Desjardins

Supplemental Financial Information (unaudited)

For the period ended December 31, 2019

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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 Québec, which do not differ from IFRS. IFRS represent Canadian generally accepted accounting principles (GAAP). Desjardins Group changed certain accounting policies following the adoption of IFRS 16, "Leases", on January 1, 2019. For further information about the accounting policies applied and changes in 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 GAAP (IFRS) measures and various non-GGAP financial measures. Non-GAAP 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 GAAP measures. The non-GAAP 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, 2019[1]	As at September 30, 2019[1]	As at June 30, 2019[1]	As at March 31, 2019[1]	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[2]
ASSETS									
Cash and deposits with financial institutions	**$ 3,709**	$ 3,345	$ 3,430	$ 2,637	$ 3,384	$ 3,245	$ 2,976	$ 2,284	$ 2,435
Securities									
Securities at fair value through profit or loss	**35,168**	37,839	39,005	39,747	36,916	38,944	37,936	36,004	31,654
Available-for-sale securities	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24,934
Securities at fair value through other comprehensive income	**22,909**	21,431	21,662	22,264	21,395	21,396	20,711	20,258	N/A
Securities at amortized cost	**1,616**	1,863	1,728	1,661	1,621	1,732	1,635	1,424	N/A
	59,693	61,133	62,395	63,672	59,932	62,072	60,282	57,686	56,588
Securities borrowed or purchased under reverse repurchase agreements	**10,032**	12,738	12,324	11,682	11,934	10,219	9,522	9,889	8,674
Loans									
Residential mortgages	**126,757**	124,902	123,457	120,744	120,113	118,981	117,381	114,211	113,146
Consumer, credit card and other personal loans	**27,022**	26,851	26,577	26,031	26,210	25,709	25,285	24,504	24,044
Business and government loans	**49,988**	48,731	47,307	45,948	44,906	43,195	42,631	40,854	40,738
	203,767	200,484	197,341	192,723	191,229	187,885	185,297	179,569	177,928
Allowance for credit losses	**(685)**	(693)	(629)	(735)	(719)	(731)	(714)	(723)	(438)
	203,082	199,791	196,712	191,988	190,510	187,154	184,583	178,846	177,490
Segregated fund net assets	**17,026**	16,332	16,040	14,379	13,234	13,964	13,902	13,500	13,379
Other assets									
Clients' liability under acceptances	**380**	184	192	143	160	251	42	43	31
Premiums receivable	**2,686**	2,716	2,555	2,330	2,376	2,387	2,210	2,001	2,095
Derivative financial instruments	**4,246**	4,453	4,293	4,169	3,743	3,545	3,559	3,445	3,206
Amounts receivable from clients, brokers and financial institutions	**2,229**	2,161	3,183	3,186	1,315	3,036	4,103	4,761	1,554
Reinsurance assets	**2,001**	1,931	1,933	1,966	1,958	2,032	2,048	2,031	2,202
Right-of-use assets	**566**	574	577	590	N/A	N/A	N/A	N/A	N/A
Investment property	**957**	972	956	957	958	950	952	881	832
Property, plant and equipment	**1,471**	1,439	1,433	1,420	1,424	1,397	1,375	1,388	1,411
Goodwill	**121**	121	121	121	121	121	121	121	121
Intangible assets	**381**	381	385	382	389	468	480	468	466
Investments in companies accounted for using the equity method	**1,034**	1,033	1,014	990	907	905	788	534	515
Deferred tax assets	**1,292**	1,278	1,254	1,172	1,174	984	1,007	1,070	992
Other	**2,090**	2,149	2,109	2,218	1,946	2,535	2,123	2,195	2,223
Assets of the disposal group held to be transferred	**-**	-	-	-	-	-	-	922	881
	19,454	19,392	20,005	19,644	16,471	18,611	18,808	19,860	16,529
TOTAL ASSETS	**$ 312,996**	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073	$ 282,065	$ 275,095

Footnotes to this table are presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at December 31, 2019[1]	As at September 30, 2019[1]	As at June 30, 2019[1]	As at March 31, 2019[1]	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[2]
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 111,665**	$ 109,192	$ 109,640	$ 107,122	$ 105,298	$ 104,148	$ 103,357	$ 101,238	$ 100,578
Business and government[3]	**81,556**	83,367	83,138	78,595	77,574	77,775	77,698	72,950	70,737
Deposit-taking institutions[3]	**697**	261	513	543	286	463	468	447	271
	193,918	192,820	193,291	186,260	183,158	182,386	181,523	174,635	171,586
Other liabilities									
Acceptances	**380**	184	192	143	160	251	42	43	31
Commitments related to securities sold short	**10,615**	11,261	11,801	12,129	10,829	11,199	11,040	8,789	9,112
Commitments related to securities lent or sold under repurchase agreements	**10,562**	12,710	11,261	13,608	16,845	13,809	10,729	11,921	10,229
Derivative financial instruments	**4,278**	3,930	3,799	3,501	2,816	3,633	3,102	2,801	3,094
Amounts payable to clients, brokers and financial institutions	**5,552**	5,966	6,328	7,145	4,105	6,553	7,125	7,296	4,247
Lease liabilities	**624**	627	628	639	N/A	N/A	N/A	N/A	N/A
Insurance contract liabilities	**31,595**	31,850	31,035	30,138	28,740	28,643	28,600	28,224	28,272
Segregated fund net liabilities	**17,002**	16,316	16,025	14,370	13,212	13,931	13,880	13,483	13,354
Net defined benefit plan net liabilities	**3,068**	3,041	3,124	2,726	2,537	2,030	2,239	2,533	2,624
Deferred tax liabilities	**281**	255	235	234	214	165	158	153	155
Other	**6,294**	5,391	5,258	5,599	5,822	5,381	4,763	5,483	5,568
Liabilities of the disposal group held to be transferred	**-**	-	-	-	-	-	-	718	662
	90,251	91,531	89,686	90,232	85,280	85,595	81,678	81,444	77,348
Subordinated notes	**1,398**	1,392	1,399	1,384	1,378	1,343	1,350	1,383	1,388
TOTAL LIABILITIES	**285,567**	285,743	284,376	277,876	269,816	269,324	264,551	257,462	250,322
EQUITY									
Capital stock	**5,134**	5,178	5,220	5,233	5,350	5,401	5,428	5,300	5,361
Share capital	**-**	4	4	5	5	5	91	93	90
Undistributed surplus earnings	**2,352**	2,121	1,575	3,678	3,649	1,949	1,447	1,524	1,360
Accumulated other comprehensive income	**211**	386	433	363	(23)	58	178	232	445
Reserves	**18,959**	18,538	18,540	16,099	15,920	17,767	17,616	16,695	16,707
Equity – Group's share	**26,656**	26,227	25,772	25,378	24,901	25,180	24,760	23,844	23,963
Non-controlling interests	**773**	761	758	748	748	761	762	759	810
Total equity	**27,429**	26,988	26,530	26,126	25,649	25,941	25,522	24,603	24,773
TOTAL LIABILITIES AND EQUITY	**$ 312,996**	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073	$ 282,065	$ 275,095

[1] The information presented as at December 31, 2019, as at September 30, 2019, as at June 30, 2019 and as at March 31, 2019 reflects IFRS 16, "Leases", which was adopted on January 1, 2019. 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] In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

[3] The information as at September 30, 2019 and for prior periods has been reclassified to conform with the presentation for the current period.

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the twelve-month periods ended	
	December 31, 2019[1]	September 30, 2019[1]	June 30, 2019[1]	March 31, 2019[1]	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018	December 31, 2017[2]	**December 31, 2019[1]**	December 31, 2018
Interest income											
Loans	**$ 2,030**	$ 2,014	$ 1,906	$ 1,875	$ 1,874	$ 1,825	$ 1,648	$ 1,584	$ 1,548	**$ 7,825**	$ 6,931
Securities	**99**	98	107	108	107	101	89	93	88	**412**	390
	2,129	2,112	2,013	1,983	1,981	1,926	1,737	1,677	1,636	**8,237**	7,321
Interest expense											
Deposits	**649**	681	662	656	576	616	538	505	477	**2,648**	2,235
Subordinated notes and other	**56**	59	52	63	121	24	24	23	21	**230**	192
	705	740	714	719	697	640	562	528	498	**2,878**	2,427
Net interest income	**1,424**	1,372	1,299	1,264	1,284	1,286	1,175	1,149	1,138	**5,359**	4,894
Net premiums	**2,527**	2,326	2,242	2,317	2,221	2,263	2,200	2,139	2,009	**9,412**	8,823
Other income											
Deposit and payment service charges	**109**	116	103	103	114	110	106	103	107	**431**	433
Lending fees and credit card service revenues	**185**	193	186	210	177	171	163	186	180	**774**	697
Brokerage and investment fund services	**226**	223	223	214	211	216	223	255	245	**886**	905
Management and custodial service fees	**155**	146	141	140	130	147	138	136	133	**582**	551
Net investment income (loss)	**(94)**	605	1,045	1,519	45	(253)	308	111	904	**3,075**	211
Overlay approach adjustment for insurance operations financial assets	**(22)**	(13)	10	(167)	258	76	20	169	N/A	**(192)**	523
Foreign exchange income	**12**	11	27	14	29	14	21	27	22	**64**	91
Other	**338**	7	6	50	(21)	36	130	37	(100)	**401**	182
	909	1,288	1,741	2,083	943	517	1,109	1,024	1,491	**6,021**	3,593
Total income	**4,860**	4,986	5,282	5,664	4,448	4,066	4,484	4,312	4,638	**20,792**	17,310
Provision for credit losses (recovery)	**113**	154	(11)	109	89	100	80	115	89	**365**	384
Claims, benefits, annuities and changes in insurance contract liabilities	**1,426**	2,258	2,361	3,118	1,821	1,375	1,727	1,656	2,042	**9,163**	6,579
Non-interest expense											
Salaries and fringe benefits	**985**	852	957	888	810	820	887	890	846	**3,682**	3,407
Premises, equipment and furniture, including depreciation	**197**	189	201	185	172	185	171	173	210	**772**	701
Service agreements and outsourcing	**94**	88	95	84	96	75	88	79	112	**361**	338
Communications	**90**	59	74	65	70	58	69	64	79	**288**	261
Other	**828**	661	726	697	698	721	638	721	704	**2,912**	2,778
	2,194	1,849	2,053	1,919	1,846	1,859	1,853	1,927	1,951	**8,015**	7,485
Operating surplus earnings	**1,127**	725	879	518	692	732	824	614	556	**3,249**	2,862
Income taxes on surplus earnings	**192**	155	187	117	114	162	147	113	127	**651**	536
Surplus earnings before member dividends	**935**	570	692	401	578	570	677	501	429	**2,598**	2,326
Member dividends	**80**	80	80	77	60	72	71	50	67	**317**	253
Tax recovery on member dividends	**(23)**	(20)	(22)	(20)	(17)	(19)	(18)	(14)	(18)	**(85)**	(68)
Net surplus earnings for the period after member dividends	**$ 878**	$ 510	$ 634	$ 344	$ 535	$ 517	$ 624	$ 465	$ 380	**$ 2,366**	$ 2,141
of which:											
Group's share	**$ 858**	$ 499	$ 616	$ 347	$ 527	$ 504	$ 613	$ 456	$ 371	**$ 2,320**	$ 2,100
Non-controlling interests' share	**20**	11	18	(3)	8	13	11	9	9	**46**	41

[1] The information presented for the three-month and twelve-month periods ended December 31, 2019 and the three-month periods ended September 30, 2019, June 30, 2019 and March 31, 2019 reflects IFRS 16, "Leases", which was adopted on January 1, 2019. 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] In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

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 ▪ NVCC subordinated notes[3] ▪ 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[4]		▪ 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) These notes meet the non-viability contingent capital (NVCC) requirements set out in the guideline. No securities of this type had been issued as at December 31, 2019.

(4) 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 – Quarterly changes in regulatory capital

(in millions of dollars)	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	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[1]
Tier 1A capital									
Balance at beginning of period	**$ 24,205**	$ 23,537	$ 23,250	$ 22,412	$ 22,470	$ 21,514	$ 20,897	$ 20,985	$ 20,410
Increase in reserves and undistributed surplus earnings	**613**	585	263	206	(145)	654	845	158	(62)
Eligible accumulated other comprehensive income	**(141)**	(69)	61	385	(81)	(120)	(53)	(224)	102
Federation capital shares	**(1)**	2	58	46	-	2	196	68	22
Permanent shares and surplus shares subject to phase-out	**(39)**	(27)	(65)	(163)	(43)	(24)	(69)	(126)	(27)
Non-controlling interests	**-**	-	-	-	-	-	-	-	-
Deductions[2]	**(88)**	177	(30)	364	211	444	(302)	36	540
Balance at end of period	**24,549**	24,205	23,537	23,250	22,412	22,470	21,514	20,897	20,985
Tier 1B capital									
Balance at beginning of period	**-**	-	-	-	-	-	11	13	12
Non-controlling interests	**-**	-	-	-	-	-	(11)	(2)	1
Balance at end of period	**-**	-	-	-	-	-	-	11	13
Total Tier 1 capital	**24,549**	24,205	23,537	23,250	22,412	22,470	21,514	20,908	20,998
Tier 2 capital									
Balance at beginning of period	**213**	200	265	426	405	391	420	438	416
Eligible qualifying shares	**-**	-	-	-	1	-	-	(1)	1
Non-controlling interests	**-**	-	-	-	-	-	-	-	-
Subordinated notes subject to phase-out	**6**	(7)	16	(172)	35	(8)	(32)	(183)	31
General allowance	**(250)**	20	(81)	11	(19)	22	3	114	(10)
Deductions	**31**	-	-	-	4	-	-	52	-
Balance at end of period	**-**	213	200	265	426	405	391	420	438
Total capital	**$ 24,549**	$ 24,418	$ 23,737	$ 23,515	$ 22,838	$ 22,875	$ 21,905	$ 21,328	$ 21,436

[1] In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

[2] The balance of deductions as at March 31, 2019 and for prior periods has been restated to reflect the presentation used in the Pillar 3 report.

