Desjardins

Supplemental Financial Information (unaudited)

For the period ended March 31, 2018

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NOTES TO READERS

USE OF THIS DOCUMENT

The Supplemental Financial Information (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 2017 Annual Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at **www.desjardins.com/ca/about-us/investor-relations** and on the System for Electronic Document Analysis and Retrieval (SEDAR) website at **www.sedar.com** (under the *Capital Desjardins inc.* profile).

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Quebec, which do not differ from IFRS. All accounting policies were applied as described in Note 2, “Basis of presentation and significant accounting policies”, to the Annual Combined Financial Statements, except for the changes described in Note 2, “Basis of presentation and significant accounting policies”, to the Interim Combined Financial Statements resulting from the adoption of IFRS 9, “Financial Instruments”, IFRS 15, “Revenue from Contracts with Customers”, and the amendments to IFRS 4, “Insurance Contracts”, on January 1, 2018. For further information about the accounting policies applied, see the Interim and Annual Combined Financial Statements.

To assess its performance, Desjardins Group uses IFRS measures and various non-IFRS financial measures. Non-IFRS financial measures, other than the regulatory ratios, do not have a standardized definition and are not directly comparable to similar measures used by other companies, and may not be directly comparable to any IFRS measures. The non-IFRS measures may be useful to investors to analyze financial performance, among other things. They are defined in the interim and annual MD&As.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the “Scope of the Group” section of Note 2, “Basis of presentation and significant accounting policies”, to its Annual Combined Financial Statements. In the tables on capital management, the information presented is prepared using Desjardins Group's 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. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the *Enhancing the Risks Disclosures of Banks* document dated October 29, 2012 and the *Residential Hypothecary Lending Guideline* issued by the AMF as well as certain requirements of Basel III Pillar 3.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at March 31, 2018[1]	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
ASSETS									
Cash and deposits with financial institutions	**$ 2,284**	$ 2,435	$ 2,265	$ 2,737	$ 2,333	$ 1,876	$ 1,929	$ 2,183	$ 1,897
Securities									
Securities at fair value through profit or loss	**36,004**	31,654	33,846	33,807	33,951	31,005	32,112	32,577	34,800
Available-for-sale securities	**N/A**	24,934	24,156	24,783	24,627	22,280	23,687	23,636	23,196
Securities at fair value through other comprehensive income	**20,258**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Securities at amortized cost	**1,424**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	57,686	56,588	58,002	58,590	58,578	53,285	55,799	56,213	57,996
Securities borrowed or purchased under reverse repurchase agreements	**9,889**	8,674	10,342	6,230	8,912	7,690	7,677	10,362	7,112
Loans									
Residential mortgages	**114,211**	113,146	111,442	109,740	107,246	106,695	105,908	104,977	102,992
Consumer, credit card and other personal loans	**24,504**	24,044	23,361	22,832	22,243	22,150	21,723	21,486	21,115
Business and government loans	**40,854**	40,738	39,615	39,239	38,567	37,626	37,095	36,682	36,485
	179,569	177,928	174,418	171,811	168,056	166,471	164,726	163,145	160,592
Allowance for credit losses	**(723)**	(438)	(437)	(438)	(458)	(456)	(462)	(459)	(454)
	178,846	177,490	173,981	171,373	167,598	166,015	164,264	162,686	160,138
Segregated fund net assets	**13,500**	13,379	12,679	12,527	12,429	11,965	11,620	10,255	9,992
Other assets									
Clients' liability under acceptances	**43**	31	141	59	105	11	23	47	85
Premiums receivable	**2,001**	2,095	2,137	1,988	1,822	1,957	2,071	1,936	1,669
Derivative financial instruments	**3,445**	3,206	3,027	3,010	2,986	3,572	3,978	3,919	3,948
Amounts receivable from clients, brokers and financial institutions	**4,761**	1,554	4,525	5,436	3,209	2,532	3,051	3,745	3,078
Reinsurance assets	**2,031**	2,202	2,197	2,176	2,167	2,582	2,509	2,311	2,013
Investment property	**881**	832	827	821	820	823	778	736	742
Property, plant and equipment	**1,388**	1,411	1,434	1,406	1,410	1,435	1,438	1,451	1,429
Goodwill	**121**	121	153	153	153	471	470	470	472
Intangible assets	**468**	466	528	553	528	690	691	705	668
Deferred tax assets	**1,070**	992	889	962	870	874	1,052	962	881
Other	**2,729**	2,738	3,183	3,022	3,073	2,589	2,807	2,730	3,017
Assets of the disposal group held to be transferred	**922**	881	-	940	942	-	-	-	-
	19,860	16,529	19,041	20,526	18,085	17,536	18,868	19,012	18,002
TOTAL ASSETS	**$ 282,065**	$ 275,095	$ 276,310	$ 271,983	$ 267,935	$ 258,367	$ 260,157	$ 260,711	$ 255,137

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

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at March 31, 2018[1]	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 101,238**	$ 100,578	$ 99,520	$ 99,148	$ 97,122	$ 96,278	$ 95,122	$ 93,588	$ 92,215
Business and government	**71,411**	69,102	70,542	71,527	69,966	62,799	64,735	68,055	64,775
Deposit-taking institutions	**1,986**	1,906	1,841	2,060	2,239	1,469	1,480	2,019	1,770
	174,635	171,586	171,903	172,735	169,327	160,546	161,337	163,662	158,760
Other liabilities									
Acceptances	**43**	31	141	59	105	11	23	47	85
Commitments related to securities sold short	**8,789**	9,112	10,249	7,440	7,167	8,196	7,674	6,945	7,033
Commitments related to securities lent or sold under repurchase agreements	**11,921**	10,229	9,535	7,887	9,521	10,323	10,098	10,601	11,830
Derivative financial instruments	**2,801**	3,094	2,897	2,331	2,186	2,057	1,735	1,889	1,961
Amounts payable to clients, brokers and financial institutions	**7,296**	4,247	7,263	7,127	6,461	4,659	5,343	6,386	5,160
Insurance contract liabilities	**28,224**	28,272	27,782	28,147	27,549	27,493	28,988	28,371	27,308
Segregated fund net liabilities	**13,483**	13,354	12,658	12,493	12,412	11,957	11,607	10,247	9,983
Net defined benefit plan net liabilities	**2,533**	2,624	2,045	2,505	2,287	2,256	3,312	3,044	2,806
Deferred tax liabilities	**153**	155	168	160	149	179	163	170	167
Other	**5,483**	5,568	5,564	5,509	5,480	6,019	6,176	5,948	6,345
Liabilities of the disposal group held to be transferred	**718**	662	-	373	345	-	-	-	-
	81,444	77,348	78,302	74,031	73,662	73,150	75,119	73,648	72,678
Subordinated notes	**1,383**	1,388	1,357	1,374	1,390	1,378	1,385	1,384	1,875
TOTAL LIABILITIES	**257,462**	250,322	251,562	248,140	244,379	235,074	237,841	238,694	233,313
EQUITY									
Capital stock	**5,300**	5,361	5,375	5,388	5,283	5,292	5,272	5,258	5,167
Share capital	**93**	90	92	92	91	88	89	89	89
Undistributed surplus earnings	**1,524**	1,360	1,792	1,079	1,606	1,529	1,345	748	1,412
Accumulated other comprehensive income	**232**	445	342	468	622	514	790	730	614
Reserves	**16,695**	16,707	16,333	16,003	15,136	15,052	13,971	14,339	13,304
Equity – Group's share	**23,844**	23,963	23,934	23,030	22,738	22,475	21,467	21,164	20,586
Non-controlling interests	**759**	810	814	813	818	818	849	853	1,238
Total equity	**24,603**	24,773	24,748	23,843	23,556	23,293	22,316	22,017	21,824
TOTAL LIABILITIES AND EQUITY	**$ 282,065**	$ 275,095	$ 276,310	$ 271,983	$ 267,935	$ 258,367	$ 260,157	$ 260,711	$ 255,137

[1] The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended								
	March 31, 2018[1]	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016
Interest income									
Loans	**$ 1,584**	$ 1,548	$ 1,513	$ 1,444	$ 1,418	$ 1,445	$ 1,425	$ 1,407	$ 1,409
Securities	**93**	88	80	78	77	76	79	83	77
	1,677	1,636	1,593	1,522	1,495	1,521	1,504	1,490	1,486
Interest expense									
Deposits	**519**	490	437	416	420	416	415	406	406
Subordinated notes and other	**23**	21	20	19	18	18	18	23	26
	542	511	457	435	438	434	433	429	432
Net interest income	**1,135**	1,125	1,136	1,087	1,057	1,087	1,071	1,061	1,054
Net premiums	**2,139**	2,009	1,982	2,076	1,982	1,834	1,873	1,740	1,721
Other income									
Deposit and payment service charges	**103**	107	109	122	120	123	128	119	118
Lending fees and credit card service revenues	**186**	180	154	154	172	150	139	136	149
Brokerage and investment fund services	**271**	261	241	307	278	282	278	286	260
Management and custodial service fees	**120**	117	104	106	101	102	94	92	88
Net investment income	**111**	904	(362)	711	435	(1,082)	533	1,027	641
Overlay approach adjustment for insurance operations financial assets	**169**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign exchange income	**27**	22	16	20	19	12	20	22	16
Other	**37**	(100)	295	28	26	(42)	(42)	46	65
	1,024	1,491	557	1,448	1,151	(455)	1,150	1,728	1,337
Total income	**4,298**	4,625	3,675	4,611	4,190	2,466	4,094	4,529	4,112
Provision for credit losses	**115**	89	92	76	92	55	98	75	91
Claims, benefits, annuities and changes in insurance contract liabilities	**1,656**	2,042	1,000	1,922	1,753	(104)	1,727	2,065	1,758
Non-interest expense									
Salaries and fringe benefits	**890**	846	794	919	893	890	841	907	910
Premises, equipment and furniture, including depreciation	**173**	210	180	169	168	185	158	165	159
Service agreements and outsourcing	**79**	112	64	73	70	70	75	78	83
Communications	**64**	79	65	74	66	88	66	82	71
Other	**707**	691	582	643	650	638	566	622	550
	1,913	1,938	1,685	1,878	1,847	1,871	1,706	1,854	1,773
Operating surplus earnings	**614**	556	898	735	498	644	563	535	490
Income taxes on surplus earnings	**113**	127	140	154	115	135	109	108	108
Surplus earnings before member dividends	**501**	429	758	581	383	509	454	427	382
Member dividends	**50**	67	60	40	35	57	35	22	30
Tax recovery on member dividends	**(14)**	(18)	(16)	(11)	(9)	(15)	(10)	(6)	(8)
Net surplus earnings for the period after member dividends	**$ 465**	$ 380	$ 714	$ 552	$ 357	$ 467	$ 429	$ 411	$ 360
of which:									
Group's share	**$ 456**	$ 371	$ 699	$ 538	$ 352	$ 443	$ 419	$ 390	$ 339
Non-controlling interests' share	**9**	9	15	14	5	24	10	21	21

[1] The information presented for the three-month period ended March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

CAPITAL MANAGEMENT

Table 3 – Main capital components

	Total capital		
	Tier 1 capital		Tier 2 capital
	Tier 1A[1]	Tier 1B[1]	
Eligible items	▪ Reserves and undistributed surplus earnings ▪ Eligible accumulated other comprehensive income ▪ Federation capital shares ▪ Permanent shares and surplus shares subject to phase-out	▪ Non-controlling interests[2]	▪ General allowance ▪ Subordinated notes subject to phase-out ▪ Eligible qualifying shares
Regulatory Adjustments	▪ Goodwill ▪ Software ▪ Other intangible assets ▪ Deferred tax assets essentially resulting from loss carryforwards ▪ Shortfall in allowance		
Deductions	▪ Mainly significant investments in financial entities[3]		▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes ▪ Subordinated financial instrument

[1] For a financial cooperative governed by the AMF, the Tier 1A and Tier 1B ratios are the equivalent of the CET1 and AT1 ratios for financial institutions.
[2] The amount of non-controlling interests is determined, in particular, based on the nature of the operations and the capitalization level of the investee.
[3] Represents the portion of investments in the components deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.) that exceeds 10% of capital net of regulatory adjustments. In addition, when the non-deducted balance, plus deferred tax assets net of related deferred tax liabilities, exceeds 15% of such adjusted capital, the excess is also deducted from such capital. The non-deducted balance is subject to risk-weighting at a rate of 250%.

Table 4 – Regulatory ratios and capital[1][2]

(in millions of dollars and as a percentage)	As at March 31, 2018[3]	Cross-reference[4]	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
Tier 1A capital										
Federation capital shares[5]	**$ 4,586**	B	$ 4,518	$ 4,496	$ 4,464	$ 4,262	$ 4,142	$ 4,071	$ 3,969	$ 3,690
Permanent shares and surplus shares subject to phase-out	**668**	C	794	821	862	951	1,078	1,115	1,194	1,261
Reserves	**16,695**	A	16,707	16,333	16,003	15,137	15,052	13,971	14,339	13,304
Undistributed surplus earnings	**1,506**	D	1,336	1,772	1,058	1,584	1,502	1,326	686	1,383
Eligible accumulated other comprehensive income	**211**	E + F	410	291	389	514	392	572	483	363
Non-controlling interests	**-**	G	-	-	-	-	-	5	15	15
Tier 1A capital: regulatory adjustments										
Goodwill (net of related deferred tax liabilities)	**(3)**	K	(3)	(35)	(35)	(35)	(33)	(35)	(35)	(35)
Intangible assets other than mortgage servicing rights and software (net of related deferred tax liabilities)	**(1)**	M+N	(1)	(44)	(44)	(44)	(42)	(43)	(43)	(43)
Software considered as intangible assets (net of related tax liabilities)	**(193)**	M+N	(193)	(235)	(234)	(219)	(217)	(228)	(240)	(205)
Deferred tax assets other than those attributable to temporary differences (net of related deferred tax liabilities)	**(54)**	J+P	(51)	(60)	(63)	(57)	(65)	(44)	(39)	(30)
Shortfall in allowance[6]	**(349)**		(390)	(324)	(308)	(309)	(322)	(298)	(283)	(273)
Reciprocal cross-holdings in Tier 1A capital[6]	**(15)**		(13)	(9)	(20)	(8)	(8)	(8)	(8)	(4)
Adjusted Tier 1A capital after allocation of allocated threshold deductions										
Significant investments in the Tier 1A capital of financial institutions (greater than 10%)	**(2,154)**	Q+T	(2,129)	(2,596)	(2,904)	(2,841)	(2,759)	(2,703)	(2,507)	(2,100)
Adjusted Tier 1A capital after allocated threshold deductions										
Amount greater than the 15% threshold										
Including: Significant investments in the Tier 1A capital of deconsolidated subsidiaries	**-**	R+U	-	-	(21)	-	-	(161)	(98)	(46)
Including: Deferred tax assets arising from temporary differences	**-**	S	-	-	(7)	-	-	(63)	(36)	(17)
Total net Tier 1A capital	**20,897**		20,985	20,410	19,140	18,935	18,720	17,477	17,397	17,263
Non-controlling interests	**11**	H	13	12	14	13	12	13	17	17
Total Tier 1B capital	**11**		13	12	14	13	12	13	17	17
Total Tier 1 capital	**20,908**		20,998	20,422	19,154	18,948	18,732	17,490	17,414	17,280
Tier 2 capital										
Subordinated notes[7] subject to phase-out	**849**	L	1,032	1,001	1,018	1,035	1,206	1,213	1,391	1,704
General allowance	**371**	O	257	267	263	270	252	278	270	281
Eligible qualifying shares	**24**	W	25	24	24	24	25	24	24	25
Non-controlling interests	**-**	I	-	-	-	-	-	1	3	2
Tier 2 capital: regulatory adjustments										
Significant investments in financial entities	**(824)**	V	(876)	(876)	(876)	(872)	(872)	(872)	(872)	(872)
Total net Tier 2 capital	**420**		438	416	429	457	611	644	816	1,140
Total regulatory capital (Tier 1 and 2)	**$ 21,328**		$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343	$ 18,134	$ 18,230	$ 18,420
Total risk-weighted assets	**$ 120,194**		$ 116,487	$ 114,398	$ 112,037	$ 110,369	$ 108,144	$ 107,055	$ 109,686	$ 109,226
Exposure measure for the leverage ratio	**255,097**		246,832	246,933	242,373	239,397	230,472	231,603	218,125	228,944

Footnotes to this table are presented on the next page.

Table 4 – Regulatory ratios and capital[1][2] (continued)

(in millions of dollars and as a percentage)	As at March 31, 2018[3]	Cross-reference[4]	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
Ratios										
Tier 1A capital ratio	**17.4 %**		18.0 %	17.8 %	17.1 %	17.2 %	17.3 %	16.3 %	15.9 %	15.8 %
Tier 1 capital ratio	**17.4**		18.0	17.9	17.1	17.2	17.3	16.3	15.9	15.8
Total capital ratio	**17.7**		18.4	18.2	17.5	17.6	17.9	16.9	16.6	16.9
Leverage ratio	**8.2**		8.5	8.3	7.9	7.9	8.1	7.6	7.5	7.5
Minimum Ratios										
Tier 1A capital ratio	**8.0**		8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
Tier 1 capital ratio	**9.5**		9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
Total capital ratio	**11.5**		11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.5
Leverage ratio	**3.0**		3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Amounts below the thresholds for deduction (before risk weighting)										
Non-significant investments in the capital of other financial institutions	**$ 139**	AA	$ 136	$ 105	$ 112	$ 110	$ 94	$ 38	$ 44	$ 34
Significant investments in the Tier 1A capital of financial institutions	**2,305**	AC	2,311	2,301	2,186	2,178	2,148	1,880	1,906	1,897
Deferred tax assets arising from temporary differences (net of related tax liabilities)	**769**	AB	685	623	692	638	656	742	704	692
Caps on inclusion of allowances in Tier 2 capital										
Allowances eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (before application of cap)	**371**		257	267	263	270	252	278	270	281
Cap on inclusion of allowances in Tier 2 capital under the Standardized Approach	**371**	O	257	267	263	270	252	278	270	281
Allowances eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (before application of cap)	**N/A**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cap on inclusion of allowances in Tier 2 capital under the Internal Ratings-Based Approach	**N/A**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

(1) Amounts included in this document comply with the "all-in" method, which is defined by the AMF as equity calculated to include all of the regulatory adjustments that will be required by 2019 but retaining the phase-out rules for non-eligible capital instruments.
(2) Per the advisory on the public capital disclosure requirements related to Basel III Pillar 3, in accordance with the calculations under the Basel III all-in method.
(3) The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.
(4) Cross-reference to the consolidated regulatory balance sheet. Refer to Table 7.
(5) Includes capital shares held in a segregated fund.
(6) Items considered only in regulatory capital.
(7) Includes subordinated notes described in Note 18, "Subordinated notes", to the 2017 Combined Financial Statements.

