Desjardins

Supplemental Financial Information (unaudited)

For the period ended December 31, 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 Annual Reports. 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). This document should also be used as a supplement to Desjardins Group's Pillar 3 Report, which is also available on its website.

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. Desjardins Group changed certain of its accounting policies as a result of adopting 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 and changes to accounting policies, see Note 2, "Basis of presentation and significant accounting policies", to 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 Pillar 3 requirements issued by the Basel Committee. Other required disclosures with respect to Pillar 3 are included in the Pillar 3 Report.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at December 31, 2018[1]	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
ASSETS									
Cash and deposits with financial institutions	**$ 3,384**	$ 3,245	$ 2,976	$ 2,284	$ 2,435	$ 2,265	$ 2,737	$ 2,333	$ 1,876
Securities									
Securities at fair value through profit or loss	**36,916**	38,944	37,936	36,004	31,654	33,846	33,807	33,951	31,005
Available-for-sale securities	**N/A**	N/A	N/A	N/A	24,934	24,156	24,783	24,627	22,280
Securities at fair value through other comprehensive income	**21,395**	21,396	20,711	20,258	N/A	N/A	N/A	N/A	N/A
Securities at amortized cost	**1,621**	1,732	1,635	1,424	N/A	N/A	N/A	N/A	N/A
	59,932	62,072	60,282	57,686	56,588	58,002	58,590	58,578	53,285
Securities borrowed or purchased under reverse repurchase agreements	**11,934**	10,219	9,522	9,889	8,674	10,342	6,230	8,912	7,690
Loans									
Residential mortgages	**120,113**	118,981	117,381	114,211	113,146	111,442	109,740	107,246	106,695
Consumer, credit card and other personal loans	**26,210**	25,709	25,285	24,504	24,044	23,361	22,832	22,243	22,150
Business and government loans	**44,906**	43,195	42,631	40,854	40,738	39,615	39,239	38,567	37,626
	191,229	187,885	185,297	179,569	177,928	174,418	171,811	168,056	166,471
Allowance for credit losses	**(719)**	(731)	(714)	(723)	(438)	(437)	(438)	(458)	(456)
	190,510	187,154	184,583	178,846	177,490	173,981	171,373	167,598	166,015
Segregated fund net assets	**13,234**	13,964	13,902	13,500	13,379	12,679	12,527	12,429	11,965
Other assets									
Clients' liability under acceptances	**160**	251	42	43	31	141	59	105	11
Premiums receivable	**2,376**	2,387	2,210	2,001	2,095	2,137	1,988	1,822	1,957
Derivative financial instruments	**3,743**	3,545	3,559	3,445	3,206	3,027	3,010	2,986	3,572
Amounts receivable from clients, brokers and financial institutions	**1,315**	3,036	4,103	4,761	1,554	4,525	5,436	3,209	2,532
Reinsurance assets	**1,958**	2,032	2,048	2,031	2,202	2,197	2,176	2,167	2,582
Investment property	**958**	950	952	881	832	827	821	820	823
Property, plant and equipment	**1,424**	1,397	1,375	1,388	1,411	1,434	1,406	1,410	1,435
Goodwill	**121**	121	121	121	121	153	153	153	471
Intangible assets	**389**	468	480	468	466	528	553	528	690
Deferred tax assets	**1,174**	984	1,007	1,070	992	889	962	870	874
Other	**2,853**	3,440	2,911	2,729	2,738	3,183	3,022	3,073	2,589
Assets of the disposal group held to be transferred	**-**	-	-	922	881	-	940	942	-
	16,471	18,611	18,808	19,860	16,529	19,041	20,526	18,085	17,536
TOTAL ASSETS	**$ 295,465**	$ 295,265	$ 290,073	$ 282,065	$ 275,095	$ 276,310	$ 271,983	$ 267,935	$ 258,367

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

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at December 31, 2018[1]	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 105,298**	$ 104,148	$ 103,357	$ 101,238	$ 100,578	$ 99,520	$ 99,148	$ 97,122	$ 96,278
Business and government	**76,174**	76,114	76,009	71,411	69,102	70,542	71,527	69,966	62,799
Deposit-taking institutions	**1,686**	2,124	2,157	1,986	1,906	1,841	2,060	2,239	1,469
	183,158	182,386	181,523	174,635	171,586	171,903	172,735	169,327	160,546
Other liabilities									
Acceptances	**160**	251	42	43	31	141	59	105	11
Commitments related to securities sold short	**10,829**	11,199	11,040	8,789	9,112	10,249	7,440	7,167	8,196
Commitments related to securities lent or sold under repurchase agreements	**16,845**	13,809	10,729	11,921	10,229	9,535	7,887	9,521	10,323
Derivative financial instruments	**2,816**	3,633	3,102	2,801	3,094	2,897	2,331	2,186	2,057
Amounts payable to clients, brokers and financial institutions	**4,105**	6,553	7,125	7,296	4,247	7,263	7,127	6,461	4,659
Insurance contract liabilities	**28,740**	28,643	28,600	28,224	28,272	27,782	28,147	27,549	27,493
Segregated fund net liabilities	**13,212**	13,931	13,880	13,483	13,354	12,658	12,493	12,412	11,957
Net defined benefit plan net liabilities	**2,537**	2,030	2,239	2,533	2,624	2,045	2,505	2,287	2,256
Deferred tax liabilities	**214**	165	158	153	155	168	160	149	179
Other	**5,822**	5,381	4,763	5,483	5,568	5,564	5,509	5,480	6,019
Liabilities of the disposal group held to be transferred	**-**	-	-	718	662	-	373	345	-
	85,280	85,595	81,678	81,444	77,348	78,302	74,031	73,662	73,150
Subordinated notes	**1,378**	1,343	1,350	1,383	1,388	1,357	1,374	1,390	1,378
TOTAL LIABILITIES	**269,816**	269,324	264,551	257,462	250,322	251,562	248,140	244,379	235,074
EQUITY									
Capital stock	**5,350**	5,401	5,428	5,300	5,361	5,375	5,388	5,283	5,292
Share capital	**5**	5	91	93	90	92	92	91	88
Undistributed surplus earnings	**3,649**	1,949	1,447	1,524	1,360	1,792	1,079	1,606	1,529
Accumulated other comprehensive income	**(23)**	58	178	232	445	342	468	622	514
Reserves	**15,920**	17,767	17,616	16,695	16,707	16,333	16,003	15,136	15,052
Equity – Group's share	**24,901**	25,180	24,760	23,844	23,963	23,934	23,030	22,738	22,475
Non-controlling interests	**748**	761	762	759	810	814	813	818	818
Total equity	**25,649**	25,941	25,522	24,603	24,773	24,748	23,843	23,556	23,293
TOTAL LIABILITIES AND EQUITY	**$ 295,465**	$ 295,265	$ 290,073	$ 282,065	$ 275,095	$ 276,310	$ 271,983	$ 267,935	$ 258,367

[1] The information presented for the 2018 periods 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 Combined Financial Statements.

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the twelve-month periods ended	
	December 31, 2018[1]	September 30, 2018[1][2]	June 30, 2018[1][2]	March 31, 2018[1][2]	December 31, 2017[2]	September 30, 2017[2]	June 30, 2017[2]	March 31, 2017[2]	December 31, 2016[2]	**December 31, 2018[1]**	December 31, 2017[2]
Interest income											
Loans	**$ 1,874**	$ 1,825	$ 1,648	$ 1,584	$ 1,548	$ 1,513	$ 1,444	$ 1,418	$ 1,445	**$ 6,931**	$ 5,923
Securities	**107**	101	89	93	88	80	78	77	76	**390**	323
	1,981	1,926	1,737	1,677	1,636	1,593	1,522	1,495	1,521	**7,321**	6,246
Interest expense											
Deposits	**576**	616	538	505	477	424	403	407	369	**2,235**	1,711
Subordinated notes and other	**121**	24	24	23	21	20	19	18	18	**192**	78
	697	640	562	528	498	444	422	425	387	**2,427**	1,789
Net interest income	**1,284**	1,286	1,175	1,149	1,138	1,149	1,100	1,070	1,134	**4,894**	4,457
Net premiums	**2,221**	2,263	2,200	2,139	2,009	1,982	2,076	1,982	1,834	**8,823**	8,049
Other income											
Deposit and payment service charges	**114**	110	106	103	107	109	122	120	123	**433**	458
Lending fees and credit card service revenues	**177**	171	163	186	180	154	154	172	150	**697**	660
Brokerage and investment fund services	**211**	216	223	255	245	227	293	265	236	**905**	1,030
Management and custodial service fees	**130**	147	138	136	133	118	120	114	148	**551**	485
Net investment income (loss)	**45**	(253)	308	111	904	(362)	711	435	(1,082)	**211**	1,688
Overlay approach adjustment for insurance operations financial assets	**258**	76	20	169	N/A	N/A	N/A	N/A	N/A	**523**	N/A
Foreign exchange income	**29**	14	21	27	22	16	20	19	12	**91**	77
Other	**(21)**	36	130	37	(100)	295	28	26	(42)	**182**	249
	943	517	1,109	1,024	1,491	557	1,448	1,151	(455)	**3,593**	4,647
Total income	**4,448**	4,066	4,484	4,312	4,638	3,688	4,624	4,203	2,513	**17,310**	17,153
Provision for credit losses	**89**	100	80	115	89	92	76	92	55	**384**	349
Claims, benefits, annuities and changes in insurance contract liabilities	**1,821**	1,375	1,727	1,656	2,042	1,000	1,922	1,753	(104)	**6,579**	6,717
Non-interest expense											
Salaries and fringe benefits	**810**	820	887	890	846	794	919	893	890	**3,407**	3,452
Premises, equipment and furniture, including depreciation	**172**	185	171	173	210	180	169	168	185	**701**	727
Service agreements and outsourcing	**96**	75	88	79	112	64	73	70	70	**338**	319
Communications	**70**	58	69	64	79	65	74	66	88	**261**	284
Other	**698**	721	638	721	704	595	656	663	685	**2,778**	2,618
	1,846	1,859	1,853	1,927	1,951	1,698	1,891	1,860	1,918	**7,485**	7,400
Operating surplus earnings	**692**	732	824	614	556	898	735	498	644	**2,862**	2,687
Income taxes on surplus earnings	**114**	162	147	113	127	140	154	115	135	**536**	536
Surplus earnings before member dividends	**578**	570	677	501	429	758	581	383	509	**2,326**	2,151
Member dividends	**60**	72	71	50	67	60	40	35	57	**253**	202
Tax recovery on member dividends	**(17)**	(19)	(18)	(14)	(18)	(16)	(11)	(9)	(15)	**(68)**	(54)
Net surplus earnings for the period after member dividends	**$ 535**	$ 517	$ 624	$ 465	$ 380	$ 714	$ 552	$ 357	$ 467	**$ 2,141**	$ 2,003
of which:											
Group's share	**$ 527**	$ 504	$ 613	$ 456	$ 371	$ 699	$ 538	$ 352	$ 443	**$ 2,100**	$ 1,960
Non-controlling interests' share	**8**	13	11	9	9	15	14	5	24	**41**	43

[1] The information presented for the 2018 periods 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 Combined Financial Statements.

[2] Prior period data have been reclassified to conform with the presentation for the current period, regardless of the standards and amendments adopted on January 1, 2018.

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 December 31, 2018[3]	Cross-reference[4]	As at September 30, 2018[3]	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
Tier 1A capital										
Federation capital shares[5]	**$ 4,784**	B	$ 4,784	$ 4,782	$ 4,586	$ 4,518	$ 4,496	$ 4,464	$ 4,262	$ 4,142
Permanent shares and surplus shares subject to phase-out	**532**	C	575	599	668	794	821	862	951	1,078
Reserves	**15,921**	A	17,767	17,616	16,695	16,707	16,333	16,003	15,137	15,052
Undistributed surplus earnings	**3,634**	D	1,933	1,430	1,506	1,336	1,772	1,058	1,584	1,502
Eligible accumulated other comprehensive income	**(28)**	E + F + Z	58	177	211	410	291	389	514	392
Tier 1A capital: regulatory adjustments										
Goodwill (net of related deferred tax liabilities)	**(3)**	K	(3)	(3)	(3)	(3)	(35)	(35)	(35)	(33)
Intangible assets other than mortgage servicing rights and software (net of related deferred tax liabilities)	**(1)**	M+N	(1)	-	(1)	(1)	(44)	(44)	(44)	(42)
Software considered as intangible assets (net of related tax liabilities)	**(124)**	M+N	(188)	(200)	(193)	(193)	(235)	(234)	(219)	(217)
Deferred tax assets other than those attributable to temporary differences (net of related deferred tax liabilities)	**(93)**	J+P	(50)	(55)	(54)	(51)	(60)	(63)	(57)	(65)
Shortfall in allowance[6]	**(427)**		(383)	(349)	(349)	(390)	(324)	(308)	(309)	(322)
Reciprocal cross-holdings in Tier 1A capital[6]	**(13)**		(10)	(8)	(15)	(13)	(9)	(20)	(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%)	**(1,770)**	Q+T	(2,012)	(2,475)	(2,154)	(2,129)	(2,596)	(2,904)	(2,841)	(2,759)
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)	-	-
Including: Deferred tax assets arising from temporary differences	**-**	S	-	-	-	-	-	(7)	-	-
Total net Tier 1A capital	**22,412**		22,470	21,514	20,897	20,985	20,410	19,140	18,935	18,720
Non-controlling interests	**-**	H	-	-	11	13	12	14	13	12
Total Tier 1B capital	**-**		-	-	11	13	12	14	13	12
Total Tier 1 capital	**22,412**		22,470	21,514	20,908	20,998	20,422	19,154	18,948	18,732
Tier 2 capital										
Subordinated notes[7] subject to phase-out	**844**	L	809	817	849	1,032	1,001	1,018	1,035	1,206
General allowance	**377**	O	396	374	371	257	267	263	270	252
Eligible qualifying shares	**25**	W	24	24	24	25	24	24	24	25
Non-controlling interests	**-**	I	-	-	-	-	-	-	-	-
Tier 2 capital: regulatory adjustments										
Significant investments in financial entities	**(820)**	V	(824)	(824)	(824)	(876)	(876)	(876)	(872)	(872)
Total net Tier 2 capital	**426**		405	391	420	438	416	429	457	611
Total regulatory capital (Tier 1 and 2)	**$ 22,838**		$ 22,875	$ 21,905	$ 21,328	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343
Total risk-weighted assets	**$ 129,474**		$ 127,064	$ 123,190	$ 120,194	$ 116,487	$ 114,398	$ 112,037	$ 110,369	$ 108,144
Exposure measure for the leverage ratio	**271,359**		268,356	261,946	254,969	246,832	246,933	242,373	239,397	230,472

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 December 31, 2018[3]	Cross-reference[4]	As at September 30, 2018[3]	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
Ratios										
Tier 1A capital ratio	**17.3%**		17.7%	17.5%	17.4%	18.0%	17.8%	17.1%	17.2%	17.3%
Tier 1 capital ratio	**17.3**		17.7	17.5	17.4	18.0	17.9	17.1	17.2	17.3
Total capital ratio	**17.6**		18.0	17.8	17.7	18.4	18.2	17.5	17.6	17.9
Leverage ratio	**8.3**		8.4	8.2	8.2	8.5	8.3	7.9	7.9	8.1
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	**$ 150**	AA	$ 133	$ 135	$ 139	$ 136	$ 105	$ 112	$ 110	$ 94
Significant investments in the Tier 1A capital of financial institutions	**2,418**	AC	2,448	2,399	2,305	2,311	2,301	2,186	2,178	2,148
Deferred tax assets arising from temporary differences (net of related tax liabilities)	**793**	AB	705	717	769	685	623	692	638	656
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)	**377**		396	374	371	257	267	263	270	252
Cap on inclusion of allowances in Tier 2 capital under the Standardized Approach	**377**	O	396	374	371	257	267	263	270	252
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 for the 2018 periods 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 Combined Financial Statements.
(4) Cross-reference to the combined regulatory balance sheet. Refer to Table 7.
(5) Includes capital shares held in segregated funds.
(6) Items considered only in regulatory capital.
(7) Includes subordinated notes described in Note 18, "Subordinated notes", to the 2018 Combined Financial Statements.

Table 5 – Quarterly changes in regulatory capital

(in millions of dollars)	As at December 31, 2018[1]	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
Tier 1A capital									
Balance at beginning of period	**$ 22,470**	$ 21,514	$ 20,897	$ 20,985	$ 20,410	$ 19,140	$ 18,935	$ 18,720	$ 17,477
Increase in reserves and undistributed surplus earnings	**(145)**	654	845	158	(62)	1,044	340	167	1,257
Eligible accumulated other comprehensive income	**(86)**	(119)	(34)	(199)	119	(98)	(125)	122	(180)
Federation capital shares	**-**	2	196	68	22	32	202	120	71
Permanent shares and surplus shares subject to phase-out	**(43)**	(24)	(69)	(126)	(27)	(41)	(89)	(127)	(37)
Non-controlling interests	**-**	-	-	-	-	-	-	-	(5)
Deductions	**216**	443	(321)	11	523	333	(123)	(67)	137
Balance at end of period	**22,412**	22,470	21,514	20,897	20,985	20,410	19,140	18,935	18,720
Tier 1B capital									
Balance at beginning of period	**-**	-	11	13	12	14	13	12	13
Non-controlling interests	**-**	-	(11)	(2)	1	(2)	1	1	(1)
Balance at end of period	**-**	-	-	11	13	12	14	13	12
Total Tier 1 capital	**22,412**	22,470	21,514	20,908	20,998	20,422	19,154	18,948	18,732
Tier 2 capital									
Balance at beginning of period	**405**	391	420	438	416	429	457	611	644
Eligible qualifying shares	**1**	-	-	(1)	1	-	-	(1)	1
Non-controlling interests	**-**	-	-	-	-	-	-	-	(1)
Subordinated notes subject to phase-out	**35**	(8)	(32)	(183)	31	(17)	(17)	(171)	(7)
General allowance	**(19)**	22	3	114	(10)	4	(7)	18	(26)
Deductions	**4**	-	-	52	-	-	(4)	-	-
Balance at end of period	**426**	405	391	420	438	416	429	457	611
Total capital	**$ 22,838**	$ 22,875	$ 21,905	$ 21,328	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343

[1] The information presented for the 2018 periods 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 Combined Financial Statements.