Table 5 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	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[1]
Equity balance in the Combined Financial Statements	**$ 26,656**	$ 26,227	$ 25,772	$ 25,378	$ 24,901	$ 25,180	$ 24,760	$ 23,844	$ 23,963
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(9)**	(14)	(18)	(23)	(23)	(29)	(33)	(39)	(40)
Preferred shares of *La Fédération* des caisses *populaires* de l'*Ontario* Inc. and the caisses in Ontario	**-**	(3)	(2)	(3)	(3)	(3)	(89)	(91)	(89)
Qualifying shares	**(25)**	(25)	(25)	(25)	(25)	(24)	(24)	(24)	(25)
Other	**(50)**	(45)	(78)	5	8	3	1	6	11
Deductions[2]	**(2,023)**	(1,935)	(2,112)	(2,082)	(2,446)	(2,657)	(3,101)	(2,799)	(2,835)
Tier 1A capital	**24,549**	24,205	23,537	23,250	22,412	22,470	21,514	20,897	20,985
Non-controlling interests	**-**	-	-	-	-	-	-	11	13
Tier 1B capital	**-**	-	-	-	-	-	-	11	13
Tier 1 capital	**24,549**	24,205	23,537	23,250	22,412	22,470	21,514	20,908	20,998
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	**687**	681	688	672	844	809	817	849	1,032
General allowance	**77**	327	307	388	377	396	374	371	257
Eligible qualifying shares	**25**	25	25	25	25	24	24	24	25
Deductions	**(789)**	(820)	(820)	(820)	(820)	(824)	(824)	(824)	(876)
Tier 2 capital	**-**	213	200	265	426	405	391	420	438
Total capital	**$ 24,549**	$ 24,418	$ 23,737	$ 23,515	$ 22,838	$ 22,875	$ 21,905	$ 21,328	$ 21,436

[1] In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

[2] The balance of deductions as at March 31, 2019 and for prior periods has been restated to reflect the presentation used in the Pillar 3 report.

Table 6 – Leverage ratio[1]

(in millions of dollars and as a percentage)		As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 312,996**	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073	$ 282,065	$ 275,096
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	**(51,079)**	(50,988)	(49,699)	(47,548)	(44,694)	(45,761)	(45,277)	(44,574)	(44,600)
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	**(401)**	(543)	(513)	(664)	1,882	1,052	1,379	1,313	1,032
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**934**	1,597	1,152	1,215	1,004	1,042	956	1,118	910
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**19,918**	20,759	20,971	20,418	20,175	19,612	17,978	17,829	17,273
Other adjustments	7	**(2,046)**	(2,028)	(2,173)	(2,132)	(2,473)	(2,854)	(3,163)	(2,782)	(2,879)
Leverage ratio exposure	8	**$ 280,322**	$ 281,528	$ 280,644	$ 275,291	$ 271,359	$ 268,356	$ 261,946	$ 254,969	$ 246,832
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 245,084**	$ 241,824	$ 241,878	$ 237,736	$ 231,842	$ 232,221	$ 228,001	$ 220,779	$ 215,431
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**245,084**	241,824	241,878	237,736	231,842	232,221	228,001	220,779	215,431
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**3,000**	3,073	2,818	295	2,516	1,991	2,228	2,159	1,859
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**670**	573	729	3,026	2,995	2,489	2,571	2,473	2,212
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 derivative exposures	11	**3,670**	3,646	3,547	3,321	5,511	4,480	4,799	4,632	4,071
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**10,716**	13,702	13,096	12,602	12,827	11,001	10,212	10,610	9,147
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	**934**	1,597	1,152	1,214	1,004	1,042	956	1,119	910
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	**11,650**	15,299	14,248	13,816	13,831	12,043	11,168	11,729	10,057
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**115,440**	113,644	113,378	110,679	109,563	106,454	103,328	102,427	100,028
Adjustments for conversion to credit equivalent amounts	18	**(95,522)**	(92,885)	(92,407)	(90,261)	(89,388)	(86,842)	(85,350)	(84,598)	(82,755)
Total other off-balance sheet exposures	19	**19,918**	20,759	20,971	20,418	20,175	19,612	17,978	17,829	17,273
Total exposures	21	**$ 280,322**	$ 281,528	$ 280,644	$ 275,291	$ 271,359	$ 268,356	$ 261,946	$ 254,969	$ 246,832
Tier 1 capital – All-in basis	23	**$ 24,549**	$ 24,205	$ 23,537	$ 23,250	$ 22,412	$ 22,470	$ 21,514	$ 20,908	$ 20,998
Leverage ratio – All-in basis	26	**8.8%**	8.6%	8.4%	8.4%	8.3%	8.4%	8.2%	8.2%	8.5%

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

Table 7 – Reconciliation of Combined Balance Sheet and credit risk exposure

	As at December 31, 2019									
			Carrying amount of items							
			Subject to the credit risk framework		Subject to the counterparty risk framework			Subject to the market risk framework		
(in millions of dollars)	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory consolidation	Other than individuals	Individuals	Repo-style transactions	OTC derivatives	Subject to securitization provisions	Also subject to credit risk		Not subject to capital requirements or subject to capital deductions
ASSETS										
Cash and deposits with financial institutions	$ 3,709	$ 2,124	$ 2,124	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	35,168	11,823	386	-	-	-	4	-	11,433	-
Securities at fair value through other comprehensive income	22,909	18,012	18,012	-	-	-	-	-	-	-
Securities at amortized cost	1,616	1,604	1,596	-	-	-	8	-	-	-
Investments accounted for using the equity method	1,034	4,575	2,622	-	-	-	-	-	-	1,953
	60,727	36,014	22,616	-	-	-	12	-	11,433	1,953
Securities borrowed or purchased under reverse repurchase agreements	10,032	10,724	-	-	10,724	-	-	10,229	-	-
Loans										
Residential mortgages	126,757	124,947	17,571	107,376	-	-	-	-	-	-
Consumer, credit card and other personal loans	27,022	26,840	1,710	25,130	-	-	-	-	-	-
Business and government loans	49,988	49,167	49,047	-	-	-	-	-	-	120
	203,767	200,954	68,328	132,506	-	-	-	-	-	120
Allowance for credit losses	(685)	(681)	(155)	(526)	-	-	-	-	-	-
	203,082	200,273	68,173	131,980	-	-	-	-	-	120
Segregated fund net assets	17,026	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	380	380	380	-	-	-	-	-	-	-
Premiums receivable	2,686	-	-	-	-	-	-	-	-	-
Derivative financial instruments	4,246	4,071	-	-	-	4,068	-	229	-	3
Amounts receivable from clients, brokers and financial institutions	2,229	2,211	2,211	-	-	-	-	-	-	-
Reinsurance assets	2,001	-	-	-	-	-	-	-	-	-
Right-of-use assets	566	930	930	-	-	-	-	-	-	-
Land, buildings and equipment	2,428	1,008	1,008	-	-	-	-	-	-	-
Goodwill	121	6	-	-	-	-	-	-	-	6
Intangible assets	381	139	-	-	-	-	-	-	-	139
Deferred tax assets	1,292	982	982	-	-	-	-	-	-	-
Other	2,090	3,055	3,055	-	-	-	-	-	-	-
	18,420	12,782	8,566	-	-	4,068	-	229	-	148
Total assets	$ 312,996	$ 261,917	$ 101,479	$ 131,980	$ 10,724	$ 4,068	$ 12	$ 10,458	$ 11,433	$ 2,221

Table 8 – Risk-weighted assets (RWA)[1]

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at December 31, 2019			
	Exposure[2]	RWA	Exposure[2]	RWA	Exposure[2]	RWA	Capital requirement[3]	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	$ 52,256	$ 4,233	$ 103	$ -	$ 52,359	$ 4,233	$ 339	8.1%
Financial institutions	3,016	608	7,823	1,587	10,839	2,195	176	20.2
Businesses	57,279	26,418	9,887	9,512	67,166	35,930	2,874	53.5
Securitization	-	-	12	151	12	151	12	1,250.0
Equities	-	-	222	325	222	325	26	146.5
SMEs similar to other retail client exposures	9,942	4,821	302	311	10,244	5,132	410	50.1
Mortgages	88,846	9,158	391	137	89,237	9,295	744	10.4
Other retail client exposures (excluding SMEs)	10,850	5,441	1,335	1,002	12,185	6,443	515	52.9
Qualifying-revolving retail client exposures	32,916	9,436	-	-	32,916	9,436	755	28.7
Sub-total – Credit risk other than counterparty risk	255,105	60,115	20,075	13,025	275,180	73,140	5,851	26.6
Counterparty risk								
Sovereign borrowers	45	1	-	-	45	1	-	2.6
Financial institutions	2,745	1,714	188	38	2,933	1,752	140	59.7
Businesses	-	-	7	7	7	7	1	100.0
Trading portfolios	894	387	519	401	1,413	788	63	55.8
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,612	129	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	358	23	2	-
Sub-total – Counterparty risk	3,684	2,102	714	446	4,756	4,183	335	87.9
Other assets[4]	-	-	-	-	17,954	13,743	1,099	76.5
Scaling factors[5]	-	3,733	-	-	-	3,733	299	-
Total – Credit risk	258,789	65,950	20,789	13,471	297,890	94,799	7,584	31.8
Market risk								
Value at Risk (VaR)	-	406	-	-	-	406	32	-
Stressed VaR	-	1,394	-	-	-	1,394	112	-
Incremental risk charge (IRC)[6]	-	819	-	-	-	819	66	-
Other[7]	-	54	-	422	-	476	38	-
Total – Market risk[8]	-	2,673	-	422	-	3,095	248	-
Operational risk	-	-	-	13,021	-	13,021	1,041	-
Total risk-weighted assets before RWA floor	$ 258,789	$ 68,623	$ 20,789	$ 26,914	$ 297,890	$ 110,915	$ 8,873	-%
RWA floor adjustment[9]	-	-	-	-	-	2,946	236	-
Total risk-weighted assets	$ 258,789	$ 68,623	$ 20,789	$ 26,914	$ 297,890	$ 113,861	$ 9,109	-%

Footnotes to this table are presented on the next page.

Table 8 – Risk-weighted assets (RWA) (continued)

(in millions of dollars and as a percentage)	Risk-weighted assets							
	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	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
Credit risk other than counterparty risk								
Sovereign borrowers	$ -	$ -	$ -	$ 102	$ 99	$ 99	$ 2	$ 28
Financial institutions	2,335	2,592	2,379	2,106	2,164	2,084	1,898	2,094
Businesses	61,498	60,323	57,231	56,333	53,826	47,535	46,024	43,738
Securitization	59	60	61	63	68	67	71	75
Equities	312	319	344	334	289	288	291	241
SMEs similar to other retail client exposures	5,292	5,217	5,510	5,394	5,360	4,648	4,616	4,687
Mortgages	13,002	11,892	12,160	11,643	11,646	11,433	10,919	9,769
Other retail client exposures (excluding SMEs)	6,021	5,799	5,633	5,534	5,255	4,868	4,403	3,975
Qualifying-revolving retail client exposures	10,657	10,114	10,257	10,159	9,219	8,869	9,090	8,833
Sub-total - Credit risk other than counterparty risk	99,176	96,316	93,575	91,668	87,926	79,891	77,314	73,440
Counterparty risk								
Financial institutions	601	564	535	551	396	379	386	343
Businesses	11	26	15	12	11	8	17	5
Trading portfolios	676	707	675	533	333	395	373	365
Credit valuation adjustment charge (CVA)	1,700	1,704	1,582	1,452	1,063	1,051	1,023	903
Additional requirements related to the banking and trading portfolio	12	13	10	14	4	4	8	1
Sub-total – Counterparty risk	3,000	3,014	2,817	2,562	1,807	1,837	1,807	1,617
Other assets[4]	13,809	13,705	12,976	11,268	11,304	11,020	11,826	11,677
Scaling factors[5]	1,717	1,607	1,628	1,584	1,516	1,467	1,431	1,333
Total - Credit risk	117,702	114,642	110,996	107,082	102,553	94,215	92,378	88,067
Market risk								
Value at Risk (VaR)	605	673	640	575	681	-	-	-
Stressed VaR	2,385	2,868	2,257	2,335	2,106	-	-	-
Incremental risk charge (IRC)[6]	1,425	1,865	1,468	1,732	1,798	-	-	-
Other[7]	472	732	580	754	489	2,552	2,432	1,965
Total - Market risk[8]	4,887	6,138	4,945	5,396	5,074	2,552	2,432	1,965
Operational risk	12,666	12,492	12,364	12,232	12,171	11,997	11,890	11,850
Total risk-weighted assets before RWA floor	135,255	133,272	128,305	124,710	119,798	108,764	106,700	101,882
Risk-weighted assets after the transitional provisions for the CVA charge[10]								
RWA for Tier 1A capital	135,255	133,272	128,305	124,419	119,584	108,554	106,496	101,629
RWA for Tier 1 capital	135,255	133,272	128,305	124,463	119,617	108,585	106,527	101,674
RWA for total capital	135,255	133,272	128,305	124,506	119,649	108,617	106,558	101,710
RWA floor adjustment[9][11]	-	-	-	5,055	7,480	14,636	13,698	14,858
Total risk-weighted assets	$ 135,255	$ 133,272	$ 128,305	$ 129,474	$ 127,064	$ 123,190	$ 120,194	$ 116,487

(1) The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

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

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

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

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

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

(7) Represents mainly 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.

(8) 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.

(9) In accordance with the guideline updated in the first quarter of 2019, the RWA floor is now determined using the Standardized Approaches set out in that guideline.

(10) To account for the CVA charge, scaling factors have been applied since January 1, 2014 to calculate the Tier 1A, Tier 1 and total capital ratios. These scaling factors were 80%, 83% and 86%, respectively, in 2018. For fiscal 2019, in accordance with the AMF guideline, the CVA charge was entirely included in credit risk.

(11) As at December 31, 2018, as prescribed in Section 1.6 of the AMF guideline, the RWA floor was presented to take into account risk-weighted assets after the transitional provisions for the CVA charge applicable to Tier 1A capital.

