Desjardins

Supplemental Financial Information (unaudited)

For the period ended June 30, 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 June 30, 2020[1]	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
ASSETS									
Cash and deposits with financial institutions	**$ 14,496**	$ 9,614	$ 3,709	$ 3,345	$ 3,430	$ 2,637	$ 3,384	$ 3,245	$ 2,976
Securities									
Securities at fair value through profit or loss	**34,392**	35,653	35,168	37,839	39,005	39,747	36,916	38,944	37,936
Securities at fair value through other comprehensive income	**42,597**	25,117	22,909	21,431	21,662	22,264	21,395	21,396	20,711
Securities at amortized cost	**626**	1,462	1,616	1,863	1,728	1,661	1,621	1,732	1,635
	77,615	62,232	59,693	61,133	62,395	63,672	59,932	62,072	60,282
Securities borrowed or purchased under reverse repurchase agreements	**10,710**	10,565	10,032	12,738	12,324	11,682	11,934	10,219	9,522
Loans									
Residential mortgages	**131,729**	128,419	126,757	124,902	123,457	120,744	120,113	118,981	117,381
Consumer, credit card and other personal loans	**25,623**	26,181	27,022	26,851	26,577	26,031	26,210	25,709	25,285
Business and government loans	**50,657**	52,522	49,988	48,731	47,307	45,948	44,906	43,195	42,631
	208,009	207,122	203,767	200,484	197,341	192,723	191,229	187,885	185,297
Allowance for credit losses	**(1,048)**	(878)	(685)	(693)	(629)	(735)	(719)	(731)	(714)
	206,961	206,244	203,082	199,791	196,712	191,988	190,510	187,154	184,583
Segregated fund net assets	**17,198**	15,363	17,026	16,332	16,040	14,379	13,234	13,964	13,902
Other assets									
Clients' liability under acceptances	**208**	82	380	184	192	143	160	251	42
Premiums receivable	**2,740**	2,576	2,686	2,716	2,555	2,330	2,376	2,387	2,210
Derivative financial instruments	**5,882**	6,190	4,246	4,453	4,293	4,169	3,743	3,545	3,559
Amounts receivable from clients, brokers and financial institutions	**3,710**	4,167	2,229	2,161	3,183	3,186	1,315	3,036	4,103
Reinsurance assets	**2,074**	1,862	2,001	1,931	1,933	1,966	1,958	2,032	2,048
Right-of-use assets	**564**	579	566	574	577	590	N/A	N/A	N/A
Investment property	**941**	924	957	972	956	957	958	950	952
Property, plant and equipment	**1,485**	1,485	1,471	1,439	1,433	1,420	1,424	1,397	1,375
Goodwill	**121**	121	121	121	121	121	121	121	121
Intangible assets	**398**	382	381	381	385	382	389	468	480
Investments in companies accounted for using the equity method	**1,146**	1,123	1,034	1,033	1,014	990	907	905	788
Deferred tax assets	**1,184**	854	1,292	1,278	1,254	1,172	1,174	984	1,007
Other	**2,501**	2,556	2,090	2,149	2,109	2,218	1,946	2,535	2,123
	22,954	22,901	19,454	19,392	20,005	19,644	16,471	18,611	18,808
TOTAL ASSETS	**$ 349,934**	$ 326,919	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073

Footnotes to this table are presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2020[1]	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 122,338**	$ 113,848	$ 111,665	$ 109,192	$ 109,640	$ 107,122	$ 105,298	$ 104,148	$ 103,357
Business and government[2]	**97,386**	91,045	81,556	83,367	83,138	78,595	77,574	77,775	77,698
Deposit-taking institutions[2]	**546**	602	697	261	513	543	286	463	468
	220,270	205,495	193,918	192,820	193,291	186,260	183,158	182,386	181,523
Other liabilities									
Acceptances	**208**	82	380	184	192	143	160	251	42
Commitments related to securities sold short	**6,022**	8,901	10,615	11,261	11,801	12,129	10,829	11,199	11,040
Commitments related to securities lent or sold under repurchase agreements	**19,489**	13,416	10,562	12,710	11,261	13,608	16,845	13,809	10,729
Derivative financial instruments	**4,058**	3,547	4,278	3,930	3,799	3,501	2,816	3,633	3,102
Amounts payable to clients, brokers and financial institutions	**7,780**	9,795	5,552	5,966	6,328	7,145	4,105	6,553	7,125
Lease liabilities	**627**	639	624	627	628	639	N/A	N/A	N/A
Insurance contract liabilities	**34,455**	31,819	31,595	31,850	31,035	30,138	28,740	28,643	28,600
Segregated fund net liabilities	**17,184**	15,352	17,002	16,316	16,025	14,370	13,212	13,931	13,880
Net defined benefit plan net liabilities	**3,070**	1,384	3,068	3,041	3,124	2,726	2,537	2,030	2,239
Deferred tax liabilities	**376**	409	281	255	235	234	214	165	158
Other	**6,177**	5,731	6,294	5,391	5,258	5,599	5,822	5,381	4,763
	99,446	91,075	90,251	91,531	89,686	90,232	85,280	85,595	81,678
Subordinated notes	**1,451**	1,399	1,398	1,392	1,399	1,384	1,378	1,343	1,350
TOTAL LIABILITIES	**321,167**	297,969	285,567	285,743	284,376	277,876	269,816	269,324	264,551
EQUITY									
Capital stock	**5,037**	5,041	5,134	5,178	5,220	5,233	5,350	5,401	5,428
Share capital	**-**	-	-	4	4	5	5	5	91
Undistributed surplus earnings	**1,985**	2,000	2,352	2,121	1,575	3,678	3,649	1,949	1,447
Accumulated other comprehensive income	**1,047**	475	211	386	433	363	(23)	58	178
Reserves	**20,015**	20,753	18,959	18,538	18,540	16,099	15,920	17,767	17,616
Equity – Group's share	**28,084**	28,269	26,656	26,227	25,772	25,378	24,901	25,180	24,760
Non-controlling interests	**683**	681	773	761	758	748	748	761	762
Total equity	**28,767**	28,950	27,429	26,988	26,530	26,126	25,649	25,941	25,522
TOTAL LIABILITIES AND EQUITY	**$ 349,934**	$ 326,919	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073

[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 Annual 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									For the six-month periods ended	
	June 30, 2020[1]	March 31, 2020[1][2]	December 31, 2019[1][2]	September 30, 2019[1]	June 30, 2019[1]	March 31, 2019[1]	December 31, 2018	September 30, 2018	June 30, 2018	**June 30, 2020[1]**	June 30, 2019[1]
Interest income											
Loans	**$ 1,759**	$ 1,956	$ 2,030	$ 2,014	$ 1,906	$ 1,875	$ 1,874	$ 1,825	$ 1,648	**$ 3,715**	$ 3,781
Securities	**160**	109	99	98	107	108	107	101	89	**269**	215
	1,919	2,065	2,129	2,112	2,013	1,983	1,981	1,926	1,737	**3,984**	3,996
Interest expense											
Deposits	**527**	662	685	681	662	656	576	616	538	**1,189**	1,318
Subordinated notes and other	**39**	50	56	59	52	63	121	24	24	**89**	115
	566	712	741	740	714	719	697	640	562	**1,278**	1,433
Net interest income	**1,353**	1,353	1,388	1,372	1,299	1,264	1,284	1,286	1,175	**2,706**	2,563
Net premiums	**2,238**	2,522	2,527	2,326	2,242	2,317	2,221	2,263	2,200	**4,760**	4,559
Other income											
Deposit and payment service charges	**83**	105	109	116	103	103	114	110	106	**188**	206
Lending fees and credit card service revenues	**141**	196	185	193	186	210	177	171	163	**337**	396
Brokerage and investment fund services	**235**	241	226	223	223	214	211	216	223	**476**	437
Management and custodial service fees	**147**	150	155	146	141	140	130	147	138	**297**	281
Net investment income (loss)	**2,639**	(456)	(94)	605	1,045	1,519	45	(253)	308	**2,183**	2,564
Overlay approach adjustment for insurance operations financial assets	**(299)**	512	(22)	(13)	10	(167)	258	76	20	**213**	(157)
Foreign exchange income	**14**	46	12	11	27	14	29	14	21	**60**	41
Other	**65**	32	338	7	6	50	(21)	36	130	**97**	56
	3,025	826	909	1,288	1,741	2,083	943	517	1,109	**3,851**	3,824
Total income	**6,616**	4,701	4,824	4,986	5,282	5,664	4,448	4,066	4,484	**11,317**	10,946
Provision for credit losses (recovery)	**271**	324	113	154	(11)	109	89	100	80	**595**	98
Claims, benefits, annuities and changes in insurance contract liabilities	**3,615**	2,083	1,426	2,258	2,361	3,118	1,821	1,375	1,727	**5,698**	5,479
Non-interest expense											
Salaries and fringe benefits	**1,006**	913	949	852	957	888	810	820	887	**1,919**	1,845
Premises, equipment and furniture, including depreciation	**208**	207	197	189	201	185	172	185	171	**415**	386
Service agreements and outsourcing	**64**	62	94	88	95	84	96	75	88	**126**	179
Communications	**56**	66	90	59	74	65	70	58	69	**122**	139
Other	**676**	744	828	661	726	697	698	721	638	**1,420**	1,423
	2,010	1,992	2,158	1,849	2,053	1,919	1,846	1,859	1,853	**4,002**	3,972
Operating surplus earnings	**720**	302	1,127	725	879	518	692	732	824	**1,022**	1,397
Income taxes on surplus earnings	**191**	17	192	155	187	117	114	162	147	**208**	304
Surplus earnings before member dividends	**529**	285	935	570	692	401	578	570	677	**814**	1,093
Member dividends	**80**	77	80	80	80	77	60	72	71	**157**	157
Tax recovery on member dividends	**(21)**	(20)	(23)	(20)	(22)	(20)	(17)	(19)	(18)	**(41)**	(42)
Net surplus earnings for the period after member dividends	**$ 470**	$ 228	$ 878	$ 510	$ 634	$ 344	$ 535	$ 517	$ 624	**$ 698**	$ 978
of which:											
Group's share	**$ 463**	$ 215	$ 858	$ 499	$ 616	$ 347	$ 527	$ 504	$ 613	**$ 678**	$ 963
Non-controlling interests' share	**7**	13	20	11	18	(3)	8	13	11	**20**	15

[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] Data have been reclassified to conform with the presentation for the current period, notwithstanding IFRS 16 adopted on January 1, 2019.

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 ▪ Eligible portion of the general allowance[4]	▪ 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[5]	▪ 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 on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF.

(4) On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital. For more information, see the "Adjustments to capital requirements related to the COVID-19 pandemic" sub-section of the "Capital management" section of Desjardins Group's Management's Discussion and Analysis.

(5) 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 June 30, 2020	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
Tier 1A capital									
Balance at beginning of period	**$ 25,734**	$ 24,549	$ 24,205	$ 23,537	$ 23,250	$ 22,412	$ 22,470	$ 21,514	$ 20,897
Increase in reserves and undistributed surplus earnings	**(723)**	1,446	613	585	263	206	(145)	654	845
Eligible accumulated other comprehensive income	**586**	237	(141)	(69)	61	385	(81)	(120)	(53)
Federation capital shares	**-**	-	(1)	2	58	46	-	2	196
Permanent shares and surplus shares subject to phase-out	**(13)**	(84)	(39)	(27)	(65)	(163)	(43)	(24)	(69)
Deductions[1]	**(91)**	(414)	(88)	177	(30)	364	211	444	(302)
Balance at end of period	**25,493**	25,734	24,549	24,205	23,537	23,250	22,412	22,470	21,514
Tier 1B capital									
Balance at beginning of period	**-**	-	-	-	-	-	-	-	11
Non-controlling interests	**-**	-	-	-	-	-	-	-	(11)
Balance at end of period	**-**	-	-	-	-	-	-	-	-
Total Tier 1 capital	**25,493**	25,734	24,549	24,205	23,537	23,250	22,412	22,470	21,514
Tier 2 capital									
Balance at beginning of period	**-**	-	213	200	265	426	405	391	420
Eligible qualifying shares	**-**	-	-	-	-	-	1	-	-
NVCC subordinated notes	**997**	-	-	-	-	-	-	-	-
Subordinated notes subject to phase-out	**(56)**	(177)	6	(7)	16	(172)	35	(8)	(32)
General allowance	**(6)**	24	(250)	20	(81)	11	(19)	22	3
Deductions	**(208)**	153	31	-	-	-	4	-	-
Balance at end of period	**727**	-	-	213	200	265	426	405	391
Total capital	**$ 26,220**	$ 25,734	$ 24,549	$ 24,418	$ 23,737	$ 23,515	$ 22,838	$ 22,875	$ 21,905

[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 June 30, 2020	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
Equity balance in the Combined Financial Statements	**$ 28,084**	$ 28,269	$ 26,656	$ 26,227	$ 25,772	$ 25,378	$ 24,901	$ 25,180	$ 24,760
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(10)**	(11)	(9)	(14)	(18)	(23)	(23)	(29)	(33)
Qualifying shares	**(25)**	(25)	(25)	(25)	(25)	(25)	(25)	(24)	(24)
Other	**(28)**	(62)	(50)	(48)	(80)	2	5	-	(88)
Deductions[1]	**(2,528)**	(2,437)	(2,023)	(1,935)	(2,112)	(2,082)	(2,446)	(2,657)	(3,101)
Tier 1A capital	**25,493**	25,734	24,549	24,205	23,537	23,250	22,412	22,470	21,514
Tier 1 capital[2]	**25,493**	25,734	24,549	24,205	23,537	23,250	22,412	22,470	21,514
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	**454**	510	687	681	688	672	844	809	817
General allowance	**95**	101	77	327	307	388	377	396	374
Eligible qualifying shares	**25**	25	25	25	25	25	25	24	24
NVCC subordinated notes	**997**	-	-	-	-	-	-	-	-
Deductions	**(844)**	(636)	(789)	(820)	(820)	(820)	(820)	(824)	(824)
Tier 2 capital	**727**	-	-	213	200	265	426	405	391
Total capital	**$ 26,220**	$ 25,734	$ 24,549	$ 24,418	$ 23,737	$ 23,515	$ 22,838	$ 22,875	$ 21,905

[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.
[2] No Tier 1B capital instruments have been issued to date.