Table 6 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at December 31, 2018[1]	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
Equity balance in the Combined Financial Statements	**$ 24,901**	$ 25,180	$ 24,760	$ 23,844	$ 23,963	$ 23,934	$ 23,030	$ 22,738	$ 22,475
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(23)**	(29)	(33)	(39)	(40)	(45)	(49)	(55)	(55)
Preferred shares of *La Fédération* des caisses *populaires* de l'*Ontario* Inc. and the caisses in Ontario	**(3)**	(3)	(89)	(91)	(89)	(90)	(90)	(89)	(86)
Qualifying shares	**(25)**	(24)	(24)	(24)	(25)	(24)	(24)	(24)	(26)
Other	**(7)**	(7)	(10)	(24)	(44)	(62)	(91)	(122)	(142)
Deductions	**(2,431)**	(2,647)	(3,090)	(2,769)	(2,780)	(3,303)	(3,636)	(3,513)	(3,446)
Tier 1A capital	**22,412**	22,470	21,514	20,897	20,985	20,410	19,140	18,935	18,720
Non-controlling interests	**-**	-	-	11	13	12	14	13	12
Tier 1B capital	**-**	-	-	11	13	12	14	13	12
Tier 1 capital	**22,412**	22,470	21,514	20,908	20,998	20,422	19,154	18,948	18,732
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	**844**	809	817	849	1,032	1,001	1,018	1,035	1,206
General allowance	**377**	396	374	371	257	267	263	270	252
Eligible qualifying shares	**25**	24	24	24	25	24	24	24	25
Deductions	**(820)**	(824)	(824)	(824)	(876)	(876)	(876)	(872)	(872)
Tier 2 capital	**426**	405	391	420	438	416	429	457	611
Total capital	**$ 22,838**	$ 22,875	$ 21,905	$ 21,328	$ 21,436	$ 20,838	$ 19,583	$ 19,405	$ 19,343

[1] The information presented for the 2018 periods 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 Combined Financial Statements.

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

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items deconsolidated for regulatory capital purposes[2]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[3]
Assets					
Cash and deposits with financial institutions	$ 3,384	$ 1,285	$ 2,099		
Securities	59,932	25,486	34,446		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				$ 150	AA
Other securities				34,296	
Investments in associates and joint ventures accounted for using the equity method	908	(4,040)	4,948		
Significant investments in the capital of other financial institutions exceeding the regulatory thresholds of 10% of Tier 1A capital				142	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				2,418	AC
Investments in deconsolidated subsidiaries exceeding the regulatory thresholds of 10% of Tier 1A capital				1,628	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				700	V
Other adjustments related to investments				60	
Securities borrowed or purchased under reverse repurchase agreements	11,934	(907)	12,841		
Loans	191,229	3,023	188,206		
Significant investments in the Tier 2 capital of other financial institutions				120	V
Other loans				188,086	
Allowances for credit losses	(719)	(5)	(714)		
General allowance allowed for inclusion in Tier 2 capital				(377)	O
Allowances not allowed for regulatory capital				(337)	
Segregated fund net assets	13,234	13,234	-		
Other assets					
Clients' liability under acceptances	160	-	160		
Premiums receivable	2,376	2,376	-		
Derivative financial instruments	3,743	115	3,628		
Amounts receivable from clients, brokers and financial institutions	1,315	85	1,230		
Reinsurance assets	1,958	1,958	-		
Land, buildings and equipment	2,382	1,420	962		
Goodwill	121	118	3		K
Software and other intangible assets	389	229	160		M
Deferred tax assets	1,174	289	885		
Deferred tax assets other than those attributable to temporary differences				180	J
Deferred tax liabilities other than those attributable to temporary differences				(87)	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				793	AB
Deferred tax liabilities related to software and other intangible assets				(35)	N
Deferred tax liabilities related to goodwill				-	K
Other deferred tax assets				34	
Other	1,945	27	1,918		
Assets of the disposal group held to be transferred	-	-	-		
Total assets	$ 295,465	$ 44,693	$ 250,772		

Footnotes to this table are presented on the next page.

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

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items deconsolidated for regulatory capital purposes[2]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[3]
Liabilities					
Deposits	$ 183,158	$ (370)	$ 183,528		
Other liabilities					
Acceptances	160	-	160		
Commitments related to securities sold short	10,829	-	10,829		
Commitments related to securities lent or sold under repurchase agreements	16,845	(20)	16,865		
Derivative financial instruments	2,816	122	2,694		
Amounts payable to clients, brokers and financial institutions	4,105	54	4,051		
Insurance contract liabilities	28,740	28,740	-		
Segregated fund net liabilities	13,212	13,212	-		
Net defined benefit plan liabilities	2,537	601	1,936		
Deferred tax liabilities	214	176	38		
Other	5,822	1,424	4,398		
Liabilities of the disposal group held to be transferred	-	-	-		
Subordinated notes	1,378	-	1,378		
Subordinated notes allowed for inclusion in Tier 2 capital subject to phase-out				$ 844	L
Subordinated indebtedness not allowed for Tier 2 capital				534	
Total liabilities	269,816	43,939	225,877		
Equity					
Capital stock	5,350	-	5,350		
Permanent shares and surplus shares				531	C
Qualifying shares				25	W
Qualifying shares, permanent shares and surplus shares not allowed for Tier 1A capital				10	
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	3,649	15	3,634		D
Accumulated other comprehensive income	(23)	(10)	(13)		
Net unrealized losses on debt securities classified as at fair value through other comprehensive income				(15)	E
Gains on derivative financial instruments designated as cash flow hedges				15	
Net unrealized gains related to the overlay approach adjustment for insurance operations financial assets				(12)	F
Other				(1)	Z
Reserves	15,920	(1)	15,921		A
Non-controlling interests	748	750	(2)		
Portion allowed for inclusion in additional Tier 1 capital				-	H
Portion not allowed for regulatory capital				(2)	
Total equity	25,649	754	24,895		
Total liabilities and equity	$ 295,465	$ 44,693	$ 250,772		

(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 2018 Annual Report.
(3) Refer to Table 4.

Table 8 – Leverage ratio[1]

(in millions of dollars and as a percentage)		As at December 31, 2018	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 295,465**	$ 295,265	$ 290,073	$ 282,065	$ 275,096	$ 276,310	$ 271,983	$ 267,935	$ 258,367
Adjustment for investments in banking, financial, insurance or commercial entities that are combined for accounting purposes but excluded from the scope of regulatory consolidation	2	**(44,694)**	(45,761)	(45,277)	(44,574)	(44,600)	(44,565)	(44,571)	(43,536)	(42,681)
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	**1,882**	1,052	1,379	1,313	1,032	951	1,312	1,353	1,403
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,004**	1,042	956	1,118	910	819	688	784	880
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**20,175**	19,612	17,978	17,829	17,273	16,746	16,540	16,298	15,981
Other adjustments	7	**(2,473)**	(2,854)	(3,163)	(2,782)	(2,879)	(3,328)	(3,579)	(3,437)	(3,478)
Leverage ratio exposure	8	**$ 271,359**	$ 268,356	$ 261,946	$ 254,969	$ 246,832	$ 246,933	$ 242,373	$ 239,397	$ 230,472
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 231,842**	$ 232,221	$ 228,001	$ 220,779	$ 215,431	$ 215,271	$ 214,783	$ 209,237	$ 201,052
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**231,842**	232,221	228,001	220,779	215,431	215,271	214,783	209,237	201,052
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**2,516**	1,991	2,228	2,159	1,859	1,781	1,988	2,063	2,673
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**2,995**	2,489	2,571	2,473	2,212	2,044	2,065	1,952	1,972
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	**5,511**	4,480	4,799	4,632	4,071	3,825	4,053	4,015	4,645
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**12,827**	11,001	10,212	10,610	9,147	10,272	6,309	9,064	7,914
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk (CCR) exposure for SFT assets	14	**1,004**	1,042	956	1,119	910	819	688	784	880
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total exposures on securities financing transactions	16	**13,831**	12,043	11,168	11,729	10,057	11,091	6,997	9,848	8,794
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**109,563**	106,454	103,328	102,427	100,028	97,580	95,961	94,370	92,649
Adjustments for conversion to credit equivalent amounts	18	**(89,388)**	(86,842)	(85,350)	(84,598)	(82,755)	(80,834)	(79,421)	(78,073)	(76,668)
Total other off-balance sheet exposures	19	**20,175**	19,612	17,978	17,829	17,273	16,746	16,540	16,297	15,981
Total exposures	21	**$ 271,359**	$ 268,356	$ 261,946	$ 254,969	$ 246,832	$ 246,933	$ 242,373	$ 239,397	$ 230,472
Tier 1 capital – All-in basis	23	**$ 22,412**	$ 22,470	$ 21,514	$ 20,908	$ 20,998	$ 20,422	$ 19,154	$ 18,948	$ 18,732
Leverage ratio – All-in basis	26	**8.3%**	8.4%	8.2%	8.2%	8.5%	8.3%	7.9%	7.9%	8.1%

(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 December 31, 2018									
	Carrying amount of items									
	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory 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	$ 3,384	$ 2,099	$ 2,099	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	36,916	16,266	368	-	-	-	5	-	15,893	-
Securities at fair value through other comprehensive income	21,395	16,572	16,572	-	-	-	-	-	-	-
Securities at amortized cost	1,621	1,608	1,608	-	-	-	-	-	-	-
Investment securities accounted for using the equity method	908	4,948	2,478	-	-	-	-	-	-	2,470
	60,840	39,394	21,026	-	-	-	5	-	15,893	2,470
Securities borrowed or purchased under reverse repurchase agreements	11,934	12,841	-	-	12,841	-	-	11,691	-	-
Loans										
Residential mortgages	120,113	118,333	15,890	102,443	-	-	-	-	-	-
Consumer, credit card and other personal loans	26,210	26,024	1,588	24,436	-	-	-	-	-	-
Business and government loans	44,906	43,849	43,729	-	-	-	-	-	-	120
	191,229	188,206	61,207	126,879	-	-	-	-	-	120
Allowance for credit losses	(719)	(714)	(155)	(559)	-	-	-	-	-	-
	190,510	187,492	61,052	126,320	-	-	-	-	-	120
Segregated fund net assets	13,234	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	160	160	160	-	-	-	-	-	-	-
Premiums receivable	2,376	-	-	-	-	-	-	-	-	-
Derivative financial instruments	3,743	3,628	-	-	-	2,759	-	507	-	869
Amounts receivable from clients, brokers and financial institutions	1,315	1,230	1,230	-	-	-	-	-	-	-
Reinsurance assets	1,958	-	-	-	-	-	-	-	-	-
Land, buildings and equipment	2,382	962	962	-	-	-	-	-	-	-
Goodwill	121	3	-	-	-	-	-	-	-	3
Intangible assets	389	160	-	-	-	-	-	-	-	160
Deferred tax assets	1,174	885	885	-	-	-	-	-	-	-
Other	1,945	1,918	1,918	-	-	-	-	-	-	-
Assets of the disposal group held to be transferred	-	-	-	-	-	-	-	-	-	-
	15,563	8,946	5,155	-	-	2,759	-	507	-	1,032
Total assets	$ 295,465	$ 250,772	$ 89,332	$ 126,320	$ 12,841	$ 2,759	$ 5	$ 12,198	$ 15,893	$ 3,622

Table 10 – Risk-weighted assets (RWA)

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at December 31, 2018			
	Exposure[1]	RWA	Exposure[1]	RWA	Exposure[1]	RWA	Capital requirement[2]	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	$ -	$ -	$ 15,346	$ 102	$ 15,346	$ 102	$ 8	0.7%
Financial institutions	-	-	10,743	2,106	10,743	2,106	168	19.6
Businesses	-	-	67,208	56,333	67,208	56,333	4,507	83.8
Securitization	-	-	5	63	5	63	5	1,250.0
Equities	-	-	250	334	250	334	27	133.6
SMEs similar to other retail client exposures	-	-	8,294	5,394	8,294	5,394	432	65.0
Mortgages	103,893	11,491	435	152	104,328	11,643	931	11.2
Other retail client exposures (excluding SMEs)	11,271	4,741	1,057	793	12,328	5,534	443	44.9
Qualifying-revolving retail client exposures	39,177	10,159	-	-	39,177	10,159	812	25.9
Sub-total – Credit risk other than counterparty risk	154,341	26,391	103,338	65,277	257,679	91,668	7,333	35.6
Counterparty risk								
Sovereign borrowers	-	-	8	-	8	-	-	-
Financial institutions	-	-	2,755	551	2,755	551	44	20.0
Businesses	-	-	12	12	12	12	1	100.0
Trading portfolios	-	-	1,234	533	1,234	533	43	43.2
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,452	116	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	264	14	1	-
Sub-total – Counterparty risk	-	-	4,009	1,096	4,273	2,562	205	60.0
Other assets[3]	-	-	-	-	15,920	11,268	902	70.8
Scaling factors[4]	-	1,585	-	-	-	1,584	127	-
Total – Credit risk	154,341	27,976	107,347	66,373	277,872	107,082	8,567	38.5
Market risk								
Value at Risk (VaR)	-	575	-	-	-	575	46	-
Stressed VaR	-	2,335	-	-	-	2,335	187	-
Incremental risk charge (IRC)[5]	-	1,732	-	-	-	1,732	139	-
Other[6]	-	-	-	754	-	754	60	-
Total – Market risk[7]	-	4,642	-	754	-	5,396	432	-
Operational risk[8]	-	-	-	12,232	-	12,232	979	-
Total risk-weighted assets before threshold	$ 154,341	$ 32,618	$ 107,347	$ 79,359	$ 277,872	$ 124,710	$ 9,978	-%
Risk-weighted assets after the transitional provisions for the CVA charge[9]								
RWA for Tier 1A capital	-	-	-	-	-	124,419	9,954	-
RWA for Tier 1 capital	-	-	-	-	-	124,463	9,957	-
RWA for total capital	-	-	-	-	-	124,506	9,960	-
Transitional threshold adjustment[10]	-	-	-	-	-	5,055	404	-
Total risk-weighted assets	$ 154,341	$ 32,618	$ 107,347	$ 79,359	$ 277,872	$ 129,474	$ 10,358	-%

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 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
Credit risk other than counterparty risk								
Sovereign borrowers	$ 99	$ 99	$ 2	$ 28	$ 29	$ 4	$ 2	$ 2
Financial institutions	2,164	2,084	1,898	2,094	2,135	2,044	2,050	1,668
Businesses	53,826	47,535	46,024	43,738	43,309	42,644	41,748	40,355
Securitization	68	67	71	75	85	93	98	1,138
Equities	289	288	291	241	213	217	123	98
SMEs similar to other retail client exposures	5,360	4,648	4,616	4,687	4,885	4,804	4,611	4,399
Mortgages	11,646	11,433	10,919	9,769	8,765	8,409	8,437	8,271
Other retail client exposures (excluding SMEs)	5,255	4,868	4,403	3,975	3,597	3,370	3,171	3,133
Qualifying-revolving retail client exposures	9,219	8,869	9,090	8,833	7,641	7,455	7,581	7,590
Sub-total - Credit risk other than counterparty risk	87,926	79,891	77,314	73,440	70,659	69,040	67,821	66,654
Counterparty risk								
Financial institutions	396	379	386	343	325	310	295	317
Businesses	11	8	17	5	7	20	8	13
Trading portfolios	333	395	373	365	334	269	250	191
Credit valuation adjustment charge (CVA)	1,063	1,051	1,023	903	854	773	738	807
Additional requirements related to the banking and trading portfolio	4	4	8	1	2	1	2	1
Sub-total – Counterparty risk	1,807	1,837	1,807	1,617	1,522	1,373	1,293	1,329
Other assets[3]	11,304	11,020	11,826	11,677	10,053	10,050	9,958	9,674
Scaling factors[4]	1,516	1,467	1,431	1,333	1,185	1,137	1,137	1,121
Total - Credit risk	102,553	94,215	92,378	88,067	83,419	81,600	80,209	78,778
Market risk								
Value at Risk (VaR)	681	-	-	-	-	-	-	-
Stressed VaR	2,106	-	-	-	-	-	-	-
Incremental risk charge (IRC)[5]	1,798	-	-	-	-	-	-	-
Other[6]	489	2,552	2,432	1,965	2,289	1,887	2,608	1,810
Total - Market risk[7]	5,074	2,552	2,432	1,965	2,289	1,887	2,608	1,810
Operational risk[8]	12,171	11,997	11,890	11,850	11,831	11,849	13,365	13,315
Total risk-weighted assets before threshold	119,798	108,764	106,700	101,882	97,539	95,336	96,182	93,903
Risk-weighted assets after the transitional provisions for the CVA charge[9]								
RWA for Tier 1A capital	119,584	108,554	106,496	101,629	97,300	95,120	95,976	93,612
RWA for Tier 1 capital	119,617	108,585	106,527	101,674	97,342	95,159	96,013	93,668
RWA for total capital	119,649	108,617	106,558	101,710	97,377	95,190	96,042	93,716
Transitional threshold adjustment[10]	7,480	14,636	13,698	14,858	17,098	16,917	14,393	14,532
Total risk-weighted assets	$ 127,064	$ 123,190	$ 120,194	$ 116,487	$ 114,398	$ 112,037	$ 110,369	$ 108,144

(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) 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.

(4) 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.

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

(6) Represents capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk. It should be noted that, since the 3rd quarter of 2018, the Internal Models Approach has been applied for all trading portfolios, following the approval of the AMF. Previously, the Standardized Approach was used for all market risk capital charges.

(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. Prior period data have not been restated.

(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, the 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								
	December 31, 2018			September 30, 2018			June 30, 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	**$ 100,747**	**$ 1,592**	**$ 102,339**	$ 92,379	$ 1,626	$ 94,005	$ 90,572	$ 1,602	$ 92,174
Size of portfolio[2]	**1,901**	**433**	**2,334**	2,082	123	2,205	2,267	(17)	2,250
Quality of portfolio[3]	**242**	**226**	**468**	449	(155)	294	38	40	78
Updating of models[4]	**939**	**-**	**939**	-	-	-	-	-	-
Procedures and policies[5]	**466**	**-**	**466**	5,907	-	5,907	321	-	321
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	(892)	-	(892)
Change in exchange rates	**225**	**20**	**245**	(70)	(2)	(72)	73	1	74
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**3,773**	**679**	**4,452**	8,368	(34)	8,334	1,807	24	1,831
Risk-weighted assets at end of period	**$ 104,520**	**$ 2,271**	**$ 106,791**	$ 100,747	$ 1,592	$ 102,339	$ 92,379	$ 1,626	$ 94,005

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

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

Footnotes to this table are presented on page 19.