Table 9 – Change in risk-weighted assets[1][2]

(in millions of dollars)	For the three-month periods ended								
	December 31, 2019			September 30, 2019			June 30, 2019		
	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	**$ 114,702**	**$ 3,000**	**$ 117,702**	$ 111,629	$ 3,013	$ 114,642	$ 108,180	$ 2,815	$ 110,995
Size of portfolio[3]	**1,182**	**(1,281)**	**(99)**	1,274	162	1,436	3,897	17	3,914
Quality of portfolio[4]	**(1,390)**	**1,078**	**(312)**	1,019	(177)	842	(9)	187	178
Updating of models[5]	**2,703**	**-**	**2,703**	-	-	-	-	-	-
Procedures and policies[6]	**(26,629)**	**1,516**	**(25,113)**	739	-	739	(343)	-	(343)
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	-	-	-
Change in exchange rates	**(77)**	**(5)**	**(82)**	41	2	43	(96)	(6)	(102)
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**(24,211)**	**1,308**	**(22,903)**	3,073	(13)	3,060	3,449	198	3,647
Risk-weighted assets at end of period	**$ 90,491**	**$ 4,308**	**$ 94,799**	$ 114,702	$ 3,000	$ 117,702	$ 111,629	$ 3,013	$ 114,642

(in millions of dollars)	For the three-month periods ended								
	March 31, 2019			December 31, 2018			September 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	$ 104,520	$ 2,271	$ 106,791	$ 100,747	$ 1,592	$ 102,339	$ 92,379	$ 1,626	$ 94,005
Size of portfolio[3]	3,012	(645)	2,367	1,901	433	2,334	2,082	123	2,205
Quality of portfolio[4]	240	569	809	242	226	468	449	(155)	294
Updating of models[5]	-	-	-	939	-	939	-	-	-
Procedures and policies[6]	505	628	1,133	466	-	466	5,907	-	5,907
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(97)	(8)	(105)	225	20	245	(70)	(2)	(72)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,660	544	4,204	3,773	679	4,452	8,368	(34)	8,334
Risk-weighted assets at end of period	$ 108,180	$ 2,815	$ 110,995	$ 104,520	$ 2,271	$ 106,791	$ 100,747	$ 1,592	$ 102,339

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets[1][2] (continued)

(in millions of dollars)	For the three-month periods ended								
	June 30, 2018			March 31, 2018			December 31, 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	$ 90,572	$ 1,602	$ 92,174	$ 86,448	$ 1,366	$ 87,814	$ 81,897	$ 1,283	$ 83,180
Size of portfolio[3]	2,267	(17)	2,250	2,276	154	2,430	2,508	83	2,591
Quality of portfolio[4]	38	40	78	752	-	752	(455)	-	(455)
Updating of models[5]	-	-	-	-	-	-	2,120	-	2,120
Procedures and policies[6]	321	-	321	1,003	82	1,085	352	-	352
Acquisitions and transfers	(892)	-	(892)	-	-	-	-	-	-
Change in exchange rates	73	1	74	93	-	93	26	-	26
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	1,807	24	1,831	4,124	236	4,360	4,551	83	4,634
Risk-weighted assets at end of period	$ 92,379	$ 1,626	$ 94,005	$ 90,572	$ 1,602	$ 92,174	$ 86,448	$ 1,366	$ 87,814

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets[1][2] (continued)

(in millions of dollars)	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018	December 31, 2017
	For the three-month periods ended								
Market risk									
Risk-weighted assets at beginning of period	**$ 4,887**	$ 6,138	$ 4,945	$ 5,396	$ 5,074	$ 2,552	$ 2,432	$ 1,965	$ 2,289
Change in risk level[7]	**(1,173)**	(538)	1,193	(451)	322	(516)	120	467	(324)
Updating of models[5]	**-**	-	-	-	-	-	-	-	-
Procedures and policies[6]	**(619)**	(713)	-	-	-	3,038	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Change in exchange rates	**-**	-	-	-	-	-	-	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**(1,792)**	(1,251)	1,193	(451)	322	2,522	120	467	(324)
Risk-weighted assets at end of period	**$ 3,095**	$ 4,887	$ 6,138	$ 4,945	$ 5,396	$ 5,074	$ 2,552	$ 2,432	$ 1,965
Operational risk									
Risk-weighted assets at beginning of the period	**$ 12,666**	$ 12,492	$ 12,364	$ 12,232	$ 12,171	$ 11,997	$ 11,890	$ 11,850	$ 11,831
Revenue generated	**167**	174	128	132	61	174	119	40	19
Procedures and policies[6]	**-**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**188**	-	-	-	-	-	(12)	-	-
Total changes in risk-weighted assets	**355**	174	128	132	61	174	107	40	19
Risk-weighted assets at end of period	**$ 13,021**	$ 12,666	$ 12,492	$ 12,364	$ 12,232	$ 12,171	$ 11,997	$ 11,890	$ 11,850
RWA floor adjustment									
Risk-weighted assets at beginning of the period	**$ -**	$ -	$ -	$ 5,055	$ 7,480	$ 14,636	$ 13,698	$ 14,858	$ 17,098
Size of portfolio[3]	**1,089**	-	-	-	(264)	2,003	1,462	30	(361)
Quality of portfolio[4]	**1,673**	-	-	-	(762)	(223)	666	(212)	203
Updating of models[5]	**-**	-	-	-	(916)	-	-	-	(2,076)
Procedures and policies[6]	**86**	-	-	(5,055)	(474)	(8,937)	(325)	(973)	(6)
Acquisitions and transfers	**(28)**	-	-	-	-	-	(867)	-	-
Change in exchange rates	**17**	-	-	-	(9)	1	2	(5)	-
Other	**109**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**2,946**	-	-	(5,055)	(2,425)	(7,156)	938	(1,160)	(2,240)
Risk-weighted assets at end of year	**$ 2,946**	$ -	$ -	$ -	$ 5,055	$ 7,480	$ 14,636	$ 13,698	$ 14,858

(1) For the periods ended prior to March 31, 2019, risk-weighted assets accounted for the transitional provision for to the CVA applicable to Tier 1A capital.

(2) The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

(3) Increase or decrease in underlying risk exposure.

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

(5) Change in models and risk parameters.

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

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

Table 10 – Risk-weighted assets[1] by business segment[2]

(in millions of dollars)	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018
Allocated to business segments					
Personal and Business Services	**$ 91,274**	$ 115,984	$ 112,930	$ 106,341	$ 105,540
Wealth Management and Life and Health Insurance	**5,150**	4,981	5,026	7,778	5,360
Property and Casualty Insurance	**2,904**	3,059	2,832	2,636	2,376
Other	**11,587**	11,231	12,484	11,550	11,143
Not allocated[3]	**2,946**	-	-	-	5,055
Total risk-weighted assets	**$ 113,861**	$ 135,255	$ 133,272	$ 128,305	$ 129,474

(in millions of dollars)	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	$ 101,256	$ 92,460	$ 89,891	$ 85,672
Wealth Management and Life and Health Insurance	5,445	5,641	6,124	5,996
Property and Casualty Insurance	2,410	2,161	2,230	2,437
Other	10,473	8,292	8,251	7,523
Not allocated[3]	7,480	14,636	13,698	14,859
Total risk-weighted assets	$ 127,064	$ 123,190	$ 120,194	$ 116,487

[1] Risk-weighted assets represent the amount of risk-weighted assets used in calculating the Tier 1A capital ratio.

[2] The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

[3] Includes risk-weighted assets related to the RWA floor adjustment.

Table 11 – Risk exposure by asset class (exposure at default [EAD])[1]

(in millions of dollars)	As at December 31, 2019 – Exposure classes[2]							As at September 30, 2019 – Exposure classes[2]						
	Used exposure	**Unused exposure**	**Repo-style transactions**	**OTC derivatives**	**Off-balance sheet exposure**	**Total**	**Net exposure[3]**	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	**$ 103**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 103**	**$ 103**	$ 14,620	$ 705	$ 233	$ 6	$ 212	$ 15,776	$ 15,557
Financial institutions	**7,552**	**480**	**406**	**169**	**17**	**8,624**	**8,011**	8,743	2,693	2,495	2,953	545	17,429	14,587
Businesses	**8,047**	**1,646**	**1**	**6**	**321**	**10,021**	**9,894**	65,813	5,927	140	5	1,287	73,172	72,573
SMEs similar to other retail client exposures	**296**	**8**	**-**	**-**	**6**	**310**	**302**	8,059	78	4	-	82	8,223	8,136
Mortgages	**385**	**6**	**-**	**-**	**-**	**391**	**391**	395	1	-	-	-	396	396
Other retail client exposures (excluding SMEs)	**1,513**	**629**	**-**	**-**	**-**	**2,142**	**1,335**	1,475	585	-	-	-	2,060	1,238
Securitization	**12**	**-**	**-**	**-**	**-**	**12**	**12**	5	-	-	-	-	5	5
Equities	**222**	**-**	**-**	**-**	**-**	**222**	**222**	209	-	-	-	-	209	209
Trading portfolio	**-**	**-**	**9,423**	**125**	**-**	**9,548**	**519**	-	-	21,961	658	-	22,619	1,937
Internal Ratings-Based approach														
Sovereign borrowers	**15,659**	**1,497**	**2**	**45**	**180**	**17,383**	**52,301**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	**2,466**	**546**	**549**	**2,735**	**285**	**6,581**	**5,761**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Businesses	**59,456**	**7,826**	**-**	**-**	**893**	**68,175**	**57,279**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SMEs similar to other retail client exposures	**7,791**	**2,796**	**-**	**-**	**77**	**10,664**	**9,942**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mortgages	**96,178**	**15,033**	**-**	**-**	**-**	**111,211**	**88,846**	95,192	12,554	-	-	-	107,746	107,746
Revolving retail client exposures	**12,264**	**20,652**	**-**	**-**	**-**	**32,916**	**32,916**	12,172	27,950	-	-	-	40,122	40,122
Other retail client exposures	**11,092**	**478**	**-**	**-**	**42**	**11,612**	**10,850**	11,040	474	-	-	42	11,556	11,556
Trading portfolio	**-**	**-**	**7,950**	**514**	**-**	**8,464**	**894**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	**$ 223,036**	**$ 51,597**	**$ 18,331**	**$ 3,594**	**$ 1,821**	**$ 298,379**	**$ 279,578**	$ 217,723	$ 50,967	$ 24,833	$ 3,622	$ 2,168	$ 299,313	$ 274,062

(in millions of dollars)	As at June 30, 2019 – Exposure classes[2]							As at March 31, 2019 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	$ 13,729	$ 644	$ 109	$ 6	$ 203	$ 14,691	$ 14,591	$ 14,109	$ 649	$ 1,377	$ 5	$ 193	$ 16,333	$ 15,033
Financial institutions	9,683	3,047	2,283	2,771	448	18,232	15,687	8,837	2,850	1,930	2,615	400	16,632	14,504
Businesses	64,573	5,964	256	18	1,300	72,111	71,385	61,398	5,760	398	2	1,456	69,014	68,157
SMEs similar to other retail client exposures	7,956	89	24	-	82	8,151	8,040	8,299	91	5	-	99	8,494	8,401
Mortgages	407	1	-	-	-	408	408	422	1	-	-	-	423	423
Other retail client exposures (excluding SMEs)	1,489	530	-	-	-	2,019	1,176	1,500	428	-	-	-	1,928	1,062
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	217	-	-	-	-	217	217	242	-	-	-	-	242	242
Trading portfolio	-	-	19,145	719	-	19,864	1,509	-	-	19,169	663	-	19,832	1,457
Internal Ratings-Based Approach														
Mortgages	94,241	12,367	-	-	-	106,608	106,608	92,392	12,054	-	-	-	104,446	104,446
Revolving retail client exposures	11,910	28,042	-	-	-	39,952	39,952	11,551	27,592	-	-	-	39,143	39,143
Other retail client exposures	11,033	468	-	-	42	11,543	11,543	10,906	457	-	-	42	11,405	11,405
Total	$ 215,243	$ 51,152	$ 21,817	$ 3,514	$ 2,075	$ 293,801	$ 271,121	$ 209,661	$ 49,882	$ 22,879	$ 3,285	$ 2,190	$ 287,897	$ 264,278

Footnotes to this table are presented on page 19.

Table 11 – Risk exposure by asset class (exposure at default [EAD]) (continued)[1]

(in millions of dollars)	As at December 31, 2018 – Exposure classes[2]							As at September 30, 2018 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	$ 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[2]							As at March 31, 2018 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	$ 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 19.

Table 11 – Risk exposure by asset class (exposure at default [EAD]) (continued)[1]

	As at December 31, 2017						
	Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach							
Sovereign borrowers	$ 13,745	$ 678	$ 16	$ 8	$ 141	$ 14,588	$ 14,572
Financial institutions	7,475	2,478	483	3,287	524	14,247	11,778
Businesses	49,094	4,823	283	2	639	54,841	54,122
SMEs similar to other retail client exposures	6,822	188	-	-	34	7,044	6,981
Mortgages	411	-	-	-	-	411	411
Other retail client exposures (excluding SMEs)	1,438	67	-	-	-	1,505	279
Securitization	6	-	-	-	-	6	6
Equities	152	-	-	-	-	152	152
Trading portfolio	-	-	17,840	750	-	18,590	1,268
Internal Ratings-Based Approach							
Mortgages	93,067	12,614	-	-	-	105,681	105,681
Revolving retail client exposures	11,239	26,110	-	-	-	37,349	37,349
Other retail client exposures	9,577	395	-	-	21	9,993	9,993
Total	$ 193,026	$ 47,353	$ 18,622	$ 4,047	$ 1,359	$ 264,407	$ 242,592

[1] The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

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

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

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry[1]

(in millions of dollars)	As at December 31, 2019 – Exposure classes[2]							As at September 30, 2019 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	**$ 7,456**	**$ 523**	**$ -**	**$ -**	**$ 26**	**$ 8,005**	**$ 8,636**	$ 7,198	$ 198	$ -	$ -	$ 19	$ 7,415	$ 7,404
Mining, oil and gas	**344**	**480**	**-**	**-**	**105**	**929**	**929**	369	472	-	-	103	944	942
Utilities	**16,020**	**2,082**	**2**	**-**	**231**	**18,335**	**46,851**	14,111	1,619	233	-	298	16,261	16,033
Construction	**3,093**	**1,560**	**-**	**-**	**190**	**4,843**	**4,845**	3,057	1,175	-	-	201	4,433	4,365
Manufacturing	**3,905**	**1,210**	**-**	**-**	**206**	**5,321**	**5,335**	4,010	653	-	-	224	4,887	4,873
Wholesale trade	**1,598**	**343**	**-**	**-**	**75**	**2,016**	**2,021**	1,634	139	-	-	84	1,857	1,844
Retail trade	**2,681**	**750**	**-**	**-**	**23**	**3,454**	**3,460**	2,492	406	-	-	23	2,921	2,908
Transportation	**1,191**	**739**	**-**	**-**	**106**	**2,036**	**2,038**	1,291	384	-	-	108	1,783	1,779
Information industry	**353**	**596**	**-**	**-**	**44**	**993**	**994**	417	434	-	-	42	893	893
Finance and insurance	**9,152**	**832**	**956**	**2,955**	**394**	**14,289**	**13,013**	8,882	1,305	2,635	2,964	678	16,464	13,390
Real estate	**36,314**	**1,638**	**-**	**-**	**98**	**38,050**	**31,892**	34,954	877	-	-	94	35,925	35,833
Professional services	**687**	**367**	**-**	**-**	**64**	**1,118**	**1,125**	683	175	-	-	63	921	912
Management of companies	**930**	**26**	**-**	**-**	**33**	**989**	**917**	715	11	-	-	32	758	681
Administrative services	**272**	**39**	**-**	**-**	**31**	**342**	**342**	260	15	-	-	31	306	297
Education	**1,743**	**137**	**-**	**-**	**7**	**1,887**	**1,888**	1,490	906	-	-	7	2,403	2,400
Health care	**3,899**	**297**	**-**	**-**	**15**	**4,211**	**4,229**	3,852	304	-	-	10	4,166	4,151
Arts and entertainments	**686**	**113**	**-**	**-**	**8**	**807**	**809**	692	56	-	-	7	755	751
Accommodation	**1,288**	**68**	**-**	**-**	**2**	**1,358**	**1,359**	1,202	52	-	-	2	1,256	1,245
Other services	**689**	**93**	**-**	**-**	**31**	**813**	**813**	663	54	-	-	11	728	715
Other businesses	**982**	**102**	**-**	**-**	**7**	**1,091**	**1,853**	1,204	90	-	-	7	1,301	1,301
Total	**$ 93,283**	**$ 11,995**	**$ 958**	**$ 2,955**	**$ 1,696**	**$ 110,887**	**$ 133,349**	$ 89,176	$ 9,325	$ 2,868	$ 2,964	$ 2,044	$ 106,377	$ 102,717

