Desjardins

Supplemental Financial Information (unaudited)

For the period ended March 31, 2020

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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). For further information about the accounting policies applied, 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 March 31, 2020[1]	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
ASSETS									
Cash and deposits with financial institutions	**$ 9,614**	$ 3,709	$ 3,345	$ 3,430	$ 2,637	$ 3,384	$ 3,245	$ 2,976	$ 2,284
Securities									
Securities at fair value through profit or loss	**35,653**	35,168	37,839	39,005	39,747	36,916	38,944	37,936	36,004
Securities at fair value through other comprehensive income	**25,117**	22,909	21,431	21,662	22,264	21,395	21,396	20,711	20,258
Securities at amortized cost	**1,462**	1,616	1,863	1,728	1,661	1,621	1,732	1,635	1,424
	62,232	59,693	61,133	62,395	63,672	59,932	62,072	60,282	57,686
Securities borrowed or purchased under reverse repurchase agreements	**10,565**	10,032	12,738	12,324	11,682	11,934	10,219	9,522	9,889
Loans									
Residential mortgages	**128,419**	126,757	124,902	123,457	120,744	120,113	118,981	117,381	114,211
Consumer, credit card and other personal loans	**26,181**	27,022	26,851	26,577	26,031	26,210	25,709	25,285	24,504
Business and government loans	**52,522**	49,988	48,731	47,307	45,948	44,906	43,195	42,631	40,854
	207,122	203,767	200,484	197,341	192,723	191,229	187,885	185,297	179,569
Allowance for credit losses	**(878)**	(685)	(693)	(629)	(735)	(719)	(731)	(714)	(723)
	206,244	203,082	199,791	196,712	191,988	190,510	187,154	184,583	178,846
Segregated fund net assets	**15,363**	17,026	16,332	16,040	14,379	13,234	13,964	13,902	13,500
Other assets									
Clients' liability under acceptances	**82**	380	184	192	143	160	251	42	43
Premiums receivable	**2,576**	2,686	2,716	2,555	2,330	2,376	2,387	2,210	2,001
Derivative financial instruments	**6,190**	4,246	4,453	4,293	4,169	3,743	3,545	3,559	3,445
Amounts receivable from clients, brokers and financial institutions	**4,167**	2,229	2,161	3,183	3,186	1,315	3,036	4,103	4,761
Reinsurance assets	**1,862**	2,001	1,931	1,933	1,966	1,958	2,032	2,048	2,031
Right-of-use assets	**579**	566	574	577	590	N/A	N/A	N/A	N/A
Investment property	**924**	957	972	956	957	958	950	952	881
Property, plant and equipment	**1,485**	1,471	1,439	1,433	1,420	1,424	1,397	1,375	1,388
Goodwill	**121**	121	121	121	121	121	121	121	121
Intangible assets	**382**	381	381	385	382	389	468	480	468
Investments in companies accounted for using the equity method	**1,123**	1,034	1,033	1,014	990	907	905	788	534
Deferred tax assets	**854**	1,292	1,278	1,254	1,172	1,174	984	1,007	1,070
Other	**2,556**	2,090	2,149	2,109	2,218	1,946	2,535	2,123	2,195
Assets of the disposal group held to be transferred	**-**	-	-	-	-	-	-	-	922
	22,901	19,454	19,392	20,005	19,644	16,471	18,611	18,808	19,860
TOTAL ASSETS	**$ 326,919**	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073	$ 282,065

Footnotes to this table are presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at March 31, 2020[1]	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 113,848**	$ 111,665	$ 109,192	$ 109,640	$ 107,122	$ 105,298	$ 104,148	$ 103,357	$ 101,238
Business and government[2]	**91,045**	81,556	83,367	83,138	78,595	77,574	77,775	77,698	72,950
Deposit-taking institutions[2]	**602**	697	261	513	543	286	463	468	447
	205,495	193,918	192,820	193,291	186,260	183,158	182,386	181,523	174,635
Other liabilities									
Acceptances	**82**	380	184	192	143	160	251	42	43
Commitments related to securities sold short	**8,901**	10,615	11,261	11,801	12,129	10,829	11,199	11,040	8,789
Commitments related to securities lent or sold under repurchase agreements	**13,416**	10,562	12,710	11,261	13,608	16,845	13,809	10,729	11,921
Derivative financial instruments	**3,547**	4,278	3,930	3,799	3,501	2,816	3,633	3,102	2,801
Amounts payable to clients, brokers and financial institutions	**9,795**	5,552	5,966	6,328	7,145	4,105	6,553	7,125	7,296
Lease liabilities	**639**	624	627	628	639	N/A	N/A	N/A	N/A
Insurance contract liabilities	**31,819**	31,595	31,850	31,035	30,138	28,740	28,643	28,600	28,224
Segregated fund net liabilities	**15,352**	17,002	16,316	16,025	14,370	13,212	13,931	13,880	13,483
Net defined benefit plan net liabilities	**1,384**	3,068	3,041	3,124	2,726	2,537	2,030	2,239	2,533
Deferred tax liabilities	**409**	281	255	235	234	214	165	158	153
Other	**5,731**	6,294	5,391	5,258	5,599	5,822	5,381	4,763	5,483
Liabilities of the disposal group held to be transferred	**-**	-	-	-	-	-	-	-	718
	91,075	90,251	91,531	89,686	90,232	85,280	85,595	81,678	81,444
Subordinated notes	**1,399**	1,398	1,392	1,399	1,384	1,378	1,343	1,350	1,383
TOTAL LIABILITIES	**297,969**	285,567	285,743	284,376	277,876	269,816	269,324	264,551	257,462
EQUITY									
Capital stock	**5,041**	5,134	5,178	5,220	5,233	5,350	5,401	5,428	5,300
Share capital	**-**	-	4	4	5	5	5	91	93
Undistributed surplus earnings	**2,000**	2,352	2,121	1,575	3,678	3,649	1,949	1,447	1,524
Accumulated other comprehensive income	**475**	211	386	433	363	(23)	58	178	232
Reserves	**20,753**	18,959	18,538	18,540	16,099	15,920	17,767	17,616	16,695
Equity – Group's share	**28,269**	26,656	26,227	25,772	25,378	24,901	25,180	24,760	23,844
Non-controlling interests	**681**	773	761	758	748	748	761	762	759
Total equity	**28,950**	27,429	26,988	26,530	26,126	25,649	25,941	25,522	24,603
TOTAL LIABILITIES AND EQUITY	**$ 326,919**	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073	$ 282,065

[1] The information presented for the 2020 and 2019 quarters 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] 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								
	March 31, 2020[1]	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
Interest income									
Loans	**$ 1,956**	$ 2,030	$ 2,014	$ 1,906	$ 1,875	$ 1,874	$ 1,825	$ 1,648	$ 1,584
Securities	**109**	99	98	107	108	107	101	89	93
	2,065	2,129	2,112	2,013	1,983	1,981	1,926	1,737	1,677
Interest expense									
Deposits	**641**	649	681	662	656	576	616	538	505
Subordinated notes and other	**50**	56	59	52	63	121	24	24	23
	691	705	740	714	719	697	640	562	528
Net interest income	**1,374**	1,424	1,372	1,299	1,264	1,284	1,286	1,175	1,149
Net premiums	**2,522**	2,527	2,326	2,242	2,317	2,221	2,263	2,200	2,139
Other income									
Deposit and payment service charges	**105**	109	116	103	103	114	110	106	103
Lending fees and credit card service revenues	**196**	185	193	186	210	177	171	163	186
Brokerage and investment fund services	**240**	226	223	223	214	211	216	223	255
Management and custodial service fees	**150**	155	146	141	140	130	147	138	136
Net investment income (loss)	**(456)**	(94)	605	1,045	1,519	45	(253)	308	111
Overlay approach adjustment for insurance operations financial assets	**512**	(22)	(13)	10	(167)	258	76	20	169
Foreign exchange income	**46**	12	11	27	14	29	14	21	27
Other	**33**	338	7	6	50	(21)	36	130	37
	826	909	1,288	1,741	2,083	943	517	1,109	1,024
Total income	**4,722**	4,860	4,986	5,282	5,664	4,448	4,066	4,484	4,312
Provision for credit losses (recovery)	**324**	113	154	(11)	109	89	100	80	115
Claims, benefits, annuities and changes in insurance contract liabilities	**2,083**	1,426	2,258	2,361	3,118	1,821	1,375	1,727	1,656
Non-interest expense									
Salaries and fringe benefits	**934**	985	852	957	888	810	820	887	890
Premises, equipment and furniture, including depreciation	**207**	197	189	201	185	172	185	171	173
Service agreements and outsourcing	**62**	94	88	95	84	96	75	88	79
Communications	**66**	90	59	74	65	70	58	69	64
Other	**744**	828	661	726	697	698	721	638	721
	2,013	2,194	1,849	2,053	1,919	1,846	1,859	1,853	1,927
Operating surplus earnings	**302**	1,127	725	879	518	692	732	824	614
Income taxes on surplus earnings	**17**	192	155	187	117	114	162	147	113
Surplus earnings before member dividends	**285**	935	570	692	401	578	570	677	501
Member dividends	**77**	80	80	80	77	60	72	71	50
Tax recovery on member dividends	**(20)**	(23)	(20)	(22)	(20)	(17)	(19)	(18)	(14)
Net surplus earnings for the period after member dividends	**$ 228**	$ 878	$ 510	$ 634	$ 344	$ 535	$ 517	$ 624	$ 465
of which:									
Group's share	**$ 215**	$ 858	$ 499	$ 616	$ 347	$ 527	$ 504	$ 613	$ 456
Non-controlling interests' share	**13**	20	11	18	(3)	8	13	11	9

[1] The information presented for the 2020 and 2019 quarters 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.

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	▪ 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 March 31, 2020.

(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 March 31, 2020	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
Tier 1A capital									
Balance at beginning of period	**$ 24,549**	$ 24,205	$ 23,537	$ 23,250	$ 22,412	$ 22,470	$ 21,514	$ 20,897	$ 20,985
Increase in reserves and undistributed surplus earnings	**1,446**	613	585	263	206	(145)	654	845	158
Eligible accumulated other comprehensive income	**237**	(141)	(69)	61	385	(81)	(120)	(53)	(224)
Federation capital shares	**-**	(1)	2	58	46	-	2	196	68
Permanent shares and surplus shares subject to phase-out	**(84)**	(39)	(27)	(65)	(163)	(43)	(24)	(69)	(126)
Non-controlling interests	**-**	-	-	-	-	-	-	-	-
Deductions[1]	**(414)**	(88)	177	(30)	364	211	444	(302)	36
Balance at end of period	**25,734**	24,549	24,205	23,537	23,250	22,412	22,470	21,514	20,897
Tier 1B capital									
Balance at beginning of period	**-**	-	-	-	-	-	-	11	13
Non-controlling interests	**-**	-	-	-	-	-	-	(11)	(2)
Balance at end of period	**-**	-	-	-	-	-	-	-	11
Total Tier 1 capital	**25,734**	24,549	24,205	23,537	23,250	22,412	22,470	21,514	20,908
Tier 2 capital									
Balance at beginning of period	**-**	213	200	265	426	405	391	420	438
Eligible qualifying shares	**-**	-	-	-	-	1	-	-	(1)
Non-controlling interests	**-**	-	-	-	-	-	-	-	-
Subordinated notes subject to phase-out	**(177)**	6	(7)	16	(172)	35	(8)	(32)	(183)
General allowance	**24**	(250)	20	(81)	11	(19)	22	3	114
Deductions	**153**	31	-	-	-	4	-	-	52
Balance at end of period	**-**	-	213	200	265	426	405	391	420
Total capital	**$ 25,734**	$ 24,549	$ 24,418	$ 23,737	$ 23,515	$ 22,838	$ 22,875	$ 21,905	$ 21,328

[1] 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 March 31, 2020	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
Equity balance in the Combined Financial Statements	**$ 28,269**	$ 26,656	$ 26,227	$ 25,772	$ 25,378	$ 24,901	$ 25,180	$ 24,760	$ 23,844
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(11)**	(9)	(14)	(18)	(23)	(23)	(29)	(33)	(39)
Qualifying shares	**(25)**	(25)	(25)	(25)	(25)	(25)	(24)	(24)	(24)
Other	**(62)**	(50)	(48)	(80)	2	5	-	(88)	(85)
Deductions[1]	**(2,437)**	(2,023)	(1,935)	(2,112)	(2,082)	(2,446)	(2,657)	(3,101)	(2,799)
Tier 1A capital	**25,734**	24,549	24,205	23,537	23,250	22,412	22,470	21,514	20,897
Non-controlling interests	**-**	-	-	-	-	-	-	-	11
Tier 1B capital	**-**	-	-	-	-	-	-	-	11
Tier 1 capital	**25,734**	24,549	24,205	23,537	23,250	22,412	22,470	21,514	20,908
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	**510**	687	681	688	672	844	809	817	849
General allowance	**101**	77	327	307	388	377	396	374	371
Eligible qualifying shares	**25**	25	25	25	25	25	24	24	24
Deductions	**(636)**	(789)	(820)	(820)	(820)	(820)	(824)	(824)	(824)
Tier 2 capital	**-**	-	213	200	265	426	405	391	420
Total capital	**$ 25,734**	$ 24,549	$ 24,418	$ 23,737	$ 23,515	$ 22,838	$ 22,875	$ 21,905	$ 21,328

[1] 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 March 31, 2020	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 326,919**	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073	$ 282,065
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	**(49,848)**	(51,079)	(50,988)	(49,699)	(47,548)	(44,694)	(45,761)	(45,277)	(44,574)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard, but excluded from the leverage ratio exposure measure	3	**-**	-	-	-	-	-	-	-	-
Adjustment for derivative financial instruments	4	**(1,137)**	(401)	(543)	(513)	(664)	1,882	1,052	1,379	1,313
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**484**	934	1,597	1,152	1,215	1,004	1,042	956	1,118
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**19,657**	19,918	20,759	20,971	20,418	20,175	19,612	17,978	17,829
Other adjustments[2]	7	**(17,576)**	(2,046)	(2,028)	(2,173)	(2,132)	(2,473)	(2,854)	(3,163)	(2,782)
Leverage ratio exposure	8	**$ 278,499**	$ 280,322	$ 281,528	$ 280,644	$ 275,291	$ 271,359	$ 268,356	$ 261,946	$ 254,969
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 242,920**	$ 245,084	$ 241,824	$ 241,878	$ 237,736	$ 231,842	$ 232,221	$ 228,001	$ 220,779
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**242,920**	245,084	241,824	241,878	237,736	231,842	232,221	228,001	220,779
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**4,030**	3,000	3,073	2,818	295	2,516	1,991	2,228	2,159
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**661**	670	573	729	3,026	2,995	2,489	2,571	2,473
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	**4,691**	3,670	3,646	3,547	3,321	5,511	4,480	4,799	4,632
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**10,747**	10,716	13,702	13,096	12,602	12,827	11,001	10,212	10,610
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	**484**	934	1,597	1,152	1,214	1,004	1,042	956	1,119
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	**11,231**	11,650	15,299	14,248	13,816	13,831	12,043	11,168	11,729
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**117,460**	115,440	113,644	113,378	110,679	109,563	106,454	103,328	102,427
Adjustments for conversion to credit equivalent amounts	18	**(97,803)**	(95,522)	(92,885)	(92,407)	(90,261)	(89,388)	(86,842)	(85,350)	(84,598)
Total other off-balance sheet exposures	19	**19,657**	19,918	20,759	20,971	20,418	20,175	19,612	17,978	17,829
Total exposures	21	**$ 278,499**	$ 280,322	$ 281,528	$ 280,644	$ 275,291	$ 271,359	$ 268,356	$ 261,946	$ 254,969
Tier 1 capital – All-in basis	23	**$ 25,734**	$ 24,549	$ 24,205	$ 23,537	$ 23,250	$ 22,412	$ 22,470	$ 21,514	$ 20,908
Leverage ratio – All-in basis	26	**9.2%**	8.8%	8.6%	8.4%	8.4%	8.3%	8.4%	8.2%	8.2%

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

[2] As at March 31, 2020, reserves with central banks and securities issued by sovereign states that meet the eligibility criteria for high-quality liquid assets have been excluded from the total leverage ratio exposure in accordance with the relief measures introduced by the AMF in response to the COVID-19 pandemic.