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

	For the three-month periods ended								
(in millions of dollars)	**December 31, 2018**	September 30, 2018	June 30, 2018	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
Market risk									
Risk-weighted assets at beginning of period	**$ 5,074**	$ 2,552	$ 2,432	$ 1,965	$ 2,289	$ 1,887	$ 2,608	$ 1,810	$ 2,347
Change in risk level[6]	**322**	(516)	120	467	(324)	402	(721)	798	(537)
Updating of models[4]	**-**	-	-	-	-	-	-	-	-
Procedures and policies[5]	**-**	3,038	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Change in exchange rates	**-**	-	-	-	-	-	-	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**322**	2,522	120	467	(324)	402	(721)	798	(537)
Risk-weighted assets at end of period	**$ 5,396**	$ 5,074	$ 2,552	$ 2,432	$ 1,965	$ 2,289	$ 1,887	$ 2,608	$ 1,810
Operational risk									
Risk-weighted assets at beginning of the period	**$ 12,171**	$ 11,997	$ 11,890	$ 11,850	$ 11,831	$ 11,849	$ 13,365	$ 13,315	$ 13,275
Revenue generated	**61**	174	119	40	19	(18)	75	50	40
Procedures and policies[5]	**-**	-	-	-	-	-	(1,591)	-	-
Acquisitions and transfers	**-**	-	(12)	-	-	-	-	-	-
Total changes in risk-weighted assets	**61**	174	107	40	19	(18)	(1,516)	50	40
Risk-weighted assets at end of period	**$ 12,232**	$ 12,171	$ 11,997	$ 11,890	$ 11,850	$ 11,831	$ 11,849	$ 13,365	$ 13,315
Transitional threshold adjustment									
Risk-weighted assets at beginning of the period	**$ 7,480**	$ 14,636	$ 13,698	$ 14,858	$ 17,098	$ 16,917	$ 14,393	$ 14,532	$ 13,470
Size of portfolio[2]	**(264)**	2,003	1,462	30	(361)	358	286	(200)	429
Quality of portfolio[3]	**(762)**	(223)	666	(212)	203	(175)	120	308	114
Updating of models[4]	**(916)**	-	-	-	(2,076)	-	-	-	519
Procedures and policies[5]	**(474)**	(8,937)	(325)	(973)	(6)	-	2,117	(247)	-
Acquisitions and transfers	**-**	-	(867)	-	-	(1)	-	-	-
Change in exchange rates	**(9)**	1	2	(5)	-	(1)	1	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**(2,425)**	(7,156)	938	(1,160)	(2,240)	181	2,524	(139)	1,062
Risk-weighted assets at end of year	**$ 5,055**	$ 7,480	$ 14,636	$ 13,698	$ 14,858	$ 17,098	$ 16,917	$ 14,393	$ 14,532

(1) Risk-weighted assets account for the transitional provision for to the CVA applicable to Tier 1A capital.
(2) Increase or decrease in underlying risk exposure.
(3) Change in risk mitigation factors and portfolio quality.
(4) Changes in risk parameters and models.
(5) Regulatory changes and developments in the regulatory capital calculation method.
(6) 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 December 31, 2018	As at September 30, 2018	As at June 30, 2018	As at March 31, 2018	As at December 31, 2017
Allocated to business segments					
Personal and Business Services	**$ 105,540**	$ 101,256	$ 92,460	$ 89,891	$ 85,672
Wealth Management and Life and Health Insurance	**5,360**	5,445	5,641	6,124	5,996
Property and Casualty Insurance	**2,376**	2,410	2,161	2,230	2,437
Other	**11,143**	10,473	8,292	8,251	7,523
Not allocated[2]	**5,055**	7,480	14,636	13,698	14,859
Total risk-weighted assets	**$ 129,474**	$ 127,064	$ 123,190	$ 120,194	$ 116,487

(in millions of dollars)	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016
Allocated to business segments				
Personal and Business Services	$ 81,550	$ 79,840	$ 80,845	$ 77,821
Wealth Management and Life and Health Insurance	5,733	5,291	5,359	4,985
Property and Casualty Insurance	2,231	2,444	2,561	2,637
Other	7,785	7,545	7,211	8,169
Not allocated[2]	17,099	16,917	14,393	14,532
Total risk-weighted assets	$ 114,398	$ 112,037	$ 110,369	$ 108,144

[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 December 31, 2018 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	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]
Standardized Approach														
Sovereign borrowers	**$ 14,493**	**$ 669**	**$ 30**	**$ 8**	**$ 184**	**$ 15,384**	**$ 15,354**	$ 15,158	$ 681	$ 524	$ 11	$ 224	$ 16,598	$ 16,098
Financial institutions	**8,052**	**2,581**	**2,069**	**4,593**	**390**	**17,685**	**13,498**	8,191	2,547	2,337	3,698	433	17,206	12,880
Businesses	**60,191**	**6,090**	**147**	**17**	**1,397**	**67,842**	**67,220**	57,798	5,977	146	2	1,109	65,032	64,478
SMEs similar to other retail client exposures	**8,151**	**129**	**-**	**-**	**103**	**8,383**	**8,294**	8,097	173	-	-	104	8,374	8,280
Mortgages	**435**	**-**	**-**	**-**	**-**	**435**	**435**	438	-	-	-	-	438	438
Other retail client exposures (excluding SMEs)	**1,541**	**406**	**-**	**-**	**-**	**1,947**	**1,057**	1,508	332	-	-	-	1,840	922
Securitization	**5**	**-**	**-**	**-**	**-**	**5**	**5**	5	-	-	-	-	5	5
Equities	**250**	**-**	**-**	**-**	**-**	**250**	**250**	200	-	-	-	-	200	200
Trading portfolio	**-**	**-**	**20,375**	**828**	**-**	**21,203**	**1,234**	-	-	19,765	699	-	20,464	1,159
Internal Ratings-Based approach														
Mortgages	**92,158**	**11,735**	**-**	**-**	**-**	**103,893**	**103,893**	92,162	11,489	-	-	-	103,651	103,651
Revolving retail client exposures	**11,879**	**27,298**	**-**	**-**	**-**	**39,177**	**39,177**	11,624	26,851	-	-	-	38,475	38,475
Other retail client exposures	**10,785**	**443**	**-**	**-**	**43**	**11,271**	**11,271**	10,589	429	-	-	43	11,061	11,061
Total	**$ 207,940**	**$ 49,351**	**$ 22,621**	**$ 5,446**	**$ 2,117**	**$ 287,475**	**$ 261,688**	$ 205,770	$ 48,479	$22,772	$ 4,410	$ 1,913	$ 283,344	$ 257,647

(in millions of dollars)	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]	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]
Standardized Approach														
Sovereign borrowers	$ 14,201	$ 714	$ 1	$ 9	$ 160	$ 15,085	$ 15,084	$ 13,935	$ 687	$ -	$ 6	$ 150	$ 14,778	$ 14,778
Financial institutions	7,894	2,114	1,083	3,707	649	15,447	12,043	7,017	2,200	1,178	3,413	670	14,478	11,272
Businesses	52,723	5,442	160	2	582	58,909	58,377	51,081	5,402	211	12	610	57,316	56,699
SMEs similar to other retail client exposures	6,720	159	-	-	36	6,915	6,857	6,697	160	-	-	34	6,891	6,830
Mortgages	461	-	-	-	-	461	461	464	-	-	-	-	464	464
Other retail client exposures (excluding SMEs)	1,445	245	-	-	-	1,690	745	1,509	205	-	-	-	1,714	525
Securitization	5	-	-	-	-	5	5	6	-	-	-	-	6	6
Equities	199	-	-	-	-	199	199	203	-	-	-	-	203	203
Trading portfolio	-	-	18,029	1,000	-	19,029	1,260	-	-	19,293	1,139	-	20,432	1,454
Internal Ratings-Based Approach														
Mortgages	96,477	13,503	-	-	-	109,980	109,980	93,651	13,040	-	-	-	106,691	106,691
Revolving retail client exposures	11,452	26,397	-	-	-	37,849	37,849	11,112	26,199	-	-	-	37,311	37,311
Other retail client exposures	10,319	412	-	-	43	10,774	10,774	9,832	411	-	-	43	10,286	10,286
Total	$ 201,896	$ 48,986	$ 19,273	$ 4,718	$ 1,470	$ 276,343	$ 253,634	$ 195,507	$ 48,304	$20,682	$ 4,570	$ 1,507	$ 270,570	$ 246,519

Footnotes to this table are presented on page 23.

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

	As at December 31, 2017							As at September 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]
Standardized Approach														
Sovereign borrowers	$ 13,745	$ 678	$ 16	$ 8	$ 141	$ 14,588	$ 14,572	$ 14,261	$ 459	$ 3	$ 5	$ 130	$ 14,858	$ 14,855
Financial institutions	7,475	2,478	483	3,287	524	14,247	11,778	7,630	2,489	1,134	2,956	602	14,811	11,850
Businesses	49,094	4,823	283	2	639	54,841	54,122	48,786	4,624	162	3	560	54,135	53,632
SMEs similar to other retail client exposures	6,822	188	-	-	34	7,044	6,981	7,210	222	-	-	34	7,466	7,399
Mortgages	411	-	-	-	-	411	411	271	-	-	-	-	271	271
Other retail client exposures (excluding SMEs)	1,438	67	-	-	-	1,505	279	1,452	39	-	-	-	1,491	258
Securitization	6	-	-	-	-	6	6	7	-	-	-	-	7	7
Equities	152	-	-	-	-	152	152	124	-	-	-	-	124	124
Trading portfolio	-	-	17,840	750	-	18,590	1,268	-	-	17,202	833	-	18,035	1,191
Internal Ratings-Based Approach														
Mortgages	93,067	12,614	-	-	-	105,681	105,681	91,805	9,290	-	-	-	101,095	101,095
Revolving retail client exposures	11,239	26,110	-	-	-	37,349	37,349	10,934	25,376	-	-	-	36,310	36,310
Other retail client exposures	9,577	395	-	-	21	9,993	9,993	9,217	354	-	-	21	9,592	9,592
Total	$ 193,026	$ 47,353	$ 18,622	$ 4,047	$ 1,359	$ 264,407	$ 242,592	$ 191,697	$ 42,853	$ 18,501	$ 3,797	$ 1,347	$ 258,195	$ 236,584

	As at June 30, 2017							As at March 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]
Standardized Approach														
Sovereign borrowers	$ 15,847	$ 442	$ 1,223	$ 3	$ 19	$ 17,534	$ 16,397	$ 14,945	$ 449	$ 7	$ 3	$ 85	$ 15,489	$ 15,482
Financial institutions	6,771	2,639	694	3,140	752	13,996	11,178	6,885	2,676	379	3,198	624	13,762	11,211
Businesses	48,116	4,466	91	25	596	53,294	52,787	46,940	4,579	287	-	646	52,452	51,679
SMEs similar to other retail client exposures	7,174	242	-	-	35	7,451	7,383	7,169	66	-	-	44	7,279	7,207
Mortgages	206	-	-	-	-	206	206	186	-	-	-	-	186	186
Other retail client exposures (excluding SMEs)	1,456	35	-	-	-	1,491	264	1,463	18	-	-	-	1,481	221
Securitization	7	-	-	-	-	7	7	8	-	-	-	-	8	8
Equities	128	-	-	-	-	128	128	122	-	-	-	-	122	122
Trading portfolio	-	-	12,609	860	-	13,469	886	-	-	15,957	784	-	16,741	938
Internal Ratings-Based Approach														
Mortgages	90,587	9,094	-	-	-	99,681	99,681	88,448	8,764	-	-	-	97,212	97,212
Revolving retail client exposures	10,753	24,921	-	-	-	35,674	35,674	10,451	24,653	-	-	-	35,104	35,104
Other retail client exposures	8,840	347	-	-	23	9,210	9,210	8,540	344	-	-	21	8,905	8,905
Total	$ 189,885	$ 42,186	$ 14,617	$ 4,028	$ 1,425	$ 252,141	$ 233,801	$ 185,157	$ 41,549	$ 16,630	$ 3,985	$ 1,420	$ 248,741	$ 228,275

Footnotes to this table are presented on page 23.

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

	As at December 31, 2016						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach							
Sovereign borrowers	$ 14,321	$ 457	$ 861	$ 2	$ 89	$ 15,730	$ 14,909
Financial institutions	4,849	2,618	957	3,786	781	12,991	9,260
Businesses	45,398	4,498	517	-	935	51,348	50,135
SMEs similar to other retail client exposures	6,922	56	-	-	42	7,020	6,951
Mortgages	143	-	-	-	-	143	143
Other retail client exposures (excluding SMEs)	1,521	17	-	-	-	1,538	247
Securitization	807	-	-	-	-	807	807
Equities	98	-	-	-	-	98	98
Trading portfolio	-	-	14,563	844	-	15,407	915
Internal Ratings-Based Approach							
Mortgages	88,199	8,500	-	-	-	96,699	96,699
Revolving retail client exposures	10,682	23,920	-	-	-	34,602	34,602
Other retail client exposures	8,332	326	-	-	18	8,676	8,676
Total	$ 181,272	$ 40,392	$ 16,898	$ 4,632	$ 1,865	$ 245,059	$ 223,442

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

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

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

(in millions of dollars)	As at December 31, 2018 – Exposure classes[1]							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]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 6,703	$ 200	$ -	$ -	$ 15	$ 6,918	$ 6,912	$ 6,385	$ 204	$ -	$ -	$ 19	$ 6,608	$ 6,603
Mining, oil and gas	298	458	-	-	94	850	851	291	454	-	-	95	840	840
Utilities	13,596	1,559	30	3	267	15,455	15,417	14,096	1,519	524	-	306	16,445	15,937
Construction	2,499	913	-	-	177	3,589	3,516	2,370	862	-	-	175	3,407	3,333
Manufacturing	3,245	876	-	-	219	4,340	4,325	3,000	827	-	-	206	4,033	4,021
Wholesale trade	1,283	125	-	-	70	1,478	1,469	1,247	131	-	-	88	1,466	1,457
Retail trade	2,411	355	-	-	24	2,790	2,772	2,459	332	-	-	26	2,817	2,800
Transportation	1,054	365	-	-	99	1,518	1,514	1,108	409	-	-	100	1,617	1,614
Information industry	456	307	-	-	261	1,024	1,023	436	286	-	-	40	762	761
Finance and insurance	8,768	1,378	2,216	4,615	545	17,522	13,060	9,089	1,358	2,465	3,711	525	17,148	12,627
Real estate	32,722	1,060	-	-	82	33,864	33,769	31,551	958	-	-	81	32,590	32,494
Professional services	519	175	-	-	27	721	710	457	145	-	-	29	631	622
Management of companies	801	74	-	-	17	892	821	747	112	-	-	17	876	807
Administrative services	291	15	-	-	28	334	325	241	9	-	-	15	265	256
Education	1,564	1,028	-	-	8	2,600	2,598	1,317	1,137	-	-	8	2,462	2,461
Health care	3,222	244	-	-	6	3,472	3,462	3,134	257	-	-	3	3,394	3,381
Arts and entertainments	613	57	-	-	8	678	675	633	49	-	-	8	690	688
Accommodation	1,131	13	-	-	3	1,147	1,139	1,078	24	-	-	3	1,105	1,098
Other services	600	33	-	-	11	644	639	582	42	-	-	11	635	627
Other businesses	960	105	-	-	10	1,075	1,075	926	90	18	-	11	1,045	1,029
Total	$ 82,736	$ 9,340	$ 2,246	$ 4,618	$ 1,971	$ 100,911	$ 96,072	$ 81,147	$ 9,205	$ 3,007	$ 3,711	$ 1,766	$ 98,836	$ 93,456

(in millions of dollars)	As at June 30, 2018 – Exposure classes[1]							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]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 6,910	$ 186	$ -	$ -	$ 11	$ 7,107	$ 7,099	$ 6,583	$ 167	$ -	$ -	$ 11	$ 6,761	$ 6,751
Mining, oil and gas	345	457	-	-	51	853	853	338	450	-	-	52	840	839
Utilities	13,290	1,488	1	-	189	14,968	14,961	13,204	1,485	-	-	184	14,873	14,864
Construction	2,383	742	-	-	81	3,206	3,151	2,155	622	-	-	82	2,859	2,806
Manufacturing	3,194	504	-	-	102	3,800	3,789	2,846	543	-	-	100	3,489	3,478
Wholesale trade	1,334	99	-	-	50	1,483	1,471	1,353	126	-	-	44	1,523	1,513
Retail trade	2,703	345	-	-	10	3,058	3,044	2,687	325	-	-	8	3,020	3,007
Transportation	1,194	419	-	-	51	1,664	1,660	1,140	484	-	-	52	1,676	1,669
Information industry	454	283	-	-	20	757	755	337	323	-	-	20	680	679
Finance and insurance	8,900	1,162	1,229	3,718	729	15,738	12,115	8,116	1,134	1,389	3,431	787	14,857	11,331
Real estate	24,790	707	-	-	36	25,533	25,470	24,390	663	-	-	40	25,093	24,983
Professional services	493	117	-	-	13	623	614	460	126	-	-	12	598	589
Management of companies	806	109	-	-	11	926	854	833	154	-	-	10	997	926
Administrative services	235	16	-	-	9	260	251	234	10	-	-	7	251	243
Education	1,220	1,171	-	-	4	2,395	2,392	1,112	1,191	-	-	3	2,306	2,306
Health care	3,037	257	-	-	2	3,296	3,284	2,898	210	-	-	1	3,109	3,097
Arts and entertainments	608	46	-	-	3	657	655	620	42	-	-	3	665	663
Accommodation	1,158	22	-	-	2	1,182	1,172	1,060	29	-	-	2	1,091	1,081
Other services	659	38	-	-	7	704	695	659	38	-	-	7	704	697
Other businesses	1,105	102	14	-	10	1,231	1,219	1,008	167	-	-	5	1,180	1,227
Total	$ 74,818	$ 8,270	$ 1,244	$ 3,718	$ 1,391	$ 89,441	$ 85,504	$ 72,033	$ 8,289	$ 1,389	$ 3,431	$ 1,430	$ 86,572	$ 82,749

Footnotes to this table are presented on page 26.