(in millions of dollars)	As at June 30, 2019 – Exposure classes[2]							As at March 31, 2019 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	$ 7,030	$ 202	$ -	$ -	$ 21	$ 7,253	$ 7,246	$ 6,833	$ 184	$ -	$ -	$ 16	$ 7,033	$ 7,026
Mining, oil and gas	398	450	-	-	107	955	955	320	456	-	-	94	870	870
Utilities	12,957	1,589	109	-	291	14,946	14,838	13,544	1,542	1,377	-	274	16,737	15,428
Construction	3,030	1,109	-	-	206	4,345	4,264	2,629	925	-	-	190	3,744	3,669
Manufacturing	4,002	773	-	-	222	4,997	4,983	3,360	830	-	-	211	4,401	4,387
Wholesale trade	1,579	124	-	-	85	1,788	1,778	1,377	140	-	-	77	1,594	1,585
Retail trade	2,510	376	-	-	23	2,909	2,892	2,600	346	-	-	24	2,970	2,953
Transportation	1,276	379	-	-	109	1,764	1,757	1,111	395	-	-	95	1,601	1,597
Information industry	422	444	-	-	42	908	906	427	322	-	-	261	1,010	1,008
Finance and insurance	10,391	1,431	2,539	2,795	583	17,739	14,842	8,891	1,459	2,328	2,622	546	15,846	13,216
Real estate	34,170	896	-	-	90	35,156	35,061	33,212	929	-	-	90	34,231	34,139
Professional services	772	147	-	-	63	982	973	611	186	-	-	62	859	848
Management of companies	720	60	-	-	31	811	740	759	67	-	-	34	860	788
Administrative services	247	14	-	-	31	292	283	235	13	-	-	29	277	268
Education	1,312	1,088	-	-	7	2,407	2,406	1,501	986	-	-	8	2,495	2,495
Health care	3,418	287	-	-	9	3,714	3,699	3,514	239	-	-	7	3,760	3,747
Arts and entertainments	795	51	-	-	9	855	851	654	58	-	-	6	718	715
Accommodation	1,240	55	-	-	2	1,297	1,285	1,171	20	-	-	3	1,194	1,187
Other services	657	53	-	-	13	723	711	627	44	-	-	13	684	673
Other businesses	1,059	127	-	-	7	1,193	1,193	968	118	-	-	9	1,095	1,095
Total	$ 87,985	$ 9,655	$ 2,648	$ 2,795	$ 1,951	$ 105,034	$ 101,663	$ 84,344	$ 9,259	$ 3,705	$ 2,622	$ 2,049	$ 101,979	$ 97,694

Footnotes to this table are presented on page 22.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)[1]

	As at December 31, 2018							As at September 30, 2018						
	Exposure classes[2]							Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	$ 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

	As at June 30, 2018							As at March 31, 2018						
	Exposure classes[2]							Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	$ 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 22.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)[1]

	As at December 31, 2017						
	Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 6,492	$ 144	$ -	$ -	$ 12	$ 6,648	$ 6,640
Mining, oil and gas	308	460	-	-	52	820	819
Utilities	13,306	1,404	16	-	174	14,900	14,877
Construction	2,066	583	-	-	78	2,727	2,678
Manufacturing	2,601	597	-	-	96	3,294	3,280
Wholesale trade	1,256	192	-	-	45	1,493	1,484
Retail trade	2,592	328	-	-	8	2,928	2,910
Transportation	1,090	463	-	-	53	1,606	1,600
Information industry	333	345	-	-	-	678	677
Finance and insurance	7,345	1,053	766	3,297	683	13,144	10,247
Real estate	23,863	623	-	-	42	24,528	24,466
Professional services	445	133	-	-	14	592	586
Management of companies	817	224	-	-	18	1,059	982
Administrative services	206	15	-	-	7	228	219
Education	1,621	926	-	-	4	2,551	2,550
Health care	2,716	216	-	-	1	2,933	2,926
Arts and entertainments	729	41	-	-	3	773	772
Accommodation	1,020	33	-	-	2	1,055	1,046
Other services	635	34	-	-	7	676	669
Other businesses	873	165	-	-	5	1,043	1,044
Total	$ 70,314	$ 7,979	$ 782	$ 3,297	$ 1,304	$ 83,676	$ 80,472

(1) The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

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

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

Table 13 – Reconciliation of exposure at default and regulatory balance sheet[1]

(in millions of dollars)	As at December 31, 2019				
		Items subject to:			
	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	Items not subject to credit risk
Cash and deposits with financial institutions	$ 2,124	$ 2,124	$ -	$ -	$ -
Securities	36,014	22,616	12	-	13,386
Securities borrowed or purchased under reverse repurchase agreements	10,724	-	-	10,724	-
Loans	200,273	200,153	-	-	120
Segregated fund net assets	-	-	-	-	-
Other assets	12,782	8,566	-	4,068	148
Total assets	261,917	233,459	12	14,792	$ 13,654
Commitments related to securities lent or sold under repurchase agreements	10,438	-	-	10,438	
Off-balance sheet derivative financial instruments	(474)	-	-	(474)	
Unused commitments	113,976	51,597	-	-	
Other off-balance sheet items	1,821	1,821	-	-	
Differences arising from the recognition of allowances	602	602	-	-	
Adjustments to account for differences related to on-balance sheet exposures	232	(147)	-	379	
Total exposure at default for credit risk	$ 388,512	$ 287,332	$ 12	$ 25,135	

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

Table 14 – Credit risk mitigation[1]

(in millions of dollars)	As at December 31, 2019			As at September 30, 2019		
	Exposure at default (EAD)	**Exposure covered by collateral[2]**	**Exposure covered by guarantees/ credit derivatives**	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	**$ 103**	**$ -**	**$ -**	$ 15,776	$ 219	$ -
Financial institutions	**8,624**	**389**	**224**	17,429	2,842	228
Businesses	**10,021**	**177**	**93**	73,172	599	10,823
SMEs similar to other retail client exposures	**310**	**7**	**1**	8,223	87	1,216
Mortgages	**391**	**-**	**-**	396	-	-
Other retail client exposure (excluding SMEs)	**2,142**	**807**	**-**	2,060	822	-
Securitization	**12**	**-**	**-**	5	-	-
Equities	**222**	**-**	**-**	209	-	-
Trading portfolio	**9,548**	**9,029**	**-**	22,619	20,682	-
Internal Ratings-Based Approach[3]						
Sovereign borrowers	**17,383**	**2**	**-**	N/A	N/A	N/A
Financial institutions	**6,581**	**820**	**-**	N/A	N/A	N/A
Businesses	**68,175**	**-**	**11,016**	N/A	N/A	N/A
SMEs similar to other retail client exposures	**10,664**	**-**	**722**	N/A	N/A	N/A
Mortgages	**111,211**	**-**	**22,365**	107,746	-	28,776
Revolving retail client exposures	**32,916**	**-**	**-**	40,122	-	-
Other retail client exposures	**11,612**	**-**	**762**	11,556	-	2,964
Trading portfolio	**8,464**	**7,570**	**-**	N/A	N/A	N/A
Total	**$ 298,379**	**$ 18,801**	**$ 35,183**	$ 299,313	$ 25,251	$ 44,007

(in millions of dollars)	As at June 30, 2019			As at March 31, 2019		
	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 14,691	$ 100	$ -	$ 16,333	$ 1,300	$ -
Financial institutions	18,232	2,545	223	16,632	2,128	226
Businesses	72,111	726	10,748	69,014	859	10,694
SMEs similar to other retail client exposures	8,151	111	1,216	8,494	94	1,227
Mortgages	408	-	-	423	-	-
Other retail client exposure (excluding SMEs)	2,019	843	-	1,928	866	-
Securitization	5	-	-	5	-	-
Equities	217	-	-	242	-	-
Trading portfolio	19,864	18,355	-	19,832	18,375	-
Internal Ratings-Based Approach[3]						
Mortgages	106,608	-	28,874	104,446	-	28,263
Revolving retail client exposures	39,952	-	-	39,143	-	-
Other retail client exposures	11,543	-	3,079	11,405	-	3,205
Total	$ 293,801	$ 22,680	$ 44,140	$ 287,897	$ 23,622	$ 43,615

Footnotes to this table are presented on page 26.

Table 14 – Credit risk mitigation (continued)[1]

(in millions of dollars)	As at December 31, 2018			As at September 30, 2018		
	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral[2]	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[3]						
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			As at March 31, 2018		
	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral[2]	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[3]						
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 26.

Table 14 – Credit risk mitigation (continued)[1]

(in millions of dollars)	As at December 31, 2017 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	$ 14,588	$ 16	$ -
Financial institutions	14,247	2,469	263
Businesses	54,841	719	10,201
SMEs similar to other retail client exposures	7,044	63	1,279
Mortgages	411	-	-
Other retail client exposure (excluding SMEs)	1,505	1,226	-
Securitization	6	-	-
Equities	152	-	-
Trading portfolio	18,590	17,322	-
Internal Ratings-Based Approach[3]			
Mortgages	105,681	-	28,398
Revolving retail client exposures	37,349	-	-
Other retail client exposures	9,993	-	2,352
Total	$ 264,407	$ 21,815	$ 42,493

[1] The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods prior to December 31, 2019, the information was prepared using the then-effective methods.

[2] Qualifying financial collateral includes cash, gold, qualifying debt securities, shares and mutual funds.

[3] As of December 31, 2019, qualifying financial collateral is taken into account as a deduction of the exposure at default. For prior periods, qualifying financial collateral was taken into account when estimating loss given default (LGD) in internal models. Comparative figures have not been restated.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1]
Used exposure – Non-retail clients

(in millions of dollars and as a percentage)	As at December 31, 2019						
	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[2]
Sovereign borrowers								
	0.00 - 0.14	**0.02%**	**25.69%**	**$ 50,245**	**$ 4,073**	**8.11%**	**$ 2.0**	**8.15%**
	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	10.00 - 99.99	**24.00**	**74.56**	**3**	**13**	**383.13**	**0.6**	**606.81**
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Total	**0.02**	**25.70**	**50,248**	**4,086**	**8.13**	**2.6**	**8.19**
Financial institutions								
	0.00 - 0.14	**0.08**	**52.07**	**2,332**	**515**	**22.07**	**0.8**	**22.50**
	0.15 - 0.24	**0.24**	**30.77**	**119**	**29**	**24.28**	**0.1**	**25.20**
	0.25 - 0.49	**0.42**	**95.89**	**15**	**21**	**136.50**	**0.1**	**141.52**
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	10.00 - 99.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Total	**0.09**	**51.32**	**2,466**	**565**	**22.88**	**1.0**	**23.36**
Businesses								
	0.00 - 0.14	**0.08**	**29.09**	**2,011**	**394**	**19.59**	**0.6**	**19.94**
	0.15 - 0.24	**0.18**	**15.70**	**8,816**	**1,489**	**16.89**	**2.5**	**17.24**
	0.25 - 0.49	**0.36**	**24.74**	**9,314**	**3,124**	**33.53**	**7.9**	**34.60**
	0.50 - 0.74	**0.57**	**28.39**	**6,057**	**2,889**	**47.70**	**9.9**	**49.73**
	0.75 - 2.49	**1.39**	**24.95**	**16,214**	**8,764**	**54.05**	**56.5**	**58.41**
	2.50 - 9.99	**4.61**	**22.09**	**5,337**	**3,327**	**62.33**	**51.8**	**74.46**
	10.00 - 99.99	**20.43**	**31.49**	**734**	**1,043**	**142.16**	**48.8**	**225.33**
	100.00	**100.00**	**24.60**	**353**	**687**	**194.95**	**64.2**	**422.69**
	Total	**2.17**	**23.62**	**48,836**	**21,717**	**44.47**	**242.2**	**50.67**
Total non-retail clients		**1.05%**	**25.32%**	**$ 101,550**	**$ 26,368**	**75.48%**	**$ 245.8**	**28.99%**

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1]