Table 5 – Quarterly changes in regulatory capital

(in millions of dollars)	As at March 31, 2018[1]	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
Tier 1A capital									
Balance at beginning of period	**$ 20,985**	$ 20,410	$ 19,140	$ 18,935	$ 18,720	$ 17,477	$ 17,397	$ 17,263	$ 17,354
Increase in reserves and undistributed surplus earnings	**158**	(62)	1,044	340	167	1,257	272	338	57
Eligible accumulated other comprehensive income	**(199)**	119	(98)	(125)	122	(180)	89	120	16
Federation capital shares	**68**	22	32	202	120	71	102	279	146
Permanent shares and surplus shares subject to phase-out	**(126)**	(27)	(41)	(89)	(127)	(37)	(79)	(67)	(210)
Non-controlling interests	**-**	-	-	-	-	(5)	(10)	-	-
Deductions	**11**	523	333	(123)	(67)	137	(294)	(536)	(100)
Balance at end of period	**20,897**	20,985	20,410	19,140	18,935	18,720	17,477	17,397	17,263
Tier 1B capital									
Balance at beginning of period	**13**	12	14	13	12	13	17	17	17
Non-controlling interests	**(2)**	1	(2)	1	1	(1)	(4)	-	-
Balance at end of period	**11**	13	12	14	13	12	13	17	17
Total Tier 1 capital	**20,908**	20,998	20,422	19,154	18,948	18,732	17,490	17,414	17,280
Tier 2 capital									
Balance at beginning of period	**438**	416	429	457	611	644	816	1,140	1,329
Eligible qualifying shares	**(1)**	1	-	-	(1)	1	-	(1)	-
Non-controlling interests	**-**	-	-	-	-	(1)	(2)	1	-
Subordinated notes subject to phase-out	**(183)**	31	(17)	(17)	(171)	(7)	(178)	(313)	(188)
General allowance	**114**	(10)	4	(7)	18	(26)	8	(11)	(1)
Deductions	**52**	-	-	(4)	-	-	-	-	-
Balance at end of period	**420**	438	416	429	457	611	644	816	1,140
Total capital	**$ 21,328**	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343	$ 18,134	$ 18,230	$ 18,420

[1] The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 6 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at March 31, 2018[1]	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
Equity balance in the Combined Financial Statements	**$ 23,844**	$ 23,963	$ 23,934	$ 23,030	$ 22,738	$ 22,475	$ 21,467	$ 21,164	$ 20,586
Items eligible for Tier 1A capital									
Non-controlling interests	**-**	-	-	-	-	-	5	15	15
Items not eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(39)**	(40)	(45)	(49)	(55)	(55)	(62)	(69)	(189)
Preferred shares of *La Fédération* des caisses *populaires* de l'*Ontario* Inc. and the caisses in Ontario	**(91)**	(89)	(90)	(90)	(89)	(86)	(86)	(86)	(86)
Qualifying shares	**(24)**	(25)	(24)	(24)	(24)	(26)	(34)	(36)	(36)
Other	**(24)**	(44)	(62)	(91)	(122)	(142)	(230)	(302)	(274)
Deductions	**(2,769)**	(2,780)	(3,303)	(3,636)	(3,513)	(3,446)	(3,583)	(3,289)	(2,753)
Tier 1A capital	**20,897**	20,985	20,410	19,140	18,935	18,720	17,477	17,397	17,263
Non-controlling interests	**11**	13	12	14	13	12	13	17	17
Tier 1B capital	**11**	13	12	14	13	12	13	17	17
Tier 1 capital	**20,908**	20,998	20,422	19,154	18,948	18,732	17,490	17,414	17,280
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	**849**	1,032	1,001	1,018	1,035	1,206	1,213	1,391	1,704
General allowance	**371**	257	267	263	270	252	278	270	281
Eligible qualifying shares	**24**	25	24	24	24	25	24	24	25
Non-controlling interests	**-**	-	-	-	-	-	1	3	2
Deductions	**(824)**	(876)	(876)	(876)	(872)	(872)	(872)	(872)	(872)
Tier 2 capital	**420**	438	416	429	457	611	644	816	1,140
Total capital	**$ 21,328**	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343	$ 18,134	$ 18,230	$ 18,420

[1] The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 7 – Reconciliation of capital and combined regulatory balance sheet[1]
As at March 31, 2018

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items deconsolidated for regulatory capital purposes[2]	Balance sheet using the regulatory scope of consolidation	Including	Cross-reference to the capital table[3]
Assets					
Cash and deposits with financial institutions	**$ 2,284**	**$ 1,080**	**$ 1,204**		
Securities	**57,686**	**25,835**	**31,851**		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				**$ 139**	**AA**
Other securities				**31,712**	
Investments in associates and joint ventures accounted for using the equity method	**534**	**(4,576)**	**5,110**		
Significant investments in the capital of other financial institutions exceeding the regulatory thresholds of 10% of Tier 1A capital				**53**	**Q**
Significant investments in the capital of other financial institutions exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				**-**	**R**
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				**2,305**	**AC**
Investments in deconsolidated subsidiaries exceeding the regulatory thresholds of 10% of Tier 1A capital				**2,101**	**T**
Investments in deconsolidated subsidiaries exceeding the regulatory thresholds corresponding to the basket of 15% of Tier 1A capital				**-**	**U**
Significant investments in the Tier 2 capital of other financial institutions				**704**	**V**
Other adjustments related to investments				**(53)**	
Securities borrowed or purchased under reverse repurchase agreements	**9,889**	**(711)**	**10,600**		
Loans	**179,569**	**3,108**	**176,461**		
Significant investments in the Tier 2 capital of other financial institutions				**120**	**V**
Other loans				**176,341**	
Allowances for credit losses	**(723)**	**(6)**	**(717)**		
General allowance allowed for inclusion in Tier 2 capital				**(371)**	**O**
Allowances not allowed for regulatory capital				**(346)**	
Segregated fund net assets	**13,500**	**13,500**	**-**		
Other assets					
Clients' liability under acceptances	**43**	**-**	**43**		
Premiums receivable	**2,001**	**2,001**	**-**		
Derivative financial instruments	**3,445**	**126**	**3,319**		
Amounts receivable from clients, brokers and financial institutions	**4,761**	**94**	**4,667**		
Reinsurance assets	**2,031**	**2,031**	**-**		
Land, buildings and equipment	**2,269**	**1,345**	**924**		
Goodwill	**121**	**118**	**3**		**K**
Software and other intangible assets	**468**	**222**	**246**		**M**
Deferred tax assets	**1,070**	**275**	**795**		
Deferred tax assets other than those attributable to temporary differences				**117**	**J**
Deferred tax liabilities other than those attributable to temporary differences				**(63)**	**P**
Deferred tax assets related to temporary differences exceeding the regulatory thresholds corresponding to the basket of 15% of Tier 1A capital				**-**	**S**
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				**769**	**AB**
Deferred tax liabilities related to software and other intangible assets				**(52)**	**N**
Deferred tax liabilities related to goodwill				**-**	**K**
Other deferred tax assets				**24**	
Other	**2,195**	**132**	**2,063**		
Assets of the disposal group held to be transferred	**922**	**-**	**922**		
Total assets	**$ 282,065**	**$ 44,574**	**$ 237,491**		

Footnotes to this table are presented on the next page.

Table 7 – Reconciliation of capital and combined regulatory balance sheet[1] (continued)
As at March 31, 2018

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items deconsolidated for regulatory capital purposes[2]	Balance sheet using the regulatory scope of consolidation	Including	Cross-reference to the capital table[3]
Liabilities					
Deposits	$ 174,635	$ (550)	$ 175,185		
Other liabilities					
Acceptances	43	-	43		
Commitments related to securities sold short	8,789	69	8,720		
Commitments related to securities lent or sold under repurchase agreements	11,921	50	11,871		
Derivative financial instruments	2,801	107	2,694		
Amounts payable to clients, brokers and financial institutions	7,296	47	7,249		
Insurance contract liabilities	28,224	28,224	-		
Segregated fund net liabilities	13,483	13,483	-		
Net defined benefit plan liabilities	2,533	650	1,883		
Deferred tax liabilities	153	124	29		
Other	5,483	1,602	3,881		
Liabilities of the disposal group held to be transferred	718	-	718		
Subordinated notes	1,383	-	1,383		
Subordinated notes allowed for inclusion in Tier 2 capital subject to phase-out				$ 849	L
Subordinated indebtedness not allowed for Tier 2 capital				534	
Total liabilities	257,462	43,806	213,656		
Equity					
Capital stock	5,300	-	5,300		
Permanent shares and surplus shares				667	C
Qualifying shares				24	W
Qualifying shares, permanent shares and surplus shares not allowed for Tier 1A capital				23	
Federation capital shares				4,586	B
Share capital	93	-	93		
Preferred shares allowed for inclusion in Tier 1A capital				1	C
Preferred shares not allowed for regulatory capital				92	
Undistributed surplus earnings	1,524	18	1,506		D
Accumulated other comprehensive income	232	(10)	242		
Unrealized losses on debt securities classified as at fair value through other comprehensive income				(41)	E
Gains on derivative financial instruments designated as cash flow hedges				30	
Unrealized gains related to the overlay approach adjustment for insurance operations financial assets				252	F
Other				1	
Reserves	16,695	-	16,695		A
Non-controlling interests	759	760	(1)		
Portion allowed for inclusion in Tier 1A capital				-	G
Portion allowed for inclusion in additional Tier 1 capital				11	H
Portion allowed for inclusion in Tier 2 capital				-	I
Portion not allowed for regulatory capital				(12)	
Total equity	24,603	768	23,835		
Total liabilities and equity	$ 282,065	$ 44,574	$ 237,491		

(1) Per the advisory Public Capital Disclosure Requirements related to Basel III Pillar 3.
(2) Mainly Desjardins Financial Corporation Inc., which encompasses, among others, the Desjardins Financial Security Life Assurance Company and Desjardins General Insurance Group Inc. insurance companies. A description of their activities can be found in section 2.3 of the MD&A, in the 2017 Annual Report.
(3) Refer to Table 4.

Table 8 – Leverage ratio[1]

(in millions of dollars and as a percentage)		As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 282,065**	$ 275,096	$ 276,310	$ 271,983	$ 267,935	$ 258,367	$ 260,157	$ 260,709	$ 255,137
Adjustment for investments in banking, financial, insurance or commercial entities that are combined for accounting purposes but excluded from the scope of regulatory consolidation	2	**(44,574)**	(44,600)	(44,565)	(44,571)	(43,536)	(42,681)	(44,742)	(42,584)	(41,871)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard, but excluded from the leverage ratio exposure measure	3	**-**	-	-	-	-	-	-	-	-
Adjustment for derivative financial instruments	4	**1,313**	1,032	951	1,312	1,353	1,403	1,700	1,467	1,262
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,118**	910	819	688	784	880	1,100	976	894
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**17,829**	17,273	16,746	16,540	16,298	15,981	17,079	16,544	16,421
Other adjustments	7	**(2,782)**	(2,879)	(3,328)	(3,579)	(3,437)	(3,478)	(3,691)	(3,505)	(2,899)
Leverage ratio exposure	8	**$ 254,969**	$ 246,832	$ 246,933	$ 242,373	$ 239,397	$ 230,472	$ 231,603	$ 233,607	$ 228,944
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 220,779**	$ 215,431	$ 215,271	$ 214,783	$ 209,237	$ 201,052	$ 200,662	$ 200,823	$ 199,632
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**220,779**	215,431	215,271	214,783	209,237	201,052	200,662	200,823	199,632
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**2,159**	1,859	1,781	1,988	2,063	2,673	2,970	2,778	2,847
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**2,473**	2,212	2,044	2,065	1,952	1,972	2,140	2,063	1,890
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting standard	6	**-**	-	-	-	-	-	-	-	-
(Deductions of receivables assets for cash variation margin provided in derivative transactions)	7	**-**	-	-	-	-	-	-	-	-
(Exempted central counterparty-leg of client cleared trade exposures)	8	**-**	-	-	-	-	-	-	-	-
Adjusted effective notional amount of written credit derivatives	9	**-**	-	-	-	-	-	-	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	**-**	-	-	-	-	-	-	-	-
Total exposures on derivative	11	**4,632**	4,071	3,825	4,053	4,015	4,645	5,110	4,841	4,737
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**10,610**	9,147	10,272	6,309	9,064	7,914	7,652	10,423	7,260
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk (CCR) exposure for SFT assets	14	**1,119**	910	819	688	784	880	1,100	976	894
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total exposures on securities financing transactions	16	**11,729**	10,057	11,091	6,997	9,848	8,794	8,752	11,399	8,154
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**102,427**	100,028	97,580	95,961	94,370	92,649	92,227	89,941	88,210
Adjustments for conversion to credit equivalent amounts	18	**(84,598)**	(82,755)	(80,834)	(79,421)	(78,073)	(76,668)	(75,148)	(73,397)	(71,789)
Total other off-balance sheet exposures	19	**17,829**	17,273	16,746	16,540	16,297	15,981	17,079	16,544	16,421
Total exposures	21	**$ 254,969**	$ 246,832	$ 246,933	$ 242,373	$ 239,397	$ 230,472	$ 231,603	$ 233,607	$ 228,944
Tier 1 capital – All-in basis	23	**$ 20,908**	$ 20,998	$ 20,422	$ 19,154	$ 18,948	$ 18,732	$ 17,490	$ 17,414	$ 17,280
Leverage ratio – All-in basis	26	**8.2%**	8.5%	8.3%	7.9%	7.9%	8.1%	7.6%	7.5%	7.5%

[1] Line numbers are in accordance with the "Leverage Ratio Disclosure Requirements" guideline issued by the AMF.

Table 9 – Reconciliation of Combined Balance Sheet and credit risk exposure

(in millions of dollars)	As at March 31, 2018									
			Carrying amount of items							
			Subject to the credit risk framework		Subject to the counterparty risk framework			Subject to the market risk framework		
	Carrying amounts per issued financial statements	Carrying amounts per regulatory scope of consolidation	Other than individuals	Individuals	Repo-style transactions	OTC derivatives	Subject to securitization provisions	Also subject to credit risk		Not subject to capital requirements or subject to capital deductions
ASSETS										
Cash and deposits with financial institutions	$ 2,284	$ 1,204	$ 1,204	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	36,004	15,240	523	-	-	-	6	-	14,711	-
Securities at fair value through other comprehensive income	20,258	15,194	15,194	-	-	-	-	-	-	-
Securities at amortized cost	1,424	1,417	1,417	-	-	-	-	-	-	-
Investment securities according to the equity method	534	5,110	2,259	-	-	-	-	-	-	2,851
Other securities	-	-	-	-	-	-	-	-	-	-
	58,220	36,961	19,393	-	-	-	6	-	14,711	2,851
Securities borrowed or purchased under reverse repurchase agreements	9,889	10,600	-	-	10,600	-	-	9,659	-	-
Loans										
Residential mortgages	114,211	112,291	15,004	97,287	-	-	-	-	-	-
Consumer, credit card and other personal loans	24,504	24,301	1,651	22,650	-	-	-	-	-	-
Business and government loans	40,854	39,869	39,735	-	-	-	-	-	-	134
	179,569	176,461	56,390	119,937	-	-	-	-	-	134
Allowance for credit losses	(723)	(717)	(158)	(559)	-	-	-	-	-	-
	178,846	175,744	56,232	119,378	-	-	-	-	-	134
Segregated fund net assets	13,500	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	43	43	43	-	-	-	-	-	-	-
Premiums receivable	2,001	-	-	-	-	-	-	-	-	-
Derivative financial instruments	3,445	3,319	-	-	-	2,398	-	660	-	921
Amounts receivable from clients, brokers and financial institutions	4,761	4,667	4,667	-	-	-	-	-	-	-
Reinsurance assets	2,031	-	-	-	-	-	-	-	-	-
Land, buildings and equipment	2,269	924	924	-	-	-	-	-	-	-
Goodwill	121	3	-	-	-	-	-	-	-	3
Intangible assets	468	246	-	-	-	-	-	-	-	246
Deferred tax assets	1,070	795	795	-	-	-	-	-	-	-
Other	2,195	2,063	2,063	-	-	-	-	-	-	-
Assets of the disposal group held to be transferred	922	922	922	-	-	-	-	-	-	-
	19,326	12,982	9,414	-	-	2,398	-	660	-	1,170
Total assets	$ 282,065	$ 237,491	$ 86,243	$ 119,378	$ 10,600	$ 2,398	$ 6	$ 10,319	$ 14,711	$ 4,155

Table 10 – Risk-weighted assets (RWA)

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at March 31, 2018			
	Exposure[1]	RWA	Exposure[1]	RWA	Exposure[1]	RWA	Capital requirement[2]	Average risk-weighting rate
Credit risk other than counterparty risk[3]								
Sovereign borrowers	$ -	$ -	$ 14,772	$ 2	$ 14,772	$ 2	$ -	-%
Financial institutions	-	-	9,345	1,898	9,345	1,898	152	20
Businesses	-	-	56,682	46,024	56,682	46,024	3,682	81
Securitization	-	-	6	71	6	71	6	1,183
Equities	-	-	203	291	203	291	23	143
SMEs similar to other retail client exposures	-	-	6,830	4,616	6,830	4,616	369	68
Mortgages	106,691	10,755	464	164	107,155	10,919	874	10
Other retail client exposures (excluding SMEs)	10,286	4,008	525	395	10,811	4,403	352	41
Qualifying-revolving retail client exposures	37,311	9,090	-	-	37,311	9,090	727	24
Sub-total – Credit risk other than counterparty risk	154,288	23,853	88,827	53,461	243,115	77,314	6,185	32
Counterparty risk[3]								
Sovereign borrowers	-	-	6	-	6	-	-	-
Financial institutions	-	-	1,927	386	1,927	386	31	20
Businesses	-	-	17	17	17	17	1	100
Trading portfolios	-	-	1,454	373	1,454	373	30	26
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,023	82	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	180	8	1	-
Sub-total – Counterparty risk	-	-	3,404	776	3,584	1,807	145	50
Other assets[4]	-	-	-	-	18,626	11,826	946	63
Scaling factors[5]	-	1,431	-	-	-	1,431	114	-
Total – Credit risk	154,288	25,284	92,231	54,237	265,325	92,378	7,390	35
Market risk								
Interest rate position risk	-	-	-	2,062	-	2,062	165	-
Currency risk	-	-	-	272	-	272	22	-
Additional requirements for other risks[6]	-	-	-	98	-	98	8	-
Total – Market risk	-	-	-	2,432	-	2,432	195	-
Operational risk[7]	-	-	-	11,890	-	11,890	951	-
Total risk-weighted assets before threshold	$ 154,288	$ 25,284	$ 92,231	$ 68,559	$ 265,325	$ 106,700	$ 8,536	-%
Risk-weighted assets after the transitional provisions for the CVA charge[8]								
RWA for Tier 1A capital	-	-	-	-	-	106,496	8,519	-
RWA for Tier 1 capital	-	-	-	-	-	106,527	8,522	-
RWA for total capital	-	-	-	-	-	106,558	8,525	-
Transitional threshold adjustment[9]	-	-	-	-	-	13,698	1,096	-
Total risk-weighted assets	$ 154,288	$ 25,284	$ 92,231	$ 68,559	$ 265,325	$ 120,194	$ 9,615	-%

Footnotes to this table are presented on the next page.

Table 10 – Risk-weighted assets (RWA) (continued)

(in millions of dollars and as a percentage)	Risk-weighted assets							
	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
Credit risk other than counterparty risk[3]								
Sovereign borrowers	$ 28	$ 29	$ 4	$ 2	$ 2	$ 17	$ 3	$ 3
Financial institutions	2,094	2,135	2,044	2,050	1,668	1,656	1,600	1,723
Businesses	43,738	43,309	42,644	41,748	40,355	38,808	38,108	39,211
Securitization	75	85	93	98	1,138	918	921	937
Equities	241	213	217	123	98	155	236	156
SMEs similar to other retail client exposures	4,687	4,885	4,804	4,611	4,399	4,962	4,651	3,403
Mortgages	9,769	8,765	8,409	8,437	8,271	7,631	7,404	7,512
Other retail client exposures (excluding SMEs)	3,975	3,597	3,370	3,171	3,133	3,306	3,037	2,910
Qualifying-revolving retail client exposures	8,833	7,641	7,455	7,581	7,590	8,921	8,738	8,591
Sub-total - Credit risk other than counterparty risk	73,440	70,659	69,040	67,821	66,654	66,374	64,698	64,446
Counterparty risk[3]								
Sovereign borrowers	-	-	-	-	-	-	-	-
Financial institutions	343	325	310	295	317	338	339	287
Businesses	5	7	20	8	13	17	3	19
Trading portfolios	365	334	269	250	191	301	284	362
Credit valuation adjustment charge (CVA)	903	854	773	738	807	920	900	810
Additional requirements related to the banking and trading portfolio	1	2	1	2	1	2	2	1
Sub-total – Counterparty risk	1,617	1,522	1,373	1,293	1,329	1,578	1,528	1,479
Other assets[4]	11,677	10,053	10,050	9,958	9,674	9,167	9,156	9,026
Scaling factors[5]	1,333	1,185	1,137	1,137	1,121	1,176	1,141	1,131
Total - Credit risk	88,067	83,419	81,600	80,209	78,778	78,295	76,523	76,082
Market risk								
Interest rate position risk	1,692	1,979	1,517	2,211	1,428	2,007	1,992	1,817
Currency risk	151	188	231	258	262	222	215	169
Additional requirements for other risks[6]	122	122	139	139	120	118	111	215
Total - Market risk	1,965	2,289	1,887	2,608	1,810	2,347	2,318	2,201
Operational risk[7]	11,850	11,831	11,849	13,365	13,315	13,275	13,215	13,112
Total risk-weighted assets before threshold	101,882	97,539	95,336	96,182	93,903	93,917	92,056	91,395
Risk-weighted assets after the transitional provisions for the CVA charge[8]								
RWA for Tier 1A capital	101,629	97,300	95,120	95,976	93,612	93,585	91,731	91,102
RWA for Tier 1 capital	101,674	97,342	95,159	96,013	93,668	93,649	91,794	91,159
RWA for total capital	101,710	97,377	95,190	96,042	93,716	93,704	91,848	91,207
Transitional threshold adjustment[9]	14,858	17,098	16,917	14,393	14,532	13,470	17,955	18,124
Total risk-weighted assets	$ 116,487	$ 114,398	$ 112,037	$ 110,369	$ 108,144	$ 107,055	$ 109,686	$ 109,226

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

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

(3) A reclassification between "Credit risk other than counterparty risk" and "Counterparty risk" has occurred as at December 31, 2016. Prior period data were restated.

(4) Other assets are measured using a method other than the Standardized Approach or the Internal Ratings-Based Approach. Other assets include the portion of investments in components that are deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.), below a certain threshold, the portion of investments in associates below a certain threshold, as well as the portion of other deferred tax assets above a certain threshold. These three items are weighted at 250% and the deducted portion (above a certain threshold) is weighted at 0%. This class excludes the CVA charge and the additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty risk section.

(5) The scaling factor is a 6.0% 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.

(6) Other risks include equities risk, commodities risk and options risk.

(7) The Standardized Approach has been used to measure operational risk since the 2nd quarter of 2017. The Basic Indicator Approach was used for prior periods.

(8) The scaling factors used since January 1, 2014 to account for the requirements for the CVA charge are being phased in to calculate the Tier 1A, Tier 1 and total capital ratios, which are 80%, 83% and 86%, respectively, in 2018 (72%, 77% and 81% in 2017). They will reach 100% for each capital tier by 2019.

(9) As prescribed in Section 1.6 of the AMF guideline. This threshold is presented to take into account risk-weighted assets after the transitional provisions for the CVA for applicable to Tier 1A capital.