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

(in millions of dollars)	As at March 31, 2020									
			Carrying amount of items							
			Subject to the credit risk framework		Subject to the counterparty risk framework			Subject to the market risk framework		
	Carrying amounts per issued financial statements	Carrying amounts per 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	$ 9,614	$ 8,954	$ 8,954	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	35,653	12,804	360	-	-	-	1	-	12,443	-
Securities at fair value through other comprehensive income	25,117	20,721	20,721	-	-	-	-	-	-	-
Securities at amortized cost	1,462	1,450	1,444	-	-	-	6	-	-	-
Investments accounted for using the equity method	1,123	4,545	2,882	-	-	-	-	-	-	1,663
	63,355	39,520	25,407	-	-	-	7	-	12,443	1,663
Securities borrowed or purchased under reverse repurchase agreements	10,565	10,695	-	-	10,695	-	-	10,472	-	-
Loans										
Residential mortgages	128,419	126,600	17,982	108,618	-	-	-	-	-	-
Consumer, credit card and other personal loans	26,181	25,997	1,739	24,258	-	-	-	-	-	-
Business and government loans	52,522	51,678	51,552	-	-	-	-	-	-	126
	207,122	204,275	71,273	132,876	-	-	-	-	-	126
Allowance for credit losses	(878)	(873)	(239)	(634)	-	-	-	-	-	-
	206,244	203,402	71,034	132,242	-	-	-	-	-	126
Segregated fund net assets	15,363	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	82	82	82	-	-	-	-	-	-	-
Premiums receivable	2,576	-	-	-	-	-	-	-	-	-
Derivative financial instruments	6,190	5,828	-	-	-	5,813	-	1,169	-	15
Amounts receivable from clients, brokers and financial institutions	4,167	4,130	4,130	-	-	-	-	-	-	-
Reinsurance assets	1,862	-	-	-	-	-	-	-	-	-
Right-of-use assets	579	934	934	-	-	-	-	-	-	-
Land, buildings and equipment	2,409	1,027	1,027	-	-	-	-	-	-	-
Goodwill	121	6	-	-	-	-	-	-	-	6
Intangible assets	382	136	-	-	-	-	-	-	-	136
Deferred tax assets	854	607	607	-	-	-	-	-	-	-
Other	2,556	1,750	1,750	-	-	-	-	-	-	-
	21,778	14,500	8,530	-	-	5,813	-	1,169	-	157
Total assets	$ 326,919	$ 277,071	$ 113,925	$ 132,242	$ 10,695	$ 5,813	$ 7	$ 11,641	$ 12,443	$ 1,946

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

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at March 31, 2020			
	Exposure[2]	RWA	Exposure[2]	RWA	Exposure[2]	RWA	Capital requirement[3]	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	$ 53,029	$ 4,439	$ 6,980	$ 4	$ 60,009	$ 4,443	$ 356	7.4%
Financial institutions	4,753	1,106	7,572	1,535	12,325	2,641	211	21.4
Businesses	59,278	28,170	9,734	9,322	69,012	37,492	2,999	54.3
Securitization	-	-	7	84	7	84	7	1,250.0
Equities	-	-	210	299	210	299	24	142.2
SMEs similar to other retail client exposures	10,008	5,023	318	328	10,326	5,351	428	51.8
Mortgages	90,344	9,743	392	138	90,736	9,881	791	10.9
Other retail client exposures (excluding SMEs)	10,756	5,396	1,343	1,008	12,099	6,404	512	52.9
Qualifying-revolving retail client exposures	33,135	9,367	-	-	33,135	9,367	749	28.3
Sub-total – Credit risk other than counterparty risk	261,303	63,244	26,556	12,718	287,859	75,962	6,077	26.4
Counterparty risk								
Sovereign borrowers	88	2	-	-	88	2	-	2.3
Financial institutions	3,240	2,018	184	37	3,424	2,055	164	60.0
Businesses	-	-	57	11	57	11	1	20.0
Trading portfolios	1,079	944	435	362	1,514	1,306	105	86.3
Credit valuation adjustment charge (CVA)	-	-	-	-	-	2,298	184	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	109	17	1	-
Sub-total – Counterparty risk	4,407	2,964	676	410	5,192	5,689	455	109.6
Other assets[4]	-	-	-	-	19,976	12,270	982	61.4
Scaling factors[5]	-	3,973	-	-	-	3,973	318	-
Total – Credit risk	265,710	70,181	27,232	13,128	313,027	97,894	7,832	31.3
Market risk								
Value at Risk (VaR)	-	393	-	-	-	393	31	-
Stressed VaR	-	528	-	-	-	528	42	-
Incremental risk charge (IRC)[6]	-	692	-	-	-	692	56	-
Other[7]	-	88	-	667	-	755	61	-
Total – Market risk[8]	-	1,701	-	667	-	2,368	190	-
Operational risk	-	-	-	13,109	-	13,109	1,048	-
Total risk-weighted assets before RWA floor	$ 265,710	$ 71,882	$ 27,232	$ 26,904	$ 313,027	$ 113,371	$ 9,070	-%
RWA floor adjustment[9]	-	-	-	-	-	2,550	204	-
Total risk-weighted assets	$ 265,710	$ 71,882	$ 27,232	$ 26,904	$ 313,027	$ 115,921	$ 9,274	-%

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 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
Credit risk other than counterparty risk								
Sovereign borrowers	$ 4,233	$ -	$ -	$ -	$ 102	$ 99	$ 99	$ 2
Financial institutions	2,195	2,335	2,592	2,379	2,106	2,164	2,084	1,898
Businesses	35,930	61,498	60,323	57,231	56,333	53,826	47,535	46,024
Securitization	151	59	60	61	63	68	67	71
Equities	325	312	319	344	334	289	288	291
SMEs similar to other retail client exposures	5,132	5,292	5,217	5,510	5,394	5,360	4,648	4,616
Mortgages	9,295	13,002	11,892	12,160	11,643	11,646	11,433	10,919
Other retail client exposures (excluding SMEs)	6,443	6,021	5,799	5,633	5,534	5,255	4,868	4,403
Qualifying-revolving retail client exposures	9,436	10,657	10,114	10,257	10,159	9,219	8,869	9,090
Sub-total – Credit risk other than counterparty risk	73,140	99,176	96,316	93,575	91,668	87,926	79,891	77,314
Counterparty risk								
Sovereign borrowers	1	-	-	-	-	-	-	-
Financial institutions	1,752	601	564	535	551	396	379	386
Businesses	7	11	26	15	12	11	8	17
Trading portfolios	788	676	707	675	533	333	395	373
Credit valuation adjustment charge (CVA)	1,612	1,700	1,704	1,582	1,452	1,063	1,051	1,023
Additional requirements related to the banking and trading portfolio	23	12	13	10	14	4	4	8
Sub-total – Counterparty risk	4,183	3,000	3,014	2,817	2,562	1,807	1,837	1,807
Other assets[4]	13,743	13,809	13,705	12,976	11,268	11,304	11,020	11,826
Scaling factors[5]	3,733	1,717	1,607	1,628	1,584	1,516	1,467	1,431
Total – Credit risk	94,799	117,702	114,642	110,996	107,082	102,553	94,215	92,378
Market risk								
Value at Risk (VaR)	406	605	673	640	575	681	-	-
Stressed VaR	1,394	2,385	2,868	2,257	2,335	2,106	-	-
Incremental risk charge (IRC)[6]	819	1,425	1,865	1,468	1,732	1,798	-	-
Other[7]	476	472	732	580	754	489	2,552	2,432
Total – Market risk[8]	3,095	4,887	6,138	4,945	5,396	5,074	2,552	2,432
Operational risk	13,021	12,666	12,492	12,364	12,232	12,171	11,997	11,890
Total risk-weighted assets before RWA floor	110,915	135,255	133,272	128,305	124,710	119,798	108,764	106,700
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
RWA for Tier 1 capital	-	135,255	133,272	128,305	124,463	119,617	108,585	106,527
RWA for total capital	-	135,255	133,272	128,305	124,506	119,649	108,617	106,558
RWA floor adjustment[9][11]	2,946	-	-	-	5,055	7,480	14,636	13,698
Total risk-weighted assets	$ 113,861	$ 135,255	$ 133,272	$ 128,305	$ 129,474	$ 127,064	$ 123,190	$ 120,194

(1) The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.

(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) As at March 31, 2020, the simulated value at risk multiplier was reduced in the calculation of market risk in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic. 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. Since the 1st quarter of 2019, in accordance with the AMF guideline, the CVA charge has been 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								
	March 31, 2020			December 31, 2019			September 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	**$ 90,491**	**$ 4,308**	**$ 94,799**	$ 114,702	$ 3,000	$ 117,702	$ 111,629	$ 3,013	$ 114,642
Size of portfolio[3]	**(220)**	**1,200**	**980**	1,182	(1,281)	(99)	1,274	162	1,436
Quality of portfolio[4]	**858**	**282**	**1,140**	(1,390)	1,078	(312)	1,019	(177)	842
Updating of models[5]	**-**	**-**	**-**	2,703	-	2,703	-	-	-
Procedures and policies[6]	**422**	**-**	**422**	(26,629)	1,516	(25,113)	739	-	739
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	-	-	-
Change in exchange rates	**476**	**77**	**553**	(77)	(5)	(82)	41	2	43
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**1,536**	**1,559**	**3,095**	(24,211)	1,308	(22,903)	3,073	(13)	3,060
Risk-weighted assets at end of period	**$ 92,027**	**$ 5,867**	**$ 97,894**	$ 90,491	$ 4,308	$ 94,799	$ 114,702	$ 3,000	$ 117,702

(in millions of dollars)	For the three-month periods ended								
	June 30, 2019			March 31, 2019			December 31, 2018		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	$ 108,180	$ 2,815	$ 110,995	$ 104,520	$ 2,271	$ 106,791	$ 100,747	$ 1,592	$ 102,339
Size of portfolio[3]	3,897	17	3,914	3,012	(645)	2,367	1,901	433	2,334
Quality of portfolio[4]	(9)	187	178	240	569	809	242	226	468
Updating of models[5]	-	-	-	-	-	-	939	-	939
Procedures and policies[6]	(343)	-	(343)	505	628	1,133	466	-	466
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(96)	(6)	(102)	(97)	(8)	(105)	225	20	245
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,449	198	3,647	3,660	544	4,204	3,773	679	4,452
Risk-weighted assets at end of period	$ 111,629	$ 3,013	$ 114,642	$ 108,180	$ 2,815	$ 110,995	$ 104,520	$ 2,271	$ 106,791

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

Footnotes to this table are presented on page 15.

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

	For the three-month periods ended								
(in millions of dollars)	**March 31, 2020**	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Market risk									
Risk-weighted assets at beginning of period	**$ 3,095**	$ 4,887	$ 6,138	$ 4,945	$ 5,396	$ 5,074	$ 2,552	$ 2,432	$ 1,965
Change in risk level[7]	**164**	(1,173)	(538)	1,193	(451)	322	(516)	120	467
Updating of models[5]	**-**	-	-	-	-	-	-	-	-
Procedures and policies[6]	**(891)**	(619)	(713)	-	-	-	3,038	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Change in exchange rates	**-**	-	-	-	-	-	-	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**(727)**	(1,792)	(1,251)	1,193	(451)	322	2,522	120	467
Risk-weighted assets at end of period	**$ 2,368**	$ 3,095	$ 4,887	$ 6,138	$ 4,945	$ 5,396	$ 5,074	$ 2,552	$ 2,432
Operational risk									
Risk-weighted assets at beginning of the period	**$ 13,021**	$ 12,666	$ 12,492	$ 12,364	$ 12,232	$ 12,171	$ 11,997	$ 11,890	$ 11,850
Revenue generated	**88**	167	174	128	132	61	174	119	40
Procedures and policies[6]	**-**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	188	-	-	-	-	-	(12)	-
Total changes in risk-weighted assets	**88**	355	174	128	132	61	174	107	40
Risk-weighted assets at end of period	**$ 13,109**	$ 13,021	$ 12,666	$ 12,492	$ 12,364	$ 12,232	$ 12,171	$ 11,997	$ 11,890
RWA floor adjustment									
Risk-weighted assets at beginning of the period	**$ 2,946**	$ -	$ -	$ -	$ 5,055	$ 7,480	$ 14,636	$ 13,698	$ 14,858
Size of portfolio[3]	**170**	1,089	-	-	-	(264)	2,003	1,462	30
Quality of portfolio[4]	**(1,082)**	1,673	-	-	-	(762)	(223)	666	(212)
Updating of models[5]	**-**	-	-	-	-	(916)	-	-	-
Procedures and policies[6]	**641**	86	-	-	(5,055)	(474)	(8,937)	(325)	(973)
Acquisitions and transfers	**-**	(28)	-	-	-	-	-	(867)	-
Change in exchange rates	**(125)**	17	-	-	-	(9)	1	2	(5)
Other	**-**	109	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**(396)**	2,946	-	-	(5,055)	(2,425)	(7,156)	938	(1,160)
Risk-weighted assets at end of year	**$ 2,550**	$ 2,946	$ -	$ -	$ -	$ 5,055	$ 7,480	$ 14,636	$ 13,698

(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 since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.

(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. As at March 31, 2020, the change in market risk is due to a reduction in the simulated value at risk multiplier in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic.

(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 March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019
Allocated to business segments					
Personal and Business Services	**$ 92,727**	$ 91,274	$ 115,984	$ 112,930	$ 106,341
Wealth Management and Life and Health Insurance	**4,073**	5,150	4,981	5,026	7,778
Property and Casualty Insurance	**3,612**	2,904	3,059	2,832	2,636
Other	**12,959**	11,587	11,231	12,484	11,550
Not allocated[3]	**2,550**	2,946	-	-	-
Total risk-weighted assets	**$ 115,921**	$ 113,861	$ 135,255	$ 133,272	$ 128,305

(in millions of dollars)	As at December 31, 2018	As at September 30, 2018	As at June 30, 2018	As at March 31, 2018
Allocated to business segments				
Personal and Business Services	$ 105,540	$ 101,256	$ 92,460	$ 89,891
Wealth Management and Life and Health Insurance	5,360	5,445	5,641	6,124
Property and Casualty Insurance	2,376	2,410	2,161	2,230
Other	11,143	10,473	8,292	8,251
Not allocated[3]	5,055	7,480	14,636	13,698
Total risk-weighted assets	$ 129,474	$ 127,064	$ 123,190	$ 120,194

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

[2] The information presented since the 4th quarter of 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 For prior periods these asset classes were measured using the Standardized Approach.

[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 March 31, 2020 – Exposure classes[2]							As at December 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	**$ 6,980**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 6,980**	**$ 6,980**	$ 103	$ -	$ -	$ -	$ -	$ 103	$ 103
Financial institutions	**7,307**	**470**	**-**	**183**	**16**	**7,976**	**7,756**	7,552	480	406	169	17	8,624	8,011
Businesses	**7,919**	**1,598**	**4**	**57**	**265**	**9,843**	**9,791**	8,047	1,646	1	6	321	10,021	9,894
SMEs similar to other retail client exposures	**311**	**9**	**-**	**-**	**5**	**325**	**318**	296	8	-	-	6	310	302
Mortgages	**392**	**-**	**-**	**-**	**-**	**392**	**392**	385	6	-	-	-	391	391
Other retail client exposures (excluding SMEs)	**1,471**	**669**	**-**	**-**	**-**	**2,140**	**1,343**	1,513	629	-	-	-	2,142	1,335
Securitization	**7**	**-**	**-**	**-**	**-**	**7**	**7**	12	-	-	-	-	12	12
Equities	**210**	**-**	**-**	**-**	**-**	**210**	**210**	222	-	-	-	-	222	222
Trading portfolio	**-**	**-**	**9,705**	**218**	**-**	**9,923**	**435**	-	-	9,423	125	-	9,548	519
Internal Ratings-Based approach														
Sovereign borrowers	**16,133**	**1,581**	**576**	**73**	**200**	**18,563**	**53,117**	15,659	1,497	2	45	180	17,383	52,301
Financial institutions	**4,200**	**549**	**987**	**3,214**	**180**	**9,130**	**7,993**	2,466	546	549	2,735	285	6,581	5,761
Businesses	**62,934**	**6,621**	**-**	**-**	**897**	**70,452**	**59,278**	59,456	7,826	-	-	893	68,175	57,279
SMEs similar to other retail client exposures	**7,814**	**2,808**	**-**	**-**	**77**	**10,699**	**10,008**	7,791	2,796	-	-	77	10,664	9,942
Mortgages	**97,188**	**15,464**	**-**	**-**	**-**	**112,652**	**90,344**	96,178	15,033	-	-	-	111,211	88,846
Revolving retail client exposures	**11,485**	**21,650**	**-**	**-**	**-**	**33,135**	**33,135**	12,264	20,652	-	-	-	32,916	32,916
Other retail client exposures	**11,004**	**505**	**-**	**-**	**43**	**11,552**	**10,756**	11,092	478	-	-	42	11,612	10,850
Trading portfolio	**-**	**-**	**9,721**	**907**	**-**	**10,628**	**1,079**	-	-	7,950	514	-	8,464	894
Total	**$ 235,355**	**$ 51,924**	**$ 20,993**	**$ 4,652**	**$ 1,683**	**$ 314,607**	**$ 292,942**	$ 223,036	$ 51,597	$ 18,331	$ 3,594	$ 1,821	$ 298,379	$ 279,578

