Desjardins

Supplemental Financial Information (unaudited)

For the period ended September 30, 2018

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NOTES TO THE READER

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 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 September 30, 2018[1]	As at June 30, 2018[1]	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
ASSETS									
Cash and deposits with financial institutions	**$ 3,245**	$ 2,976	$ 2,284	$ 2,435	$ 2,265	$ 2,737	$ 2,333	$ 1,876	$ 1,929
Securities									
Securities at fair value through profit or loss	**38,944**	37,936	36,004	31,654	33,846	33,807	33,951	31,005	32,112
Available-for-sale securities	**N/A**	N/A	N/A	24,934	24,156	24,783	24,627	22,280	23,687
Securities at fair value through other comprehensive income	**21,396**	20,711	20,258	N/A	N/A	N/A	N/A	N/A	N/A
Securities at amortized cost	**1,732**	1,635	1,424	N/A	N/A	N/A	N/A	N/A	N/A
	62,072	60,282	57,686	56,588	58,002	58,590	58,578	53,285	55,799
Securities borrowed or purchased under reverse repurchase agreements	**10,219**	9,522	9,889	8,674	10,342	6,230	8,912	7,690	7,677
Loans									
Residential mortgages	**118,981**	117,381	114,211	113,146	111,442	109,740	107,246	106,695	105,908
Consumer, credit card and other personal loans	**25,709**	25,285	24,504	24,044	23,361	22,832	22,243	22,150	21,723
Business and government loans	**43,195**	42,631	40,854	40,738	39,615	39,239	38,567	37,626	37,095
	187,885	185,297	179,569	177,928	174,418	171,811	168,056	166,471	164,726
Allowance for credit losses	**(731)**	(714)	(723)	(438)	(437)	(438)	(458)	(456)	(462)
	187,154	184,583	178,846	177,490	173,981	171,373	167,598	166,015	164,264
Segregated fund net assets	**13,964**	13,902	13,500	13,379	12,679	12,527	12,429	11,965	11,620
Other assets									
Clients' liability under acceptances	**251**	42	43	31	141	59	105	11	23
Premiums receivable	**2,387**	2,210	2,001	2,095	2,137	1,988	1,822	1,957	2,071
Derivative financial instruments	**3,545**	3,559	3,445	3,206	3,027	3,010	2,986	3,572	3,978
Amounts receivable from clients, brokers and financial institutions	**3,036**	4,103	4,761	1,554	4,525	5,436	3,209	2,532	3,051
Reinsurance assets	**2,032**	2,048	2,031	2,202	2,197	2,176	2,167	2,582	2,509
Investment property	**950**	952	881	832	827	821	820	823	778
Property, plant and equipment	**1,397**	1,375	1,388	1,411	1,434	1,406	1,410	1,435	1,438
Goodwill	**121**	121	121	121	153	153	153	471	470
Intangible assets	**468**	480	468	466	528	553	528	690	691
Deferred tax assets	**984**	1,007	1,070	992	889	962	870	874	1,052
Other	**3,440**	2,911	2,729	2,738	3,183	3,022	3,073	2,589	2,807
Assets of the disposal group held to be transferred	**-**	-	922	881	-	940	942	-	-
	18,611	18,808	19,860	16,529	19,041	20,526	18,085	17,536	18,868
TOTAL ASSETS	**$ 295,265**	$ 290,073	$ 282,065	$ 275,095	$ 276,310	$ 271,983	$ 267,935	$ 258,367	$ 260,157

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

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at September 30, 2018[1]	As at June 30, 2018[1]	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 104,148**	$ 103,357	$ 101,238	$ 100,578	$ 99,520	$ 99,148	$ 97,122	$ 96,278	$ 95,122
Business and government	**76,114**	76,009	71,411	69,102	70,542	71,527	69,966	62,799	64,735
Deposit-taking institutions	**2,124**	2,157	1,986	1,906	1,841	2,060	2,239	1,469	1,480
	182,386	181,523	174,635	171,586	171,903	172,735	169,327	160,546	161,337
Other liabilities									
Acceptances	**251**	42	43	31	141	59	105	11	23
Commitments related to securities sold short	**11,199**	11,040	8,789	9,112	10,249	7,440	7,167	8,196	7,674
Commitments related to securities lent or sold under repurchase agreements	**13,809**	10,729	11,921	10,229	9,535	7,887	9,521	10,323	10,098
Derivative financial instruments	**3,633**	3,102	2,801	3,094	2,897	2,331	2,186	2,057	1,735
Amounts payable to clients, brokers and financial institutions	**6,553**	7,125	7,296	4,247	7,263	7,127	6,461	4,659	5,343
Insurance contract liabilities	**28,643**	28,600	28,224	28,272	27,782	28,147	27,549	27,493	28,988
Segregated fund net liabilities	**13,931**	13,880	13,483	13,354	12,658	12,493	12,412	11,957	11,607
Net defined benefit plan net liabilities	**2,030**	2,239	2,533	2,624	2,045	2,505	2,287	2,256	3,312
Deferred tax liabilities	**165**	158	153	155	168	160	149	179	163
Other	**5,381**	4,763	5,483	5,568	5,564	5,509	5,480	6,019	6,176
Liabilities of the disposal group held to be transferred	**-**	-	718	662	-	373	345	-	-
	85,595	81,678	81,444	77,348	78,302	74,031	73,662	73,150	75,119
Subordinated notes	**1,343**	1,350	1,383	1,388	1,357	1,374	1,390	1,378	1,385
TOTAL LIABILITIES	**269,324**	264,551	257,462	250,322	251,562	248,140	244,379	235,074	237,841
EQUITY									
Capital stock	**5,401**	5,428	5,300	5,361	5,375	5,388	5,283	5,292	5,272
Share capital	**5**	91	93	90	92	92	91	88	89
Undistributed surplus earnings	**1,949**	1,447	1,524	1,360	1,792	1,079	1,606	1,529	1,345
Accumulated other comprehensive income	**58**	178	232	445	342	468	622	514	790
Reserves	**17,767**	17,616	16,695	16,707	16,333	16,003	15,136	15,052	13,971
Equity – Group's share	**25,180**	24,760	23,844	23,963	23,934	23,030	22,738	22,475	21,467
Non-controlling interests	**761**	762	759	810	814	813	818	818	849
Total equity	**25,941**	25,522	24,603	24,773	24,748	23,843	23,556	23,293	22,316
TOTAL LIABILITIES AND EQUITY	**$ 295,265**	$ 290,073	$ 282,065	$ 275,095	$ 276,310	$ 271,983	$ 267,935	$ 258,367	$ 260,157

[1] The information presented as at September 30, 2018, June 30, 2018 and 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									For the nine-month periods ended	
	September 30, 2018[1]	June 30, 2018[1]	March 31, 2018[1]	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016	**September 30, 2018[1]**	September 30, 2017
Interest income											
Loans	**$ 1,825**	$ 1,648	$ 1,584	$ 1,548	$ 1,513	$ 1,444	$ 1,418	$ 1,445	$ 1,425	**$ 5,057**	$ 4,375
Securities	**101**	89	93	88	80	78	77	76	79	**283**	235
	1,926	1,737	1,677	1,636	1,593	1,522	1,495	1,521	1,504	**5,340**	4,610
Interest expense											
Deposits	**631**	553	519	490	437	416	420	416	415	**1,703**	1,273
Subordinated notes and other	**24**	24	23	21	20	19	18	18	18	**71**	57
	655	577	542	511	457	435	438	434	433	**1,774**	1,330
Net interest income	**1,271**	1,160	1,135	1,125	1,136	1,087	1,057	1,087	1,071	**3,566**	3,280
Net premiums	**2,263**	2,200	2,139	2,009	1,982	2,076	1,982	1,834	1,873	**6,602**	6,040
Other income											
Deposit and payment service charges	**110**	106	103	107	109	122	120	123	128	**319**	351
Lending fees and credit card service revenues	**171**	163	186	180	154	154	172	150	139	**520**	480
Brokerage and investment fund services	**235**	239	271	261	241	307	278	282	278	**745**	826
Management and custodial service fees	**128**	122	120	117	104	106	101	102	94	**370**	311
Net investment income (loss)	**(253)**	308	111	904	(362)	711	435	(1,082)	533	**166**	784
Overlay approach adjustment for insurance operations financial assets	**76**	20	169	N/A	N/A	N/A	N/A	N/A	N/A	**265**	N/A
Foreign exchange income	**14**	21	27	22	16	20	19	12	20	**62**	55
Other	**36**	130	37	(100)	295	28	26	(42)	(42)	**203**	349
	517	1,109	1,024	1,491	557	1,448	1,151	(455)	1,150	**2,650**	3,156
Total income	**4,051**	4,469	4,298	4,625	3,675	4,611	4,190	2,466	4,094	**12,818**	12,476
Provision for credit losses	**100**	80	115	89	92	76	92	55	98	**295**	260
Claims, benefits, annuities and changes in insurance contract liabilities	**1,375**	1,727	1,656	2,042	1,000	1,922	1,753	(104)	1,727	**4,758**	4,675
Non-interest expense											
Salaries and fringe benefits	**820**	887	890	846	794	919	893	890	841	**2,597**	2,606
Premises, equipment and furniture, including depreciation	**185**	171	173	210	180	169	168	185	158	**529**	517
Service agreements and outsourcing	**75**	88	79	112	64	73	70	70	75	**242**	207
Communications	**58**	69	64	79	65	74	66	88	66	**191**	205
Other	**706**	623	707	691	582	643	650	638	566	**2,036**	1,875
	1,844	1,838	1,913	1,938	1,685	1,878	1,847	1,871	1,706	**5,595**	5,410
Operating surplus earnings	**732**	824	614	556	898	735	498	644	563	**2,170**	2,131
Income taxes on surplus earnings	**162**	147	113	127	140	154	115	135	109	**422**	409
Surplus earnings before member dividends	**570**	677	501	429	758	581	383	509	454	**1,748**	1,722
Member dividends	**72**	71	50	67	60	40	35	57	35	**193**	135
Tax recovery on member dividends	**(19)**	(18)	(14)	(18)	(16)	(11)	(9)	(15)	(10)	**(51)**	(36)
Net surplus earnings for the period after member dividends	**$ 517**	$ 624	$ 465	$ 380	$ 714	$ 552	$ 357	$ 467	$ 429	**$ 1,606**	$ 1,623
of which:											
Group's share	**$ 504**	$ 613	$ 456	$ 371	$ 699	$ 538	$ 352	$ 443	$ 419	**$ 1,573**	$ 1,589
Non-controlling interests' share	**13**	11	9	9	15	14	5	24	10	**33**	34