Table 6 – Leverage ratio[1]

(in millions of dollars and as a percentage)		As at June 30, 2020	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE										
MEASURE										
Total combined assets as per published financial statements	1	**$ 349,934**	$ 326,919	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465	$ 295,265	$ 290,073
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	**(54,842)**	(49,848)	(51,079)	(50,988)	(49,699)	(47,548)	(44,694)	(45,761)	(45,277)
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	**(1,318)**	(1,137)	(401)	(543)	(513)	(664)	1,882	1,052	1,379
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,901**	484	934	1,597	1,152	1,215	1,004	1,042	956
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**20,706**	19,657	19,918	20,759	20,971	20,418	20,175	19,612	17,978
Other adjustments[2]	7	**(19,480)**	(17,576)	(2,046)	(2,028)	(2,173)	(2,132)	(2,473)	(2,854)	(3,163)
Leverage ratio exposure	8	**$ 296,901**	$ 278,499	$ 280,322	$ 281,528	$ 280,644	$ 275,291	$ 271,359	$ 268,356	$ 261,946
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 259,064**	$ 242,920	$ 245,084	$ 241,824	$ 241,878	$ 237,736	$ 231,842	$ 232,221	$ 228,001
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**259,064**	242,920	245,084	241,824	241,878	237,736	231,842	232,221	228,001
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**3,603**	4,030	3,000	3,073	2,818	295	2,516	1,991	2,228
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**533**	661	670	573	729	3,026	2,995	2,489	2,571
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	**4,136**	4,691	3,670	3,646	3,547	3,321	5,511	4,480	4,799
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**11,094**	10,747	10,716	13,702	13,096	12,602	12,827	11,001	10,212
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	**1,901**	484	934	1,597	1,152	1,214	1,004	1,042	956
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	**12,995**	11,231	11,650	15,299	14,248	13,816	13,831	12,043	11,168
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**121,933**	117,460	115,440	113,644	113,378	110,679	109,563	106,454	103,328
Adjustments for conversion to credit equivalent amounts	18	**(101,227)**	(97,803)	(95,522)	(92,885)	(92,407)	(90,261)	(89,388)	(86,842)	(85,350)
Total other off-balance sheet exposures	19	**20,706**	19,657	19,918	20,759	20,971	20,418	20,175	19,612	17,978
Total exposures	21	**$ 296,901**	$ 278,499	$ 280,322	$ 281,528	$ 280,644	$ 275,291	$ 271,359	$ 268,356	$ 261,946
Tier 1 capital – All-in basis	23	**$ 25,493**	$ 25,734	$ 24,549	$ 24,205	$ 23,537	$ 23,250	$ 22,412	$ 22,470	$ 21,514
Tier 1 capital – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[3]	23a	**25,472**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Leverage ratio – All-in basis	26	**8.6%**	9.2%	8.8%	8.6%	8.4%	8.4%	8.3%	8.4%	8.2%
Leverage ratio – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[3]	26a	**8.6**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

[2] Since the first quarter of 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.

[3] On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital. For more information, see the "Adjustments to capital requirements related to the COVID-19 pandemic" sub-section of the "Capital management" section of Desjardins Group's Management's Discussion and Analysis.

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

	As at June 30, 2020									
			Carrying amount of items							
			Subject to the credit risk framework		Subject to the counterparty risk framework			Subject to the market risk framework		
(in millions of dollars)	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory consolidation	Other than individuals	Individuals	Repo-style transactions	OTC derivatives	Subject to securitization provisions	Also subject to credit risk		Not subject to capital requirements or subject to capital deductions
ASSETS										
Cash and deposits with financial institutions	$ 14,496	$ 13,343	$ 13,343	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	34,392	8,900	441	-	-	-	5	-	8,454	-
Securities at fair value through other comprehensive income	42,597	37,863	37,863	-	-	-	-	-	-	-
Securities at amortized cost	626	614	609	-	-	-	5	-	-	-
Investments accounted for using the equity method	1,146	4,831	3,223	-	-	-	-	-	-	1,608
	78,761	52,208	42,136	-	-	-	10	-	8,454	1,608
Securities borrowed or purchased under reverse repurchase agreements	10,710	11,093	-	-	11,093	-	-	9,600	-	-
Loans										
Residential mortgages	131,729	129,936	18,487	111,449	-	-	-	-	-	-
Consumer, credit card and other personal loans	25,623	25,441	1,358	24,083	-	-	-	-	-	-
Business and government loans	50,657	49,915	49,789	-	-	-	-	-	-	126
	208,009	205,292	69,634	135,532	-	-	-	-	-	126
Allowance for credit losses	(1,048)	(1,041)	(372)	(669)	-	-	-	-	-	-
	206,961	204,251	69,262	134,863	-	-	-	-	-	126
Segregated fund net assets	17,198	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	208	208	208	-	-	-	-	-	-	-
Premiums receivable	2,740	-	-	-	-	-	-	-	-	-
Derivative financial instruments	5,882	5,453	-	-	-	5,445	-	459	-	8
Amounts receivable from clients, brokers and financial institutions	3,710	3,683	3,683	-	-	-	-	-	-	-
Reinsurance assets	2,074	-	-	-	-	-	-	-	-	-
Right-of-use assets	564	909	909	-	-	-	-	-	-	-
Land, buildings and equipment	2,426	1,032	1,032	-	-	-	-	-	-	-
Goodwill	121	6	-	-	-	-	-	-	-	6
Intangible assets	398	146	-	-	-	-	-	-	-	146
Deferred tax assets	1,184	870	870	-	-	-	-	-	-	-
Other	2,501	1,891	1,891	-	-	-	-	-	-	-
	21,808	14,198	8,593	-	-	5,445	-	459	-	160
Total assets	$ 349,934	$ 295,093	$ 133,334	$ 134,863	$ 11,093	$ 5,445	$ 10	$ 10,059	$ 8,454	$ 1,894

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

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at June 30, 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	$ 68,371	$ 6,299	$ 11,532	$ -	$ 79,903	$ 6,299	$ 504	7.9 %
Financial institutions	4,491	1,175	7,915	1,623	12,406	2,798	224	22.6
Businesses	60,731	29,172	9,782	9,189	70,513	38,361	3,069	54.4
Securitization	-	-	10	121	10	121	10	1,250.0
Equities	-	-	215	310	215	310	25	144.6
SMEs similar to other retail client exposures	9,650	4,895	264	246	9,914	5,141	411	51.8
Mortgages	93,391	10,168	385	135	93,776	10,303	824	11.0
Other retail client exposures (excluding SMEs)	11,248	5,352	1,547	1,161	12,795	6,513	521	50.9
Qualifying-revolving retail client exposures	32,660	8,368	-	-	32,660	8,368	669	25.6
Sub-total – Credit risk other than counterparty risk	280,542	65,429	31,650	12,785	312,192	78,214	6,257	25.1
Counterparty risk								
Sovereign borrowers	5	-	-	-	5	-	-	-
Financial institutions	3,078	1,977	268	54	3,346	2,031	163	60.7
Businesses	-	-	12	3	12	3	-	25.8
Trading portfolios	1,939	740	586	521	2,525	1,261	101	49.9
Credit valuation adjustment charge (CVA)	-	-	-	-	-	2,069	165	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	258	12	1	-
Sub-total – Counterparty risk	5,022	2,717	866	578	6,146	5,376	430	87.5
Other assets[4]	-	-	-	-	19,712	13,254	1,061	67.2
Scaling factors[5]	-	4,089	-	-	-	4,089	327	-
Total – Credit risk	285,564	72,235	32,516	13,363	338,050	100,933	8,075	29.9
Market risk								
Value at Risk (VaR)	-	852	-	-	-	852	68	-
Stressed VaR	-	954	-	-	-	954	76	-
Incremental risk charge (IRC)[6]	-	708	-	-	-	708	57	-
Other[7]	-	13	-	435	-	448	36	-
Total – Market risk[8]	-	2,527	-	435	-	2,962	237	-
Operational risk	-	-	-	13,253	-	13,253	1,060	-
Total risk-weighted assets before RWA floor	$ 285,564	$ 74,762	$ 32,516	$ 27,051	$ 338,050	$ 117,148	$ 9,372	- %
RWA floor adjustment[9]	-	-	-	-	-	-	-	-
Total risk-weighted assets	$ 285,564	$ 74,762	$ 32,516	$ 27,051	$ 338,050	$ 117,148	$ 9,372	- %

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 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
Credit risk other than counterparty risk								
Sovereign borrowers	$ 4,443	$ 4,233	$ -	$ -	$ -	$ 102	$ 99	$ 99
Financial institutions	2,641	2,195	2,335	2,592	2,379	2,106	2,164	2,084
Businesses	37,492	35,930	61,498	60,323	57,231	56,333	53,826	47,535
Securitization	84	151	59	60	61	63	68	67
Equities	299	325	312	319	344	334	289	288
SMEs similar to other retail client exposures	5,351	5,132	5,292	5,217	5,510	5,394	5,360	4,648
Mortgages	9,881	9,295	13,002	11,892	12,160	11,643	11,646	11,433
Other retail client exposures (excluding SMEs)	6,404	6,443	6,021	5,799	5,633	5,534	5,255	4,868
Qualifying-revolving retail client exposures	9,367	9,436	10,657	10,114	10,257	10,159	9,219	8,869
Sub-total – Credit risk other than counterparty risk	75,962	73,140	99,176	96,316	93,575	91,668	87,926	79,891
Counterparty risk								
Sovereign borrowers	2	1	-	-	-	-	-	-
Financial institutions	2,055	1,752	601	564	535	551	396	379
Businesses	11	7	11	26	15	12	11	8
Trading portfolios	1,306	788	676	707	675	533	333	395
Credit valuation adjustment charge (CVA)	2,298	1,612	1,700	1,704	1,582	1,452	1,063	1,051
Additional requirements related to the banking and trading portfolio	17	23	12	13	10	14	4	4
Sub-total – Counterparty risk	5,689	4,183	3,000	3,014	2,817	2,562	1,807	1,837
Other assets[4]	12,270	13,743	13,809	13,705	12,976	11,268	11,304	11,020
Scaling factors[5]	3,973	3,733	1,717	1,607	1,628	1,584	1,516	1,467
Total – Credit risk	97,894	94,799	117,702	114,642	110,996	107,082	102,553	94,215
Market risk								
Value at Risk (VaR)	393	406	605	673	640	575	681	-
Stressed VaR	528	1,394	2,385	2,868	2,257	2,335	2,106	-
Incremental risk charge (IRC)[6]	692	819	1,425	1,865	1,468	1,732	1,798	-
Other[7]	755	476	472	732	580	754	489	2,552
Total – Market risk[8]	2,368	3,095	4,887	6,138	4,945	5,396	5,074	2,552
Operational risk	13,109	13,021	12,666	12,492	12,364	12,232	12,171	11,997
Total risk-weighted assets before RWA floor	113,371	110,915	135,255	133,272	128,305	124,710	119,798	108,764
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
RWA for Tier 1 capital	-	-	135,255	133,272	128,305	124,463	119,617	108,585
RWA for total capital	-	-	135,255	133,272	128,305	124,506	119,649	108,617
RWA floor adjustment[9][11]	2,550	2,946	-	-	-	5,055	7,480	14,636
Total risk-weighted assets	$ 115,921	$ 113,861	$ 135,255	$ 133,272	$ 128,305	$ 129,474	$ 127,064	$ 123,190

(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) Since the first quarter of 2020, the simulated value at risk multiplier has been 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								
	June 30, 2020			March 31, 2020			December 31, 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	**$ 92,027**	**$ 5,867**	**$ 97,894**	$ 90,491	$ 4,308	$ 94,799	$ 114,702	$ 3,000	$ 117,702
Size of portfolio[3]	**3,837**	**(582)**	**3,255**	(220)	1,200	980	1,182	(1,281)	(99)
Quality of portfolio[4]	**(775)**	**275**	**(500)**	858	282	1,140	(1,390)	1,078	(312)
Updating of models[5]	**-**	**-**	**-**	-	-	-	2,703	-	2,703
Procedures and policies[6]	**547**	**-**	**547**	422	-	422	(26,629)	1,516	(25,113)
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	-	-	-
Change in exchange rates	**(242)**	**(21)**	**(263)**	476	77	553	(77)	(5)	(82)
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**3,367**	**(328)**	**3,039**	1,536	1,559	3,095	(24,211)	1,308	(22,903)
Risk-weighted assets at end of period	**$ 95,394**	**$ 5,539**	**$ 100,933**	$ 92,027	$ 5,867	$ 97,894	$ 90,491	$ 4,308	$ 94,799

(in millions of dollars)	For the three-month periods ended								
	September 30, 2019			June 30, 2019			March 31, 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	$ 111,629	$ 3,013	$ 114,642	$ 108,180	$ 2,815	$ 110,995	$ 104,520	$ 2,271	$ 106,791
Size of portfolio[3]	1,274	162	1,436	3,897	17	3,914	3,012	(645)	2,367
Quality of portfolio[4]	1,019	(177)	842	(9)	187	178	240	569	809
Updating of models[5]	-	-	-	-	-	-	-	-	-
Procedures and policies[6]	739	-	739	(343)	-	(343)	505	628	1,133
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	41	2	43	(96)	(6)	(102)	(97)	(8)	(105)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,073	(13)	3,060	3,449	198	3,647	3,660	544	4,204
Risk-weighted assets at end of period	$ 114,702	$ 3,000	$ 117,702	$ 111,629	$ 3,013	$ 114,642	$ 108,180	$ 2,815	$ 110,995

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								
	December 31, 2018			September 30, 2018			June 30, 2018		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	$ 100,747	$ 1,592	$ 102,339	$ 92,379	$ 1,626	$ 94,005	$ 90,572	$ 1,602	$ 92,174
Size of portfolio[3]	1,901	433	2,334	2,082	123	2,205	2,267	(17)	2,250
Quality of portfolio[4]	242	226	468	449	(155)	294	38	40	78
Updating of models[5]	939	-	939	-	-	-	-	-	-
Procedures and policies[6]	466	-	466	5,907	-	5,907	321	-	321
Acquisitions and transfers	-	-	-	-	-	-	(892)	-	(892)
Change in exchange rates	225	20	245	(70)	(2)	(72)	73	1	74
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,773	679	4,452	8,368	(34)	8,334	1,807	24	1,831
Risk-weighted assets at end of period	$ 104,520	$ 2,271	$ 106,791	$ 100,747	$ 1,592	$ 102,339	$ 92,379	$ 1,626	$ 94,005

Footnotes to this table are presented on page 15.