(in millions of dollars)	As at September 30, 2019 – Exposure classes[2]							As at June 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	$ 14,620	$ 705	$ 233	$ 6	$ 212	$ 15,776	$ 15,557	$ 13,729	$ 644	$ 109	$ 6	$ 203	$ 14,691	$ 14,591
Financial institutions	8,743	2,693	2,495	2,953	545	17,429	14,587	9,683	3,047	2,283	2,771	448	18,232	15,687
Businesses	65,813	5,927	140	5	1,287	73,172	72,573	64,573	5,964	256	18	1,300	72,111	71,385
SMEs similar to other retail client exposures	8,059	78	4	-	82	8,223	8,136	7,956	89	24	-	82	8,151	8,040
Mortgages	395	1	-	-	-	396	396	407	1	-	-	-	408	408
Other retail client exposures (excluding SMEs)	1,475	585	-	-	-	2,060	1,238	1,489	530	-	-	-	2,019	1,176
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	209	-	-	-	-	209	209	217	-	-	-	-	217	217
Trading portfolio	-	-	21,961	658	-	22,619	1,937	-	-	19,145	719	-	19,864	1,509
Internal Ratings-Based Approach														
Mortgages	95,192	12,554	-	-	-	107,746	107,746	94,241	12,367	-	-	-	106,608	106,608
Revolving retail client exposures	12,172	27,950	-	-	-	40,122	40,122	11,910	28,042	-	-	-	39,952	39,952
Other retail client exposures	11,040	474	-	-	42	11,556	11,556	11,033	468	-	-	42	11,543	11,543
Total	$ 217,723	$ 50,967	$ 24,833	$ 3,622	$ 2,168	$ 299,313	$ 274,062	$ 215,243	$ 51,152	$ 21,817	$ 3,514	$ 2,075	$ 293,801	$ 271,121

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 March 31, 2019 – Exposure classes[2]							As at December 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	$ 14,109	$ 649	$ 1,377	$ 5	$ 193	$ 16,333	$ 15,033	$ 14,493	$ 669	$ 30	$ 8	$ 184	$ 15,384	$ 15,354
Financial institutions	8,837	2,850	1,930	2,615	400	16,632	14,504	8,052	2,581	2,069	4,593	390	17,685	13,498
Businesses	61,398	5,760	398	2	1,456	69,014	68,157	60,191	6,090	147	17	1,397	67,842	67,220
SMEs similar to other retail client exposures	8,299	91	5	-	99	8,494	8,401	8,151	129	-	-	103	8,383	8,294
Mortgages	422	1	-	-	-	423	423	435	-	-	-	-	435	435
Other retail client exposures (excluding SMEs)	1,500	428	-	-	-	1,928	1,062	1,541	406	-	-	-	1,947	1,057
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	242	-	-	-	-	242	242	250	-	-	-	-	250	250
Trading portfolio	-	-	19,169	663	-	19,832	1,457	-	-	20,375	828	-	21,203	1,234
Internal Ratings-Based Approach														
Mortgages	92,392	12,054	-	-	-	104,446	104,446	92,158	11,735	-	-	-	103,893	103,893
Revolving retail client exposures	11,551	27,592	-	-	-	39,143	39,143	11,879	27,298	-	-	-	39,177	39,177
Other retail client exposures	10,906	457	-	-	42	11,405	11,405	10,785	443	-	-	43	11,271	11,271
Total	$ 209,661	$ 49,882	$ 22,879	$ 3,285	$ 2,190	$ 287,897	$ 264,278	$ 207,940	$ 49,351	$ 22,621	$ 5,446	$ 2,117	$ 287,475	$ 261,688

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

Footnotes to this table are presented on page 19.

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

	As at March 31, 2018						
	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	$ 13,935	$ 687	$ -	$ 6	$ 150	$ 14,778	$ 14,778
Financial institutions	7,017	2,200	1,178	3,413	670	14,478	11,272
Businesses	51,081	5,402	211	12	610	57,316	56,699
SMEs similar to other retail client exposures	6,697	160	-	-	34	6,891	6,830
Mortgages	464	-	-	-	-	464	464
Other retail client exposures (excluding SMEs)	1,509	205	-	-	-	1,714	525
Securitization	6	-	-	-	-	6	6
Equities	203	-	-	-	-	203	203
Trading portfolio	-	-	19,293	1,139	-	20,432	1,454
Internal Ratings-Based Approach							
Mortgages	93,651	13,040	-	-	-	106,691	106,691
Revolving retail client exposures	11,112	26,199	-	-	-	37,311	37,311
Other retail client exposures	9,832	411	-	-	43	10,286	10,286
Total	$ 195,507	$ 48,304	$ 20,682	$ 4,570	$ 1,507	$ 270,570	$ 246,519

[1] The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.
[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 March 31, 2020 – Exposure classes[2]							As at December 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	$ 7,588	$ 508	$ -	$ -	$ 22	$ 8,118	$ 8,720	$ 7,456	$ 523	$ -	$ -	$ 26	$ 8,005	$ 8,636
Mining, oil and gas	424	457	-	-	106	987	988	344	480	-	-	105	929	929
Utilities	24,235	2,140	576	-	262	27,213	55,266	16,020	2,082	2	-	231	18,335	46,851
Construction	3,190	1,372	-	-	189	4,751	4,754	3,093	1,560	-	-	190	4,843	4,845
Manufacturing	4,496	931	-	-	233	5,660	5,674	3,905	1,210	-	-	206	5,321	5,335
Wholesale trade	1,662	316	-	-	75	2,053	2,060	1,598	343	-	-	75	2,016	2,021
Retail trade	3,124	520	-	-	23	3,667	3,674	2,681	750	-	-	23	3,454	3,460
Transportation	1,277	579	-	-	108	1,964	1,965	1,191	739	-	-	106	2,036	2,038
Information industry	479	447	-	-	43	969	970	353	596	-	-	44	993	994
Finance and insurance	10,554	765	991	3,527	237	16,074	14,916	9,152	832	956	2,955	394	14,289	13,013
Real estate	37,412	1,630	-	-	64	39,106	32,801	36,314	1,638	-	-	98	38,050	31,892
Professional services	880	271	-	-	81	1,232	1,239	687	367	-	-	64	1,118	1,125
Management of companies	675	51	-	-	33	759	692	930	26	-	-	33	989	917
Administrative services	317	50	-	-	31	398	399	272	39	-	-	31	342	342
Education	1,389	129	-	-	6	1,524	1,525	1,743	137	-	-	7	1,887	1,888
Health care	4,046	289	-	-	15	4,350	4,355	3,899	297	-	-	15	4,211	4,229
Arts and entertainments	738	85	-	-	7	830	833	686	113	-	-	8	807	809
Accommodation	1,321	87	-	-	3	1,411	1,412	1,288	68	-	-	2	1,358	1,359
Other services	709	108	-	-	12	829	829	689	93	-	-	31	813	813
Other businesses	957	84	-	-	8	1,049	1,843	982	102	-	-	7	1,091	1,853
Total	$ 105,473	$ 10,819	$ 1,567	$ 3,527	$ 1,558	$ 122,944	$ 144,915	$ 93,283	$ 11,995	$ 958	$ 2,955	$ 1,696	$ 110,887	$ 133,349

(in millions of dollars)	As at September 30, 2019 – Exposure classes[2]							As at June 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	$ 7,198	$ 198	$ -	$ -	$ 19	$ 7,415	$ 7,404	$ 7,030	$ 202	$ -	$ -	$ 21	$ 7,253	$ 7,246
Mining, oil and gas	369	472	-	-	103	944	942	398	450	-	-	107	955	955
Utilities	14,111	1,619	233	-	298	16,261	16,033	12,957	1,589	109	-	291	14,946	14,838
Construction	3,057	1,175	-	-	201	4,433	4,365	3,030	1,109	-	-	206	4,345	4,264
Manufacturing	4,010	653	-	-	224	4,887	4,873	4,002	773	-	-	222	4,997	4,983
Wholesale trade	1,634	139	-	-	84	1,857	1,844	1,579	124	-	-	85	1,788	1,778
Retail trade	2,492	406	-	-	23	2,921	2,908	2,510	376	-	-	23	2,909	2,892
Transportation	1,291	384	-	-	108	1,783	1,779	1,276	379	-	-	109	1,764	1,757
Information industry	417	434	-	-	42	893	893	422	444	-	-	42	908	906
Finance and insurance	8,882	1,305	2,635	2,964	678	16,464	13,390	10,391	1,431	2,539	2,795	583	17,739	14,842
Real estate	34,954	877	-	-	94	35,925	35,833	34,170	896	-	-	90	35,156	35,061
Professional services	683	175	-	-	63	921	912	772	147	-	-	63	982	973
Management of companies	715	11	-	-	32	758	681	720	60	-	-	31	811	740
Administrative services	260	15	-	-	31	306	297	247	14	-	-	31	292	283
Education	1,490	906	-	-	7	2,403	2,400	1,312	1,088	-	-	7	2,407	2,406
Health care	3,852	304	-	-	10	4,166	4,151	3,418	287	-	-	9	3,714	3,699
Arts and entertainments	692	56	-	-	7	755	751	795	51	-	-	9	855	851
Accommodation	1,202	52	-	-	2	1,256	1,245	1,240	55	-	-	2	1,297	1,285
Other services	663	54	-	-	11	728	715	657	53	-	-	13	723	711
Other businesses	1,204	90	-	-	7	1,301	1,301	1,059	127	-	-	7	1,193	1,193
Total	$ 89,176	$ 9,325	$ 2,868	$ 2,964	$ 2,044	$ 106,377	$ 102,717	$ 87,985	$ 9,655	$ 2,648	$ 2,795	$ 1,951	$ 105,034	$ 101,663

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 March 31, 2019							As at December 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	$ 6,833	$ 184	$ -	$ -	$ 16	$ 7,033	$ 7,026	$ 6,703	$ 200	$ -	$ -	$ 15	$ 6,918	$ 6,912
Mining, oil and gas	320	456	-	-	94	870	870	298	458	-	-	94	850	851
Utilities	13,544	1,542	1,377	-	274	16,737	15,428	13,596	1,559	30	3	267	15,455	15,417
Construction	2,629	925	-	-	190	3,744	3,669	2,499	913	-	-	177	3,589	3,516
Manufacturing	3,360	830	-	-	211	4,401	4,387	3,245	876	-	-	219	4,340	4,325
Wholesale trade	1,377	140	-	-	77	1,594	1,585	1,283	125	-	-	70	1,478	1,469
Retail trade	2,600	346	-	-	24	2,970	2,953	2,411	355	-	-	24	2,790	2,772
Transportation	1,111	395	-	-	95	1,601	1,597	1,054	365	-	-	99	1,518	1,514
Information industry	427	322	-	-	261	1,010	1,008	456	307	-	-	261	1,024	1,023
Finance and insurance	8,891	1,459	2,328	2,622	546	15,846	13,216	8,768	1,378	2,216	4,615	545	17,522	13,060
Real estate	33,212	929	-	-	90	34,231	34,139	32,722	1,060	-	-	82	33,864	33,769
Professional services	611	186	-	-	62	859	848	519	175	-	-	27	721	710
Management of companies	759	67	-	-	34	860	788	801	74	-	-	17	892	821
Administrative services	235	13	-	-	29	277	268	291	15	-	-	28	334	325
Education	1,501	986	-	-	8	2,495	2,495	1,564	1,028	-	-	8	2,600	2,598
Health care	3,514	239	-	-	7	3,760	3,747	3,222	244	-	-	6	3,472	3,462
Arts and entertainments	654	58	-	-	6	718	715	613	57	-	-	8	678	675
Accommodation	1,171	20	-	-	3	1,194	1,187	1,131	13	-	-	3	1,147	1,139
Other services	627	44	-	-	13	684	673	600	33	-	-	11	644	639
Other businesses	968	118	-	-	9	1,095	1,095	960	105	-	-	10	1,075	1,075
Total	$ 84,344	$ 9,259	$ 3,705	$ 2,622	$ 2,049	$ 101,979	$ 97,694	$ 82,736	$ 9,340	$ 2,246	$ 4,618	$ 1,971	$ 100,911	$ 96,072

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

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 March 31, 2018						
	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	$ 6,583	$ 167	$ -	$ -	$ 11	$ 6,761	$ 6,751
Mining, oil and gas	338	450	-	-	52	840	839
Utilities	13,204	1,485	-	-	184	14,873	14,864
Construction	2,155	622	-	-	82	2,859	2,806
Manufacturing	2,846	543	-	-	100	3,489	3,478
Wholesale trade	1,353	126	-	-	44	1,523	1,513
Retail trade	2,687	325	-	-	8	3,020	3,007
Transportation	1,140	484	-	-	52	1,676	1,669
Information industry	337	323	-	-	20	680	679
Finance and insurance	8,116	1,134	1,389	3,431	787	14,857	11,331
Real estate	24,390	663	-	-	40	25,093	24,983
Professional services	460	126	-	-	12	598	589
Management of companies	833	154	-	-	10	997	926
Administrative services	234	10	-	-	7	251	243
Education	1,112	1,191	-	-	3	2,306	2,306
Health care	2,898	210	-	-	1	3,109	3,097
Arts and entertainments	620	42	-	-	3	665	663
Accommodation	1,060	29	-	-	2	1,091	1,081
Other services	659	38	-	-	7	704	697
Other businesses	1,008	167	-	-	5	1,180	1,227
Total	$ 72,033	$ 8,289	$ 1,389	$ 3,431	$ 1,430	$ 86,572	$ 82,749

(1) The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.
(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 March 31, 2020				
		Items subject to:			Items not subject to credit risk
	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	
Cash and deposits with financial institutions	$ 8,954	$ 8,954	$ -	$ -	$ -
Securities	39,520	25,407	7	-	14,106
Securities borrowed or purchased under reverse repurchase agreements	10,695	-	-	10,695	-
Loans	203,402	203,276	-	-	126
Segregated fund net assets	-	-	-	-	-
Other assets	14,500	8,530	-	5,813	157
Total assets	277,071	246,167	7	16,508	$ 14,389
Commitments related to securities lent or sold under repurchase agreements	12,705	-	-	12,705	
Off-balance sheet derivative financial instruments	(1,161)	-	-	(1,161)	
Unused commitments	115,966	51,924	-	-	
Other off-balance sheet items	1,682	1,682	-	-	
Differences arising from the recognition of allowances	786	786	-	-	
Adjustments to account for differences related to on-balance sheet exposures	(135)	(294)	-	159	
Total exposure at default for credit risk	$ 406,914	$ 300,265	$ 7	$ 28,211	

(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 March 31, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives	As at December 31, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	**$ 6,980**	**$ -**	**$ -**	$ 103	$ -	$ -
Financial institutions	**7,976**	**1**	**219**	8,624	389	224
Businesses	**9,843**	**125**	**72**	10,021	177	93
SMEs similar to other retail client exposures	**325**	**7**	**-**	310	7	1
Mortgages	**392**	**-**	**-**	391	-	-
Other retail client exposure (excluding SMEs)	**2,140**	**797**	**-**	2,142	807	-
Securitization	**7**	**-**	**-**	12	-	-
Equities	**210**	**-**	**-**	222	-	-
Trading portfolio	**9,923**	**9,488**	**-**	9,548	9,029	-
Internal Ratings-Based Approach[3]						
Sovereign borrowers	**18,563**	**561**	**-**	17,383	2	-
Financial institutions	**9,130**	**1,137**	**-**	6,581	820	-
Businesses	**70,452**	**-**	**11,289**	68,175	-	11,016
SMEs similar to other retail client exposures	**10,699**	**-**	**691**	10,664	-	722
Mortgages	**112,652**	**-**	**22,308**	111,211	-	22,365
Revolving retail client exposures	**33,135**	**-**	**-**	32,916	-	-
Other retail client exposures	**11,552**	**-**	**796**	11,612	-	762
Trading portfolio	**10,628**	**9,549**	**-**	8,464	7,570	-
Total	**$ 314,607**	**$ 21,665**	**$ 35,375**	$ 298,379	$ 18,801	$ 35,183

(in millions of dollars)	As at September 30, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives	As at June 30, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	$ 15,776	$ 219	$ -	$ 14,691	$ 100	$ -
Financial institutions	17,429	2,842	228	18,232	2,545	223
Businesses	73,172	599	10,823	72,111	726	10,748
SMEs similar to other retail client exposures	8,223	87	1,216	8,151	111	1,216
Mortgages	396	-	-	408	-	-
Other retail client exposure (excluding SMEs)	2,060	822	-	2,019	843	-
Securitization	5	-	-	5	-	-
Equities	209	-	-	217	-	-
Trading portfolio	22,619	20,682	-	19,864	18,355	-
Internal Ratings-Based Approach[3]						
Mortgages	107,746	-	28,776	106,608	-	28,874
Revolving retail client exposures	40,122	-	-	39,952	-	-
Other retail client exposures	11,556	-	2,964	11,543	-	3,079
Total	$ 299,313	$ 25,251	$ 44,007	$ 293,801	$ 22,680	$ 44,140

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	As at March 31, 2019			As at December 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	$ 16,333	$ 1,300	$ -	$ 15,384	$ 30	$ -
Financial institutions	16,632	2,128	226	17,685	4,187	233
Businesses	69,014	859	10,694	67,842	622	10,656
SMEs similar to other retail client exposures	8,494	94	1,227	8,383	89	1,261
Mortgages	423	-	-	435	-	-
Other retail client exposure (excluding SMEs)	1,928	866	-	1,947	890	-
Securitization	5	-	-	5	-	-
Equities	242	-	-	250	-	-
Trading portfolio	19,832	18,375	-	21,203	19,969	-
Internal Ratings-Based Approach[3]						
Mortgages	104,446	-	28,263	103,893	-	28,684
Revolving retail client exposures	39,143	-	-	39,177	-	-
Other retail client exposures	11,405	-	3,205	11,271	-	3,191
Total	$ 287,897	$ 23,622	$ 43,615	$ 287,475	$ 25,787	$ 44,025