Table 11 – Change in risk-weighted assets[1]

(in millions of dollars)	For the three-month periods ended								
	March 31, 2018			December 31, 2017			September 30, 2017		
	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[2]	**$ 86,448**	**$ 1,366**	**$ 87,814**	$ 81,897	$ 1,283	$ 83,180	$ 80,227	$ 1,157	$ 81,384
Size of portfolio[3]	**2,276**	**154**	**2,430**	2,508	83	2,591	810	140	950
Quality of portfolio[4]	**752**	**-**	**752**	(455)	-	(455)	921	(14)	907
Updating of models[5]	**-**	**-**	**-**	2,120	-	2,120	-	-	-
Procedures and policies[6]	**1,003**	**82**	**1,085**	352	-	352	-	-	-
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	65	-	65
Change in exchange rates	**93**	**-**	**93**	26	-	26	(126)	-	(126)
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**4,124**	**236**	**4,360**	4,551	83	4,634	1,670	126	1,796
Risk-weighted assets at end of period	**$ 90,572**	**$ 1,602**	**$ 92,174**	$ 86,448	$ 1,366	$ 87,814	$ 81,897	$ 1,283	$ 83,180

(in millions of dollars)	For the three-month periods ended								
	June 30, 2017			March 31, 2017			December 31, 2016		
	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[2]	$ 78,916	$ 1,087	$ 80,003	$ 77,449	$ 1,038	$ 78,487	$ 76,717	$ 1,246	$ 77,963
Size of portfolio[3]	2,062	70	2,132	2,051	(11)	2,040	1,092	(60)	1,032
Quality of portfolio[4]	(86)	-	(86)	(788)	1	(787)	173	(148)	25
Updating of models[5]	-	-	-	-	-	-	(577)	-	(577)
Procedures and policies[6]	(586)	-	(586)	242	59	301	-	-	-
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(79)	-	(79)	(38)	-	(38)	44	-	44
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	1,311	70	1,381	1,467	49	1,516	732	(208)	524
Risk-weighted assets at end of period	$ 80,227	$ 1,157	$ 81,384	$ 78,916	$ 1,087	$ 80,003	$ 77,449	$ 1,038	$ 78,487

Footnotes to this table are presented on page 19.

Table 11 – Change in risk-weighted assets[1] (continued)

(in millions of dollars)	For the three-month periods ended								
	September 30, 2016			June 30, 2016			March 31, 2016		
	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[2]	$ 74,996	$ 1,203	$ 76,199	$ 74,603	$ 1,186	$ 75,789	$ 73,303	$ 1,214	$ 74,517
Size of portfolio[3]	1,197	43	1,240	593	112	705	1,373	(56)	1,317
Quality of portfolio[4]	494	-	494	(48)	(95)	(143)	47	28	75
Updating of models[5]	-	-	-	-	-	-	-	-	-
Procedures and policies[6]	-	-	-	(136)	-	(136)	13	-	13
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	34	-	34	(16)	-	(16)	(133)	-	(133)
Other	(4)	-	(4)	-	-	-	-	-	-
Total changes in risk-weighted assets	1,721	43	1,764	393	17	410	1,300	(28)	1,272
Risk-weighted assets at end of period	$ 76,717	$ 1,246	$ 77,963	$ 74,996	$ 1,203	$ 76,199	$ 74,603	$ 1,186	$ 75,789

Footnotes to this table are presented on page 19.

Table 11 – Change in risk-weighted assets[1] (continued)

(in millions of dollars)	For the three-month periods ended								
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016
Market risk									
Risk-weighted assets at beginning of period	**$ 1,965**	$ 2,289	$ 1,887	$ 2,608	$ 1,810	$ 2,347	$ 2,318	$ 2,201	$ 2,157
Change in risk level[7]	**467**	(324)	402	(721)	798	(537)	29	117	44
Updating of models[5]	**-**	-	-	-	-	-	-	-	-
Procedures and policies[6]	**-**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Change in exchange rates	**-**	-	-	-	-	-	-	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**467**	(324)	402	(721)	798	(537)	29	117	44
Risk-weighted assets at end of period	**$ 2,432**	$ 1,965	$ 2,289	$ 1,887	$ 2,608	$ 1,810	$ 2,347	$ 2,318	$ 2,201
Operational risk									
Risk-weighted assets at beginning of the period	**$ 11,850**	$ 11,831	$ 11,849	$ 13,365	$ 13,315	$ 13,275	$ 13,215	$ 13,112	$ 13,032
Revenue generated	**40**	19	(18)	75	50	40	60	103	80
Procedures and policies[6]	**-**	-	-	(1,591)	-	-	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**40**	19	(18)	(1,516)	50	40	60	103	80
Risk-weighted assets at end of period	**$ 11,890**	$ 11,850	$ 11,831	$ 11,849	$ 13,365	$ 13,315	$ 13,275	$ 13,215	$ 13,112
Transitional threshold adjustment									
Risk-weighted assets at beginning of the period	**$ 14,858**	$ 17,098	$ 16,917	$ 14,393	$ 14,532	$ 13,470	$ 17,955	$ 18,124	$ 18,778
Size of portfolio[3]	**30**	(361)	358	286	(200)	429	(76)	(421)	(109)
Quality of portfolio[4]	**(212)**	203	(175)	120	308	114	(99)	92	(424)
Updating of models[5]	**-**	(2,076)	-	-	-	519	-	-	-
Procedures and policies[6]	**(973)**	(6)	-	2,117	(247)	-	(4,309)	159	(121)
Acquisitions and transfers	**-**	-	(1)	-	-	-	-	-	-
Change in exchange rates	**(5)**	-	(1)	1	-	-	(1)	1	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**(1,160)**	(2,240)	181	2,524	(139)	1,062	(4,485)	(169)	(654)
Risk-weighted assets at end of year	**$ 13,698**	$ 14,858	$ 17,098	$ 16,917	$ 14,393	$ 14,532	$ 13,470	$ 17,955	$ 18,124

(1) Risk-weighted assets account for the transitional provision for to the CVA applicable to Tier 1A capital.
(2) A reclassification between “Credit risk other than counterparty risk” and “Counterparty risk” has occurred as at December 31, 2016. Prior period data were restated.
(3) Increase or decrease in underlying risk exposure.
(4) Change in risk mitigation factors and portfolio quality.
(5) Changes in risk parameters and models.
(6) Regulatory changes and developments in the regulatory capital calculation method.
(7) Change in risk levels and change in exchange rates, which are not considered to be material.

Table 12 – Risk-weighted assets[1] by business segment

(in millions of dollars)	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017
Allocated to business segments					
Personal and Business Services	**$ 89,891**	$ 85,672	$ 81,550	$ 79,840	$ 80,845
Wealth Management and Life and Health Insurance	**6,124**	5,996	5,733	5,291	5,359
Property and Casualty Insurance	**2,230**	2,437	2,231	2,444	2,561
Other	**8,251**	7,523	7,785	7,545	7,211
Not allocated[2]	**13,698**	14,859	17,099	16,917	14,393
Total risk-weighted assets	**$ 120,194**	$ 116,487	$ 114,398	$ 112,037	$ 110,369

(in millions of dollars)	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016	As at March 31, 2016
Allocated to business segments				
Personal and Business Services	$ 77,821	$ 78,504	$ 76,949	$ 76,572
Wealth Management and Life and Health Insurance	4,985	4,563	4,473	4,129
Property and Casualty Insurance	2,637	2,157	2,255	2,457
Other	8,169	8,361	8,054	7,944
Not allocated[2]	14,532	13,470	17,955	18,124
Total risk-weighted assets	$ 108,144	$ 107,055	$ 109,686	$ 109,226

[1] Risk-weighted assets represent the amount of risk-weighted assets used in calculating the Tier 1A capital ratio.
[2] Includes risk-weighted assets related to the threshold adjustment.

Table 13 – Risk exposure by asset class (exposure at default [EAD])

(in millions of dollars)	As at March 31, 2018 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at December 31, 2017 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	**$ 13,935**	**$ 687**	**$ -**	**$ 6**	**$ 150**	**$ 14,778**	**$ 14,778**	$ 13,745	$ 678	$ 16	$ 8	$ 141	$ 14,588	$ 14,572
Financial institutions	**7,017**	**2,200**	**1,178**	**3,413**	**670**	**14,478**	**11,272**	7,475	2,478	483	3,287	524	14,247	11,778
Businesses	**51,081**	**5,402**	**211**	**12**	**610**	**57,316**	**56,699**	49,094	4,823	283	2	639	54,841	54,122
SMEs similar to other retail client exposures	**6,697**	**160**	**-**	**-**	**34**	**6,891**	**6,830**	6,822	188	-	-	34	7,044	6,981
Mortgages	**464**	**-**	**-**	**-**	**-**	**464**	**464**	411	-	-	-	-	411	411
Other retail client exposures (excluding SMEs)	**1,509**	**205**	**-**	**-**	**-**	**1,714**	**525**	1,438	67	-	-	-	1,505	279
Securitization	**6**	**-**	**-**	**-**	**-**	**6**	**6**	6	-	-	-	-	6	6
Equities	**203**	**-**	**-**	**-**	**-**	**203**	**203**	152	-	-	-	-	152	152
Trading portfolio	**-**	**-**	**19,293**	**1,139**	**-**	**20,432**	**1,454**	-	-	17,840	750	-	18,590	1,268
Internal Ratings-Based approach														
Mortgages	**93,651**	**13,040**	**-**	**-**	**-**	**106,691**	**106,691**	93,067	12,614	-	-	-	105,681	105,681
Revolving retail client exposures	**11,112**	**26,199**	**-**	**-**	**-**	**37,311**	**37,311**	11,239	26,110	-	-	-	37,349	37,349
Other retail client exposures	**9,832**	**411**	**-**	**-**	**43**	**10,286**	**10,286**	9,577	395	-	-	21	9,993	9,993
Total	**$ 195,507**	**$ 48,304**	**$ 20,682**	**$ 4,570**	**$ 1,507**	**$ 270,570**	**$ 246,519**	$ 193,026	$ 47,353	$18,622	$ 4,047	$ 1,359	$ 264,407	$ 242,592

(in millions of dollars)	As at September 30, 2017 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at June 30, 2017 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	$ 14,261	$ 459	$ 3	$ 5	$ 130	$ 14,858	$ 14,855	$ 15,847	$ 442	$ 1,223	$ 3	$ 19	$ 17,534	$ 16,397
Financial institutions	7,630	2,489	1,134	2,956	602	14,811	11,850	6,771	2,639	694	3,140	752	13,996	11,178
Businesses	48,786	4,624	162	3	560	54,135	53,632	48,116	4,466	91	25	596	53,294	52,787
SMEs similar to other retail client exposures	7,210	222	-	-	34	7,466	7,399	7,174	242	-	-	35	7,451	7,383
Mortgages	271	-	-	-	-	271	271	206	-	-	-	-	206	206
Other retail client exposures (excluding SMEs)	1,452	39	-	-	-	1,491	258	1,456	35	-	-	-	1,491	264
Securitization	7	-	-	-	-	7	7	7	-	-	-	-	7	7
Equities	124	-	-	-	-	124	124	128	-	-	-	-	128	128
Trading portfolio	-	-	17,202	833	-	18,035	1,191	-	-	12,609	860	-	13,469	886
Internal Ratings-Based Approach														
Mortgages	91,805	9,290	-	-	-	101,095	101,095	90,587	9,094	-	-	-	99,681	99,681
Revolving retail client exposures	10,934	25,376	-	-	-	36,310	36,310	10,753	24,921	-	-	-	35,674	35,674
Other retail client exposures	9,217	354	-	-	21	9,592	9,592	8,840	347	-	-	23	9,210	9,210
Total	$ 191,697	$ 42,853	$ 18,501	$ 3,797	$ 1,347	$ 258,195	$ 236,584	$ 189,885	$ 42,186	$14,617	$ 4,028	$ 1,425	$ 252,141	$ 233,801

Footnotes to this table are presented on page 23.

Table 13 – Risk exposure by asset class (exposure at default [EAD]) (continued)

(in millions of dollars)	As at March 31, 2017 – Exposure classes[1]							As at December 31, 2016 – Exposure classes[1]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	$ 14,945	$ 449	$ 7	$ 3	$ 85	$ 15,489	$ 15,482	$ 14,321	$ 457	$ 861	$ 2	$ 89	$ 15,730	$ 14,909
Financial institutions	6,885	2,676	379	3,198	624	13,762	11,211	4,849	2,618	957	3,786	781	12,991	9,260
Businesses	46,940	4,579	287	-	646	52,452	51,679	45,398	4,498	517	-	935	51,348	50,135
SMEs similar to other retail client exposures	7,169	66	-	-	44	7,279	7,207	6,922	56	-	-	42	7,020	6,951
Mortgages	186	-	-	-	-	186	186	143	-	-	-	-	143	143
Other retail client exposures (excluding SMEs)	1,463	18	-	-	-	1,481	221	1,521	17	-	-	-	1,538	247
Securitization	8	-	-	-	-	8	8	807	-	-	-	-	807	807
Equities	122	-	-	-	-	122	122	98	-	-	-	-	98	98
Trading portfolio	-	-	15,957	784	-	16,741	938	-	-	14,563	844	-	15,407	915
Internal Ratings-Based Approach														
Mortgages	88,448	8,764	-	-	-	97,212	97,212	88,199	8,500	-	-	-	96,699	96,699
Revolving retail client exposures	10,451	24,653	-	-	-	35,104	35,104	10,682	23,920	-	-	-	34,602	34,602
Other retail client exposures	8,540	344	-	-	21	8,905	8,905	8,332	326	-	-	18	8,676	8,676
Total	$ 185,157	$ 41,549	$ 16,630	$ 3,985	$ 1,420	$ 248,741	$ 228,275	$ 181,272	$ 40,392	$ 16,898	$ 4,632	$ 1,865	$ 245,059	$ 223,442

(in millions of dollars)	As at September 30, 2016 – Exposure classes[1]							As at June 30, 2016 – Exposure classes[1]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	$ 15,255	$ 451	$ 19	$ 3	$ 85	$ 15,813	$ 15,795	$ 14,769	$ 446	$ 744	$ 3	$ 84	$ 16,046	$ 15,330
Financial institutions	4,879	2,362	1,513	3,906	1,218	13,878	9,220	4,936	2,600	4,660	3,595	1,013	16,804	9,428
Businesses	42,696	4,770	499	4	728	48,697	47,685	43,562	4,209	134	1	686	48,592	47,944
SMEs similar to other retail client exposures	8,725	63	-	-	36	8,824	8,753	7,243	32	-	-	35	7,310	7,242
Mortgages	131	-	-	-	-	131	131	119	-	-	-	-	119	119
Other retail client exposures (excluding SMEs)	1,481	26	-	-	-	1,507	265	1,391	23	-	-	-	1,414	175
Securitization	809	1,193	-	-	-	2,002	2,002	806	1,193	-	-	-	1,999	1,999
Equities	155	-	-	-	-	155	155	236	-	-	-	-	236	236
Trading portfolio	-	-	15,499	1,107	-	16,606	1,204	-	-	14,901	1,174	-	16,075	1,092
Internal Ratings-Based Approach														
Mortgages	87,789	5,539	-	-	-	93,328	93,328	87,140	5,418	-	-	-	92,558	92,558
Revolving retail client exposures	10,519	25,499	-	-	-	36,018	36,018	10,466	25,161	-	-	-	35,627	35,627
Other retail client exposures	8,067	186	-	-	7	8,260	8,260	7,870	185	-	-	6	8,061	8,061
Total	$ 180,506	$ 40,089	$ 17,530	$ 5,020	$ 2,074	$ 245,219	$ 222,816	$ 178,538	$ 39,267	$ 20,439	$ 4,773	$ 1,824	$ 244,841	$ 219,811

Footnotes to this table are presented on page 23.

Table 13 – Risk exposure by asset class (exposure at default [EAD]) (continued)

	As at March 31, 2016						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach							
Sovereign borrowers	$ 14,884	$ 465	$ -	$ 3	$ 84	$ 15,436	$ 15,436
Financial institutions	5,183	2,579	1,015	3,391	824	12,992	9,351
Businesses	44,499	4,325	20	19	1,049	49,912	49,099
SMEs similar to other retail client exposures	5,513	20	-	-	25	5,558	5,513
Mortgages	117	-	-	-	-	117	117
Other retail client exposures (excluding SMEs)	1,444	15	-	-	-	1,459	175
Securitization	830	1,193	-	-	-	2,023	2,023
Equities	156	-	-	-	-	156	156
Trading portfolio	-	-	17,543	1,312	-	18,855	1,198
Internal Ratings-Based Approach							
Mortgages	85,416	5,203	-	-	-	90,619	90,619
Revolving retail client exposures	10,239	24,713	-	-	-	34,952	34,952
Other retail client exposures	7,726	174	-	-	7	7,907	7,906
Total	$ 176,007	$ 38,687	$ 18,578	$ 4,725	$ 1,989	$ 239,986	$ 216,545

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

Table 14 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry

(in millions of dollars)	As at March 31, 2018 – Exposure classes[1]							As at December 31, 2017 – Exposure classes[1]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 6,583	$ 167	$ -	$ -	$ 11	$ 6,761	$ 6,751	$ 6,492	$ 144	$ -	$ -	$ 12	$ 6,648	$ 6,640
Mining, oil and gas	338	450	-	-	52	840	839	308	460	-	-	52	820	819
Utilities	13,204	1,485	-	-	184	14,873	14,864	13,306	1,404	16	-	174	14,900	14,877
Construction	2,155	622	-	-	82	2,859	2,806	2,066	583	-	-	78	2,727	2,678
Manufacturing	2,846	543	-	-	100	3,489	3,478	2,601	597	-	-	96	3,294	3,280
Wholesale trade	1,353	126	-	-	44	1,523	1,513	1,256	192	-	-	45	1,493	1,484
Retail trade	2,687	325	-	-	8	3,020	3,007	2,592	328	-	-	8	2,928	2,910
Transportation	1,140	484	-	-	52	1,676	1,669	1,090	463	-	-	53	1,606	1,600
Information industry	337	323	-	-	20	680	679	333	345	-	-	-	678	677
Finance and insurance	8,116	1,134	1,389	3,431	787	14,857	11,331	7,345	1,053	766	3,297	683	13,144	10,247
Real estate	24,390	663	-	-	40	25,093	24,983	23,863	623	-	-	42	24,528	24,466
Professional services	460	126	-	-	12	598	589	445	133	-	-	14	592	586
Management of companies	833	154	-	-	10	997	926	817	224	-	-	18	1,059	982
Administrative services	234	10	-	-	7	251	243	206	15	-	-	7	228	219
Education	1,112	1,191	-	-	3	2,306	2,306	1,621	926	-	-	4	2,551	2,550
Health care	2,898	210	-	-	1	3,109	3,097	2,716	216	-	-	1	2,933	2,926
Arts and entertainments	620	42	-	-	3	665	663	729	41	-	-	3	773	772
Accommodation	1,060	29	-	-	2	1,091	1,081	1,020	33	-	-	2	1,055	1,046
Other services	659	38	-	-	7	704	697	635	34	-	-	7	676	669
Other businesses	1,008	167	-	-	5	1,180	1,227	873	165	-	-	5	1,043	1,044
Total	$ 72,033	$ 8,289	$ 1,389	$ 3,431	$ 1,430	$ 86,572	$ 82,749	$ 70,314	$ 7,979	$ 782	$ 3,297	$ 1,304	$ 83,676	$ 80,472

(in millions of dollars)	As at September 30, 2017 – Exposure classes[1]							As at June 30, 2017 – Exposure classes[1]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 6,179	$ 153	$ -	$ -	$ 12	$ 6,344	$ 6,335	$ 5,957	$ 148	$ -	$ -	$ 11	$ 6,116	$ 6,106
Mining, oil and gas	422	457	-	-	52	931	930	431	456	-	-	4	891	890
Utilities	13,570	1,158	-	-	167	14,895	14,887	15,296	1,141	1,223	3	166	17,829	16,665
Construction	1,999	488	-	-	78	2,565	2,512	2,023	468	-	1	78	2,570	2,519
Manufacturing	2,462	547	-	-	97	3,106	3,098	2,428	520	-	-	92	3,040	3,030
Wholesale trade	1,235	158	-	-	47	1,440	1,432	1,178	153	-	-	45	1,376	1,370
Retail trade	2,398	399	-	-	10	2,807	2,793	2,763	387	-	-	8	3,158	3,144
Transportation	1,137	463	-	-	53	1,653	1,652	1,133	446	-	1	54	1,634	1,634
Information industry	319	322	-	-	19	660	660	312	315	-	1	19	647	647
Finance and insurance	8,278	976	1,299	2,964	663	14,180	10,994	7,551	1,081	785	3,161	796	13,374	10,350
Real estate	23,390	652	-	-	37	24,079	24,009	22,910	648	-	-	39	23,597	23,522
Professional services	461	122	-	-	15	598	593	428	130	-	-	20	578	573
Management of companies	818	214	-	-	16	1,048	975	756	128	-	-	10	894	822
Administrative services	229	9	-	-	7	245	236	243	12	-	-	7	262	252
Education	1,275	982	-	-	4	2,261	2,260	1,211	1,085	-	-	4	2,300	2,299
Health care	2,629	176	-	-	1	2,806	2,801	2,491	156	-	1	1	2,649	2,645
Arts and entertainments	776	41	-	-	2	819	818	634	42	-	-	2	678	677
Accommodation	973	35	-	-	1	1,009	999	964	23	-	-	1	988	977
Other services	630	39	-	-	6	675	669	597	31	-	-	5	633	628
Other businesses	1,497	181	-	-	5	1,683	1,684	1,427	178	-	-	5	1,610	1,612
Total	$ 70,677	$ 7,572	$ 1,299	$ 2,964	$ 1,292	$ 83,804	$ 80,337	$ 70,733	$ 7,548	$ 2,008	$ 3,168	$ 1,367	$ 84,824	$ 80,362

The footnote to this table is presented on page 26.