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

	As at December 31, 2017							As at September 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	$ 6,492	$ 144	$ -	$ -	$ 12	$ 6,648	$ 6,640	$ 6,179	$ 153	$ -	$ -	$ 12	$ 6,344	$ 6,335
Mining, oil and gas	308	460	-	-	52	820	819	422	457	-	-	52	931	930
Utilities	13,306	1,404	16	-	174	14,900	14,877	13,570	1,158	-	-	167	14,895	14,887
Construction	2,066	583	-	-	78	2,727	2,678	1,999	488	-	-	78	2,565	2,512
Manufacturing	2,601	597	-	-	96	3,294	3,280	2,462	547	-	-	97	3,106	3,098
Wholesale trade	1,256	192	-	-	45	1,493	1,484	1,235	158	-	-	47	1,440	1,432
Retail trade	2,592	328	-	-	8	2,928	2,910	2,398	399	-	-	10	2,807	2,793
Transportation	1,090	463	-	-	53	1,606	1,600	1,137	463	-	-	53	1,653	1,652
Information industry	333	345	-	-	-	678	677	319	322	-	-	19	660	660
Finance and insurance	7,345	1,053	766	3,297	683	13,144	10,247	8,278	976	1,299	2,964	663	14,180	10,994
Real estate	23,863	623	-	-	42	24,528	24,466	23,390	652	-	-	37	24,079	24,009
Professional services	445	133	-	-	14	592	586	461	122	-	-	15	598	593
Management of companies	817	224	-	-	18	1,059	982	818	214	-	-	16	1,048	975
Administrative services	206	15	-	-	7	228	219	229	9	-	-	7	245	236
Education	1,621	926	-	-	4	2,551	2,550	1,275	982	-	-	4	2,261	2,260
Health care	2,716	216	-	-	1	2,933	2,926	2,629	176	-	-	1	2,806	2,801
Arts and entertainments	729	41	-	-	3	773	772	776	41	-	-	2	819	818
Accommodation	1,020	33	-	-	2	1,055	1,046	973	35	-	-	1	1,009	999
Other services	635	34	-	-	7	676	669	630	39	-	-	6	675	669
Other businesses	873	165	-	-	5	1,043	1,044	1,497	181	-	-	5	1,683	1,684
Total	$ 70,314	$ 7,979	$ 782	$ 3,297	$ 1,304	$ 83,676	$ 80,472	$ 70,677	$ 7,572	$ 1,299	$ 2,964	$ 1,292	$ 83,804	$ 80,337

	As at June 30, 2017							As at March 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	$ 5,957	$ 148	$ -	$ -	$ 11	$ 6,116	$ 6,106	$ 5,803	$ 99	$ -	$ -	$ 10	$ 5,912	$ 5,901
Mining, oil and gas	431	456	-	-	4	891	890	288	447	-	-	3	738	737
Utilities	15,296	1,141	1,223	3	166	17,829	16,665	14,222	1,102	7	-	163	15,494	15,442
Construction	2,023	468	-	1	78	2,570	2,519	2,096	494	-	-	84	2,674	2,623
Manufacturing	2,428	520	-	-	92	3,040	3,030	2,546	494	-	-	88	3,128	3,119
Wholesale trade	1,178	153	-	-	45	1,376	1,370	1,175	170	-	-	43	1,388	1,378
Retail trade	2,763	387	-	-	8	3,158	3,144	2,287	715	-	-	8	3,010	2,997
Transportation	1,133	446	-	1	54	1,634	1,634	1,130	277	-	-	49	1,456	1,455
Information industry	312	315	-	1	19	647	647	351	301	-	-	19	671	670
Finance and insurance	7,551	1,081	785	3,161	796	13,374	10,350	7,691	1,035	666	3,201	801	13,394	10,399
Real estate	22,910	648	-	-	39	23,597	23,522	22,102	771	-	-	33	22,906	22,832
Professional services	428	130	-	-	20	578	573	427	92	-	-	17	536	532
Management of companies	756	128	-	-	10	894	822	809	135	-	-	9	953	877
Administrative services	243	12	-	-	7	262	252	293	8	-	-	6	307	298
Education	1,211	1,085	-	-	4	2,300	2,299	1,232	1,125	-	-	4	2,361	2,359
Health care	2,491	156	-	1	1	2,649	2,645	2,565	162	-	-	1	2,728	2,723
Arts and entertainments	634	42	-	-	2	678	677	643	40	-	-	4	687	684
Accommodation	964	23	-	-	1	988	977	935	21	-	-	1	957	947
Other services	597	31	-	-	5	633	628	607	90	-	-	7	702	697
Other businesses	1,427	178	-	-	5	1,610	1,612	1,568	126	-	-	7	1,701	1,702
Total	$ 70,733	$ 7,548	$ 2,008	$ 3,168	$ 1,367	$ 84,824	$ 80,362	$ 68,770	$ 7,704	$ 673	$ 3,201	$ 1,355	$ 81,703	$ 78,372

Footnotes to this table are presented on page 26.

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

	As at December 31, 2016						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries							
Agriculture	$ 5,768	$ 105	$ -	$ -	$ 11	$ 5,884	$ 5,872
Mining, oil and gas	312	457	-	-	3	772	771
Utilities	15,159	1,121	838	-	144	17,262	16,446
Construction	1,956	432	-	-	84	2,472	2,421
Manufacturing	2,476	538	-	-	88	3,102	3,092
Wholesale trade	1,094	169	-	-	34	1,297	1,283
Retail trade	2,283	695	-	-	9	2,987	2,974
Transportation	1,041	289	-	-	48	1,378	1,376
Information industry	368	308	-	-	19	695	694
Finance and insurance	3,905	1,084	1,497	3,788	1,232	11,506	6,845
Real estate	21,475	746	-	-	34	22,255	22,183
Professional services	401	97	-	-	17	515	510
Management of companies	784	139	-	-	17	940	865
Administrative services	278	2	-	-	5	285	275
Education	1,185	959	-	-	3	2,147	2,147
Health care	2,577	151	-	-	1	2,729	2,724
Arts and entertainments	638	46	-	-	4	688	687
Accommodation	915	14	-	-	1	930	921
Other services	658	128	-	-	5	791	784
Other businesses	1,295	93	-	-	46	1,434	1,434
Total	$ 64,568	$ 7,573	$ 2,335	$ 3,788	$ 1,805	$ 80,069	$ 74,304

(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 December 31, 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	$ 2,099	$ 2,099	$ -	$ -	$ -
Securities	39,394	21,026	5	-	18,363
Securities borrowed or purchased under reverse repurchase agreements	12,841	-	-	12,841	-
Loans	187,492	187,372	-	-	120
Segregated fund net assets	-	-	-	-	-
Other assets	8,946	5,155	-	2,759	1,032
Total assets	250,772	215,652	5	15,600	$ 19,515
Commitments related to securities lent or sold under repurchase agreements	16,865	-	-	16,865	
Off-balance sheet derivative financial instruments	2,686	-	-	2,686	
Unused commitments	107,954	49,353	-	-	
Other off-balance sheet items	2,116	2,116	-	-	
Differences arising from the recognition of allowances	667	667	-	-	
Adjustments to account for differences related to on-balance sheet exposures	380	(158)	-	538	
Total exposure at default for credit risk	$ 381,440	$ 267,630	$ 5	$ 35,689	

(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 December 31, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at September 30, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	**$ 15,384**	**$ 30**	**$ -**	$ 16,598	$ 500	$ -
Financial institutions	**17,685**	**4,187**	**233**	17,206	4,326	228
Businesses	**67,842**	**622**	**10,656**	65,032	554	10,416
SMEs similar to other retail client exposures	**8,383**	**89**	**1,261**	8,374	94	1,282
Mortgages	**435**	**-**	**-**	438	-	-
Other retail client exposure (excluding SMEs)	**1,947**	**890**	**-**	1,840	918	-
Securitization	**5**	**-**	**-**	5	-	-
Equities	**250**	**-**	**-**	200	-	-
Trading portfolio	**21,203**	**19,969**	**-**	20,464	19,305	-
Internal Ratings-Based Approach[2]						
Mortgages	**103,893**	**-**	**28,684**	103,651	-	28,951
Revolving retail client exposures	**39,177**	**-**	**-**	38,475	-	-
Other retail client exposures	**11,271**	**-**	**3,191**	11,061	-	3,140
Total	**$ 287,475**	**$ 25,787**	**$ 44,025**	$ 283,344	$ 25,697	$ 44,017

(in millions of dollars)	As at June 30, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at March 31, 2018 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 15,085	$ 1	$ -	$ 14,778	$ -	$ -
Financial institutions	15,447	3,404	233	14,478	3,206	234
Businesses	58,909	532	10,511	57,316	617	10,376
SMEs similar to other retail client exposures	6,915	58	1,187	6,891	61	1,213
Mortgages	461	-	-	464	-	-
Other retail client exposure (excluding SMEs)	1,690	945	-	1,714	1,189	-
Securitization	5	-	-	6	-	-
Equities	199	-	-	203	-	-
Trading portfolio	19,029	17,769	-	20,432	18,978	-
Internal Ratings-Based Approach[2]						
Mortgages	109,980	-	29,215	106,691	-	28,366
Revolving retail client exposures	37,849	-	-	37,311	-	-
Other retail client exposures	10,774	-	2,337	10,286	-	2,416
Total	$ 276,343	$ 22,709	$ 43,483	$ 270,570	$ 24,051	$ 42,605

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at December 31, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at September 30, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 14,588	$ 16	$ -	$ 14,858	$ 3	$ 17
Financial institutions	14,247	2,469	263	14,811	2,961	279
Businesses	54,841	719	10,201	54,135	503	10,082
SMEs similar to other retail client exposures	7,044	63	1,279	7,466	67	1,451
Mortgages	411	-	-	271	-	173
Other retail client exposure (excluding SMEs)	1,505	1,226	-	1,491	1,233	-
Securitization	6	-	-	7	-	-
Equities	152	-	-	124	-	-
Trading portfolio	18,590	17,322	-	18,035	16,844	-
Internal Ratings-Based Approach[2]						
Mortgages	105,681	-	28,398	101,095	-	28,356
Revolving retail client exposures	37,349	-	-	36,310	-	-
Other retail client exposures	9,993	-	2,352	9,592	-	2,239
Total	$ 264,407	$ 21,815	$ 42,493	$ 258,195	$ 21,611	$ 42,597

(in millions of dollars)	As at June 30, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives	As at March 31, 2017 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 17,534	$ 1,137	$ 1	$ 15,489	$ 7	$ 2
Financial institutions	13,996	2,818	300	13,762	2,551	307
Businesses	53,294	507	9,852	52,452	773	9,690
SMEs similar to other retail client exposures	7,451	68	1,559	7,279	72	1,642
Mortgages	206	-	-	186	-	-
Other retail client exposure (excluding SMEs)	1,491	1,227	-	1,481	1,260	-
Securitization	7	-	-	8	-	-
Equities	128	-	-	122	-	-
Trading portfolio	13,469	12,583	-	16,741	15,803	-
Internal Ratings-Based Approach[2]						
Mortgages	99,681	-	28,427	97,212	-	27,226
Revolving retail client exposures	35,674	-	-	35,104	-	-
Other retail client exposures	9,210	-	2,297	8,905	-	2,394
Total	$ 252,141	$ 18,340	$ 42,436	$ 248,741	$ 20,466	$ 41,261

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at December 31, 2016 Exposure at default (EAD)	Exposure covered by collateral[1]	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	$ 15,730	$ 821	$ 2
Financial institutions	12,991	3,731	315
Businesses	51,348	1,213	9,548
SMEs similar to other retail client exposures	7,020	69	1,681
Mortgages	143	-	-
Other retail client exposure (excluding SMEs)	1,538	1,291	-
Securitization	807	-	-
Equities	98	-	-
Trading portfolio	15,407	14,492	-
Internal Ratings-Based Approach[2]			
Mortgages	96,699	-	27,285
Revolving retail client exposures	34,602	-	-
Other retail client exposures	8,676	-	2,328
Total	$ 245,059	$ 21,617	$ 41,159

[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

Used exposure

(in millions of dollars and as a percentage)		As at December 31, 2018							As at September 30, 2018						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	**0.08%**	**11.45%**	**$ 8,386**	**$ 192**	**2.29%**	**$ 0.7**	**2.41%**	0.08%	11.05%	$ 8,019	$ 177	2.21%	$ 0.7	2.32%
Very low	0.15-0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25-0.49	**0.26**	**12.52**	**7,252**	**442**	**6.10**	**2.4**	**6.51**	0.26	12.06	7,358	433	5.88	2.3	6.27
Low	0.50-0.74	**0.65**	**13.06**	**6,179**	**756**	**12.23**	**5.2**	**13.29**	0.65	12.69	6,346	754	11.88	5.2	12.91
	0.75-2.49	**1.56**	**13.63**	**5,369**	**1,219**	**22.71**	**11.5**	**25.38**	1.56	13.34	5,687	1,265	22.23	12.0	24.84
Medium	2.50-9.99	**5.41**	**13.61**	**1,491**	**674**	**45.23**	**10.9**	**54.37**	5.42	13.29	1,540	680	44.19	11.0	53.13
High	10.00-99.99	**27.39**	**12.69**	**308**	**228**	**74.10**	**10.7**	**117.55**	27.40	12.41	315	228	72.42	10.7	114.89
Default	100.00	**100.00**	**11.74**	**206**	**303**	**146.71**	**-**	**146.71**	100.00	11.49	198	284	143.62	-	143.62
Sub-total		**1.78**	**12.59**	**29,191**	**3,814**	**13.07**	**41.4**	**14.84**	1.78	12.23	29,463	3,821	12.97	41.9	14.75
Uninsured exposures															
Excellent	0.00-0.14	**0.08**	**12.35**	**22,240**	**549**	**2.47**	**2.2**	**2.59**	0.08	12.11	21,366	518	2.42	2.1	2.54
Very low	0.15-0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25-0.49	**0.26**	**12.92**	**16,590**	**1,045**	**6.29**	**5.6**	**6.71**	0.26	12.72	16,738	1,037	6.19	5.5	6.61
Low	0.50-0.74	**0.65**	**13.12**	**11,636**	**1,428**	**12.28**	**9.9**	**13.34**	0.65	12.94	11,789	1,428	12.11	9.9	13.17
	0.75-2.49	**1.57**	**13.43**	**9,346**	**2,099**	**22.46**	**19.8**	**25.10**	1.57	13.29	9,573	2,122	22.18	19.9	24.78
Medium	2.50-9.99	**5.37**	**13.41**	**2,490**	**1,105**	**44.40**	**17.8**	**53.31**	5.39	13.29	2,560	1,128	44.08	18.2	52.95
High	10.00-99.99	**27.42**	**12.46**	**452**	**329**	**72.73**	**15.4**	**115.44**	27.42	12.36	462	334	72.15	15.7	114.52
Default	100.00	**100.00**	**11.77**	**213**	**314**	**147.11**	**-**	**147.11**	100.00	11.53	211	304	144.09	-	144.09
Sub-total		**1.20**	**12.84**	**62,967**	**6,869**	**10.91**	**70.7**	**12.31**	1.22	12.66	62,699	6,871	10.96	71.3	12.38
Total		**1.38**	**12.76**	**92,158**	**10,683**	**11.59**	**112.1**	**13.11**	1.40	12.52	92,162	10,692	11.60	113.2	13.14
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	**0.06**	**83.97**	**2,623**	**89**	**3.44**	**1.4**	**4.12**	0.07	77.51	2,512	80	3.20	1.3	3.83
Very low	0.15-0.24	**0.19**	**87.96**	**575**	**52**	**9.00**	**1.0**	**11.09**	0.19	82.28	565	48	8.42	0.9	10.37
	0.25-0.49	**0.38**	**85.18**	**1,709**	**260**	**15.22**	**5.5**	**19.27**	0.38	76.05	1,697	232	13.69	4.9	17.33
Low	0.50-0.74	**0.68**	**80.56**	**451**	**103**	**22.89**	**2.5**	**29.73**	0.68	65.53	457	85	18.62	2.0	24.19
	0.75-2.49	**1.95**	**82.70**	**4,102**	**2,078**	**50.67**	**65.3**	**70.56**	1.95	77.34	3,999	1,903	47.58	59.9	66.29
Medium	2.50-9.99	**4.93**	**79.94**	**1,154**	**1,105**	**95.83**	**45.5**	**145.10**	4.94	71.70	1,137	982	86.34	40.4	130.80
High	10.00-99.99	**19.94**	**66.68**	**1,145**	**2,005**	**174.60**	**152.8**	**341.07**	19.94	61.39	1,138	1,829	160.70	139.5	313.83
Default	100.00	**100.00**	**79.96**	**119**	**1,187**	**999.48**	**-**	**999.48**	100.00	72.36	119	1,078	904.48	-	904.48
Total		**4.18**	**81.67**	**11,878**	**6,879**	**57.92**	**274.0**	**86.74**	4.24	74.80	11,624	6,237	53.65	248.9	80.42
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	**0.08**	**30.03**	**844**	**50**	**5.91**	**0.2**	**6.19**	0.08	26.93	820	44	5.34	0.2	5.60
Very low	0.15-0.24	**0.19**	**87.96**	**1**	**-**	**34.40**	**-**	**36.49**	0.19	82.28	1	-	32.18	-	34.13
	0.25-0.49	**0.28**	**27.46**	**1,255**	**172**	**13.67**	**0.9**	**14.61**	0.28	25.70	1,199	153	12.79	0.8	13.67
Low	0.50-0.74	**0.60**	**30.84**	**1,649**	**396**	**24.00**	**3.0**	**26.23**	0.60	29.66	1,585	365	23.03	2.7	25.18
	0.75-2.49	**1.60**	**36.47**	**2,405**	**1,026**	**42.67**	**14.3**	**50.10**	1.61	36.21	2,415	1,025	42.43	14.3	49.83
Medium	2.50-9.99	**3.22**	**38.05**	**4,108**	**2,180**	**53.08**	**50.0**	**50.10**	3.28	37.76	4,090	2,158	52.76	50.3	49.83
High	10.00-99.99	**24.43**	**34.82**	**403**	**337**	**83.68**	**34.2**	**189.91**	24.45	33.67	378	305	80.90	31.0	183.61
Default	100.00	**100.00**	**32.09**	**120**	**483**	**401.08**	**-**	**401.08**	100.00	33.31	102	427	416.40	-	416.40
Total		**3.75**	**34.55**	**10,785**	**4,644**	**43.06**	**102.6**	**54.96**	3.60	33.80	10,590	4,477	42.28	99.3	54.00
Overall total		**1.90%**	**21.94%**	**$ 114,821**	**$ 22,206**	**19.34%**	**$ 488.7**	**24.66%**	1.89%	20.82%	$ 114,376	$ 21,406	18.72%	$ 461.4	23.76%

The footnote to this table is presented on page 40.