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

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	As at March 31, 2018 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	$ 14,778	$ -	$ -
Financial institutions	14,478	3,206	234
Businesses	57,316	617	10,376
SMEs similar to other retail client exposures	6,891	61	1,213
Mortgages	464	-	-
Other retail client exposure (excluding SMEs)	1,714	1,189	-
Securitization	6	-	-
Equities	203	-	-
Trading portfolio	20,432	18,978	-
Internal Ratings-Based Approach[3]			
Mortgages	106,691	-	28,366
Revolving retail client exposures	37,311	-	-
Other retail client exposures	10,286	-	2,416
Total	$ 270,570	$ 24,051	$ 42,605

(1) The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.
(2) Qualifying financial collateral includes cash, gold, qualifying debt securities, shares and mutual funds.
(3) Since the 4th quarter of 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 March 31, 2020							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]	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%	26.07%	$ 50,916	$ 4,272	8.38%	$ 2.2	8.43%	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	74.47	4	14	382.66	0.6	606.06	24.00	74.56	3	13	383.13	0.6	606.81
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.02	26.07	50,920	4,286	8.41	2.8	8.48	0.02	25.70	50,248	4,086	8.13	2.6	8.19
Financial institutions															
	0.00 - 0.14	0.07	59.75	4,039	953	23.55	1.5	24.01	0.08	52.07	2,332	515	22.07	0.8	22.50
	0.15 - 0.24	0.24	35.91	139	39	27.97	0.1	29.04	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	27.96	65.99	22	76	345.10	4.1	575.70	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.22	59.00	4,200	1,068	25.39	5.7	27.07	0.09	51.32	2,466	565	22.88	1.0	23.36
Businesses															
	0.00 - 0.14	0.08	34.40	2,266	536	23.65	0.8	24.09	0.08	29.09	2,011	394	19.59	0.6	19.94
	0.15 - 0.24	0.18	16.70	9,140	1,638	17.93	2.8	18.31	0.18	15.70	8,816	1,489	16.89	2.5	17.24
	0.25 - 0.49	0.36	25.44	10,239	3,554	34.71	9.1	35.82	0.36	24.74	9,314	3,124	33.53	7.9	34.60
	0.50 - 0.74	0.57	27.60	6,303	2,910	46.17	10.0	48.14	0.57	28.39	6,057	2,889	47.70	9.9	49.73
	0.75 - 2.49	1.39	25.31	17,221	9,569	55.56	60.4	59.94	1.39	24.95	16,214	8,764	54.05	56.5	58.41
	2.50 - 9.99	4.59	22.22	5,528	3,485	63.05	54.2	75.30	4.61	22.09	5,337	3,327	62.33	51.8	74.46
	10.00 - 99.99	22.03	41.25	963	1,874	194.52	94.8	317.48	20.43	31.49	734	1,043	142.16	48.8	225.33
	100.00	100.00	25.48	378	823	217.71	62.3	423.78	100.00	24.60	353	687	194.95	64.2	422.69
	Total	2.25	24.46	52,038	24,389	46.87	294.4	53.94	2.17	23.62	48,836	21,717	44.47	242.2	50.67
Total non-retail clients		1.11%	26.58%	$ 107,15	$ 29,743	80.67%	$ 302.9	31.28%	1.05%	25.32%	$ 101,55	$ 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 (continued)[1]
Used exposure – Retail clients

(in millions of dollars and as a percentage)	As at March 31, 2020							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]	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%**	**40.54%**	**$ 733**	**$ 70**	**9.44%**	**$ 0.3**	**9.91%**	0.09%	41.96%	$ 790	$ 77	9.79%	$ 0.3	10.28%
	0.15 - 0.24	**0.19**	**43.15**	**913**	**153**	**16.80**	**0.7**	**17.82**	0.19	43.51	950	161	16.94	0.8	17.97
	0.25 - 0.49	**0.39**	**46.31**	**1,806**	**518**	**28.67**	**3.3**	**30.93**	0.39	46.35	1,846	528	28.61	3.3	30.86
	0.50 - 0.74	**0.65**	**19.51**	**62**	**10**	**16.17**	**0.1**	**17.76**	0.65	19.45	58	9	16.12	0.1	17.70
	0.75 - 2.49	**1.33**	**55.80**	**2,571**	**1,579**	**61.42**	**19.4**	**70.86**	1.32	55.82	2,470	1,515	61.31	18.5	70.70
	2.50 - 9.99	**4.69**	**60.79**	**748**	**666**	**89.04**	**21.6**	**125.16**	4.66	60.21	704	621	88.09	20.0	123.54
	10.00 - 99.99	**20.75**	**58.96**	**279**	**353**	**126.56**	**33.7**	**277.61**	20.83	59.55	247	316	127.70	30.0	279.59
	100.00	**100.00**	**87.73**	**27**	**291**	**1,096.57**	**-**	**1,096.57**	100.00	85.96	23	243	1,074.46	-	1,074.46
	Total	**2.29**	**50.66**	**7,139**	**3,640**	**50.98**	**79.1**	**64.83**	2.11	50.53	7,088	3,470	48.95	73.0	61.83
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	**0.08**	**27.84**	**6,001**	**335**	**5.57**	**1.4**	**5.85**	0.08	27.12	5,969	324	5.43	1.4	5.70
	0.15 - 0.24	**0.18**	**26.69**	**467**	**46**	**9.87**	**0.2**	**10.47**	0.17	26.52	484	47	9.79	0.2	10.38
	0.25 - 0.49	**0.44**	**45.15**	**1**	**-**	**32.16**	**-**	**34.64**	0.44	40.05	1	-	28.52	-	30.73
	0.50 - 0.74	**0.56**	**29.45**	**263**	**65**	**24.81**	**0.4**	**26.86**	0.56	29.23	273	67	24.63	0.4	26.68
	0.75 - 2.49	**1.31**	**28.40**	**241**	**100**	**41.35**	**0.9**	**45.87**	1.31	28.33	250	103	41.37	0.9	45.91
	2.50 - 9.99	**4.51**	**24.07**	**64**	**46**	**72.95**	**0.7**	**86.59**	4.70	24.02	64	48	74.06	0.7	88.26
	10.00 - 99.99	**24.23**	**24.11**	**16**	**22**	**138.25**	**0.9**	**211.14**	23.65	25.24	16	24	144.28	1.0	218.85
	100.00	**100.00**	**23.13**	**17**	**48**	**289.16**	**-**	**289.16**	100.00	22.87	16	45	285.91	-	285.91
	Sub-total	**0.47**	**27.79**	**7,070**	**662**	**9.36**	**4.5**	**10.16**	0.47	27.16	7,073	658	9.30	4.6	10.11
Uninsured exposures															
	0.00 - 0.14	**0.08**	**15.48**	**24,112**	**723**	**3.00**	**2.8**	**3.14**	0.08	14.85	23,780	683	2.87	2.8	3.01
	0.15 - 0.24	**0.22**	**16.26**	**17,811**	**1,260**	**7.08**	**6.5**	**7.53**	0.22	15.55	17,742	1,201	6.77	6.2	7.20
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.50 - 0.74	**0.53**	**16.41**	**12,481**	**1,648**	**13.21**	**10.7**	**14.28**	0.53	15.68	12,254	1,546	12.62	10.1	13.65
	0.75 - 2.49	**1.24**	**16.62**	**9,905**	**2,355**	**23.77**	**20.4**	**26.35**	1.24	15.91	9,705	2,209	22.76	19.1	25.23
	2.50 - 9.99	**3.95**	**16.07**	**2,805**	**1,277**	**45.55**	**17.8**	**53.47**	3.99	15.73	2,598	1,162	44.72	16.2	52.52
	10.00 - 99.99	**19.93**	**15.67**	**496**	**435**	**87.76**	**15.4**	**126.49**	19.96	15.01	461	388	84.12	13.7	121.34
	100.00	**100.00**	**14.40**	**232**	**418**	**179.96**	**-**	**179.96**	100.00	13.87	233	405	173.38	-	173.38
	Sub-total	**1.01**	**16.05**	**67,842**	**8,116**	**11.96**	**73.6**	**13.32**	1.01	15.38	66,773	7,594	11.37	68.1	12.65
	Total	**0.96**	**17.16**	**74,912**	**8,778**	**21.33**	**78.1**	**23.48**	0.95	16.50	73,846	8,252	20.68	72.7	22.76
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	**0.05**	**82.80**	**2,337**	**66**	**2.77**	**1.0**	**3.29**	0.05	83.75	2,719	74	2.76	1.1	3.28
	0.15 - 0.24	**0.16**	**90.94**	**530**	**43**	**8.08**	**0.8**	**9.90**	0.16	90.94	602	49	8.08	0.9	9.90
	0.25 - 0.49	**0.36**	**84.66**	**1,652**	**244**	**14.76**	**5.1**	**18.66**	0.36	84.86	1,738	258	14.84	5.5	18.77
	0.50 - 0.74	**0.68**	**72.84**	**427**	**88**	**20.70**	**2.1**	**26.89**	0.68	72.68	428	88	20.65	2.1	26.83
	0.75 - 2.49	**1.91**	**84.60**	**4,038**	**2,062**	**51.07**	**64.5**	**71.03**	1.92	84.60	4,233	2,166	51.16	67.8	71.17
	2.50 - 9.99	**4.84**	**78.51**	**1,128**	**1,052**	**93.32**	**43.1**	**141.04**	4.85	78.54	1,170	1,093	93.48	44.7	141.30
	10.00 - 99.99	**18.74**	**65.41**	**1,233**	**2,058**	**166.82**	**151.1**	**319.95**	18.74	65.40	1,241	2,070	166.81	152.0	319.95
	100.00	**100.00**	**78.83**	**139**	**1,369**	**985.34**	**-**	**985.34**	100.00	78.87	133	1,313	985.90	-	985.90
	Total	**4.47**	**81.37**	**11,484**	**6,982**	**60.79**	**267.7**	**89.92**	4.20	81.76	12,264	7,111	57.99	274.1	85.93
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	**0.09**	**80.19**	**876**	**167**	**19.03**	**0.6**	**19.99**	0.09	80.19	892	170	19.01	0.7	19.96
	0.15 - 0.24	**0.19**	**91.26**	**846**	**302**	**35.69**	**1.5**	**37.85**	0.19	91.34	842	301	35.72	1.5	37.89
	0.25 - 0.49	**0.38**	**73.56**	**1,222**	**571**	**46.69**	**3.7**	**50.43**	0.38	73.07	1,195	553	46.32	3.5	50.03
	0.50 - 0.74	**0.53**	**40.26**	**928**	**279**	**30.09**	**2.0**	**32.79**	0.53	40.14	920	276	29.94	2.0	32.63
	0.75 - 2.49	**1.87**	**39.58**	**5,189**	**2,517**	**48.50**	**38.1**	**57.67**	1.87	39.52	5,267	2,553	48.48	38.6	57.67
	2.50 - 9.99	**4.02**	**44.57**	**649**	**415**	**63.92**	**11.4**	**85.89**	4.03	44.11	717	454	63.30	12.5	85.11
	10.00 - 99.99	**22.94**	**42.16**	**383**	**380**	**99.19**	**37.3**	**220.73**	22.92	42.14	381	378	99.12	37.1	220.58
	100.00	**100.00**	**45.27**	**116**	**654**	**565.88**	**-**	**565.88**	100.00	44.34	117	650	554.26	-	554.26
	Total	**3.32**	**51.95**	**10,209**	**5,285**	**51.77**	**94.6**	**63.35**	3.33	51.66	10,331	5,335	51.64	95.9	63.25
Total retail clients		**1.67%**	**29.99%**	**$ 103,744**	**$ 24,685**	**23.79%**	**$ 519.5**	**2.10%**	1.66%	30.07%	$ 103,529	$ 24,168	23.34%	$ 515.7	2.13%

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 September 30, 2019							As at June 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]
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08%	11.94%	$ 8,093	$ 193	2.39%	$ 0.8	2.51%	0.08%	11.68%	$ 8,562	$ 200	2.34%	$ 0.8	2.45%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.44	7,243	474	6.55	2.5	6.99	0.26	12.84	7,501	469	6.26	2.5	6.67
	0.50 - 0.74	0.65	13.96	6,363	832	13.07	5.8	14.20	0.65	13.41	6,294	790	12.55	5.5	13.64
	0.75 - 2.49	1.56	14.34	5,627	1,339	23.79	12.6	26.58	1.55	13.88	5,292	1,218	23.02	11.4	25.72
	2.50 - 9.99	5.41	13.98	1,557	725	46.57	11.7	55.99	5.40	13.60	1,434	648	45.21	10.5	54.34
	10.00 - 99.99	27.40	13.21	333	257	77.12	12.0	122.37	27.40	13.04	278	212	76.15	9.9	120.83
	100.00	100.00	12.27	206	317	153.37	-	153.37	100.00	11.94	207	310	149.26	-	149.26
	Sub-total	1.82	13.33	29,422	4,137	14.06	45.4	15.99	1.73	12.85	29,568	3,847	13.01	40.6	14.73
Uninsured exposures															
	0.00 - 0.14	0.08	13.47	22,656	610	2.69	2.4	2.83	0.08	12.73	23,371	595	2.55	2.4	2.67
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	14.14	17,455	1,202	6.89	6.4	7.34	0.26	13.38	17,286	1,127	6.52	6.0	6.95
	0.50 - 0.74	0.65	14.25	12,400	1,653	13.34	11.5	14.49	0.65	13.57	11,793	1,497	12.70	10.4	13.80
	0.75 - 2.49	1.56	14.49	9,974	2,403	24.09	22.6	26.92	1.55	13.90	9,231	2,126	23.03	19.9	25.73
	2.50 - 9.99	5.40	14.18	2,546	1,202	47.23	19.5	56.78	5.40	13.55	2,348	1,058	45.06	17.1	54.17
	10.00 - 99.99	27.42	13.64	497	396	79.62	18.6	126.36	27.42	12.87	416	313	75.16	14.7	119.29
	100.00	100.00	12.71	242	385	158.84	-	158.84	100.00	12.01	229	344	150.10	-	150.10
	Sub-total	1.24	13.97	65,770	7,851	11.94	81.0	13.48	1.17	13.25	64,674	7,060	10.92	70.5	12.28
	Total	1.42	13.77	95,192	11,988	12.59	126.4	14.25	1.34	13.13	94,242	10,907	11.57	111.1	13.05
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.07	84.33	2,644	91	3.47	1.5	4.15	0.07	84.19	2,675	92	3.46	1.5	4.15
	0.15 - 0.24	0.19	87.96	598	54	9.00	1.0	11.09	0.19	87.96	606	55	9.00	1.0	11.09
	0.25 - 0.49	0.38	85.65	1,761	271	15.36	5.8	19.44	0.38	85.41	1,743	268	15.35	5.7	19.44
	0.50 - 0.74	0.68	81.38	442	102	23.12	2.4	30.04	0.68	80.39	424	97	22.84	2.3	29.68
	0.75 - 2.49	1.95	82.75	4,158	2,104	50.60	66.1	70.46	1.94	82.73	4,081	2,060	50.50	64.7	70.32
	2.50 - 9.99	4.95	80.24	1,186	1,144	96.45	47.0	146.09	4.95	80.05	1,144	1,101	96.27	45.3	145.82
	10.00 - 99.99	19.95	66.76	1,245	2,177	174.84	166.2	341.65	19.95	66.72	1,124	1,965	174.74	150.0	341.46
	100.00	100.00	80.01	138	1,376	1,000.18	-	1,000.18	100.00	80.01	113	1,129	1,000.11	-	1,000.11
	Total	4.42	81.81	12,172	7,319	60.13	290.0	89.91	4.08	81.84	11,910	6,767	56.82	270.5	85.21
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.08	31.37	838	52	6.17	0.2	6.47	0.08	32.03	881	56	6.32	0.2	6.62
	0.15 - 0.24	0.19	87.96	2	1	34.40	-	36.49	0.19	87.96	1	-	34.40	-	36.49
	0.25 - 0.49	0.28	29.06	1,255	182	14.48	1.0	15.48	0.28	28.90	1,305	188	14.40	1.0	15.38
	0.50 - 0.74	0.60	32.14	1,657	415	25.04	3.1	27.38	0.60	31.64	1,699	418	24.59	3.1	26.88
	0.75 - 2.49	1.61	37.13	2,520	1,095	43.45	15.2	51.01	1.60	36.77	2,483	1,067	42.97	14.8	50.43
	2.50 - 9.99	3.21	38.27	4,152	2,214	53.36	50.6	51.01	3.21	38.16	4,123	2,193	53.20	50.1	50.43
	10.00 - 99.99	24.40	36.20	456	397	86.96	40.2	197.29	24.42	35.49	395	337	85.27	34.2	193.49
	100.00	100.00	30.77	161	621	384.56	-	384.56	100.00	30.49	146	557	381.19	-	381.19
	Total	4.17	35.33	11,041	4,977	45.08	110.3	57.57	3.89	35.06	11,033	4,816	43.65	103.4	55.36
Total retail clients		1.99%	22.78%	$ 118,405	$ 24,284	20.51%	$ 526.7	26.07%	1.86%	22.17%	$ 117,185	$ 22,490	19.19%	$ 485.0	24.37%