[1] The information presented for the three-month and nine-month periods ended September 30, 2018 and the three-month periods ended June 30, 2018 and 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 September 30, 2018[3]	Cross-reference[4]	As at June 30, 2018[3]	As at March 31, 2018[3]	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
Tier 1A capital										
Federation capital shares[5]	**$ 4,784**	B	$ 4,782	$ 4,586	$ 4,518	$ 4,496	$ 4,464	$ 4,262	$ 4,142	$ 4,071
Permanent shares and surplus shares subject to phase-out	**575**	C	599	668	794	821	862	951	1,078	1,115
Reserves	**17,767**	A	17,616	16,695	16,707	16,333	16,003	15,137	15,052	13,971
Undistributed surplus earnings	**1,933**	D	1,430	1,506	1,336	1,772	1,058	1,584	1,502	1,326
Eligible accumulated other comprehensive income	**58**	E + F + Z	177	211	410	291	389	514	392	572
Non-controlling interests	**-**	G	-	-	-	-	-	-	-	5
Tier 1A capital: regulatory adjustments										
Goodwill (net of related deferred tax liabilities)	**(3)**	K	(3)	(3)	(3)	(35)	(35)	(35)	(33)	(35)
Intangible assets other than mortgage servicing rights and software (net of related deferred tax liabilities)	**(1)**	M+N	-	(1)	(1)	(44)	(44)	(44)	(42)	(43)
Software considered as intangible assets (net of related tax liabilities)	**(188)**	M+N	(200)	(193)	(193)	(235)	(234)	(219)	(217)	(228)
Deferred tax assets other than those attributable to temporary differences (net of related deferred tax liabilities)	**(50)**	J+P	(55)	(54)	(51)	(60)	(63)	(57)	(65)	(44)
Shortfall in allowance[6]	**(383)**		(349)	(349)	(390)	(324)	(308)	(309)	(322)	(298)
Reciprocal cross-holdings in Tier 1A capital[6]	**(10)**		(8)	(15)	(13)	(9)	(20)	(8)	(8)	(8)
Adjusted Tier 1A capital after allocation of allocated threshold deductions										
Significant investments in the Tier 1A capital of financial institutions (greater than 10%)	**(2,012)**	Q+T	(2,475)	(2,154)	(2,129)	(2,596)	(2,904)	(2,841)	(2,759)	(2,703)
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)
Including: Deferred tax assets arising from temporary differences	**-**	S	-	-	-	-	(7)	-	-	(63)
Total net Tier 1A capital	**22,470**		21,514	20,897	20,985	20,410	19,140	18,935	18,720	17,477
Non-controlling interests	**-**	H	-	11	13	12	14	13	12	13
Total Tier 1B capital	**-**		-	11	13	12	14	13	12	13
Total Tier 1 capital	**22,470**		21,514	20,908	20,998	20,422	19,154	18,948	18,732	17,490
Tier 2 capital										
Subordinated notes[7] subject to phase-out	**809**	L	817	849	1,032	1,001	1,018	1,035	1,206	1,213
General allowance	**396**	O	374	371	257	267	263	270	252	278
Eligible qualifying shares	**24**	W	24	24	25	24	24	24	25	24
Non-controlling interests	**-**	I	-	-	-	-	-	-	-	1
Tier 2 capital: regulatory adjustments										
Significant investments in financial entities	**(824)**	V	(824)	(824)	(876)	(876)	(876)	(872)	(872)	(872)
Total net Tier 2 capital	**405**		391	420	438	416	429	457	611	644
Total regulatory capital (Tier 1 and 2)	**$ 22,875**		$ 21,905	$ 21,328	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343	$ 18,134
Total risk-weighted assets	**$ 127,064**		$ 123,190	$ 120,194	$ 116,487	$ 114,398	$ 112,037	$ 110,369	$ 108,144	$ 107,055
Exposure measure for the leverage ratio	**268,356**		261,946	254,969	246,832	246,933	242,373	239,397	230,472	231,603

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 September 30, 2018[3]	Cross-reference[4]	As at June 30, 2018[3]	As at March 31, 2018[3]	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
Ratios										
Tier 1A capital ratio	**17.7%**		17.5%	17.4%	18.0%	17.8%	17.1%	17.2%	17.3%	16.3%
Tier 1 capital ratio	**17.7**		17.5	17.4	18.0	17.9	17.1	17.2	17.3	16.3
Total capital ratio	**18.0**		17.8	17.7	18.4	18.2	17.5	17.6	17.9	16.9
Leverage ratio	**8.4**		8.2	8.2	8.5	8.3	7.9	7.9	8.1	7.6
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	**$ 133**	AA	$ 135	$ 139	$ 136	$ 105	$ 112	$ 110	$ 94	$ 38
Significant investments in the Tier 1A capital of financial institutions	**2,448**	AC	2,399	2,305	2,311	2,301	2,186	2,178	2,148	1,880
Deferred tax assets arising from temporary differences (net of related tax liabilities)	**705**	AB	717	769	685	623	692	638	656	742
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)	**396**		374	371	257	267	263	270	252	278
Cap on inclusion of allowances in Tier 2 capital under the Standardized Approach	**396**	O	374	371	257	267	263	270	252	278
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 September 30, 2018, June 30, 2018 and 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 September 30, 2018[1]	As at June 30, 2018[1]	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
Tier 1A capital									
Balance at beginning of period	**$ 21,514**	$ 20,897	$ 20,985	$ 20,410	$ 19,140	$ 18,935	$ 18,720	$ 17,477	$ 17,397
Increase in reserves and undistributed surplus earnings	**654**	845	158	(62)	1,044	340	167	1,257	272
Eligible accumulated other comprehensive income	**(119)**	(34)	(199)	119	(98)	(125)	122	(180)	89
Federation capital shares	**2**	196	68	22	32	202	120	71	102
Permanent shares and surplus shares subject to phase-out	**(24)**	(69)	(126)	(27)	(41)	(89)	(127)	(37)	(79)
Non-controlling interests	**-**	-	-	-	-	-	-	(5)	(10)
Deductions	**443**	(321)	11	523	333	(123)	(67)	137	(294)
Balance at end of period	**22,470**	21,514	20,897	20,985	20,410	19,140	18,935	18,720	17,477
Tier 1B capital									
Balance at beginning of period	**-**	11	13	12	14	13	12	13	17
Non-controlling interests	**-**	(11)	(2)	1	(2)	1	1	(1)	(4)
Balance at end of period	**-**	-	11	13	12	14	13	12	13
Total Tier 1 capital	**22,470**	21,514	20,908	20,998	20,422	19,154	18,948	18,732	17,490
Tier 2 capital									
Balance at beginning of period	**391**	420	438	416	429	457	611	644	816
Eligible qualifying shares	**-**	-	(1)	1	-	-	(1)	1	-
Non-controlling interests	**-**	-	-	-	-	-	-	(1)	(2)
Subordinated notes subject to phase-out	**(8)**	(32)	(183)	31	(17)	(17)	(171)	(7)	(178)
General allowance	**22**	3	114	(10)	4	(7)	18	(26)	8
Deductions	**-**	-	52	-	-	(4)	-	-	-
Balance at end of period	**405**	391	420	438	416	429	457	611	644
Total capital	**$ 22,875**	$ 21,905	$ 21,328	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343	$ 18,134

[1] The information presented as at September 30, 2018, June 30, 2018 and 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 September 30, 2018[1]	As at June 30, 2018[1]	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
Equity balance in the Combined Financial Statements	**$ 25,180**	$ 24,760	$ 23,844	$ 23,963	$ 23,934	$ 23,030	$ 22,738	$ 22,475	$ 21,467
Items eligible for Tier 1A capital									
Non-controlling interests	**-**	-	-	-	-	-	-	-	5
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(29)**	(33)	(39)	(40)	(45)	(49)	(55)	(55)	(62)
Preferred shares of *La Fédération* des caisses *populaires* de l'*Ontario* Inc. and the caisses in Ontario	**(3)**	(89)	(91)	(89)	(90)	(90)	(89)	(86)	(86)
Qualifying shares	**(24)**	(24)	(24)	(25)	(24)	(24)	(24)	(26)	(34)
Other	**(7)**	(10)	(24)	(44)	(62)	(91)	(122)	(142)	(230)
Deductions	**(2,647)**	(3,090)	(2,769)	(2,780)	(3,303)	(3,636)	(3,513)	(3,446)	(3,583)
Tier 1A capital	**22,470**	21,514	20,897	20,985	20,410	19,140	18,935	18,720	17,477
Non-controlling interests	**-**	-	11	13	12	14	13	12	13
Tier 1B capital	**-**	-	11	13	12	14	13	12	13
Tier 1 capital	**22,470**	21,514	20,908	20,998	20,422	19,154	18,948	18,732	17,490
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	**809**	817	849	1,032	1,001	1,018	1,035	1,206	1,213
General allowance	**396**	374	371	257	267	263	270	252	278
Eligible qualifying shares	**24**	24	24	25	24	24	24	25	24
Non-controlling interests	**-**	-	-	-	-	-	-	-	1
Deductions	**(824)**	(824)	(824)	(876)	(876)	(876)	(872)	(872)	(872)
Tier 2 capital	**405**	391	420	438	416	429	457	611	644
Total capital	**$ 22,875**	$ 21,905	$ 21,328	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343	$ 18,134

[1] The information presented as at September 30, 2018, June 30, 2018 and 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 September 30, 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	$ 3,245	$ 1,179	$ 2,066		
Securities	62,072	25,852	36,220		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				$ 133	AA
Other securities				36,087	
Investments in associates and joint ventures accounted for using the equity method	906	(4,316)	5,222		
Significant investments in the capital of other financial institutions exceeding the regulatory thresholds of 10% of Tier 1A capital				151	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				2,448	AC
Investments in deconsolidated subsidiaries exceeding the regulatory thresholds of 10% of Tier 1A capital				1,861	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				58	
Securities borrowed or purchased under reverse repurchase agreements	10,219	(782)	11,001		
Loans	187,885	2,908	184,977		
Significant investments in the Tier 2 capital of other financial institutions				120	V
Other loans				184,857	
Allowances for credit losses	(731)	-	(731)		
General allowance allowed for inclusion in Tier 2 capital				(396)	O
Allowances not allowed for regulatory capital				(335)	
Segregated fund net assets	13,964	13,964	-		
Other assets					
Clients' liability under acceptances	251	-	251		
Premiums receivable	2,387	2,387	-		
Derivative financial instruments	3,545	117	3,428		
Amounts receivable from clients, brokers and financial institutions	3,036	97	2,939		
Reinsurance assets	2,032	2,032	-		
Land, buildings and equipment	2,347	1,406	941		
Goodwill	121	118	3		K
Software and other intangible assets	468	228	240		M
Deferred tax assets	984	261	723		
Deferred tax assets other than those attributable to temporary differences				107	J
Deferred tax liabilities other than those attributable to temporary differences				(57)	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				705	AB
Deferred tax liabilities related to software and other intangible assets				(51)	N
Deferred tax liabilities related to goodwill				-	K
Other deferred tax assets				19	
Other	2,534	310	2,224		
Assets of the disposal group held to be transferred	-	-	-		
Total assets	$ 295,265	$ 45,761	$ 249,504		

Footnotes to this table are presented on the next page.

Table 7 – Reconciliation of capital and combined regulatory balance sheet[1] (continued)
As at September 30, 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	$ 182,386	$ (303)	$ 182,689		
Other liabilities					
Acceptances	251	-	251		
Commitments related to securities sold short	11,199	130	11,069		
Commitments related to securities lent or sold under repurchase agreements	13,809	172	13,637		
Derivative financial instruments	3,633	141	3,492		
Amounts payable to clients, brokers and financial institutions	6,553	59	6,494		
Insurance contract liabilities	28,643	28,643	-		
Segregated fund net liabilities	13,931	13,931	-		
Net defined benefit plan liabilities	2,030	524	1,506		
Deferred tax liabilities	165	141	24		
Other	5,381	1,553	3,828		
Liabilities of the disposal group held to be transferred	-	-	-		
Subordinated notes	1,343	-	1,343		
Subordinated notes allowed for inclusion in Tier 2 capital subject to phase-out				$ 809	L
Subordinated indebtedness not allowed for Tier 2 capital				534	
Total liabilities	269,324	44,991	224,333		
Equity					
Capital stock	5,401	-	5,401		
Permanent shares and surplus shares				574	C
Qualifying shares				24	W
Qualifying shares, permanent shares and surplus shares not allowed for Tier 1A capital				19	
Federation capital shares				4,784	B
Share capital	5	-	5		
Preferred shares allowed for inclusion in Tier 1A capital				1	C
Preferred shares not allowed for regulatory capital				4	
Undistributed surplus earnings	1,949	16	1,933		D
Accumulated other comprehensive income	58	(9)	67		
Net unrealized losses on debt securities classified as at fair value through other comprehensive income				(119)	E
Gains on derivative financial instruments designated as cash flow hedges				9	
Net unrealized gains related to the overlay approach adjustment for insurance operations financial assets				178	F
Other				(1)	Z
Reserves	17,767	-	17,767		A
Non-controlling interests	761	763	(2)		
Portion allowed for inclusion in Tier 1A capital				-	G
Portion allowed for inclusion in additional Tier 1 capital				-	H
Portion allowed for inclusion in Tier 2 capital				-	I
Portion not allowed for regulatory capital				(2)	
Total equity	25,941	770	25,171		
Total liabilities and equity	$ 295,265	$ 45,761	$ 249,504		