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

(in millions of dollars)	For the three-month periods ended								
	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018
Market risk									
Risk-weighted assets at beginning of period	**$ 2,368**	$ 3,095	$ 4,887	$ 6,138	$ 4,945	$ 5,396	$ 5,074	$ 2,552	$ 2,432
Change in risk level[7]	**594**	164	(1,173)	(538)	1,193	(451)	322	(516)	120
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	**594**	(727)	(1,792)	(1,251)	1,193	(451)	322	2,522	120
Risk-weighted assets at end of period	**$ 2,962**	$ 2,368	$ 3,095	$ 4,887	$ 6,138	$ 4,945	$ 5,396	$ 5,074	$ 2,552
Operational risk									
Risk-weighted assets at beginning of the period	**$ 13,109**	$ 13,021	$ 12,666	$ 12,492	$ 12,364	$ 12,232	$ 12,171	$ 11,997	$ 11,890
Revenue generated	**144**	88	167	174	128	132	61	174	119
Procedures and policies[6]	**-**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	-	188	-	-	-	-	-	(12)
Total changes in risk-weighted assets	**144**	88	355	174	128	132	61	174	107
Risk-weighted assets at end of period	**$ 13,253**	$ 13,109	$ 13,021	$ 12,666	$ 12,492	$ 12,364	$ 12,232	$ 12,171	$ 11,997
RWA floor adjustment									
Risk-weighted assets at beginning of the period	**$ 2,550**	$ 2,946	$ -	$ -	$ -	$ 5,055	$ 7,480	$ 14,636	$ 13,698
Size of portfolio[3]	**(721)**	170	1,089	-	-	-	(264)	2,003	1,462
Quality of portfolio[4]	**(1,922)**	(1,082)	1,673	-	-	-	(762)	(223)	666
Updating of models[5]	**-**	-	-	-	-	-	(916)	-	-
Procedures and policies[6]	**-**	641	86	-	-	(5,055)	(474)	(8,937)	(325)
Acquisitions and transfers	**-**	-	(28)	-	-	-	-	-	(867)
Change in exchange rates	**93**	(125)	17	-	-	-	(9)	1	2
Other	**-**	-	109	-	-	-	-	-	-
Total changes in risk-weighted assets	**(2,550)**	(396)	2,946	-	-	(5,055)	(2,425)	(7,156)	938
Risk-weighted assets at end of year	**$ -**	$ 2,550	$ 2,946	$ -	$ -	$ -	$ 5,055	$ 7,480	$ 14,636

(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 June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019
Allocated to business segments					
Personal and Business Services	**$ 91,782**	$ 92,727	$ 91,274	$ 115,984	$ 112,930
Wealth Management and Life and Health Insurance	**5,079**	4,073	5,150	4,981	5,026
Property and Casualty Insurance	**3,120**	3,612	2,904	3,059	2,832
Other	**17,167**	12,959	11,587	11,231	12,484
Not allocated[3]	**-**	2,550	2,946	-	-
Total risk-weighted assets	**$ 117,148**	$ 115,921	$ 113,861	$ 135,255	$ 133,272

(in millions of dollars)	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018	As at June 30, 2018
Allocated to business segments				
Personal and Business Services	$ 106,341	$ 105,540	$ 101,256	$ 92,460
Wealth Management and Life and Health Insurance	7,778	5,360	5,445	5,641
Property and Casualty Insurance	2,636	2,376	2,410	2,161
Other	11,550	11,143	10,473	8,292
Not allocated[3]	-	5,055	7,480	14,636
Total risk-weighted assets	$ 128,305	$ 129,474	$ 127,064	$ 123,190

[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 June 30, 2020 – Exposure classes[2]							As at March 31, 2020 – 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	**$ 11,532**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 11,532**	**$ 11,532**	$ 6,980	$ -	$ -	$ -	$ -	$ 6,980	$ 6,980
Financial institutions	**7,625**	**485**	**1,201**	**200**	**16**	**9,527**	**8,183**	7,307	470	-	183	16	7,976	7,756
Businesses	**8,195**	**1,377**	**73**	**10**	**285**	**9,940**	**9,794**	7,919	1,598	4	57	265	9,843	9,791
SMEs similar to other retail client exposures	**255**	**9**	**-**	**-**	**5**	**269**	**264**	311	9	-	-	5	325	318
Mortgages	**385**	**-**	**-**	**-**	**-**	**385**	**385**	392	-	-	-	-	392	392
Other retail client exposures (excluding SMEs)	**1,650**	**677**	**-**	**-**	**-**	**2,327**	**1,547**	1,471	669	-	-	-	2,140	1,343
Securitization	**10**	**-**	**-**	**-**	**-**	**10**	**10**	7	-	-	-	-	7	7
Equities	**215**	**-**	**-**	**-**	**-**	**215**	**215**	210	-	-	-	-	210	210
Trading portfolio	**-**	**-**	**11,300**	**209**	**-**	**11,509**	**586**	-	-	9,705	218	-	9,923	435
Internal Ratings-Based approach														
Sovereign borrowers	**31,548**	**1,574**	**-**	**5**	**189**	**33,316**	**68,376**	16,133	1,581	576	73	200	18,563	53,117
Financial institutions	**3,861**	**626**	**1,139**	**3,043**	**304**	**8,973**	**7,569**	4,200	549	987	3,214	180	9,130	7,993
Businesses	**62,856**	**8,206**	**-**	**-**	**922**	**71,984**	**60,731**	62,934	6,621	-	-	897	70,452	59,278
SMEs similar to other retail client exposures	**7,335**	**2,955**	**6**	**-**	**77**	**10,373**	**9,650**	7,814	2,808	-	-	77	10,699	10,008
Mortgages	**99,632**	**16,054**	**-**	**-**	**-**	**115,686**	**93,391**	97,188	15,464	-	-	-	112,652	90,344
Revolving retail client exposures	**10,993**	**21,667**	**-**	**-**	**-**	**32,660**	**32,660**	11,485	21,650	-	-	-	33,135	33,135
Other retail client exposures	**11,188**	**672**	**-**	**-**	**31**	**11,891**	**11,248**	11,004	505	-	-	43	11,552	10,756
Trading portfolio	**-**	**-**	**20,292**	**610**	**-**	**20,902**	**1,939**	-	-	9,721	907	-	10,628	1,079
Total	**$ 257,280**	**$ 54,302**	**$ 34,011**	**$ 4,077**	**$ 1,829**	**$ 351,499**	**$ 318,080**	$ 235,355	$ 51,924	$ 20,993	$ 4,652	$ 1,683	$ 314,607	$ 292,942

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

Footnotes to this table are presented on page 19.

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

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

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

Footnotes to this table are presented on page 19.

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

	As at June 30, 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	$ 14,201	$ 714	$ 1	$ 9	$ 160	$ 15,085	$ 15,084
Financial institutions	7,894	2,114	1,083	3,707	649	15,447	12,043
Businesses	52,723	5,442	160	2	582	58,909	58,377
SMEs similar to other retail client exposures	6,720	159	-	-	36	6,915	6,857
Mortgages	461	-	-	-	-	461	461
Other retail client exposures (excluding SMEs)	1,445	245	-	-	-	1,690	745
Securitization	5	-	-	-	-	5	5
Equities	199	-	-	-	-	199	199
Trading portfolio	-	-	18,029	1,000	-	19,029	1,260
Internal Ratings-Based Approach							
Mortgages	96,477	13,503	-	-	-	109,980	109,980
Revolving retail client exposures	11,452	26,397	-	-	-	37,849	37,849
Other retail client exposures	10,319	412	-	-	43	10,774	10,774
Total	$ 201,896	$ 48,986	$ 19,273	$ 4,718	$ 1,470	$ 276,343	$ 253,634

[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 June 30, 2020 – Exposure classes[2]							As at March 31, 2020 – 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	$ 7,697	$ 563	$ -	$ -	$ 25	$ 8,285	$ 8,858	$ 7,588	$ 508	$ -	$ -	$ 22	$ 8,118	$ 8,720
Mining, oil and gas	466	414	-	-	108	988	989	424	457	-	-	106	987	988
Utilities	44,749	2,156	-	-	242	47,147	75,731	24,235	2,140	576	-	262	27,213	55,266
Construction	3,345	1,319	-	-	188	4,852	4,858	3,190	1,372	-	-	189	4,751	4,754
Manufacturing	4,197	1,119	-	-	244	5,560	5,581	4,496	931	-	-	233	5,660	5,674
Wholesale trade	1,519	385	-	-	86	1,990	1,998	1,662	316	-	-	75	2,053	2,060
Retail trade	2,743	1,036	-	-	24	3,803	3,824	3,124	520	-	-	23	3,667	3,674
Transportation	1,171	812	-	-	109	2,092	2,098	1,277	579	-	-	108	1,964	1,965
Information industry	324	665	-	-	43	1,032	1,034	479	447	-	-	43	969	970
Finance and insurance	10,309	872	2,413	3,258	379	17,231	14,590	10,554	765	991	3,527	237	16,074	14,916
Real estate	38,314	1,599	-	-	67	39,980	33,684	37,412	1,630	-	-	64	39,106	32,801
Professional services	725	427	-	-	87	1,239	1,247	880	271	-	-	81	1,232	1,239
Management of companies	628	49	-	-	35	712	645	675	51	-	-	33	759	692
Administrative services	313	53	-	-	30	396	399	317	50	-	-	31	398	399
Education	1,120	124	-	-	6	1,250	1,250	1,389	129	-	-	6	1,524	1,525
Health care	3,966	308	-	-	15	4,289	4,306	4,046	289	-	-	15	4,350	4,355
Arts and entertainments	693	116	-	-	7	816	820	738	85	-	-	7	830	833
Accommodation	1,341	70	-	-	1	1,412	1,425	1,321	87	-	-	3	1,411	1,412
Other services	743	97	-	-	14	854	862	709	108	-	-	12	829	829
Other businesses	1,254	84	-	-	6	1,344	1,986	957	84	-	-	8	1,049	1,843
Total	$ 125,617	$ 12,268	$ 2,413	$ 3,258	$ 1,716	$ 145,272	$ 166,185	$ 105,473	$ 10,819	$ 1,567	$ 3,527	$ 1,558	$ 122,944	$ 144,915

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

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

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

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 June 30, 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	$ 6,910	$ 186	$ -	$ -	$ 11	$ 7,107	$ 7,099
Mining, oil and gas	345	457	-	-	51	853	853
Utilities	13,290	1,488	1	-	189	14,968	14,961
Construction	2,383	742	-	-	81	3,206	3,151
Manufacturing	3,194	504	-	-	102	3,800	3,789
Wholesale trade	1,334	99	-	-	50	1,483	1,471
Retail trade	2,703	345	-	-	10	3,058	3,044
Transportation	1,194	419	-	-	51	1,664	1,660
Information industry	454	283	-	-	20	757	755
Finance and insurance	8,900	1,162	1,229	3,718	729	15,738	12,115
Real estate	24,790	707	-	-	36	25,533	25,470
Professional services	493	117	-	-	13	623	614
Management of companies	806	109	-	-	11	926	854
Administrative services	235	16	-	-	9	260	251
Education	1,220	1,171	-	-	4	2,395	2,392
Health care	3,037	257	-	-	2	3,296	3,284
Arts and entertainments	608	46	-	-	3	657	655
Accommodation	1,158	22	-	-	2	1,182	1,172
Other services	659	38	-	-	7	704	695
Other businesses	1,105	102	14	-	10	1,231	1,219
Total	$ 74,818	$ 8,270	$ 1,244	$ 3,718	$ 1,391	$ 89,441	$ 85,504

(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]

	As at June 30, 2020				
		Items subject to:			
(in millions of dollars)	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	Items not subject to credit risk
Cash and deposits with financial institutions	$ 13,343	$ 13,343	$ -	$ -	$ -
Securities	52,208	42,136	10	-	10,062
Securities borrowed or purchased under reverse repurchase agreements	11,093	-	-	11,093	-
Loans	204,251	204,125	-	-	126
Segregated fund net assets	-	-	-	-	-
Other assets	14,198	8,593	-	5,445	160
Total assets	295,093	268,197	10	16,538	$ 10,348
Commitments related to securities lent or sold under repurchase agreements	18,605	-	-	18,605	
Off-balance sheet derivative financial instruments	(1,368)	-	-	(1,368)	
Unused commitments	120,427	54,302	-	-	
Other off-balance sheet items	1,828	1,828	-	-	
Differences arising from the recognition of allowances	893	893	-	-	
Adjustments to account for differences related to on-balance sheet exposures	4,617	(385)	-	5,002	
Total exposure at default for credit risk	$ 440,095	$ 324,835	$ 10	$ 38,777	