Table 14 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)

(in millions of dollars)	As at March 31, 2017 – Exposure classes[1]							As at December 31, 2016 – Exposure classes[1]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 5,803	$ 99	$ -	$ -	$ 10	$ 5,912	$ 5,901	$ 5,768	$ 105	$ -	$ -	$ 11	$ 5,884	$ 5,872
Mining, oil and gas	288	447	-	-	3	738	737	312	457	-	-	3	772	771
Utilities	14,222	1,102	7	-	163	15,494	15,442	15,159	1,121	838	-	144	17,262	16,446
Construction	2,096	494	-	-	84	2,674	2,623	1,956	432	-	-	84	2,472	2,421
Manufacturing	2,546	494	-	-	88	3,128	3,119	2,476	538	-	-	88	3,102	3,092
Wholesale trade	1,175	170	-	-	43	1,388	1,378	1,094	169	-	-	34	1,297	1,283
Retail trade	2,287	715	-	-	8	3,010	2,997	2,283	695	-	-	9	2,987	2,974
Transportation	1,130	277	-	-	49	1,456	1,455	1,041	289	-	-	48	1,378	1,376
Information industry	351	301	-	-	19	671	670	368	308	-	-	19	695	694
Finance and insurance	7,691	1,035	666	3,201	801	13,394	10,399	3,905	1,084	1,497	3,788	1,232	11,506	6,845
Real estate	22,102	771	-	-	33	22,906	22,832	21,475	746	-	-	34	22,255	22,183
Professional services	427	92	-	-	17	536	532	401	97	-	-	17	515	510
Management of companies	809	135	-	-	9	953	877	784	139	-	-	17	940	865
Administrative services	293	8	-	-	6	307	298	278	2	-	-	5	285	275
Education	1,232	1,125	-	-	4	2,361	2,359	1,185	959	-	-	3	2,147	2,147
Health care	2,565	162	-	-	1	2,728	2,723	2,577	151	-	-	1	2,729	2,724
Arts and entertainments	643	40	-	-	4	687	684	638	46	-	-	4	688	687
Accommodation	935	21	-	-	1	957	947	915	14	-	-	1	930	921
Other services	607	90	-	-	5	702	697	658	128	-	-	5	791	784
Other businesses	1,568	126	-	-	7	1,701	1,702	1,295	93	-	-	46	1,434	1,434
Total	$ 68,770	$ 7,704	$ 673	$ 3,201	$ 1,355	$ 81,703	$ 78,372	$ 64,568	$ 7,573	$ 2,335	$ 3,788	$ 1,805	$ 80,069	$ 74,304

(in millions of dollars)	As at September 30, 2016 – Exposure classes[1]							As at June 30, 2016 – Exposure classes[1]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 4,930	$ 86	$ -	$ -	$ 11	$ 5,027	$ 5,016	$ 5,643	$ 120	$ -	$ -	$ 7	$ 5,770	$ 5,758
Mining, oil and gas	334	474	-	-	4	812	812	481	472	-	-	10	963	961
Utilities	10,586	1,193	-	-	101	11,880	11,878	9,703	1,210	17	-	84	11,014	10,973
Construction	1,837	356	-	-	69	2,262	2,212	1,823	365	-	-	68	2,256	2,209
Manufacturing	2,541	562	-	-	89	3,192	3,183	2,544	514	-	-	80	3,138	3,131
Wholesale trade	1,144	160	-	-	34	1,338	1,321	1,181	137	-	-	36	1,354	1,348
Retail trade	2,096	697	-	-	12	2,805	2,793	2,091	348	-	-	11	2,450	2,438
Transportation	1,055	335	-	-	46	1,436	1,433	1,044	363	-	-	47	1,454	1,451
Information industry	387	288	-	-	19	694	693	409	280	-	-	19	708	707
Finance and insurance	2,147	899	679	3,100	404	7,229	4,416	2,651	844	1,453	2,910	545	8,403	4,861
Real estate	19,468	812	-	-	35	20,315	20,247	19,581	626	-	-	35	20,242	20,173
Professional services	412	129	-	-	25	566	561	417	125	-	-	25	567	562
Management of companies	824	73	-	-	7	904	834	933	78	-	-	7	1,018	947
Administrative services	228	35	-	-	5	268	258	216	37	-	-	5	258	248
Education	1,454	1,024	-	-	3	2,481	2,481	1,358	1,241	-	-	4	2,603	2,603
Health care	2,620	184	-	-	1	2,805	2,795	2,662	210	-	-	1	2,873	2,863
Arts and entertainments	780	55	-	-	4	839	837	790	52	-	-	4	846	845
Accommodation	1,391	9	1,310	806	1,083	4,599	2,040	1,252	10	3,316	686	714	5,978	1,811
Other services	7,123	36	20	3	71	7,253	7,227	7,338	44	727	2	72	8,183	7,471
Other businesses	1,473	176	22	4	8	1,683	1,663	1,150	179	25	1	9	1,364	1,342
Total	$ 62,830	$ 7,583	$ 2,031	$ 3,913	$ 2,031	$ 78,388	$ 72,700	$ 63,267	$ 7,255	$ 5,538	$ 3,599	$ 1,783	$ 81,442	$ 72,702

The footnote to this table is presented on page 26.

Table 14 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)

	As at March 31, 2016						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries							
Agriculture	$ 5,967	$ 95	$ -	$ -	$ 7	$ 6,069	$ 6,053
Mining, oil and gas	540	546	-	-	12	1,098	1,097
Utilities	9,750	1,215	-	-	96	11,061	11,021
Construction	2,194	380	-	-	73	2,647	2,598
Manufacturing	2,571	466	-	-	79	3,116	3,108
Wholesale trade	1,158	159	-	-	33	1,350	1,343
Retail trade	2,415	255	-	-	11	2,681	2,672
Transportation	905	363	-	-	38	1,306	1,303
Information industry	303	390	-	-	20	713	713
Finance and insurance	2,476	998	205	2,806	681	7,166	4,741
Real estate	19,753	510	-	-	36	20,299	20,240
Professional services	423	115	-	-	44	582	577
Management of companies	1,005	123	-	-	6	1,134	1,061
Administrative services	228	35	-	-	6	269	260
Education	1,464	1,110	-	-	4	2,578	2,578
Health care	2,693	233	-	-	1	2,927	2,923
Arts and entertainments	650	57	-	-	4	711	709
Accommodation	1,226	13	810	585	720	3,354	1,640
Other services	7,675	45	-	3	73	7,796	7,782
Other businesses	1,170	261	20	19	13	1,483	1,467
Total	$ 64,566	$ 7,369	$ 1,035	$ 3,413	$ 1,957	$ 78,340	$ 73,886

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

Table 15 – Reconciliation of exposure at default and regulatory balance sheet[1]

(in millions of dollars)	As at March 31, 2018				
		Items subject to:			Items not subject to credit risk
	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	
Cash and deposits with financial institutions	$ 1,204	$ 1,204	$ -	$ -	$ -
Securities	36,961	19,393	6	-	17,562
Securities borrowed or purchased under reverse repurchase agreements	10,600	-	-	10,600	-
Loans	175,744	175,610	-	-	134
Segregated fund net assets	-	-	-	-	-
Other assets	12,982	9,414	-	2,398	1,170
Total assets	237,491	205,621	6	12,998	$ 18,866
Commitments related to securities lent or sold under repurchase agreements	11,871	-	-	11,871	
Off-balance sheet derivative financial instruments	2,171	-	-	2,171	
Unused commitments	101,033	48,304	-	-	
Other off-balance sheet items	2,164	1,508	-	-	
Differences arising from the recognition of allowances	670	670	-	-	
Adjustments to account for differences related to on-balance sheet exposures	760	150	-	610	
Total exposure at default for credit risk	$ 356,160	$ 256,253	$ 6	$ 27,650	

[1] The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

Table 16 – Credit risk mitigation

(in millions of dollars)	As at March 31, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at December 31, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	**$ 14,778**	**$ -**	**$ -**	$ 14,588	$ 16	$ -
Financial institutions	**14,478**	**3,206**	**234**	14,247	2,469	263
Businesses	**57,316**	**617**	**10,376**	54,841	719	10,201
SMEs similar to other retail client exposures	**6,891**	**61**	**1,213**	7,044	63	1,279
Mortgages	**464**	**-**	**-**	411	-	-
Other retail client exposure (excluding SMEs)	**1,714**	**1,189**	**-**	1,505	1,226	-
Securitization	**6**	**-**	**-**	6	-	-
Equities	**203**	**-**	**-**	152	-	-
Trading portfolio	**20,432**	**18,978**	**-**	18,590	17,322	-
Internal Ratings-Based Approach[2]						
Mortgages	**106,691**	**-**	**28,366**	105,681	-	28,398
Revolving retail client exposures	**37,311**	**-**	**-**	37,349	-	-
Other retail client exposures	**10,286**	**-**	**2,416**	9,993	-	2,352
Total	**$ 270,570**	**$ 24,051**	**$ 42,605**	$ 264,407	$ 21,815	$ 42,493

(in millions of dollars)	As at September 30, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at June 30, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 14,858	$ 3	$ 17	$ 17,534	$ 1,137	$ 1
Financial institutions	14,811	2,961	279	13,996	2,818	300
Businesses	54,135	503	10,082	53,294	507	9,852
SMEs similar to other retail client exposures	7,466	67	1,451	7,451	68	1,559
Mortgages	271	-	173	206	-	-
Other retail client exposure (excluding SMEs)	1,491	1,233	-	1,491	1,227	-
Securitization	7	-	-	7	-	-
Equities	124	-	-	128	-	-
Trading portfolio	18,035	16,844	-	13,469	12,583	-
Internal Ratings-Based Approach[2]						
Mortgages	101,095	-	28,356	99,681	-	28,427
Revolving retail client exposures	36,310	-	-	35,674	-	-
Other retail client exposures	9,592	-	2,239	9,210	-	2,297
Total	$ 258,195	$ 21,611	$ 42,597	$ 252,141	$ 18,340	$ 42,436

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at March 31, 2017			As at December 31, 2016		
	Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 15,489	$ 7	$ 2	$ 15,730	$ 821	$ 2
Financial institutions	13,762	2,551	307	12,991	3,731	315
Businesses	52,452	773	9,690	51,348	1,213	9,548
SMEs similar to other retail client exposures	7,279	72	1,642	7,020	69	1,681
Mortgages	186	-	-	143	-	-
Other retail client exposure (excluding SMEs)	1,481	1,260	-	1,538	1,291	-
Securitization	8	-	-	807	-	-
Equities	122	-	-	98	-	-
Trading portfolio	16,741	15,803	-	15,407	14,492	-
Internal Ratings-Based Approach[2]						
Mortgages	97,212	-	27,226	96,699	-	27,285
Revolving retail client exposures	35,104	-	-	34,602	-	-
Other retail client exposures	8,905	-	2,394	8,676	-	2,328
Total	$ 248,741	$ 20,466	$ 41,261	$ 245,059	$ 21,617	$ 41,159

(in millions of dollars)	As at September 30, 2016			As at June 30, 2016		
	Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 15,813	$ 18	$ 2	$ 16,046	$ 716	$ 2
Financial institutions	13,878	4,658	345	16,804	7,376	337
Businesses	48,697	1,012	8,304	48,592	648	9,376
SMEs similar to other retail client exposures	8,824	71	2,850	7,310	68	1,682
Mortgages	131	-	19	119	-	20
Other retail client exposure (excluding SMEs)	1,507	1,242	-	1,414	1,239	-
Securitization	2,002	-	400	1,999	-	400
Equities	155	-	-	236	-	-
Trading portfolio	16,606	15,402	-	16,075	14,983	-
Internal Ratings-Based Approach[2]						
Mortgages	93,328	-	26,389	92,558	-	26,625
Revolving retail client exposures	36,018	-	-	35,627	-	-
Other retail client exposures	8,260	-	2,213	8,061	-	2,280
Total	$ 245,219	$ 22,403	$ 40,522	$ 244,841	$ 25,030	$ 40,722

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at March 31, 2016 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	$ 15,436	$ -	$ 3
Financial institutions	12,992	3,642	317
Businesses	49,912	848	9,512
SMEs similar to other retail client exposures	5,558	48	1,403
Mortgages	117	-	21
Other retail client exposure (excluding SMEs)	1,459	1,284	-
Securitization	2,023	-	400
Equities	156	-	-
Trading portfolio	18,855	17,658	-
Internal Ratings-Based Approach[2]			
Mortgages	90,619	-	26,246
Revolving retail client exposures	34,952	-	-
Other retail client exposures	7,907	-	2,375
Total	$ 239,986	$ 23,480	$ 40,277

[1] Qualifying financial collateral includes cash, gold, qualifying debt securities, shares and mutual funds.
[2] For exposures under the IRB Approach, qualifying financial collateral is taken into account when estimating loss given default (LGD) in internal models.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1]
Used exposure

(in millions of dollars and as a percentage)		As at March 31, 2018							As at December 31, 2017						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	**0.08%**	**10.22%**	**$ 8,472**	**$ 173**	**2.04%**	**$ 0.7**	**2.15%**	0.08%	8.38%	$ 8,321	$ 139	1.68%	$ 0.6	1.76%
Very low	0.15-0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25-0.49	**0.26**	**10.83**	**7,197**	**380**	**5.28**	**2.0**	**5.63**	0.26	8.33	7,345	298	4.06	1.6	4.33
Low	0.50-0.74	**0.65**	**11.15**	**6,128**	**640**	**10.44**	**4.4**	**11.35**	0.65	8.31	6,245	486	7.78	3.4	8.45
	0.75-2.49	**1.56**	**11.61**	**5,401**	**1,041**	**19.28**	**9.8**	**21.54**	1.56	8.33	5,439	752	13.81	7.0	15.43
Medium	2.50-9.99	**5.49**	**11.61**	**1,475**	**574**	**38.94**	**9.4**	**46.89**	5.50	8.36	1,472	413	28.08	6.8	33.83
High	10.00-99.99	**27.39**	**11.48**	**349**	**234**	**66.99**	**11.0**	**106.27**	27.39	8.42	376	185	49.16	8.6	77.98
Default	100.00	**100.00**	**10.55**	**179**	**236**	**131.84**	**-**	**131.84**	100.00	8.45	174	183	105.04	0.4	108.01
Sub-total		**1.73**	**10.91**	**29,201**	**3,278**	**11.23**	**37.3**	**12.82**	1.73	8.34	29,372	2,456	8.36	28.4	9.57
Uninsured exposures															
Excellent	0.00-0.14	**0.08**	**11.44**	**22,956**	**525**	**2.29**	**2.1**	**2.40**	0.08	11.17	22,263	497	2.23	2.0	2.35
Very low	0.15-0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25-0.49	**0.26**	**11.88**	**16,965**	**981**	**5.78**	**5.2**	**6.17**	0.26	11.56	16,958	955	5.63	5.1	6.01
Low	0.50-0.74	**0.65**	**12.05**	**11,727**	**1,324**	**11.28**	**9.2**	**12.26**	0.65	11.73	11,828	1,298	10.98	9.0	11.93
	0.75-2.49	**1.57**	**12.31**	**9,541**	**1,963**	**20.58**	**18.5**	**23.00**	1.57	11.97	9,452	1,888	19.98	17.8	22.33
Medium	2.50-9.99	**5.38**	**12.34**	**2,563**	**1,049**	**40.94**	**16.9**	**49.18**	5.41	12.12	2,539	1,025	40.36	16.6	48.51
High	10.00-99.99	**27.42**	**11.70**	**499**	**341**	**68.32**	**16.0**	**108.44**	27.42	11.37	473	314	66.38	14.7	105.35
Default	100.00	**100.00**	**11.16**	**200**	**280**	**139.51**	**-**	**139.51**	100.00	10.94	183	208	113.41	10.3	183.86
Sub-total		**1.19**	**11.83**	**64,451**	**6,463**	**10.03**	**67.9**	**11.35**	1.16	11.54	63,696	6,185	9.71	75.5	11.19
Total		**1.35**	**11.55**	**93,652**	**9,741**	**10.40**	**105.2**	**11.81**	1.34	10.53	93,068	8,641	9.29	103.9	10.68
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	**0.07**	**76.66**	**2,356**	**74**	**3.16**	**1.2**	**3.78**	0.07	77.10	2,480	78	3.16	1.2	3.79
Very low	0.15-0.24	**0.19**	**82.28**	**504**	**42**	**8.42**	**0.8**	**10.37**	0.19	82.28	528	44	8.42	0.8	10.37
	0.25-0.49	**0.37**	**75.76**	**1,586**	**216**	**13.60**	**4.6**	**17.22**	0.37	75.79	1,633	222	13.60	4.7	17.22
Low	0.50-0.74	**0.68**	**65.30**	**455**	**84**	**18.55**	**2.0**	**24.10**	0.68	65.13	450	83	18.51	2.0	24.04
	0.75-2.49	**1.96**	**77.24**	**3,843**	**1,833**	**47.67**	**57.7**	**66.43**	1.95	77.26	3,818	1,816	47.56	57.1	66.26
Medium	2.50-9.99	**4.93**	**71.70**	**1,113**	**959**	**86.23**	**39.5**	**130.61**	4.92	71.67	1,086	935	86.11	38.5	130.40
High	10.00-99.99	**19.96**	**61.35**	**1,126**	**1,809**	**160.60**	**137.8**	**313.68**	19.95	61.34	1,127	1,810	160.54	138.0	313.52
Default	100.00	**100.00**	**72.50**	**129**	**1,171**	**906.28**	**-**	**906.28**	100.00	72.47	117	1,003	858.74	6.2	925.06
Total		**4.46**	**74.43**	**11,112**	**6,188**	**55.68**	**243.6**	**83.09**	4.28	74.58	11,239	5,991	53.30	248.5	80.94
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	**0.08**	**26.45**	**829**	**44**	**5.26**	**0.2**	**5.51**	0.08	25.70	809	41	5.08	0.2	5.33
Very low	0.15-0.24	**0.19**	**82.28**	**1**	**-**	**32.18**	**-**	**34.13**	0.19	82.28	1	-	32.18	-	34.13
	0.25-0.49	**0.28**	**24.49**	**1,187**	**145**	**12.19**	**0.8**	**13.02**	0.28	23.90	1,182	141	11.91	0.8	12.72
Low	0.50-0.74	**0.61**	**27.66**	**1,558**	**335**	**21.53**	**2.5**	**23.54**	0.61	27.67	1,480	319	21.55	2.4	23.57
	0.75-2.49	**1.60**	**34.82**	**2,162**	**882**	**40.80**	**12.3**	**47.91**	1.60	35.24	2,090	863	41.29	12.0	48.48
Medium	2.50-9.99	**3.21**	**37.30**	**3,676**	**1,912**	**52.00**	**43.6**	**47.91**	3.26	37.40	3,595	1,878	52.23	43.3	48.48
High	10.00-99.99	**24.51**	**30.93**	**331**	**246**	**74.36**	**25.0**	**168.84**	24.52	30.20	344	250	72.60	25.4	164.88
Default	100.00	**100.00**	**33.14**	**88**	**363**	**414.27**	**-**	**414.27**	100.00	36.00	76	188	247.47	15.3	498.38
Total		**3.41**	**32.52**	**9,832**	**3,927**	**39.94**	**84.4**	**50.67**	3.38	32.50	9,577	3,680	38.42	99.4	51.40
Overall total		**1.83%**	**19.44%**	**$ 114,596**	**$ 19,856**	**17.33%**	**$ 433.2**	**22.05%**	1.80%	18.70%	$ 113,884	$ 18,312	16.08%	$ 451.8	21.04%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)
Used exposure