Used exposure – Retail clients

(in millions of dollars and as a percentage)	As at December 31, 2019							As at September 30, 2019						
	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[2]	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[2]
SMEs related to other retail client exposures															
	0.00 - 0.14	0.09%	41.96%	$ 790	$ 77	9.79%	$ 0.3	10.28%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.15 - 0.24	0.19	43.51	950	161	16.94	0.8	17.97	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.25 - 0.49	0.39	46.35	1,846	528	28.61	3.3	30.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.50 - 0.74	0.65	19.45	58	9	16.12	0.1	17.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.75 - 2.49	1.32	55.82	2,470	1,515	61.31	18.5	70.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2.50 - 9.99	4.66	60.21	704	621	88.09	20.0	123.54	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	10.00 - 99.99	20.83	59.55	247	316	127.70	30.0	279.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	100.00	100.00	85.96	23	243	1,074.46	-	1,074.46	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Total	2.11	50.53	7,088	3,470	48.95	73.0	61.83	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	27.12	5,969	324	5.43	1.4	5.70	0.08%	11.94%	$ 8,093	$ 193	2.39%	$ 0.8	2.51%
	0.15 - 0.24	0.17	26.52	484	47	9.79	0.2	10.38	-	-	-	-	-	-	-
	0.25 - 0.49	0.44	40.05	1	-	28.52	-	30.73	0.26	13.44	7,243	474	6.55	2.5	6.99
	0.50 - 0.74	0.56	29.23	273	67	24.63	0.4	26.68	0.65	13.96	6,363	832	13.07	5.8	14.20
	0.75 - 2.49	1.31	28.33	250	103	41.37	0.9	45.91	1.56	14.34	5,627	1,339	23.79	12.6	26.58
	2.50 - 9.99	4.70	24.02	64	48	74.06	0.7	88.26	5.41	13.98	1,557	725	46.57	11.7	55.99
	10.00 - 99.99	23.65	25.24	16	24	144.28	1.0	218.85	27.40	13.21	333	257	77.12	12.0	122.37
	100.00	100.00	22.87	16	45	285.91	-	285.91	100.00	12.27	206	317	153.37	-	153.37
	Sub-total	0.47	27.16	7,073	658	9.30	4.6	10.11	1.82	13.33	29,422	4,137	14.06	45.4	15.99
Uninsured exposures															
	0.00 - 0.14	0.08	14.85	23,780	683	2.87	2.8	3.01	0.08	13.47	22,656	610	2.69	2.4	2.83
	0.15 - 0.24	0.22	15.55	17,742	1,201	6.77	6.2	7.20	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	0.26	14.14	17,455	1,202	6.89	6.4	7.34
	0.50 - 0.74	0.53	15.68	12,254	1,546	12.62	10.1	13.65	0.65	14.25	12,400	1,653	13.34	11.5	14.49
	0.75 - 2.49	1.24	15.91	9,705	2,209	22.76	19.1	25.23	1.56	14.49	9,974	2,403	24.09	22.6	26.92
	2.50 - 9.99	3.99	15.73	2,598	1,162	44.72	16.2	52.52	5.40	14.18	2,546	1,202	47.23	19.5	56.78
	10.00 - 99.99	19.96	15.01	461	388	84.12	13.7	121.34	27.42	13.64	497	396	79.62	18.6	126.36
	100.00	100.00	13.87	233	405	173.38	-	173.38	100.00	12.71	242	385	158.84	-	158.84
	Sub-total	1.01	15.38	66,773	7,594	11.37	68.1	12.65	1.24	13.97	65,770	7,851	11.94	81.0	13.48
	Total	0.95	16.50	73,846	8,252	20.68	72.7	22.76	1.42	13.77	95,192	11,988	12.59	126.4	14.25
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	83.75	2,719	74	2.76	1.1	3.28	0.07	84.33	2,644	91	3.47	1.5	4.15
	0.15 - 0.24	0.16	90.94	602	49	8.08	0.9	9.90	0.19	87.96	598	54	9.00	1.0	11.09
	0.25 - 0.49	0.36	84.86	1,738	258	14.84	5.5	18.77	0.38	85.65	1,761	271	15.36	5.8	19.44
	0.50 - 0.74	0.68	72.68	428	88	20.65	2.1	26.83	0.68	81.38	442	102	23.12	2.4	30.04
	0.75 - 2.49	1.92	84.60	4,233	2,166	51.16	67.8	71.17	1.95	82.75	4,158	2,104	50.60	66.1	70.46
	2.50 - 9.99	4.85	78.54	1,170	1,093	93.48	44.7	141.30	4.95	80.24	1,186	1,144	96.45	47.0	146.09
	10.00 - 99.99	18.74	65.40	1,241	2,070	166.81	152.0	319.95	19.95	66.76	1,245	2,177	174.84	166.2	341.65
	100.00	100.00	78.87	133	1,313	985.90	-	985.90	100.00	80.01	138	1,376	1,000.18	-	1,000.18
	Total	4.20	81.76	12,264	7,111	57.99	274.1	85.93	4.42	81.81	12,172	7,319	60.13	290.0	89.91
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	80.19	892	170	19.01	0.7	19.96	0.08	31.37	838	52	6.17	0.2	6.47
	0.15 - 0.24	0.19	91.34	842	301	35.72	1.5	37.89	0.19	87.96	2	1	34.40	-	36.49
	0.25 - 0.49	0.38	73.07	1,195	553	46.32	3.5	50.03	0.28	29.06	1,255	182	14.48	1.0	15.48
	0.50 - 0.74	0.53	40.14	920	276	29.94	2.0	32.63	0.60	32.14	1,657	415	25.04	3.1	27.38
	0.75 - 2.49	1.87	39.52	5,267	2,553	48.48	38.6	57.67	1.61	37.13	2,520	1,095	43.45	15.2	51.01
	2.50 - 9.99	4.03	44.11	717	454	63.30	12.5	85.11	3.21	38.27	4,152	2,214	53.36	50.6	51.01
	10.00 - 99.99	22.92	42.14	381	378	99.12	37.1	220.58	24.40	36.20	456	397	86.96	40.2	197.29
	100.00	100.00	44.34	117	650	554.26	-	554.26	100.00	30.77	161	621	384.56	-	384.56
	Total	3.33	51.66	10,331	5,335	51.64	95.9	63.25	4.17	35.33	11,041	4,977	45.08	110.3	57.57
Total retail clients		1.66%	30.07%	$ 103,529	$ 24,168	23.34%	$ 515.7	2.13%	1.99%	22.78%	$ 118,405	$ 24,284	20.51%	$ 526.7	26.07%

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Used exposure – Retail clients

(in millions of dollars and as a percentage)	As at June 30, 2019								As at March 31, 2019							
	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[2]	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[2]
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08%	11.68%	$ 8,562	$ 200	2.34%	$ 0.8	2.45%	0.08%	11.95%	$ 8,450	$ 202	2.39%	$ 0.8	2.51%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.84	7,501	469	6.26	2.5	6.67	0.26	13.18	7,157	460	6.42	2.5	6.85
	0.50 - 0.74	0.65	13.41	6,294	790	12.55	5.5	13.64	0.65	13.68	6,102	781	12.81	5.4	13.92
	0.75 - 2.49	1.55	13.88	5,292	1,218	23.02	11.4	25.72	1.56	14.27	5,341	1,267	23.71	11.9	26.49
	2.50 - 9.99	5.40	13.60	1,434	648	45.21	10.5	54.34	5.44	13.96	1,456	679	46.64	11.0	56.11
	10.00 - 99.99	27.40	13.04	278	212	76.15	9.9	120.83	27.39	13.44	318	249	78.44	11.7	124.44
	100.00	100.00	11.94	207	310	149.26	-	149.26	100.00	12.09	209	316	151.11	-	151.11
	Sub-total	1.73	12.85	29,568	3,847	13.01	40.6	14.73	1.80	13.16	29,033	3,954	13.62	43.3	15.48
Uninsured exposures															
	0.00 - 0.14	0.08	12.73	23,371	595	2.55	2.4	2.67	0.08	12.99	22,849	593	2.60	2.4	2.73
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.38	17,286	1,127	6.52	6.0	6.95	0.26	13.69	16,601	1,107	6.67	5.9	7.11
	0.50 - 0.74	0.65	13.57	11,793	1,497	12.70	10.4	13.80	0.65	13.85	11,499	1,491	12.97	10.4	14.09
	0.75 - 2.49	1.55	13.90	9,231	2,126	23.03	19.9	25.73	1.57	14.19	9,267	2,198	23.72	20.7	26.51
	2.50 - 9.99	5.40	13.55	2,348	1,058	45.06	17.1	54.17	5.43	13.86	2,436	1,126	46.22	18.3	55.58
	10.00 - 99.99	27.42	12.87	416	313	75.16	14.7	119.29	27.42	13.10	486	372	76.47	17.5	121.36
	100.00	100.00	12.01	229	344	150.10	-	150.10	100.00	12.25	221	338	153.10	-	153.10
	Sub-total	1.17	13.25	64,674	7,060	10.92	70.5	12.28	1.21	13.54	63,359	7,225	11.40	75.2	12.88
	Total	1.34	13.13	94,242	10,907	11.57	111.1	13.05	1.40	13.42	92,392	11,179	12.10	118.5	13.70
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.07	84.19	2,675	92	3.46	1.5	4.15	0.07	83.85	2,439	84	3.46	1.3	4.14
	0.15 - 0.24	0.19	87.96	606	55	9.00	1.0	11.09	0.19	87.96	539	48	9.00	0.9	11.09
	0.25 - 0.49	0.38	85.41	1,743	268	15.35	5.7	19.44	0.38	85.23	1,667	254	15.23	5.4	19.28
	0.50 - 0.74	0.68	80.39	424	97	22.84	2.3	29.68	0.68	80.45	447	102	22.86	2.4	29.70
	0.75 - 2.49	1.94	82.73	4,081	2,060	50.50	64.7	70.32	1.95	82.68	4,032	2,045	50.70	64.3	70.61
	2.50 - 9.99	4.95	80.05	1,144	1,101	96.27	45.3	145.82	4.93	80.01	1,153	1,106	95.95	45.5	145.28
	10.00 - 99.99	19.95	66.72	1,124	1,965	174.74	150.0	341.46	19.96	66.76	1,144	2,000	174.89	152.7	341.83
	100.00	100.00	80.01	113	1,129	1,000.11	-	1,000.11	100.00	79.96	130	1,297	999.56	-	999.56
	Total	4.08	81.84	11,910	6,767	56.82	270.5	85.21	4.38	81.58	11,551	6,936	60.05	272.5	89.54
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.08	32.03	881	56	6.32	0.2	6.62	0.08	30.29	846	50	5.90	0.2	6.18
	0.15 - 0.24	0.19	87.96	1	-	34.40	-	36.49	0.19	87.96	1	-	34.40	-	36.49
	0.25 - 0.49	0.28	28.90	1,305	188	14.40	1.0	15.38	0.28	28.03	1,289	180	13.96	1.0	14.91
	0.50 - 0.74	0.60	31.64	1,699	418	24.59	3.1	26.88	0.60	30.64	1,690	403	23.85	3.0	26.08
	0.75 - 2.49	1.60	36.77	2,483	1,067	42.97	14.8	50.43	1.60	36.26	2,432	1,033	42.43	14.4	49.80
	2.50 - 9.99	3.21	38.16	4,123	2,193	53.20	50.1	50.43	3.19	38.09	4,100	2,176	53.09	49.5	49.80
	10.00 - 99.99	24.42	35.49	395	337	85.27	34.2	193.49	24.43	34.70	410	342	83.38	34.7	189.20
	100.00	100.00	30.49	146	557	381.19	-	381.19	100.00	32.16	138	554	401.95	-	401.95
	Total	3.89	35.06	11,033	4,816	43.65	103.4	55.36	3.87	34.54	10,906	4,738	43.44	102.8	55.21
Total retail clients		1.86%	22.17%	$ 117,185	$ 22,490	19.19%	$ 485.0	24.37%	1.93%	22.28%	$ 114,849	$ 22,853	19.90%	$ 493.8	25.27%

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]
Used exposure – Retail clients

(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[2]	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[2]
Exposures related to residential mortgage loans															
Insured exposures															
	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%
	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
	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
	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
	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
	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															
	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
	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
	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
	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
	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
	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)															
	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
	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
	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
	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
	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
	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 (non-QRRCE) excluding SMEs															
	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
	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
	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
	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
	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
	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
Total retail clients		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 footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]
Used exposure – Retail clients

(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[2]	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[2]
Exposures related to residential mortgage loans															
Insured exposures															
	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%
	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
	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
	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
	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
	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															
	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
	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
	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
	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
	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
	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)															
	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
	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
	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
	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
	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
	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 (non-QRRCE) excluding SMEs															
	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
	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
	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
	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
	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
	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
Total retail clients		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 footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]
Used exposure – Retail clients

(in millions of dollars and as a percentage) — As at December 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[2]
Exposures related to residential mortgage loans								
Insured exposures								
	0.00 - 0.14	0.08%	8.38%	$ 8,321	$ 139	1.68%	$ 0.6	1.76%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.33	7,345	298	4.06	1.6	4.33
	0.50 - 0.74	0.65	8.31	6,245	486	7.78	3.4	8.45
	0.75 - 2.49	1.56	8.33	5,439	752	13.81	7.0	15.43
	2.50 - 9.99	5.50	8.36	1,472	413	28.08	6.8	33.83
	10.00 - 99.99	27.39	8.42	376	185	49.16	8.6	77.98
	100.00	100.00	8.45	174	183	105.04	0.4	108.01
	Sub-total	1.73	8.34	29,372	2,456	8.36	28.4	9.57
Uninsured exposures								
	0.00 - 0.14	0.08	11.17	22,263	497	2.23	2.0	2.35
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.56	16,958	955	5.63	5.1	6.01
	0.50 - 0.74	0.65	11.73	11,828	1,298	10.98	9.0	11.93
	0.75 - 2.49	1.57	11.97	9,452	1,888	19.98	17.8	22.33
	2.50 - 9.99	5.41	12.12	2,539	1,025	40.36	16.6	48.51
	10.00 - 99.99	27.42	11.37	473	314	66.38	14.7	105.35
	100.00	100.00	10.94	183	208	113.41	10.3	183.86
	Sub-total	1.16	11.54	63,696	6,185	9.71	75.5	11.19
	Total	1.34	10.53	93,068	8,641	9.29	103.9	10.68
Qualifying revolving retail client exposures (QRRCE)								
	0.00 - 0.14	0.07	77.10	2,480	78	3.16	1.2	3.79
	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
	0.50 - 0.74	0.68	65.13	450	83	18.51	2.0	24.04
	0.75 - 2.49	1.95	77.26	3,818	1,816	47.56	57.1	66.26
	2.50 - 9.99	4.92	71.67	1,086	935	86.11	38.5	130.40
	10.00 - 99.99	19.95	61.34	1,127	1,810	160.54	138.0	313.52
	100.00	100.00	72.47	117	1,003	858.74	6.2	925.06
	Total	4.28	74.58	11,239	5,991	53.30	248.5	80.94
Other retail client exposures (non-QRRCE) excluding SMEs								
	0.00 - 0.14	0.08	25.70	809	41	5.08	0.2	5.33
	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
	0.50 - 0.74	0.61	27.67	1,480	319	21.55	2.4	23.57
	0.75 - 2.49	1.60	35.24	2,090	863	41.29	12.0	48.48
	2.50 - 9.99	3.26	37.40	3,595	1,878	52.23	43.3	48.48
	10.00 - 99.99	24.52	30.20	344	250	72.60	25.4	164.88
	100.00	100.00	36.00	76	188	247.47	15.3	498.38
	Total	3.38	32.50	9,577	3,680	38.42	99.4	51.40
Total retail clients		1.80%	18.70%	$ 113,884	$ 18,312	16.08%	$ 451.8	21.04%

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Unused exposure and off-balance sheet exposure – Non-retail clients