(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 June 30, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at March 31, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	**$ 11,532**	**$ -**	**$ -**	$ 6,980	$ -	$ -
Financial institutions	**9,527**	**1,134**	**210**	7,976	1	219
Businesses	**9,940**	**202**	**89**	9,843	125	72
SMEs similar to other retail client exposures	**269**	**5**	**3**	325	7	-
Mortgages	**385**	**-**	**-**	392	-	-
Other retail client exposure (excluding SMEs)	**2,327**	**780**	**-**	2,140	797	-
Securitization	**10**	**-**	**-**	7	-	-
Equities	**215**	**-**	**-**	210	-	-
Trading portfolio	**11,509**	**10,923**	**-**	9,923	9,488	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	**33,316**	**-**	**-**	18,563	561	-
Financial institutions	**8,973**	**1,404**	**-**	9,130	1,137	-
Businesses	**71,984**	**-**	**11,356**	70,452	-	11,289
SMEs similar to other retail client exposures	**10,373**	**6**	**717**	10,699	-	691
Mortgages	**115,686**	**-**	**22,295**	112,652	-	22,308
Revolving retail client exposures	**32,660**	**-**	**-**	33,135	-	-
Other retail client exposures	**11,891**	**-**	**643**	11,552	-	796
Trading portfolio	**20,902**	**18,963**	**-**	10,628	9,549	-
Total	**$ 351,499**	**$ 33,417**	**$ 35,313**	$ 314,607	$ 21,665	$ 35,375

(in millions of dollars)	As at December 31, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at September 30, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 103	$ -	$ -	$ 15,776	$ 219	$ -
Financial institutions	8,624	389	224	17,429	2,842	228
Businesses	10,021	177	93	73,172	599	10,823
SMEs similar to other retail client exposures	310	7	1	8,223	87	1,216
Mortgages	391	-	-	396	-	-
Other retail client exposure (excluding SMEs)	2,142	807	-	2,060	822	-
Securitization	12	-	-	5	-	-
Equities	222	-	-	209	-	-
Trading portfolio	9,548	9,029	-	22,619	20,682	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	17,383	2	-	N/A	N/A	N/A
Financial institutions	6,581	820	-	N/A	N/A	N/A
Businesses	68,175	-	11,016	N/A	N/A	N/A
SMEs similar to other retail client exposures	10,664	-	722	N/A	N/A	N/A
Mortgages	111,211	-	22,365	107,746	-	28,776
Revolving retail client exposures	32,916	-	-	40,122	-	-
Other retail client exposures	11,612	-	762	11,556	-	2,964
Trading portfolio	8,464	7,570	-	N/A	N/A	N/A
Total	$ 298,379	$ 18,801	$ 35,183	$ 299,313	$ 25,251	$ 44,007

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	As at June 30, 2019			As at March 31, 2019		
	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 14,691	$ 100	$ -	$ 16,333	$ 1,300	$ -
Financial institutions	18,232	2,545	223	16,632	2,128	226
Businesses	72,111	726	10,748	69,014	859	10,694
SMEs similar to other retail client exposures	8,151	111	1,216	8,494	94	1,227
Mortgages	408	-	-	423	-	-
Other retail client exposure (excluding SMEs)	2,019	843	-	1,928	866	-
Securitization	5	-	-	5	-	-
Equities	217	-	-	242	-	-
Trading portfolio	19,864	18,355	-	19,832	18,375	-
Internal Ratings-Based Approach[4]						
Mortgages	106,608	-	28,874	104,446	-	28,263
Revolving retail client exposures	39,952	-	-	39,143	-	-
Other retail client exposures	11,543	-	3,079	11,405	-	3,205
Total	$ 293,801	$ 22,680	$ 44,140	$ 287,897	$ 23,622	$ 43,615

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

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	As at June 30, 2018 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach			
Sovereign borrowers	$ 15,085	$ 1	$ -
Financial institutions	15,447	3,404	233
Businesses	58,909	532	10,511
SMEs similar to other retail client exposures	6,915	58	1,187
Mortgages	461	-	-
Other retail client exposure (excluding SMEs)	1,690	945	-
Securitization	5	-	-
Equities	199	-	-
Trading portfolio	19,029	17,769	-
Internal Ratings-Based Approach[4]			
Mortgages	109,980	-	29,215
Revolving retail client exposures	37,849	-	-
Other retail client exposures	10,774	-	2,337
Total	$ 276,343	$ 22,709	$ 43,483

(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) The redistribution of exposures covered by guarantees to exposure at default of the guarantor is not reflected.

(4) 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 June 30, 2020							As at March 31, 2020						
	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%**	**25.48%**	**$ 66,235**	**$ 6,140**	**9.27%**	**$ 3.3**	**9.33%**	0.02%	26.07%	$ 50,916	$ 4,272	8.38%	$ 2.2	8.43%
	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**	**74.57**	**1**	**2**	**383.16**	**0.1**	**606.86**	24.00	74.47	4	14	382.66	0.6	606.06
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	Total	**0.02**	**25.48**	**66,236**	**6,142**	**9.27**	**3.4**	**9.34**	0.02	26.07	50,920	4,286	8.41	2.8	8.48
Financial institutions															
	0.00 - 0.14	**0.07**	**61.19**	**3,711**	**894**	**24.08**	**1.4**	**24.54**	0.07	59.75	4,039	953	23.55	1.5	24.01
	0.15 - 0.24	**0.24**	**19.79**	**91**	**15**	**16.41**	**-**	**17.00**	0.24	35.91	139	39	27.97	0.1	29.04
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	10.00 - 99.99	**27.96**	**65.99**	**59**	**202**	**345.10**	**10.8**	**575.70**	27.96	65.99	22	76	345.10	4.1	575.70
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	Total	**0.49**	**60.29**	**3,861**	**1,111**	**28.76**	**12.2**	**32.73**	0.22	59.00	4,200	1,068	25.39	5.7	27.07
Businesses															
	0.00 - 0.14	**0.07**	**24.61**	**1,869**	**298**	**15.97**	**0.4**	**16.24**	0.08	34.40	2,266	536	23.65	0.8	24.09
	0.15 - 0.24	**0.18**	**15.98**	**9,440**	**1,628**	**17.25**	**2.7**	**17.61**	0.18	16.70	9,140	1,638	17.93	2.8	18.31
	0.25 - 0.49	**0.35**	**24.72**	**10,162**	**3,445**	**33.90**	**8.6**	**34.96**	0.36	25.44	10,239	3,554	34.71	9.1	35.82
	0.50 - 0.74	**0.57**	**24.63**	**6,164**	**2,565**	**41.60**	**8.6**	**43.34**	0.57	27.60	6,303	2,910	46.17	10.0	48.14
	0.75 - 2.49	**1.38**	**24.64**	**16,902**	**9,130**	**54.02**	**57.2**	**58.25**	1.39	25.31	17,221	9,569	55.56	60.4	59.94
	2.50 - 9.99	**4.71**	**21.70**	**5,636**	**3,533**	**62.68**	**56.0**	**75.11**	4.59	22.22	5,528	3,485	63.05	54.2	75.30
	10.00 - 99.99	**22.40**	**45.29**	**1,263**	**2,751**	**217.90**	**138.2**	**354.78**	22.03	41.25	963	1,874	194.52	94.8	317.48
	100.00	**100.00**	**32.03**	**476**	**1,087**	**228.25**	**113.4**	**525.94**	100.00	25.48	378	823	217.71	62.3	423.78
	Total	**2.59**	**23.33**	**51,912**	**24,437**	**47.07**	**385.1**	**56.35**	2.25	24.46	52,038	24,389	46.87	294.4	53.94
Total non-retail clients		**1.13%**	**25.67%**	**$ 122,009**	**$ 31,690**	**85.11%**	**$ 400.7**	**30.08%**	1.11%	26.58%	$ 107,158	$ 29,743	80.67%	$ 302.9	31.28%

The footnotes to this table are presented on page 40.

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

(in millions of dollars and as a percentage) — As at December 31, 2019

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

The footnotes to this table are presented on page 40.

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

Used exposure – Retail clients

(in millions of dollars and as a percentage)	As at June 30, 2020							As at March 31, 2020						
	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%**	**39.41%**	**$ 657**	**$ 62**	**9.36%**	**$ 0.2**	**9.83%**	0.09%	40.54%	$ 733	$ 70	9.44%	$ 0.3	9.91%
	0.15 - 0.24	**0.19**	**39.73**	**958**	**148**	**15.43**	**0.7**	**16.37**	0.19	43.15	913	153	16.80	0.7	17.82
	0.25 - 0.49	**0.39**	**44.59**	**1,817**	**501**	**27.55**	**3.2**	**29.73**	0.39	46.31	1,806	518	28.67	3.3	30.93
	0.50 - 0.74	**0.65**	**20.40**	**62**	**10**	**16.91**	**0.1**	**18.57**	0.65	19.51	62	10	16.17	0.1	17.76
	0.75 - 2.49	**1.31**	**54.08**	**2,189**	**1,295**	**59.15**	**15.8**	**68.15**	1.33	55.80	2,571	1,579	61.42	19.4	70.86
	2.50 - 9.99	**4.71**	**58.73**	**655**	**563**	**86.02**	**18.3**	**120.99**	4.69	60.79	748	666	89.04	21.6	125.16
	10.00 - 99.99	**20.29**	**58.51**	**220**	**274**	**124.89**	**25.8**	**271.63**	20.75	58.96	279	353	126.56	33.7	277.61
	100.00	**100.00**	**59.51**	**77**	**576**	**743.87**	**-**	**743.87**	100.00	87.73	27	291	1,096.57	-	1,096.57
	Total	**2.88**	**48.31**	**6,635**	**3,429**	**51.69**	**64.1**	**63.76**	2.29	50.66	7,139	3,640	50.98	79.1	64.83
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	**0.08**	**29.09**	**6,722**	**391**	**5.82**	**1.6**	**6.11**	0.08	27.84	6,001	335	5.57	1.4	5.85
	0.15 - 0.24	**0.18**	**27.70**	**453**	**47**	**10.32**	**0.2**	**10.95**	0.18	26.69	467	46	9.87	0.2	10.47
	0.25 - 0.49	**0.42**	**49.80**	**-**	**-**	**34.77**	**-**	**37.44**	0.44	45.15	1	-	32.16	-	34.64
	0.50 - 0.74	**0.56**	**30.66**	**249**	**64**	**25.79**	**0.4**	**27.93**	0.56	29.45	263	65	24.81	0.4	26.86
	0.75 - 2.49	**1.29**	**30.21**	**201**	**88**	**43.78**	**0.8**	**48.55**	1.31	28.40	241	100	41.35	0.9	45.87
	2.50 - 9.99	**4.52**	**24.75**	**51**	**38**	**74.57**	**0.6**	**88.49**	4.51	24.07	64	46	72.95	0.7	86.59
	10.00 - 99.99	**23.89**	**26.48**	**9**	**14**	**151.45**	**0.6**	**229.90**	24.23	24.11	16	22	138.25	0.9	211.14
	100.00	**100.00**	**23.98**	**15**	**46**	**299.81**	**-**	**299.81**	100.00	23.13	17	48	289.16	-	289.16
	Sub-total	**0.39**	**29.05**	**7,700**	**688**	**8.94**	**4.2**	**9.61**	0.47	27.79	7,070	662	9.36	4.5	10.16
Uninsured exposures															
	0.00 - 0.14	**0.08**	**16.57**	**26,595**	**854**	**3.21**	**3.4**	**3.37**	0.08	15.48	24,112	723	3.00	2.8	3.14
	0.15 - 0.24	**0.22**	**17.33**	**18,280**	**1,378**	**7.54**	**7.1**	**8.02**	0.22	16.26	17,811	1,260	7.08	6.5	7.53
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.50 - 0.74	**0.53**	**17.42**	**11,991**	**1,682**	**14.03**	**10.9**	**15.17**	0.53	16.41	12,481	1,648	13.21	10.7	14.28
	0.75 - 2.49	**1.24**	**17.71**	**9,523**	**2,415**	**25.36**	**20.9**	**28.10**	1.24	16.62	9,905	2,355	23.77	20.4	26.35
	2.50 - 9.99	**3.96**	**17.43**	**2,607**	**1,283**	**49.23**	**17.8**	**57.76**	3.95	16.07	2,805	1,277	45.55	17.8	53.47
	10.00 - 99.99	**20.04**	**16.63**	**448**	**418**	**93.20**	**14.8**	**134.50**	19.93	15.67	496	435	87.76	15.4	126.49
	100.00	**100.00**	**15.02**	**238**	**447**	**187.75**	**-**	**187.75**	100.00	14.40	232	418	179.96	-	179.96
	Sub-total	**0.97**	**17.10**	**69,682**	**8,477**	**12.17**	**74.9**	**13.51**	1.01	16.05	67,842	8,116	11.96	73.6	13.32
	Total	**0.91**	**18.29**	**77,382**	**9,165**	**21.11**	**79.1**	**23.12**	0.96	17.16	74,912	8,778	21.33	78.1	23.48
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	**0.05**	**84.15**	**2,616**	**72**	**2.76**	**1.1**	**3.28**	0.05	82.80	2,337	66	2.77	1.0	3.29
	0.15 - 0.24	**0.16**	**90.93**	**595**	**48**	**8.08**	**0.9**	**9.90**	0.16	90.94	530	43	8.08	0.8	9.90
	0.25 - 0.49	**0.37**	**85.43**	**1,675**	**252**	**15.07**	**5.3**	**19.05**	0.36	84.66	1,652	244	14.76	5.1	18.66
	0.50 - 0.74	**0.68**	**72.72**	**349**	**72**	**20.66**	**1.7**	**26.84**	0.68	72.84	427	88	20.70	2.1	26.89
	0.75 - 2.49	**1.88**	**84.90**	**3,767**	**1,905**	**50.56**	**59.4**	**70.26**	1.91	84.60	4,038	2,062	51.07	64.5	71.03
	2.50 - 9.99	**4.84**	**78.53**	**934**	**872**	**93.36**	**35.7**	**141.10**	4.84	78.51	1,128	1,052	93.32	43.1	141.04
	10.00 - 99.99	**18.77**	**65.42**	**923**	**1,541**	**166.99**	**113.2**	**320.43**	18.74	65.41	1,233	2,058	166.82	151.1	319.95
	100.00	**100.00**	**78.82**	**134**	**1,323**	**985.24**	**-**	**985.24**	100.00	78.83	139	1,369	985.34	-	985.34
	Total	**3.95**	**82.49**	**10,993**	**6,085**	**55.35**	**217.3**	**80.06**	4.47	81.37	11,484	6,982	60.79	267.7	89.92
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	**0.09**	**77.57**	**1,099**	**207**	**18.84**	**0.8**	**19.80**	0.09	80.19	876	167	19.03	0.6	19.99
	0.15 - 0.24	**0.19**	**91.74**	**953**	**342**	**35.87**	**1.7**	**38.05**	0.19	91.26	846	302	35.69	1.5	37.85
	0.25 - 0.49	**0.38**	**69.36**	**1,179**	**516**	**43.84**	**3.3**	**47.35**	0.38	73.56	1,222	571	46.69	3.7	50.43
	0.50 - 0.74	**0.53**	**39.33**	**1,008**	**295**	**29.24**	**2.1**	**31.86**	0.53	40.26	928	279	30.09	2.0	32.79
	0.75 - 2.49	**1.85**	**39.40**	**5,093**	**2,452**	**48.14**	**37.0**	**57.21**	1.87	39.58	5,189	2,517	48.50	38.1	57.67
	2.50 - 9.99	**4.06**	**42.71**	**736**	**452**	**61.40**	**12.6**	**82.71**	4.02	44.57	649	415	63.92	11.4	85.89
	10.00 - 99.99	**22.90**	**41.52**	**365**	**356**	**97.61**	**34.8**	**217.05**	22.94	42.16	383	380	99.19	37.3	220.73
	100.00	**100.00**	**44.34**	**114**	**634**	**554.30**	**-**	**554.30**	100.00	45.27	116	654	565.88	-	565.88
	Total	**3.17**	**51.81**	**10,547**	**5,254**	**49.82**	**92.3**	**60.75**	3.32	51.95	10,209	5,285	51.77	94.6	63.35
Total retail clients		**1.58%**	**30.21%**	**$ 105,557**	**$ 23,933**	**22.67%**	**$ 452.8**	**1.89%**	1.67%	29.99%	$ 103,744	$ 24,685	23.79%	$ 519.5	2.10%