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 March 31, 2019								As at December 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%	11.95%	$ 8,450	$ 202	2.39%	$ 0.8	2.51%	0.08%	11.45%	$ 8,386	$ 192	2.29%	$ 0.7	2.41%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.18	7,157	460	6.42	2.5	6.85	0.26	12.52	7,252	442	6.10	2.4	6.51
	0.50 - 0.74	0.65	13.68	6,102	781	12.81	5.4	13.92	0.65	13.06	6,179	756	12.23	5.2	13.29
	0.75 - 2.49	1.56	14.27	5,341	1,267	23.71	11.9	26.49	1.56	13.63	5,369	1,219	22.71	11.5	25.38
	2.50 - 9.99	5.44	13.96	1,456	679	46.64	11.0	56.11	5.41	13.61	1,491	674	45.23	10.9	54.37
	10.00 - 99.99	27.39	13.44	318	249	78.44	11.7	124.44	27.39	12.69	308	228	74.10	10.7	117.55
	100.00	100.00	12.09	209	316	151.11	-	151.11	100.00	11.74	206	303	146.71	-	146.71
	Sub-total	1.80	13.16	29,033	3,954	13.62	43.3	15.48	1.78	12.59	29,191	3,814	13.07	41.4	14.84
Uninsured exposures															
	0.00 - 0.14	0.08	12.99	22,849	593	2.60	2.4	2.73	0.08	12.35	22,240	549	2.47	2.2	2.59
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.69	16,601	1,107	6.67	5.9	7.11	0.26	12.92	16,590	1,045	6.29	5.6	6.71
	0.50 - 0.74	0.65	13.85	11,499	1,491	12.97	10.4	14.09	0.65	13.12	11,636	1,428	12.28	9.9	13.34
	0.75 - 2.49	1.57	14.19	9,267	2,198	23.72	20.7	26.51	1.57	13.43	9,346	2,099	22.46	19.8	25.10
	2.50 - 9.99	5.43	13.86	2,436	1,126	46.22	18.3	55.58	5.37	13.41	2,490	1,105	44.40	17.8	53.31
	10.00 - 99.99	27.42	13.10	486	372	76.47	17.5	121.36	27.42	12.46	452	329	72.73	15.4	115.44
	100.00	100.00	12.25	221	338	153.10	-	153.10	100.00	11.77	213	314	147.11	-	147.11
	Sub-total	1.21	13.54	63,359	7,225	11.40	75.2	12.88	1.20	12.84	62,967	6,869	10.91	70.7	12.31
	Total	1.40	13.42	92,392	11,179	12.10	118.5	13.70	1.38	12.76	92,158	10,683	11.59	112.1	13.11
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.07	83.85	2,439	84	3.46	1.3	4.14	0.06	83.97	2,623	89	3.44	1.4	4.12
	0.15 - 0.24	0.19	87.96	539	48	9.00	0.9	11.09	0.19	87.96	575	52	9.00	1.0	11.09
	0.25 - 0.49	0.38	85.23	1,667	254	15.23	5.4	19.28	0.38	85.18	1,709	260	15.22	5.5	19.27
	0.50 - 0.74	0.68	80.45	447	102	22.86	2.4	29.70	0.68	80.56	451	103	22.89	2.5	29.73
	0.75 - 2.49	1.95	82.68	4,032	2,045	50.70	64.3	70.61	1.95	82.70	4,102	2,078	50.67	65.3	70.56
	2.50 - 9.99	4.93	80.01	1,153	1,106	95.95	45.5	145.28	4.93	79.94	1,154	1,105	95.83	45.5	145.10
	10.00 - 99.99	19.96	66.76	1,144	2,000	174.89	152.7	341.83	19.94	66.68	1,145	2,005	174.60	152.8	341.07
	100.00	100.00	79.96	130	1,297	999.56	-	999.56	100.00	79.96	119	1,187	999.48	-	999.48
	Total	4.38	81.58	11,551	6,936	60.05	272.5	89.54	4.18	81.67	11,878	6,879	57.92	274.0	86.74
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.08	30.29	846	50	5.90	0.2	6.18	0.08	30.03	844	50	5.91	0.2	6.19
	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	28.03	1,289	180	13.96	1.0	14.91	0.28	27.46	1,255	172	13.67	0.9	14.61
	0.50 - 0.74	0.60	30.64	1,690	403	23.85	3.0	26.08	0.60	30.84	1,649	396	24.00	3.0	26.23
	0.75 - 2.49	1.60	36.26	2,432	1,033	42.43	14.4	49.80	1.60	36.47	2,405	1,026	42.67	14.3	50.10
	2.50 - 9.99	3.19	38.09	4,100	2,176	53.09	49.5	49.80	3.22	38.05	4,108	2,180	53.08	50.0	50.10
	10.00 - 99.99	24.43	34.70	410	342	83.38	34.7	189.20	24.43	34.82	403	337	83.68	34.2	189.91
	100.00	100.00	32.16	138	554	401.95	-	401.95	100.00	32.09	120	483	401.08	-	401.08
	Total	3.87	34.54	10,906	4,738	43.44	102.8	55.21	3.75	34.55	10,785	4,644	43.06	102.6	54.96
Total retail clients		1.93%	22.28%	$ 114,849	$ 22,853	19.90%	$ 493.8	25.27%	1.90%	21.94%	$ 114,821	$ 22,206	19.34%	$ 488.7	24.66%

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

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 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]
Exposures related to residential mortgage loans								
Insured exposures								
	0.00 - 0.14	0.08%	10.22%	$ 8,472	$ 173	2.04%	$ 0.7	2.15%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	10.83	7,197	380	5.28	2.0	5.63
	0.50 - 0.74	0.65	11.15	6,128	640	10.44	4.4	11.35
	0.75 - 2.49	1.56	11.61	5,401	1,041	19.28	9.8	21.54
	2.50 - 9.99	5.49	11.61	1,475	574	38.94	9.4	46.89
	10.00 - 99.99	27.39	11.48	349	234	66.99	11.0	106.27
	100.00	100.00	10.55	179	236	131.84	-	131.84
	Sub-total	1.73	10.91	29,201	3,278	11.23	37.3	12.82
Uninsured exposures								
	0.00 - 0.14	0.08	11.44	22,956	525	2.29	2.1	2.40
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.88	16,965	981	5.78	5.2	6.17
	0.50 - 0.74	0.65	12.05	11,727	1,324	11.28	9.2	12.26
	0.75 - 2.49	1.57	12.31	9,541	1,963	20.58	18.5	23.00
	2.50 - 9.99	5.38	12.34	2,563	1,049	40.94	16.9	49.18
	10.00 - 99.99	27.42	11.70	499	341	68.32	16.0	108.44
	100.00	100.00	11.16	200	280	139.51	-	139.51
	Sub-total	1.19	11.83	64,451	6,463	10.03	67.9	11.35
	Total	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	76.66	2,356	74	3.16	1.2	3.78
	0.15 - 0.24	0.19	82.28	504	42	8.42	0.8	10.37
	0.25 - 0.49	0.37	75.76	1,586	216	13.60	4.6	17.22
	0.50 - 0.74	0.68	65.30	455	84	18.55	2.0	24.10
	0.75 - 2.49	1.96	77.24	3,843	1,833	47.67	57.7	66.43
	2.50 - 9.99	4.93	71.70	1,113	959	86.23	39.5	130.61
	10.00 - 99.99	19.96	61.35	1,126	1,809	160.60	137.8	313.68
	100.00	100.00	72.50	129	1,171	906.28	-	906.28
	Total	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	26.45	829	44	5.26	0.2	5.51
	0.15 - 0.24	0.19	82.28	1	-	32.18	-	34.13
	0.25 - 0.49	0.28	24.49	1,187	145	12.19	0.8	13.02
	0.50 - 0.74	0.61	27.66	1,558	335	21.53	2.5	23.54
	0.75 - 2.49	1.60	34.82	2,162	882	40.80	12.3	47.91
	2.50 - 9.99	3.21	37.30	3,676	1,912	52.00	43.6	47.91
	10.00 - 99.99	24.51	30.93	331	246	74.36	25.0	168.84
	100.00	100.00	33.14	88	363	414.27	-	414.27
	Total	3.41	32.52	9,832	3,927	39.94	84.4	50.67
Total retail clients		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]

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

(in millions of dollars and as a percentage)	As at March 31, 2020									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]	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%**	**31.52%**	**$ 4,717**	**$ 2,104**	**0.45%**	**$ 140**	**6.66%**	**$ 0.2**	**6.79%**	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**	**74.14**	**16**	**5**	**0.29**	**17**	**380.98**	**0.8**	**603.40**	24.00	74.03	15	4	0.27	16	380.41	0.7	602.50
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
Total	**0.09**	**31.61**	**4,733**	**2,109**	**0.45**	**157**	**7.47**	**1.0**	**8.07**	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**	**9.59**	**1,556**	**418**	**0.27**	**23**	**5.69**	**0.1**	**5.86**	0.13	9.91	1,416	383	0.27	27	7.14	0.1	7.36
0.15 - 0.24	**0.24**	**14.47**	**423**	**127**	**0.30**	**14**	**10.77**	**-**	**11.20**	0.24	13.37	503	146	0.29	14	9.95	-	10.35
0.25 - 0.49	**0.29**	**9.35**	**31**	**8**	**0.25**	**1**	**7.92**	**-**	**8.26**	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	**0.16**	**10.71**	**2,010**	**553**	**0.45**	**38**	**6.88**	**0.1**	**7.12**	0.17	10.74	2,005	550	0.46	43	7.89	0.1	8.17
Businesses																		
0.00 - 0.14	**0.10**	**59.18**	**1,470**	**1,154**	**0.78**	**284**	**24.57**	**0.7**	**25.33**	0.10	59.03	1,800	1,509	0.84	370	24.53	0.9	25.29
0.15 - 0.24	**0.22**	**41.36**	**1,566**	**763**	**0.49**	**219**	**28.68**	**0.7**	**29.82**	0.22	44.14	1,659	873	0.53	269	30.84	0.8	32.05
0.25 - 0.49	**0.35**	**42.40**	**3,172**	**1,299**	**0.41**	**506**	**38.93**	**1.9**	**40.78**	0.34	46.28	3,391	1,584	0.47	679	42.85	2.5	44.84
0.50 - 0.74	**0.58**	**43.06**	**2,090**	**952**	**0.46**	**512**	**53.84**	**2.4**	**57.00**	0.58	46.48	2,136	1,040	0.49	603	57.99	2.8	61.41
0.75 - 2.49	**1.46**	**38.64**	**5,329**	**2,376**	**0.45**	**1,653**	**69.57**	**13.6**	**76.73**	1.50	43.67	5,797	2,784	0.48	2,240	80.43	18.9	88.86
2.50 - 9.99	**4.54**	**30.21**	**1,535**	**622**	**0.41**	**469**	**75.40**	**8.5**	**92.39**	4.49	31.03	1,430	597	0.42	457	76.54	8.1	93.47
10.00 - 99.99	**19.12**	**45.23**	**208**	**74**	**0.35**	**138**	**186.83**	**7.0**	**306.06**	18.01	37.99	144	56	0.39	83	150.10	4.0	240.39
100.00	**-**	**-**	**90**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	95	-	-	-	-	-	-
Total	**1.24**	**42.80**	**15,460**	**7,240**	**0.47**	**3,781**	**52.22**	**34.8**	**58.23**	1.11	46.37	16,452	8,443	0.51	4,701	55.68	38.0	61.31
Total non-retail clients	**0.93%**	**38.62%**	**$ 22,203**	**$ 9,902**	**0.45%**	**$ 3,976**	**66.57%**	**$ 35.9**	**44.69%**	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 March 31, 2020									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]	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%**	**79.42%**	**$ 1,683**	**$ 781**	**0.46%**	**$ 145**	**18.55%**	**$ 0.5**	**19.48%**	0.09%	78.90%	$ 1,698	$ 783	0.46%	$ 144	18.40%	$ 0.6	19.32%
	0.15 - 0.24	**0.19**	**85.85**	**1,215**	**629**	**0.52**	**211**	**33.59**	**1.0**	**35.64**	0.19	84.73	1,274	651	0.51	216	33.19	1.1	35.21
	0.25 - 0.49	**0.35**	**81.52**	**1,873**	**746**	**0.40**	**355**	**47.61**	**2.2**	**51.22**	0.35	81.27	1,843	736	0.40	349	47.37	2.0	50.96
	0.50 - 0.74	**0.65**	**41.56**	**16**	**7**	**0.47**	**3**	**34.44**	**-**	**37.82**	0.65	41.89	15	7	0.47	2	34.71	-	38.12
	0.75 - 2.49	**1.22**	**86.05**	**1,168**	**612**	**0.52**	**556**	**90.85**	**6.4**	**103.91**	1.21	85.73	1,119	588	0.53	531	90.37	6.1	103.31
	2.50 - 9.99	**4.77**	**81.75**	**185**	**84**	**0.45**	**101**	**119.72**	**3.3**	**168.07**	4.77	82.16	177	81	0.46	98	120.32	3.2	168.88
	10.00 - 99.99	**15.50**	**67.26**	**55**	**10**	**0.18**	**12**	**127.57**	**1.0**	**250.68**	15.34	69.05	49	8	0.17	11	129.79	0.8	254.03
	100.00	**-**	**-**	**5**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	5	-	-	-	-	-	-
	Total	**0.61**	**82.72**	**6,200**	**2,869**	**0.46**	**1,383**	**48.22**	**14.4**	**54.49**	0.59	82.22	6,180	2,854	0.46	1,351	47.33	13.8	53.39
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	**0.08**	**28.63**	**10**	**5**	**0.50**	**-**	**5.74**	**-**	**6.02**	0.08	29.18	10	4	0.50	-	5.85	-	6.15
	0.15 - 0.24	**0.21**	**36.21**	**5**	**3**	**0.50**	**-**	**15.33**	**-**	**16.30**	0.21	35.64	4	2	0.50	-	14.93	-	15.87
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	**0.53**	**35.76**	**5**	**2**	**0.50**	**1**	**28.97**	**-**	**31.34**	0.53	35.11	4	2	0.50	1	28.49	-	30.82
	0.75 - 2.49	**1.30**	**35.74**	**6**	**3**	**0.50**	**2**	**52.63**	**-**	**58.42**	1.41	35.27	5	3	0.50	1	54.61	-	60.81
	2.50 - 9.99	**3.69**	**33.72**	**2**	**1**	**0.50**	**1**	**93.15**	**-**	**108.81**	4.03	34.75	2	1	0.50	1	100.43	-	117.99
	10.00 - 99.99	**19.83**	**35.91**	**-**	**-**	**0.50**	**-**	**200.53**	**-**	**289.20**	19.54	32.95	-	-	0.50	-	183.60	-	263.44
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	Sub-total	**0.95**	**33.30**	**28**	**14**	**0.50**	**4**	**30.72**	**-**	**34.86**	0.80	32.95	25	12	0.49	3	28.65	-	32.12
Uninsured exposures																			
	0.00 - 0.14	**0.08**	**11.97**	**11,506**	**7,379**	**0.64**	**176**	**2.39**	**0.8**	**2.51**	0.08	11.81	11,255	7,230	0.64	169	2.36	0.6	2.48
	0.15 - 0.24	**0.22**	**12.48**	**6,384**	**4,462**	**0.70**	**240**	**5.38**	**1.2**	**5.72**	0.22	12.25	6,198	4,315	0.70	228	5.28	1.2	5.61
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	**0.51**	**12.66**	**3,137**	**2,136**	**0.68**	**214**	**10.01**	**1.4**	**10.82**	0.51	12.44	3,050	2,072	0.68	204	9.84	1.3	10.63
	0.75 - 2.49	**1.25**	**13.16**	**1,787**	**1,160**	**0.65**	**220**	**18.95**	**1.9**	**21.01**	1.24	12.89	1,740	1,136	0.65	210	18.44	1.8	20.44
	2.50 - 9.99	**3.53**	**13.45**	**394**	**254**	**0.64**	**92**	**36.08**	**1.2**	**42.01**	3.66	12.96	337	211	0.63	75	35.41	1.0	41.33
	10.00 - 99.99	**18.83**	**12.35**	**53**	**27**	**0.51**	**19**	**68.63**	**0.6**	**97.71**	18.82	12.26	47	24	0.52	17	68.11	0.6	96.98
	100.00	**-**	**-**	**41**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	41	-	-	-	-	-	-
	Sub-total	**0.36**	**12.33**	**23,302**	**15,418**	**0.66**	**961**	**6.23**	**7.1**	**6.80**	0.35	12.12	22,668	14,98	0.66	903	6.03	6.5	6.57
	Total	**0.36**	**12.35**	**23,330**	**15,432**	**0.66**	**965**	**6.25**	**7.1**	**6.83**	0.35	12.14	22,693	15,00	0.66	906	6.04	6.5	6.59
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	**0.08**	**84.34**	**31,978**	**16,471**	**0.52**	**668**	**4.05**	**11.0**	**4.88**	0.08	84.07	30,929	15,64	0.51	639	4.08	10.5	4.92
	0.15 - 0.24	**0.16**	**90.95**	**2,596**	**939**	**0.36**	**76**	**8.08**	**1.4**	**9.90**	0.16	90.95	2,527	869	0.34	70	8.08	1.3	9.90
	0.25 - 0.49	**0.35**	**83.65**	**4,143**	**1,804**	**0.44**	**258**	**14.31**	**5.4**	**18.07**	0.35	83.53	4,068	1,728	0.42	246	14.26	5.2	18.00
	0.50 - 0.74	**0.68**	**73.33**	**420**	**264**	**0.63**	**55**	**20.83**	**1.3**	**27.07**	0.68	73.38	416	260	0.62	54	20.85	1.3	27.09
	0.75 - 2.49	**1.70**	**85.73**	**5,575**	**1,768**	**0.32**	**830**	**46.97**	**25.3**	**64.85**	1.72	85.59	5,634	1,761	0.31	835	47.41	25.5	65.51
	2.50 - 9.99	**4.67**	**78.31**	**747**	**232**	**0.31**	**210**	**90.83**	**8.5**	**136.89**	4.66	78.29	740	229	0.31	208	90.67	8.4	136.62
	10.00 - 99.99	**18.69**	**65.55**	**647**	**173**	**0.27**	**288**	**166.91**	**21.1**	**319.87**	18.70	65.50	614	164	0.27	273	166.83	20.0	319.75
	100.00	**-**	**-**	**25**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	23	-	-	-	-	-	-
	Total	**0.44**	**84.33**	**46,131**	**21,651**	**0.47**	**2,385**	**11.02**	**74.0**	**15.29**	0.45	84.10	44,951	20,65	0.46	2,325	11.26	72.2	15.62
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	**0.05**	**59.44**	**516**	**357**	**0.69**	**32**	**8.51**	**0.1**	**8.88**	0.05	59.08	497	342	0.69	29	8.48	0.1	8.84
	0.15 - 0.24	**0.17**	**89.79**	**4**	**1**	**0.28**	**-**	**32.13**	**-**	**34.01**	0.17	88.94	3	1	0.29	-	31.75	-	33.60
	0.25 - 0.49	**0.27**	**63.66**	**175**	**121**	**0.69**	**38**	**31.55**	**0.2**	**33.71**	0.27	64.85	164	111	0.68	36	32.13	0.2	34.32
	0.50 - 0.74	**0.68**	**62.36**	**73**	**40**	**0.54**	**21**	**52.91**	**0.2**	**58.21**	0.68	62.63	63	34	0.55	18	53.14	0.2	58.46
	0.75 - 2.49	**1.35**	**62.64**	**33**	**19**	**0.57**	**13**	**71.59**	**0.2**	**82.20**	1.36	60.80	27	15	0.56	11	69.52	0.1	79.90
	2.50 - 9.99	**2.91**	**52.52**	**16**	**8**	**0.53**	**6**	**72.40**	**0.1**	**91.63**	2.79	54.08	26	15	0.59	11	74.22	0.2	93.17
	10.00 - 99.99	**14.58**	**69.11**	**2**	**1**	**0.46**	**1**	**134.21**	**0.1**	**260.00**	14.37	67.32	2	1	0.48	1	130.03	0.1	250.93
	100.00	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	1	-	-	-	-	-	-
	Total	**0.26**	**60.68**	**820**	**547**	**0.67**	**111**	**20.28**	**0.9**	**22.27**	0.29	60.52	783	519	0.66	106	20.53	0.9	22.70
Total retail clients		**0.42%**	**56.47%**	**$ 76,481**	**$ 40,499**	**0.53%**	**$ 4,844**	**11.96%**	**$ 96.4**	**14.94%**	0.42%	55.99%	$ 74,607	$ 39,02	0.52%	$ 4,688	12.01%	$ 93.4	15.01%