(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 September 30, 2018	As at June 30, 2018	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 295,265**	$ 290,073	$ 282,065	$ 275,096	$ 276,310	$ 271,983	$ 267,935	$ 258,367	$ 260,157
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	**(45,761)**	(45,277)	(44,574)	(44,600)	(44,565)	(44,571)	(43,536)	(42,681)	(44,742)
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	**1,052**	1,379	1,313	1,032	951	1,312	1,353	1,403	1,700
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,042**	956	1,118	910	819	688	784	880	1,100
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**19,612**	17,978	17,829	17,273	16,746	16,540	16,298	15,981	17,079
Other adjustments	7	**(2,854)**	(3,163)	(2,782)	(2,879)	(3,328)	(3,579)	(3,437)	(3,478)	(3,691)
Leverage ratio exposure	8	**$ 268,356**	$ 261,946	$ 254,969	$ 246,832	$ 246,933	$ 242,373	$ 239,397	$ 230,472	$ 231,603
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 232,221**	$ 228,001	$ 220,779	$ 215,431	$ 215,271	$ 214,783	$ 209,237	$ 201,052	$ 200,662
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**232,221**	228,001	220,779	215,431	215,271	214,783	209,237	201,052	200,662
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**1,991**	2,228	2,159	1,859	1,781	1,988	2,063	2,673	2,970
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**2,489**	2,571	2,473	2,212	2,044	2,065	1,952	1,972	2,140
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	**4,480**	4,799	4,632	4,071	3,825	4,053	4,015	4,645	5,110
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**11,001**	10,212	10,610	9,147	10,272	6,309	9,064	7,914	7,652
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk (CCR) exposure for SFT assets	14	**1,042**	956	1,119	910	819	688	784	880	1,100
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total exposures on securities financing transactions	16	**12,043**	11,168	11,729	10,057	11,091	6,997	9,848	8,794	8,752
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**106,454**	103,328	102,427	100,028	97,580	95,961	94,370	92,649	92,227
Adjustments for conversion to credit equivalent amounts	18	**(86,842)**	(85,350)	(84,598)	(82,755)	(80,834)	(79,421)	(78,073)	(76,668)	(75,148)
Total other off-balance sheet exposures	19	**19,612**	17,978	17,829	17,273	16,746	16,540	16,297	15,981	17,079
Total exposures	21	**$ 268,356**	$ 261,946	$ 254,969	$ 246,832	$ 246,933	$ 242,373	$ 239,397	$ 230,472	$ 231,603
Tier 1 capital – All-in basis	23	**$ 22,470**	$ 21,514	$ 20,908	$ 20,998	$ 20,422	$ 19,154	$ 18,948	$ 18,732	$ 17,490
Leverage ratio – All-in basis	26	**8.4%**	8.2%	8.2%	8.5%	8.3%	7.9%	7.9%	8.1%	7.6%

[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 September 30, 2018									
			Carrying amount of items							
	Carrying amounts per issued financial statements	Carrying amounts per regulatory scope of consolidation	Subject to the credit risk framework		Subject to the counterparty risk framework		Subject to securitization provisions	Subject to the market risk framework		Not subject to capital requirements or subject to capital deductions
			Other than individuals	Individuals	Repo-style transactions	OTC derivatives		Also subject to credit risk		
ASSETS										
Cash and deposits with financial institutions	$ 3,245	$ 2,066	$ 2,066	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	38,944	18,008	1,828	-	-	-	5	-	16,175	-
Securities at fair value through other comprehensive income	21,396	16,493	16,493	-	-	-	-	-	-	-
Securities at amortized cost	1,732	1,719	1,719	-	-	-	-	-	-	-
Investment securities accounted for using the equity method	906	5,222	2,463	-	-	-	-	-	-	2,759
	62,978	41,442	22,503	-	-	-	5	-	16,175	2,759
Securities borrowed or purchased under reverse repurchase agreements	10,219	11,001	-	-	11,001	-	-	10,020	-	-
Loans										
Residential mortgages	118,981	117,262	15,621	101,641	-	-	-	-	-	-
Consumer, credit card and other personal loans	25,709	25,521	1,570	23,951	-	-	-	-	-	-
Business and government loans	43,195	42,194	42,074	-	-	-	-	-	-	120
	187,885	184,977	59,265	125,592	-	-	-	-	-	120
Allowance for credit losses	(731)	(731)	(166)	(565)	-	-	-	-	-	-
	187,154	184,246	59,099	125,027	-	-	-	-	-	120
Segregated fund net assets	13,964	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	251	251	251	-	-	-	-	-	-	-
Premiums receivable	2,387	-	-	-	-	-	-	-	-	-
Derivative financial instruments	3,545	3,428	-	-	-	2,318	-	348	-	1,110
Amounts receivable from clients, brokers and financial institutions	3,036	2,939	2,939	-	-	-	-	-	-	-
Reinsurance assets	2,032	-	-	-	-	-	-	-	-	-
Land, buildings and equipment	2,347	941	941	-	-	-	-	-	-	-
Goodwill	121	3	-	-	-	-	-	-	-	3
Intangible assets	468	240	-	-	-	-	-	-	-	240
Deferred tax assets	984	723	723	-	-	-	-	-	-	-
Other	2,534	2,224	2,224	-	-	-	-	-	-	-
Assets of the disposal group held to be transferred	-	-	-	-	-	-	-	-	-	-
	17,705	10,749	7,078	-	-	2,318	-	348	-	1,353
Total assets	$ 295,265	$ 249,504	$ 90,746	$ 125,027	$ 11,001	$ 2,318	$ 5	$ 10,368	$ 16,175	$ 4,232

Table 10 – Risk-weighted assets (RWA)

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at September 30, 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	$ -	$ -	$ 16,064	$ 99	$ 16,064	$ 99	$ 8	0.6%
Financial institutions	-	-	10,890	2,164	10,890	2,164	173	19.9
Businesses	-	-	64,469	53,826	64,469	53,826	4,306	83.5
Securitization	-	-	5	68	5	68	5	1,360.0
Equities	-	-	200	289	200	289	23	144.5
SMEs similar to other retail client exposures	-	-	8,280	5,360	8,280	5,360	429	64.7
Mortgages	103,651	11,493	438	153	104,089	11,646	932	11.2
Other retail client exposures (excluding SMEs)	11,061	4,558	922	697	11,983	5,255	420	43.9
Qualifying-revolving retail client exposures	38,475	9,219	-	-	38,475	9,219	738	24.0
Sub-total – Credit risk other than counterparty risk	153,187	25,270	101,268	62,656	254,455	87,926	7,034	34.6
Counterparty risk[3]								
Sovereign borrowers	-	-	34	-	34	-	-	-
Financial institutions	-	-	1,990	396	1,990	396	32	19.9
Businesses	-	-	9	11	9	11	1	122.2
Trading portfolios	-	-	1,159	333	1,159	333	27	28.7
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,063	85	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	162	4	-	-
Sub-total – Counterparty risk	-	-	3,192	740	3,354	1,807	145	53.9
Other assets[4]	-	-	-	-	16,863	11,304	904	67.0
Scaling factors[5]	-	1,516	-	-	-	1,516	121	-
Total – Credit risk	153,187	26,786	104,460	63,396	274,672	102,553	8,204	37.3
Market risk								
Value at Risk (VaR) and Stressed VaR (SVaR)	-	2,787	-	-	-	2,787	223	-
Additional requirements for risks	-	1,798	-	-	-	1,798	144	-
Additional requirements for other risks[6]	-	-	-	489	-	489	39	-
Total – Market risk[7]	-	4,585	-	489	-	5,074	406	-
Operational risk[8]	-	-	-	12,171	-	12,171	974	-
Total risk-weighted assets before threshold	$ 153,187	$ 31,371	$ 104,460	$ 76,056	$ 274,672	$ 119,798	$ 9,584	-%
Risk-weighted assets after the transitional provisions for the CVA charge[9]								
RWA for Tier 1A capital	-	-	-	-	-	119,584	9,567	-
RWA for Tier 1 capital	-	-	-	-	-	119,617	9,569	-
RWA for total capital	-	-	-	-	-	119,649	9,572	-
Transitional threshold adjustment[10]	-	-	-	-	-	7,480	598	-
Total risk-weighted assets	$ 153,187	$ 31,371	$ 104,460	$ 76,056	$ 274,672	$ 127,064	$ 10,165	-%

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 June 30, 2018	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
Credit risk other than counterparty risk[3]								
Sovereign borrowers	$ 99	$ 2	$ 28	$ 29	$ 4	$ 2	$ 2	$ 17
Financial institutions	2,084	1,898	2,094	2,135	2,044	2,050	1,668	1,656
Businesses	47,535	46,024	43,738	43,309	42,644	41,748	40,355	38,808
Securitization	67	71	75	85	93	98	1,138	918
Equities	288	291	241	213	217	123	98	155
SMEs similar to other retail client exposures	4,648	4,616	4,687	4,885	4,804	4,611	4,399	4,962
Mortgages	11,433	10,919	9,769	8,765	8,409	8,437	8,271	7,631
Other retail client exposures (excluding SMEs)	4,868	4,403	3,975	3,597	3,370	3,171	3,133	3,306
Qualifying-revolving retail client exposures	8,869	9,090	8,833	7,641	7,455	7,581	7,590	8,921
Sub-total - Credit risk other than counterparty risk	79,891	77,314	73,440	70,659	69,040	67,821	66,654	66,374
Counterparty risk[3]								
Financial institutions	379	386	343	325	310	295	317	338
Businesses	8	17	5	7	20	8	13	17
Trading portfolios	395	373	365	334	269	250	191	301
Credit valuation adjustment charge (CVA)	1,051	1,023	903	854	773	738	807	920
Additional requirements related to the banking and trading portfolio	4	8	1	2	1	2	1	2
Sub-total – Counterparty risk	1,837	1,807	1,617	1,522	1,373	1,293	1,329	1,578
Other assets[4]	11,020	11,826	11,677	10,053	10,050	9,958	9,674	9,167
Scaling factors[5]	1,467	1,431	1,333	1,185	1,137	1,137	1,121	1,176
Total - Credit risk	94,215	92,378	88,067	83,419	81,600	80,209	78,778	78,295
Market risk								
Interest rate position risk	2,058	2,062	1,692	1,979	1,517	2,211	1,428	2,007
Currency risk	399	272	151	188	231	258	262	222
Additional requirements for other risks[6]	95	98	122	122	139	139	120	118
Total - Market risk[7]	2,552	2,432	1,965	2,289	1,887	2,608	1,810	2,347
Operational risk[8]	11,997	11,890	11,850	11,831	11,849	13,365	13,315	13,275
Total risk-weighted assets before threshold	108,764	106,700	101,882	97,539	95,336	96,182	93,903	93,917
Risk-weighted assets after the transitional provisions for the CVA charge[9]								
RWA for Tier 1A capital	108,554	106,496	101,629	97,300	95,120	95,976	93,612	93,585
RWA for Tier 1 capital	108,585	106,527	101,674	97,342	95,159	96,013	93,668	93,649
RWA for total capital	108,617	106,558	101,710	97,377	95,190	96,042	93,716	93,704
Transitional threshold adjustment[10]	14,636	13,698	14,858	17,098	16,917	14,393	14,532	13,470
Total risk-weighted assets	$ 123,190	$ 120,194	$ 116,487	$ 114,398	$ 112,037	$ 110,369	$ 108,144	$ 107,055

(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 currency risk, commodities risk and options risk calculated using the Standardized Approach.

(7) Internal models have been used to calculate market risk for trading portfolios since the 3rd quarter of 2018. The Standardized Approach was used for prior periods. Prior-period data have not been restated.

(8) 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.

(9) 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.