The footnotes to this table are presented on page 40.

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

Used exposure – Retail clients

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

The footnotes to this table are presented on page 40.

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

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

The footnotes to this table are presented on page 40.

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

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

The footnotes to this table are presented on page 40.

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

(in millions of dollars and as a percentage)	As at June 30, 2018							
	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%	10.53%	$ 8,463	$ 178	2.11%	$ 0.7	2.21%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.29	7,558	416	5.50	2.2	5.87
	0.50 - 0.74	0.65	11.74	6,341	697	10.99	4.8	11.95
	0.75 - 2.49	1.55	12.38	5,478	1,126	20.56	10.6	22.97
	2.50 - 9.99	5.39	12.39	1,473	606	41.14	9.8	49.45
	10.00 - 99.99	27.40	11.91	309	215	69.52	10.1	110.29
	100.00	100.00	10.86	199	270	135.79	-	135.79
	Sub-total	1.73	11.43	29,821	3,508	11.76	38.2	13.36
Uninsured exposures								
	0.00 - 0.14	0.08	11.52	23,370	539	2.30	2.2	2.42
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.98	17,873	1,043	5.84	5.6	6.23
	0.50 - 0.74	0.65	12.18	12,348	1,408	11.40	9.8	12.39
	0.75 - 2.49	1.56	12.46	9,792	2,034	20.77	19.0	23.21
	2.50 - 9.99	5.37	12.58	2,603	1,084	41.66	17.4	50.04
	10.00 - 99.99	27.42	11.87	466	323	69.27	15.2	109.94
	100.00	100.00	11.27	204	287	140.86	-	140.86
	Sub-total	1.16	11.95	66,656	6,718	10.08	69.2	11.38
	Total	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	77.73	2,596	83	3.19	1.3	3.83
	0.15 - 0.24	0.19	82.28	576	48	8.42	0.9	10.37
	0.25 - 0.49	0.38	76.20	1,685	232	13.76	4.9	17.43
	0.50 - 0.74	0.68	65.31	443	82	18.55	2.0	24.11
	0.75 - 2.49	1.94	77.33	3,915	1,856	47.40	58.3	66.02
	2.50 - 9.99	4.93	71.64	1,080	931	86.18	38.3	130.54
	10.00 - 99.99	19.96	61.37	1,039	1,669	160.66	127.3	313.83
	100.00	100.00	72.43	118	1,069	905.35	-	905.35
	Total	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	26.89	843	45	5.33	0.2	5.59
	0.15 - 0.24	0.19	82.28	2	1	32.18	-	34.13
	0.25 - 0.49	0.28	25.63	1,221	156	12.76	0.9	13.63
	0.50 - 0.74	0.61	29.05	1,584	357	22.54	2.7	24.64
	0.75 - 2.49	1.60	35.42	2,336	968	41.44	13.5	48.65
	2.50 - 9.99	3.26	37.48	3,906	2,044	52.35	47.2	48.65
	10.00 - 99.99	24.47	32.42	327	255	77.91	25.9	176.84
	100.00	100.00	32.10	100	402	401.22	-	401.22
	Total	3.48	33.25	10,319	4,228	40.97	90.4	51.93
Total retail clients		1.79%	19.78%	$ 118,248	$ 20,424	17.27%	$ 430.8	21.83%

The footnotes to this table are presented on page 40.

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 June 30, 2020									As at March 31, 2020								
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%**	**31.12%**	**$ 4,934**	**$ 2,131**	**0.43%**	**$ 141**	**6.61%**	**$ 0.2**	**6.73%**	0.04%	31.52%	$ 4,717	$ 2,104	0.45%	$ 140	6.66%	$ 0.2	6.79%
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**	**74.75**	**15**	**4**	**0.28**	**16**	**384.10**	**0.8**	**608.34**	24.00	74.14	16	5	0.29	17	380.98	0.8	603.40
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
Total	**0.08**	**31.20**	**4,949**	**2,135**	**0.46**	**157**	**7.37**	**1.0**	**7.94**	0.09	31.61	4,733	2,109	0.45	157	7.47	1.0	8.07
Financial institutions																		
0.00 - 0.14	**0.13**	**9.71**	**1,514**	**405**	**0.27**	**30**	**7.46**	**0.1**	**7.69**	0.13	9.59	1,556	418	0.27	23	5.69	0.1	5.86
0.15 - 0.24	**0.24**	**20.41**	**773**	**224**	**0.29**	**34**	**15.17**	**0.1**	**15.77**	0.24	14.47	423	127	0.30	14	10.77	-	11.20
0.25 - 0.49	**0.29**	**53.99**	**1**	**1**	**0.59**	**-**	**45.74**	**-**	**47.70**	0.29	9.35	31	8	0.25	1	7.92	-	8.26
0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
10.00 - 99.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
Total	**0.17**	**13.55**	**2,288**	**630**	**0.46**	**64**	**10.23**	**0.2**	**10.60**	0.16	10.71	2,010	553	0.45	38	6.88	0.1	7.12
Businesses																		
0.00 - 0.14	**0.10**	**62.62**	**1,858**	**1,670**	**0.90**	**446**	**26.71**	**1.1**	**27.55**	0.10	59.18	1,470	1,154	0.78	284	24.57	0.7	25.33
0.15 - 0.24	**0.22**	**44.82**	**1,812**	**1,001**	**0.55**	**316**	**31.61**	**1.0**	**32.85**	0.22	41.36	1,566	763	0.49	219	28.68	0.7	29.82
0.25 - 0.49	**0.35**	**46.42**	**3,538**	**1,652**	**0.47**	**709**	**42.89**	**2.7**	**44.91**	0.35	42.40	3,172	1,299	0.41	506	38.93	1.9	40.78
0.50 - 0.74	**0.58**	**41.63**	**2,263**	**963**	**0.43**	**498**	**51.67**	**2.3**	**54.70**	0.58	43.06	2,090	952	0.46	512	53.84	2.4	57.00
0.75 - 2.49	**1.48**	**39.21**	**5,966**	**2,659**	**0.45**	**1,892**	**71.16**	**15.8**	**78.59**	1.46	38.64	5,329	2,376	0.45	1,653	69.57	13.6	76.73
2.50 - 9.99	**4.59**	**29.44**	**1,777**	**731**	**0.41**	**538**	**73.60**	**9.7**	**90.23**	4.54	30.21	1,535	622	0.41	469	75.40	8.5	92.39
10.00 - 99.99	**22.01**	**50.73**	**338**	**139**	**0.41**	**314**	**225.54**	**16.7**	**375.03**	19.12	45.23	208	74	0.35	138	186.83	7.0	306.06
100.00	**100.00**	**40.13**	**126**	**4**	**0.03**	**22**	**501.57**	**-**	**501.57**	-	-	90	-	-	-	-	-	-
Total	**1.40**	**45.27**	**17,678**	**8,819**	**0.50**	**4,735**	**53.69**	**49.3**	**60.68**	1.24	42.80	15,460	7,240	0.47	3,781	52.22	34.8	58.23
Total non-retail clients	**1.09%**	**40.95%**	**$ 24,915**	**$ 11,584**	**0.46%**	**$ 4,956**	**71.30%**	**$ 50.5**	**48.23%**	0.93%	38.62%	$ 22,203	$ 9,902	0.45%	$ 3,976	66.57%	$ 35.9	44.69%

The footnotes to this table are presented on page 40.