(in millions of dollars and as a percentage)	As at December 31, 2019								
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[2]
Sovereign borrowers									
0.00 - 0.14	0.04%	31.29%	$ 4,605	$ 2,004	0.44%	$ 131	6.58%	$ 0.3	6.70%
0.15 - 0.24	-	-	-	-	-	-	-	-	-
0.25 - 0.49	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-
10.00 - 99.99	24.00	74.03	15	4	0.27	16	380.41	0.7	602.50
100.00	-	-	-	-	-	-	-	-	-
Total	0.08	31.38	4,620	2,008	0.46	147	7.34	1.0	7.91
Financial institutions									
0.00 - 0.14	0.13	9.91	1,416	383	0.27	27	7.14	0.1	7.36
0.15 - 0.24	0.24	13.37	503	146	0.29	14	9.95	-	10.35
0.25 - 0.49	0.37	7.64	86	21	0.24	2	7.33	-	7.67
0.50 - 0.74	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-
10.00 - 99.99	-	-	-	-	-	-	-	-	-
100.00	-	-	-	-	-	-	-	-	-
Total	0.17	10.74	2,005	550	0.46	43	7.89	0.1	8.17
Businesses									
0.00 - 0.14	0.10	59.03	1,800	1,509	0.84	370	24.53	0.9	25.29
0.15 - 0.24	0.22	44.14	1,659	873	0.53	269	30.84	0.8	32.05
0.25 - 0.49	0.34	46.28	3,391	1,584	0.47	679	42.85	2.5	44.84
0.50 - 0.74	0.58	46.48	2,136	1,040	0.49	603	57.99	2.8	61.41
0.75 - 2.49	1.50	43.67	5,797	2,784	0.48	2,240	80.43	18.9	88.86
2.50 - 9.99	4.49	31.03	1,430	597	0.42	457	76.54	8.1	93.47
10.00 - 99.99	18.01	37.99	144	56	0.39	83	150.10	4.0	240.39
100.00	-	-	95	-	-	-	-	-	-
Total	1.11	46.37	16,452	8,443	0.51	4,701	55.68	38.0	61.31
Total non-retail clients	0.87%	41.85%	$ 23,077	$ 11,001	0.48%	$ 4,891	70.91%	$ 39.1	48.90%

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at December 31, 2019									As at September 30, 2019								
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[2]	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[2]
SMEs similar to other retail client exposures																		
0.00 - 0.14	**0.09%**	**78.90%**	**$ 1,698**	**$ 783**	**0.46%**	**$ 144**	**18.40%**	**$ 0.6**	**19.32%**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.15 - 0.24	**0.19**	**84.73**	**1,274**	**651**	**0.51**	**216**	**33.19**	**1.1**	**35.21**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.25 - 0.49	**0.35**	**81.27**	**1,843**	**736**	**0.40**	**349**	**47.37**	**2.0**	**50.96**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.50 - 0.74	**0.65**	**41.89**	**15**	**7**	**0.47**	**2**	**34.71**	**-**	**38.12**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.75 - 2.49	**1.21**	**85.73**	**1,119**	**588**	**0.53**	**531**	**90.37**	**6.1**	**103.31**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.50 - 9.99	**4.77**	**82.16**	**177**	**81**	**0.46**	**98**	**120.32**	**3.2**	**168.88**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.00 - 99.99	**15.34**	**69.05**	**49**	**8**	**0.17**	**11**	**129.79**	**0.8**	**254.03**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
100.00	**-**	**-**	**5**	**-**	**-**	**-**	**-**	**-**	**-**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	**0.59**	**82.22**	**6,180**	**2,854**	**0.46**	**1,351**	**47.33**	**13.8**	**53.39**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgage loans																		
Insured exposures																		
0.00 - 0.14	**0.08**	**29.18**	**10**	**4**	**0.50**	**-**	**5.85**	**-**	**6.15**	0.08%	14.34%	$ 11	$ 6	50.00%	$ -	2.87%	$ -	3.01%
0.15 - 0.24	**0.21**	**35.64**	**4**	**2**	**0.50**	**-**	**14.93**	**-**	**15.87**	-	-	-	-	-	-	-	-	-
0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	0.26	15.05	32	15	50.00	1	7.33	-	7.82
0.50 - 0.74	**0.53**	**35.11**	**4**	**2**	**0.50**	**1**	**28.49**	**-**	**30.82**	0.65	15.71	27	14	50.00	2	14.70	-	15.98
0.75 - 2.49	**1.41**	**35.27**	**5**	**3**	**0.50**	**1**	**54.61**	**-**	**60.81**	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04
2.50 - 9.99	**4.03**	**34.75**	**2**	**1**	**0.50**	**1**	**100.43**	**-**	**117.99**	5.15	15.56	7	4	50.00	2	51.16	-	61.36
10.00 - 99.99	**19.54**	**32.95**	**-**	**-**	**0.50**	**-**	**183.60**	**-**	**263.44**	27.39	14.93	1	1	50.00	1	87.18	-	138.31
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	100.00	14.97	-	-	50.00	-	187.09	-	187.09
Sub-total	**0.80**	**32.95**	**25**	**12**	**0.49**	**3**	**28.65**	**-**	**32.12**	1.50	15.37	109	55	50.00	10	18.26	0.1	20.97
Uninsured exposures																		
0.00 - 0.14	**0.08**	**11.81**	**11,255**	**7,230**	**0.64**	**169**	**2.36**	**0.6**	**2.48**	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44
0.15 - 0.24	**0.22**	**12.25**	**6,198**	**4,315**	**0.70**	**228**	**5.28**	**1.2**	**5.61**	-	-	-	-	-	-	-	-	-
0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23
0.50 - 0.74	**0.51**	**12.44**	**3,050**	**2,072**	**0.68**	**204**	**9.84**	**1.3**	**10.63**	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56
0.75 - 2.49	**1.24**	**12.89**	**1,740**	**1,136**	**0.65**	**210**	**18.44**	**1.8**	**20.44**	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27
2.50 - 9.99	**3.66**	**12.96**	**337**	**211**	**0.63**	**75**	**35.41**	**1.0**	**41.33**	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40
10.00 - 99.99	**18.82**	**12.26**	**47**	**24**	**0.52**	**17**	**68.11**	**0.6**	**96.98**	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39
100.00	**-**	**-**	**41**	**-**	**-**	**-**	**-**	**-**	**-**	100.00	14.30	42	-	0.80	1	178.79	-	178.79
Sub-total	**0.35**	**12.12**	**22,668**	**14,98**	**0.66**	**903**	**6.03**	**6.5**	**6.57**	0.44	11.99	22,222	12,49	56.25	866	6.92	7.2	7.64
Total	**0.35**	**12.14**	**22,693**	**15,00**	**0.66**	**906**	**6.04**	**6.5**	**6.59**	0.45	12.00	22,331	12,55	56.22	876	6.97	7.3	7.70
Qualifying revolving retail client exposures (QRRCE)																		
0.00 - 0.14	**0.08**	**84.07**	**30,929**	**15,64**	**0.51**	**639**	**4.08**	**10.5**	**4.92**	0.06	85.29	19,154	12,83	67.02	395	3.07	6.1	3.67
0.15 - 0.24	**0.16**	**90.95**	**2,527**	**869**	**0.34**	**70**	**8.08**	**1.3**	**9.90**	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02
0.25 - 0.49	**0.35**	**83.53**	**4,068**	**1,728**	**0.42**	**246**	**14.26**	**5.2**	**18.00**	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05
0.50 - 0.74	**0.68**	**73.38**	**416**	**260**	**0.62**	**54**	**20.85**	**1.3**	**27.09**	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33
0.75 - 2.49	**1.72**	**85.59**	**5,634**	**1,761**	**0.31**	**835**	**47.41**	**25.5**	**65.51**	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40
2.50 - 9.99	**4.66**	**78.29**	**740**	**229**	**0.31**	**208**	**90.67**	**8.4**	**136.62**	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45
10.00 - 99.99	**18.70**	**65.50**	**614**	**164**	**0.27**	**273**	**166.83**	**20.0**	**319.75**	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16
100.00	**-**	**-**	**23**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	26	-	-	-	-	-	-
Total	**0.45**	**84.10**	**44,951**	**20,65**	**0.46**	**2,325**	**11.26**	**72.2**	**15.62**	0.41	83.31	44,441	27,95	62.89	3,337	11.94	91.4	16.03
Other retail client exposures (non-QRRCE) excluding SMEs																		
0.00 - 0.14	**0.05**	**59.08**	**497**	**342**	**0.69**	**29**	**8.48**	**0.1**	**8.84**	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33
0.15 - 0.24	**0.17**	**88.94**	**3**	**1**	**0.29**	**-**	**31.75**	**-**	**33.60**	0.19	84.21	4	3	64.19	1	32.93	-	34.93
0.25 - 0.49	**0.27**	**64.85**	**164**	**111**	**0.68**	**36**	**32.13**	**0.2**	**34.32**	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29
0.50 - 0.74	**0.68**	**62.63**	**63**	**34**	**0.55**	**18**	**53.14**	**0.2**	**58.46**	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52
0.75 - 2.49	**1.36**	**60.80**	**27**	**15**	**0.56**	**11**	**69.52**	**0.1**	**79.90**	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59
2.50 - 9.99	**2.79**	**54.08**	**26**	**15**	**0.59**	**11**	**74.22**	**0.2**	**93.17**	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59
10.00 - 99.99	**14.37**	**67.32**	**2**	**1**	**0.48**	**1**	**130.03**	**0.1**	**250.93**	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80
100.00	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33
Total	**0.29**	**60.52**	**783**	**519**	**0.66**	**106**	**20.53**	**0.9**	**22.70**	0.34	55.50	765	516	67.38	115	22.37	1.1	24.88
Total retail clients	**0.42%**	**55.99%**	**$ 74,607**	**$ 39,02**	**0.52%**	**$ 4,688**	**12.01%**	**$ 93.4**	**15.01%**	0.42%	61.14%	$ 67,537	$ 41,02	60.74%	$ 4,328	10.55%	$ 99.8	13.59%

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at June 30, 2019										As at March 31, 2019									
	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[2]	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[2]
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08%	13.84%	$ 11	$ 5	50.00%	$ -	2.77%	$ -	2.91%	0.08%	15.45%	$ 9	$ 4	50.00%	$ -	3.09%	$ -	3.24%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.02	35	17	50.00	1	7.32	-	7.81	0.26	15.85	22	11	50.00	1	7.72	-	8.24
	0.50 - 0.74	0.65	15.20	31	16	50.00	3	14.23	-	15.46	0.65	15.71	22	11	50.00	2	14.71	-	15.98
	0.75 - 2.49	1.58	15.55	30	15	50.00	4	26.10	0.1	29.18	1.56	15.85	24	14	50.00	3	26.30	-	29.38
	2.50 - 9.99	5.49	14.45	6	3	50.00	2	48.57	-	58.50	5.83	16.63	7	3	50.00	2	57.64	0.1	69.82
	10.00 - 99.99	27.40	14.92	1	1	50.00	-	87.10	-	138.21	27.42	13.75	1	-	50.00	-	80.26	-	127.38
	100.00	100.00	14.95	-	-	50.00	-	186.84	-	186.84	100.00	14.88	-	-	50.00	-	185.94	-	185.94
	Sub-total	1.41	15.07	114	57	50.00	10	17.10	0.1	19.47	1.49	15.82	85	43	50.00	8	19.26	0.1	22.03
Uninsured exposures																			
	0.00 - 0.14	0.08	11.55	10,726	5,875	54.77	136	2.31	0.5	2.42	0.08	11.57	10,453	5,727	54.79	132	2.31	0.6	2.43
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.85	6,073	3,602	59.30	208	5.77	1.1	6.16	0.26	11.91	5,874	3,488	59.40	202	5.80	1.1	6.19
	0.50 - 0.74	0.65	12.26	3,009	1,739	57.79	200	11.48	1.4	12.47	0.65	12.29	2,925	1,685	57.61	194	11.50	1.3	12.50
	0.75 - 2.49	1.57	13.14	1,672	920	55.03	201	21.86	1.9	24.43	1.57	13.22	1,693	930	54.90	205	22.04	1.9	24.63
	2.50 - 9.99	4.88	14.14	301	155	51.47	70	45.43	1.1	54.22	4.86	14.15	310	161	51.93	73	45.27	1.1	54.00
	10.00 - 99.99	27.42	14.69	45	19	42.29	16	85.75	0.8	136.09	27.42	15.36	48	20	41.28	18	89.68	0.8	142.34
	100.00	100.00	15.41	39	-	1.09	1	192.66	-	192.66	100.00	15.61	30	-	1.05	1	195.07	-	195.07
	Sub-total	0.43	11.89	21,865	12,310	56.30	832	6.76	6.8	7.44	0.44	11.94	21,333	12,011	56.31	825	6.87	6.8	7.58
	Total	0.43	11.91	21,979	12,367	56.27	842	6.80	6.9	7.50	0.44	11.95	21,418	12,054	56.28	833	6.91	6.9	7.63
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.06	85.16	19,188	12,874	67.09	394	3.06	6.1	3.65	0.06	85.13	18,928	12,694	67.06	390	3.07	6.0	3.67
	0.15 - 0.24	0.19	79.52	13,763	8,877	64.50	722	8.13	13.4	10.02	0.19	79.60	13,320	8,590	64.49	700	8.14	13.0	10.03
	0.25 - 0.49	0.39	86.18	4,155	2,690	64.75	427	15.85	9.1	20.09	0.39	86.20	4,163	2,692	64.68	428	15.88	9.2	20.13
	0.50 - 0.74	0.68	81.75	415	246	59.36	57	23.23	1.4	30.18	0.68	81.78	431	254	58.96	59	23.24	1.4	30.19
	0.75 - 2.49	1.70	84.07	5,671	3,053	53.83	1,402	45.94	42.7	63.43	1.69	84.09	5,690	3,065	53.87	1,405	45.83	42.7	63.25
	2.50 - 9.99	4.81	80.45	751	232	30.93	220	94.66	9.0	143.00	4.79	80.47	735	227	30.93	215	94.36	8.8	142.49
	10.00 - 99.99	20.26	67.56	570	69	12.18	124	178.03	9.5	349.93	20.34	67.72	571	70	12.33	126	178.69	9.7	351.69
	100.00	-	-	17	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-
	Total	0.40	83.24	44,530	28,041	62.97	3,346	11.93	91.2	16.00	0.41	83.28	43,855	27,592	62.92	3,323	12.04	90.8	16.15
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.06	51.49	471	333	70.55	29	8.92	0.1	9.34	0.07	51.34	463	326	70.51	29	8.92	0.1	9.34
	0.15 - 0.24	0.19	84.35	3	2	64.18	1	32.99	-	35.00	0.19	84.20	3	2	64.19	1	32.93	-	34.93
	0.25 - 0.49	0.28	52.04	159	108	68.14	29	26.50	0.2	28.34	0.28	52.80	158	107	67.65	29	26.89	0.2	28.75
	0.50 - 0.74	0.68	60.70	70	38	54.20	19	51.50	0.2	56.66	0.68	61.68	67	37	55.64	20	52.33	0.2	57.57
	0.75 - 2.49	1.37	60.06	31	18	57.18	12	68.97	0.1	79.35	1.34	59.54	27	16	58.01	11	67.78	0.1	77.74
	2.50 - 9.99	3.32	60.79	18	10	56.71	9	84.85	0.2	79.35	3.43	54.99	18	10	56.74	8	77.09	0.2	77.74
	10.00 - 99.99	24.91	51.24	2	1	62.69	2	124.02	0.2	283.56	24.87	55.97	3	2	61.15	2	135.37	0.2	309.34
	100.00	100.00	-	1	-	0.02	-	-	-	-	100.00	-	1	-	0.02	-	-	-	-
	Total	0.34	52.89	755	510	67.53	101	19.88	1.0	22.28	0.34	52.89	740	500	67.62	100	19.70	1.0	22.12
Total retail clients		0.41%	61.30%	$ 67,264	$ 40,918	60.83%	$ 4,289	10.48%	$ 99.1	13.51%	0.42%	61.49%	$ 66,013	$ 40,146	60.82%	$ 4,256	10.59%	$ 98.7	13.67%

The footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Unused exposure and off-balance sheet exposure – Retail clients

(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[2]	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[2]
Exposures related to residential mortgage loans																			
Insured exposures																			
	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%
	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
	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
	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
	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
	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																			
	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
	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
	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
	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
	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
	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)																			
	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
	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
	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
	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
	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
	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 (non-QRRCE) excluding SMEs																			
	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
	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
	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
	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
	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
	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
Total retail clients		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 footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Unused exposure and off-balance sheet exposure – Retail clients

(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[2]	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[2]
Exposures related to residential mortgage loans																			
Insured exposures																			
	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%
	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
	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
	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
	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
	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																			
	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
	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
	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
	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
	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
	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)																			
	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
	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
	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
	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
	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
	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 (non-QRRCE) excluding SMEs																			
	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
	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
	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
	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
	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
	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
Total retail clients		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 footnotes to this table are presented on page 38.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)[1]

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at December 31, 2017									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08%	8.18%	$ 8	$ 4	50.00%	$ -	1.64%	$ -	1.72%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.17	20	10	50.00	1	3.98	-	4.25
	0.50 - 0.74	0.65	8.18	23	12	50.00	1	7.66	-	8.32
	0.75 - 2.49	1.55	8.16	23	11	50.00	1	13.50	-	15.07
	2.50 - 9.99	5.02	8.16	5	3	50.00	1	26.31	-	31.43
	10.00 - 99.99	27.42	8.14	1	-	50.00	-	47.54	-	75.45
	100.00	100.00	8.15	-	-	50.00	-	101.90	-	101.90
	Sub-total	1.64	8.17	80	40	50.00	4	9.73	-	11.12
Uninsured exposures										
	0.00 - 0.14	0.08	11.97	8,831	6,187	70.07	148	2.39	0.6	2.51
	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
	0.50 - 0.74	0.65	14.12	2,714	1,728	63.68	228	13.21	1.6	14.36
	0.75 - 2.49	1.55	15.66	1,550	955	61.61	248	25.96	2.2	29.01
	2.50 - 9.99	5.07	17.77	278	169	61.03	99	58.27	1.5	69.84
	10.00 - 99.99	27.42	18.74	48	33	67.68	36	109.42	1.7	173.65
	100.00	100.00	10.87	29	-	0.93	-	135.82	-	135.82
	Sub-total	0.46	12.88	18,758	12,573	67.04	978	7.78	8.8	8.66
	Total	0.46	12.87	18,838	12,613	66.96	982	7.78	8.8	8.67
Qualifying revolving retail client exposures (QRRCE)										
	0.00 - 0.14	0.06	79.94	17,363	11,644	67.06	337	2.89	5.2	7.86
	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
	0.50 - 0.74	0.68	66.01	443	259	58.38	49	18.75	1.2	49.03
	0.75 - 2.49	1.70	78.67	5,316	2,859	53.79	1,232	43.10	37.5	69.42
	2.50 - 9.99	4.75	71.40	643	203	31.49	169	83.69	6.9	126.37
	10.00 - 99.99	20.36	61.61	484	60	12.37	97	162.43	7.5	206.84
	100.00	100.00	-	11	-	-	-	-	-	-
	Total	0.39	78.86	41,447	26,110	63.00	2,842	10.89	76.8	14.56
Other retail client exposures (non-QRRCE) excluding SMEs										
	0.00 - 0.14	0.07	42.62	385	267	69.24	20	7.51	0.1	7.86
	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
	0.50 - 0.74	0.68	52.53	65	36	55.24	16	44.56	0.1	49.03
	0.75 - 2.49	1.35	53.03	32	18	57.44	11	60.51	0.1	69.42
	2.50 - 9.99	4.24	42.38	19	10	55.33	6	60.54	0.2	82.48
	10.00 - 99.99	24.91	37.38	2	1	59.46	1	90.46	0.1	206.84
	100.00	100.00	26.99	1	-	0.01	-	337.35	-	337.35
	Total	0.40	44.45	638	416	65.25	73	17.64	0.7	19.87
Total retail clients		0.41%	57.23%	$ 60,923	$ 39,139	64.25%	$ 3,897	9.96%	$ 86.3	12.72%

(1) The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

(2) 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 16 – Credit risk exposure under the Advanced Internal Ratings-Based Approach - Backtesting: Actual and estimated parameters[1][2]

	As at December 31, 2019						As at September 30, 2019					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	**0.02%**	**-%**	**25.91%**	**22.94%**	**43.47%**	**10.27%**	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	**0.10**	**-**	**43.92**	**-**	**27.43**	**0.22**	N/A	N/A	N/A	N/A	N/A	N/A
Businesses	**2.01**	**1.33**	**26.97**	**13.00**	**51.32**	**12.47**	N/A	N/A	N/A	N/A	N/A	N/A
SMEs similar to other retail client exposures	**1.67**	**1.69**	**59.62**	**32.10**	**46.18**	**22.14**	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgages												
Insured exposures	**0.47**	**0.25**	**27.17**	**14.79**	**49.48**	**47.98**	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%
Uninsured exposures	**0.89**	**0.58**	**14.78**	**5.90**	**66.12**	**61.03**	1.14	0.55	13.65	10.19	56.25	36.56
Qualifying revolving retail client exposures (QRRCE)	**1.85**	**1.51**	**83.23**	**73.76**	**45.94**	**39.38**	1.62	1.09	82.86	70.73	62.89	42.09
Other retail client exposures												
(non-QRRCE) excluding SMEs	**3.19**	**2.18**	**52.09**	**43.36**	**66.32**	**65.95**	4.00	1.90	44.85	30.54	67.45	56.31

	As at June 30, 2019						As at March 31, 2019					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Exposures related to residential mortgages												
Insured exposures	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%	1.75%	0.75%	13.17%	12.73%	50.00%	50.00%
Uninsured exposures	1.07	0.54	13.03	9.70	56.30	37.82	1.11	0.53	13.28	10.28	56.31	35.12
Qualifying revolving retail client exposures (QRRCE)	1.50	1.07	82.82	69.13	62.97	42.24	1.58	1.07	82.78	71.75	62.92	42.27
Other retail client exposures												
(non-QRRCE) excluding SMEs	3.73	1.73	44.75	31.78	67.54	56.50	3.72	1.75	44.67	30.82	67.63	56.56

	As at December 31, 2018						As at September 30, 2018					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate[4]	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3][4]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3][4]	Weighted average PD[3]	Average historical annual default rate[4]	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3][4]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3][4]
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 (QRRCE)	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												
(non-QRRCE) excluding SMEs	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 at June 30, 2018						As at March 31, 2018					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
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 (QRRCE)	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												
(non-QRRCE) excluding SMEs	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 at December 31, 2017					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
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 (QRRCE)	1.56	1.07	77.57	70.48	63.00	45.09
Other retail client exposures						
(non-QRRCE) excluding SMEs	3.24	1.59	43.10	33.36	65.25	48.98

[1] The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

[2] 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.

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

[4] 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 ended in the first quarter of 2019.

Table 17 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)[2]

	As at December 31, 2019								As at September 30, 2019							
	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	$ 103	$ -	$ -	$ -	$ -	$ -	$ -	$ 103	$ 15,776	$ -	$ -	$ -	$ -	$ -	$ -	$ 15,776
Financial institutions	-	8,548	-	75	-	-	1	8,624	-	17,205	-	219	-	4	1	17,429
Businesses	-	211	-	450	-	9,146	214	10,021	-	239	-	649	-	71,548	736	73,172
SMEs similar to other retail client exposures	-	-	-	-	193	-	117	310	-	-	-	-	8,051	-	172	8,223
Mortgages	-	-	391	-	-	-	-	391	-	-	396	-	-	-	-	396
Other retail client exposures (excluding SMEs)	-	-	-	-	2,141	1	-	2,142	-	-	-	-	2,059	1	-	2,060
Securitization	-	-	-	-	-	-	12	12	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	213	9	222	-	-	-	-	-	200	9	209
Trading portfolio	-	3,423	-	12	-	6,111	2	9,548	12,127	3,776	-	2	711	6,000	3	22,619
Total	$ 103	$ 12,182	$ 391	$ 537	$ 2,334	$ 15,471	$ 355	$ 31,373	$ 27,903	$ 21,220	$ 396	$ 870	$ 10,821	$ 77,753	$ 926	$ 139,889

	As at June 30, 2019								As at March 31, 2019							
	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	$ 14,691	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,691	$ 16,333	$ -	$ -	$ -	$ -	$ -	$ -	$ 16,333
Financial institutions	-	18,005	-	219	-	7	1	18,232	-	16,429	-	199	-	3	1	16,632
Businesses	-	269	-	724	-	70,386	732	72,111	-	255	-	602	-	67,429	728	69,014
SMEs similar to other retail client exposures	-	-	-	-	7,985	1	165	8,151	-	-	-	-	8,209	128	157	8,494
Mortgages	-	-	408	-	-	-	-	408	-	-	423	-	-	-	-	423
Other retail client exposures (excluding SMEs)	-	-	-	-	2,017	2	-	2,019	-	-	-	-	1,926	2	-	1,928
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	208	9	217	-	-	-	-	-	233	9	242
Trading portfolio	9,448	4,426	-	21	861	5,101	7	19,864	9,844	5,025	-	12	517	4,424	10	19,832
Total	$ 24,139	$ 22,700	$ 408	$ 964	$ 10,863	$ 75,705	$ 919	$ 135,698	$ 26,177	$ 21,709	$ 423	$ 813	$ 10,652	$ 72,219	$ 910	$ 132,903

The footnotes to this table are presented on page 42.

Table 17 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)[2] (continued)

	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 exposures (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 exposures (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 footnotes to this table are presented on page 42.

Table 17 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)[2] (continued)

	As at December 31, 2017							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 14,459	$ 127	$ -	$ -	$ -	$ 2	$ -	$ 14,588
Financial institutions	-	13,740	-	99	-	405	3	14,247
Businesses	-	195	-	615	-	53,329	702	54,841
SMEs similar to other retail client exposures	-	-	-	-	5,454	1,479	111	7,044
Mortgages	-	-	408	-	-	3	-	411
Other retail client exposures (excluding SMEs)	-	-	-	-	1,456	48	1	1,505
Securitization	-	-	-	-	-	-	6	6
Equities	-	-	-	-	-	144	8	152
Trading portfolio	10,398	5,514	-	12	-	2,650	16	18,590
Total	$ 24,857	$ 19,576	$ 408	$ 726	$ 6,910	$ 58,060	$ 847	$ 111,384

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

(2) The information presented as at December 31, 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes, following the AMF authorization, which was received on December 5, 2019. For the periods ended prior to December 31, 2019, the information was prepared using the then-effective methods.

RISK MANAGEMENT

Table 18 – Loan portfolio by borrower category and industry

(in millions of dollars)	As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019		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[1]	
	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans	Gross loans	Gross credit-impaired[2] loans
Residential mortgages	**$ 126,757**	**$ 326**	$ 124,902	$ 372	$ 123,457	$ 340	$ 120,744	$ 336	$ 120,113	$ 320	$ 118,981	$ 320	$ 117,381	$ 336	$ 114,211	$ 301	$ 113,146	$ 141
Consumer, credit card and other personal loans	**27,022**	**276**	26,851	271	26,577	232	26,031	248	26,210	221	25,709	218	25,285	225	24,504	213	24,044	89
Public agency loans[3]	**3,319**	**-**	3,473	-	3,512	-	3,049	-	3,326	-	2,528	-	2,733	-	2,969	-	3,621	-
Business loans																		
Agriculture	**9,971**	**147**	9,683	125	9,497	118	9,291	115	9,191	115	8,512	99	8,371	87	8,051	82	7,988	24
Mining, oil and gas	**358**	**2**	396	3	412	1	369	1	336	1	307	1	362	1	329	2	306	1
Utilities	**676**	**-**	680	-	632	-	705	-	751	-	463	-	526	1	403	6	410	6
Construction	**3,485**	**134**	3,466	174	3,411	159	3,148	155	2,857	154	2,640	52	2,524	46	2,263	51	2,168	35
Manufacturing	**4,257**	**61**	4,453	50	4,303	70	4,093	68	3,892	36	3,447	39	3,427	35	2,909	44	2,750	38
Wholesale trade	**1,663**	**11**	1,727	10	1,663	10	1,599	10	1,455	12	1,373	11	1,377	8	1,368	13	1,261	5
Retail trade	**3,274**	**36**	3,095	39	3,107	33	3,258	35	3,046	37	2,977	30	3,082	30	3,025	35	2,933	22
Transportation	**1,531**	**22**	1,615	33	1,561	36	1,441	26	1,475	19	1,384	22	1,412	27	1,325	30	1,277	9
Information industry	**388**	**2**	458	2	462	2	508	6	519	6	475	6	491	6	352	6	344	6
Finance and insurance	**1,723**	**-**	1,126	-	736	1	690	1	651	-	668	-	922	-	636	-	753	-
Real estate	**8,862**	**19**	8,447	22	8,287	27	8,009	32	7,849	34	8,283	39	8,358	38	8,067	41	8,099	10
Professional services	**964**	**4**	957	4	1,041	4	910	5	788	4	696	6	681	4	641	5	614	4
Management of companies	**976**	**6**	889	6	903	5	903	5	945	5	858	5	868	4	910	8	927	1
Administrative services	**354**	**16**	344	14	329	3	320	3	311	4	281	3	267	3	261	6	255	4
Education	**287**	**2**	284	1	310	1	315	1	232	2	183	1	329	1	182	1	183	-
Health care	**3,719**	**22**	3,688	21	3,359	20	3,269	18	3,140	22	2,826	24	2,729	38	2,578	41	2,511	17
Arts and entertainment	**822**	**14**	836	13	829	12	802	13	809	12	745	12	699	8	706	6	722	4
Accommodation	**1,755**	**31**	1,658	29	1,684	26	1,590	28	1,545	29	1,433	28	1,393	26	1,295	30	1,267	16
Other services	**1,112**	**10**	1,087	9	1,075	13	1,071	8	1,046	9	853	10	861	11	786	11	803	8
Other businesses	**492**	**1**	369	-	194	-	608	-	742	-	2,263	9	1,219	2	1,798	4	1,546	2
Total business loans	**$ 46,669**	**$ 540**	$ 45,258	$ 555	$ 43,795	$ 541	$ 42,899	$ 530	$ 41,580	$ 501	$ 40,667	$ 397	$ 39,898	$ 376	$ 37,885	$ 422	$ 37,117	$ 212
Total loans	**$ 203,767**	**$ 1,142**	$ 200,484	$ 1,198	$ 197,341	$ 1,113	$ 192,723	$ 1,114	$ 191,229	$ 1,042	$ 187,885	$ 935	$ 185,297	$ 937	$ 179,569	$ 936	$ 177,928	$ 442

(1) In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

(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.