(10) 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								
	September 30, 2018			June 30, 2018			March 31, 2018		
	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]	**$ 92,379**	**$ 1,626**	**$ 94,005**	$ 90,572	$ 1,602	$ 92,174	$ 86,448	$ 1,366	$ 87,814
Size of portfolio[3]	**2,082**	**123**	**2,205**	2,267	(17)	2,250	2,276	154	2,430
Quality of portfolio[4]	**449**	**(155)**	**294**	38	40	78	752	-	752
Updating of models[5]	**-**	**-**	**-**	-	-	-	-	-	-
Procedures and policies[6]	**5,907**	**-**	**5,907**	321	-	321	1,003	82	1,085
Acquisitions and transfers	**-**	**-**	**-**	(892)	-	(892)	-	-	-
Change in exchange rates	**(70)**	**(2)**	**(72)**	73	1	74	93	-	93
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**8,368**	**(34)**	**8,334**	1,807	24	1,831	4,124	236	4,360
Risk-weighted assets at end of period	**$ 100,747**	**$ 1,592**	**$ 102,339**	$ 92,379	$ 1,626	$ 94,005	$ 90,572	$ 1,602	$ 92,174

(in millions of dollars)	For the three-month periods ended								
	December 31, 2017			September 30, 2017			June 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]	$ 81,897	$ 1,283	$ 83,180	$ 80,227	$ 1,157	$ 81,384	$ 78,916	$ 1,087	$ 80,003
Size of portfolio[3]	2,508	83	2,591	810	140	950	2,062	70	2,132
Quality of portfolio[4]	(455)	-	(455)	921	(14)	907	(86)	-	(86)
Updating of models[5]	2,120	-	2,120	-	-	-	-	-	-
Procedures and policies[6]	352	-	352	-	-	-	(586)	-	(586)
Acquisitions and transfers	-	-	-	65	-	65	-	-	-
Change in exchange rates	26	-	26	(126)	-	(126)	(79)	-	(79)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	4,551	83	4,634	1,670	126	1,796	1,311	70	1,381
Risk-weighted assets at end of period	$ 86,448	$ 1,366	$ 87,814	$ 81,897	$ 1,283	$ 83,180	$ 80,227	$ 1,157	$ 81,384

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, 2017			December 31, 2016			September 30, 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]	$ 77,449	$ 1,038	$ 78,487	$ 76,717	$ 1,246	$ 77,963	$ 74,996	$ 1,203	$ 76,199
Size of portfolio[3]	2,051	(11)	2,040	1,092	(60)	1,032	1,197	43	1,240
Quality of portfolio[4]	(788)	1	(787)	173	(148)	25	494	-	494
Updating of models[5]	-	-	-	(577)	-	(577)	-	-	-
Procedures and policies[6]	242	59	301	-	-	-	-	-	-
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(38)	-	(38)	44	-	44	34	-	34
Other	-	-	-	-	-	-	(4)	-	(4)
Total changes in risk-weighted assets	1,467	49	1,516	732	(208)	524	1,721	43	1,764
Risk-weighted assets at end of period	$ 78,916	$ 1,087	$ 80,003	$ 77,449	$ 1,038	$ 78,487	$ 76,717	$ 1,246	$ 77,963

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, 2018	June 30, 2018	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Market risk									
Risk-weighted assets at beginning of period	**$ 2,552**	$ 2,432	$ 1,965	$ 2,289	$ 1,887	$ 2,608	$ 1,810	$ 2,347	$ 2,318
Change in risk level[7]	**(516)**	120	467	(324)	402	(721)	798	(537)	29
Updating of models[5]	**-**	-	-	-	-	-	-	-	-
Procedures and policies[6]	**3,038**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Change in exchange rates	**-**	-	-	-	-	-	-	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**2,522**	120	467	(324)	402	(721)	798	(537)	29
Risk-weighted assets at end of period	**$ 5,074**	$ 2,552	$ 2,432	$ 1,965	$ 2,289	$ 1,887	$ 2,608	$ 1,810	$ 2,347
Operational risk									
Risk-weighted assets at beginning of the period	**$ 11,997**	$ 11,890	$ 11,850	$ 11,831	$ 11,849	$ 13,365	$ 13,315	$ 13,275	$ 13,215
Revenue generated	**174**	119	40	19	(18)	75	50	40	60
Procedures and policies[6]	**-**	-	-	-	-	(1,591)	-	-	-
Acquisitions and transfers	**-**	(12)	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**174**	107	40	19	(18)	(1,516)	50	40	60
Risk-weighted assets at end of period	**$ 12,171**	$ 11,997	$ 11,890	$ 11,850	$ 11,831	$ 11,849	$ 13,365	$ 13,315	$ 13,275
Transitional threshold adjustment									
Risk-weighted assets at beginning of the period	**$ 14,636**	$ 13,698	$ 14,858	$ 17,098	$ 16,917	$ 14,393	$ 14,532	$ 13,470	$ 17,955
Size of portfolio[3]	**2,003**	1,462	30	(361)	358	286	(200)	429	(76)
Quality of portfolio[4]	**(223)**	666	(212)	203	(175)	120	308	114	(99)
Updating of models[5]	**-**	-	-	(2,076)	-	-	-	519	-
Procedures and policies[6]	**(8,937)**	(325)	(973)	(6)	-	2,117	(247)	-	(4,309)
Acquisitions and transfers	**-**	(867)	-	-	(1)	-	-	-	-
Change in exchange rates	**1**	2	(5)	-	(1)	1	-	-	(1)
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**(7,156)**	938	(1,160)	(2,240)	181	2,524	(139)	1,062	(4,485)
Risk-weighted assets at end of year	**$ 7,480**	$ 14,636	$ 13,698	$ 14,858	$ 17,098	$ 16,917	$ 14,393	$ 14,532	$ 13,470

(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 September 30, 2018	As at June 30, 2018	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017
Allocated to business segments					
Personal and Business Services	**$ 101,256**	$ 92,460	$ 89,891	$ 85,672	$ 81,550
Wealth Management and Life and Health Insurance	**5,445**	5,641	6,124	5,996	5,733
Property and Casualty Insurance	**2,410**	2,161	2,230	2,437	2,231
Other	**10,473**	8,292	8,251	7,523	7,785
Not allocated[2]	**7,480**	14,636	13,698	14,859	17,099
Total risk-weighted assets	**$ 127,064**	$ 123,190	$ 120,194	$ 116,487	$ 114,398

(in millions of dollars)	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016
Allocated to business segments				
Personal and Business Services	$ 79,840	$ 80,845	$ 77,821	$ 78,504
Wealth Management and Life and Health Insurance	5,291	5,359	4,985	4,563
Property and Casualty Insurance	2,444	2,561	2,637	2,157
Other	7,545	7,211	8,169	8,361
Not allocated[2]	16,917	14,393	14,532	13,470
Total risk-weighted assets	$ 112,037	$ 110,369	$ 108,144	$ 107,055

[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 September 30, 2018 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at June 30, 2018 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	**$ 15,158**	**$ 681**	**$ 524**	**$ 11**	**$ 224**	**$ 16,598**	**$ 16,098**	$ 14,201	$ 714	$ 1	$ 9	$ 160	$ 15,085	$ 15,084
Financial institutions	**8,191**	**2,547**	**2,337**	**3,698**	**433**	**17,206**	**12,880**	7,894	2,114	1,083	3,707	649	15,447	12,043
Businesses	**57,798**	**5,977**	**146**	**2**	**1,109**	**65,032**	**64,478**	52,723	5,442	160	2	582	58,909	58,377
SMEs similar to other retail client exposures	**8,097**	**173**	**-**	**-**	**104**	**8,374**	**8,280**	6,720	159	-	-	36	6,915	6,857
Mortgages	**438**	**-**	**-**	**-**	**-**	**438**	**438**	461	-	-	-	-	461	461
Other retail client exposures (excluding SMEs)	**1,508**	**332**	**-**	**-**	**-**	**1,840**	**922**	1,445	245	-	-	-	1,690	745
Securitization	**5**	**-**	**-**	**-**	**-**	**5**	**5**	5	-	-	-	-	5	5
Equities	**200**	**-**	**-**	**-**	**-**	**200**	**200**	199	-	-	-	-	199	199
Trading portfolio	**-**	**-**	**19,765**	**699**	**-**	**20,464**	**1,159**	-	-	18,029	1,000	-	19,029	1,260
Internal Ratings-Based approach														
Mortgages	**92,162**	**11,489**	**-**	**-**	**-**	**103,651**	**103,651**	96,477	13,503	-	-	-	109,980	109,980
Revolving retail client exposures	**11,624**	**26,851**	**-**	**-**	**-**	**38,475**	**38,475**	11,452	26,397	-	-	-	37,849	37,849
Other retail client exposures	**10,589**	**429**	**-**	**-**	**43**	**11,061**	**11,061**	10,319	412	-	-	43	10,774	10,774
Total	**$ 205,770**	**$ 48,479**	**$ 22,772**	**$ 4,410**	**$ 1,913**	**$ 283,344**	**$ 257,647**	$ 201,896	$ 48,986	$ 19,273	$ 4,718	$ 1,470	$ 276,343	$ 253,634

(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

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 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]
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

(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

Footnotes to this table are presented on page 23.

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

	As at September 30, 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	$ 15,255	$ 451	$ 19	$ 3	$ 85	$ 15,813	$ 15,795
Financial institutions	4,879	2,362	1,513	3,906	1,218	13,878	9,220
Businesses	42,696	4,770	499	4	728	48,697	47,685
SMEs similar to other retail client exposures	8,725	63	-	-	36	8,824	8,753
Mortgages	131	-	-	-	-	131	131
Other retail client exposures (excluding SMEs)	1,481	26	-	-	-	1,507	265
Securitization	809	1,193	-	-	-	2,002	2,002
Equities	155	-	-	-	-	155	155
Trading portfolio	-	-	15,499	1,107	-	16,606	1,204
Internal Ratings-Based Approach							
Mortgages	87,789	5,539	-	-	-	93,328	93,328
Revolving retail client exposures	10,519	25,499	-	-	-	36,018	36,018
Other retail client exposures	8,067	186	-	-	7	8,260	8,260
Total	$ 180,506	$ 40,089	$ 17,530	$ 5,020	$ 2,074	$ 245,219	$ 222,816

(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

	As at September 30, 2018							As at June 30, 2018						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 6,385	$ 204	$ -	$ -	$ 19	$ 6,608	$ 6,603	$ 6,910	$ 186	$ -	$ -	$ 11	$ 7,107	$ 7,099
Mining, oil and gas	291	454	-	-	95	840	840	345	457	-	-	51	853	853
Utilities	14,096	1,519	524	-	306	16,445	15,937	13,290	1,488	1	-	189	14,968	14,961
Construction	2,370	862	-	-	175	3,407	3,333	2,383	742	-	-	81	3,206	3,151
Manufacturing	3,000	827	-	-	206	4,033	4,021	3,194	504	-	-	102	3,800	3,789
Wholesale trade	1,247	131	-	-	88	1,466	1,457	1,334	99	-	-	50	1,483	1,471
Retail trade	2,459	332	-	-	26	2,817	2,800	2,703	345	-	-	10	3,058	3,044
Transportation	1,108	409	-	-	100	1,617	1,614	1,194	419	-	-	51	1,664	1,660
Information industry	436	286	-	-	40	762	761	454	283	-	-	20	757	755
Finance and insurance	9,089	1,358	2,465	3,711	525	17,148	12,627	8,900	1,162	1,229	3,718	729	15,738	12,115
Real estate	31,551	958	-	-	81	32,590	32,494	24,790	707	-	-	36	25,533	25,470
Professional services	457	145	-	-	29	631	622	493	117	-	-	13	623	614
Management of companies	747	112	-	-	17	876	807	806	109	-	-	11	926	854
Administrative services	241	9	-	-	15	265	256	235	16	-	-	9	260	251
Education	1,317	1,137	-	-	8	2,462	2,461	1,220	1,171	-	-	4	2,395	2,392
Health care	3,134	257	-	-	3	3,394	3,381	3,037	257	-	-	2	3,296	3,284
Arts and entertainments	633	49	-	-	8	690	688	608	46	-	-	3	657	655
Accommodation	1,078	24	-	-	3	1,105	1,098	1,158	22	-	-	2	1,182	1,172
Other services	582	42	-	-	11	635	627	659	38	-	-	7	704	695
Other businesses	926	90	18	-	11	1,045	1,029	1,105	102	14	-	10	1,231	1,219
Total	$ 81,147	$ 9,205	$ 3,007	$ 3,711	$ 1,766	$ 98,836	$ 93,456	$ 74,818	$ 8,270	$ 1,244	$ 3,718	$ 1,391	$ 89,441	$ 85,504