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

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

(in millions of dollars and as a percentage) — As at December 31, 2019

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

The footnotes to this table are presented on page 40.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at June 30, 2020								As at March 31, 2020							
PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs similar to other retail client exposures																		
0.00 - 0.14	**0.09%**	**78.59%**	**$ 1,537**	**$ 722**	**0.47%**	**$ 136**	**18.77%**	**$ 0.5**	**19.71%**	0.09%	79.42%	$ 1,683	$ 781	0.46%	$ 145	18.55%	$ 0.5	19.48%
0.15 - 0.24	**0.19**	**84.06**	**1,353**	**687**	**0.51**	**226**	**32.86**	**1.1**	**34.86**	0.19	85.85	1,215	629	0.52	211	33.59	1.0	35.64
0.25 - 0.49	**0.36**	**79.96**	**2,028**	**832**	**0.41**	**389**	**46.79**	**2.4**	**50.35**	0.35	81.52	1,873	746	0.40	355	47.61	2.2	51.22
0.50 - 0.74	**0.65**	**39.20**	**15**	**7**	**0.47**	**2**	**32.49**	**-**	**35.67**	0.65	41.56	16	7	0.47	3	34.44	-	37.82
0.75 - 2.49	**1.19**	**84.72**	**1,285**	**660**	**0.51**	**586**	**88.76**	**6.6**	**101.33**	1.22	86.05	1,168	612	0.52	556	90.85	6.4	103.91
2.50 - 9.99	**4.79**	**80.13**	**214**	**96**	**0.45**	**113**	**117.42**	**3.7**	**165.05**	4.77	81.75	185	84	0.45	101	119.72	3.3	168.07
10.00 - 99.99	**14.97**	**69.20**	**68**	**11**	**0.16**	**14**	**130.97**	**1.1**	**255.47**	15.50	67.26	55	10	0.18	12	127.57	1.0	250.68
100.00	**-**	**-**	**10**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	5	-	-	-	-	-	-
Total	**0.63**	**81.47**	**6,510**	**3,015**	**0.46**	**1,466**	**48.62**	**15.4**	**55.02**	0.61	82.72	6,200	2,869	0.46	1,383	48.22	14.4	54.49
Exposures related to residential mortgage loans																		
Insured exposures																		
0.00 - 0.14	**0.08**	**30.67**	**13**	**6**	**0.50**	**-**	**6.14**	**-**	**6.45**	0.08	28.63	10	5	0.50	-	5.74	-	6.02
0.15 - 0.24	**0.22**	**36.29**	**7**	**4**	**0.50**	**-**	**15.42**	**-**	**16.41**	0.21	36.21	5	3	0.50	-	15.33	-	16.30
0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
0.50 - 0.74	**0.54**	**35.47**	**6**	**3**	**0.50**	**1**	**29.04**	**-**	**31.42**	0.53	35.76	5	2	0.50	1	28.97	-	31.34
0.75 - 2.49	**1.39**	**36.00**	**9**	**5**	**0.50**	**4**	**54.93**	**-**	**61.12**	1.30	35.74	6	3	0.50	2	52.63	-	58.42
2.50 - 9.99	**3.70**	**37.50**	**4**	**2**	**0.50**	**2**	**102.49**	**-**	**119.64**	3.69	33.72	2	1	0.50	1	93.15	-	108.81
10.00 - 99.99	**19.11**	**37.25**	**-**	**-**	**0.50**	**-**	**207.13**	**-**	**295.73**	19.83	35.91	-	-	0.50	-	200.53	-	289.20
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
Sub-total	**0.97**	**34.30**	**39**	**20**	**0.50**	**7**	**33.38**	**-**	**37.76**	0.95	33.30	28	14	0.50	4	30.72	-	34.86
Uninsured exposures																		
0.00 - 0.14	**0.08**	**12.27**	**12,466**	**7,989**	**0.64**	**196**	**2.45**	**0.8**	**2.58**	0.08	11.97	11,506	7,379	0.64	176	2.39	0.8	2.51
0.15 - 0.24	**0.22**	**12.88**	**6,521**	**4,573**	**0.70**	**254**	**5.55**	**1.3**	**5.90**	0.22	12.48	6,384	4,462	0.70	240	5.38	1.2	5.72
0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
0.50 - 0.74	**0.51**	**13.20**	**3,001**	**2,038**	**0.68**	**213**	**10.44**	**1.4**	**11.29**	0.51	12.66	3,137	2,136	0.68	214	10.01	1.4	10.82
0.75 - 2.49	**1.25**	**13.71**	**1,747**	**1,136**	**0.65**	**225**	**19.77**	**2.0**	**21.93**	1.25	13.16	1,787	1,160	0.65	220	18.95	1.9	21.01
2.50 - 9.99	**3.59**	**14.40**	**362**	**226**	**0.63**	**88**	**38.88**	**1.2**	**45.31**	3.53	13.45	394	254	0.64	92	36.08	1.2	42.01
10.00 - 99.99	**18.91**	**13.62**	**50**	**27**	**0.54**	**20**	**75.75**	**0.7**	**108.10**	18.83	12.35	53	27	0.51	19	68.63	0.6	97.71
100.00	**-**	**-**	**40**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	41	-	-	-	-	-	-
Sub-total	**0.34**	**12.70**	**24,187**	**15,989**	**0.66**	**996**	**6.23**	**7.4**	**6.79**	0.36	12.33	23,302	15,41	0.66	961	6.23	7.1	6.80
Total	**0.34**	**12.73**	**24,226**	**16,009**	**0.66**	**1,003**	**6.26**	**7.4**	**6.83**	0.36	12.35	23,330	15,43	0.66	965	6.25	7.1	6.83
Qualifying revolving retail client exposures (QRRCE)																		
0.00 - 0.14	**0.08**	**84.23**	**32,983**	**16,723**	**0.51**	**681**	**4.07**	**11.2**	**4.91**	0.08	84.34	31,978	16,47	0.52	668	4.05	11.0	4.88
0.15 - 0.24	**0.16**	**90.95**	**2,596**	**910**	**0.35**	**74**	**8.08**	**1.3**	**9.90**	0.16	90.95	2,596	939	0.36	76	8.08	1.4	9.90
0.25 - 0.49	**0.35**	**83.92**	**4,089**	**1,760**	**0.43**	**253**	**14.40**	**5.4**	**18.19**	0.35	83.65	4,143	1,804	0.44	258	14.31	5.4	18.07
0.50 - 0.74	**0.68**	**73.37**	**374**	**237**	**0.63**	**49**	**20.85**	**1.2**	**27.08**	0.68	73.33	420	264	0.63	55	20.83	1.3	27.07
0.75 - 2.49	**1.68**	**85.86**	**5,154**	**1,672**	**0.32**	**780**	**46.64**	**23.7**	**64.34**	1.70	85.73	5,575	1,768	0.32	830	46.97	25.3	64.85
2.50 - 9.99	**4.64**	**78.19**	**663**	**214**	**0.32**	**193**	**90.24**	**7.8**	**135.91**	4.67	78.31	747	232	0.31	210	90.83	8.5	136.89
10.00 - 99.99	**18.69**	**65.60**	**546**	**151**	**0.28**	**253**	**166.99**	**18.5**	**319.98**	18.69	65.55	647	173	0.27	288	166.91	21.1	319.87
100.00	**-**	**-**	**55**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	25	-	-	-	-	-	-
Total	**0.41**	**84.30**	**46,460**	**21,667**	**0.47**	**2,283**	**10.54**	**69.1**	**14.52**	0.44	84.33	46,131	21,65	0.47	2,385	11.02	74.0	15.29
Other retail client exposures (non-QRRCE) excluding SMEs																		
0.00 - 0.14	**0.05**	**40.05**	**713**	**510**	**0.71**	**30**	**5.81**	**0.1**	**6.06**	0.05	59.44	516	357	0.69	32	8.51	0.1	8.88
0.15 - 0.24	**0.16**	**91.65**	**3**	**1**	**0.30**	**-**	**32.49**	**-**	**34.38**	0.17	89.79	4	1	0.28	-	32.13	-	34.01
0.25 - 0.49	**0.27**	**53.19**	**185**	**125**	**0.68**	**33**	**26.38**	**0.2**	**28.19**	0.27	63.66	175	121	0.69	38	31.55	0.2	33.71
0.50 - 0.74	**0.68**	**51.65**	**69**	**37**	**0.55**	**17**	**43.82**	**0.1**	**48.21**	0.68	62.36	73	40	0.54	21	52.91	0.2	58.21
0.75 - 2.49	**1.35**	**57.61**	**30**	**17**	**0.55**	**11**	**65.55**	**0.1**	**75.25**	1.35	62.64	33	19	0.57	13	71.59	0.2	82.20
2.50 - 9.99	**2.89**	**44.97**	**18**	**10**	**0.54**	**6**	**61.97**	**0.1**	**78.37**	2.91	52.52	16	8	0.53	6	72.40	0.1	91.63
10.00 - 99.99	**14.37**	**60.37**	**2**	**1**	**0.45**	**1**	**116.68**	**0.1**	**225.24**	14.58	69.11	2	1	0.46	1	134.21	0.1	260.00
100.00	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	1	-	-	-	-	-	-
Total	**0.21**	**43.62**	**1,021**	**701**	**0.69**	**98**	**13.96**	**0.7**	**15.33**	0.26	60.68	820	547	0.67	111	20.28	0.9	22.27
Total retail clients	**0.40%**	**55.72%**	**$ 78,217**	**$ 41,392**	**0.53%**	**$ 4,850**	**11.71%**	**$ 92.6**	**14.51%**	0.42%	56.47%	$ 76,481	$ 40,49	0.53%	$ 4,844	11.96%	$ 96.4	14.94%

The footnotes to this table are presented on page 40.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at December 31, 2019										As at September 30, 2019									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs related to other retail client exposures																				
	0,00 - 0,14	0.09%	78.90%	$ 1,698	$ 783	0.46%	$ 144	18.40%	$ 0.6	19.32%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0,15 - 0,24	0.19	84.73	1,274	651	0.51	216	33.19	1.1	35.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0,25 - 0,49	0.35	81.27	1,843	736	0.40	349	47.37	2.0	50.96	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0,50 - 0,74	0.65	41.89	15	7	0.47	2	34.71	-	38.12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0,75 - 2,49	1.21	85.73	1,119	588	0.53	531	90.37	6.1	103.31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2,50 - 9,99	4.77	82.16	177	81	0.46	98	120.32	3.2	168.88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	10,00 - 99,99	15.34	69.05	49	8	0.17	11	129.79	0.8	254.03	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	100.00	-	-	5	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Total	0.59	82.22	6,180	2,854	0.46	1,351	47.33	13.8	53.39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgage loans																				
Insured exposures																				
	0.00 - 0.14	0.08	29.18	10	4	0.50	-	5.85	-	6.15	0.08%	14.34%	$ 11	$ 6	50.00%	$ -	2.87%	$ -	3.01%
	0.15 - 0.24	0.21	35.64	4	2	0.50	-	14.93	-	15.87	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.26	15.05	32	15	50.00	1	7.33	-	7.82
	0.50 - 0.74	0.53	35.11	4	2	0.50	1	28.49	-	30.82	0.65	15.71	27	14	50.00	2	14.70	-	15.98
	0.75 - 2.49	1.41	35.27	5	3	0.50	1	54.61	-	60.81	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04
	2.50 - 9.99	4.03	34.75	2	1	0.50	1	100.43	-	117.99	5.15	15.56	7	4	50.00	2	51.16	-	61.36
	10.00 - 99.99	19.54	32.95	-	-	0.50	-	183.60	-	263.44	27.39	14.93	1	1	50.00	1	87.18	-	138.31
	100.00	-	-	-	-	-	-	-	-	-	100.00	14.97	-	-	50.00	-	187.09	-	187.09
	Sub-total	0.80	32.95	25	12	0.49	3	28.65	-	32.12	1.50	15.37	109	55	50.00	10	18.26	0.1	20.97
Uninsured exposures																				
	0.00 - 0.14	0.08	11.81	11,255	7,230	0.64	169	2.36	0.6	2.48	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44
	0.15 - 0.24	0.22	12.25	6,198	4,315	0.70	228	5.28	1.2	5.61	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23
	0.50 - 0.74	0.51	12.44	3,050	2,072	0.68	204	9.84	1.3	10.63	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56
	0.75 - 2.49	1.24	12.89	1,740	1,136	0.65	210	18.44	1.8	20.44	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27
	2.50 - 9.99	3.66	12.96	337	211	0.63	75	35.41	1.0	41.33	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40
	10.00 - 99.99	18.82	12.26	47	24	0.52	17	68.11	0.6	96.98	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39
	100.00	-	-	41	-	-	-	-	-	-	100.00	14.30	42	-	0.80	1	178.79	-	178.79
	Sub-total	0.35	12.12	22,668	14,988	0.66	903	6.03	6.5	6.57	0.44	11.99	22,222	12,499	56.25	866	6.92	7.2	7.64
	Total	0.35	12.14	22,693	15,000	0.66	906	6.04	6.5	6.59	0.45	12.00	22,331	12,554	56.22	876	6.97	7.3	7.70
Qualifying revolving retail client exposures (QRRCE)																				
	0.00 - 0.14	0.08	84.07	30,929	15,641	0.51	639	4.08	10.5	4.92	0.06	85.29	19,154	12,838	67.02	395	3.07	6.1	3.67
	0.15 - 0.24	0.16	90.95	2,527	869	0.34	70	8.08	1.3	9.90	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02
	0.25 - 0.49	0.35	83.53	4,068	1,728	0.42	246	14.26	5.2	18.00	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05
	0.50 - 0.74	0.68	73.38	416	260	0.62	54	20.85	1.3	27.09	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33
	0.75 - 2.49	1.72	85.59	5,634	1,761	0.31	835	47.41	25.5	65.51	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40
	2.50 - 9.99	4.66	78.29	740	229	0.31	208	90.67	8.4	136.62	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45
	10.00 - 99.99	18.70	65.50	614	164	0.27	273	166.83	20.0	319.75	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16
	100.00	-	-	23	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-
	Total	0.45	84.10	44,951	20,652	0.46	2,325	11.26	72.2	15.62	0.41	83.31	44,441	27,950	62.89	3,337	11.94	91.4	16.03
Other retail client exposures (non-QRRCE) excluding SMEs																				
	0.00 - 0.14	0.05	59.08	497	342	0.69	29	8.48	0.1	8.84	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33
	0.15 - 0.24	0.17	88.94	3	1	0.29	-	31.75	-	33.60	0.19	84.21	4	3	64.19	1	32.93	-	34.93
	0.25 - 0.49	0.27	64.85	164	111	0.68	36	32.13	0.2	34.32	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29
	0.50 - 0.74	0.68	62.63	63	34	0.55	18	53.14	0.2	58.46	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52
	0.75 - 2.49	1.36	60.80	27	15	0.56	11	69.52	0.1	79.90	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59
	2.50 - 9.99	2.79	54.08	26	15	0.59	11	74.22	0.2	93.17	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59
	10.00 - 99.99	14.37	67.32	2	1	0.48	1	130.03	0.1	250.93	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80
	100.00	-	-	1	-	-	-	-	-	-	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33
	Total	0.29	60.52	783	519	0.66	106	20.53	0.9	22.70	0.34	55.50	765	516	67.38	115	22.37	1.1	24.88
Total retail clients		0.42%	55.99%	$ 74,607	$ 39,025	0.52%	$ 4,688	12.01%	$ 93.4	15.01%	0.42%	61.14%	$ 67,537	$ 41,020	60.74%	$ 4,328	10.55%	$ 99.8	13.59%

The footnotes to this table are presented on page 40.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

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

The footnotes to this table are presented on page 40.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

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

The footnotes to this table are presented on page 40.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage) — As at June 30, 2018