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 September 30, 2019									As at June 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]
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08%	14.34%	$ 11	$ 6	50.00%	$ -	2.87%	$ -	3.01%	0.08%	13.84%	$ 11	$ 5	50.00%	$ -	2.77%	$ -	2.91%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.05	32	15	50.00	1	7.33	-	7.82	0.26	15.02	35	17	50.00	1	7.32	-	7.81
	0.50 - 0.74	0.65	15.71	27	14	50.00	2	14.70	-	15.98	0.65	15.20	31	16	50.00	3	14.23	-	15.46
	0.75 - 2.49	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04	1.58	15.55	30	15	50.00	4	26.10	0.1	29.18
	2.50 - 9.99	5.15	15.56	7	4	50.00	2	51.16	-	61.36	5.49	14.45	6	3	50.00	2	48.57	-	58.50
	10.00 - 99.99	27.39	14.93	1	1	50.00	1	87.18	-	138.31	27.40	14.92	1	1	50.00	-	87.10	-	138.21
	100.00	100.00	14.97	-	-	50.00	-	187.09	-	187.09	100.00	14.95	-	-	50.00	-	186.84	-	186.84
	Sub-total	1.50	15.37	109	55	50.00	10	18.26	0.1	20.97	1.41	15.07	114	57	50.00	10	17.10	0.1	19.47
Uninsured exposures																			
	0.00 - 0.14	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44	0.08	11.55	10,726	5,875	54.77	136	2.31	0.5	2.42
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23	0.26	11.85	6,073	3,602	59.30	208	5.77	1.1	6.16
	0.50 - 0.74	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56	0.65	12.26	3,009	1,739	57.79	200	11.48	1.4	12.47
	0.75 - 2.49	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27	1.57	13.14	1,672	920	55.03	201	21.86	1.9	24.43
	2.50 - 9.99	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40	4.88	14.14	301	155	51.47	70	45.43	1.1	54.22
	10.00 - 99.99	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39	27.42	14.69	45	19	42.29	16	85.75	0.8	136.09
	100.00	100.00	14.30	42	-	0.80	1	178.79	-	178.79	100.00	15.41	39	-	1.09	1	192.66	-	192.66
	Sub-total	0.44	11.99	22,222	12,499	56.25	866	6.92	7.2	7.64	0.43	11.89	21,865	12,31	56.30	832	6.76	6.8	7.44
	Total	0.45	12.00	22,331	12,554	56.22	876	6.97	7.3	7.70	0.43	11.91	21,979	12,36	56.27	842	6.80	6.9	7.50
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.06	85.29	19,154	12,838	67.02	395	3.07	6.1	3.67	0.06	85.16	19,188	12,87	67.09	394	3.06	6.1	3.65
	0.15 - 0.24	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02	0.19	79.52	13,763	8,877	64.50	722	8.13	13.4	10.02
	0.25 - 0.49	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05	0.39	86.18	4,155	2,690	64.75	427	15.85	9.1	20.09
	0.50 - 0.74	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33	0.68	81.75	415	246	59.36	57	23.23	1.4	30.18
	0.75 - 2.49	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40	1.70	84.07	5,671	3,053	53.83	1,402	45.94	42.7	63.43
	2.50 - 9.99	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45	4.81	80.45	751	232	30.93	220	94.66	9.0	143.00
	10.00 - 99.99	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16	20.26	67.56	570	69	12.18	124	178.03	9.5	349.93
	100.00	-	-	26	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-
	Total	0.41	83.31	44,441	27,950	62.89	3,337	11.94	91.4	16.03	0.40	83.24	44,530	28,04	62.97	3,346	11.93	91.2	16.00
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33	0.06	51.49	471	333	70.55	29	8.92	0.1	9.34
	0.15 - 0.24	0.19	84.21	4	3	64.19	1	32.93	-	34.93	0.19	84.35	3	2	64.18	1	32.99	-	35.00
	0.25 - 0.49	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29	0.28	52.04	159	108	68.14	29	26.50	0.2	28.34
	0.50 - 0.74	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52	0.68	60.70	70	38	54.20	19	51.50	0.2	56.66
	0.75 - 2.49	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59	1.37	60.06	31	18	57.18	12	68.97	0.1	79.35
	2.50 - 9.99	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59	3.32	60.79	18	10	56.71	9	84.85	0.2	79.35
	10.00 - 99.99	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80	24.91	51.24	2	1	62.69	2	124.02	0.2	283.56
	100.00	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33	100.00	-	1	-	0.02	-	-	-	-
	Total	0.34	55.50	765	516	67.38	115	22.37	1.1	24.88	0.34	52.89	755	510	67.53	101	19.88	1.0	22.28
Total retail clients		0.42%	61.14%	$ 67,537	$ 41,020	60.74%	$ 4,328	10.55%	$ 99.8	13.59%	0.41%	61.30%	$ 67,264	$ 40,91	60.83%	$ 4,289	10.48%	$ 99.1	13.51%

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 March 31, 2019									As at December 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%	15.45%	$ 9	$ 4	50.00%	$ -	3.09%	$ -	3.24%	0.08%	13.76%	$ 9	$ 4	50.00%	$ -	2.76%	$ 0.1	2.90%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.85	22	11	50.00	1	7.72	-	8.24	0.26	15.37	21	11	50.00	1	7.49	-	7.99
	0.50 - 0.74	0.65	15.71	22	11	50.00	2	14.71	-	15.98	0.65	15.54	22	11	50.00	2	14.54	-	15.80
	0.75 - 2.49	1.56	15.85	24	14	50.00	3	26.30	-	29.38	1.63	16.08	23	12	50.00	3	27.58	-	30.88
	2.50 - 9.99	5.83	16.63	7	3	50.00	2	57.64	0.1	69.82	5.29	16.88	6	3	50.00	2	55.17	-	66.10
	10.00 - 99.99	27.42	13.75	1	-	50.00	-	80.26	-	127.38	27.42	14.74	1	-	50.00	-	86.07	-	136.60
	100.00	100.00	14.88	-	-	50.00	-	185.94	-	185.94	100.00	12.54	-	-	50.00	-	156.72	-	156.72
	Sub-total	1.49	15.82	85	43	50.00	8	19.26	0.1	22.03	1.60	15.53	82	41	50.00	8	19.09	0.1	21.70
Uninsured exposures																			
	0.00 - 0.14	0.08	11.57	10,453	5,727	54.79	132	2.31	0.6	2.43	0.08	11.44	10,009	5,475	54.70	125	2.29	0.5	2.40
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.91	5,874	3,488	59.40	202	5.80	1.1	6.19	0.26	11.70	5,793	3,436	59.35	196	5.70	1.0	6.08
	0.50 - 0.74	0.65	12.29	2,925	1,685	57.61	194	11.50	1.3	12.50	0.65	12.15	2,916	1,676	57.46	190	11.37	1.3	12.36
	0.75 - 2.49	1.57	13.22	1,693	930	54.90	205	22.04	1.9	24.63	1.56	12.94	1,674	918	54.81	198	21.55	1.9	24.08
	2.50 - 9.99	4.86	14.15	310	161	51.93	73	45.27	1.1	54.00	4.78	13.86	323	171	52.89	76	44.09	1.2	52.52
	10.00 - 99.99	27.42	15.36	48	20	41.28	18	89.68	0.8	142.34	27.42	14.72	44	18	40.64	15	85.92	0.7	136.36
	100.00	100.00	15.61	30	-	1.05	1	195.07	-	195.07	100.00	12.64	33	-	0.68	-	158.00	-	158.00
	Sub-total	0.44	11.94	21,333	12,011	56.31	825	6.87	6.8	7.58	0.44	11.78	20,792	11,69	56.25	800	6.84	6.6	7.55
	Total	0.44	11.95	21,418	12,054	56.28	833	6.91	6.9	7.63	0.45	11.79	20,874	11,73	56.22	808	6.89	6.7	7.60
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.06	85.13	18,928	12,694	67.06	390	3.07	6.0	3.67	0.06	85.09	18,612	12,48	67.05	383	3.07	5.9	3.66
	0.15 - 0.24	0.19	79.60	13,320	8,590	64.49	700	8.14	13.0	10.03	0.19	79.54	13,361	8,617	64.49	701	8.14	13.0	10.03
	0.25 - 0.49	0.39	86.20	4,163	2,692	64.68	428	15.88	9.2	20.13	0.39	86.14	4,062	2,626	64.65	416	15.83	8.9	20.06
	0.50 - 0.74	0.68	81.78	431	254	58.96	59	23.24	1.4	30.19	0.68	81.75	437	257	58.73	60	23.23	1.3	30.18
	0.75 - 2.49	1.69	84.09	5,690	3,065	53.87	1,405	45.83	42.7	63.25	1.70	84.06	5,628	3,029	53.82	1,390	45.93	42.4	63.40
	2.50 - 9.99	4.79	80.47	735	227	30.93	215	94.36	8.8	142.49	4.77	80.38	710	222	31.20	208	93.94	8.5	141.80
	10.00 - 99.99	20.34	67.72	571	70	12.33	126	178.69	9.7	351.69	20.26	67.51	562	68	12.16	122	177.87	9.5	349.58
	100.00	-	-	17	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-
	Total	0.41	83.28	43,855	27,592	62.92	3,323	12.04	90.8	16.15	0.41	83.21	43,390	27,29	62.91	3,280	12.01	89.5	16.11
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.07	51.34	463	326	70.51	29	8.92	0.1	9.34	0.07	50.75	443	308	69.45	28	8.95	0.1	9.37
	0.15 - 0.24	0.19	84.20	3	2	64.19	1	32.93	-	34.93	0.19	83.94	4	2	64.21	1	32.83	-	34.82
	0.25 - 0.49	0.28	52.80	158	107	67.65	29	26.89	0.2	28.75	0.28	53.20	160	109	68.26	30	27.06	0.2	28.94
	0.50 - 0.74	0.68	61.68	67	37	55.64	20	52.33	0.2	57.57	0.68	57.26	69	40	58.48	20	48.58	0.2	53.45
	0.75 - 2.49	1.34	59.54	27	16	58.01	11	67.78	0.1	77.74	1.36	61.21	26	15	57.47	11	69.85	0.1	80.21
	2.50 - 9.99	3.43	54.99	18	10	56.74	8	77.09	0.2	77.74	3.30	48.60	16	9	54.59	4	68.00	0.1	80.21
	10.00 - 99.99	24.87	55.97	3	2	61.15	2	135.37	0.2	309.34	24.88	54.63	4	3	62.43	3	132.14	0.3	302.00
	100.00	100.00	-	1	-	0.02	-	-	-	-	100.00	24.01	1	-	0.03	-	300.10	-	300.10
	Total	0.34	52.89	740	500	67.62	100	19.70	1.0	22.12	0.38	52.30	723	486	67.23	97	20.00	1.0	22.59
Total retail clients		0.42%	61.49%	$ 66,013	$ 40,146	60.82%	$ 4,256	10.59%	$ 98.7	13.67%	0.42%	61.62%	$ 64,987	$ 39,52	60.81%	$ 4,185	10.59%	$ 97.2	13.66%