	As at March 31, 2018							As at December 31, 2017						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 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

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 September 30, 2017							As at June 30, 2017						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 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

	As at March 31, 2017							As at December 31, 2016						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 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

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 September 30, 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	$ 4,930	$ 86	$ -	$ -	$ 11	$ 5,027	$ 5,016
Mining, oil and gas	334	474	-	-	4	812	812
Utilities	10,586	1,193	-	-	101	11,880	11,878
Construction	1,837	356	-	-	69	2,262	2,212
Manufacturing	2,541	562	-	-	89	3,192	3,183
Wholesale trade	1,144	160	-	-	34	1,338	1,321
Retail trade	2,096	697	-	-	12	2,805	2,793
Transportation	1,055	335	-	-	46	1,436	1,433
Information industry	387	288	-	-	19	694	693
Finance and insurance	2,147	899	679	3,100	404	7,229	4,416
Real estate	19,468	812	-	-	35	20,315	20,247
Professional services	412	129	-	-	25	566	561
Management of companies	824	73	-	-	7	904	834
Administrative services	228	35	-	-	5	268	258
Education	1,454	1,024	-	-	3	2,481	2,481
Health care	2,620	184	-	-	1	2,805	2,795
Arts and entertainments	780	55	-	-	4	839	837
Accommodation	1,391	9	1,310	806	1,083	4,599	2,040
Other services	7,123	36	20	3	71	7,253	7,227
Other businesses	1,473	176	22	4	8	1,683	1,663
Total	$ 62,830	$ 7,583	$ 2,031	$ 3,913	$ 2,031	$ 78,388	$ 72,700

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

(in millions of dollars)	As at September 30, 2018				
		Items subject to:			
	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	Items not subject to credit risk
Cash and deposits with financial institutions	$ 2,066	$ 2,066	$ -	$ -	$ -
Securities	41,442	22,503	5	-	18,934
Securities borrowed or purchased under reverse repurchase agreements	11,001	-	-	11,001	-
Loans	184,246	184,126	-	-	120
Segregated fund net assets	-	-	-	-	-
Other assets	10,749	7,078	-	2,318	1,353
Total assets	249,504	215,773	5	13,319	$ 20,407
Commitments related to securities lent or sold under repurchase agreements	13,637	-	-	13,637	
Off-balance sheet derivative financial instruments	2,092	-	-	2,092	
Unused commitments	105,029	48,479	-	-	
Other off-balance sheet items	1,913	1,913	-	-	
Differences arising from the recognition of allowances	683	683	-	-	
Adjustments to account for differences related to on-balance sheet exposures	(1,973)	(2,504)	-	531	
Total exposure at default for credit risk	$ 370,885	$ 264,344	$ 5	$ 29,579	

(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 September 30, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at June 30, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	**$ 16,598**	**$ 500**	**$ -**	$ 15,085	$ 1	$ -
Financial institutions	**17,206**	**4,326**	**228**	15,447	3,404	233
Businesses	**65,032**	**554**	**10,416**	58,909	532	10,511
SMEs similar to other retail client exposures	**8,374**	**94**	**1,282**	6,915	58	1,187
Mortgages	**438**	**-**	**-**	461	-	-
Other retail client exposure (excluding SMEs)	**1,840**	**918**	**-**	1,690	945	-
Securitization	**5**	**-**	**-**	5	-	-
Equities	**200**	**-**	**-**	199	-	-
Trading portfolio	**20,464**	**19,305**	**-**	19,029	17,769	-
Internal Ratings-Based Approach[2]						
Mortgages	**103,651**	**-**	**28,951**	109,980	-	29,215
Revolving retail client exposures	**38,475**	**-**	**-**	37,849	-	-
Other retail client exposures	**11,061**	**-**	**3,140**	10,774	-	2,337
Total	**$ 283,344**	**$ 25,697**	**$ 44,017**	$ 276,343	$ 22,709	$ 43,483

(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

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(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

(in millions of dollars)	As at March 31, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at December 31, 2016 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

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at September 30, 2016 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	$ 15,813	$ 18	$ 2
Financial institutions	13,878	4,658	345
Businesses	48,697	1,012	8,304
SMEs similar to other retail client exposures	8,824	71	2,850
Mortgages	131	-	19
Other retail client exposure (excluding SMEs)	1,507	1,242	-
Securitization	2,002	-	400
Equities	155	-	-
Trading portfolio	16,606	15,402	-
Internal Ratings-Based Approach[2]			
Mortgages	93,328	-	26,389
Revolving retail client exposures	36,018	-	-
Other retail client exposures	8,260	-	2,213
Total	$ 245,219	$ 22,403	$ 40,522

[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 September 30, 2018							As at June 30, 2018						
	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%**	**11.05%**	**$ 8,019**	**$ 177**	**2.21%**	**$ 0.7**	**2.32%**	0.08%	10.53%	$ 8,463	$ 178	2.11%	$ 0.7	2.21%
Very low	0.15-0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25-0.49	**0.26**	**12.06**	**7,358**	**433**	**5.88**	**2.3**	**6.27**	0.26	11.29	7,558	416	5.50	2.2	5.87
Low	0.50-0.74	**0.65**	**12.69**	**6,346**	**754**	**11.88**	**5.2**	**12.91**	0.65	11.74	6,341	697	10.99	4.8	11.95
	0.75-2.49	**1.56**	**13.34**	**5,687**	**1,265**	**22.23**	**12.0**	**24.84**	1.55	12.38	5,478	1,126	20.56	10.6	22.97
Medium	2.50-9.99	**5.42**	**13.29**	**1,540**	**680**	**44.19**	**11.0**	**53.13**	5.39	12.39	1,473	606	41.14	9.8	49.45
High	10.00-99.99	**27.40**	**12.41**	**315**	**228**	**72.42**	**10.7**	**114.89**	27.40	11.91	309	215	69.52	10.1	110.29
Default	100.00	**100.00**	**11.49**	**198**	**284**	**143.62**	**-**	**143.62**	100.00	10.86	199	270	135.79	-	135.79
Sub-total		**1.78**	**12.23**	**29,463**	**3,821**	**12.97**	**41.9**	**14.75**	1.73	11.43	29,821	3,508	11.76	38.2	13.36
Uninsured exposures															
Excellent	0.00-0.14	**0.08**	**12.11**	**21,366**	**518**	**2.42**	**2.1**	**2.54**	0.08	11.52	23,370	539	2.30	2.2	2.42
Very low	0.15-0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25-0.49	**0.26**	**12.72**	**16,738**	**1,037**	**6.19**	**5.5**	**6.61**	0.26	11.98	17,873	1,043	5.84	5.6	6.23
Low	0.50-0.74	**0.65**	**12.94**	**11,789**	**1,428**	**12.11**	**9.9**	**13.17**	0.65	12.18	12,348	1,408	11.40	9.8	12.39
	0.75-2.49	**1.57**	**13.29**	**9,573**	**2,122**	**22.18**	**19.9**	**24.78**	1.56	12.46	9,792	2,034	20.77	19.0	23.21
Medium	2.50-9.99	**5.39**	**13.29**	**2,560**	**1,128**	**44.08**	**18.2**	**52.95**	5.37	12.58	2,603	1,084	41.66	17.4	50.04
High	10.00-99.99	**27.42**	**12.36**	**462**	**334**	**72.15**	**15.7**	**114.52**	27.42	11.87	466	323	69.27	15.2	109.94
Default	100.00	**100.00**	**11.53**	**211**	**304**	**144.09**	**-**	**144.09**	100.00	11.27	204	287	140.86	-	140.86
Sub-total		**1.22**	**12.66**	**62,699**	**6,871**	**10.96**	**71.3**	**12.38**	1.16	11.95	66,656	6,718	10.08	69.2	11.38
Total		**1.40**	**12.52**	**92,162**	**10,692**	**11.60**	**113.2**	**13.14**	1.33	11.79	96,477	10,226	10.60	107.4	11.99
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	**0.07**	**77.51**	**2,512**	**80**	**3.20**	**1.3**	**3.83**	0.07	77.73	2,596	83	3.19	1.3	3.83
Very low	0.15-0.24	**0.19**	**82.28**	**565**	**48**	**8.42**	**0.9**	**10.37**	0.19	82.28	576	48	8.42	0.9	10.37
	0.25-0.49	**0.38**	**76.05**	**1,697**	**232**	**13.69**	**4.9**	**17.33**	0.38	76.20	1,685	232	13.76	4.9	17.43
Low	0.50-0.74	**0.68**	**65.53**	**457**	**85**	**18.62**	**2.0**	**24.19**	0.68	65.31	443	82	18.55	2.0	24.11
	0.75-2.49	**1.95**	**77.34**	**3,999**	**1,903**	**47.58**	**59.9**	**66.29**	1.94	77.33	3,915	1,856	47.40	58.3	66.02
Medium	2.50-9.99	**4.94**	**71.70**	**1,137**	**982**	**86.34**	**40.4**	**130.80**	4.93	71.64	1,080	931	86.18	38.3	130.54
High	10.00-99.99	**19.94**	**61.39**	**1,138**	**1,829**	**160.70**	**139.5**	**313.83**	19.96	61.37	1,039	1,669	160.66	127.3	313.83
Default	100.00	**100.00**	**72.36**	**119**	**1,078**	**904.48**	**-**	**904.48**	100.00	72.43	118	1,069	905.35	-	905.35
Total		**4.24**	**74.80**	**11,624**	**6,237**	**53.65**	**248.9**	**80.42**	4.08	75.00	11,452	5,970	52.13	233.0	77.57
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	**0.08**	**26.93**	**820**	**44**	**5.34**	**0.2**	**5.60**	0.08	26.89	843	45	5.33	0.2	5.59
Very low	0.15-0.24	**0.19**	**82.28**	**1**	**-**	**32.18**	**-**	**34.13**	0.19	82.28	2	1	32.18	-	34.13
	0.25-0.49	**0.28**	**25.70**	**1,199**	**153**	**12.79**	**0.8**	**13.67**	0.28	25.63	1,221	156	12.76	0.9	13.63
Low	0.50-0.74	**0.60**	**29.66**	**1,585**	**365**	**23.03**	**2.7**	**25.18**	0.61	29.05	1,584	357	22.54	2.7	24.64
	0.75-2.49	**1.61**	**36.21**	**2,415**	**1,025**	**42.43**	**14.3**	**49.83**	1.60	35.42	2,336	968	41.44	13.5	48.65
Medium	2.50-9.99	**3.28**	**37.76**	**4,090**	**2,158**	**52.76**	**50.3**	**49.83**	3.26	37.48	3,906	2,044	52.35	47.2	48.65
High	10.00-99.99	**24.45**	**33.67**	**378**	**305**	**80.90**	**31.0**	**183.61**	24.47	32.42	327	255	77.91	25.9	176.84
Default	100.00	**100.00**	**33.31**	**102**	**427**	**416.40**	**-**	**416.40**	100.00	32.10	100	402	401.22	-	401.22
Total		**3.60**	**33.80**	**10,590**	**4,477**	**42.28**	**99.3**	**54.00**	3.48	33.25	10,319	4,228	40.97	90.4	51.93
Overall total		**1.89%**	**20.82%**	**$ 114,376**	**$ 21,406**	**18.72%**	**$ 461.4**	**23.76%**	1.79%	19.78%	$ 118,248	$ 20,424	17.27%	$ 430.8	21.83%

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, 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