(in millions of dollars and as a percentage)		As at September 30, 2017							As at June 30, 2017						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	0.07%	8.40%	$ 7,878	$ 119	1.51%	$ 0.5	1.59%	0.07%	8.40%	$ 8,265	$ 125	1.52%	$ 0.5	1.59%
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	8.34	7,308	297	4.06	1.6	4.33	0.26	8.36	7,415	302	4.07	1.6	4.34
Low	0.50-0.74	0.59	8.31	6,403	466	7.28	3.1	7.89	0.59	8.33	6,327	462	7.30	3.1	7.91
	0.75-2.49	1.43	8.33	5,771	756	13.10	6.9	14.59	1.43	8.34	5,549	727	13.12	6.6	14.61
Medium	2.50-9.99	5.47	8.36	1,530	429	28.03	7.0	33.75	5.54	8.36	1,472	415	28.18	6.8	33.96
High	10.00-99.99	27.39	8.40	375	184	49.03	8.7	77.79	27.39	8.47	359	178	49.43	8.4	78.42
Default	100.00	100.00	8.45	183	192	104.91	0.4	107.93	100.00	8.44	213	224	104.88	0.4	107.08
Sub-total		1.75	8.35	29,448	2,443	8.30	28.2	9.49	1.81	8.36	29,600	2,433	8.22	27.4	9.38
Uninsured exposures															
Excellent	0.00-0.14	0.07	10.83	21,139	413	1.95	1.6	2.05	0.07	10.73	21,467	415	1.93	1.6	2.03
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	11.10	16,708	903	5.41	4.8	5.77	0.26	10.95	16,306	869	5.33	4.6	5.69
Low	0.50-0.74	0.59	11.25	11,835	1,165	9.84	7.9	10.67	0.59	11.06	11,280	1,092	9.68	7.4	10.50
	0.75-2.49	1.44	11.45	9,522	1,721	18.08	15.7	20.15	1.44	11.24	8,976	1,594	17.74	14.5	19.76
Medium	2.50-9.99	5.45	11.74	2,503	982	39.23	15.8	47.19	5.41	11.42	2,354	896	38.07	14.5	45.78
High	10.00-99.99	27.42	11.18	459	300	65.26	14.1	103.57	27.42	10.75	413	259	62.76	12.2	99.60
Default	100.00	100.00	10.75	192	219	114.09	9.5	175.73	100.00	10.76	192	220	114.45	9.3	175.13
Sub-total		1.15	11.11	62,358	5,703	9.15	69.4	10.54	1.13	10.95	60,988	5,345	8.76	64.1	10.08
Total		1.34	10.23	91,806	8,146	8.87	97.6	10.20	1.35	10.11	90,588	7,778	8.59	91.5	9.85
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	0.07	77.60	2,871	98	3.43	1.6	4.12	0.07	77.71	2,891	98	3.40	1.6	4.08
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.33	75.57	1,609	196	12.20	4.1	15.35	0.33	75.72	1,565	192	12.25	4.0	15.41
Low	0.50-0.74	0.68	65.06	458	85	18.48	2.0	24.01	0.68	64.82	448	83	18.42	2.0	23.93
	0.75-2.49	1.70	77.23	3,701	1,584	42.81	48.0	59.02	1.70	77.23	3,620	1,548	42.77	46.9	58.96
Medium	2.50-9.99	4.38	71.67	1,081	861	79.63	34.0	118.96	4.37	71.60	1,060	842	79.46	33.3	118.68
High	10.00-99.99	17.48	59.63	1,102	1,626	147.53	115.0	277.95	17.46	59.63	1,056	1,556	147.46	109.9	277.73
Default	100.00	100.00	59.67	112	781	698.73	5.9	764.75	100.00	59.97	113	790	697.98	6.6	770.64
Total		3.89	74.07	10,934	5,231	47.84	210.6	71.92	3.86	74.16	10,753	5,109	47.52	204.3	71.26
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	0.08	28.92	994	56	5.66	0.2	5.93	0.08	29.10	1,016	58	5.73	0.2	6.01
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.28	28.12	1,470	207	14.05	1.1	15.01	0.28	28.02	1,433	201	14.00	1.1	14.96
Low	0.50-0.74	0.64	29.63	1,651	397	24.06	3.1	26.37	0.64	28.74	1,575	368	23.37	2.8	25.62
	0.75-2.49	1.61	34.84	1,859	785	42.24	10.7	49.42	1.61	33.94	1,757	723	41.14	9.8	48.14
Medium	2.50-9.99	3.39	36.73	2,840	1,459	51.38	34.9	49.42	3.34	36.21	2,679	1,356	50.58	32.1	48.14
High	10.00-99.99	22.78	29.59	328	225	68.43	21.5	150.10	22.81	29.12	305	205	67.36	19.6	147.75
Default	100.00	100.00	35.82	74	186	250.09	14.8	499.22	100.00	34.83	75	172	228.74	15.4	483.68
Total		3.15	32.60	9,216	3,315	35.97	86.3	47.67	3.14	32.03	8,840	3,083	34.87	81.0	46.33
Overall total		1.74%	18.31%	$ 111,956	$ 16,692	14.91%	$ 394.5	19.32%	1.74%	18.12%	$ 110,181	$ 15,970	14.49%	$ 376.8	18.77%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)
Used exposure

(in millions of dollars and as a percentage)		As at March 31, 2017							As at December 31, 2016						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	0.07%	8.44%	$ 7,833	$ 119	1.52%	$ 0.5	1.60%	0.07%	8.48%	$ 7,804	$ 119	1.53%	$ 0.5	1.60%
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	8.39	6,957	284	4.09	1.5	4.36	0.26	8.41	7,015	287	4.10	1.5	4.37
Low	0.50-0.74	0.59	8.40	6,045	444	7.35	3.0	7.97	0.59	8.39	6,157	453	7.35	3.1	7.97
	0.75-2.49	1.44	8.37	5,477	725	13.20	6.6	14.71	1.44	8.42	5,557	736	13.25	6.7	14.76
Medium	2.50-9.99	5.50	8.41	1,503	424	28.25	6.9	34.02	5.54	8.41	1,544	438	28.37	7.2	34.19
High	10.00-99.99	27.39	8.48	417	206	49.49	9.7	78.51	27.39	8.50	422	209	49.61	9.8	78.70
Default	100.00	100.00	8.63	236	253	107.02	0.7	110.84	100.00	8.65	247	263	106.73	0.9	111.50
Sub-total		2.01	8.41	28,468	2,455	8.62	28.9	9.89	2.04	8.43	28,746	2,505	8.72	29.7	10.01
Uninsured exposures															
Excellent	0.00-0.14	0.07	10.91	21,209	417	1.97	1.6	2.06	0.07	10.64	20,801	399	1.92	1.5	2.01
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	11.14	15,905	863	5.43	4.6	5.79	0.26	10.69	15,792	823	5.21	4.4	5.56
Low	0.50-0.74	0.59	11.24	11,004	1,082	9.84	7.3	10.66	0.59	10.71	10,987	1,030	9.37	6.9	10.16
	0.75-2.49	1.45	11.35	8,835	1,588	17.97	14.5	20.02	1.45	10.81	8,823	1,510	17.11	13.9	19.07
Medium	2.50-9.99	5.38	11.41	2,337	886	37.91	14.3	45.55	5.45	10.82	2,354	853	36.24	14.0	43.62
High	10.00-99.99	27.42	11.19	494	322	65.32	15.2	103.66	27.42	10.67	493	307	62.29	14.4	98.86
Default	100.00	100.00	10.88	196	224	114.16	11.1	185.14	100.00	10.67	203	226	111.04	11.7	183.07
Sub-total		1.18	11.12	59,980	5,382	8.97	68.6	10.40	1.20	10.70	59,453	5,148	8.66	66.8	10.06
Total		1.44	10.25	88,448	7,837	8.86	97.5	10.24	1.48	9.96	88,199	7,653	8.68	96.5	10.04
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	0.07	76.78	2,642	89	3.37	1.4	4.05	0.07	77.29	2,778	93	3.37	1.5	4.05
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.33	75.44	1,488	181	12.16	3.7	15.30	0.33	75.30	1,518	184	12.14	3.8	15.27
Low	0.50-0.74	0.68	64.88	454	84	18.43	2.0	23.95	0.68	65.05	444	82	18.48	2.0	24.01
	0.75-2.49	1.70	77.15	3,553	1,522	42.85	46.1	59.09	1.70	77.17	3,556	1,528	42.95	46.3	59.23
Medium	2.50-9.99	4.37	71.62	1,067	848	79.48	33.5	118.70	4.38	71.66	1,085	865	79.66	34.2	119.00
High	10.00-99.99	17.49	59.66	1,122	1,656	147.64	117.3	278.24	17.49	59.62	1,183	1,746	147.52	123.5	277.95
Default	100.00	100.00	59.94	125	869	696.55	7.4	770.78	100.00	59.95	118	807	686.12	8.3	774.63
Total		4.19	73.63	10,451	5,249	50.23	211.4	75.52	4.14	73.74	10,682	5,305	49.66	219.6	75.35
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	0.08	28.35	971	54	5.55	0.2	5.81	0.08	27.60	945	51	5.43	0.2	5.69
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.28	26.78	1,378	184	13.38	1.0	14.30	0.28	26.17	1,376	180	13.08	1.0	13.98
Low	0.50-0.74	0.65	27.29	1,547	344	22.22	2.7	24.36	0.64	27.45	1,490	333	22.33	2.6	24.49
	0.75-2.49	1.60	33.20	1,705	686	40.25	9.3	47.10	1.60	33.70	1,628	665	40.85	9.1	47.80
Medium	2.50-9.99	3.29	35.93	2,538	1,270	50.09	29.7	47.10	3.34	36.04	2,483	1,251	50.32	29.4	65.18
High	10.00-99.99	22.87	28.87	320	214	66.84	20.4	146.76	22.87	28.98	333	223	67.13	21.4	147.43
Default	100.00	100.00	34.11	81	166	204.95	17.8	480.74	100.00	34.71	77	165	214.82	16.7	486.27
Total		3.27	31.20	8,540	2,918	34.18	81.1	46.05	3.32	31.16	8,332	2,868	34.42	80.4	46.49
Overall total		1.86%	18.08%	$ 107,439	$ 16,004	14.90%	$ 390.0	19.44%	1.89%	17.96%	$ 107,213	$ 15,826	14.76%	$ 396.5	19.38%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure

(in millions of dollars and as a percentage)	As at September 30, 2016							As at June 30, 2016						
	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans														
Insured exposures														
Excellent	0.23%	9.47%	$ 6,117	$ 258	4.22%	$ 1.3	4.49%	0.07%	8.48%	$ 14,085	$ 250	1.53%	$ 0.9	1.60%
Very low	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low	0.26	9.70	13,594	245	4.75	-	5.07	0.59	8.39	6,136	254	7.35	1.2	7.97
Medium-low	0.52	9.45	4,084	1	7.58	2.0	8.20	1.44	8.42	25	1	13.25	-	14.76
Medium	0.61	9.49	23	310	15.86	4.5	17.77	5.54	8.41	3,991	296	28.37	1.8	34.19
Medium-high	1.61	9.49	2,894	459	32.74	2.7	39.20	5.40	8.50	2,794	433	49.61	4.1	78.70
High	5.40	9.57	503	164	55.53	8.8	81.17	20.95	8.65	484	157	-	2.4	-
Very high	20.95	9.79	422	235	55.53	-	1.26	20.95	8.65	406	220	-	8.1	111.50
Default	100.00	9.86	265	321	121.08	1.1	126.22	100.00	8.59	294	355	106.73	1.4	-
Sub-total	1.70	9.59	27,902	1,993	7.14	20.4	8.09	1.76	9.42	28,215	1,966	6.97	19.9	7.87
Uninsured exposures														
Excellent	0.23	16.39	36,251	837	7.29	4.3	7.76	0.26	10.69	36,170	1,072	5.21	4.1	5.56
Very low	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low	0.52	16.49	11,456	840	13.21	4.3	14.29	1.45	10.81	11,095	809	17.11	4.2	19.07
Medium-low	1.59	16.59	6,353	1,079	27.47	5.6	30.77	5.45	10.82	6,084	802	36.24	5.2	43.62
Medium	5.45	16.62	4,412	1,212	57.23	11.7	68.55	20.94	10.67	4,262	1,172	62.29	11.2	98.86
Medium-high	20.94	16.42	713	407	93.13	6.6	136.10	27.42	16.47	657	375	111.04	5.9	183.07
High	20.94	16.42	218	374	93.13	16.7	136.10	27.42	16.47	430	402	49.66	14.8	225.40
Very high	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Default	100.00	16.27	484	451	-	12.4	67.38	100.00	73.74	227	390	-	12.7	75.35
Sub-total	0.86	16.35	59,887	5,200	8.68	61.6	9.95	0.86	16.33	58,925	5,022	8.52	58.1	9.76
Total	1.12	14.20	87,789	7,193	8.19	82.0	9.36	1.48	9.96	87,140	6,988	8.68	78.0	10.04
Qualifying revolving retail client exposures (QRRCE)														
Excellent	0.17	81.00	1,291	102	7.87	2.0	9.73	0.17	81.12	1,355	107	7.90	2.0	9.78
Very low	0.26	74.19	1,122	114	10.15	2.0	12.78	0.26	74.19	1,137	116	10.18	2.4	12.81
Low	0.42	74.68	1,184	177	14.92	4.0	19.06	0.42	74.91	1,189	179	15.08	4.0	19.27
Medium-low	0.84	80.29	1,590	432	27.20	11.0	35.80	0.84	80.47	1,595	436	27.32	11.0	35.96
Medium	1.53	80.91	1,864	799	42.89	23.0	58.46	1.53	81.00	1,866	802	42.95	23.3	58.55
Medium-high	2.93	72.72	2,193	1,347	61.43	47.0	88.04	2.93	72.70	2,125	1,306	61.40	45.2	88.01
High	5.82	62.63	607	510	84.03	22.0	129.55	5.82	62.60	558	468	84.01	20.3	129.53
Very high	21.70	53.17	601	865	143.85	70.0	288.15	21.69	53.10	573	823	143.63	66.1	287.68
Default	100.00	54.35	67	383	574.50	8.0	727.36	100.00	54.23	68	389	575.61	8.2	726.35
Total	3.31	74.89	10,519	4,729	44.96	189.0	67.38	3.24	75.14	10,466	4,626	44.19	182.5	65.99
Other retail client exposures, excluding SMEs similar to the other retail client exposures														
Excellent	0.05	41.66	362	23	6.46	-	6.75	0.05	42.36	365	24	6.61	0.1	6.90
Very low	0.10	37.46	1,000	93	9.34	-	9.81	0.10	37.10	1,009	93	9.25	0.4	9.71
Low	0.23	34.53	1,498	224	14.99	1.0	15.95	0.23	34.08	1,489	221	14.83	1.1	15.78
Medium-low	0.53	33.73	1,400	330	23.54	2.0	25.56	0.53	32.67	1,374	314	22.84	2.2	24.80
Medium	1.04	38.29	993	367	36.99	3.0	41.34	1.06	36.77	983	350	35.58	3.3	39.79
Medium-high	1.80	49.30	1,722	1,032	59.87	14.0	70.03	1.82	48.49	1,641	966	58.90	13.1	68.91
High	4.90	48.92	715	513	71.70	16.0	100.16	4.93	48.01	658	463	70.38	14.7	98.32
Very high	20.57	34.60	324	246	75.97	23.0	159.72	20.59	33.94	299	223	74.47	19.6	156.51
Default	100.00	60.14	53	219	409.75	17.0	806.36	100.00	58.98	52	211	406.14	16.0	790.07
Total	2.59	40.14	8,067	3,047	37.77	76.0	49.59	2.52	39.27	7,870	2,865	36.41	70.5	47.60
Overall total	1.45%	22.17%	$ 106,375	$ 14,969	14.07%	$ 347.0	18.15%	1.46%	22.03%	$ 105,476	$ 14,479	13.73%	$ 331.0	17.66%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure

(in millions of dollars and as a percentage) — As at March 31, 2016

	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans							
Insured exposures							
Excellent	0.07%	8.44%	$ 13,907	$ 248	1.52%	$ 1.0	0.23%
Very low	-	-	-	-	-	-	-
Low	0.26	8.32	6,064	255	4.05	1.3	0.27
Medium-low	0.59	8.30	24	1	7.27	-	0.52
Medium	1.44	8.30	3,959	298	13.07	1.9	1.62
Medium-high	5.53	8.29	2,867	452	27.94	4.4	5.40
High	27.39	8.31	979	420	48.53	11.9	20.95
Very high	-	-	-	-	-	-	-
Default	100.00	8.35	316	392	102.88	1.0	108.35
Sub-total	1.89	9.55	28,116	2,066	7.35	21.5	8.31
Uninsured exposures							
Excellent	0.07	10.62	34,860	1,033	1.91	4.0	2.01
Very low	-	-	-	-	-	-	-
Low	0.26	10.69	10,702	779	5.21	4.1	5.55
Medium-low	0.59	10.71	5,999	789	9.38	5.2	10.17
Medium	1.45	10.82	4,325	1,189	17.13	11.5	19.09
Medium-high	5.46	10.83	679	387	36.29	6.1	43.67
High	27.42	10.69	505	472	62.40	17.3	99.03
Very high	-	-	-	-	-	-	-
Default	100.00	10.85	228	394	114.93	12.9	181.68
Sub-total	0.91	16.32	57,298	5,043	8.80	61.1	10.13
Total	1.23	14.09	85,414	7,109	8.32	82.6	9.53
Qualifying revolving retail client exposures (QRRCE)							
Excellent	0.16	80.29	1,264	96	7.63	1.8	9.44
Very low	0.25	73.39	1,081	106	9.81	2.2	12.34
Low	0.42	74.59	1,151	171	14.89	3.8	19.02
Medium-low	0.84	80.45	1,613	441	27.31	11.1	35.94
Medium	1.53	80.88	1,906	817	42.87	23.8	58.44
Medium-high	2.93	72.66	2,097	1,289	61.37	44.7	87.97
High	5.83	62.56	506	425	84.00	18.4	129.53
Very high	21.71	53.28	545	785	144.17	63.0	288.84
Default	100.00	53.87	76	437	577.42	8.7	721.69
Total	3.29	74.98	10,239	4,567	44.60	177.5	66.27
Other retail client exposures, excluding SMEs similar to the other retail client exposures							
Excellent	0.05	42.04	363	24	6.54	0.1	6.82
Very low	0.10	36.90	963	88	9.18	0.4	9.64
Low	0.23	33.08	1,449	208	14.38	1.1	15.30
Medium-low	0.53	31.38	1,409	310	22.01	2.1	23.90
Medium	1.07	35.57	997	343	34.43	3.2	38.50
Medium-high	1.85	47.85	1,625	945	58.20	12.9	68.13
High	5.01	46.27	546	371	67.88	11.9	95.02
Very high	20.67	33.53	322	238	73.70	21.0	155.09
Default	100.00	59.20	52	215	414.80	16.4	812.08
Total	2.57	38.22	7,726	2,742	35.49	69.1	46.67
Overall total	1.54%	21.93%	$ 103,379	$ 14,418	13.95%	$ 329.2	17.93%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at March 31, 2018								As at December 31, 2017							
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	**0.08%**	**12.28%**	**$ 9**	**$ 4**	**50.00%**	**$ -**	**2.46%**	**$ -**	**2.58%**	0.08%	8.18%	$ 8	$ 4	50.00%	$ -	1.64%	$ -	1.72%
Very low	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	**0.26**	**13.63**	**22**	**11**	**50.00**	**1**	**6.64**	**-**	**7.08**	0.26	8.17	20	10	50.00	1	3.98	-	4.25
Low	0.50 - 0.74	**0.65**	**14.13**	**20**	**10**	**50.00**	**1**	**13.23**	**-**	**14.38**	0.65	8.18	23	12	50.00	1	7.66	-	8.32
	0.75 - 2.49	**1.59**	**14.32**	**23**	**12**	**50.00**	**3**	**23.99**	**-**	**26.82**	1.55	8.16	23	11	50.00	1	13.50	-	15.07
Medium	2.50 - 9.99	**5.17**	**14.12**	**5**	**3**	**50.00**	**1**	**45.35**	**-**	**54.15**	5.02	8.16	5	3	50.00	1	26.31	-	31.43
High	10.00 - 99.99	**27.42**	**13.48**	**1**	**-**	**50.00**	**-**	**78.71**	**-**	**124.92**	27.42	8.14	1	-	50.00	-	47.54	-	75.45
Default	100.00	**100.00**	**9.51**	**-**	**-**	**50.00**	**-**	**118.86**	**-**	**118.86**	100.00	8.15	-	-	50.00	-	101.90	-	101.90
Sub-total		**1.57**	**13.82**	**80**	**40**	**50.00**	**6**	**16.32**	**-**	**18.48**	1.64	8.17	80	40	50.00	4	9.73	-	11.12
Uninsured exposures																			
Excellent	0.00 - 0.14	**0.08**	**12.02**	**9,270**	**6,518**	**70.32**	**157**	**2.40**	**0.6**	**2.52**	0.08	11.97	8,831	6,187	70.07	148	2.39	0.6	2.51
Very low	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	**0.26**	**12.95**	**5,388**	**3,564**	**66.16**	**225**	**6.31**	**1.2**	**6.73**	0.26	12.84	5,308	3,501	65.95	219	6.25	1.2	6.67
Low	0.50 - 0.74	**0.65**	**14.26**	**2,696**	**1,724**	**63.97**	**230**	**13.35**	**1.6**	**14.51**	0.65	14.12	2,714	1,728	63.68	228	13.21	1.6	14.36
	0.75 - 2.49	**1.55**	**15.77**	**1,578**	**981**	**62.19**	**257**	**26.16**	**2.4**	**29.23**	1.55	15.66	1,550	955	61.61	248	25.96	2.2	29.01
Medium	2.50 - 9.99	**5.10**	**17.68**	**296**	**181**	**61.07**	**105**	**57.91**	**1.7**	**69.40**	5.07	17.77	278	169	61.03	99	58.27	1.5	69.84
High	10.00 - 99.99	**27.42**	**18.81**	**46**	**31**	**66.56**	**33**	**109.81**	**1.6**	**174.27**	27.42	18.74	48	33	67.68	36	109.42	1.7	173.65
Default	100.00	**100.00**	**12.26**	**32**	**-**	**1.09**	**1**	**153.30**	**-**	**153.30**	100.00	10.87	29	-	0.93	-	135.82	-	135.82
Sub-total		**0.45**	**12.95**	**19,306**	**12,99**	**67.34**	**1,008**	**7.75**	**9.1**	**8.62**	0.46	12.88	18,758	12,57	67.04	978	7.78	8.8	8.66
Total		**0.46**	**12.95**	**19,386**	**13,03**	**67.27**	**1,014**	**7.77**	**9.1**	**8.65**	0.46	12.87	18,838	12,61	66.96	982	7.78	8.8	8.67
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	**0.06**	**79.95**	**17,607**	**11,81**	**67.11**	**344**	**2.91**	**5.3**	**7.89**	0.06	79.94	17,363	11,64	67.06	337	2.89	5.2	7.86
Very low	0.15 - 0.24	**0.16**	**78.53**	**12,728**	**8,208**	**64.49**	**567**	**6.91**	**10.2**	**33.80**	0.16	78.46	13,178	8,499	64.50	585	6.88	10.5	31.87
	0.25 - 0.49	**0.39**	**78.08**	**4,121**	**2,660**	**64.54**	**386**	**14.51**	**8.3**	**23.65**	0.39	77.84	4,009	2,586	64.50	373	14.42	8.0	24.15
Low	0.50 - 0.74	**0.68**	**66.26**	**433**	**253**	**58.50**	**48**	**18.82**	**1.1**	**50.08**	0.68	66.01	443	259	58.38	49	18.75	1.2	49.03
	0.75 - 2.49	**1.69**	**78.73**	**5,561**	**2,996**	**53.87**	**1,287**	**42.98**	**39.2**	**72.66**	1.70	78.67	5,316	2,859	53.79	1,232	43.10	37.5	69.42
Medium	2.50 - 9.99	**4.76**	**71.47**	**661**	**207**	**31.28**	**173**	**83.90**	**7.1**	**126.70**	4.75	71.40	643	203	31.49	169	83.69	6.9	126.37
High	10.00 - 99.99	**20.34**	**61.57**	**484**	**60**	**12.32**	**97**	**162.26**	**7.5**	**215.51**	20.36	61.61	484	60	12.37	97	162.43	7.5	206.84
Default	100.00	**100.00**	**-**	**12**	**-**	**-**	**-**	**-**	**-**	**-**	100.00	-	11	-	-	-	-	-	-
Total		**0.40**	**78.93**	**41,607**	**26,19**	**62.97**	**2,902**	**11.08**	**78.7**	**14.83**	0.39	78.86	41,447	26,11	63.00	2,842	10.89	76.8	14.56
Other retail client exposures, excluding SMEs similar to other retail client exposures																			
Excellent	0.00 - 0.14	**0.07**	**43.23**	**398**	**273**	**68.98**	**21**	**7.53**	**0.1**	**7.89**	0.07	42.62	385	267	69.24	20	7.51	0.1	7.86
Very low	0.15 - 0.24	**0.19**	**82.06**	**17**	**11**	**63.98**	**3**	**31.87**	**-**	**33.80**	0.18	80.75	3	2	64.17	1	30.08	-	31.87
	0.25 - 0.49	**0.28**	**43.57**	**154**	**107**	**69.37**	**24**	**22.12**	**0.1**	**23.65**	0.28	44.36	131	82	62.13	18	22.59	0.1	24.15
Low	0.50 - 0.74	**0.68**	**53.65**	**69**	**38**	**55.11**	**17**	**45.52**	**0.1**	**50.08**	0.68	52.53	65	36	55.24	16	44.56	0.1	49.03
	0.75 - 2.49	**1.34**	**55.79**	**26**	**15**	**56.55**	**9**	**63.37**	**0.1**	**72.66**	1.35	53.03	32	18	57.44	11	60.51	0.1	69.42
Medium	2.50 - 9.99	**3.15**	**44.86**	**14**	**8**	**53.57**	**5**	**62.31**	**0.1**	**80.03**	4.24	42.38	19	10	55.33	6	60.54	0.2	82.48
High	10.00 - 99.99	**24.91**	**38.95**	**3**	**2**	**59.00**	**2**	**94.26**	**0.3**	**215.51**	24.91	37.38	2	1	59.46	1	90.46	0.1	206.84
Default	100.00	**100.00**	**0.41**	**1**	**-**	**-**	**-**	**5.12**	**-**	**5.12**	100.00	26.99	1	-	0.01	-	337.35	-	337.35
Total		**0.37**	**45.54**	**682**	**454**	**66.62**	**81**	**17.88**	**0.8**	**20.02**	0.40	44.45	638	416	65.25	73	17.64	0.7	19.87
Overall total		**0.42%**	**56.88%**	**$ 61,675**	**$ 39,69**	**64.36%**	**$ 3,997**	**10.07%**	**$ 88.6**	**12.86%**	0.41%	57.23%	$ 60,923	$ 39,13	64.25%	$ 3,897	9.96%	$ 86.3	12.72%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at September 30, 2017									As at June 30, 2017								
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.07%	8.20%	$ 8	$ 4	50.00%	$ -	1.48%	$ -	1.55%	0.07%	8.20%	$ 11	$ 5	50.00%	$ -	1.48%	$ -	1.55%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.18	30	14	50.00	1	3.98	-	4.25	0.26	8.19	33	16	50.00	1	3.99	-	4.26
Low	0.50 - 0.74	0.59	8.17	28	14	50.00	1	7.15	0.1	7.76	0.59	8.17	33	17	50.00	1	7.15	0.1	7.75
	0.75 - 2.49	1.43	8.16	27	14	50.00	2	12.80	-	14.26	1.46	8.17	28	14	50.00	2	13.01	-	14.50
Medium	2.50 - 9.99	5.36	8.16	8	4	50.00	1	27.10	-	32.57	5.26	8.18	7	4	50.00	1	26.95	-	32.33
High	10.00 - 99.99	27.42	8.15	1	1	50.00	-	47.60	-	75.55	27.42	8.41	2	1	50.00	-	49.10	-	77.92
Default	100.00	100.00	8.14	-	-	50.00	-	101.75	-	101.75	100.00	8.33	-	-	50.00	-	104.14	-	104.14
Sub-total		1.51	8.17	102	51	50.00	5	9.46	0.1	10.85	1.55	8.18	114	57	50.00	5	9.20	0.1	10.56
Uninsured exposures																			
Excellent	0.00 - 0.14	0.07	11.12	8,350	4,308	51.60	86	2.00	0.3	2.10	0.07	11.09	8,327	4,290	51.53	86	2.00	0.3	2.10
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.31	5,280	2,750	52.07	151	5.51	0.8	5.88	0.26	11.26	5,120	2,660	51.93	146	5.48	0.8	5.85
Low	0.50 - 0.74	0.59	11.63	2,722	1,332	48.93	137	10.18	0.9	11.04	0.59	11.61	2,612	1,275	48.83	130	10.16	0.9	11.02
	0.75 - 2.49	1.43	12.39	1,568	711	45.38	139	19.45	1.3	21.67	1.43	12.15	1,494	682	45.66	130	19.11	1.1	21.28
Medium	2.50 - 9.99	4.92	13.56	285	122	42.95	53	43.57	0.8	52.02	4.89	13.53	268	115	42.91	50	43.52	0.8	51.97
High	10.00 - 99.99	27.42	15.33	41	15	36.54	13	89.51	0.6	142.06	27.42	13.49	38	14	37.61	11	78.73	0.5	124.95
Default	100.00	100.00	10.10	25	-	1.03	-	126.20	-	126.20	100.00	10.03	22	-	1.25	-	125.33	-	125.33
Sub-total		0.42	11.39	18,271	9,238	50.57	579	6.26	4.7	6.91	0.41	11.33	17,881	9,036	50.54	553	6.12	4.4	6.74
Total		0.42	11.37	18,373	9,289	50.56	584	6.28	4.8	6.93	0.42	11.31	17,995	9,093	50.54	558	6.14	4.5	6.76
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.08	79.42	29,865	19,45[illegible]	65.13	716	3.68	11.6	7.79	0.08	79.34	29,351	19,12[illegible]	65.17	701	3.67	11.4	7.78
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.34	77.98	4,107	2,605	63.44	335	12.87	7.0	24.77	0.34	78.14	4,044	2,567	63.54	332	12.92	6.9	23.40
Low	0.50 - 0.74	0.68	65.79	450	248	55.08	46	18.69	1.1	50.12	0.68	65.71	433	238	55.08	45	18.67	1.1	49.22
	0.75 - 2.49	1.45	78.76	5,248	2,825	53.84	1,083	38.32	31.7	70.30	1.44	78.81	5,098	2,752	54.00	1,049	38.06	30.6	66.91
Medium	2.50 - 9.99	4.25	71.61	628	193	30.75	151	78.03	5.9	116.29	4.26	71.61	603	186	30.65	144	78.10	5.7	116.39
High	10.00 - 99.99	18.08	60.04	428	53	12.31	79	150.44	5.7	266.43	18.13	60.25	400	50	12.37	75	151.18	5.5	252.51
Default	100.00	100.00	-	9	-	-	-	-	-	-	100.00	-	7	-	-	-	-	-	-
Total		0.33	78.97	40,735	25,37[illegible]	62.30	2,410	9.50	63.0	12.60	0.33	78.94	39,936	24,92[illegible]	62.40	2,346	9.41	61.2	12.48
Other retail client exposures, excluding SMEs similar to other retail client exposures																			
Excellent	0.00 - 0.14	0.07	41.94	362	236	64.94	17	7.44	0.1	7.79	0.07	42.38	363	237	65.05	17	7.43	0.1	7.78
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	45.66	130	80	61.16	19	23.16	0.1	24.77	0.28	43.12	119	72	61.33	16	21.88	0.1	23.40
Low	0.50 - 0.74	0.68	53.70	62	33	53.66	15	45.56	0.1	50.12	0.68	52.73	64	34	53.39	15	44.74	0.1	49.22
	0.75 - 2.49	1.34	53.93	30	16	54.76	10	61.28	0.1	70.30	1.33	51.71	33	18	52.13	12	58.40	0.1	66.91
Medium	2.50 - 9.99	3.23	39.57	18	9	52.03	5	55.30	0.1	72.00	2.88	51.37	14	7	51.02	4	70.64	0.1	88.75
High	10.00 - 99.99	24.91	48.14	4	2	49.93	2	116.52	0.2	266.43	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51
Default	100.00	100.00	0.37	-	-	-	-	4.63	-	4.63	100.00	72.87	-	-	0.05	-	804.47	-	938.90
Total		0.42	44.26	606	376	61.96	68	18.20	0.7	20.67	0.45	44.11	598	370	61.94	67	18.17	0.8	20.80
Overall total		0.36%	60.67%	$ 59,714	$ 35,04[illegible]	58.68%	$ 3,062	8.74%	$ 68.5	11.19%	0.35%	60.68%	$ 58,529	$ 34,38[illegible]	58.75%	$ 2,971	8.64%	$ 66.5	11.06%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at March 31, 2017								As at December 31, 2016							
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.07%	8.21%	$ 9	$ 5	50.00%	$ -	1.48%	$ -	1.55%	0.07%	8.20%	$ 8	$ 4	50.00%	$ -	1.48%	$ -	1.55%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.24	22	11	50.00	-	4.01	-	4.28	0.26	8.16	20	10	50.00	-	3.98	-	4.24
Low	0.50 - 0.74	0.59	8.19	28	14	50.00	2	7.17	-	7.77	0.59	8.16	20	10	50.00	1	7.14	-	7.74
	0.75 - 2.49	1.43	8.17	23	11	50.00	1	12.81	0.1	14.27	1.43	8.15	17	9	50.00	1	12.81	-	14.27
Medium	2.50 - 9.99	5.74	8.24	7	3	50.00	1	28.25	-	34.16	5.63	8.16	6	3	50.00	1	27.75	-	33.49
High	10.00 - 99.99	27.42	8.33	2	1	50.00	-	48.64	-	77.19	27.31	8.32	1	-	50.00	-	48.55	-	76.96
Default	100.00	100.00	9.06	-	-	50.00	-	113.31	-	113.31	100.00	8.82	-	-	50.00	-	110.31	-	110.31
Sub-total		1.88	8.21	91	45	50.00	4	9.87	0.1	11.41	1.83	8.17	72	36	50.00	3	9.65	-	11.06
Uninsured exposures																			
Excellent	0.00 - 0.14	0.07	11.03	8,069	4,149	51.42	83	1.99	0.3	2.09	0.07	10.96	7,736	3,965	51.27	78	1.98	0.3	2.07
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.26	4,960	2,570	51.80	141	5.48	0.8	5.85	0.26	11.09	4,857	2,506	51.60	136	5.40	0.7	5.76
Low	0.50 - 0.74	0.59	11.61	2,511	1,219	48.55	124	10.16	0.8	11.02	0.59	11.35	2,507	1,220	48.65	121	9.94	0.8	10.77
	0.75 - 2.49	1.43	12.06	1,447	655	45.30	124	18.95	1.1	21.11	1.43	11.75	1,425	644	45.18	119	18.47	1.2	20.57
Medium	2.50 - 9.99	4.88	12.96	264	113	42.74	47	41.57	0.7	49.61	4.90	12.55	269	116	43.18	47	40.30	0.7	48.10
High	10.00 - 99.99	27.42	13.65	38	13	34.73	11	79.68	0.5	126.46	27.42	13.72	37	13	35.21	11	80.10	0.5	127.12
Default	100.00	100.00	10.24	24	-	0.86	-	127.95	-	127.95	100.00	10.32	25	-	1.26	-	128.97	-	128.97
Sub-total		0.41	11.29	17,313	8,719	50.36	530	6.07	4.2	6.68	0.42	11.14	16,856	8,464	50.22	512	6.04	4.2	6.66
Total		0.41	11.27	17,404	8,764	50.36	534	6.09	4.3	6.71	0.42	11.13	16,928	8,500	50.22	515	6.06	4.2	6.67
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.08	79.34	28,984	18,89[illegible]	65.17	693	3.67	11.3	7.78	0.08	79.24	28,139	18,33[illegible]	65.17	673	3.67	10.9	4.41
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.34	78.14	4,018	2,553	63.54	330	12.92	6.9	23.40	0.34	77.91	3,897	2,471	63.41	318	12.86	6.6	16.20
Low	0.50 - 0.74	0.68	65.71	438	241	55.08	45	18.67	1.1	49.22	0.68	65.88	440	243	55.14	45	18.72	1.1	24.32
	0.75 - 2.49	1.44	78.81	5,057	2,731	54.00	1,040	38.06	30.3	66.91	1.45	78.74	4,849	2,612	53.86	1,000	38.27	29.3	52.29
Medium	2.50 - 9.99	4.26	71.61	602	185	30.65	144	78.10	5.7	116.39	4.23	71.35	592	183	30.91	142	77.51	5.6	115.47
High	10.00 - 99.99	18.13	60.25	430	53	12.37	80	151.18	5.8	252.51	17.96	60.00	595	72	12.15	108	149.96	7.8	285.12
Default	100.00	100.00	-	9	-	-	-	-	-	-	100.00	-	8	-	-	-	-	-	-
Total		0.33	78.92	39,538	24,65[illegible]	62.35	2,332	9.46	61.1	12.56	0.35	78.79	38,520	23,92[illegible]	62.10	2,286	9.56	61.3	12.76
Other retail client exposures, excluding SMEs similar to other retail client exposures																			
Excellent	0.00 - 0.14	0.07	42.38	346	225	65.05	17	7.43	0.1	7.78	0.07	41.53	338	219	64.69	16	7.49	0.1	7.84
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	43.12	113	69	61.33	15	21.88	0.1	23.40	0.28	45.38	117	69	59.38	16	23.00	0.1	24.60
Low	0.50 - 0.74	0.68	52.73	65	35	53.39	15	44.74	0.1	49.22	0.68	52.28	57	30	53.44	13	44.36	0.1	48.80
	0.75 - 2.49	1.33	51.71	32	17	52.13	10	58.40	0.1	66.91	1.34	49.26	29	16	52.78	9	55.93	0.1	64.14
Medium	2.50 - 9.99	2.88	51.37	33	17	51.02	12	70.64	0.2	88.75	3.26	38.16	16	8	49.79	4	53.32	0.1	69.38
High	10.00 - 99.99	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51	24.09	44.54	6	2	37.97	3	105.72	0.2	238.34
Default	100.00	100.00	72.87	1	-	0.05	-	804.47	-	938.90	100.00	77.13	1	-	0.11	-	964.13	-	964.13
Total		0.52	44.37	595	365	61.41	72	19.65	0.9	22.74	0.46	43.55	564	344	61.02	61	17.82	0.7	20.43
Overall total		0.35%	61.00%	$ 57,537	$ 33,78[illegible]	58.72%	$ 2,938	8.69%	$ 66.3	11.15%	0.37%	60.87%	$ 56,012	$ 32,76[illegible]	58.50%	$ 2,862	8.74%	$ 66.2	11.26%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)	As at September 30, 2016									As at June 30, 2016								
	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans																		
Insured exposures																		
Excellent	0.05%	17.72%	$ 38	$ 19	33.20%	$ -	2.45%	$ -	2.56%	0.07%	8.20%	$ 45	$ 23	50.00%	$ -	1.48%	$ -	1.55%
Very low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low	0.10	18.64	30	14	33.48	1	4.43	-	4.66	0.26	8.16	31	16	-	1	-	-	-
Medium-low	0.23	20.22	-	-	33.69	-	9.00	-	9.58	0.59	8.16	-	-	50.00	-	3.98	-	4.24
Medium	0.52	22.18	19	9	33.86	-	17.78	-	19.22	1.43	8.15	23	11	50.00	1	7.14	-	7.74
Medium-high	1.11	22.11	17	8	33.97	1	29.69	-	32.75	5.63	8.16	15	7	50.00	1	12.81	-	14.27
High	2.42	23.68	2	1	34.35	-	51.94	-	59.11	5.63	8.16	2	1	50.00	1	27.75	-	33.49
Very high	5.45	27.66	1	-	35.00	-	95.21	-	114.06	27.31	8.32	-	-	50.00	-	48.55	-	76.96
Default	-	29.95	-	-	34.23	1	169.87	-	248.25	-	8.82	-	-	50.00	-	110.31	-	110.30
Sub-total	1.13	8.82	107	51	50.00	3	6.95	-	7.83	1.07	8.72	116	58	50.00	4	6.37	-	7.09
Uninsured exposures																		
Excellent	0.07	18.09	12,145	4,040	33.27	132	3.25	0.7	3.40	0.07	10.96	11,947	3,975	51.27	130	1.98	0.5	2.10
Very low	-	-	-	-	-	-	-	0.4	-	-	-	2,453	822	-	74	-	0.4	-
Low	0.52	22.27	2,553	856	33.54	79	17.85	0.4	19.30	0.26	11.09	1,001	336	51.60	59	5.40	0.4	5.80
Medium-low	1.55	22.94	1,039	349	33.66	64	37.75	0.7	42.30	0.59	11.35	592	199	48.65	75	9.94	0.7	10.80
Medium	5.45	29.67	619	210	33.86	79	102.13	0.3	122.30	1.43	11.75	47	16	45.18	16	18.47	0.3	20.60
Medium-high	20.94	31.96	58	20	33.95	19	181.29	0.8	264.90	4.90	12.55	32	11	43.18	20	40.30	0.7	48.10
High	20.94	17.94	38	13	3.97	22	224.19	-	224.20	27.42	13.72	-	1	35.21	2	80.10	-	127.10
Very high	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Default	-	-	25	-	-	1	-	-	-	-	-	10.32	23	-	1.26	-	128.97	-	129.00
Sub-total	0.26	19.03	16,477	5,488	33.29	396	7.21	3.3	7.94	0.25	18.95	16,095	5,360	33.30	376	7.02	3.0	7.71
Total	0.27	18.93	16,584	5,539	33.40	399	7.20	3.3	7.94	0.26	18.84	16,211	5,418	33.42	380	7.01	3.0	7.71
Qualifying revolving retail client exposures (QRRCE)																		
Excellent	0.20	80.99	20,699	14,644	70.76	1,266	8.65	24.1	10.71	0.20	81.02	20,397	14,441	70.80	1,247	8.65	23.7	10.70
Very low	0.31	79.36	5,133	3,723	72.53	469	12.59	9.9	15.91	0.31	79.29	5,047	3,660	72.52	460	12.56	9.7	15.88
Low	0.50	81.30	3,555	2,611	73.43	487	18.64	11.1	23.95	0.51	81.46	3,526	2,594	73.55	486	18.73	11.1	24.07
Medium-low	0.89	84.05	2,972	2,010	67.62	594	29.53	15.1	38.95	0.89	84.26	2,990	2,025	67.72	601	29.66	15.3	39.13
Medium	1.54	81.89	2,450	1,326	54.12	578	43.56	16.8	59.40	1.54	81.97	2,506	1,355	54.06	591	43.62	17.2	59.48
Medium-high	2.93	73.00	2,380	1,012	42.51	624	61.67	21.6	88.39	2.93	72.99	2,223	945	42.51	583	61.66	20.2	88.37
High	5.81	62.85	566	128	22.67	108	84.28	4.7	129.94	5.82	62.78	447	102	22.82	86	84.26	3.7	129.93
Very high	21.78	54.16	379	45	11.89	66	146.74	5.3	294.32	21.79	54.36	326	39	12.04	58	147.33	4.7	295.57
Default	-	-	23	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-
Total	0.54	80.62	38,157	25,499	66.83	4,192	16.44	108.6	21.77	0.53	80.71	37,481	25,161	67.13	4,112	16.34	105.6	21.59
Other retail client exposures, excluding SMEs similar to other retail client exposures																		
Excellent	0.06	44.27	147	54	36.75	4	8.25	-	8.68	0.07	46.36	147	55	37.66	5	9.79	-	10.32
Very low	0.11	41.12	180	61	34.72	7	11.12	-	11.72	0.11	41.45	173	59	35.00	7	11.60	-	12.25
Low	0.26	46.47	115	40	34.35	9	22.82	0.1	24.40	0.27	45.84	109	39	35.28	8	23.57	0.1	25.27
Medium-low	0.61	50.62	66	22	33.58	9	40.60	0.1	44.48	0.62	54.32	63	22	34.10	10	43.99	0.1	48.24
Medium	1.33	49.16	24	8	33.23	5	56.05	0.1	64.27	1.34	50.47	28	10	33.75	6	57.73	0.1	66.26
Medium-high	2.89	41.41	13	5	34.26	3	57.46	0.1	72.43	2.89	40.33	14	5	33.84	3	55.96	0.1	70.54
High	6.44	40.33	2	1	32.64	-	61.25	-	93.63	6.44	41.82	2	1	31.81	1	63.52	-	97.12
Very high	22.50	34.55	5	2	34.31	1	80.63	-	177.78	22.50	48.67	1	-	39.63	-	113.59	-	250.46
Default	100.00	70.12	1	-	0.09	-	788.47	-	914.01	100.00	67.25	1	-	0.11	-	717.00	-	852.94
Total	0.52	44.46	553	193	34.92	38	19.82	0.4	22.57	0.38	45.65	538	191	35.53	40	20.93	0.4	23.26
Overall total	0.50%	69.45%	$ 55,294	$ 31,231	56.48%	$ 4,629	14.82%	$ 112.3	19.32%	0.48%	69.60%	$ 54,230	$ 30,770	56.74%	$ 4,532	14.73%	$ 109.0	19.16%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage) — As at March 31, 2016