	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%	12.46%	$ 10	$ 5	50.00%	$ -	2.49%	$ -	2.62%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.68	31	16	50.00	1	6.66	-	7.11
	0.50 - 0.74	0.65	14.50	31	15	50.00	3	13.57	0.1	14.75
	0.75 - 2.49	1.59	14.78	28	14	50.00	4	24.88	-	27.82
	2.50 - 9.99	5.20	14.32	6	3	50.00	1	46.73	-	55.97
	10.00 - 99.99	27.42	12.94	1	-	50.00	-	75.55	-	119.90
	100.00	100.00	9.79	-	-	50.00	-	122.41	-	122.41
	Sub-total	1.43	14.10	107	53	50.00	9	16.04	0.1	18.13
Uninsured exposures										
	0.00 - 0.14	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	12.96	5,619	3,745	66.64	236	6.31	1.3	6.73
	0.50 - 0.74	0.65	14.23	2,826	1,817	64.29	242	13.32	1.7	14.47
	0.75 - 2.49	1.55	15.66	1,610	1,004	62.32	260	25.93	2.4	28.96
	2.50 - 9.99	5.08	17.74	301	185	61.48	107	57.97	1.7	69.44
	10.00 - 99.99	27.42	19.24	41	27	65.37	30	112.34	1.4	178.29
	100.00	100.00	11.23	33	-	0.89	-	140.36	-	140.36
	Sub-total	0.44	12.96	19,889	13,450	67.62	1,036	7.71	9.1	8.56
	Total	0.45	12.97	19,996	13,503	67.53	1,045	7.74	9.2	8.59
Qualifying revolving retail client exposures (QRRCE)										
	0.00 - 0.14	0.06	80.09	18,134	12,163	67.07	353	2.90	5.4	7.97
	0.15 - 0.24	0.16	78.55	12,499	8,060	64.48	557	6.91	10.0	30.86
	0.25 - 0.49	0.39	77.98	4,112	2,656	64.58	384	14.47	8.2	24.82
	0.50 - 0.74	0.68	66.15	431	253	58.81	48	18.79	1.1	49.77
	0.75 - 2.49	1.69	78.76	5,561	2,998	53.91	1,287	42.94	39.3	71.42
	2.50 - 9.99	4.77	71.55	668	209	31.26	176	84.10	7.2	127.04
	10.00 - 99.99	20.28	61.49	478	58	12.21	94	161.87	7.3	214.69
	100.00	100.00	-	12	-	-	-	-	-	-
	Total	0.39	79.01	41,895	26,397	63.01	2,899	10.98	78.5	14.70
Other retail client exposures (non-QRRCE) excluding SMEs										
	0.00 - 0.14	0.07	43.19	411	286	69.66	22	7.61	0.1	7.97
	0.15 - 0.24	0.17	80.07	2	2	64.27	-	29.14	-	30.86
	0.25 - 0.49	0.28	45.42	148	101	68.28	25	23.20	0.1	24.82
	0.50 - 0.74	0.68	53.31	65	36	55.62	16	45.23	0.1	49.77
	0.75 - 2.49	1.34	54.64	32	18	55.89	11	62.26	0.2	71.42
	2.50 - 9.99	3.21	40.12	20	11	55.33	6	56.02	0.1	72.77
	10.00 - 99.99	24.86	38.88	2	1	60.02	1	93.99	0.2	214.69
	100.00	100.00	49.35	1	-	0.02	-	616.88	-	616.88
	Total	0.16	78.55	681	455	64.48	81	6.91	0.8	8.47
Total retail clients		0.41%	56.53%	$ 62,572	$ 40,355	64.49%	$ 4,025	9.98%	$ 88.5	12.72%

(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 a percentage)	As at June 30, 2020						As at March 31, 2020					
	Weighted average PD[3]	**Average historical annual default rate**	**EAD - weighted average LGD[3]**	**EAD - weighted actual LGD[3]**	**EAD - weighted average CCF[3]**	**EAD - weighted actual CCF[3]**	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	**0.02%**	**-%**	**25.66%**	**24.64%**	**43.15%**	**9.47%**	0.02%	-%	26.29%	24.16%	44.56%	11.52%
Financial institutions	**0.45**	**-**	**53.74**	**-**	**27.53**	**0.03**	0.21	-	53.38	-	27.52	0.23
Businesses	**2.42**	**1.72**	**26.51**	**29.34**	**49.88**	**17.57**	2.13	1.18	26.70	20.83	46.83	15.29
SMEs similar to other retail client exposures	**2.18**	**2.16**	**58.67**	**39.99**	**46.31**	**18.87**	1.81	2.02	59.85	34.84	46.26	25.74
Exposures related to residential mortgages												
Insured exposures	**0.39**	**0.20**	**29.06**	**11.77**	**49.87**	**49.87**	0.48	0.25	27.81	13.15	49.77	49.77
Uninsured exposures	**0.85**	**0.56**	**16.28**	**5.51**	**66.11**	**11.51**	0.89	0.59	15.36	5.83	66.17	7.32
Qualifying revolving retail client exposures (QRRCE)	**1.60**	**1.43**	**83.69**	**72.93**	**46.64**	**45.14**	1.84	1.54	83.30	74.11	46.93	32.47
Other retail client exposures (non-QRRCE) excluding SMEs	**2.99**	**2.10**	**51.30**	**43.59**	**68.73**	**59.91**	3.16	2.13	52.39	43.29	66.66	59.65

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

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

(as a percentage)	As at December 31, 2018						As at September 30, 2018					
	Weighted average PD[3]	Average historical annual default rate[4]	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3][4]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3][4]	Weighted average PD[3]	Average historical annual default rate[4]	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3][4]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3][4]
Exposures related to residential mortgages												
Insured exposures	1.76%	0.75%	12.56%	9.16%	50.00%	50.00%	1.72%	0.75%	12.21%	9.16%	50.00%	50.00%
Uninsured exposures	1.09	0.53	12.69	9.54	56.25	59.02	1.15	0.53	12.52	9.54	56.32	59.02
Qualifying revolving retail client exposures (QRRCE)	1.55	1.08	82.74	70.59	62.91	45.07	1.56	1.08	77.74	70.59	62.88	45.07
Other retail client exposures (non-QRRCE) excluding SMEs	3.60	1.64	44.50	29.85	67.24	56.74	3.43	1.64	42.95	29.85	66.99	56.74

(as a percentage)	As at June 30, 2018					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Exposures related to residential mortgages						
Insured exposures	1.68%	0.75%	11.40%	9.16%	50.00%	50.00%
Uninsured exposures	1.08	0.53	12.13	9.54	67.62	59.02
Qualifying revolving retail client exposures (QRRCE)	1.50	1.08	77.80	70.59	63.01	45.07
Other retail client exposures (non-QRRCE) excluding SMEs	3.32	1.64	43.03	29.85	66.84	56.74

[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]

	As at June 30, 2020								As at March 31, 2020							
	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	$ 11,532	$ -	$ -	$ -	$ -	$ -	$ -	$ 11,532	$ 6,960	$ 20	$ -	$ -	$ -	$ -	$ -	$ 6,980
Financial institutions	-	9,450	-	55	-	8	14	9,527	-	7,909	-	65	-	-	2	7,976
Businesses	-	558	-	372	-	8,881	129	9,940	-	349	-	307	-	9,062	125	9,843
SMEs similar to other retail client exposures	-	-	-	-	202	-	67	269	-	-	-	-	202	-	123	325
Mortgages	-	-	385	-	-	-	-	385	-	-	392	-	-	-	-	392
Other retail client exposures (excluding SMEs)	-	-	-	-	2,325	2	-	2,327	-	-	-	-	2,138	2	-	2,140
Securitization	-	-	-	-	-	-	10	10	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	207	8	215	-	-	-	-	-	203	7	210
Trading portfolio	-	2,026	-	1	-	9,475	7	11,509	-	2,836	-	97	-	6,990	-	9,923
Total	$ 11,532	$ 12,034	$ 385	$ 428	$ 2,527	$ 18,573	$ 235	$ 45,714	$ 6,960	$ 11,114	$ 392	$ 469	$ 2,340	$ 16,257	$ 264	$ 37,796

	As at December 31, 2019								As at September 30, 2019							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 103	$ -	$ -	$ -	$ -	$ -	$ -	$ 103	$ 15,776	$ -	$ -	$ -	$ -	$ -	$ -	$ 15,776
Financial institutions	-	8,548	-	75	-	-	1	8,624	-	17,205	-	219	-	4	1	17,429
Businesses	-	211	-	450	-	9,146	214	10,021	-	239	-	649	-	71,548	736	73,172
SMEs similar to other retail client exposures	-	-	-	-	193	-	117	310	-	-	-	-	8,051	-	172	8,223
Mortgages	-	-	391	-	-	-	-	391	-	-	396	-	-	-	-	396
Other retail client exposures (excluding SMEs)	-	-	-	-	2,141	1	-	2,142	-	-	-	-	2,059	1	-	2,060
Securitization	-	-	-	-	-	-	12	12	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	213	9	222	-	-	-	-	-	200	9	209
Trading portfolio	-	3,423	-	12	-	6,111	2	9,548	12,127	3,776	-	2	711	6,000	3	22,619
Total	$ 103	$ 12,182	$ 391	$ 537	$ 2,334	$ 15,471	$ 355	$ 31,373	$ 27,903	$ 21,220	$ 396	$ 870	$ 10,821	$ 77,753	$ 926	$ 139,889

The footnotes to this table are presented on page 44.

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

	As at June 30, 2019								As at March 31, 2019							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 14,691	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,691	$ 16,333	$ -	$ -	$ -	$ -	$ -	$ -	$ 16,333
Financial institutions	-	18,005	-	219	-	7	1	18,232	-	16,429	-	199	-	3	1	16,632
Businesses	-	269	-	724	-	70,386	732	72,111	-	255	-	602	-	67,429	728	69,014
SMEs similar to other retail client exposures	-	-	-	-	7,985	1	165	8,151	-	-	-	-	8,209	128	157	8,494
Mortgages	-	-	408	-	-	-	-	408	-	-	423	-	-	-	-	423
Other retail client exposures (excluding SMEs)	-	-	-	-	2,017	2	-	2,019	-	-	-	-	1,926	2	-	1,928
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	208	9	217	-	-	-	-	-	233	9	242
Trading portfolio	9,448	4,426	-	21	861	5,101	7	19,864	9,844	5,025	-	12	517	4,424	10	19,832
Total	$ 24,139	$ 22,700	$ 408	$ 964	$ 10,863	$ 75,705	$ 919	$ 135,698	$ 26,177	$ 21,709	$ 423	$ 813	$ 10,652	$ 72,219	$ 910	$ 132,903

	As at December 31, 2018								As at September 30, 2018							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,282	$ -	$ -	$ -	$ -	$ 102	$ -	$ 15,384	$ 16,499	$ -	$ -	$ -	$ -	$ 99	$ -	$ 16,598
Financial institutions	-	17,659	-	21	-	4	1	17,685	-	17,096	-	104	-	5	1	17,206
Businesses	-	219	-	653	-	66,260	710	67,842	-	157	-	652	-	63,634	589	65,032
SMEs similar to other retail client exposures	-	-	-	-	8,120	113	150	8,383	-	-	-	-	8,135	101	138	8,374
Mortgages	-	-	435	-	-	-	-	435	-	-	438	-	-	-	-	438
Other retail client exposures (excluding SMEs)	-	-	-	-	1,946	1	-	1,947	-	-	-	-	1,833	-	7	1,840
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	243	7	250	-	-	-	-	-	192	8	200
Trading portfolio	11,386	4,927	-	34	30	4,821	5	21,203	10,760	6,174	-	7	2	3,512	9	20,464
Total	$ 26,668	$ 22,805	$ 435	$ 708	$ 10,096	$ 71,544	$ 878	$ 133,134	$ 27,259	$ 23,427	$ 438	$ 763	$ 9,970	$ 67,543	$ 757	$ 130,157

The footnotes to this table are presented on page 44.

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

	As at June 30, 2018							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 14,986	$ -	$ -	$ -	$ -	$ 99	$ -	$ 15,085
Financial institutions	-	15,010	-	105	-	331	1	15,447
Businesses	-	242	-	683	-	57,448	536	58,909
SMEs similar to other retail client exposures	-	-	-	-	5,458	1,311	146	6,915
Mortgages	-	-	460	-	-	1	-	461
Other retail client exposures (excluding SMEs)	-	-	-	-	1,689	1	-	1,690
Securitization	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	191	8	199
Trading portfolio	9,007	6,201	-	136	-	3,668	17	19,029
Total	$ 23,993	$ 21,453	$ 460	$ 924	$ 7,147	$ 63,050	$ 713	$ 117,740

[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 June 30, 2020		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	
	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	**$ 131,729**	**$ 341**	$ 128,419	$ 333	$ 126,757	$ 326	$ 124,902	$ 372	$ 123,457	$ 340	$ 120,744	$ 336	$ 120,113	$ 320	$ 118,981	$ 320	$ 117,381	$ 336
Consumer, credit card and other personal loans	**25,623**	**283**	26,181	284	27,022	276	26,851	271	26,577	232	26,031	248	26,210	221	25,709	218	25,285	225
Public agency loans[1]	**3,847**	**-**	2,455	-	3,319	-	3,473	-	3,512	-	3,049	-	3,326	-	2,528	-	2,733	-
Business loans																		
Agriculture	**10,141**	**133**	10,074	153	9,971	147	9,683	125	9,497	118	9,291	115	9,191	115	8,512	99	8,371	87
Mining, oil and gas	**426**	**2**	457	2	358	2	396	3	412	1	369	1	336	1	307	1	362	1
Utilities	**694**	**-**	831	-	676	-	680	-	632	-	705	-	751	-	463	-	526	1
Construction	**3,508**	**159**	3,690	131	3,485	134	3,466	174	3,411	159	3,148	155	2,857	154	2,640	52	2,524	46
Manufacturing	**4,122**	**131**	4,991	65	4,257	61	4,453	50	4,303	70	4,093	68	3,892	36	3,447	39	3,427	35
Wholesale trade	**1,490**	**15**	1,772	11	1,663	11	1,727	10	1,663	10	1,599	10	1,455	12	1,373	11	1,377	8
Retail trade	**3,245**	**50**	3,762	37	3,274	36	3,095	39	3,107	33	3,258	35	3,046	37	2,977	30	3,082	30
Transportation	**1,346**	**25**	1,661	23	1,531	22	1,615	33	1,561	36	1,441	26	1,475	19	1,384	22	1,412	27
Information industry	**333**	**4**	530	1	388	2	458	2	462	2	508	6	519	6	475	6	491	6
Finance and insurance	**2,117**	**-**	1,930	-	1,723	-	1,126	-	736	1	690	1	651	-	668	-	922	-
Real estate	**9,193**	**22**	9,379	22	8,862	19	8,447	22	8,287	27	8,009	32	7,849	34	8,283	39	8,358	38
Professional services	**946**	**5**	1,186	4	964	4	957	4	1,041	4	910	5	788	4	696	6	681	4
Management of companies	**858**	**7**	922	7	976	6	889	6	903	5	903	5	945	5	858	5	868	4
Administrative services	**367**	**14**	395	15	354	16	344	14	329	3	320	3	311	4	281	3	267	3
Education	**307**	**2**	306	3	287	2	284	1	310	1	315	1	232	2	183	1	329	1
Health care	**3,759**	**29**	3,782	21	3,719	22	3,688	21	3,359	20	3,269	18	3,140	22	2,826	24	2,729	38
Arts and entertainment	**801**	**41**	877	12	822	14	836	13	829	12	802	13	809	12	745	12	699	8
Accommodation	**1,819**	**36**	1,812	34	1,755	31	1,658	29	1,684	26	1,590	28	1,545	29	1,433	28	1,393	26
Other services	**1,126**	**8**	1,135	9	1,112	10	1,087	9	1,075	13	1,071	8	1,046	9	853	10	861	11
Other businesses	**212**	**-**	575	-	492	1	369	-	194	-	608	-	742	-	2,263	9	1,219	2
Total business loans	**$ 46,810**	**$ 683**	$ 50,067	$ 550	$ 46,669	$ 540	$ 45,258	$ 555	$ 43,795	$ 541	$ 42,899	$ 530	$ 41,580	$ 501	$ 40,667	$ 397	$ 39,898	$ 376
Total loans	**$ 208,009**	**$ 1,307**	$ 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

[1] Includes government loans.