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 September 30, 2018									As at June 30, 2018							
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	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%	13.03%	$ 9	$ 4	50.00%	$ -	2.61%	$ 0.1	2.74%	0.08%	12.46%	$ 10	$ 5	50.00%	$ -	2.49%	$ -	2.62%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	14.95	28	14	50.00	1	7.29	-	7.77	0.26	13.68	31	16	50.00	1	6.66	-	7.11
	0.50 - 0.74	0.65	15.31	29	15	50.00	3	14.33	-	15.58	0.65	14.50	31	15	50.00	3	13.57	0.1	14.75
	0.75 - 2.49	1.60	16.13	28	14	50.00	4	27.12	-	30.32	1.59	14.78	28	14	50.00	4	24.88	-	27.82
	2.50 - 9.99	5.52	16.13	7	4	50.00	2	54.08	-	65.11	5.20	14.32	6	3	50.00	1	46.73	-	55.97
	10.00 - 99.99	27.42	13.03	1	-	50.00	-	76.07	-	120.73	27.42	12.94	1	-	50.00	-	75.55	-	119.90
	100.00	100.00	11.40	-	-	50.00	-	142.50	-	142.50	100.00	9.79	-	-	50.00	-	122.41	-	122.41
	Sub-total	1.55	15.27	102	51	50.00	10	18.47	0.1	20.90	1.43	14.10	107	53	50.00	9	16.04	0.1	18.13
Uninsured exposures																			
	0.00 - 0.14	0.08	11.36	9,532	5,230	54.86	119	2.27	0.5	2.39	0.08	12.06	9,459	6,672	70.54	161	2.41	0.6	2.53
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.67	5,767	3,416	59.23	194	5.69	1.0	6.07	0.26	12.96	5,619	3,745	66.64	236	6.31	1.3	6.73
	0.50 - 0.74	0.65	12.05	2,929	1,687	57.61	190	11.28	1.3	12.26	0.65	14.23	2,826	1,817	64.29	242	13.32	1.7	14.47
	0.75 - 2.49	1.56	12.88	1,679	914	54.45	196	21.42	1.8	23.94	1.55	15.66	1,610	1,004	62.32	260	25.93	2.4	28.96
	2.50 - 9.99	4.85	13.73	324	172	53.15	76	43.93	1.2	52.40	5.08	17.74	301	185	61.48	107	57.97	1.7	69.44
	10.00 - 99.99	27.42	14.32	45	19	42.94	16	83.63	0.8	132.72	27.42	19.24	41	27	65.37	30	112.34	1.4	178.29
	100.00	100.00	12.11	35	-	0.59	-	151.38	-	151.38	100.00	11.23	33	-	0.89	-	140.36	-	140.36
	Sub-total	0.46	11.72	20,311	11,438	56.32	791	6.92	6.6	7.64	0.44	12.96	19,889	13,45	67.62	1,036	7.71	9.1	8.56
	Total	0.46	11.74	20,413	11,489	56.29	801	6.97	6.7	7.70	0.45	12.97	19,996	13,50	67.53	1,045	7.74	9.2	8.59
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.06	80.16	18,212	12,211	67.04	356	2.92	5.5	3.48	0.06	80.09	18,134	12,16	67.07	353	2.90	5.4	7.97
	0.15 - 0.24	0.16	78.52	12,918	8,331	64.49	575	6.90	10.3	8.46	0.16	78.55	12,499	8,060	64.48	557	6.91	10.0	30.86
	0.25 - 0.49	0.39	77.89	4,167	2,692	64.61	388	14.41	8.3	18.27	0.39	77.98	4,112	2,656	64.58	384	14.47	8.2	24.82
	0.50 - 0.74	0.68	66.20	448	263	58.87	50	18.81	1.2	24.44	0.68	66.15	431	253	58.81	48	18.79	1.1	49.77
	0.75 - 2.49	1.69	78.75	5,694	3,066	53.85	1,320	43.06	40.2	59.46	1.69	78.76	5,561	2,998	53.91	1,287	42.94	39.3	71.42
	2.50 - 9.99	4.76	71.59	712	223	31.28	187	84.08	7.6	126.99	4.77	71.55	668	209	31.26	176	84.10	7.2	127.04
	10.00 - 99.99	20.27	61.58	536	65	12.19	106	162.09	8.3	318.28	20.28	61.49	478	58	12.21	94	161.87	7.3	214.69
	100.00	-	-	15	-	-	-	-	-	-	100.00	-	12	-	-	-	-	-	-
	Total	0.40	79.01	42,702	26,851	62.88	2,982	11.11	81.4	14.90	0.39	79.01	41,895	26,39	63.01	2,899	10.98	78.5	14.70
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.07	43.52	433	300	69.51	23	7.71	0.1	8.08	0.07	43.19	411	286	69.66	22	7.61	0.1	7.97
	0.15 - 0.24	0.17	80.00	3	2	64.28	1	29.05	-	30.76	0.17	80.07	2	2	64.27	-	29.14	-	30.86
	0.25 - 0.49	0.28	45.43	151	103	68.65	24	23.14	0.1	24.74	0.28	45.42	148	101	68.28	25	23.20	0.1	24.82
	0.50 - 0.74	0.68	51.58	67	37	54.97	16	43.76	0.1	48.15	0.68	53.31	65	36	55.62	16	45.23	0.1	49.77
	0.75 - 2.49	1.34	51.63	27	15	55.37	9	58.75	0.1	67.38	1.34	54.64	32	18	55.89	11	62.26	0.2	71.42
	2.50 - 9.99	3.23	38.42	20	12	57.84	6	53.73	0.2	67.38	3.21	40.12	20	11	55.33	6	56.02	0.1	72.77
	10.00 - 99.99	24.87	43.99	3	2	65.64	2	106.36	0.2	243.01	24.86	38.88	2	1	60.02	1	93.99	0.2	214.69
	100.00	100.00	24.32	-	-	0.06	-	304.05	-	304.05	100.00	49.35	1	-	0.02	-	616.88	-	616.88
	Total	0.37	44.85	704	471	66.98	81	17.10	0.8	19.19	0.16	78.55	681	455	64.48	81	6.91	0.8	8.47
Total retail clients		0.42%	58.68%	$ 63,819	$ 38,811	60.82%	$ 3,864	9.96%	$ 88.9	12.82%	0.41%	56.53%	$ 62,572	$ 40,35	64.49%	$ 4,025	9.98%	$ 88.5	12.72%

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 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]
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08%	12.28%	$ 9	$ 4	50.00%	$ -	2.46%	$ -	2.58%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.63	22	11	50.00	1	6.64	-	7.08
	0.50 - 0.74	0.65	14.13	20	10	50.00	1	13.23	-	14.38
	0.75 - 2.49	1.59	14.32	23	12	50.00	3	23.99	-	26.82
	2.50 - 9.99	5.17	14.12	5	3	50.00	1	45.35	-	54.15
	10.00 - 99.99	27.42	13.48	1	-	50.00	-	78.71	-	124.92
	100.00	100.00	9.51	-	-	50.00	-	118.86	-	118.86
	Sub-total	1.57	13.82	80	40	50.00	6	16.32	-	18.48
Uninsured exposures										
	0.00 - 0.14	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	12.95	5,388	3,564	66.16	225	6.31	1.2	6.73
	0.50 - 0.74	0.65	14.26	2,696	1,724	63.97	230	13.35	1.6	14.51
	0.75 - 2.49	1.55	15.77	1,578	981	62.19	257	26.16	2.4	29.23
	2.50 - 9.99	5.10	17.68	296	181	61.07	105	57.91	1.7	69.40
	10.00 - 99.99	27.42	18.81	46	31	66.56	33	109.81	1.6	174.27
	100.00	100.00	12.26	32	-	1.09	1	153.30	-	153.30
	Sub-total	0.45	12.95	19,306	12,999	67.34	1,008	7.75	9.1	8.62
	Total	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	79.95	17,607	11,815	67.11	344	2.91	5.3	7.89
	0.15 - 0.24	0.16	78.53	12,728	8,208	64.49	567	6.91	10.2	33.80
	0.25 - 0.49	0.39	78.08	4,121	2,660	64.54	386	14.51	8.3	23.65
	0.50 - 0.74	0.68	66.26	433	253	58.50	48	18.82	1.1	50.08
	0.75 - 2.49	1.69	78.73	5,561	2,996	53.87	1,287	42.98	39.2	72.66
	2.50 - 9.99	4.76	71.47	661	207	31.28	173	83.90	7.1	126.70
	10.00 - 99.99	20.34	61.57	484	60	12.32	97	162.26	7.5	215.51
	100.00	100.00	-	12	-	-	-	-	-	-
	Total	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	43.23	398	273	68.98	21	7.53	0.1	7.89
	0.15 - 0.24	0.19	82.06	17	11	63.98	3	31.87	-	33.80
	0.25 - 0.49	0.28	43.57	154	107	69.37	24	22.12	0.1	23.65
	0.50 - 0.74	0.68	53.65	69	38	55.11	17	45.52	0.1	50.08
	0.75 - 2.49	1.34	55.79	26	15	56.55	9	63.37	0.1	72.66
	2.50 - 9.99	3.15	44.86	14	8	53.57	5	62.31	0.1	80.03
	10.00 - 99.99	24.91	38.95	3	2	59.00	2	94.26	0.3	215.51
	100.00	100.00	0.41	1	-	-	-	5.12	-	5.12
	Total	0.37	45.54	682	454	66.62	81	17.88	0.8	20.02
Total retail clients		0.42%	56.88%	$ 61,675	$ 39,692	64.36%	$ 3,997	10.07%	$ 88.6	12.86%

(1) The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.

(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 March 31, 2020						As at December 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]
Sovereign borrowers	**0.02%**	**-%**	**26.29%**	**24.16%**	**44.56%**	**11.52%**	0.02%	-%	25.91%	22.94%	43.47%	10.27%
Financial institutions	**0.21**	**-**	**53.38**	**-**	**27.52**	**0.23**	0.10	-	43.92	-	27.43	0.22
Businesses	**2.13**	**1.18**	**26.70**	**20.83**	**46.83**	**15.29**	2.01	1.33	26.97	13.00	51.32	12.47
SMEs similar to other retail client exposures	**1.81**	**2.02**	**59.85**	**34.84**	**46.26**	**25.74**	1.67	1.69	59.62	32.10	46.18	22.14
Exposures related to residential mortgages												
Insured exposures	**0.48**	**0.25**	**27.81**	**13.15**	**49.77**	**49.77**	0.47	0.25	27.17	14.79	49.48	47.98
Uninsured exposures	**0.89**	**0.59**	**15.36**	**5.83**	**66.17**	**7.32**	0.89	0.58	14.78	5.90	66.12	61.03
Qualifying revolving retail client exposures (QRRCE)	**1.84**	**1.54**	**83.30**	**74.11**	**46.93**	**32.47**	1.85	1.51	83.23	73.76	45.94	39.38
Other retail client exposures												
(non-QRRCE) excluding SMEs	**3.16**	**2.13**	**52.39**	**43.29**	**66.66**	**59.65**	3.19	2.18	52.09	43.36	66.32	65.95

	As at September 30, 2019						As at June 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]
Exposures related to residential mortgages												
Insured exposures	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%
Uninsured exposures	1.14	0.55	13.65	10.19	56.25	36.56	1.07	0.54	13.03	9.70	56.30	37.82
Qualifying revolving retail client exposures (QRRCE)	1.62	1.09	82.86	70.73	62.89	42.09	1.50	1.07	82.82	69.13	62.97	42.24
Other retail client exposures												
(non-QRRCE) excluding SMEs	4.00	1.90	44.85	30.54	67.45	56.31	3.73	1.73	44.75	31.78	67.54	56.50

	As at March 31, 2019						As at December 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[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	1.75%	0.75%	13.17%	12.73%	50.00%	50.00%	1.76%	0.75%	12.56%	9.16%	50.00%	50.00%
Uninsured exposures	1.11	0.53	13.28	10.28	56.31	35.12	1.09	0.53	12.69	9.54	56.25	59.02
Qualifying revolving retail client exposures (QRRCE)	1.58	1.07	82.78	71.75	62.92	42.27	1.55	1.08	82.74	70.59	62.91	45.07
Other retail client exposures												
(non-QRRCE) excluding SMEs	3.72	1.75	44.67	30.82	67.63	56.56	3.60	1.64	44.50	29.85	67.24	56.74

	As at September 30, 2018						As at June 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	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	1.72%	0.75%	12.21%	9.16%	50.00%	50.00%	1.68%	0.75%	11.40%	9.16%	50.00%	50.00%
Uninsured exposures	1.15	0.53	12.52	9.54	56.32	59.02	1.08	0.53	12.13	9.54	67.62	59.02
Qualifying revolving retail client exposures (QRRCE)	1.56	1.08	77.74	70.59	62.88	45.07	1.50	1.08	77.80	70.59	63.01	45.07
Other retail client exposures												
(non-QRRCE) excluding SMEs	3.43	1.64	42.95	29.85	66.99	56.74	3.32	1.64	43.03	29.85	66.84	56.74

	As 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]
Exposures related to residential mortgages						
Insured exposures	1.68%	0.72%	10.88%	8.48%	50.00%	50.00%
Uninsured exposures	1.12	0.51	12.02	9.57	67.34	50.45
Qualifying revolving retail client exposures (QRRCE)	1.60	1.11	77.59	70.78	62.97	44.06
Other retail client exposures						
(non-QRRCE) excluding SMEs	3.25	1.57	43.19	33.29	66.63	49.49

[1] The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.
[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]

(in millions of dollars)	As at March 31, 2020 – Risk Tranches								As at December 31, 2019 – Risk Tranches							
	0%	**20%**	**35%**	**50%**	**75%**	**100%**	**Other**	**Total**	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	**$ 6,960**	**$ 20**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 6,980**	$ 103	$ -	$ -	$ -	$ -	$ -	$ -	$ 103
Financial institutions	**-**	**7,909**	**-**	**65**	**-**	**-**	**2**	**7,976**	-	8,548	-	75	-	-	1	8,624
Businesses	**-**	**349**	**-**	**307**	**-**	**9,062**	**125**	**9,843**	-	211	-	450	-	9,146	214	10,021
SMEs similar to other retail client exposures	**-**	**-**	**-**	**-**	**202**	**-**	**123**	**325**	-	-	-	-	193	-	117	310
Mortgages	**-**	**-**	**392**	**-**	**-**	**-**	**-**	**392**	-	-	391	-	-	-	-	391
Other retail client exposures (excluding SMEs)	**-**	**-**	**-**	**-**	**2,138**	**2**	**-**	**2,140**	-	-	-	-	2,141	1	-	2,142
Securitization	**-**	**-**	**-**	**-**	**-**	**-**	**7**	**7**	-	-	-	-	-	-	12	12
Equities	**-**	**-**	**-**	**-**	**-**	**203**	**7**	**210**	-	-	-	-	-	213	9	222
Trading portfolio	**-**	**2,836**	**-**	**97**	**-**	**6,990**	**-**	**9,923**	-	3,423	-	12	-	6,111	2	9,548
Total	**$ 6,960**	**$ 11,114**	**$ 392**	**$ 469**	**$ 2,340**	**$ 16,257**	**$ 264**	**$ 37,796**	$ 103	$ 12,182	$ 391	$ 537	$ 2,334	$ 15,471	$ 355	$ 31,373

(in millions of dollars)	As at September 30, 2019 – Risk Tranches								As at June 30, 2019 – Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,776	$ -	$ -	$ -	$ -	$ -	$ -	$ 15,776	$ 14,691	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,691
Financial institutions	-	17,205	-	219	-	4	1	17,429	-	18,005	-	219	-	7	1	18,232
Businesses	-	239	-	649	-	71,548	736	73,172	-	269	-	724	-	70,386	732	72,111
SMEs similar to other retail client exposures	-	-	-	-	8,051	-	172	8,223	-	-	-	-	7,985	1	165	8,151
Mortgages	-	-	396	-	-	-	-	396	-	-	408	-	-	-	-	408
Other retail client exposures (excluding SMEs)	-	-	-	-	2,059	1	-	2,060	-	-	-	-	2,017	2	-	2,019
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	200	9	209	-	-	-	-	-	208	9	217
Trading portfolio	12,127	3,776	-	2	711	6,000	3	22,619	9,448	4,426	-	21	861	5,101	7	19,864
Total	$ 27,903	$ 21,220	$ 396	$ 870	$ 10,821	$ 77,753	$ 926	$ 139,889	$ 24,139	$ 22,700	$ 408	$ 964	$ 10,863	$ 75,705	$ 919	$ 135,698

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 March 31, 2019								As at December 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	$ 16,333	$ -	$ -	$ -	$ -	$ -	$ -	$ 16,333	$ 15,282	$ -	$ -	$ -	$ -	$ 102	$ -	$ 15,384
Financial institutions	-	16,429	-	199	-	3	1	16,632	-	17,659	-	21	-	4	1	17,685
Businesses	-	255	-	602	-	67,429	728	69,014	-	219	-	653	-	66,260	710	67,842
SMEs similar to other retail client exposures	-	-	-	-	8,209	128	157	8,494	-	-	-	-	8,120	113	150	8,383
Mortgages	-	-	423	-	-	-	-	423	-	-	435	-	-	-	-	435
Other retail client exposures (excluding SMEs)	-	-	-	-	1,926	2	-	1,928	-	-	-	-	1,946	1	-	1,947
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	233	9	242	-	-	-	-	-	243	7	250
Trading portfolio	9,844	5,025	-	12	517	4,424	10	19,832	11,386	4,927	-	34	30	4,821	5	21,203
Total	$ 26,177	$ 21,709	$ 423	$ 813	$ 10,652	$ 72,219	$ 910	$ 132,903	$ 26,668	$ 22,805	$ 435	$ 708	$ 10,096	$ 71,544	$ 878	$ 133,134

	As at September 30, 2018								As at June 30, 2018							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 16,499	$ -	$ -	$ -	$ -	$ 99	$ -	$ 16,598	$ 14,986	$ -	$ -	$ -	$ -	$ 99	$ -	$ 15,085
Financial institutions	-	17,096	-	104	-	5	1	17,206	-	15,010	-	105	-	331	1	15,447
Businesses	-	157	-	652	-	63,634	589	65,032	-	242	-	683	-	57,448	536	58,909
SMEs similar to other retail client exposures	-	-	-	-	8,135	101	138	8,374	-	-	-	-	5,458	1,311	146	6,915
Mortgages	-	-	438	-	-	-	-	438	-	-	460	-	-	1	-	461
Other retail client exposures (excluding SMEs)	-	-	-	-	1,833	-	7	1,840	-	-	-	-	1,689	1	-	1,690
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	192	8	200	-	-	-	-	-	191	8	199
Trading portfolio	10,760	6,174	-	7	2	3,512	9	20,464	9,007	6,201	-	136	-	3,668	17	19,029
Total	$ 27,259	$ 23,427	$ 438	$ 763	$ 9,970	$ 67,543	$ 757	$ 130,157	$ 23,993	$ 21,453	$ 460	$ 924	$ 7,147	$ 63,050	$ 713	$ 117,740

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 March 31, 2018							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 14,775	$ -	$ -	$ -	$ -	$ 3	$ -	$ 14,778
Financial institutions	-	14,063	-	100	-	315	-	14,478
Businesses	-	226	-	630	-	55,900	560	57,316
SMEs similar to other retail client exposures	-	-	-	-	5,428	1,310	153	6,891
Mortgages	-	-	461	-	-	3	-	464
Other retail client exposures (excluding SMEs)	-	-	-	-	1,712	-	2	1,714
Securitization	-	-	-	-	-	-	6	6
Equities	-	-	-	-	-	195	8	203
Trading portfolio	9,459	6,276	-	8	-	4,684	5	20,432
Total	$ 24,234	$ 20,565	$ 461	$ 738	$ 7,140	$ 62,410	$ 734	$ 116,282

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

[2] The information presented since the 4th quarter of 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. For prior periods, these asset classes were measured using the Standardized Approach.