	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%
Very low	-	-	-	-	-	-	-
Low	0.26	9.70	13,594	245	4.75	-	5.07
Medium-low	0.52	9.45	4,084	1	7.58	2.0	8.20
Medium	0.61	9.49	23	310	15.86	4.5	17.77
Medium-high	1.61	9.49	2,894	459	32.74	2.7	39.20
High	5.40	9.57	503	164	55.53	8.8	81.17
Very high	20.95	9.79	422	235	55.53	-	1.26
Default	100.00	9.86	265	321	121.08	1.1	126.22
Sub-total	1.70	9.59	27,902	1,993	7.14	20.4	8.09
Uninsured exposures							
Excellent	0.23	16.39	36,251	837	7.29	4.3	7.76
Very low	-	-	-	-	-	-	-
Low	0.52	16.49	11,456	840	13.21	4.3	14.29
Medium-low	1.59	16.59	6,353	1,079	27.47	5.6	30.77
Medium	5.45	16.62	4,412	1,212	57.23	11.7	68.55
Medium-high	20.94	16.42	713	407	93.13	6.6	136.10
High	20.94	16.42	218	374	93.13	16.7	136.10
Very high	-	-	-	-	-	-	-
Default	100.00	16.27	484	451	-	12.4	67.38
Sub-total	0.86	16.35	59,887	5,200	8.68	61.6	9.95
Total	1.12	14.20	87,789	7,193	8.19	82.0	9.36
Qualifying revolving retail client exposures (QRRCE)							
Excellent	0.17	81.00	1,291	102	7.87	2.0	9.73
Very low	0.26	74.19	1,122	114	10.15	2.0	12.78
Low	0.42	74.68	1,184	177	14.92	4.0	19.06
Medium-low	0.84	80.29	1,590	432	27.20	11.0	35.80
Medium	1.53	80.91	1,864	799	42.89	23.0	58.46
Medium-high	2.93	72.72	2,193	1,347	61.43	47.0	88.04
High	5.82	62.63	607	510	84.03	22.0	129.55
Very high	21.70	53.17	601	865	143.85	70.0	288.15
Default	100.00	54.35	67	383	574.50	8.0	727.36
Total	3.31	74.89	10,519	4,729	44.96	189.0	67.38
Other retail client exposures, excluding SMEs similar to the other retail client exposures							
Excellent	0.05	41.66	362	23	6.46	-	6.75
Very low	0.10	37.46	1,000	93	9.34	-	9.81
Low	0.23	34.53	1,498	224	14.99	1.0	15.95
Medium-low	0.53	33.73	1,400	330	23.54	2.0	25.56
Medium	1.04	38.29	993	367	36.99	3.0	41.34
Medium-high	1.80	49.30	1,722	1,032	59.87	14.0	70.03
High	4.90	48.92	715	513	71.70	16.0	100.16
Very high	20.57	34.60	324	246	75.97	23.0	159.72
Default	100.00	60.14	53	219	409.75	17.0	806.36
Total	2.59	40.14	8,067	3,047	37.77	76.0	49.59
Overall total	1.45%	22.17%	$ 106,375	$ 14,969	14.07%	$ 347.0	18.15%

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, 2018								As at June 30, 2018							
	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%	13.03%	$ 9	$ 4	50.00%	$ -	2.61%	$ 0.1	2.74%	0.08%	12.46%	$ 10	$ 5	50.00%	$ -	2.49%	$ -	2.62%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	14.95	28	14	50.00	1	7.29	-	7.77	0.26	13.68	31	16	50.00	1	6.66	-	7.11
Low	0.50 - 0.74	0.65	15.31	29	15	50.00	3	14.33	-	15.58	0.65	14.50	31	15	50.00	3	13.57	0.1	14.75
	0.75 - 2.49	1.60	16.13	28	14	50.00	4	27.12	-	30.32	1.59	14.78	28	14	50.00	4	24.88	-	27.82
Medium	2.50 - 9.99	5.52	16.13	7	4	50.00	2	54.08	-	65.11	5.20	14.32	6	3	50.00	1	46.73	-	55.97
High	10.00 - 99.99	27.42	13.03	1	-	50.00	-	76.07	-	120.73	27.42	12.94	1	-	50.00	-	75.55	-	119.90
Default	100.00	100.00	11.40	-	-	50.00	-	142.50	-	142.50	100.00	9.79	-	-	50.00	-	122.41	-	122.41
Sub-total		1.55	15.27	102	51	50.00	10	18.47	0.1	20.90	1.43	14.10	107	53	50.00	9	16.04	0.1	18.13
Uninsured exposures																			
Excellent	0.00 - 0.14	0.08	11.36	9,532	5,230	54.86	119	2.27	0.5	2.39	0.08	12.06	9,459	6,672	70.54	161	2.41	0.6	2.53
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.67	5,767	3,416	59.23	194	5.69	1.0	6.07	0.26	12.96	5,619	3,745	66.64	236	6.31	1.3	6.73
Low	0.50 - 0.74	0.65	12.05	2,929	1,687	57.61	190	11.28	1.3	12.26	0.65	14.23	2,826	1,817	64.29	242	13.32	1.7	14.47
	0.75 - 2.49	1.56	12.88	1,679	914	54.45	196	21.42	1.8	23.94	1.55	15.66	1,610	1,004	62.32	260	25.93	2.4	28.96
Medium	2.50 - 9.99	4.85	13.73	324	172	53.15	76	43.93	1.2	52.40	5.08	17.74	301	185	61.48	107	57.97	1.7	69.44
High	10.00 - 99.99	27.42	14.32	45	19	42.94	16	83.63	0.8	132.72	27.42	19.24	41	27	65.37	30	112.34	1.4	178.29
Default	100.00	100.00	12.11	35	-	0.59	-	151.38	-	151.38	100.00	11.23	33	-	0.89	-	140.36	-	140.36
Sub-total		0.46	11.72	20,311	11,438	56.32	791	6.92	6.6	7.64	0.44	12.96	19,889	13,450	67.62	1,036	7.71	9.1	8.56
Total		0.46	11.74	20,413	11,489	56.29	801	6.97	6.7	7.70	0.45	12.97	19,996	13,503	67.53	1,045	7.74	9.2	8.59
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.06	80.16	18,212	12,211	67.04	356	2.92	5.5	3.48	0.06	80.09	18,134	12,163	67.07	353	2.90	5.4	7.97
Very low	0.15 - 0.24	0.16	78.52	12,918	8,331	64.49	575	6.90	10.3	8.46	0.16	78.55	12,499	8,060	64.48	557	6.91	10.0	30.86
	0.25 - 0.49	0.39	77.89	4,167	2,692	64.61	388	14.41	8.3	18.27	0.39	77.98	4,112	2,656	64.58	384	14.47	8.2	24.82
Low	0.50 - 0.74	0.68	66.20	448	263	58.87	50	18.81	1.2	24.44	0.68	66.15	431	253	58.81	48	18.79	1.1	49.77
	0.75 - 2.49	1.69	78.75	5,694	3,066	53.85	1,320	43.06	40.2	59.46	1.69	78.76	5,561	2,998	53.91	1,287	42.94	39.3	71.42
Medium	2.50 - 9.99	4.76	71.59	712	223	31.28	187	84.08	7.6	126.99	4.77	71.55	668	209	31.26	176	84.10	7.2	127.04
High	10.00 - 99.99	20.27	61.58	536	65	12.19	106	162.09	8.3	318.28	20.28	61.49	478	58	12.21	94	161.87	7.3	214.69
Default	100.00	-	-	15	-	-	-	-	-	-	100.00	-	12	-	-	-	-	-	-
Total		0.40	79.01	42,702	26,851	62.88	2,982	11.11	81.4	14.90	0.39	79.01	41,895	26,397	63.01	2,899	10.98	78.5	14.70
Other retail client exposures, excluding SMEs similar to other retail client exposures																			
Excellent	0.00 - 0.14	0.07	43.52	433	300	69.51	23	7.71	0.1	8.08	0.07	43.19	411	286	69.66	22	7.61	0.1	7.97
Very low	0.15 - 0.24	0.17	80.00	3	2	64.28	1	29.05	-	30.76	0.17	80.07	2	2	64.27	-	29.14	-	30.86
	0.25 - 0.49	0.28	45.43	151	103	68.65	24	23.14	0.1	24.74	0.28	45.42	148	101	68.28	25	23.20	0.1	24.82
Low	0.50 - 0.74	0.68	51.58	67	37	54.97	16	43.76	0.1	48.15	0.68	53.31	65	36	55.62	16	45.23	0.1	49.77
	0.75 - 2.49	1.34	51.63	27	15	55.37	9	58.75	0.1	67.38	1.34	54.64	32	18	55.89	11	62.26	0.2	71.42
Medium	2.50 - 9.99	3.23	38.42	20	12	57.84	6	53.73	0.2	67.38	3.21	40.12	20	11	55.33	6	56.02	0.1	72.77
High	10.00 - 99.99	24.87	43.99	3	2	65.64	2	106.36	0.2	243.01	24.86	38.88	2	1	60.02	1	93.99	0.2	214.69
Default	100.00	100.00	24.32	-	-	0.06	-	304.05	-	304.05	100.00	49.35	1	-	0.02	-	616.88	-	616.88
Total		0.37	44.85	704	471	66.98	81	17.10	0.8	19.19	0.16	78.55	681	455	64.48	81	6.91	0.8	8.47
Overall total		0.42%	58.68%	$ 63,819	$38,811	60.82%	$ 3,864	9.96%	$ 88.9	12.82%	0.41%	56.53%	$ 62,572	$40,355	64.49%	$ 4,025	9.98%	$ 88.5	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 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	12,999	67.34	1,008	7.75	9.1	8.62	0.46	12.88	18,758	12,573	67.04	978	7.78	8.8	8.66
Total		0.46	12.95	19,386	13,039	67.27	1,014	7.77	9.1	8.65	0.46	12.87	18,838	12,613	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	11,815	67.11	344	2.91	5.3	7.89	0.06	79.94	17,363	11,644	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	26,199	62.97	2,902	11.08	78.7	14.83	0.39	78.86	41,447	26,110	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	$39,692	64.36%	$ 3,997	10.07%	$ 88.6	12.86%	0.41%	57.23%	$ 60,923	$39,139	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	19,452	65.13	716	3.68	11.6	7.79	0.08	79.34	29,351	19,128	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	25,376	62.30	2,410	9.50	63.0	12.60	0.33	78.94	39,936	24,921	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	$35,041	58.68%	$ 3,062	8.74%	$ 68.5	11.19%	0.35%	60.68%	$ 58,529	$34,384	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	18,890	65.17	693	3.67	11.3	7.78	0.08	79.24	28,139	18,339	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	24,653	62.35	2,332	9.46	61.1	12.56	0.35	78.79	38,520	23,920	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	$33,782	58.72%	$ 2,938	8.69%	$ 66.3	11.15%	0.37%	60.87%	$ 56,012	$32,764	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

