, Insurance Contracts, as at January 1, 2023.

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

Template LR2 – Leverage ratio common disclosure template[1]

		a	b			
	(in millions of dollars)	**As at December 31, 2023**	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022
	On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**338,344**	332,127	326,975	322,227	320,400
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	**—**	—	—	—	—
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	**—**	—	—	—	—
4	(Asset amounts deducted in determining Basel III capital and regulatory adjustments)	**—**	—	—	—	—
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)**	**338,344**	332,127	326,975	322,227	320,400
	Derivative exposures					
6	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	**1,327**	1,051	1,043	1,368	582
7	Add-on amounts for potential future exposure associated with all derivatives transactions	**4,846**	4,663	4,500	4,640	4,475
8	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	**—**	—	—	—	—
9	Adjusted effective notional amount of written credit derivatives	**—**	—	—	—	—
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	**—**	—	—	—	—
11	**Total derivative exposures (sum of rows 6 to 10)**	**6,173**	5,714	5,543	6,008	5,057
	Securities financing transaction exposures (SFT)					
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	**14,898**	14,216	14,095	9,877	17,350
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**—**	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	**989**	1,328	870	844	1,696
15	Agent transaction exposures	**—**	—	—	—	—
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**15,887**	15,544	14,965	10,721	19,046
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**136,936**	134,404	112,203	106,552	129,458
18	(Adjustments for conversion to credit equivalent amounts)	**(106,777)**	(108,931)	(86,377)	(85,260)	(102,363)
19	Off-balance sheet items (sum of rows 17 and 18)	**30,159**	25,473	25,826	21,292	27,095
	Capital and total exposures					
20	Tier 1 capital	**28,678**	28,566	28,332	27,890	28,156
20a	Tier 1 capital without the application of the transitional provisions for the provisioning of ECLs[2]	**28,678**	28,566	28,332	27,890	28,138
21	**Total exposures (sum of rows 5, 11, 16 and 19)**	**390,563**	378,858	373,309	360,248	371,598
	Leverage ratio					
22	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**7.3%**	7.5%	7.6%	7.7%	7.6%
22a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)[2][3]	**N/A**	7.5%	7.5%	7.7%	7.6%
23	National minimum leverage ratio requirement	**3.5%**	3.5%	3.5%	3.5%	3.5%

[1] The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

[2] Reflects the transitional provisions issued by the AMF under which a portion of the allowance for credit losses, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

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

LIQUIDITY

Table LIQA - Liquidity risk management

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
	Qualitative disclosures			
LIQA.a)	Governance of liquidity risk management, including: risk tolerance; structure and responsibilities for liquidity risk management; internal liquidity reporting; and communication of liquidity risk strategy, policies and practices across business lines and with the board of directors.	2023 Annual Report	Liquidity risk	79-86
LIQA.b)	Funding strategy, including policies on diversification in the sources and tenor of funding, and whether the funding strategy is centralized or decentralized.	2023 Annual Report	Liquidity risk	76-79
LIQA.c)	Liquidity risk mitigation techniques.	2023 Annual Report	Liquidity risk Liquidity risk measurement and monitoring	79
LIQA.d)	An explanation of how stress testing is used.	2023 Annual Report	Liquidity risk Liquidity risk measurement and monitoring	79
LIQA.e)	An outline of the bank's contingency funding plans.	2023 Annual Report	Liquidity risk Liquidity risk measurement and monitoring	79
	Quantitative disclosures			
LIQA.f)	Customized measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank.	2023 Annual Report	Liquidity risk - Liquid assets Encumbered assets Liquid coverage ratio Net stable funding ratio	79-83
LIQA.g)	Concentration limits on collateral pools and sources of funding (both products and counterparties).	2023 Annual Report	Liquidity risk - Sources of financing	83
LIQA.h)	Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity.	2023 Annual Report	Liquidity risk - Sources of financing Funding programs and strategies	84
LIQA.i)	Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps.	2023 Annual Report	Liquidity risk - Sources of financing Funding programs and strategies	83-85
			Note 30 – Financial instrument risk management	232-236

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[1] See the “Use of this document” section on page 2.