RISK MANAGEMENT

Table 18 – Loan portfolio by borrower category and industry

(in millions of dollars)	As at March 31, 2020		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	
	Gross loans	**Gross credit-impaired loans**	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans
Residential mortgages	**$ 128,419**	**$ 333**	$ 126,757	$ 326	$ 124,902	$ 372	$ 123,457	$ 340	$ 120,744	$ 336	$ 120,113	$ 320	$ 118,981	$ 320	$ 117,381	$ 336	$ 114,211	$ 301
Consumer, credit card and other personal loans	**26,181**	**284**	27,022	276	26,851	271	26,577	232	26,031	248	26,210	221	25,709	218	25,285	225	24,504	213
Public agency loans[1]	**2,455**	**-**	3,319	-	3,473	-	3,512	-	3,049	-	3,326	-	2,528	-	2,733	-	2,969	-
Business loans																		
Agriculture	**10,074**	**153**	9,971	147	9,683	125	9,497	118	9,291	115	9,191	115	8,512	99	8,371	87	8,051	82
Mining, oil and gas	**457**	**2**	358	2	396	3	412	1	369	1	336	1	307	1	362	1	329	2
Utilities	**831**	**-**	676	-	680	-	632	-	705	-	751	-	463	-	526	1	403	6
Construction	**3,690**	**131**	3,485	134	3,466	174	3,411	159	3,148	155	2,857	154	2,640	52	2,524	46	2,263	51
Manufacturing	**4,991**	**65**	4,257	61	4,453	50	4,303	70	4,093	68	3,892	36	3,447	39	3,427	35	2,909	44
Wholesale trade	**1,772**	**11**	1,663	11	1,727	10	1,663	10	1,599	10	1,455	12	1,373	11	1,377	8	1,368	13
Retail trade	**3,762**	**37**	3,274	36	3,095	39	3,107	33	3,258	35	3,046	37	2,977	30	3,082	30	3,025	35
Transportation	**1,661**	**23**	1,531	22	1,615	33	1,561	36	1,441	26	1,475	19	1,384	22	1,412	27	1,325	30
Information industry	**530**	**1**	388	2	458	2	462	2	508	6	519	6	475	6	491	6	352	6
Finance and insurance	**1,930**	**-**	1,723	-	1,126	-	736	1	690	1	651	-	668	-	922	-	636	-
Real estate	**9,379**	**22**	8,862	19	8,447	22	8,287	27	8,009	32	7,849	34	8,283	39	8,358	38	8,067	41
Professional services	**1,186**	**4**	964	4	957	4	1,041	4	910	5	788	4	696	6	681	4	641	5
Management of companies	**922**	**7**	976	6	889	6	903	5	903	5	945	5	858	5	868	4	910	8
Administrative services	**395**	**15**	354	16	344	14	329	3	320	3	311	4	281	3	267	3	261	6
Education	**306**	**3**	287	2	284	1	310	1	315	1	232	2	183	1	329	1	182	1
Health care	**3,782**	**21**	3,719	22	3,688	21	3,359	20	3,269	18	3,140	22	2,826	24	2,729	38	2,578	41
Arts and entertainment	**877**	**12**	822	14	836	13	829	12	802	13	809	12	745	12	699	8	706	6
Accommodation	**1,812**	**34**	1,755	31	1,658	29	1,684	26	1,590	28	1,545	29	1,433	28	1,393	26	1,295	30
Other services	**1,135**	**9**	1,112	10	1,087	9	1,075	13	1,071	8	1,046	9	853	10	861	11	786	11
Other businesses	**575**	**-**	492	1	369	-	194	-	608	-	742	-	2,263	9	1,219	2	1,798	4
Total business loans	**$ 50,067**	**$ 550**	$ 46,669	$ 540	$ 45,258	$ 555	$ 43,795	$ 541	$ 42,899	$ 530	$ 41,580	$ 501	$ 40,667	$ 397	$ 39,898	$ 376	$ 37,885	$ 422
Total loans	**$ 207,122**	**$ 1,167**	$ 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

[1] Includes government loans.

Table 19 – Loan portfolio by geographic area

(in millions of dollars)	As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019	
	Gross loans	**Gross credit-impaired loans**	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans
Canada										
Québec	**$ 186,861**	**$ 968**	$ 183,835	$ 947	$ 181,209	$ 966	$ 178,977	$ 912	$ 175,000	$ 899
Other Canadian provinces	**19,338**	**196**	19,024	192	18,374	229	17,725	199	17,148	212
Total – Canada	**$ 206,199**	**$ 1,164**	$ 202,859	$ 1,139	$ 199,583	$ 1,195	$ 196,702	$ 1,111	$ 192,148	$ 1,111
Other countries	**923**	**3**	908	3	901	3	639	2	575	3
Total	**$ 207,122**	**$ 1,167**	$ 203,767	$ 1,142	$ 200,484	$ 1,198	$ 197,341	$ 1,113	$ 192,723	$ 1,114

(in millions of dollars)	As at December 31, 2018		As at September 30, 2018		As at June 30, 2018		As at March 31, 2018	
	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans[1]	Gross loans	Gross credit-impaired loans[1]
Canada								
Québec	$ 173,788	$ 830	$ 170,830	$ 835	$ 168,542	$ 855	$ 163,452	$ 843
Other Canadian provinces	16,752	209	16,438	92	16,331	81	15,614	89
Total – Canada	$ 190,540	$ 1,039	$ 187,268	$ 927	$ 184,873	$ 936	$ 179,066	$ 932
Other countries	689	3	617	8	424	1	503	4
Total	$ 191,229	$ 1,042	$ 187,885	$ 935	$ 185,297	$ 937	$ 179,569	$ 936

[1] Due to methodological enhancements, the amounts as at June 30, 2018 and March 31, 2018 have been reclassified.

Table 20 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at March 31, 2020 Gross loans and acceptances		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	
Desjardins Group										
Caisse network	**$ 167,054**	**80.7%**	$ 165,095	80.9%	$ 161,627	80.5%	$ 159,335	80.6%	$ 156,002	80.9%
Fédération des caisses Desjardins du Québec	**35,939**	**17.3**	34,946	17.1	34,855	17.4	33,949	17.2	32,762	17.0
Desjardins Financial Security Life Assurance Company	**3,085**	**1.5**	3,112	1.5	3,198	1.6	3,280	1.7	3,144	1.6
Other entities	**1,126**	**0.5**	994	0.5	988	0.5	969	0.5	958	0.5
Total	**$ 207,204**	**100.0%**	$ 204,147	100.0%	$ 200,668	100.0%	$ 197,533	100.0%	$ 192,866	100.0%

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

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at March 31, 2020						As at December 31, 2019					
	Gross loans and acceptances		**Guaranteed or insured loans[1]**		**Gross credit-impaired loans**		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	**$ 128,419**	**62.0%**	**$ 37,283**	**78.3%**	**$ 333**	**28.6%**	$ 126,757	62.1%	$ 37,144	77.5%	$ 326	28.5%
Consumer, credit card and other personal loans	**26,181**	**12.6**	**3,277**	**6.9**	**284**	**24.3**	27,022	13.2	3,254	6.8	276	24.2
Business and government loans	**52,604**	**25.4**	**7,019**	**14.8**	**550**	**47.1**	50,368	24.7	7,500	15.7	540	47.3
Total	**$ 207,204**	**100.0%**	**$ 47,579**	**100.0%**	**$ 1,167**	**100.0%**	$ 204,147	100.0%	$ 47,898	100.0%	$ 1,142	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2019						As at June 30, 2019					
	Gross loans and acceptances		Guaranteed or insured loans[1][2]		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	$ 124,902	62.2%	$ 37,119	78.4%	$ 372	31.1%	$ 123,457	62.5%	$ 37,281	79.0%	$ 340	30.6%
Consumer, credit card and other personal loans	26,851	13.4	3,196	6.8	271	22.6	26,577	13.5	3,304	7.0	232	20.8
Business and government loans	48,915	24.4	6,980	14.8	555	46.3	47,499	24.0	6,602	14.0	541	48.6
Total	$ 200,668	100.0%	$ 47,295	100.0%	$ 1,198	100.0%	$ 197,533	100.0%	$ 47,187	100.0%	$ 1,113	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2019						As at December 31, 2018					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	$ 120,744	62.6%	$ 36,328	77.8%	$ 336	30.1%	$ 120,113	62.8%	$ 36,764	78.0%	$ 320	30.7%
Consumer, credit card and other personal loans	26,031	13.5	3,437	7.4	248	22.3	26,210	13.7	3,441	7.3	221	21.2
Business and government loans	46,091	23.9	6,912	14.8	530	47.6	45,066	23.5	6,924	14.7	501	48.1
Total	$ 192,866	100.0%	$ 46,677	100.0%	$ 1,114	100.0%	$ 191,389	100.0%	$ 47,129	100.0%	$ 1,042	100.0%

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

(in millions of dollars and as a percentage)	As at March 31, 2018					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	$ 114,211	63.6%	$ 36,033	77.5%	$ 300	32.0%
Consumer, credit card and other personal loans	24,504	13.6	3,706	8.0	213	22.8
Business and government loans	40,897	22.8	6,766	14.5	423	45.2
Total	$ 179,612	100.0%	$ 46,505	100.0%	$ 936	100.0%

(1) Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).
(2) The amounts as at September 30, 2019 have been adjusted.

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

(in millions of dollars)	For the three-month periods ended				
	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019
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	**$ 1,142**	$ 1,198	$ 1,113	$ 1,114	$ 1,042
Gross loans that became credit-impaired since the last period	**483**	447	439	708	732
Loans returned to unimpaired status	**(407)**	(404)	(287)	(592)	(568)
Write-offs and recoveries	**(105)**	(119)	(88)	(105)	(89)
Other changes	**54**	20	21	(12)	(3)
Gross credit-impaired loans at the end of the period	**$ 1,167**	$ 1,142	$ 1,198	$ 1,113	$ 1,114

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

[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.

Table 23 – Residential mortgage loan portfolio[1]
Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.[2]

(in millions of dollars and as a percentage)	As at March 31, 2020								As at December 31, 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	**$ 27,605**	**97.1%**	**$ 68,507**	**95.8%**	**$ 5,933**	**94.8%**	**$ 102,045**	**96.1%**	$ 27,693	97.1%	$ 67,652	95.9%	$ 5,975	94.9%	$ 101,320	96.1%
Ontario	**796**	**2.8**	**2,932**	**4.1**	**324**	**5.2**	**4,052**	**3.8**	827	2.9	2,822	4.0	323	5.1	3,972	3.8
Other[6]	**29**	**0.1**	**71**	**0.1**	**2**	**-**	**102**	**0.1**	-	-	70	0.1	3	-	73	0.1
All geographic areas	**$ 28,430**	**100.0%**	**$ 71,510**	**100.0%**	**$ 6,259**	**100.0%**	**$ 106,199**	**100.0%**	$ 28,520	100.0%	$ 70,544	100.0%	$ 6,301	100.0%	$ 105,365	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2019								As at June 30, 2019							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3][7]		Uninsured loans[4][7]		Home equity lines of credit[5]		Total	
Québec	$ 27,682	97.1%	$ 66,106	96.0%	$ 6,162	94.8%	$ 99,950	96.2%	$ 27,740	97.1%	$ 64,828	96.1%	$ 6,216	94.7%	$ 98,784	96.3%
Ontario	798	2.8	2,686	3.9	339	5.2	3,823	3.7	800	2.8	2,563	3.8	339	5.2	3,702	3.6
Other[6]	29	0.1	68	0.1	3	-	100	0.1	28	0.1	68	0.1	4	0.1	100	0.1
All geographic areas	$ 28,509	100.0%	$ 68,860	100.0%	$ 6,504	100.0%	$ 103,873	100.0%	$ 28,568	100.0%	$ 67,459	100.0%	$ 6,559	100.0%	$ 102,586	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2019								As at December 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	$ 27,134	97.1%	$ 63,138	96.1%	$ 6,343	94.9%	$ 96,615	96.3%	$ 27,260	97.1%	$ 62,704	96.2%	$ 6,356	94.9%	$ 96,320	96.4%
Ontario	810	2.9	2,497	3.8	342	5.1	3,649	3.6	814	2.9	2,477	3.8	342	5.1	3,633	3.6
Other[6]	-	-	65	0.1	2	-	67	0.1	-	-	-	-	3	-	3	-
All geographic areas	$ 27,944	100.0%	$ 65,700	100.0%	$ 6,687	100.0%	$ 100,331	100.0%	$ 28,074	100.0%	$ 65,181	100.0%	$ 6,701	100.0%	$ 99,956	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2018								As at June 30, 2018							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Québec	$ 27,424	97.1%	$ 61,709	96.2%	$ 6,523	94.9%	$ 95,656	96.3%	$ 27,607	97.1%	$ 60,341	96.3%	$ 6,558	95.0%	$ 94,506	96.4%
Ontario	819	2.9	2,373	3.7	344	5.0	3,536	3.6	824	2.9	2,256	3.6	347	5.0	3,427	3.5
Other[6]	-	-	65	0.1	4	0.1	69	0.1	-	-	62	0.1	3	-	65	0.1
All geographic areas	$ 28,243	100.0%	$ 64,147	100.0%	$ 6,871	100.0%	$ 99,261	100.0%	$ 28,431	100.0%	$ 62,659	100.0%	$ 6,908	100.0%	$ 97,998	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2018							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Québec	$ 26,982	97.1%	$ 58,375	96.4%	$ 6,659	95.1%	$ 92,016	96.5%
Ontario	806	2.9	2,180	3.6	344	4.9	3,330	3.5
Other[6]	-	-	-	-	3	-	3	-
All geographic areas	$ 27,788	100.0%	$ 60,555	100.0%	$ 7,006	100.0%	$ 95,349	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 Caisse Desjardins Ontario Credit Union Inc. totaled $147 million as at March 31, 2020. They amounted to $132 million and $135 million respectively for the March 2019 and March 2018 quarters.
[2] Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is 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 Caisse Desjardins Ontario Credit Union Inc.[1]

(average loan-to-value ratio, by geographic area)	As at March 31, 2020			As at December 31, 2019			As at September 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	**66.7%**	**70.7%**	**69.2%**	67.9%	70.3%	69.4%	67.6%	70.7%	69.7%
Ontario	**71.7**	**69.8**	**70.8**	70.0	68.6	69.3	70.5	68.8	69.5
Other[4]	**74.4**	**69.0**	**72.4**	70.6	71.2	70.9	69.0	78.4	72.1
All geographic areas	**67.0%**	**70.7%**	**69.3%**	68.0%	70.3%	69.4%	67.8%	70.6%	69.7%

(average loan-to-value ratio, by geographic area)	As at June 30, 2019			As at March 31, 2019			As at December 31, 2018		
	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Québec	67.8%	70.6%	69.5%	67.5%	69.8%	68.9%	68.2%	69.9%	69.4%
Ontario	71.5	70.2	70.7	71.2	68.1	69.5	71.0	68.3	69.2
Other[4]	70.2	70.8	70.4	59.2	71.7	59.4	75.0	72.7	73.9
All geographic areas	68.0%	70.6%	69.6%	67.7%	69.7%	69.0%	68.3%	69.9%	69.3%

(average loan-to-value ratio, by geographic area)	As at September 30, 2018			As at June 30, 2018			As at March 31, 2018		
	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Québec	66.9%	70.8%	69.7%	68.2%	70.6%	69.6%	68.2%	70.6%	69.8%
Ontario	70.4	68.9	69.6	68.4	70.0	69.2	70.1	69.7	69.9
Other[4]	75.6	76.0	75.7	75.1	57.8	66.1	76.7	73.6	75.0
All geographic areas	67.2%	70.8%	69.7%	68.2%	70.5%	69.6%	68.4%	70.6%	69.8%

[1] Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is 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 Caisse Desjardins Ontario Credit Union Inc.[1]

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans									
	As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019	
0-10 years	**$ 2,962**	**3.0%**	$ 2,965	3.0%	$ 2,928	3.0%	$ 2,863	3.0%	$ 2,790	3.0%
10-20 years	**18,411**	**18.4**	18,199	18.4	17,948	18.4	17,702	18.4	17,540	18.7
20-25 years	**69,260**	**69.3**	68,770	69.5	67,612	69.5	66,678	69.5	64,527	68.9
25-30 years	**7,666**	**7.7**	7,473	7.5	7,182	7.4	7,047	7.3	6,987	7.5
30-35 years	**1,304**	**1.3**	1,337	1.3	1,373	1.4	1,416	1.5	1,480	1.6
35 years or more	**337**	**0.3**	320	0.3	326	0.3	321	0.3	320	0.3
All amortization periods	**$ 99,940**	**100.0%**	$ 99,064	100.0%	$ 97,369	100.0%	$ 96,027	100.0%	$ 93,644	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at December 31, 2018		As at September 30, 2018		As at June 30, 2018		As at March 31, 2018	
0-10 years	$ 2,822	3.0%	$ 2,803	3.0%	$ 2,759	3.0%	$ 2,699	3.1%
10-20 years	17,503	18.8	17,353	18.8	17,117	18.8	16,800	19.0
20-25 years	64,143	68.8	63,451	68.6	62,408	68.4	59,953	67.8
25-30 years	6,949	7.5	6,913	7.5	6,878	7.6	6,879	7.8
30-35 years	1,514	1.6	1,544	1.7	1,601	1.8	1,674	1.9
35 years or more	324	0.3	326	0.4	327	0.4	338	0.4
All amortization periods	$ 93,255	100.0%	$ 92,390	100.0%	$ 91,090	100.0%	$ 88,343	100.0%

[1] Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is 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.