	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD[2]	EL	RWA adjusted for EL, as a percentage of EAD[2][3]
Exposures related to residential mortgage loans									
Insured exposures									
Excellent	0.08%	8.75%	$ 32	$ 16	50.00%	$ -	1.80%	$ -	1.90%
Very low	-	-	-	-	-	-	-	-	-
Low	0.25	8.59	22	11	50.00	-	4.07	-	4.30
Medium-low	0.52	8.66	-	-	50.00	1	6.95	-	7.50
Medium	1.66	8.65	15	7	50.00	1	14.73	-	16.50
Medium-high	5.50	8.83	11	6	50.00	-	30.49	-	36.60
High	20.94	9.73	1	1	50.00	-	55.20	-	80.70
Very high	-	-	1	1	-	-	-	-	-
Default	-	-	-	-	-	-	-	-	-
Sub-total	0.77	8.73	82	42	50.00	2	6.19	-	7.06
Uninsured exposures									
Excellent	0.07	18.01	11,486	3,815	33.21	123	3.23	0.5	3.40
Very low	-	-	2,375	792	-	72	-	0.3	-
Low	0.52	22.17	971	325	33.48	59	17.76	0.4	19.20
Medium-low	1.54	22.79	607	203	33.50	76	37.37	0.7	41.80
Medium	5.45	31.35	44	15	33.97	16	107.92	0.3	129.30
Medium-high	20.94	30.27	35	12	33.90	20	171.68	0.8	250.90
High	-	-	-	-	-	-	-	-	-
Very high	-	-	-	-	-	-	-	-	-
Default	-	-	-	-	-	-	-	-	-
Sub-total	0.24	18.88	15,518	5,162	33.27	366	7.07	3.0	7.79
Total	0.25	18.80	15,600	5,204	33.36	368	7.07	3.0	7.80
Qualifying revolving retail client exposures (QRRCE)									
Excellent	0.20	81.13	19,978	14,165	70.90	1,228	8.67	23.3	10.72
Very low	0.31	79.24	4,971	3,607	72.55	453	12.55	9.6	15.87
Low	0.50	81.31	3,419	2,514	73.52	469	18.65	10.7	23.97
Medium-low	0.89	84.16	3,010	2,035	67.63	602	29.60	15.4	39.04
Medium	1.54	81.95	2,518	1,361	54.07	594	43.61	17.2	59.47
Medium-high	2.93	72.98	2,171	923	42.54	569	61.66	19.7	88.37
High	5.85	62.69	325	76	23.39	64	84.37	2.8	130.17
Very high	21.85	54.91	239	31	12.92	46	148.96	3.7	299.14
Default	-	-	-	-	-	-	-	-	-
Total	0.52	80.77	36,631	24,712	67.46	4,025	16.29	102.4	21.47
Other retail client exposures, excluding SMEs similar to other retail client exposures									
Excellent	0.06	44.60	141	52	37.01	5	8.69	-	9.15
Very low	0.11	40.37	159	56	34.79	6	10.78	-	11.36
Low	0.25	42.20	110	37	33.88	6	20.08	-	21.43
Medium-low	0.61	53.36	64	21	33.59	8	42.78	0.1	46.86
Medium	1.33	52.39	23	8	33.39	5	59.63	0.1	68.34
Medium-high	2.89	36.08	15	5	33.88	3	50.07	0.1	63.11
High	6.48	39.57	3	1	33.75	1	60.17	-	92.21
Very high	22.49	47.82	2	1	34.74	1	111.60	0.1	246.05
Default	-	-	-	-	-	-	-	-	-
Total	0.43	43.92	517	181	34.96	35	19.73	0.4	22.21
Overall total	0.47%	69.84%	$ 52,748	$ 30,097	57.06%	$ 4,428	14.71%	$ 105.8	19.11%

[1] The presentation of risk levels has been changed as at December 31, 2016. Prior periods data have not been restated.
[2] Amounts have been revised to make them comparable as per the current presentation, as a result of a methodology refinement.
[3] Risk-weighted assets (RWA) adjusted for expected losses (EL) as a percentage of exposure at default (EAD) is calculated as follows: (RWA + 12.5 × EL) / EAD.

Table 18 – Credit risk exposure under the Advanced Internal Ratings-Based Approach - Backtesting: Actual and estimated parameters[1]

(as a percentage)	As at March 31, 2018 Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Exposures related to residential mortgages						
Insured exposures	**1.68%**	**0.72%**	**10.88%**	**8.48%**	**50.00%**	**50.00%**
Uninsured exposures	**1.12**	**0.51**	**12.02**	**9.57**	**67.34**	**50.45**
Qualifying revolving retail client exposures	**1.60**	**1.11**	**77.59**	**70.78**	**62.97**	**44.06**
Other retail client exposures, excluding SME's similar to other retail client exposures	**3.25%**	**1.57%**	**43.19%**	**33.29%**	**66.63%**	**49.49%**

(as a percentage)	As at December 31, 2017 Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Exposures related to residential mortgages						
Insured exposures	1.70%	0.75%	8.28%	5.07%	50.00%	50.00%
Uninsured exposures	1.09	0.52	11.75	9.00	67.04	51.36
Qualifying revolving retail client exposures	1.56	1.07	77.57	70.48	63.00	45.09
Other retail client exposures, excluding SME's similar to other retail client exposures	3.24%	1.59%	43.10%	33.36%	65.25%	48.98%

(1) In this table, "PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.

(2) PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.

Table 19 – Risk exposure by asset class[1] and remaining contractual term to maturity

(in millions of dollars)	As at March 31, 2018 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at December 31, 2017 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at September 30, 2017 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	**$ 104,862**	**$ 1,483**	**$ 346**	**$ 106,691**	$ 103,804	$ 1,691	$ 186	$ 105,681	$ 99,171	$ 1,921	$ 3	$ 101,095
Revolving retail client exposures	**37,311**	**-**	**-**	**37,311**	37,349	-	-	37,349	36,310	-	-	36,310
Other retail client exposures	**3,367**	**1,882**	**5,037**	**10,286**	3,279	2,023	4,691	9,993	3,146	2,167	4,279	9,592
Total	**$ 145,540**	**$ 3,365**	**$ 5,383**	**$ 154,288**	$ 144,432	$ 3,714	$ 4,877	$ 153,023	$ 138,627	$ 4,088	$ 4,282	$ 146,997

(in millions of dollars)	As at June 30, 2017 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at March 31, 2017 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at December 31, 2016 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	$ 97,683	$ 1,775	$ 223	$ 99,681	$ 95,557	$ 1,648	$ 7	$ 97,212	$ 94,844	$ 835	$ 1,020	$ 96,699
Revolving retail client exposures	35,674	-	-	35,674	35,104	-	-	35,104	34,602	-	-	34,602
Other retail client exposures	3,155	1,798	4,257	9,210	3,264	1,945	3,696	8,905	3,084	1,028	4,564	8,676
Total	$ 136,512	$ 3,573	$ 4,480	$ 144,565	$ 133,925	$ 3,593	$ 3,703	$ 141,221	$ 132,530	$ 1,863	$ 5,584	$ 139,977

(in millions of dollars)	As at September 30, 2016 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at June 30, 2016 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at March 31, 2016 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	$ 91,400	$ 979	$ 949	$ 93,328	$ 90,652	$ 1,084	$ 822	$ 92,558	$ 89,051	$ 1,101	$ 467	$ 90,619
Revolving retail client exposures	36,018	-	-	36,018	35,627	-	-	35,627	34,952	-	-	34,952
Other retail client exposures	2,816	1,179	4,265	8,260	2,890	1,298	3,873	8,061	2,987	1,433	3,486	7,906
Total	$ 130,234	$ 2,158	$ 5,214	$ 137,606	$ 129,169	$ 2,382	$ 4,695	$ 136,246	$ 126,990	$ 2,534	$ 3,953	$ 133,477

[1] The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

Table 20 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)

(in millions of dollars)	As at March 31, 2018 – Risk Tranches								As at December 31, 2017 – Risk Tranches							
	0%	**20%**	**35%**	**50%**	**75%**	**100%**	**Other**	**Total**	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	**$ 14,775**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 3**	**$ -**	**$ 14,778**	$ 14,459	$ 127	$ -	$ -	$ -	$ 2	$ -	$ 14,588
Financial institutions	**-**	**14,063**	**-**	**100**	**-**	**315**	**-**	**14,478**	-	13,740	-	99	-	405	3	14,247
Businesses	**-**	**226**	**-**	**630**	**-**	**55,900**	**560**	**57,316**	-	195	-	615	-	53,329	702	54,841
SMEs similar to other retail client exposures	**-**	**-**	**-**	**-**	**5,428**	**1,310**	**153**	**6,891**	-	-	-	-	5,454	1,479	111	7,044
Mortgages	**-**	**-**	**461**	**-**	**-**	**3**	**-**	**464**	-	-	408	-	-	3	-	411
Other retail client exposure (excluding SMEs)	**-**	**-**	**-**	**-**	**1,712**	**-**	**2**	**1,714**	-	-	-	-	1,456	48	1	1,505
Securitization	**-**	**-**	**-**	**-**	**-**	**-**	**6**	**6**	-	-	-	-	-	-	6	6
Equities	**-**	**-**	**-**	**-**	**-**	**195**	**8**	**203**	-	-	-	-	-	144	8	152
Trading portfolio	**9,459**	**6,276**	**-**	**8**	**-**	**4,684**	**5**	**20,432**	10,398	5,514	-	12	-	2,650	16	18,590
Total	**$ 24,234**	**$ 20,565**	**$ 461**	**$ 738**	**$ 7,140**	**$ 62,410**	**$ 734**	**$ 116,282**	$ 24,857	$ 19,576	$ 408	$ 726	$ 6,910	$ 58,060	$ 847	$ 111,384

(in millions of dollars)	As at September 30, 2017 – Risk Tranches								As at June 30, 2017 – Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 14,704	$ 135	$ -	$ -	$ -	$ 19	$ -	$ 14,858	$ 17,520	$ 10	$ -	$ -	$ -	$ 4	$ -	$ 17,534
Financial institutions	-	14,340	-	38	-	375	58	14,811	76	13,366	-	35	-	502	17	13,996
Businesses	-	257	-	522	-	52,729	627	54,135	-	285	-	482	-	51,933	594	53,294
SMEs similar to other retail client exposures	-	-	-	-	5,691	1,647	128	7,466	-	-	-	-	5,582	1,731	138	7,451
Mortgages	-	-	270	-	-	1	-	271	-	-	205	-	-	1	-	206
Other retail client exposure (excluding SMEs)	-	-	-	-	1,410	81	-	1,491	-	-	-	-	1,402	89	-	1,491
Securitization	-	-	-	-	-	-	7	7	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	116	8	124	-	-	-	-	-	120	8	128
Trading portfolio	10,429	4,987	-	2	-	2,603	14	18,035	4,967	6,406	-	11	1	2,084	-	13,469
Total	$ 25,133	$ 19,719	$ 270	$ 562	$ 7,101	$ 57,571	$ 842	$ 111,198	$ 22,563	$ 20,067	$ 205	$ 528	$ 6,985	$ 56,464	$ 764	$ 107,576

The footnote to this table is presented on page 45.

Table 20 – Risk exposure by asset class[1] and risk tranche (Standardized Approach) (continued)

	As at March 31, 2017								As at December 31, 2016							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,485	$ -	$ -	$ -	$ -	$ 4	$ -	$ 15,489	$ 15,726	$ -	$ -	$ -	$ -	$ 4	$ -	$ 15,730
Financial institutions	-	13,152	-	172	-	424	14	13,762	-	12,399	-	9	-	580	3	12,991
Businesses	-	340	-	491	-	50,864	757	52,452	-	239	-	452	-	50,108	549	51,348
SMEs similar to other retail client exposures	-	-	-	-	5,372	1,764	143	7,279	-	-	-	-	5,057	1,828	135	7,020
Mortgages	-	-	185	-	-	1	-	186	-	-	11	-	132	-	-	143
Other retail client exposure (excluding SMEs)	-	-	-	-	1,422	58	1	1,481	-	-	-	-	1,463	74	1	1,538
Securitization	-	-	-	-	-	-	8	8	-	-	-	-	-	139	668	807
Equities	-	-	-	-	-	122	-	122	-	-	-	-	-	98	-	98
Trading portfolio	7,173	7,823	-	132	-	1,610	3	16,741	8,388	6,318	-	4	-	693	4	15,407
Total	$ 22,658	$ 21,315	$ 185	$ 795	$ 6,794	$ 54,847	$ 926	$ 107,520	$ 24,114	$ 18,956	$ 11	$ 465	$ 6,652	$ 53,524	$ 1,360	$ 105,082

	As at September 30, 2016								As at June 30, 2016							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,794	$ -	$ -	$ -	$ -	$ 19	$ -	$ 15,813	$ 16,041	$ -	$ -	$ -	$ -	$ 5	$ -	$ 16,046
Financial institutions	-	13,267	-	8	-	601	2	13,878	-	16,327	-	13	-	462	2	16,804
Businesses	-	493	-	708	-	47,020	476	48,697	-	349	-	761	-	46,946	536	48,592
SMEs similar to other retail client exposures	-	-	-	-	6,051	2,641	132	8,824	-	-	-	-	5,111	2,109	90	7,310
Mortgages	-	-	130	-	-	1	-	131	-	-	95	-	23	1	-	119
Other retail client exposure (excluding SMEs)	-	-	-	-	1,419	88	-	1,507	-	-	-	-	1,414	-	-	1,414
Securitization	400	-	-	-	-	140	1,462	2,002	400	-	-	-	-	139	1,460	1,999
Equities	-	-	-	-	-	155	-	155	-	-	-	-	-	236	-	236
Trading portfolio	9,000	5,905	-	542	-	1,155	4	16,606	6,922	7,619	-	561	-	970	3	16,075
Total	$ 25,194	$ 19,665	$ 130	$ 1,258	$ 7,470	$ 51,820	$ 2,076	$ 107,613	$ 23,363	$ 24,295	$ 95	$ 1,335	$ 6,548	$ 50,868	$ 2,091	$ 108,595

The footnote to this table is presented on page 45.

Table 20 – Risk exposure by asset class[1] and risk tranche (Standardized Approach) (continued)

	As at March 31, 2016							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,431	$ -	$ -	$ -	$ -	$ 5	$ -	$ 15,436
Financial institutions	-	12,448	-	3	-	538	3	12,992
Businesses	-	257	-	680	-	48,359	617	49,913
SMEs similar to other retail client exposures	-	-	-	-	3,856	1,640	62	5,558
Mortgages	-	-	115	-	-	2	-	117
Other retail client exposure (excluding SMEs)	-	-	-	-	1,459	-	-	1,459
Securitization	400	-	-	28	-	138	1,457	2,023
Equities	-	-	-	-	-	156	-	156
Trading portfolio	7,025	9,238	-	1,237	-	1,350	5	18,855
Total	$ 22,856	$ 21,943	$ 115	$ 1,948	$ 5,315	$ 52,188	$ 2,144	$ 106,509

[1] The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

RISK MANAGEMENT

Table 21 – Loan portfolio by borrower category and industry[1]

(in millions of dollars)	As at March 31, 2018[2] Gross loans	As at March 31, 2018[2] Gross credit-impaired[3] loans	As at December 31, 2017 Gross loans	As at December 31, 2017 Gross credit-impaired[3] loans	As at September 30, 2017 Gross loans	As at September 30, 2017 Gross credit-impaired[3] loans	As at June 30, 2017 Gross loans	As at June 30, 2017 Gross credit-impaired[3] loans	As at March 31, 2017 Gross loans	As at March 31, 2017 Gross credit-impaired[3] loans	As at December 31, 2016 Gross loans	As at December 31, 2016 Gross credit-impaired[3] loans	As at September 30, 2016 Gross loans	As at September 30, 2016 Gross credit-impaired[3] loans	As at June 30, 2016 Gross loans	As at June 30, 2016 Gross credit-impaired[3] loans	As at March 31, 2016 Gross loans	As at March 31, 2016 Gross credit-impaired[3] loans
Residential mortgages	**$ 114,211**	**$ 301**	$ 113,146	$ 141	$ 111,442	$ 142	$ 109,740	$ 155	$ 107,246	$ 178	$ 106,695	$ 174	$ 105,908	$ 194	$ 104,977	$ 199	$ 102,992	$ 210
Consumer, credit card and other personal loans	**24,504**	**213**	24,044	89	23,361	83	22,832	86	22,243	100	22,150	102	21,723	96	21,486	93	21,115	90
Public agency loans[4]	**2,969**	**-**	3,621	-	2,985	-	2,600	-	2,632	-	2,925	-	3,051	-	2,986	-	3,089	-
Business loans																		
Agriculture	**8,051**	**82**	7,988	24	7,712	28	7,550	29	7,426	36	7,506	37	7,221	39	7,174	29	7,010	32
Mining, oil and gas	**329**	**2**	306	1	417	3	445	1	302	1	321	1	338	6	485	5	537	4
Utilities	**403**	**6**	410	6	503	6	517	7	654	7	518	-	608	7	422	7	360	-
Construction	**2,263**	**51**	2,168	35	2,140	41	2,211	38	2,225	45	2,109	45	2,019	44	2,013	42	2,197	37
Manufacturing	**2,909**	**44**	2,750	38	2,564	34	2,597	34	2,751	42	2,640	41	2,672	47	2,668	42	2,562	48
Wholesale trade	**1,368**	**13**	1,261	5	1,259	4	1,226	6	1,232	5	1,118	7	1,152	8	1,117	8	1,055	8
Retail trade	**3,025**	**35**	2,933	22	2,827	23	3,230	22	2,773	23	2,737	22	2,417	24	2,412	22	2,603	17
Transportation	**1,325**	**30**	1,277	9	1,366	10	1,419	9	1,436	11	1,307	10	1,331	9	1,301	10	1,152	9
Information industry	**352**	**6**	344	6	334	7	337	7	371	7	387	7	412	7	440	10	325	10
Finance and insurance	**636**	**-**	753	-	766	-	692	-	743	1	649	1	640	-	686	-	608	-
Real estate	**8,067**	**41**	8,099	10	8,095	13	7,949	10	7,511	11	7,195	13	6,939	20	6,766	17	6,611	15
Professional services	**641**	**5**	614	4	626	6	584	3	575	4	550	5	542	4	543	4	504	4
Management of companies	**910**	**8**	927	1	930	4	932	4	899	3	907	2	876	3	988	4	982	2
Administrative services	**261**	**6**	255	4	279	11	269	12	243	12	231	6	268	5	255	3	255	3
Education	**182**	**1**	183	-	338	-	336	-	333	-	324	2	324	2	331	3	173	2
Health care	**2,578**	**41**	2,511	17	2,457	17	2,349	18	2,344	15	2,306	13	2,383	15	2,365	16	2,179	20
Arts and entertainment	**706**	**6**	722	4	713	6	729	7	694	6	733	7	687	14	690	13	677	13
Accommodation	**1,295**	**30**	1,267	16	1,254	19	1,253	18	1,236	24	1,217	26	1,159	38	1,165	28	1,144	28
Other services	**786**	**11**	803	8	889	10	870	11	871	12	887	11	837	14	829	11	747	11
Other businesses	**1,798**	**4**	1,546	2	1,161	2	1,144	1	1,316	1	1,059	-	1,219	2	1,046	1	1,715	1
Total business loans	**$ 37,885**	**$ 422**	$ 37,117	$ 212	$ 36,630	$ 244	$ 36,639	$ 237	$ 35,935	$ 266	$ 34,701	$ 256	$ 34,044	$ 308	$ 33,696	$ 275	$ 33,396	$ 264
Total loans	**$ 179,569**	**$ 936**	$ 177,928	$ 442	$ 174,418	$ 469	$ 171,811	$ 478	$ 168,056	$ 544	$ 166,471	$ 532	$ 164,726	$ 598	$ 163,145	$ 567	$ 160,592	$ 564

(1) Amounts as at March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016 have been restated as a result of a methodology refinement.
(2) The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.
(3) Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.
(4) Includes government loans.