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

(in millions of dollars and as a percentage)		As at June 30, 2018							As at March 31, 2018						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	0.08%	10.53%	$ 8,463	$ 178	2.11%	$ 0.7	2.21%	0.08%	10.22%	$ 8,472	$ 173	2.04%	$ 0.7	2.15%
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	11.29	7,558	416	5.50	2.2	5.87	0.26	10.83	7,197	380	5.28	2.0	5.63
Low	0.50-0.74	0.65	11.74	6,341	697	10.99	4.8	11.95	0.65	11.15	6,128	640	10.44	4.4	11.35
	0.75-2.49	1.55	12.38	5,478	1,126	20.56	10.6	22.97	1.56	11.61	5,401	1,041	19.28	9.8	21.54
Medium	2.50-9.99	5.39	12.39	1,473	606	41.14	9.8	49.45	5.49	11.61	1,475	574	38.94	9.4	46.89
High	10.00-99.99	27.40	11.91	309	215	69.52	10.1	110.29	27.39	11.48	349	234	66.99	11.0	106.27
Default	100.00	100.00	10.86	199	270	135.79	-	135.79	100.00	10.55	179	236	131.84	-	131.84
Sub-total		1.73	11.43	29,821	3,508	11.76	38.2	13.36	1.73	10.91	29,201	3,278	11.23	37.3	12.82
Uninsured exposures															
Excellent	0.00-0.14	0.08	11.52	23,370	539	2.30	2.2	2.42	0.08	11.44	22,956	525	2.29	2.1	2.40
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	11.98	17,873	1,043	5.84	5.6	6.23	0.26	11.88	16,965	981	5.78	5.2	6.17
Low	0.50-0.74	0.65	12.18	12,348	1,408	11.40	9.8	12.39	0.65	12.05	11,727	1,324	11.28	9.2	12.26
	0.75-2.49	1.56	12.46	9,792	2,034	20.77	19.0	23.21	1.57	12.31	9,541	1,963	20.58	18.5	23.00
Medium	2.50-9.99	5.37	12.58	2,603	1,084	41.66	17.4	50.04	5.38	12.34	2,563	1,049	40.94	16.9	49.18
High	10.00-99.99	27.42	11.87	466	323	69.27	15.2	109.94	27.42	11.70	499	341	68.32	16.0	108.44
Default	100.00	100.00	11.27	204	287	140.86	-	140.86	100.00	11.16	200	280	139.51	-	139.51
Sub-total		1.16	11.95	66,656	6,718	10.08	69.2	11.38	1.19	11.83	64,451	6,463	10.03	67.9	11.35
Total		1.33	11.79	96,477	10,226	10.60	107.4	11.99	1.35	11.55	93,652	9,741	10.40	105.2	11.81
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	0.07	77.73	2,596	83	3.19	1.3	3.83	0.07	76.66	2,356	74	3.16	1.2	3.78
Very low	0.15-0.24	0.19	82.28	576	48	8.42	0.9	10.37	0.19	82.28	504	42	8.42	0.8	10.37
	0.25-0.49	0.38	76.20	1,685	232	13.76	4.9	17.43	0.37	75.76	1,586	216	13.60	4.6	17.22
Low	0.50-0.74	0.68	65.31	443	82	18.55	2.0	24.11	0.68	65.30	455	84	18.55	2.0	24.10
	0.75-2.49	1.94	77.33	3,915	1,856	47.40	58.3	66.02	1.96	77.24	3,843	1,833	47.67	57.7	66.43
Medium	2.50-9.99	4.93	71.64	1,080	931	86.18	38.3	130.54	4.93	71.70	1,113	959	86.23	39.5	130.61
High	10.00-99.99	19.96	61.37	1,039	1,669	160.66	127.3	313.83	19.96	61.35	1,126	1,809	160.60	137.8	313.68
Default	100.00	100.00	72.43	118	1,069	905.35	-	905.35	100.00	72.50	129	1,171	906.28	-	906.28
Total		4.08	75.00	11,452	5,970	52.13	233.0	77.57	4.46	74.43	11,112	6,188	55.68	243.6	83.09
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	0.08	26.89	843	45	5.33	0.2	5.59	0.08	26.45	829	44	5.26	0.2	5.51
Very low	0.15-0.24	0.19	82.28	2	1	32.18	-	34.13	0.19	82.28	1	-	32.18	-	34.13
	0.25-0.49	0.28	25.63	1,221	156	12.76	0.9	13.63	0.28	24.49	1,187	145	12.19	0.8	13.02
Low	0.50-0.74	0.61	29.05	1,584	357	22.54	2.7	24.64	0.61	27.66	1,558	335	21.53	2.5	23.54
	0.75-2.49	1.60	35.42	2,336	968	41.44	13.5	48.65	1.60	34.82	2,162	882	40.80	12.3	47.91
Medium	2.50-9.99	3.26	37.48	3,906	2,044	52.35	47.2	48.65	3.21	37.30	3,676	1,912	52.00	43.6	47.91
High	10.00-99.99	24.47	32.42	327	255	77.91	25.9	176.84	24.51	30.93	331	246	74.36	25.0	168.84
Default	100.00	100.00	32.10	100	402	401.22	-	401.22	100.00	33.14	88	363	414.27	-	414.27
Total		3.48	33.25	10,319	4,228	40.97	90.4	51.93	3.41	32.52	9,832	3,927	39.94	84.4	50.67
Overall total		1.79%	19.78%	$ 118,248	$ 20,424	17.27%	$ 430.8	21.83%	1.83%	19.44%	$ 114,596	$ 19,856	17.33%	$ 433.2	22.05%

The footnote to this table is presented on page 40.

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

(in millions of dollars and as a percentage)		As at December 31, 2017							As at September 30, 2017						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	0.08%	8.38%	$ 8,321	$ 139	1.68%	$ 0.6	1.76%	0.07%	8.40%	$ 7,878	$ 119	1.51%	$ 0.5	1.59%
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	8.33	7,345	298	4.06	1.6	4.33	0.26	8.34	7,308	297	4.06	1.6	4.33
Low	0.50-0.74	0.65	8.31	6,245	486	7.78	3.4	8.45	0.59	8.31	6,403	466	7.28	3.1	7.89
	0.75-2.49	1.56	8.33	5,439	752	13.81	7.0	15.43	1.43	8.33	5,771	756	13.10	6.9	14.59
Medium	2.50-9.99	5.50	8.36	1,472	413	28.08	6.8	33.83	5.47	8.36	1,530	429	28.03	7.0	33.75
High	10.00-99.99	27.39	8.42	376	185	49.16	8.6	77.98	27.39	8.40	375	184	49.03	8.7	77.79
Default	100.00	100.00	8.45	174	183	105.04	0.4	108.01	100.00	8.45	183	192	104.91	0.4	107.93
Sub-total		1.73	8.34	29,372	2,456	8.36	28.4	9.57	1.75	8.35	29,448	2,443	8.30	28.2	9.49
Uninsured exposures															
Excellent	0.00-0.14	0.08	11.17	22,263	497	2.23	2.0	2.35	0.07	10.83	21,139	413	1.95	1.6	2.05
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	11.56	16,958	955	5.63	5.1	6.01	0.26	11.10	16,708	903	5.41	4.8	5.77
Low	0.50-0.74	0.65	11.73	11,828	1,298	10.98	9.0	11.93	0.59	11.25	11,835	1,165	9.84	7.9	10.67
	0.75-2.49	1.57	11.97	9,452	1,888	19.98	17.8	22.33	1.44	11.45	9,522	1,721	18.08	15.7	20.15
Medium	2.50-9.99	5.41	12.12	2,539	1,025	40.36	16.6	48.51	5.45	11.74	2,503	982	39.23	15.8	47.19
High	10.00-99.99	27.42	11.37	473	314	66.38	14.7	105.35	27.42	11.18	459	300	65.26	14.1	103.57
Default	100.00	100.00	10.94	183	208	113.41	10.3	183.86	100.00	10.75	192	219	114.09	9.5	175.73
Sub-total		1.16	11.54	63,696	6,185	9.71	75.5	11.19	1.15	11.11	62,358	5,703	9.15	69.4	10.54
Total		1.34	10.53	93,068	8,641	9.29	103.9	10.68	1.34	10.23	91,806	8,146	8.87	97.6	10.20
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	0.07	77.10	2,480	78	3.16	1.2	3.79	0.07	77.60	2,871	98	3.43	1.6	4.12
Very low	0.15-0.24	0.19	82.28	528	44	8.42	0.8	10.37	-	-	-	-	-	-	-
	0.25-0.49	0.37	75.79	1,633	222	13.60	4.7	17.22	0.33	75.57	1,609	196	12.20	4.1	15.35
Low	0.50-0.74	0.68	65.13	450	83	18.51	2.0	24.04	0.68	65.06	458	85	18.48	2.0	24.01
	0.75-2.49	1.95	77.26	3,818	1,816	47.56	57.1	66.26	1.70	77.23	3,701	1,584	42.81	48.0	59.02
Medium	2.50-9.99	4.92	71.67	1,086	935	86.11	38.5	130.40	4.38	71.67	1,081	861	79.63	34.0	118.96
High	10.00-99.99	19.95	61.34	1,127	1,810	160.54	138.0	313.52	17.48	59.63	1,102	1,626	147.53	115.0	277.95
Default	100.00	100.00	72.47	117	1,003	858.74	6.2	925.06	100.00	59.67	112	781	698.73	5.9	764.75
Total		4.28	74.58	11,239	5,991	53.30	248.5	80.94	3.89	74.07	10,934	5,231	47.84	210.6	71.92
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	0.08	25.70	809	41	5.08	0.2	5.33	0.08	28.92	994	56	5.66	0.2	5.93
Very low	0.15-0.24	0.19	82.28	1	-	32.18	-	34.13	-	-	-	-	-	-	-
	0.25-0.49	0.28	23.90	1,182	141	11.91	0.8	12.72	0.28	28.12	1,470	207	14.05	1.1	15.01
Low	0.50-0.74	0.61	27.67	1,480	319	21.55	2.4	23.57	0.64	29.63	1,651	397	24.06	3.1	26.37
	0.75-2.49	1.60	35.24	2,090	863	41.29	12.0	48.48	1.61	34.84	1,859	785	42.24	10.7	49.42
Medium	2.50-9.99	3.26	37.40	3,595	1,878	52.23	43.3	48.48	3.39	36.73	2,840	1,459	51.38	34.9	49.42
High	10.00-99.99	24.52	30.20	344	250	72.60	25.4	164.88	22.78	29.59	328	225	68.43	21.5	150.10
Default	100.00	100.00	36.00	76	188	247.47	15.3	498.38	100.00	35.82	74	186	250.09	14.8	499.22
Total		3.38	32.50	9,577	3,680	38.42	99.4	51.40	3.15	32.60	9,216	3,315	35.97	86.3	47.67
Overall total		1.80%	18.70%	$ 113,884	$ 18,312	16.08%	$ 451.8	21.04%	1.74%	18.31%	$ 111,956	$ 16,692	14.91%	$ 394.5	19.32%

The footnote to this table is presented on page 40.

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

(in millions of dollars and as a percentage)		As at June 30, 2017							As at March 31, 2017						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	0.07%	8.40%	$ 8,265	$ 125	1.52%	$ 0.5	1.59%	0.07%	8.44%	$ 7,833	$ 119	1.52%	$ 0.5	1.60%
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	8.36	7,415	302	4.07	1.6	4.34	0.26	8.39	6,957	284	4.09	1.5	4.36
Low	0.50-0.74	0.59	8.33	6,327	462	7.30	3.1	7.91	0.59	8.40	6,045	444	7.35	3.0	7.97
	0.75-2.49	1.43	8.34	5,549	727	13.12	6.6	14.61	1.44	8.37	5,477	725	13.20	6.6	14.71
Medium	2.50-9.99	5.54	8.36	1,472	415	28.18	6.8	33.96	5.50	8.41	1,503	424	28.25	6.9	34.02
High	10.00-99.99	27.39	8.47	359	178	49.43	8.4	78.42	27.39	8.48	417	206	49.49	9.7	78.51
Default	100.00	100.00	8.44	213	224	104.88	0.4	107.08	100.00	8.63	236	253	107.02	0.7	110.84
Sub-total		1.81	8.36	29,600	2,433	8.22	27.4	9.38	2.01	8.41	28,468	2,455	8.62	28.9	9.89
Uninsured exposures															
Excellent	0.00-0.14	0.07	10.73	21,467	415	1.93	1.6	2.03	0.07	10.91	21,209	417	1.97	1.6	2.06
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.26	10.95	16,306	869	5.33	4.6	5.69	0.26	11.14	15,905	863	5.43	4.6	5.79
Low	0.50-0.74	0.59	11.06	11,280	1,092	9.68	7.4	10.50	0.59	11.24	11,004	1,082	9.84	7.3	10.66
	0.75-2.49	1.44	11.24	8,976	1,594	17.74	14.5	19.76	1.45	11.35	8,835	1,588	17.97	14.5	20.02
Medium	2.50-9.99	5.41	11.42	2,354	896	38.07	14.5	45.78	5.38	11.41	2,337	886	37.91	14.3	45.55
High	10.00-99.99	27.42	10.75	413	259	62.76	12.2	99.60	27.42	11.19	494	322	65.32	15.2	103.66
Default	100.00	100.00	10.76	192	220	114.45	9.3	175.13	100.00	10.88	196	224	114.16	11.1	185.14
Sub-total		1.13	10.95	60,988	5,345	8.76	64.1	10.08	1.18	11.12	59,980	5,382	8.97	68.6	10.40
Total		1.35	10.11	90,588	7,778	8.59	91.5	9.85	1.44	10.25	88,448	7,837	8.86	97.5	10.24
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	0.07	77.71	2,891	98	3.40	1.6	4.08	0.07	76.78	2,642	89	3.37	1.4	4.05
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.33	75.72	1,565	192	12.25	4.0	15.41	0.33	75.44	1,488	181	12.16	3.7	15.30
Low	0.50-0.74	0.68	64.82	448	83	18.42	2.0	23.93	0.68	64.88	454	84	18.43	2.0	23.95
	0.75-2.49	1.70	77.23	3,620	1,548	42.77	46.9	58.96	1.70	77.15	3,553	1,522	42.85	46.1	59.09
Medium	2.50-9.99	4.37	71.60	1,060	842	79.46	33.3	118.68	4.37	71.62	1,067	848	79.48	33.5	118.70
High	10.00-99.99	17.46	59.63	1,056	1,556	147.46	109.9	277.73	17.49	59.66	1,122	1,656	147.64	117.3	278.24
Default	100.00	100.00	59.97	113	790	697.98	6.6	770.64	100.00	59.94	125	869	696.55	7.4	770.78
Total		3.86	74.16	10,753	5,109	47.52	204.3	71.26	4.19	73.63	10,451	5,249	50.23	211.4	75.52
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	0.08	29.10	1,016	58	5.73	0.2	6.01	0.08	28.35	971	54	5.55	0.2	5.81
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25-0.49	0.28	28.02	1,433	201	14.00	1.1	14.96	0.28	26.78	1,378	184	13.38	1.0	14.30
Low	0.50-0.74	0.64	28.74	1,575	368	23.37	2.8	25.62	0.65	27.29	1,547	344	22.22	2.7	24.36
	0.75-2.49	1.61	33.94	1,757	723	41.14	9.8	48.14	1.60	33.20	1,705	686	40.25	9.3	47.10
Medium	2.50-9.99	3.34	36.21	2,679	1,356	50.58	32.1	48.14	3.29	35.93	2,538	1,270	50.09	29.7	47.10
High	10.00-99.99	22.81	29.12	305	205	67.36	19.6	147.75	22.87	28.87	320	214	66.84	20.4	146.76
Default	100.00	100.00	34.83	75	172	228.74	15.4	483.68	100.00	34.11	81	166	204.95	17.8	480.74
Total		3.14	32.03	8,840	3,083	34.87	81.0	46.33	3.27	31.20	8,540	2,918	34.18	81.1	46.05
Overall total		1.74%	18.12%	$ 110,181	$ 15,970	14.49%	$ 376.8	18.77%	1.86%	18.08%	$ 107,439	$ 16,004	14.90%	$ 390.0	19.44%

The footnote to this table is presented on page 40.

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

(in millions of dollars and as a percentage)		As at December 31, 2016						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans								
Insured exposures								
Excellent	0.00-0.14	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	8.41	7,015	287	4.10	1.5	4.37
Low	0.50-0.74	0.59	8.39	6,157	453	7.35	3.1	7.97
	0.75-2.49	1.44	8.42	5,557	736	13.25	6.7	14.76
Medium	2.50-9.99	5.54	8.41	1,544	438	28.37	7.2	34.19
High	10.00-99.99	27.39	8.50	422	209	49.61	9.8	78.70
Default	100.00	100.00	8.65	247	263	106.73	0.9	111.50
Sub-total		2.04	8.43	28,746	2,505	8.72	29.7	10.01
Uninsured exposures								
Excellent	0.00-0.14	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	10.69	15,792	823	5.21	4.4	5.56
Low	0.50-0.74	0.59	10.71	10,987	1,030	9.37	6.9	10.16
	0.75-2.49	1.45	10.81	8,823	1,510	17.11	13.9	19.07
Medium	2.50-9.99	5.45	10.82	2,354	853	36.24	14.0	43.62
High	10.00-99.99	27.42	10.67	493	307	62.29	14.4	98.86
Default	100.00	100.00	10.67	203	226	111.04	11.7	183.07
Sub-total		1.20	10.70	59,453	5,148	8.66	66.8	10.06
Total		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	77.29	2,778	93	3.37	1.5	4.05
Very low	0.15-0.24	-	-	-	-	-	-	-
	0.25-0.49	0.33	75.30	1,518	184	12.14	3.8	15.27
Low	0.50-0.74	0.68	65.05	444	82	18.48	2.0	24.01
	0.75-2.49	1.70	77.17	3,556	1,528	42.95	46.3	59.23
Medium	2.50-9.99	4.38	71.66	1,085	865	79.66	34.2	119.00
High	10.00-99.99	17.49	59.62	1,183	1,746	147.52	123.5	277.95
Default	100.00	100.00	59.95	118	807	686.12	8.3	774.63
Total		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	27.60	945	51	5.43	0.2	5.69
Very low	0.15-0.24	-	-	-	-	-	-	-
	0.25-0.49	0.28	26.17	1,376	180	13.08	1.0	13.98
Low	0.50-0.74	0.64	27.45	1,490	333	22.33	2.6	24.49
	0.75-2.49	1.60	33.70	1,628	665	40.85	9.1	47.80
Medium	2.50-9.99	3.34	36.04	2,483	1,251	50.32	29.4	65.18
High	10.00-99.99	22.87	28.98	333	223	67.13	21.4	147.43
Default	100.00	100.00	34.71	77	165	214.82	16.7	486.27
Total		3.32	31.16	8,332	2,868	34.42	80.4	46.49
Overall total		1.89%	17.96%	$ 107,213	$ 15,826	14.76%	$ 396.5	19.38%