	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%
Very low	-	-	-	-	-	-	-	-	-
Low	0.10	18.64	30	14	33.48	1	4.43	-	4.66
Medium-low	0.23	20.22	-	-	33.69	-	9.00	-	9.58
Medium	0.52	22.18	19	9	33.86	-	17.78	-	19.22
Medium-high	1.11	22.11	17	8	33.97	1	29.69	-	32.75
High	2.42	23.68	2	1	34.35	-	51.94	-	59.11
Very high	5.45	27.66	1	-	35.00	-	95.21	-	114.06
Default	-	29.95	-	-	34.23	1	169.87	-	248.25
Sub-total	1.13	8.82	107	51	50.00	3	6.95	-	7.83
Uninsured exposures									
Excellent	0.07	18.09	12,145	4,040	33.27	132	3.25	0.7	3.40
Very low	-	-	-	-	-	-	-	0.4	-
Low	0.52	22.27	2,553	856	33.54	79	17.85	0.4	19.30
Medium-low	1.55	22.94	1,039	349	33.66	64	37.75	0.7	42.30
Medium	5.45	29.67	619	210	33.86	79	102.13	0.3	122.30
Medium-high	20.94	31.96	58	20	33.95	19	181.29	0.8	264.90
High	20.94	17.94	38	13	3.97	22	224.19	-	224.20
Very high	-	-	-	-	-	-	-	-	-
Default	-	-	25	-	-	1	-	-	-
Sub-total	0.26	19.03	16,477	5,488	33.29	396	7.21	3.3	7.94
Total	0.27	18.93	16,584	5,539	33.40	399	7.20	3.3	7.94
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
Very low	0.31	79.36	5,133	3,723	72.53	469	12.59	9.9	15.91
Low	0.50	81.30	3,555	2,611	73.43	487	18.64	11.1	23.95
Medium-low	0.89	84.05	2,972	2,010	67.62	594	29.53	15.1	38.95
Medium	1.54	81.89	2,450	1,326	54.12	578	43.56	16.8	59.40
Medium-high	2.93	73.00	2,380	1,012	42.51	624	61.67	21.6	88.39
High	5.81	62.85	566	128	22.67	108	84.28	4.7	129.94
Very high	21.78	54.16	379	45	11.89	66	146.74	5.3	294.32
Default	-	-	23	-	-	-	-	-	-
Total	0.54	80.62	38,157	25,499	66.83	4,192	16.44	108.6	21.77
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
Very low	0.11	41.12	180	61	34.72	7	11.12	-	11.72
Low	0.26	46.47	115	40	34.35	9	22.82	0.1	24.40
Medium-low	0.61	50.62	66	22	33.58	9	40.60	0.1	44.48
Medium	1.33	49.16	24	8	33.23	5	56.05	0.1	64.27
Medium-high	2.89	41.41	13	5	34.26	3	57.46	0.1	72.43
High	6.44	40.33	2	1	32.64	-	61.25	-	93.63
Very high	22.50	34.55	5	2	34.31	1	80.63	-	177.78
Default	100.00	70.12	1	-	0.09	-	788.47	-	914.01
Total	0.52	44.46	553	193	34.92	38	19.82	0.4	22.57
Overall total	0.50%	69.45%	$ 55,294	$ 31,231	56.48%	$ 4,629	14.82%	$ 112.3	19.32%

(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 September 30, 2018						As at June 30, 2018					
	Weighted average PD[2]	**Average historical annual default rate[3]**	**EAD - weighted average LGD[2]**	**EAD - weighted actual LGD[2][3]**	**EAD - weighted average CCF[2]**	**EAD - weighted actual CCF[2][3]**	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	**1.72%**	**0.75%**	**12.21%**	**9.16%**	**50.00%**	**50.00%**	1.68%	0.75%	11.40%	9.16%	50.00%	50.00%
Uninsured exposures	**1.15**	**0.53**	**12.52**	**9.54**	**56.32**	**59.02**	1.08	0.53	12.13	9.54	67.62	59.02
Qualifying revolving retail client exposures	**1.56**	**1.08**	**77.74**	**70.59**	**62.88**	**45.07**	1.50	1.08	77.80	70.59	63.01	45.07
Other retail client exposures, excluding SME's similar to other retail client exposures	**3.43**	**1.64**	**42.95**	**29.85**	**66.99**	**56.74**	3.32	1.64	43.03	29.85	66.84	56.74

(as a percentage)	As at March 31, 2018						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]	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%	1.70%	0.75%	8.28%	5.07%	50.00%	50.00%
Uninsured exposures	1.12	0.51	12.02	9.57	67.34	50.45	1.09	0.52	11.75	9.00	67.04	51.36
Qualifying revolving retail client exposures	1.60	1.11	77.59	70.78	62.97	44.06	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	3.25	1.57	43.19	33.29	66.63	49.49	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.

[3] The parameters historical average annual default rate, observed EAD and observed CCF disclosed for this quarter are those observed as at June 30, 2018 due to an update of the backtesting systems that will end on December 31, 2018.

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

(in millions of dollars)	As at September 30, 2018 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at June 30, 2018 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	As at March 31, 2018 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	**$ 101,539**	**$ 1,103**	**$ 1,009**	**$ 103,651**	$ 107,803	$ 1,353	$ 824	$ 109,980	$ 104,862	$ 1,483	$ 346	$ 106,691
Revolving retail client exposures	**38,475**	**-**	**-**	**38,475**	37,849	-	-	37,849	37,311	-	-	37,311
Other retail client exposures	**3,193**	**1,617**	**6,251**	**11,061**	3,297	1,749	5,728	10,774	3,367	1,882	5,037	10,286
Total	**$ 143,207**	**$ 2,720**	**$ 7,260**	**$ 153,187**	$ 148,949	$ 3,102	$ 6,552	$ 158,603	$ 145,540	$ 3,365	$ 5,383	$ 154,288

(in millions of dollars)	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	As at June 30, 2017 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	$ 103,804	$ 1,691	$ 186	$ 105,681	$ 99,171	$ 1,921	$ 3	$ 101,095	$ 97,683	$ 1,775	$ 223	$ 99,681
Revolving retail client exposures	37,349	-	-	37,349	36,310	-	-	36,310	35,674	-	-	35,674
Other retail client exposures	3,279	2,023	4,691	9,993	3,146	2,167	4,279	9,592	3,155	1,798	4,257	9,210
Total	$ 144,432	$ 3,714	$ 4,877	$ 153,023	$ 138,627	$ 4,088	$ 4,282	$ 146,997	$ 136,512	$ 3,573	$ 4,480	$ 144,565

(in millions of dollars)	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	As at September 30, 2016 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	$ 95,557	$ 1,648	$ 7	$ 97,212	$ 94,844	$ 835	$ 1,020	$ 96,699	$ 91,400	$ 979	$ 949	$ 93,328
Revolving retail client exposures	35,104	-	-	35,104	34,602	-	-	34,602	36,018	-	-	36,018
Other retail client exposures	3,264	1,945	3,696	8,905	3,084	1,028	4,564	8,676	2,816	1,179	4,265	8,260
Total	$ 133,925	$ 3,593	$ 3,703	$ 141,221	$ 132,530	$ 1,863	$ 5,584	$ 139,977	$ 130,234	$ 2,158	$ 5,214	$ 137,606

[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)

	As at September 30, 2018								As at June 30, 2018							
	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	$ 16,499	$ -	$ -	$ -	$ -	$ 99	$ -	$ 16,598	$ 14,986	$ -	$ -	$ -	$ -	$ 99	$ -	$ 15,085
Financial institutions	-	17,096	-	104	-	5	1	17,206	-	15,010	-	105	-	331	1	15,447
Businesses	-	157	-	652	-	63,634	589	65,032	-	242	-	683	-	57,448	536	58,909
SMEs similar to other retail client exposures	-	-	-	-	8,135	101	138	8,374	-	-	-	-	5,458	1,311	146	6,915
Mortgages	-	-	438	-	-	-	-	438	-	-	460	-	-	1	-	461
Other retail client exposure (excluding SMEs)	-	-	-	-	1,833	-	7	1,840	-	-	-	-	1,689	1	-	1,690
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	192	8	200	-	-	-	-	-	191	8	199
Trading portfolio	10,760	6,174	-	7	2	3,512	9	20,464	9,007	6,201	-	136	-	3,668	17	19,029
Total	$ 27,259	$ 23,427	$ 438	$ 763	$ 9,970	$ 67,543	$ 757	$ 130,157	$ 23,993	$ 21,453	$ 460	$ 924	$ 7,147	$ 63,050	$ 713	$ 117,740

	As at March 31, 2018								As at December 31, 2017							
	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	$ 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

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 September 30, 2017								As at June 30, 2017							
	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	$ 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

	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

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 September 30, 2016							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,794	$ -	$ -	$ -	$ -	$ 19	$ -	$ 15,813
Financial institutions	-	13,267	-	8	-	601	2	13,878
Businesses	-	493	-	708	-	47,020	476	48,697
SMEs similar to other retail client exposures	-	-	-	-	6,051	2,641	132	8,824
Mortgages	-	-	130	-	-	1	-	131
Other retail client exposure (excluding SMEs)	-	-	-	-	1,419	88	-	1,507
Securitization	400	-	-	-	-	140	1,462	2,002
Equities	-	-	-	-	-	155	-	155
Trading portfolio	9,000	5,905	-	542	-	1,155	4	16,606
Total	$ 25,194	$ 19,665	$ 130	$ 1,258	$ 7,470	$ 51,820	$ 2,076	$ 107,613

[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 September 30, 2018[2] Gross loans	As at September 30, 2018[2] Gross credit-impaired[3] loans	As at June 30, 2018[2] Gross loans	As at June 30, 2018[2] Gross credit-impaired[3] loans	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
Residential mortgages	**$ 118,981**	**$ 320**	$ 117,381	$ 336	$ 114,211	$ 301	$ 113,146	$ 141	$ 111,442	$ 142	$ 109,740	$ 155	$ 107,246	$ 178	$ 106,695	$ 174	$ 105,908	$ 194
Consumer, credit card and other personal loans	**25,709**	**218**	25,285	225	24,504	213	24,044	89	23,361	83	22,832	86	22,243	100	22,150	102	21,723	96
Public agency loans[4]	**2,528**	**-**	2,733	-	2,969	-	3,621	-	2,985	-	2,600	-	2,632	-	2,925	-	3,051	-
Business loans																		
Agriculture	**8,512**	**99**	8,371	87	8,051	82	7,988	24	7,712	28	7,550	29	7,426	36	7,506	37	7,221	39
Mining, oil and gas	**307**	**1**	362	1	329	2	306	1	417	3	445	1	302	1	321	1	338	6
Utilities	**463**	**-**	526	1	403	6	410	6	503	6	517	7	654	7	518	-	608	7
Construction	**2,640**	**52**	2,524	46	2,263	51	2,168	35	2,140	41	2,211	38	2,225	45	2,109	45	2,019	44
Manufacturing	**3,447**	**39**	3,427	35	2,909	44	2,750	38	2,564	34	2,597	34	2,751	42	2,640	41	2,672	47
Wholesale trade	**1,373**	**11**	1,377	8	1,368	13	1,261	5	1,259	4	1,226	6	1,232	5	1,118	7	1,152	8
Retail trade	**2,977**	**30**	3,082	30	3,025	35	2,933	22	2,827	23	3,230	22	2,773	23	2,737	22	2,417	24
Transportation	**1,384**	**22**	1,412	27	1,325	30	1,277	9	1,366	10	1,419	9	1,436	11	1,307	10	1,331	9
Information industry	**475**	**6**	491	6	352	6	344	6	334	7	337	7	371	7	387	7	412	7
Finance and insurance	**668**	**-**	922	-	636	-	753	-	766	-	692	-	743	1	649	1	640	-
Real estate	**8,283**	**39**	8,358	38	8,067	41	8,099	10	8,095	13	7,949	10	7,511	11	7,195	13	6,939	20
Professional services	**696**	**6**	681	4	641	5	614	4	626	6	584	3	575	4	550	5	542	4
Management of companies	**858**	**5**	868	4	910	8	927	1	930	4	932	4	899	3	907	2	876	3
Administrative services	**281**	**3**	267	3	261	6	255	4	279	11	269	12	243	12	231	6	268	5
Education	**183**	**1**	329	1	182	1	183	-	338	-	336	-	333	-	324	2	324	2
Health care	**2,826**	**24**	2,729	38	2,578	41	2,511	17	2,457	17	2,349	18	2,344	15	2,306	13	2,383	15
Arts and entertainment	**745**	**12**	699	8	706	6	722	4	713	6	729	7	694	6	733	7	687	14
Accommodation	**1,433**	**28**	1,393	26	1,295	30	1,267	16	1,254	19	1,253	18	1,236	24	1,217	26	1,159	38
Other services	**853**	**10**	861	11	786	11	803	8	889	10	870	11	871	12	887	11	837	14
Other businesses	**2,263**	**9**	1,219	2	1,798	4	1,546	2	1,161	2	1,144	1	1,316	1	1,059	-	1,219	2
Total business loans	**$ 40,667**	**$ 397**	$ 39,898	$ 376	$ 37,885	$ 422	$ 37,117	$ 212	$ 36,630	$ 244	$ 36,639	$ 237	$ 35,935	$ 266	$ 34,701	$ 256	$ 34,044	$ 308
Total loans	**$ 187,885**	**$ 935**	$ 185,297	$ 937	$ 179,569	$ 936	$ 177,928	$ 442	$ 174,418	$ 469	$ 171,811	$ 478	$ 168,056	$ 544	$ 166,471	$ 532	$ 164,726	$ 598