(3) Includes government loans.

Table 19 – Loan portfolio by geographic area

(in millions of dollars)	As at December 31, 2019 Gross loans	As at December 31, 2019 Gross credit-impaired[1] loans	As at September 30, 2019 Gross loans	As at September 30, 2019 Gross credit-impaired[1] loans	As at June 30, 2019 Gross loans	As at June 30, 2019 Gross credit-impaired[1] loans	As at March 31, 2019 Gross loans	As at March 31, 2019 Gross credit-impaired[1] loans	As at December 31, 2018 Gross loans	As at December 31, 2018 Gross credit-impaired[1] loans
Canada										
Québec	**$ 183,835**	**$ 947**	$ 181,209	$ 966	$ 178,977	$ 912	$ 175,000	$ 899	$ 173,788	$ 830
Other Canadian provinces	**19,024**	**192**	18,374	229	17,725	199	17,148	212	16,752	209
Total – Canada	**$ 202,859**	**$ 1,139**	$ 199,583	$ 1,195	$ 196,702	$ 1,111	$ 192,148	$ 1,111	$ 190,540	$ 1,039
Other countries	**908**	**3**	901	3	639	2	575	3	689	3
Total	**$ 203,767**	**$ 1,142**	$ 200,484	$ 1,198	$ 197,341	$ 1,113	$ 192,723	$ 1,114	$ 191,229	$ 1,042

(in millions of dollars)	As at September 30, 2018 Gross loans	As at September 30, 2018 Gross credit-impaired[1] loans	As at June 30, 2018 Gross loans	As at June 30, 2018 Gross credit-impaired[1] loans[2]	As at March 31, 2018 Gross loans	As at March 31, 2018 Gross credit-impaired[1] loans[2]	As at December 31, 2017[3] Gross loans	As at December 31, 2017[3] Gross credit-impaired[1] loans
Canada								
Québec	$ 170,830	$ 835	$ 168,542	$ 855	$ 163,452	$ 843	$ 163,921	$ 389
Other Canadian provinces	16,438	92	16,331	81	15,614	89	13,667	50
Total – Canada	$ 187,268	$ 927	$ 184,873	$ 936	$ 179,066	$ 932	$ 177,588	$ 439
Other countries	617	8	424	1	503	4	340	3
Total	$ 187,885	$ 935	$ 185,297	$ 937	$ 179,569	$ 936	$ 177,928	$ 442

(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.
(2) Due to methodological enhancements, the amounts as at June 30, 2018 and March 31, 2018 have been reclassified.
(3) In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

Table 20 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at December 31, 2019 Gross loans and acceptances		As at September 30, 2019 Gross loans and acceptances		As at June 30, 2019 Gross loans and acceptances		As at March 31, 2019 Gross loans and acceptances		As at December 31, 2018 Gross loans and acceptances	
Desjardins Group										
Caisse network	**$ 165,095**	**80.9%**	$ 161,627	80.5%	$ 159,335	80.6%	$ 156,002	80.9%	$ 154,692	80.9%
Fédération des caisses Desjardins du Québec	**34,946**	**17.1**	34,855	17.4	33,949	17.2	32,762	17.0	31,862	16.6
Desjardins Financial Security Life Assurance Company	**3,112**	**1.5**	3,198	1.6	3,280	1.7	3,144	1.6	3,133	1.6
Other entities	**994**	**0.5**	988	0.5	969	0.5	958	0.5	1,702	0.9
Total	**$ 204,147**	**100.0%**	$ 200,668	100.0%	$ 197,533	100.0%	$ 192,866	100.0%	$ 191,389	100.0%

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

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at December 31, 2019						As at September 30, 2019					
	Gross loans and acceptances		**Guaranteed or insured loans[1]**		**Gross credit-impaired[2] loans**		Gross loans and acceptances		Guaranteed or insured loans[1][3]		Gross credit-impaired[2] loans	
Desjardins Group												
Residential mortgages	**$ 126,757**	**62.1%**	**$ 37,144**	**77.5%**	**$ 326**	**28.5%**	$ 124,902	62.2%	$ 37,119	78.4%	$ 372	31.1%
Consumer, credit card and other personal loans	**27,022**	**13.2**	**3,254**	**6.8**	**276**	**24.2**	26,851	13.4	3,196	6.8	271	22.6
Business and government loans	**50,368**	**24.7**	**7,500**	**15.7**	**540**	**47.3**	48,915	24.4	6,980	14.8	555	46.3
Total	**$ 204,147**	**100.0%**	**$ 47,898**	**100.0%**	**$ 1,142**	**100.0%**	$ 200,668	100.0%	$ 47,295	100.0%	$ 1,198	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2019						As at March 31, 2019					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] loans	
Desjardins Group												
Residential mortgages	$ 123,457	62.5%	$ 37,281	79.0%	$ 340	30.6%	$ 120,744	62.6%	$ 36,328	77.8%	$ 336	30.1%
Consumer, credit card and other personal loans	26,577	13.5	3,304	7.0	232	20.8	26,031	13.5	3,437	7.4	248	22.3
Business and government loans	47,499	24.0	6,602	14.0	541	48.6	46,091	23.9	6,912	14.8	530	47.6
Total	$ 197,533	100.0%	$ 47,187	100.0%	$ 1,113	100.0%	$ 192,866	100.0%	$ 46,677	100.0%	$ 1,114	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2018						As at September 30, 2018					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] 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						As at March 31, 2018					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] 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[4]					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired[2] loans	
Desjardins Group						
Residential mortgages	$ 113,146	63.6%	$ 36,091	76.9%	$ 141	31.9%
Consumer, credit card and other personal loans	24,044	13.5	3,681	7.8	89	20.1
Business and government loans	40,769	22.9	7,180	15.3	212	48.0
Total	$ 177,959	100.0%	$ 46,952	100.0%	$ 442	100.0%

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

(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.

(3) The amounts as at September 30, 2019 have been adjusted.

(4) In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

Table 22 – Change in gross credit-impaired[1] loans

(in millions of dollars)	For the three-month periods ended				
	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018
Gross credit-impaired loans at the beginning of the period under IAS 39	**N/A**	N/A	N/A	N/A	N/A
Impact of adopting IFRS 9 as at January 1, 2018	**N/A**	N/A	N/A	N/A	N/A
Gross credit-impaired loans at the beginning of the last period under IFRS 9	**$ 1,198**	$ 1,113	$ 1,114	$ 1,042	$ 935
Gross loans that became credit-impaired since the last period	**447**	439	708	732	526
Loans returned to unimpaired status	**(404)**	(287)	(592)	(568)	(300)
Write-offs and recoveries	**(119)**	(88)	(105)	(89)	(98)
Other changes	**20**	21	(12)	(3)	(21)
Gross credit-impaired loans at the end of the period	**$ 1,142**	$ 1,198	$ 1,113	$ 1,114	$ 1,042

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

(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.

(2) Data for the three-month period ended September 30, 2018 have been reclassified to conform with the presentation for the current period.

(3) In accordance with the standards that were effective prior to the adoption by Desjardins Group of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", as at January 1, 2018, on a retrospective basis without restatement of comparative figures, if appropriate.

Table 23 – Residential mortgage loan portfolio[1]
Caisse network in Québec and Ontario[2]

(in millions of dollars and as a percentage)	As at December 31, 2019								As at September 30, 2019							
	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	
Québec	$ 27,693	97.1%	$ 67,652	95.9%	$ 5,975	94.9%	$ 101,320	96.1%	$ 27,682	97.1%	$ 66,106	96.0%	$ 6,162	94.8%	$ 99,950	96.2%
Ontario	827	2.9	2,822	4.0	323	5.1	3,972	3.8	798	2.8	2,686	3.9	339	5.2	3,823	3.7
Other[6]	-	-	70	0.1	3	-	73	0.1	29	0.1	68	0.1	3	-	100	0.1
All geographic areas	$ 28,520	100.0%	$ 70,544	100.0%	$ 6,301	100.0%	$ 105,365	100.0%	$ 28,509	100.0%	$ 68,860	100.0%	$ 6,504	100.0%	$ 103,873	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2019								As at March 31, 2019							
	Guaranteed or insured loans[3][7]		Uninsured loans[4][7]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Québec	$ 27,740	97.1%	$ 64,828	96.1%	$ 6,216	94.7%	$ 98,784	96.3%	$ 27,134	97.1%	$ 63,138	96.1%	$ 6,343	94.9%	$ 96,615	96.3%
Ontario	800	2.8	2,563	3.8	339	5.2	3,702	3.6	810	2.9	2,497	3.8	342	5.1	3,649	3.6
Other[6]	28	0.1	68	0.1	4	0.1	100	0.1	-	-	65	0.1	2	-	67	0.1
All geographic areas	$ 28,568	100.0%	$ 67,459	100.0%	$ 6,559	100.0%	$ 102,586	100.0%	$ 27,944	100.0%	$ 65,700	100.0%	$ 6,687	100.0%	$ 100,331	100.0%

(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	
Québec	$ 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	
Québec	$ 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						
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total
Québec	$ 27,192	97.1%	$ 57,695	96.5%	$ 6,693	95.0%	$ 91,580	96.6%
Ontario	812	2.9	2,093	3.5	348	4.9	3,253	3.4
Other[6]	-	-	-	-	4	0.1	4	-
All geographic areas	$ 28,004	100.0%	$ 59,788	100.0%	$ 7,045	100.0%	$ 94,837	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 Québec and Ontario totalled $132 million as at December 31, 2019. They amounted to $132 million and $135 million respectively for the December 2018 and December 2017 quarters.
[2] Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Financial Services Regulatory Authority of Ontario 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 Québec and Ontario.
[7] Due to methodological enhancements, the amounts as at June 30, 2019 have been reclassified.

Table 24 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter
Caisse network in Québec and Ontario[1]

(average loan-to-value ratio, by geographic area)	As at December 31, 2019			As at September 30, 2019			As at June 30, 2019		
	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
Québec	**67.9%**	**70.3%**	**69.4%**	67.6%	70.7%	69.7%	67.8%	70.6%	69.5%
Ontario	**70.0**	**68.6**	**69.3**	70.5	68.8	69.5	71.5	70.2	70.7
Other[4]	**70.6**	**71.2**	**70.9**	69.0	78.4	72.1	70.2	70.8	70.4
All geographic areas	**68.0%**	**70.3%**	**69.4%**	67.8%	70.6%	69.7%	68.0%	70.6%	69.6%

(average loan-to-value ratio, by geographic area)	As at March 31, 2019			As at December 31, 2018			As at September 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
Québec	67.5%	69.8%	68.9%	68.2%	69.9%	69.4%	66.9%	70.8%	69.7%
Ontario	71.2	68.1	69.5	71.0	68.3	69.2	70.4	68.9	69.6
Other[4]	59.2	71.7	59.4	75.0	72.7	73.9	75.6	76.0	75.7
All geographic areas	67.7%	69.7%	69.0%	68.3%	69.9%	69.3%	67.2%	70.8%	69.7%

(average loan-to-value ratio, by geographic area)	As at June 30, 2018			As at March 31, 2018			As at December 31, 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
Québec	68.2%	70.6%	69.6%	68.2%	70.6%	69.8%	68.0%	70.1%	69.4%
Ontario	68.4	70.0	69.2	70.1	69.7	69.9	69.8	68.6	69.1
Other[4]	75.1	57.8	66.1	76.7	73.6	75.0	61.5	75.7	66.1
All geographic areas	68.2%	70.5%	69.6%	68.4%	70.6%	69.8%	68.1%	70.0%	69.3%

[1] Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Financial Services Regulatory Authority of Ontario 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 Québec and Ontario.

Table 25 – Remaining amortization period for residential mortgage loans
Caisse network in Québec 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, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019		As at December 31, 2018	
0-10 years	**$ 2,965**	**3.0%**	$ 2,928	3.0%	$ 2,863	3.0%	$ 2,790	3.0%	$ 2,822	3.0%
10-20 years	**18,199**	**18.4**	17,948	18.4	17,702	18.4	17,540	18.7	17,503	18.8
20-25 years	**68,770**	**69.5**	67,612	69.5	66,678	69.5	64,527	68.9	64,143	68.8
25-30 years	**7,473**	**7.5**	7,182	7.4	7,047	7.3	6,987	7.5	6,949	7.5
30-35 years	**1,337**	**1.3**	1,373	1.4	1,416	1.5	1,480	1.6	1,514	1.6
35 years or more	**320**	**0.3**	326	0.3	321	0.3	320	0.3	324	0.3
All amortization periods	**$ 99,064**	**100.0%**	$ 97,369	100.0%	$ 96,027	100.0%	$ 93,644	100.0%	$ 93,255	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, 2018		As at June 30, 2018		As at March 31, 2018		As at December 31, 2017	
0-10 years	$ 2,803	3.0%	$ 2,759	3.0%	$ 2,699	3.1%	$ 2,713	3.1%
10-20 years	17,353	18.8	17,117	18.8	16,800	19.0	16,734	19.1
20-25 years	63,451	68.6	62,408	68.4	59,953	67.8	59,434	67.7
25-30 years	6,913	7.5	6,878	7.6	6,879	7.8	6,863	7.8
30-35 years	1,544	1.7	1,601	1.8	1,674	1.9	1,708	1.9
35 years or more	326	0.4	327	0.4	338	0.4	340	0.4
All amortization periods	$ 92,390	100.0%	$ 91,090	100.0%	$ 88,343	100.0%	$ 87,792	100.0%

[1] Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Financial Services Regulatory Authority of Ontario 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 Québec, 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.