The footnote to this table is presented on page 40.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at December 31, 2018									As at September 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	EL	RWA adjusted for EL, as a percentage of EAD[1]	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	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	**0.08%**	**13.76%**	**$ 9**	**$ 4**	**50.00%**	**$ -**	**2.76%**	**$ 0.1**	**2.90%**	0.08%	13.03%	$ 9	$ 4	50.00%	$ -	2.61%	$ 0.1	2.74%
Very low	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	**0.26**	**15.37**	**21**	**11**	**50.00**	**1**	**7.49**	**-**	**7.99**	0.26	14.95	28	14	50.00	1	7.29	-	7.77
Low	0.50 - 0.74	**0.65**	**15.54**	**22**	**11**	**50.00**	**2**	**14.54**	**-**	**15.80**	0.65	15.31	29	15	50.00	3	14.33	-	15.58
	0.75 - 2.49	**1.63**	**16.08**	**23**	**12**	**50.00**	**3**	**27.58**	**-**	**30.88**	1.60	16.13	28	14	50.00	4	27.12	-	30.32
Medium	2.50 - 9.99	**5.29**	**16.88**	**6**	**3**	**50.00**	**2**	**55.17**	**-**	**66.10**	5.52	16.13	7	4	50.00	2	54.08	-	65.11
High	10.00 - 99.99	**27.42**	**14.74**	**1**	**-**	**50.00**	**-**	**86.07**	**-**	**136.60**	27.42	13.03	1	-	50.00	-	76.07	-	120.73
Default	100.00	**100.00**	**12.54**	**-**	**-**	**50.00**	**-**	**156.72**	**-**	**156.72**	100.00	11.40	-	-	50.00	-	142.50	-	142.50
Sub-total		**1.60**	**15.53**	**82**	**41**	**50.00**	**8**	**19.09**	**0.1**	**21.70**	1.55	15.27	102	51	50.00	10	18.47	0.1	20.90
Uninsured exposures																			
Excellent	0.00 - 0.14	**0.08**	**11.44**	**10,009**	**5,475**	**54.70**	**125**	**2.29**	**0.5**	**2.40**	0.08	11.36	9,532	5,230	54.86	119	2.27	0.5	2.39
Very low	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	**0.26**	**11.70**	**5,793**	**3,436**	**59.35**	**196**	**5.70**	**1.0**	**6.08**	0.26	11.67	5,767	3,416	59.23	194	5.69	1.0	6.07
Low	0.50 - 0.74	**0.65**	**12.15**	**2,916**	**1,676**	**57.46**	**190**	**11.37**	**1.3**	**12.36**	0.65	12.05	2,929	1,687	57.61	190	11.28	1.3	12.26
	0.75 - 2.49	**1.56**	**12.94**	**1,674**	**918**	**54.81**	**198**	**21.55**	**1.9**	**24.08**	1.56	12.88	1,679	914	54.45	196	21.42	1.8	23.94
Medium	2.50 - 9.99	**4.78**	**13.86**	**323**	**171**	**52.89**	**76**	**44.09**	**1.2**	**52.52**	4.85	13.73	324	172	53.15	76	43.93	1.2	52.40
High	10.00 - 99.99	**27.42**	**14.72**	**44**	**18**	**40.64**	**15**	**85.92**	**0.7**	**136.36**	27.42	14.32	45	19	42.94	16	83.63	0.8	132.72
Default	100.00	**100.00**	**12.64**	**33**	**-**	**0.68**	**-**	**158.00**	**-**	**158.00**	100.00	12.11	35	-	0.59	-	151.38	-	151.38
Sub-total		**0.44**	**11.78**	**20,792**	**11,694**	**56.25**	**800**	**6.84**	**6.6**	**7.55**	0.46	11.72	20,311	11,438	56.32	791	6.92	6.6	7.64
Total		**0.45**	**11.79**	**20,874**	**11,735**	**56.22**	**808**	**6.89**	**6.7**	**7.60**	0.46	11.74	20,413	11,489	56.29	801	6.97	6.7	7.70
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	**0.06**	**85.09**	**18,612**	**12,480**	**67.05**	**383**	**3.07**	**5.9**	**3.66**	0.06	80.16	18,212	12,211	67.04	356	2.92	5.5	3.48
Very low	0.15 - 0.24	**0.19**	**79.54**	**13,361**	**8,617**	**64.49**	**701**	**8.14**	**13.0**	**10.03**	0.16	78.52	12,918	8,331	64.49	575	6.90	10.3	8.46
	0.25 - 0.49	**0.39**	**86.14**	**4,062**	**2,626**	**64.65**	**416**	**15.83**	**8.9**	**20.06**	0.39	77.89	4,167	2,692	64.61	388	14.41	8.3	18.27
Low	0.50 - 0.74	**0.68**	**81.75**	**437**	**257**	**58.73**	**60**	**23.23**	**1.3**	**30.18**	0.68	66.20	448	263	58.87	50	18.81	1.2	24.44
	0.75 - 2.49	**1.70**	**84.06**	**5,628**	**3,029**	**53.82**	**1,390**	**45.93**	**42.4**	**63.40**	1.69	78.75	5,694	3,066	53.85	1,320	43.06	40.2	59.46
Medium	2.50 - 9.99	**4.77**	**80.38**	**710**	**222**	**31.20**	**208**	**93.94**	**8.5**	**141.80**	4.76	71.59	712	223	31.28	187	84.08	7.6	126.99
High	10.00 - 99.99	**20.26**	**67.51**	**562**	**68**	**12.16**	**122**	**177.87**	**9.5**	**349.58**	20.27	61.58	536	65	12.19	106	162.09	8.3	318.28
Default	100.00	**-**	**-**	**18**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	15	-	-	-	-	-	-
Total		**0.41**	**83.21**	**43,390**	**27,299**	**62.91**	**3,280**	**12.01**	**89.5**	**16.11**	0.40	79.01	42,702	26,851	62.88	2,982	11.11	81.4	14.90
Other retail client exposures, excluding SMEs similar to the other retail client exposures																			
Excellent	0.00 - 0.14	**0.07**	**50.75**	**443**	**308**	**69.45**	**28**	**8.95**	**0.1**	**9.37**	0.07	43.52	433	300	69.51	23	7.71	0.1	8.08
Very low	0.15 - 0.24	**0.19**	**83.94**	**4**	**2**	**64.21**	**1**	**32.83**	**-**	**34.82**	0.17	80.00	3	2	64.28	1	29.05	-	30.76
	0.25 - 0.49	**0.28**	**53.20**	**160**	**109**	**68.26**	**30**	**27.06**	**0.2**	**28.94**	0.28	45.43	151	103	68.65	24	23.14	0.1	24.74
Low	0.50 - 0.74	**0.68**	**57.26**	**69**	**40**	**58.48**	**20**	**48.58**	**0.2**	**53.45**	0.68	51.58	67	37	54.97	16	43.76	0.1	48.15
	0.75 - 2.49	**1.36**	**61.21**	**26**	**15**	**57.47**	**11**	**69.85**	**0.1**	**80.21**	1.34	51.63	27	15	55.37	9	58.75	0.1	67.38
Medium	2.50 - 9.99	**3.30**	**48.60**	**16**	**9**	**54.59**	**4**	**68.00**	**0.1**	**80.21**	3.23	38.42	20	12	57.84	6	53.73	0.2	67.38
High	10.00 - 99.99	**24.88**	**54.63**	**4**	**3**	**62.43**	**3**	**132.14**	**0.3**	**302.00**	24.87	43.99	3	2	65.64	2	106.36	0.2	243.01
Default	100.00	**100.00**	**24.01**	**1**	**-**	**0.03**	**-**	**300.10**	**-**	**300.10**	100.00	24.32	-	-	0.06	-	304.05	-	304.05
Total		**0.38**	**52.30**	**723**	**486**	**67.23**	**97**	**20.00**	**1.0**	**22.59**	0.37	44.85	704	471	66.98	81	17.10	0.8	19.19
Overall total		**0.42%**	**61.62%**	**$ 64,987**	**$39,520**	**60.81%**	**$ 4,185**	**10.59%**	**$ 97.2**	**13.66%**	0.42%	58.68%	$ 63,819	$38,811	60.82%	$ 3,864	9.96%	$ 88.9	12.82%

The footnote to this table is presented on page 40.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at June 30, 2018									As at March 31, 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	EL	RWA adjusted for EL, as a percentage of EAD[1]	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	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.08%	12.46%	$ 10	$ 5	50.00%	$ -	2.49%	$ -	2.62%	0.08%	12.28%	$ 9	$ 4	50.00%	$ -	2.46%	$ -	2.58%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.68	31	16	50.00	1	6.66	-	7.11	0.26	13.63	22	11	50.00	1	6.64	-	7.08
Low	0.50 - 0.74	0.65	14.50	31	15	50.00	3	13.57	0.1	14.75	0.65	14.13	20	10	50.00	1	13.23	-	14.38
	0.75 - 2.49	1.59	14.78	28	14	50.00	4	24.88	-	27.82	1.59	14.32	23	12	50.00	3	23.99	-	26.82
Medium	2.50 - 9.99	5.20	14.32	6	3	50.00	1	46.73	-	55.97	5.17	14.12	5	3	50.00	1	45.35	-	54.15
High	10.00 - 99.99	27.42	12.94	1	-	50.00	-	75.55	-	119.90	27.42	13.48	1	-	50.00	-	78.71	-	124.92
Default	100.00	100.00	9.79	-	-	50.00	-	122.41	-	122.41	100.00	9.51	-	-	50.00	-	118.86	-	118.86
Sub-total		1.43	14.10	107	53	50.00	9	16.04	0.1	18.13	1.57	13.82	80	40	50.00	6	16.32	-	18.48
Uninsured exposures																			
Excellent	0.00 - 0.14	0.08	12.06	9,459	6,672	70.54	161	2.41	0.6	2.53	0.08	12.02	9,270	6,518	70.32	157	2.40	0.6	2.52
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.96	5,619	3,745	66.64	236	6.31	1.3	6.73	0.26	12.95	5,388	3,564	66.16	225	6.31	1.2	6.73
Low	0.50 - 0.74	0.65	14.23	2,826	1,817	64.29	242	13.32	1.7	14.47	0.65	14.26	2,696	1,724	63.97	230	13.35	1.6	14.51
	0.75 - 2.49	1.55	15.66	1,610	1,004	62.32	260	25.93	2.4	28.96	1.55	15.77	1,578	981	62.19	257	26.16	2.4	29.23
Medium	2.50 - 9.99	5.08	17.74	301	185	61.48	107	57.97	1.7	69.44	5.10	17.68	296	181	61.07	105	57.91	1.7	69.40
High	10.00 - 99.99	27.42	19.24	41	27	65.37	30	112.34	1.4	178.29	27.42	18.81	46	31	66.56	33	109.81	1.6	174.27
Default	100.00	100.00	11.23	33	-	0.89	-	140.36	-	140.36	100.00	12.26	32	-	1.09	1	153.30	-	153.30
Sub-total		0.44	12.96	19,889	13,450	67.62	1,036	7.71	9.1	8.56	0.45	12.95	19,306	12,999	67.34	1,008	7.75	9.1	8.62
Total		0.45	12.97	19,996	13,503	67.53	1,045	7.74	9.2	8.59	0.46	12.95	19,386	13,039	67.27	1,014	7.77	9.1	8.65
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.06	80.09	18,134	12,163	67.07	353	2.90	5.4	7.97	0.06	79.95	17,607	11,815	67.11	344	2.91	5.3	7.89
Very low	0.15 - 0.24	0.16	78.55	12,499	8,060	64.48	557	6.91	10.0	30.86	0.16	78.53	12,728	8,208	64.49	567	6.91	10.2	33.80
	0.25 - 0.49	0.39	77.98	4,112	2,656	64.58	384	14.47	8.2	24.82	0.39	78.08	4,121	2,660	64.54	386	14.51	8.3	23.65
Low	0.50 - 0.74	0.68	66.15	431	253	58.81	48	18.79	1.1	49.77	0.68	66.26	433	253	58.50	48	18.82	1.1	50.08
	0.75 - 2.49	1.69	78.76	5,561	2,998	53.91	1,287	42.94	39.3	71.42	1.69	78.73	5,561	2,996	53.87	1,287	42.98	39.2	72.66
Medium	2.50 - 9.99	4.77	71.55	668	209	31.26	176	84.10	7.2	127.04	4.76	71.47	661	207	31.28	173	83.90	7.1	126.70
High	10.00 - 99.99	20.28	61.49	478	58	12.21	94	161.87	7.3	214.69	20.34	61.57	484	60	12.32	97	162.26	7.5	215.51
Default	100.00	100.00	-	12	-	-	-	-	-	-	100.00	-	12	-	-	-	-	-	-
Total		0.39	79.01	41,895	26,397	63.01	2,899	10.98	78.5	14.70	0.40	78.93	41,607	26,199	62.97	2,902	11.08	78.7	14.83
Other retail client exposures, excluding SMEs similar to the other retail client exposures																			
Excellent	0.00 - 0.14	0.07	43.19	411	286	69.66	22	7.61	0.1	7.97	0.07	43.23	398	273	68.98	21	7.53	0.1	7.89
Very low	0.15 - 0.24	0.17	80.07	2	2	64.27	-	29.14	-	30.86	0.19	82.06	17	11	63.98	3	31.87	-	33.80
	0.25 - 0.49	0.28	45.42	148	101	68.28	25	23.20	0.1	24.82	0.28	43.57	154	107	69.37	24	22.12	0.1	23.65
Low	0.50 - 0.74	0.68	53.31	65	36	55.62	16	45.23	0.1	49.77	0.68	53.65	69	38	55.11	17	45.52	0.1	50.08
	0.75 - 2.49	1.34	54.64	32	18	55.89	11	62.26	0.2	71.42	1.34	55.79	26	15	56.55	9	63.37	0.1	72.66
Medium	2.50 - 9.99	3.21	40.12	20	11	55.33	6	56.02	0.1	72.77	3.15	44.86	14	8	53.57	5	62.31	0.1	80.03
High	10.00 - 99.99	24.86	38.88	2	1	60.02	1	93.99	0.2	214.69	24.91	38.95	3	2	59.00	2	94.26	0.3	215.51
Default	100.00	100.00	49.35	1	-	0.02	-	616.88	-	616.88	100.00	0.41	1	-	-	-	5.12	-	5.12
Total		0.16	78.55	681	455	64.48	81	6.91	0.8	8.47	0.37	45.54	682	454	66.62	81	17.88	0.8	20.02
Overall total		0.41%	56.53%	$ 62,572	$40,355	64.49%	$ 4,025	9.98%	$ 88.5	12.72%	0.42%	56.88%	$ 61,675	$39,692	64.36%	$ 3,997	10.07%	$ 88.6	12.86%

The footnote to this table is presented on page 40.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at December 31, 2017									As at September 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	EL	RWA adjusted for EL, as a percentage of EAD[1]	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	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.08%	8.18%	$ 8	$ 4	50.00%	$ -	1.64%	$ -	1.72%	0.07%	8.20%	$ 8	$ 4	50.00%	$ -	1.48%	$ -	1.55%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.17	20	10	50.00	1	3.98	-	4.25	0.26	8.18	30	14	50.00	1	3.98	-	4.25
Low	0.50 - 0.74	0.65	8.18	23	12	50.00	1	7.66	-	8.32	0.59	8.17	28	14	50.00	1	7.15	0.1	7.76
	0.75 - 2.49	1.55	8.16	23	11	50.00	1	13.50	-	15.07	1.43	8.16	27	14	50.00	2	12.80	-	14.26
Medium	2.50 - 9.99	5.02	8.16	5	3	50.00	1	26.31	-	31.43	5.36	8.16	8	4	50.00	1	27.10	-	32.57
High	10.00 - 99.99	27.42	8.14	1	-	50.00	-	47.54	-	75.45	27.42	8.15	1	1	50.00	-	47.60	-	75.55
Default	100.00	100.00	8.15	-	-	50.00	-	101.90	-	101.90	100.00	8.14	-	-	50.00	-	101.75	-	101.75
Sub-total		1.64	8.17	80	40	50.00	4	9.73	-	11.12	1.51	8.17	102	51	50.00	5	9.46	0.1	10.85
Uninsured exposures																			
Excellent	0.00 - 0.14	0.08	11.97	8,831	6,187	70.07	148	2.39	0.6	2.51	0.07	11.12	8,350	4,308	51.60	86	2.00	0.3	2.10
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.84	5,308	3,501	65.95	219	6.25	1.2	6.67	0.26	11.31	5,280	2,750	52.07	151	5.51	0.8	5.88
Low	0.50 - 0.74	0.65	14.12	2,714	1,728	63.68	228	13.21	1.6	14.36	0.59	11.63	2,722	1,332	48.93	137	10.18	0.9	11.04
	0.75 - 2.49	1.55	15.66	1,550	955	61.61	248	25.96	2.2	29.01	1.43	12.39	1,568	711	45.38	139	19.45	1.3	21.67
Medium	2.50 - 9.99	5.07	17.77	278	169	61.03	99	58.27	1.5	69.84	4.92	13.56	285	122	42.95	53	43.57	0.8	52.02
High	10.00 - 99.99	27.42	18.74	48	33	67.68	36	109.42	1.7	173.65	27.42	15.33	41	15	36.54	13	89.51	0.6	142.06
Default	100.00	100.00	10.87	29	-	0.93	-	135.82	-	135.82	100.00	10.10	25	-	1.03	-	126.20	-	126.20
Sub-total		0.46	12.88	18,758	12,573	67.04	978	7.78	8.8	8.66	0.42	11.39	18,271	9,238	50.57	579	6.26	4.7	6.91
Total		0.46	12.87	18,838	12,613	66.96	982	7.78	8.8	8.67	0.42	11.37	18,373	9,289	50.56	584	6.28	4.8	6.93
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.06	79.94	17,363	11,644	67.06	337	2.89	5.2	7.86	0.08	79.42	29,865	19,452	65.13	716	3.68	11.6	7.79
Very low	0.15 - 0.24	0.16	78.46	13,178	8,499	64.50	585	6.88	10.5	31.87	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.39	77.84	4,009	2,586	64.50	373	14.42	8.0	24.15	0.34	77.98	4,107	2,605	63.44	335	12.87	7.0	24.77
Low	0.50 - 0.74	0.68	66.01	443	259	58.38	49	18.75	1.2	49.03	0.68	65.79	450	248	55.08	46	18.69	1.1	50.12
	0.75 - 2.49	1.70	78.67	5,316	2,859	53.79	1,232	43.10	37.5	69.42	1.45	78.76	5,248	2,825	53.84	1,083	38.32	31.7	70.30
Medium	2.50 - 9.99	4.75	71.40	643	203	31.49	169	83.69	6.9	126.37	4.25	71.61	628	193	30.75	151	78.03	5.9	116.29
High	10.00 - 99.99	20.36	61.61	484	60	12.37	97	162.43	7.5	206.84	18.08	60.04	428	53	12.31	79	150.44	5.7	266.43
Default	100.00	100.00	-	11	-	-	-	-	-	-	100.00	-	9	-	-	-	-	-	-
Total		0.39	78.86	41,447	26,110	63.00	2,842	10.89	76.8	14.56	0.33	78.97	40,735	25,376	62.30	2,410	9.50	63.0	12.60
Other retail client exposures, excluding SMEs similar to the other retail client exposures																			
Excellent	0.00 - 0.14	0.07	42.62	385	267	69.24	20	7.51	0.1	7.86	0.07	41.94	362	236	64.94	17	7.44	0.1	7.79
Very low	0.15 - 0.24	0.18	80.75	3	2	64.17	1	30.08	-	31.87	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	44.36	131	82	62.13	18	22.59	0.1	24.15	0.28	45.66	130	80	61.16	19	23.16	0.1	24.77
Low	0.50 - 0.74	0.68	52.53	65	36	55.24	16	44.56	0.1	49.03	0.68	53.70	62	33	53.66	15	45.56	0.1	50.12
	0.75 - 2.49	1.35	53.03	32	18	57.44	11	60.51	0.1	69.42	1.34	53.93	30	16	54.76	10	61.28	0.1	70.30
Medium	2.50 - 9.99	4.24	42.38	19	10	55.33	6	60.54	0.2	82.48	3.23	39.57	18	9	52.03	5	55.30	0.1	72.00
High	10.00 - 99.99	24.91	37.38	2	1	59.46	1	90.46	0.1	206.84	24.91	48.14	4	2	49.93	2	116.52	0.2	266.43
Default	100.00	100.00	26.99	1	-	0.01	-	337.35	-	337.35	100.00	0.37	-	-	-	-	4.63	-	4.63
Total		0.40	44.45	638	416	65.25	73	17.64	0.7	19.87	0.42	44.26	606	376	61.96	68	18.20	0.7	20.67
Overall total		0.41%	57.23%	$ 60,923	$39,139	64.25%	$ 3,897	9.96%	$ 86.3	12.72%	0.36%	60.67%	$ 59,714	$35,041	58.68%	$ 3,062	8.74%	$ 68.5	11.19%