(1) Amounts as at September 30, 2016 and December 31, 2016 have been restated as a result of a methodology refinement.
(2) The information presented as at September 30, 2018, June 30, 2018 and 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 September 30, 2018[1] Gross loans	As at September 30, 2018[1] Gross credit-impaired[2] loans	As at June 30, 2018[1] Gross loans	As at June 30, 2018[1] Gross credit-impaired[2] loans[3]	As at March 31, 2018[1] Gross loans	As at March 31, 2018[1] Gross credit-impaired[2] loans[3]	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
Canada										
Quebec	**$ 170,830**	**$ 835**	$ 168,542	$ 855	$ 163,452	$ 843	$ 163,921	$ 389	$ 159,085	$ 417
Other Canadian provinces	**16,438**	**92**	16,331	81	15,614	89	13,667	50	15,074	50
Total – Canada	**$ 187,268**	**$ 927**	$ 184,873	$ 936	$ 179,066	$ 932	$ 177,588	$ 439	$ 174,159	$ 467
Other countries	**617**	**8**	424	1	503	4	340	3	259	2
Total	**$ 187,885**	**$ 935**	$ 185,297	$ 937	$ 179,569	$ 936	$ 177,928	$ 442	$ 174,418	$ 469

(in millions of dollars)	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	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
Canada								
Quebec	$ 156,788	$ 424	$ 153,257	$ 488	$ 154,551	$ 480	$ 153,214	$ 532
Other Canadian provinces	14,803	52	14,560	55	11,587	51	11,493	66
Total – Canada	$ 171,591	$ 476	$ 167,817	$ 543	$ 166,138	$ 531	$ 164,707	$ 598
Other countries	220	2	239	1	333	1	19	-
Total	$ 171,811	$ 478	$ 168,056	$ 544	$ 166,471	$ 532	$ 164,726	$ 598

(1) The information presented as at September 30, 2018, June 30, 2018 and 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.

(3) Due to methodological enhancements, the amounts as at June 30, 2018 and March 31, 2018 have been restated.

Table 23 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at September 30, 2018 Loans and acceptances		As at June 30, 2018 Loans and acceptances		As at March 31, 2018 Loans and acceptances		As at December 31, 2017 Loans and acceptances		As at September 30, 2017 Loans and acceptances	
Desjardins Group										
Caisse network	**$ 152,753**	**81.2%**	$ 150,494	81.2%	$ 146,828	81.7%	$ 145,259	81.6%	$ 143,006	81.9%
Fédération des caisses Desjardins du Québec	**30,605**	**16.3**	30,023	16.2	27,794	15.5	27,972	15.7	27,174	15.6
Desjardins Financial Security Life Assurance Company	**3,015**	**1.6**	3,087	1.7	3,217	1.8	3,297	1.9	3,273	1.9
Other entities	**1,763**	**0.9**	1,735	0.9	1,773	1.0	1,431	0.8	1,106	0.6
Total	**$ 188,136**	**100.0%**	$ 185,339	100.0%	$ 179,612	100.0%	$ 177,959	100.0%	$ 174,559	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2017 Loans and acceptances		As at March 31, 2017 Loans and acceptances		As at December 31, 2016 Loans and acceptances		As at September 30, 2016 Loans and acceptances	
Desjardins Group								
Caisse network	$ 140,929	82.0%	$ 138,631	82.4%	$ 137,749	82.7%	$ 136,651	82.9%
Fédération des caisses Desjardins du Québec	26,640	15.5	25,336	15.1	24,624	14.8	24,174	14.7
Desjardins Financial Security Life Assurance Company	3,297	1.9	3,398	2.0	3,323	2.0	3,142	1.9
Other entities	1,004	0.6	796	0.5	786	0.5	782	0.5
Total	$ 171,870	100.0%	$ 168,161	100.0%	$ 166,482	100.0%	$ 164,749	100.0%

Table 24 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2018[1] Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at June 30, 2018[1] Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	**$ 118,981**	**63.2%**	**$ 36,828**	**79.0%**	**$ 320**	**34.2%**	$ 117,381	63.4%	$ 36,842	78.2%	$ 336	35.9%
Consumer, credit card and other personal loans	**25,709**	**13.7**	**3,399**	**7.3**	**218**	**23.3**	25,285	13.6	3,550	7.5	225	24.0
Business and government loans	**43,446**	**23.1**	**6,362**	**13.7**	**397**	**42.5**	42,673	23.0	6,727	14.3	376	40.1
Total	**$ 188,136**	**100.0%**	**$ 46,589**	**100.0%**	**$ 935**	**100.0%**	$ 185,339	100.0%	$ 47,119	100.0%	$ 937	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2018[1] Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at December 31, 2017 Gross loans and acceptances		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 Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at June 30, 2017 Gross loans and acceptances		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 Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		As at December 31, 2016 Gross loans and acceptances		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 Gross loans and acceptances		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%
Consumer, credit card and other personal loans	21,723	13.2	3,564	8.0	96	16.1
Business and government loans	37,118	22.5	7,020	15.8	308	51.5
Total	$ 164,749	100.0%	$ 44,425	100.0%	$ 598	100.0%

(1) The information presented as at September 30, 2018, June 30, 2018 and 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 periods ended				
	September 30, 2018[2]	June 30, 2018[2]	March 31, 2018[2]	December 31, 2017	September 30, 2017
Gross credit-impaired loans at beginning of period under IAS 39	**N/A**	N/A	$ 442	$ 469	$ 478
Impact of adopting IFRS 9 on January 1, 2018	**N/A**	N/A	492	N/A	N/A
Gross credit-impaired loans at beginning of last period under IFRS 9	**$ 937**	$ 936	934	N/A	N/A
Gross loans that became credit-impaired since the last period	**365**	576	152	227	207
Gross loans that came back to a non-credit-impaired status	**(356)**	(453)	(82)	(191)	(128)
Write-offs and recoveries	**(76)**	(89)	(90)	(87)	(93)
Other change	**65**	(33)	22	24	5
Gross credit-impaired loans at end of period	**$ 935**	$ 937	$ 936	$ 442	$ 469

(in millions of dollars)	For the three-month periods ended			
	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Gross credit-impaired loans at beginning of period under IAS 39	$ 544	$ 532	$ 598	$ 567
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	202	265	254	274
Gross loans that came back to a non-credit-impaired status	(180)	(169)	(232)	(162)
Write-offs and recoveries	(103)	(91)	(97)	(90)
Other change	15	7	9	9
Gross credit-impaired loans at end of period	$ 478	$ 544	$ 532	$ 598

(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 for the three-month periods ended September 30, 2018, June 30, 2018 and 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 September 30, 2018								As at June 30, 2018							
	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	**$ 27,424**	**97.1%**	**$ 61,709**	**96.2%**	**$ 6,523**	**94.9%**	**$ 95,656**	**96.3%**	$ 27,607	97.1%	$ 60,341	96.3%	$ 6,558	95.0%	$ 94,506	96.4%
Ontario	**819**	**2.9**	**2,373**	**3.7**	**344**	**5.0**	**3,536**	**3.6**	824	2.9	2,256	3.6	347	5.0	3,427	3.5
Other[6]	**-**	**-**	**65**	**0.1**	**4**	**0.1**	**69**	**0.1**	-	-	62	0.1	3	-	65	0.1
All geographic areas	**$ 28,243**	**100.0%**	**$ 64,147**	**100.0%**	**$ 6,871**	**100.0%**	**$ 99,261**	**100.0%**	$ 28,431	100.0%	$ 62,659	100.0%	$ 6,908	100.0%	$ 97,998	100.0%

(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							
	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%
Ontario	763	2.9	1,800	3.2	344	4.7	2,907	3.2
Other[6]	26	0.1	-	-	6	0.1	32	-
All geographic areas	$ 26,295	100.0%	$ 56,261	100.0%	$ 7,244	100.0%	$ 89,800	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 $122 million as at September 30, 2018. They amounted to $127 million and $136 million respectively for the September 2017 and September 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 September 30, 2018			As at June 30, 2018			As at March 31, 2018		
	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	**66.9%**	**70.8%**	**69.7%**	68.2%	70.6%	69.6%	68.2%	70.6%	69.8%
Ontario	**70.4**	**68.9**	**69.6**	68.4	70.0	69.2	70.1	69.7	69.9
Other[4]	**75.6**	**76.0**	**75.7**	75.1	57.8	66.1	76.7	73.6	75.0
All geographic areas	**67.2%**	**70.8%**	**69.7%**	68.2%	70.5%	69.6%	68.4%	70.6%	69.8%

(average loan-to-value ratio, by geographic area)	As at December 31, 2017			As at September 30, 2017			As at June 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	68.0%	70.1%	69.4%	67.6%	70.7%	69.8%	68.0%	70.4%	69.6%
Ontario	69.8	68.6	69.1	66.7	68.3	67.6	73.3	68.5	70.5
Other[4]	61.5	75.7	66.1	69.1	71.5	70.6	75.5	66.2	71.4
All geographic areas	68.1%	70.0%	69.3%	67.5%	70.6%	69.7%	68.3%	70.3%	69.6%

(average loan-to-value ratio, by geographic area)	As at March 31, 2017			As at December 31, 2016			As at September 30, 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%	69.4%	68.9%	67.6%	69.3%	68.7%	65.1%	70.8%	69.3%
Ontario	74.3	69.6	71.3	71.5	68.4	69.6	72.6	71.1	71.6
Other[4]	73.9	69.8	71.8	66.0	72.1	68.1	72.5	75.9	73.9
All geographic areas	68.3%	69.4%	69.0%	67.8%	69.3%	68.8%	65.5%	70.8%	69.4%

[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 September 30, 2018		As at June 30, 2018		As at March 31, 2018		As at December 31, 2017		As at September 30, 2017	
0-10 years	**$ 2,803**	**3.0%**	$ 2,759	3.0%	$ 2,699	3.1%	$ 2,713	3.1%	$ 2,709	3.1%
10-20 years	**17,353**	**18.8**	17,117	18.8	16,800	19.0	16,734	19.1	16,673	19.3
20-25 years	**63,451**	**68.6**	62,408	68.4	59,953	67.8	59,434	67.7	58,153	67.3
25-30 years	**6,913**	**7.5**	6,878	7.6	6,879	7.8	6,863	7.8	6,838	7.9
30-35 years	**1,544**	**1.7**	1,601	1.8	1,674	1.9	1,708	1.9	1,761	2.0
35 years or more	**326**	**0.4**	327	0.4	338	0.4	340	0.4	350	0.4
All amortization periods	**$ 92,390**	**100.0%**	$ 91,090	100.0%	$ 88,343	100.0%	$ 87,792	100.0%	$ 86,484	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at June 30, 2017		As at March 31, 2017		As at December 31, 2016		As at September 30, 2016	
0-10 years	$ 2,671	3.1%	$ 2,625	3.2%	$ 2,649	3.2%	$ 2,644	3.2%
10-20 years	16,512	19.4	16,414	19.7	16,400	19.7	16,266	19.7
20-25 years	57,029	67.0	54,930	65.9	54,590	65.8	54,027	65.5
25-30 years	6,854	8.0	7,022	8.4	7,099	8.5	7,218	8.7
30-35 years	1,809	2.1	1,884	2.3	1,930	2.3	1,999	2.4
35 years or more	361	0.4	376	0.5	390	0.5	401	0.5
All amortization periods	$ 85,236	100.0%	$ 83,251	100.0%	$ 83,058	100.0%	$ 82,555	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.