Table 22 – Loan portfolio by geographic area

(in millions of dollars)	As at March 31, 2018[1] Gross loans	As at March 31, 2018[1] Gross credit-impaired[2] loans	As at December 31, 2017 Gross loans	As at December 31, 2017 Gross credit-impaired[2] loans	As at September 30, 2017 Gross loans	As at September 30, 2017 Gross credit-impaired[2] loans	As at June 30, 2017 Gross loans	As at June 30, 2017 Gross credit-impaired[2] loans	As at March 31, 2017 Gross loans	As at March 31, 2017 Gross credit-impaired[2] loans
Canada										
Quebec	**$ 163,452**	**$ 875**	$ 163,921	$ 389	$ 159,085	$ 417	$ 156,788	$ 424	$ 153,257	$ 488
Other Canadian provinces	**15,614**	**59**	13,667	50	15,074	50	14,803	52	14,560	55
Total – Canada	**$ 179,066**	**$ 934**	$ 177,588	$ 439	$ 174,159	$ 467	$ 171,591	$ 476	$ 167,817	$ 543
Other countries	**503**	**2**	340	3	259	2	220	2	239	1
Total	**$ 179,569**	**$ 936**	$ 177,928	$ 442	$ 174,418	$ 469	$ 171,811	$ 478	$ 168,056	$ 544

(in millions of dollars)	As at December 31, 2016 Gross loans	As at December 31, 2016 Gross credit-impaired[2] loans	As at September 30, 2016 Gross loans	As at September 30, 2016 Gross credit-impaired[2] loans	As at June 30, 2016 Gross loans	As at June 30, 2016 Gross credit-impaired[2] loans	As at March 31, 2016 Gross loans	As at March 31, 2016 Gross credit-impaired[2] loans
Canada								
Quebec	$ 154,551	$ 480	$ 153,214	$ 532	$ 151,575	$ 501	$ 152,243	$ 504
Other Canadian provinces	11,587	51	11,493	66	11,233	64	8,329	60
Total – Canada	$ 166,138	$ 531	$ 164,707	$ 598	$ 162,808	$ 565	$ 160,572	$ 564
Other countries	333	1	19	-	337	2	20	-
Total	$ 166,471	$ 532	$ 164,726	$ 598	$ 163,145	$ 567	$ 160,592	$ 564

(1) The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

(2) Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 23 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at March 31, 2018 Total		As at December 31, 2017 Total		As at September 30, 2017 Total		As at June 30, 2017 Total		As at March 31, 2017 Total	
Desjardins Group										
Caisse network	**$ 146,828**	**81.7%**	$ 145,259	81.6%	$ 143,006	81.9%	$ 140,929	82.0%	$ 138,631	82.4%
Fédération des caisses Desjardins du Québec	**27,794**	**15.5**	27,972	15.7	27,174	15.6	26,640	15.5	25,336	15.1
Desjardins Financial Security Life Assurance Company	**3,217**	**1.8**	3,297	1.9	3,273	1.9	3,297	1.9	3,398	2.0
Other entities	**1,773**	**1.0**	1,431	0.8	1,106	0.6	1,004	0.6	796	0.5
Total	**$ 179,612**	**100.0%**	$ 177,959	100.0%	$ 174,559	100.0%	$ 171,870	100.0%	$ 168,161	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2016 Total		As at September 30, 2016 Total		As at June 30, 2016 Total		As at March 31, 2016 Total	
Desjardins Group								
Caisse network	$ 137,749	82.7%	$ 136,651	82.9%	$ 135,734	83.2%	$ 134,001	83.4%
Fédération des caisses Desjardins du Québec	24,624	14.8	24,174	14.7	24,151	14.8	23,429	14.6
Desjardins Financial Security Life Assurance Company	3,323	2.0	3,142	1.9	3,066	1.9	3,058	1.9
Other entities	786	0.5	782	0.5	241	0.1	189	0.1
Total	$ 166,482	100.0%	$ 164,749	100.0%	$ 163,192	100.0%	$ 160,677	100.0%

Table 24 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at March 31, 2018[1] Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at December 31, 2017 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	**$ 114,211**	**63.6%**	**$ 36,033**	**77.5%**	**$ 300**	**32.0%**	$ 113,146	63.6%	$ 36,091	76.9%	$ 141	31.9%
Consumer, credit card and other personal loans	**24,504**	**13.6**	**3,706**	**8.0**	**213**	**22.8**	24,044	13.5	3,681	7.8	89	20.1
Business and government loans	**40,897**	**22.8**	**6,766**	**14.5**	**423**	**45.2**	40,769	22.9	7,180	15.3	212	48.0
Total	**$ 179,612**	**100.0%**	**$ 46,505**	**100.0%**	**$ 936**	**100.0%**	$ 177,959	100.0%	$ 46,952	100.0%	$ 442	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2017 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at June 30, 2017 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	$ 111,442	63.8%	$ 36,085	77.6%	$ 142	30.3%	$ 109,740	63.8%	$ 36,024	77.8%	$ 155	32.4%
Consumer, credit card and other personal loans	23,361	13.4	3,577	7.7	83	17.7	22,832	13.3	3,630	7.8	86	18.0
Business and government loans	39,756	22.8	6,823	14.7	244	52.0	39,298	22.9	6,650	14.4	237	49.6
Total	$ 174,559	100.0%	$ 46,485	100.0%	$ 469	100.0%	$ 171,870	100.0%	$ 46,304	100.0%	$ 478	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2017 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at December 31, 2016 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	$ 107,246	63.8%	$ 34,859	77.0%	$ 178	32.7%	$ 106,695	64.1%	$ 34,858	76.8%	$ 174	32.7%
Consumer, credit card and other personal loans	22,243	13.2	3,761	8.3	100	18.4	22,150	13.3	3,726	8.2	102	19.2
Business and government loans	38,672	23.0	6,677	14.7	266	48.9	37,637	22.6	6,789	15.0	256	48.1
Total	$ 168,161	100.0%	$ 45,297	100.0%	$ 544	100.0%	$ 166,482	100.0%	$ 45,373	100.0%	$ 532	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2016 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at June 30, 2016 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	$ 105,908	64.3%	$ 33,841	76.2%	$ 194	32.4%	$ 104,977	64.3%	$ 33,932	76.4%	$ 199	35.1%
Consumer, credit card and other personal loans	21,723	13.2	3,564	8.0	96	16.1	21,486	13.2	3,629	8.2	93	16.4
Business and government loans	37,118	22.5	7,020	15.8	308	51.5	36,729	22.5	6,836	15.4	275	48.5
Total	$ 164,749	100.0%	$ 44,425	100.0%	$ 598	100.0%	$ 163,192	100.0%	$ 44,397	100.0%	$ 567	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2016 Total		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group						
Residential mortgages	$ 102,992	64.1%	$ 33,463	76.8%	$ 210	37.2%
Consumer, credit card and other personal loans	21,115	13.1	3,769	8.7	90	16.0
Business and government loans	36,570	22.8	6,307	14.5	264	46.8
Total	$ 160,677	100.0%	$ 43,539	100.0%	$ 564	100.0%

[1] The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

[2] Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).

[3] Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 25 – Change in gross credit-impaired[1] loans

(in millions of dollars)	For the three-month period ended				
	March 31, 2018[2]	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Gross credit-impaired loans at beginning of period under IAS 39	**$ 442**	$ 469	$ 478	$ 544	$ 532
Impact of adopting IFRS 9 on January 1, 2018	**492**	N/A	N/A	N/A	N/A
Gross credit-impaired loans at beginning of last period under IFRS 9	**934**	N/A	N/A	N/A	N/A
Gross loans that became credit-impaired since the last period	**152**	227	207	202	265
Gross loans that came back to a non-credit-impaired status	**(82)**	(191)	(128)	(180)	(169)
Write-offs and recoveries	**(90)**	(87)	(93)	(103)	(91)
Other change	**22**	24	5	15	7
Gross credit-impaired loans at end of period	**$ 936**	$ 442	$ 469	$ 478	$ 544

(in millions of dollars)	For the three-month period ended			
	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016
Gross credit-impaired loans at beginning of period under IAS 39	$ 598	$ 567	$ 564	$ 541
Impact of adopting IFRS 9 on January 1, 2018	N/A	N/A	N/A	N/A
Gross credit-impaired loans at beginning of last period under IFRS 9	N/A	N/A	N/A	N/A
Gross loans that became credit-impaired since the last period	254	274	242	253
Gross loans that came back to a non-credit-impaired status	(232)	(162)	(175)	(128)
Write-offs and recoveries	(97)	(90)	(85)	(95)
Other change	9	9	21	(7)
Gross credit-impaired loans at end of period	$ 532	$ 598	$ 567	$ 564

(1) Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, “Basis of presentation and significant accounting policies”, to the Interim Combined Financial Statements.

(2) The information presented as at March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, “Basis of presentation and significant accounting policies”, to the Interim Combined Financial Statements.

Table 26 – Residential mortgage loan portfolio[1]
Caisse network in Quebec and Ontario[2]

(in millions of dollars and as a percentage)	As at March 31, 2018								As at December 31, 2017							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Quebec	$ 26,982	97.1%	$ 58,375	96.4%	$ 6,659	95.1%	$ 92,016	96.5%	$ 27,192	97.1%	$ 57,695	96.5%	$ 6,693	95.0%	$ 91,580	96.6%
Ontario	806	2.9	2,180	3.6	344	4.9	3,330	3.5	812	2.9	2,093	3.5	348	4.9	3,253	3.4
Other[6]	-	-	-	-	3	-	3	-	-	-	-	-	4	0.1	4	-
All geographic areas	$ 27,788	100.0%	$ 60,555	100.0%	$ 7,006	100.0%	$ 95,349	100.0%	$ 28,004	100.0%	$ 59,788	100.0%	$ 7,045	100.0%	$ 94,837	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2017								As at June 30, 2017							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Quebec	$ 27,242	97.1%	$ 56,383	96.5%	$ 6,737	95.0%	$ 90,362	96.6%	$ 27,368	97.2%	$ 55,140	96.6%	$ 6,778	95.0%	$ 89,286	96.6%
Ontario	786	2.8	1,987	3.4	346	4.9	3,119	3.3	788	2.8	1,884	3.3	349	4.9	3,021	3.3
Other[6]	28	0.1	58	0.1	4	0.1	90	0.1	-	-	57	0.1	5	0.1	62	0.1
All geographic areas	$ 28,056	100.0%	$ 58,428	100.0%	$ 7,087	100.0%	$ 93,571	100.0%	$ 28,156	100.0%	$ 57,081	100.0%	$ 7,132	100.0%	$ 92,369	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2017								As at December 31, 2016							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Quebec	$ 26,300	97.1%	$ 54,313	96.7%	$ 6,834	95.1%	$ 87,447	96.7%	$ 26,393	97.1%	$ 54,033	96.7%	$ 6,831	95.1%	$ 87,257	96.7%
Ontario	785	2.9	1,797	3.2	345	4.8	2,927	3.2	761	2.8	1,788	3.2	343	4.8	2,892	3.2
Other[6]	-	-	57	0.1	5	0.1	62	0.1	27	0.1	56	0.1	6	0.1	89	0.1
All geographic areas	$ 27,085	100.0%	$ 56,167	100.0%	$ 7,184	100.0%	$ 90,436	100.0%	$ 27,181	100.0%	$ 55,877	100.0%	$ 7,180	100.0%	$ 90,238	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2016								As at June 30, 2016							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Quebec	$ 25,506	97.0%	$ 54,461	96.8%	$ 6,894	95.2%	$ 86,861	96.8%	$ 25,798	97.1%	$ 53,554	96.8%	$ 6,874	95.1%	$ 86,226	96.7%
Ontario	763	2.9	1,800	3.2	344	4.7	2,907	3.2	771	2.9	1,715	3.1	345	4.8	2,831	3.2
Other[6]	26	0.1	-	-	6	0.1	32	-	-	-	55	0.1	6	0.1	61	0.1
All geographic areas	$ 26,295	100.0%	$ 56,261	100.0%	$ 7,244	100.0%	$ 89,800	100.0%	$ 26,569	100.0%	$ 55,324	100.0%	$ 7,225	100.0%	$ 89,118	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2016							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Quebec	$ 25,523	97.0%	$ 52,174	96.7%	$ 6,914	95.2%	$ 84,611	96.7%
Ontario	763	2.9	1,727	3.2	337	4.6	2,827	3.2
Other[6]	26	0.1	54	0.1	17	0.2	97	0.1
All geographic areas	$ 26,312	100.0%	$ 53,955	100.0%	$ 7,268	100.0%	$ 87,535	100.0%

[1] Represents all loans secured by a property with up to four units. Residential mortgage loans on properties with up to four units held outside of the caisse network in Quebec and Ontario totalled $135 million as at March 31, 2018. They amounted to $144 million and $115 million respectively for the March 2017 and March 2016 quarters.
[2] Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.
[3] Term mortgages and amortized portion of home equity lines of credit for which Desjardins Group has a full or partial guarantee or insurance from a mortgage insurer (public or private) or a government.
[4] Conventional term mortgages including the conventional amortized portion of home equity lines of credit and amortized consumer loans secured by a property with up to four units.
[5] Unamortized portion of home equity lines of credit and consumer lines of credit secured by a property with up to four units.
[6] Represents the geographic areas of Canada other than Quebec and Ontario.

Table 27 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter
Caisse network in Quebec and Ontario[1]

(average loan-to-value ratio, by geographic area)	As at March 31, 2018			As at December 31, 2017			As at September 30, 2017		
	Uninsured loans[2]	**Home equity lines of credit and related loans[3]**	**Total uninsured**	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Quebec	**68.2%**	**70.6%**	**69.8%**	68.0%	70.1%	69.4%	67.6%	70.7%	69.8%
Ontario	**70.1**	**69.7**	**69.9**	69.8	68.6	69.1	66.7	68.3	67.6
Other[4]	**76.7**	**73.6**	**75.0**	61.5	75.7	66.1	69.1	71.5	70.6
All geographic areas	**68.4%**	**70.6%**	**69.8%**	68.1%	70.0%	69.3%	67.5%	70.6%	69.7%

(average loan-to-value ratio, by geographic area)	As at June 30, 2017			As at March 31, 2017			As at December 31, 2016		
	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Quebec	68.0%	70.4%	69.6%	68.0%	69.4%	68.9%	67.6%	69.3%	68.7%
Ontario	73.3	68.5	70.5	74.3	69.6	71.3	71.5	68.4	69.6
Other[4]	75.5	66.2	71.4	73.9	69.8	71.8	66.0	72.1	68.1
All geographic areas	68.3%	70.3%	69.6%	68.3%	69.4%	69.0%	67.8%	69.3%	68.8%

(average loan-to-value ratio, by geographic area)	As at September 30, 2016			As at June 30, 2016			As at March 31, 2016		
	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Quebec	65.1%	70.8%	69.3%	68.0%	71.3%	70.2%	68.1%	70.5%	69.7%
Ontario	72.6	71.1	71.6	72.2	71.3	71.6	68.4	71.3	70.3
Other[4]	72.5	75.9	73.9	72.9	76.2	74.4	80.7	70.1	73.4
All geographic areas	65.5%	70.8%	69.4%	68.2%	71.3%	70.2%	68.2%	70.5%	69.8%

[1] Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.
[2] Conventional term mortgages and amortized consumer loans secured by a property with up to four units.
[3] Home equity lines of credit including related amortized loans and consumer lines of credit secured by a property with up to four units.
[4] Represents the geographic areas of Canada other than Quebec and Ontario.

Table 28 – Remaining amortization period for residential mortgage loans

Caisse network in Quebec and Ontario[1]

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans									
	As at March 31, 2018		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017		As at March 31, 2017	
0-10 years	**$ 2,699**	**3.1%**	$ 2,713	3.1%	$ 2,709	3.1%	$ 2,671	3.1%	$ 2,625	3.2%
10-20 years	**16,800**	**19.0**	16,734	19.1	16,673	19.3	16,512	19.4	16,414	19.7
20-25 years	**59,953**	**67.8**	59,434	67.7	58,153	67.3	57,029	67.0	54,930	65.9
25-30 years	**6,879**	**7.8**	6,863	7.8	6,838	7.9	6,854	8.0	7,022	8.4
30-35 years	**1,674**	**1.9**	1,708	1.9	1,761	2.0	1,809	2.1	1,884	2.3
35 years or more	**338**	**0.4**	340	0.4	350	0.4	361	0.4	376	0.5
All amortization periods	**$ 88,343**	**100.0%**	$ 87,792	100.0%	$ 86,484	100.0%	$ 85,236	100.0%	$ 83,251	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at December 31, 2016		As at September 30, 2016		As at June 30, 2016		As at March 31, 2016	
0-10 years	$ 2,649	3.2%	$ 2,644	3.2%	$ 2,611	3.2%	$ 2,550	3.2%
10-20 years	16,400	19.7	16,266	19.7	16,097	19.7	15,890	19.8
20-25 years	54,590	65.8	54,027	65.5	53,310	65.0	51,501	64.2
25-30 years	7,099	8.5	7,218	8.7	7,369	9.0	7,614	9.5
30-35 years	1,930	2.3	1,999	2.4	2,092	2.6	2,272	2.8
35 years or more	390	0.5	401	0.5	414	0.5	441	0.5
All amortization periods	$ 83,058	100.0%	$ 82,555	100.0%	$ 81,893	100.0%	$ 80,268	100.0%

[1] Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

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.

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 Quebec, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

Capital ratios

Regulatory Tier 1A capital, Tier 1 capital or total regulatory capital divided by risk-weighted assets. These measures are governed by the guidelines issued by the AMF, which are based on the standards developed by the Basel Committee on Banking Supervision.

Commitment

- Direct commitment

  Any agreement entered into by a Desjardins Group component with a natural or legal person creating a on- or off-balance sheet exposure, either disbursed or non-disbursed, revocable or irrevocable, with or without condition, that may lead to losses for the component if the debtor is unable to meet its obligations.

- Indirect commitment

  Any financial receivable creating a credit exposure that is acquired by a Desjardins Group component in connection with a purchase on the market or the delivery of financial collateral by a client or a counterparty, whose value may change in particular as a result of the deterioration of the creditworthiness of the counterparty associated to this receivable or changes in market prices.

Counterparty and issuer risk

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

Credit-impaired loan

A financial asset is considered credit-impaired when one or more events having a detrimental impact on its estimated future cash flows have occurred or when contractual payments are 90 days past due.

Credit risk

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

Credit valuation adjustment

Adjustment representing the market value of a potential loss on over-the-counter derivatives due to counterparty risk.

Expected loss (EL)

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, EAD correspond to the balance as at observation time. For off-balance sheet exposures, EAD 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.

Internal Ratings-Based Approach

Approach under which risk weighting 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, effective maturity and exposure at default.

Leverage ratio

Ratio defined as the capital measure (namely Tier 1 capital) divided by the exposure measure. The exposure measure includes: 1) on-balance sheet exposures; 2) securities financing transaction exposures; 3) derivative exposures; and 4) off-balance sheet items.

Loss given default (LGD)

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

Market risk

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

Off-balance sheet exposure

Guarantees, commitments, derivatives and other contractual agreements whose gross principal amount may not be recognized on the balance-sheet.

Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events resulting in losses, failure to achieve objectives or a negative impact on reputation.

Other retail client exposures

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

Probability of default (PD)

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

Qualifying revolving retail client exposures

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

Regulatory capital

In accordance with the definition set out in the AMF guideline on capital adequacy for financial services cooperatives, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

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

Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. Represents a form of short-term financing.

Reverse repurchase agreement

Agreement involving both the purchase of securities for cash and the sale of these securities for value at a later date. Represents a form of short-term financing.

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 AMF guidelines. For more details, see the "Capital management" section of the Management's Discussion and Analysis.

Scaling factor

Adjustment representing 6.0% of assets valuated according to the Internal Ratings-Based Approach, applied to credit exposures in compliance with section 1.3 of the AMF guideline on the capital adequacy standards applicable to financial services cooperatives.

Securitization

Process by which financial assets, such as mortgage loans, are converted into asset-backed securities and transferred to a trust.

Standardized Approach

- Credit risk
  Default approach used to calculate risk-weighted assets. Under this method, the financial institution 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 categories of market risks, namely interest rates risk, price risk, currency risk and commodities risk, according to predefined factors like the size and nature of the financial instruments held.
- Operational risk
  Risk measurement approach used to assess the capital charge for operational risk. For this measurement, activities are divided into predefined business lines for a financial institution. The capital charge is calculated by multiplying each business line's gross income by a specific factor. The total capital charge represents the three-year average of the summation of the capital charges across each of the business lines in each year.

Unused exposure

Represents the amount of credit in loans or margins that has been authorized, but not yet used.

Used exposure

Represents the amount of funds invested, or advanced to a member or client.