The footnote to this table is presented on page 40.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)		As at June 30, 2017									As at March 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	EL	RWA adjusted for EL, as a percentage of EAD[1]	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	EL	RWA adjusted for EL, as a percentage of EAD[1]
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.07%	8.20%	$ 11	$ 5	50.00%	$ -	1.48%	$ -	1.55%	0.07%	8.21%	$ 9	$ 5	50.00%	$ -	1.48%	$ -	1.55%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.19	33	16	50.00	1	3.99	-	4.26	0.26	8.24	22	11	50.00	-	4.01	-	4.28
Low	0.50 - 0.74	0.59	8.17	33	17	50.00	1	7.15	0.1	7.75	0.59	8.19	28	14	50.00	2	7.17	-	7.77
	0.75 - 2.49	1.46	8.17	28	14	50.00	2	13.01	-	14.50	1.43	8.17	23	11	50.00	1	12.81	0.1	14.27
Medium	2.50 - 9.99	5.26	8.18	7	4	50.00	1	26.95	-	32.33	5.74	8.24	7	3	50.00	1	28.25	-	34.16
High	10.00 - 99.99	27.42	8.41	2	1	50.00	-	49.10	-	77.92	27.42	8.33	2	1	50.00	-	48.64	-	77.19
Default	100.00	100.00	8.33	-	-	50.00	-	104.14	-	104.14	100.00	9.06	-	-	50.00	-	113.31	-	113.31
Sub-total		1.55	8.18	114	57	50.00	5	9.20	0.1	10.56	1.88	8.21	91	45	50.00	4	9.87	0.1	11.41
Uninsured exposures																			
Excellent	0.00 - 0.14	0.07	11.09	8,327	4,290	51.53	86	2.00	0.3	2.10	0.07	11.03	8,069	4,149	51.42	83	1.99	0.3	2.09
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.26	5,120	2,660	51.93	146	5.48	0.8	5.85	0.26	11.26	4,960	2,570	51.80	141	5.48	0.8	5.85
Low	0.50 - 0.74	0.59	11.61	2,612	1,275	48.83	130	10.16	0.9	11.02	0.59	11.61	2,511	1,219	48.55	124	10.16	0.8	11.02
	0.75 - 2.49	1.43	12.15	1,494	682	45.66	130	19.11	1.1	21.28	1.43	12.06	1,447	655	45.30	124	18.95	1.1	21.11
Medium	2.50 - 9.99	4.89	13.53	268	115	42.91	50	43.52	0.8	51.97	4.88	12.96	264	113	42.74	47	41.57	0.7	49.61
High	10.00 - 99.99	27.42	13.49	38	14	37.61	11	78.73	0.5	124.95	27.42	13.65	38	13	34.73	11	79.68	0.5	126.46
Default	100.00	100.00	10.03	22	-	1.25	-	125.33	-	125.33	100.00	10.24	24	-	0.86	-	127.95	-	127.95
Sub-total		0.41	11.33	17,881	9,036	50.54	553	6.12	4.4	6.74	0.41	11.29	17,313	8,719	50.36	530	6.07	4.2	6.68
Total		0.42	11.31	17,995	9,093	50.54	558	6.14	4.5	6.76	0.41	11.27	17,404	8,764	50.36	534	6.09	4.3	6.71
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.08	79.34	29,351	19,128	65.17	701	3.67	11.4	7.78	0.08	79.34	28,984	18,890	65.17	693	3.67	11.3	7.78
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.34	78.14	4,044	2,567	63.54	332	12.92	6.9	23.40	0.34	78.14	4,018	2,553	63.54	330	12.92	6.9	23.40
Low	0.50 - 0.74	0.68	65.71	433	238	55.08	45	18.67	1.1	49.22	0.68	65.71	438	241	55.08	45	18.67	1.1	49.22
	0.75 - 2.49	1.44	78.81	5,098	2,752	54.00	1,049	38.06	30.6	66.91	1.44	78.81	5,057	2,731	54.00	1,040	38.06	30.3	66.91
Medium	2.50 - 9.99	4.26	71.61	603	186	30.65	144	78.10	5.7	116.39	4.26	71.61	602	185	30.65	144	78.10	5.7	116.39
High	10.00 - 99.99	18.13	60.25	400	50	12.37	75	151.18	5.5	252.51	18.13	60.25	430	53	12.37	80	151.18	5.8	252.51
Default	100.00	100.00	-	7	-	-	-	-	-	-	100.00	-	9	-	-	-	-	-	-
Total		0.33	78.94	39,936	24,921	62.40	2,346	9.41	61.2	12.48	0.33	78.92	39,538	24,653	62.35	2,332	9.46	61.1	12.56
Other retail client exposures, excluding SMEs similar to the other retail client exposures																			
Excellent	0.00 - 0.14	0.07	42.38	363	237	65.05	17	7.43	0.1	7.78	0.07	42.38	346	225	65.05	17	7.43	0.1	7.78
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	43.12	119	72	61.33	16	21.88	0.1	23.40	0.28	43.12	113	69	61.33	15	21.88	0.1	23.40
Low	0.50 - 0.74	0.68	52.73	64	34	53.39	15	44.74	0.1	49.22	0.68	52.73	65	35	53.39	15	44.74	0.1	49.22
	0.75 - 2.49	1.33	51.71	33	18	52.13	12	58.40	0.1	66.91	1.33	51.71	32	17	52.13	10	58.40	0.1	66.91
Medium	2.50 - 9.99	2.88	51.37	14	7	51.02	4	70.64	0.1	88.75	2.88	51.37	33	17	51.02	12	70.64	0.2	88.75
High	10.00 - 99.99	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51
Default	100.00	100.00	72.87	-	-	0.05	-	804.47	-	938.90	100.00	72.87	1	-	0.05	-	804.47	-	938.90
Total		0.45	44.11	598	370	61.94	67	18.17	0.8	20.80	0.52	44.37	595	365	61.41	72	19.65	0.9	22.74
Overall total		0.35%	60.68%	$ 58,529	$34,384	58.75%	$ 2,971	8.64%	$ 66.5	11.06%	0.35%	61.00%	$ 57,537	$33,782	58.72%	$ 2,938	8.69%	$ 66.3	11.15%

The footnote to this table is presented on page 40.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage) — 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	EL	RWA adjusted for EL, as a percentage of EAD[1]
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%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.16	20	10	50.00	-	3.98	-	4.24
Low	0.50 - 0.74	0.59	8.16	20	10	50.00	1	7.14	-	7.74
	0.75 - 2.49	1.43	8.15	17	9	50.00	1	12.81	-	14.27
Medium	2.50 - 9.99	5.63	8.16	6	3	50.00	1	27.75	-	33.49
High	10.00 - 99.99	27.31	8.32	1	-	50.00	-	48.55	-	76.96
Default	100.00	100.00	8.82	-	-	50.00	-	110.31	-	110.31
Sub-total		1.83	8.17	72	36	50.00	3	9.65	-	11.06
Uninsured exposures										
Excellent	0.00 - 0.14	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	11.09	4,857	2,506	51.60	136	5.40	0.7	5.76
Low	0.50 - 0.74	0.59	11.35	2,507	1,220	48.65	121	9.94	0.8	10.77
	0.75 - 2.49	1.43	11.75	1,425	644	45.18	119	18.47	1.2	20.57
Medium	2.50 - 9.99	4.90	12.55	269	116	43.18	47	40.30	0.7	48.10
High	10.00 - 99.99	27.42	13.72	37	13	35.21	11	80.10	0.5	127.12
Default	100.00	100.00	10.32	25	-	1.26	-	128.97	-	128.97
Sub-total		0.42	11.14	16,856	8,464	50.22	512	6.04	4.2	6.66
Total		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	79.24	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	77.91	3,897	2,471	63.41	318	12.86	6.6	16.20
Low	0.50 - 0.74	0.68	65.88	440	243	55.14	45	18.72	1.1	24.32
	0.75 - 2.49	1.45	78.74	4,849	2,612	53.86	1,000	38.27	29.3	52.29
Medium	2.50 - 9.99	4.23	71.35	592	183	30.91	142	77.51	5.6	115.47
High	10.00 - 99.99	17.96	60.00	595	72	12.15	108	149.96	7.8	285.12
Default	100.00	100.00	-	8	-	-	-	-	-	-
Total		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 the other retail client exposures										
Excellent	0.00 - 0.14	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	45.38	117	69	59.38	16	23.00	0.1	24.60
Low	0.50 - 0.74	0.68	52.28	57	30	53.44	13	44.36	0.1	48.80
	0.75 - 2.49	1.34	49.26	29	16	52.78	9	55.93	0.1	64.14
Medium	2.50 - 9.99	3.26	38.16	16	8	49.79	4	53.32	0.1	69.38
High	10.00 - 99.99	24.09	44.54	6	2	37.97	3	105.72	0.2	238.34
Default	100.00	100.00	77.13	1	-	0.11	-	964.13	-	964.13
Total		0.46	43.55	564	344	61.02	61	17.82	0.7	20.43
Overall total		0.37%	60.87%	$ 56,012	$32,764	58.50%	$ 2,862	8.74%	$ 66.2	11.26%

[1] 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 December 31, 2018						As at September 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[3]	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2][3]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2][3]
Exposures related to residential mortgages												
Insured exposures	**1.76%**	**0.75%**	**12.56%**	**9.16%**	**50.00%**	**50.00%**	1.72%	0.75%	12.21%	9.16%	50.00%	50.00%
Uninsured exposures	**1.09**	**0.53**	**12.69**	**9.54**	**56.25**	**59.02**	1.15	0.53	12.52	9.54	56.32	59.02
Qualifying revolving retail client exposures	**1.55**	**1.08**	**82.74**	**70.59**	**62.91**	**45.07**	1.56	1.08	77.74	70.59	62.88	45.07
Other retail client exposures, excluding SME's similar to other retail client exposures	**3.60**	**1.64**	**44.50**	**29.85**	**67.24**	**56.74**	3.43	1.64	42.95	29.85	66.99	56.74

(as a percentage)	As at June 30, 2018						As at March 31, 2018					
	Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]	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%	0.75%	11.40%	9.16%	50.00%	50.00%	1.68%	0.72%	10.88%	8.48%	50.00%	50.00%
Uninsured exposures	1.08	0.53	12.13	9.54	67.62	59.02	1.12	0.51	12.02	9.57	67.34	50.45
Qualifying revolving retail client exposures	1.50	1.08	77.80	70.59	63.01	45.07	1.60	1.11	77.59	70.78	62.97	44.06
Other retail client exposures, excluding SME's similar to other retail client exposures	3.32	1.64	43.03	29.85	66.84	56.74	3.25	1.57	43.19	33.29	66.63	49.49

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

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

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

[3] The average historical annual default rate, actual LGD and actual CCF parameters disclosed as at December 31, 2018 and September 30, 2018 are those observed as at June 30, 2018 due to an update of the backtesting systems that will end in 2019.

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

(in millions of dollars)	As at December 31, 2018 Remaining contractual term to maturity Less than 1 year	1 to 5 years	Over 5 years	Total	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
Internal Ratings-Based Approach												
Mortgages	**$ 101,869**	**$ 930**	**$ 1,094**	**$ 103,893**	$ 101,539	$ 1,103	$ 1,009	$ 103,651	$ 107,803	$ 1,353	$ 824	$ 109,980
Revolving retail client exposures	**39,177**	**-**	**-**	**39,177**	38,475	-	-	38,475	37,849	-	-	37,849
Other retail client exposures	**3,301**	**1,421**	**6,549**	**11,271**	3,193	1,617	6,251	11,061	3,297	1,749	5,728	10,774
Total	**$ 144,347**	**$ 2,351**	**$ 7,643**	**$ 154,341**	$ 143,207	$ 2,720	$ 7,260	$ 153,187	$ 148,949	$ 3,102	$ 6,552	$ 158,603

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

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

[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 December 31, 2018								As at September 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	$ 15,282	$ -	$ -	$ -	$ -	$ 102	$ -	$ 15,384	$ 16,499	$ -	$ -	$ -	$ -	$ 99	$ -	$ 16,598
Financial institutions	-	17,659	-	21	-	4	1	17,685	-	17,096	-	104	-	5	1	17,206
Businesses	-	219	-	653	-	66,260	710	67,842	-	157	-	652	-	63,634	589	65,032
SMEs similar to other retail client exposures	-	-	-	-	8,120	113	150	8,383	-	-	-	-	8,135	101	138	8,374
Mortgages	-	-	435	-	-	-	-	435	-	-	438	-	-	-	-	438
Other retail client exposure (excluding SMEs)	-	-	-	-	1,946	1	-	1,947	-	-	-	-	1,833	-	7	1,840
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	243	7	250	-	-	-	-	-	192	8	200
Trading portfolio	11,386	4,927	-	34	30	4,821	5	21,203	10,760	6,174	-	7	2	3,512	9	20,464
Total	**$ 26,668**	**$ 22,805**	**$ 435**	**$ 708**	**$ 10,096**	**$ 71,544**	**$ 878**	**$ 133,134**	$ 27,259	$ 23,427	$ 438	$ 763	$ 9,970	$ 67,543	$ 757	$ 130,157

	As at June 30, 2018								As at March 31, 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	$ 14,986	$ -	$ -	$ -	$ -	$ 99	$ -	$ 15,085	$ 14,775	$ -	$ -	$ -	$ -	$ 3	$ -	$ 14,778
Financial institutions	-	15,010	-	105	-	331	1	15,447	-	14,063	-	100	-	315	-	14,478
Businesses	-	242	-	683	-	57,448	536	58,909	-	226	-	630	-	55,900	560	57,316
SMEs similar to other retail client exposures	-	-	-	-	5,458	1,311	146	6,915	-	-	-	-	5,428	1,310	153	6,891
Mortgages	-	-	460	-	-	1	-	461	-	-	461	-	-	3	-	464
Other retail client exposure (excluding SMEs)	-	-	-	-	1,689	1	-	1,690	-	-	-	-	1,712	-	2	1,714
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	6	6
Equities	-	-	-	-	-	191	8	199	-	-	-	-	-	195	8	203
Trading portfolio	9,007	6,201	-	136	-	3,668	17	19,029	9,459	6,276	-	8	-	4,684	5	20,432
Total	$ 23,993	$ 21,453	$ 460	$ 924	$ 7,147	$ 63,050	$ 713	$ 117,740	$ 24,234	$ 20,565	$ 461	$ 738	$ 7,140	$ 62,410	$ 734	$ 116,282

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 December 31, 2017								As at September 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	$ 14,459	$ 127	$ -	$ -	$ -	$ 2	$ -	$ 14,588	$ 14,704	$ 135	$ -	$ -	$ -	$ 19	$ -	$ 14,858
Financial institutions	-	13,740	-	99	-	405	3	14,247	-	14,340	-	38	-	375	58	14,811
Businesses	-	195	-	615	-	53,329	702	54,841	-	257	-	522	-	52,729	627	54,135
SMEs similar to other retail client exposures	-	-	-	-	5,454	1,479	111	7,044	-	-	-	-	5,691	1,647	128	7,466
Mortgages	-	-	408	-	-	3	-	411	-	-	270	-	-	1	-	271
Other retail client exposure (excluding SMEs)	-	-	-	-	1,456	48	1	1,505	-	-	-	-	1,410	81	-	1,491
Securitization	-	-	-	-	-	-	6	6	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	144	8	152	-	-	-	-	-	116	8	124
Trading portfolio	10,398	5,514	-	12	-	2,650	16	18,590	10,429	4,987	-	2	-	2,603	14	18,035
Total	$ 24,857	$ 19,576	$ 408	$ 726	$ 6,910	$ 58,060	$ 847	$ 111,384	$ 25,133	$ 19,719	$ 270	$ 562	$ 7,101	$ 57,571	$ 842	$ 111,198

	As at June 30, 2017								As at March 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	$ 17,520	$ 10	$ -	$ -	$ -	$ 4	$ -	$ 17,534	$ 15,485	$ -	$ -	$ -	$ -	$ 4	$ -	$ 15,489
Financial institutions	76	13,366	-	35	-	502	17	13,996	-	13,152	-	172	-	424	14	13,762
Businesses	-	285	-	482	-	51,933	594	53,294	-	340	-	491	-	50,864	757	52,452
SMEs similar to other retail client exposures	-	-	-	-	5,582	1,731	138	7,451	-	-	-	-	5,372	1,764	143	7,279
Mortgages	-	-	205	-	-	1	-	206	-	-	185	-	-	1	-	186
Other retail client exposure (excluding SMEs)	-	-	-	-	1,402	89	-	1,491	-	-	-	-	1,422	58	1	1,481
Securitization	-	-	-	-	-	-	7	7	-	-	-	-	-	-	8	8
Equities	-	-	-	-	-	120	8	128	-	-	-	-	-	122	-	122
Trading portfolio	4,967	6,406	-	11	1	2,084	-	13,469	7,173	7,823	-	132	-	1,610	3	16,741
Total	$ 22,563	$ 20,067	$ 205	$ 528	$ 6,985	$ 56,464	$ 764	$ 107,576	$ 22,658	$ 21,315	$ 185	$ 795	$ 6,794	$ 54,847	$ 926	$ 107,520

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 December 31, 2016							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,726	$ -	$ -	$ -	$ -	$ 4	$ -	$ 15,730
Financial institutions	-	12,399	-	9	-	580	3	12,991
Businesses	-	239	-	452	-	50,108	549	51,348
SMEs similar to other retail client exposures	-	-	-	-	5,057	1,828	135	7,020
Mortgages	-	-	11	-	132	-	-	143
Other retail client exposure (excluding SMEs)	-	-	-	-	1,463	74	1	1,538
Securitization	-	-	-	-	-	139	668	807
Equities	-	-	-	-	-	98	-	98
Trading portfolio	8,388	6,318	-	4	-	693	4	15,407
Total	$ 24,114	$ 18,956	$ 11	$ 465	$ 6,652	$ 53,524	$ 1,360	$ 105,082