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

Templates and tables		Frequency	Most recent disclosure	
			Report[1]	Page
Overview of risk management, key prudential metrics and risk-weighted assets				
KM1	Key metrics (at consolidated group level)	Quarterly	This report	4
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	5
OVA	Desjardins Group's risk management approach	Annually	This report	6
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	7
CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	12
CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	13
Composition of capital and TLAC				
CC1	Composition of regulatory capital	Quarterly	This report	14
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	18
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	20
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	26
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	This report	27
Links between financial statements and regulatory exposures				
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	30
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	32
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	This report	29
PV1	Prudent valuation adjustments (PVAs)	Annually	This report	33
Asset encumbrance				
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis[2]	81
Remuneration				
REMA	Remuneration policy	Annually	Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	Annual Information Form	59
REM2	Special payments	Annually	Annual Information Form	59
REM3	Deferred remuneration	Annually	Annual Information Form	60
Credit risk				
CRA	General qualitative information about credit risk	Annually	This report	34
CR1	Credit quality of assets	Quarterly	This report	35
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	38
CRB	Additional disclosure related to the credit quality of assets	Annually	This report	39
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	This report	41
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	42
CRD	Qualitative disclosures on Desjardins Group’s use of external credit ratings under the standardized approach for credit risk	Annually	This report	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	48
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	51

Footnotes to this table are presented on page 108.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables		Frequency	Most recent disclosure	
			Report[1]	Page
	Credit risk (continued)			
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	This report	56
CR6	AIRB/FIRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	57
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	71
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	This report	72
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	
	Counterparty credit risk			
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	This report	81
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	82
CCR2	Credit valuation adjustment (CVA) capital charge	Quarterly	This report	83
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	84
CCR4	AIRB/FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	87
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	92
CCR6	Credit derivatives exposures	Quarterly	This report	93
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	93
	Securitization			
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	This report	94
SEC1	Securitization exposures in the banking book	Quarterly	This report	95
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	97
	Market risk			
MRA	Qualitative disclosure requirements related to market risk	Annually	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MR1	Market risk under the standardized approach	Quarterly		
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly		
MR3	Internal models approach (IMA) values for trading portfolios	Quarterly		
MR4	Comparison of VaR estimates with gains/losses	Quarterly		
	Macroprudential supervisory measures			
GSIB1	Disclosure of G-SIFI indicators	Annually	Management Discussion and Analysis first quarter of 2023[2]	29
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	99

Footnotes to this table are presented on page 108.

Tables and templates		Frequency	Last publication	
			Rapport[1]	Page
	Operational risk			
ORA	General qualitative information on a bank's operational risk framework	Annually	This report	101
OR2	Business indicator and subcomponents	Annually	This report	102
OR3	Minimum required operational risk capital	Annually	This report	102
	Leverage ratio			
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	103
LR2	Leverage ratio common disclosure template	Quarterly	This report	104
	Liquidity			
LIQA	Liquidity risk management	Annually	This report	105
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis[2]	81-82
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis[2]	82-83

(1) Indicates the most recent Pillar 3 Report in which the required disclosures were made.

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

ABBREVIATIONS

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

GLOSSARY

Acceptance

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

Advanced Internal Ratings-Based Approach

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

Allowance for credit losses

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

***Autorité des marchés financiers* (AMF)**

Organization whose mission is to enforce the laws governing the financial industry in Québec, 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 share

Equity security offered to Desjardins caisse members.

Countercyclical buffer

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

Counterparty and issuer risk

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

Credit risk

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

Expected loss (ECL)

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

Exposure at default (EAD)

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

Exposures related to residential mortgage loans

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

Fair value

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

Foreign exchange risk

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

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.

Incremental risk charge (IRC)

Additional capital charge related to default and migration risks of positions with issuer risk in trading portfolios.

GLOSSARY (continued)

Internal Models Method

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

Leverage ratio

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

Liquidity coverage ratio

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

Loss given default (LGD)

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

Market risk

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

NVCC subordinated notes

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

Off-balance sheet exposure

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

Office of the Superintendent of Financial Institutions (OSFI)

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

Operational risk

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

Other retail client exposures

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

Price risk

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

Probability of default (PD)

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

Qualifying revolving retail client exposures

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

GLOSSARY (continued)

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

Scaling factor

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

Securitization

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

Standardized Approach

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

Stressed Value at Risk

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

TLAC leverage ratio

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

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

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).