[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 December 31, 2018[2] Gross loans	As at December 31, 2018[2] Gross credit-impaired[3] loans	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
Residential mortgages	**$ 120,113**	**$ 320**	$ 118,981	$ 320	$ 117,381	$ 336	$ 114,211	$ 301	$ 113,146	$ 141	$ 111,442	$ 142	$ 109,740	$ 155	$ 107,246	$ 178	$ 106,695	$ 174
Consumer, credit card and other personal loans	**26,210**	**221**	25,709	218	25,285	225	24,504	213	24,044	89	23,361	83	22,832	86	22,243	100	22,150	102
Public agency loans[4]	**3,326**	**-**	2,528	-	2,733	-	2,969	-	3,621	-	2,985	-	2,600	-	2,632	-	2,925	-
Business loans																		
Agriculture	**9,191**	**115**	8,512	99	8,371	87	8,051	82	7,988	24	7,712	28	7,550	29	7,426	36	7,506	37
Mining, oil and gas	**336**	**1**	307	1	362	1	329	2	306	1	417	3	445	1	302	1	321	1
Utilities	**751**	**-**	463	-	526	1	403	6	410	6	503	6	517	7	654	7	518	-
Construction	**2,857**	**154**	2,640	52	2,524	46	2,263	51	2,168	35	2,140	41	2,211	38	2,225	45	2,109	45
Manufacturing	**3,892**	**36**	3,447	39	3,427	35	2,909	44	2,750	38	2,564	34	2,597	34	2,751	42	2,640	41
Wholesale trade	**1,455**	**12**	1,373	11	1,377	8	1,368	13	1,261	5	1,259	4	1,226	6	1,232	5	1,118	7
Retail trade	**3,046**	**37**	2,977	30	3,082	30	3,025	35	2,933	22	2,827	23	3,230	22	2,773	23	2,737	22
Transportation	**1,475**	**19**	1,384	22	1,412	27	1,325	30	1,277	9	1,366	10	1,419	9	1,436	11	1,307	10
Information industry	**519**	**6**	475	6	491	6	352	6	344	6	334	7	337	7	371	7	387	7
Finance and insurance	**651**	**-**	668	-	922	-	636	-	753	-	766	-	692	-	743	1	649	1
Real estate	**7,849**	**34**	8,283	39	8,358	38	8,067	41	8,099	10	8,095	13	7,949	10	7,511	11	7,195	13
Professional services	**788**	**4**	696	6	681	4	641	5	614	4	626	6	584	3	575	4	550	5
Management of companies	**945**	**5**	858	5	868	4	910	8	927	1	930	4	932	4	899	3	907	2
Administrative services	**311**	**4**	281	3	267	3	261	6	255	4	279	11	269	12	243	12	231	6
Education	**232**	**2**	183	1	329	1	182	1	183	-	338	-	336	-	333	-	324	2
Health care	**3,140**	**22**	2,826	24	2,729	38	2,578	41	2,511	17	2,457	17	2,349	18	2,344	15	2,306	13
Arts and entertainment	**809**	**12**	745	12	699	8	706	6	722	4	713	6	729	7	694	6	733	7
Accommodation	**1,545**	**29**	1,433	28	1,393	26	1,295	30	1,267	16	1,254	19	1,253	18	1,236	24	1,217	26
Other services	**1,046**	**9**	853	10	861	11	786	11	803	8	889	10	870	11	871	12	887	11
Other businesses	**742**	**-**	2,263	9	1,219	2	1,798	4	1,546	2	1,161	2	1,144	1	1,316	1	1,059	-
Total business loans	**$ 41,580**	**$ 501**	$ 40,667	$ 397	$ 39,898	$ 376	$ 37,885	$ 422	$ 37,117	$ 212	$ 36,630	$ 244	$ 36,639	$ 237	$ 35,935	$ 266	$ 34,701	$ 256
Total loans	**$ 191,229**	**$ 1,042**	$ 187,885	$ 935	$ 185,297	$ 937	$ 179,569	$ 936	$ 177,928	$ 442	$ 174,418	$ 469	$ 171,811	$ 478	$ 168,056	$ 544	$ 166,471	$ 532

(1) Amounts as at December 31, 2016 have been reclassified as a result of a methodology refinement, regardless of the standards and amendments adopted on January 1. 2018.
(2) The information presented for the 2018 periods 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 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 Combined Financial Statements.
(4) Includes government loans.

Table 22 – Loan portfolio by geographic area

(in millions of dollars)	As at December 31, 2018[1] Gross loans	As at December 31, 2018[1] Gross credit-impaired[2] loans	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
Canada										
Quebec	**$ 173,788**	**$ 830**	$ 170,830	$ 835	$ 168,542	$ 855	$ 163,452	$ 843	$ 163,921	$ 389
Other Canadian provinces	**16,752**	**209**	16,438	92	16,331	81	15,614	89	13,667	50
Total – Canada	**$ 190,540**	**$ 1,039**	$ 187,268	$ 927	$ 184,873	$ 936	$ 179,066	$ 932	$ 177,588	$ 439
Other countries	**689**	**3**	617	8	424	1	503	4	340	3
Total	**$ 191,229**	**$ 1,042**	$ 187,885	$ 935	$ 185,297	$ 937	$ 179,569	$ 936	$ 177,928	$ 442

(in millions of dollars)	As at September 30, 2017 Gross loans	As at September 30, 2017 Gross credit-impaired[2] loans	As at June 30, 2017 Gross loans	As at June 30, 2017 Gross credit-impaired[2] loans	As at March 31, 2017 Gross loans	As at March 31, 2017 Gross credit-impaired[2] loans	As at December 31, 2016 Gross loans	As at December 31, 2016 Gross credit-impaired[2] loans
Canada								
Quebec	$ 159,085	$ 417	$ 156,788	$ 424	$ 153,257	$ 488	$ 154,551	$ 480
Other Canadian provinces	15,074	50	14,803	52	14,560	55	11,587	51
Total – Canada	$ 174,159	$ 467	$ 171,591	$ 476	$ 167,817	$ 543	$ 166,138	$ 531
Other countries	259	2	220	2	239	1	333	1
Total	$ 174,418	$ 469	$ 171,811	$ 478	$ 168,056	$ 544	$ 166,471	$ 532

(1) The information presented for the 2018 periods 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 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 Combined Financial Statements.

(3) Due to methodological enhancements, the amounts as at June 30, 2018 and March 31, 2018 have been reclassified, regardless of the standards and amendments adopted on January 1, 2018.

Table 23 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at December 31, 2018 Loans and acceptances		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	
Desjardins Group										
Caisse network	**$ 154,692**	**80.9%**	$ 152,753	81.2%	$ 150,494	81.2%	$ 146,828	81.7%	$ 145,259	81.6%
Fédération des caisses Desjardins du Québec	**31,862**	**16.6**	30,605	16.3	30,023	16.2	27,794	15.5	27,972	15.7
Desjardins Financial Security Life Assurance Company	**3,133**	**1.6**	3,015	1.6	3,087	1.7	3,217	1.8	3,297	1.9
Other entities	**1,702**	**0.9**	1,763	0.9	1,735	0.9	1,773	1.0	1,431	0.8
Total	**$ 191,389**	**100.0%**	$ 188,136	100.0%	$ 185,339	100.0%	$ 179,612	100.0%	$ 177,959	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2017 Loans and acceptances		As at June 30, 2017 Loans and acceptances		As at March 31, 2017 Loans and acceptances		As at December 31, 2016 Loans and acceptances	
Desjardins Group								
Caisse network	$ 143,006	81.9%	$ 140,929	82.0%	$ 138,631	82.4%	$ 137,749	82.7%
Fédération des caisses Desjardins du Québec	27,174	15.6	26,640	15.5	25,336	15.1	24,624	14.8
Desjardins Financial Security Life Assurance Company	3,273	1.9	3,297	1.9	3,398	2.0	3,323	2.0
Other entities	1,106	0.6	1,004	0.6	796	0.5	786	0.5
Total	$ 174,559	100.0%	$ 171,870	100.0%	$ 168,161	100.0%	$ 166,482	100.0%

Table 24 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at December 31, 2018[1]						As at September 30, 2018[1]					
	Gross loans and acceptances		**Guaranteed or insured loans[2]**		**Gross credit-impaired[3] loans**		Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	**$ 120,113**	**62.8%**	**$ 36,764**	**78.0%**	**$ 320**	**30.7%**	$ 118,981	63.2%	$ 36,828	79.0%	$ 320	34.2%
Consumer, credit card and other personal loans	**26,210**	**13.7**	**3,441**	**7.3**	**221**	**21.2**	25,709	13.7	3,399	7.3	218	23.3
Business and government loans	**45,066**	**23.5**	**6,924**	**14.7**	**501**	**48.1**	43,446	23.1	6,362	13.7	397	42.5
Total	**$ 191,389**	**100.0%**	**$ 47,129**	**100.0%**	**$ 1,042**	**100.0%**	$ 188,136	100.0%	$ 46,589	100.0%	$ 935	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2018[1]						As at March 31, 2018[1]					
	Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	$ 117,381	63.4%	$ 36,842	78.2%	$ 336	35.9%	$ 114,211	63.6%	$ 36,033	77.5%	$ 300	32.0%
Consumer, credit card and other personal loans	25,285	13.6	3,550	7.5	225	24.0	24,504	13.6	3,706	8.0	213	22.8
Business and government loans	42,673	23.0	6,727	14.3	376	40.1	40,897	22.8	6,766	14.5	423	45.2
Total	$ 185,339	100.0%	$ 47,119	100.0%	$ 937	100.0%	$ 179,612	100.0%	$ 46,505	100.0%	$ 936	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2017						As at September 30, 2017					
	Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	$ 113,146	63.6%	$ 36,091	76.9%	$ 141	31.9%	$ 111,442	63.8%	$ 36,085	77.6%	$ 142	30.3%
Consumer, credit card and other personal loans	24,044	13.5	3,681	7.8	89	20.1	23,361	13.4	3,577	7.7	83	17.7
Business and government loans	40,769	22.9	7,180	15.3	212	48.0	39,756	22.8	6,823	14.7	244	52.0
Total	$ 177,959	100.0%	$ 46,952	100.0%	$ 442	100.0%	$ 174,559	100.0%	$ 46,485	100.0%	$ 469	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2017						As at March 31, 2017					
	Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans		Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group												
Residential mortgages	$ 109,740	63.8%	$ 36,024	77.8%	$ 155	32.4%	$ 107,246	63.8%	$ 34,859	77.0%	$ 178	32.7%
Consumer, credit card and other personal loans	22,832	13.3	3,630	7.8	86	18.0	22,243	13.2	3,761	8.3	100	18.4
Business and government loans	39,298	22.9	6,650	14.4	237	49.6	38,672	23.0	6,677	14.7	266	48.9
Total	$ 171,870	100.0%	$ 46,304	100.0%	$ 478	100.0%	$ 168,161	100.0%	$ 45,297	100.0%	$ 544	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2016					
	Gross loans and acceptances		Guaranteed or insured loans[2]		Gross credit-impaired[3] loans	
Desjardins Group						
Residential mortgages	$ 106,695	64.1%	$ 34,858	76.8%	$ 174	32.7%
Consumer, credit card and other personal loans	22,150	13.3	3,726	8.2	102	19.2
Business and government loans	37,637	22.6	6,789	15.0	256	48.1
Total	$ 166,482	100.0%	$ 45,373	100.0%	$ 532	100.0%

(1) The information presented for the 2018 periods 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 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 Combined Financial Statements.

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

(in millions of dollars)	For the three-month periods ended				
	December 31, 2018[2]	September 30, 2018[2][3]	June 30, 2018[2]	March 31, 2018[2]	December 31, 2017
Gross credit-impaired loans at beginning of period under IAS 39	**N/A**	N/A	N/A	$ 442	$ 469
Impact of adopting IFRS 9 on January 1, 2018	**N/A**	N/A	N/A	492	N/A
Gross credit-impaired loans at beginning of last period under IFRS 9	**$ 935**	$ 937	$ 936	934	N/A
Gross loans that became credit-impaired since the last period	**526**	365	576	152	227
Gross loans that came back to a non-credit-impaired status	**(300)**	(280)	(453)	(82)	(191)
Write-offs and recoveries	**(98)**	(76)	(89)	(90)	(87)
Other change	**(21)**	(11)	(33)	22	24
Gross credit-impaired loans at end of period	**$ 1,042**	$ 935	$ 937	$ 936	$ 442

(in millions of dollars)	For the three-month periods ended			
	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
Gross credit-impaired loans at beginning of period under IAS 39	$ 478	$ 544	$ 532	$ 598
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	207	202	265	254
Gross loans that came back to a non-credit-impaired status	(128)	(180)	(169)	(232)
Write-offs and recoveries	(93)	(103)	(91)	(97)
Other change	5	15	7	9
Gross credit-impaired loans at end of period	$ 469	$ 478	$ 544	$ 532

(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 Combined Financial Statements.

(2) The information presented for the 2018 periods 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 Combined Financial Statements.

(3) Data for the three-month period ended September 30, 2018 have been reclassified to conform with the presentation for the current period, regardless of the standards and amendments adopted on January 1, 2018.

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

(in millions of dollars and as a percentage)	As at December 31, 2018								As at September 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	$ 27,260	97.1%	$ 62,704	96.2%	$ 6,356	94.9%	$ 96,320	96.4%	$ 27,424	97.1%	$ 61,709	96.2%	$ 6,523	94.9%	$ 95,656	96.3%
Ontario	814	2.9	2,477	3.8	342	5.1	3,633	3.6	819	2.9	2,373	3.7	344	5.0	3,536	3.6
Other[6]	-	-	-	-	3	-	3	-	-	-	65	0.1	4	0.1	69	0.1
All geographic areas	$ 28,074	100.0%	$ 65,181	100.0%	$ 6,701	100.0%	$ 99,956	100.0%	$ 28,243	100.0%	$ 64,147	100.0%	$ 6,871	100.0%	$ 99,261	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2018								As at March 31, 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	$ 27,607	97.1%	$ 60,341	96.3%	$ 6,558	95.0%	$ 94,506	96.4%	$ 26,982	97.1%	$ 58,375	96.4%	$ 6,659	95.1%	$ 92,016	96.5%
Ontario	824	2.9	2,256	3.6	347	5.0	3,427	3.5	806	2.9	2,180	3.6	344	4.9	3,330	3.5
Other[6]	-	-	62	0.1	3	-	65	0.1	-	-	-	-	3	-	3	-
All geographic areas	$ 28,431	100.0%	$ 62,659	100.0%	$ 6,908	100.0%	$ 97,998	100.0%	$ 27,788	100.0%	$ 60,555	100.0%	$ 7,006	100.0%	$ 95,349	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2017								As at September 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	$ 27,192	97.1%	$ 57,695	96.5%	$ 6,693	95.0%	$ 91,580	96.6%	$ 27,242	97.1%	$ 56,383	96.5%	$ 6,737	95.0%	$ 90,362	96.6%
Ontario	812	2.9	2,093	3.5	348	4.9	3,253	3.4	786	2.8	1,987	3.4	346	4.9	3,119	3.3
Other[6]	-	-	-	-	4	0.1	4	-	28	0.1	58	0.1	4	0.1	90	0.1
All geographic areas	$ 28,004	100.0%	$ 59,788	100.0%	$ 7,045	100.0%	$ 94,837	100.0%	$ 28,056	100.0%	$ 58,428	100.0%	$ 7,087	100.0%	$ 93,571	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2017								As at March 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	$ 27,368	97.2%	$ 55,140	96.6%	$ 6,778	95.0%	$ 89,286	96.6%	$ 26,300	97.1%	$ 54,313	96.7%	$ 6,834	95.1%	$ 87,447	96.7%
Ontario	788	2.8	1,884	3.3	349	4.9	3,021	3.3	785	2.9	1,797	3.2	345	4.8	2,927	3.2
Other[6]	-	-	57	0.1	5	0.1	62	0.1	-	-	57	0.1	5	0.1	62	0.1
All geographic areas	$ 28,156	100.0%	$ 57,081	100.0%	$ 7,132	100.0%	$ 92,369	100.0%	$ 27,085	100.0%	$ 56,167	100.0%	$ 7,184	100.0%	$ 90,436	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2016							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Quebec	$ 26,393	97.1%	$ 54,033	96.7%	$ 6,831	95.1%	$ 87,257	96.7%
Ontario	761	2.8	1,788	3.2	343	4.8	2,892	3.2
Other[6]	27	0.1	56	0.1	6	0.1	89	0.1
All geographic areas	$ 27,181	100.0%	$ 55,877	100.0%	$ 7,180	100.0%	$ 90,238	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 $132 million as at December 31, 2018. They amounted to $135 million and $135 million respectively for the December 2017 and December 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 December 31, 2018			As at September 30, 2018			As at June 30, 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	**68.2%**	**69.9%**	**69.4%**	66.9%	70.8%	69.7%	68.2%	70.6%	69.6%
Ontario	**71.0**	**68.3**	**69.2**	70.4	68.9	69.6	68.4	70.0	69.2
Other[4]	**75.0**	**72.7**	**73.9**	75.6	76.0	75.7	75.1	57.8	66.1
All geographic areas	**68.3%**	**69.9%**	**69.3%**	67.2%	70.8%	69.7%	68.2%	70.5%	69.6%

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

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

[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 December 31, 2018		As at September 30, 2018		As at June 30, 2018		As at March 31, 2018		As at December 31, 2017	
0-10 years	**$ 2,822**	**3.0%**	$ 2,803	3.0%	$ 2,759	3.0%	$ 2,699	3.1%	$ 2,713	3.1%
10-20 years	**17,503**	**18.8**	17,353	18.8	17,117	18.8	16,800	19.0	16,734	19.1
20-25 years	**64,143**	**68.8**	63,451	68.6	62,408	68.4	59,953	67.8	59,434	67.7
25-30 years	**6,949**	**7.5**	6,913	7.5	6,878	7.6	6,879	7.8	6,863	7.8
30-35 years	**1,514**	**1.6**	1,544	1.7	1,601	1.8	1,674	1.9	1,708	1.9
35 years or more	**324**	**0.3**	326	0.4	327	0.4	338	0.4	340	0.4
All amortization periods	**$ 93,255**	**100.0%**	$ 92,390	100.0%	$ 91,090	100.0%	$ 88,343	100.0%	$ 87,792	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at September 30, 2017		As at June 30, 2017		As at March 31, 2017		As at December 31, 2016	
0-10 years	$ 2,709	3.1%	$ 2,671	3.1%	$ 2,625	3.2%	$ 2,649	3.2%
10-20 years	16,673	19.3	16,512	19.4	16,414	19.7	16,400	19.7
20-25 years	58,153	67.3	57,029	67.0	54,930	65.9	54,590	65.8
25-30 years	6,838	7.9	6,854	8.0	7,022	8.4	7,099	8.5
30-35 years	1,761	2.0	1,809	2.1	1,884	2.3	1,930	2.3
35 years or more	350	0.4	361	0.4	376	0.5	390	0.5
All amortization periods	$ 86,484	100.0%	$ 85,236	100.0%	$ 83,251	100.0%	$ 83,058	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 a financial asset pledged as 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 credit impaired when one or more events that have a detrimental impact on the estimated cash flows of that financial asset 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, it corresponds to the balance as at observation time. For off-balance sheet exposures, it includes an estimate of additional draws that may be made between observation time and default.

Exposures related to residential mortgage loans

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

Fair value

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

Incremental risk charge (IRC)

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

Internal Model Method

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

Internal Ratings-Based Approach

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

Leverage ratio

Ratio calculated 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.

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

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

Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events and 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 guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

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

Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. This type of agreement 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. This type of agreement 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 areas of market risk: interest rate risk, equity price risk, foreign exchange risk and commodity risk. The calculation is based on predefined rules such as those on the size and nature of the financial instruments held.
- Operational risk

  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

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

Used exposure

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

Value at Risk (VaR)

Estimate of the potential loss over a certain period of time at a given confidence level, calculated using historical data for a one-year interval.