Table 19 – Loan portfolio by geographic area

(in millions of dollars)	As at June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 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	**$ 188,462**	**$ 1,102**	$ 186,861	$ 968	$ 183,835	$ 947	$ 181,209	$ 966	$ 178,977	$ 912
Other Canadian provinces	**18,644**	**201**	19,338	196	19,024	192	18,374	229	17,725	199
Total – Canada	**$ 207,106**	**$ 1,303**	$ 206,199	$ 1,164	$ 202,859	$ 1,139	$ 199,583	$ 1,195	$ 196,702	$ 1,111
Other countries	**903**	**4**	923	3	908	3	901	3	639	2
Total	**$ 208,009**	**$ 1,307**	$ 207,122	$ 1,167	$ 203,767	$ 1,142	$ 200,484	$ 1,198	$ 197,341	$ 1,113

(in millions of dollars)	As at March 31, 2019		As at December 31, 2018		As at September 30, 2018		As at June 30, 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[1]
Canada								
Québec	$ 175,000	$ 899	$ 173,788	$ 830	$ 170,830	$ 835	$ 168,542	$ 855
Other Canadian provinces	17,148	212	16,752	209	16,438	92	16,331	81
Total – Canada	$ 192,148	$ 1,111	$ 190,540	$ 1,039	$ 187,268	$ 927	$ 184,873	$ 936
Other countries	575	3	689	3	617	8	424	1
Total	$ 192,723	$ 1,114	$ 191,229	$ 1,042	$ 187,885	$ 935	$ 185,297	$ 937

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

Table 20 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at June 30, 2020 Gross loans and acceptances		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	
Desjardins Group										
Caisse network	**$ 170,236**	**81.8%**	$ 167,054	80.7%	$ 165,095	80.9%	$ 161,627	80.5%	$ 159,335	80.6%
Fédération des caisses Desjardins du Québec	**33,922**	**16.3**	35,939	17.3	34,946	17.1	34,855	17.4	33,949	17.2
Desjardins Financial Security Life Assurance Company	**3,016**	**1.4**	3,085	1.5	3,112	1.5	3,198	1.6	3,280	1.7
Other entities	**1,043**	**0.5**	1,126	0.5	994	0.5	988	0.5	969	0.5
Total	**$ 208,217**	**100.0%**	$ 207,204	100.0%	$ 204,147	100.0%	$ 200,668	100.0%	$ 197,533	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2019 Gross loans and acceptances		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	
Desjardins Group								
Caisse network	$ 156,002	80.9%	$ 154,692	80.9%	$ 152,753	81.2%	$ 150,494	81.2%
Fédération des caisses Desjardins du Québec	32,762	17.0	31,862	16.6	30,605	16.3	30,023	16.2
Desjardins Financial Security Life Assurance Company	3,144	1.6	3,133	1.6	3,015	1.6	3,087	1.7
Other entities	958	0.5	1,702	0.9	1,763	0.9	1,735	0.9
Total	$ 192,866	100.0%	$ 191,389	100.0%	$ 188,136	100.0%	$ 185,339	100.0%

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at June 30, 2020						As at March 31, 2020					
	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	**$ 131,729**	**63.3%**	**$ 37,986**	**79.1%**	**$ 341**	**26.0%**	$ 128,419	62.0%	$ 37,283	78.3%	$ 333	28.6%
Consumer, credit card and other personal loans	**25,623**	**12.3**	**3,292**	**6.9**	**283**	**21.7**	26,181	12.6	3,277	6.9	284	24.3
Business and government loans	**50,865**	**24.4**	**6,714**	**14.0**	**683**	**52.3**	52,604	25.4	7,019	14.8	550	47.1
Total	**$ 208,217**	**100.0%**	**$ 47,992**	**100.0%**	**$ 1,307**	**100.0%**	$ 207,204	100.0%	$ 47,579	100.0%	$ 1,167	100.0%

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

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

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

(in millions of dollars and as a percentage)	As at June 30, 2018					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	$ 117,381	63.4%	$ 36,842	78.2%	$ 336	35.9%
Consumer, credit card and other personal loans	25,285	13.6	3,550	7.5	225	24.0
Business and government loans	42,673	23.0	6,727	14.3	376	40.1
Total	$ 185,339	100.0%	$ 47,119	100.0%	$ 937	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 loans

(in millions of dollars)	For the three-month periods ended				
	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Gross credit-impaired loans at the beginning of the period	**$ 1,167**	$ 1,142	$ 1,198	$ 1,113	$ 1,114
Gross loans that became credit-impaired since the last period	**634**	483	447	439	708
Loans returned to unimpaired status	**(366)**	(407)	(404)	(287)	(592)
Write-offs and recoveries	**(88)**	(105)	(119)	(88)	(105)
Other changes	**(40)**	54	20	21	(12)
Gross credit-impaired loans at the end of the period	**$ 1,307**	$ 1,167	$ 1,142	$ 1,198	$ 1,113

(in millions of dollars)	For the three-month periods ended			
	March 31, 2019	December 31, 2018	September 30, 2018[1]	June 30, 2018
Gross credit-impaired loans at the beginning of the period	$ 1,042	$ 935	$ 937	$ 936
Gross loans that became credit-impaired since the last period	732	526	365	576
Loans returned to unimpaired status	(568)	(300)	(280)	(453)
Write-offs and recoveries	(89)	(98)	(76)	(89)
Other changes	(3)	(21)	(11)	(33)
Gross credit-impaired loans at the end of the period	$ 1,114	$ 1,042	$ 935	$ 937

(1) 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 June 30, 2020								As at March 31, 2020							
	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	$ 28,388	97.2%	$ 70,737	95.6%	$ 5,577	94.7%	$ 104,702	96.0%	$ 27,605	97.1%	$ 68,507	95.8%	$ 5,933	94.8%	$ 102,045	96.1%
Ontario	789	2.7	3,182	4.3	311	5.3	4,282	3.9	796	2.8	2,932	4.1	324	5.2	4,052	3.8
Other[6]	29	0.1	74	0.1	2	-	106	0.1	29	0.1	71	0.1	2	-	102	0.1
All geographic areas	$ 29,206	100.0%	$ 73,993	100.0%	$ 5,890	100.0%	$ 109,090	100.0%	$ 28,430	100.0%	$ 71,510	100.0%	$ 6,259	100.0%	$ 106,199	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2019								As at September 30, 2019							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Québec	$ 27,693	97.1%	$ 67,652	95.9%	$ 5,975	94.9%	$ 101,320	96.1%	$ 27,682	97.1%	$ 66,106	96.0%	$ 6,162	94.8%	$ 99,950	96.2%
Ontario	827	2.9	2,822	4.0	323	5.1	3,972	3.8	798	2.8	2,686	3.9	339	5.2	3,823	3.7
Other[6]	-	-	70	0.1	3	-	73	0.1	29	0.1	68	0.1	3	-	100	0.1
All geographic areas	$ 28,520	100.0%	$ 70,544	100.0%	$ 6,301	100.0%	$ 105,365	100.0%	$ 28,509	100.0%	$ 68,860	100.0%	$ 6,504	100.0%	$ 103,873	100.0%

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

(in millions of dollars and as a percentage)	As at December 31, 2018								As at September 30, 2018							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total		Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Québec	$ 27,260	97.1%	$ 62,704	96.2%	$ 6,356	94.9%	$ 96,320	96.4%	$ 27,424	97.1%	$ 61,709	96.2%	$ 6,523	94.9%	$ 95,656	96.3%
Ontario	814	2.9	2,477	3.8	342	5.1	3,633	3.6	819	2.9	2,373	3.7	344	5.0	3,536	3.6
Other[6]	-	-	-	-	3	-	3	-	-	-	65	0.1	4	0.1	69	0.1
All geographic areas	$ 28,074	100.0%	$ 65,181	100.0%	$ 6,701	100.0%	$ 99,956	100.0%	$ 28,243	100.0%	$ 64,147	100.0%	$ 6,871	100.0%	$ 99,261	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2018							
	Guaranteed or insured loans[3]		Uninsured loans[4]		Home equity lines of credit[5]		Total	
Québec	$ 27,607	97.1%	$ 60,341	96.3%	$ 6,558	95.0%	$ 94,506	96.4%
Ontario	824	2.9	2,256	3.6	347	5.0	3,427	3.5
Other[6]	-	-	62	0.1	3	-	65	0.1
All geographic areas	$ 28,431	100.0%	$ 62,659	100.0%	$ 6,908	100.0%	$ 97,998	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. totalled $139 million as at June 30, 2020. They amounted to $130 million and $133 million respectively for the June 2019 and June 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 June 30, 2020			As at March 31, 2020			As at December 31, 2019		
	Uninsured loans[2]	**Home equity lines of credit and related loans[3]**	**Total uninsured**	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Québec	**67.5%**	**71.6%**	**70.0%**	66.7%	70.7%	69.2%	67.9%	70.3%	69.4%
Ontario	**65.6**	**68.6**	**67.1**	71.7	69.8	70.8	70.0	68.6	69.3
Other[4]	**73.0**	**72.6**	**72.9**	74.4	69.0	72.4	70.6	71.2	70.9
All geographic areas	**67.3%**	**71.4%**	**69.8%**	67.0%	70.7%	69.3%	68.0%	70.3%	69.4%

(average loan-to-value ratio, by geographic area)	As at September 30, 2019			As at June 30, 2019			As at March 31, 2019		
	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Québec	67.6%	70.7%	69.7%	67.8%	70.6%	69.5%	67.5%	69.8%	68.9%
Ontario	70.5	68.8	69.5	71.5	70.2	70.7	71.2	68.1	69.5
Other[4]	69.0	78.4	72.1	70.2	70.8	70.4	59.2	71.7	59.4
All geographic areas	67.8%	70.6%	69.7%	68.0%	70.6%	69.6%	67.7%	69.7%	69.0%

(average loan-to-value ratio, by geographic area)	As at December 31, 2018			As at September 30, 2018			As at June 30, 2018		
	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured	Uninsured loans[2]	Home equity lines of credit and related loans[3]	Total uninsured
Québec	68.2%	69.9%	69.4%	66.9%	70.8%	69.7%	68.2%	70.6%	69.6%
Ontario	71.0	68.3	69.2	70.4	68.9	69.6	68.4	70.0	69.2
Other[4]	75.0	72.7	73.9	75.6	76.0	75.7	75.1	57.8	66.1
All geographic areas	68.3%	69.9%	69.3%	67.2%	70.8%	69.7%	68.2%	70.5%	69.6%

(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 June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019	
0-10 years	**$ 3,069**	**3.0%**	$ 2,962	3.0%	$ 2,965	3.0%	$ 2,928	3.0%	$ 2,863	3.0%
10-20 years	**19,160**	**18.6**	18,411	18.4	18,199	18.4	17,948	18.4	17,702	18.4
20-25 years	**71,189**	**69.0**	69,260	69.3	68,770	69.5	67,612	69.5	66,678	69.5
25-30 years	**8,193**	**7.9**	7,666	7.7	7,473	7.5	7,182	7.4	7,047	7.3
30-35 years	**1,251**	**1.2**	1,304	1.3	1,337	1.3	1,373	1.4	1,416	1.5
35 years or more	**337**	**0.3**	337	0.3	320	0.3	326	0.3	321	0.3
All amortization periods	**$ 103,199**	**100.0%**	$ 99,940	100.0%	$ 99,064	100.0%	$ 97,369	100.0%	$ 96,027	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at March 31, 2019		As at December 31, 2018		As at September 30, 2018		As at June 30, 2018	
0-10 years	$ 2,790	3.0%	$ 2,822	3.0%	$ 2,803	3.0%	$ 2,759	3.0%
10-20 years	17,540	18.7	17,503	18.8	17,353	18.8	17,117	18.8
20-25 years	64,527	68.9	64,143	68.8	63,451	68.6	62,408	68.4
25-30 years	6,987	7.5	6,949	7.5	6,913	7.5	6,878	7.6
30-35 years	1,480	1.6	1,514	1.6	1,544	1.7	1,601	1.8
35 years or more	320	0.3	324	0.3	326	0.4	327	0.4
All amortization periods	$ 93,644	100.0%	$ 93,255	100.0%	$ 92,390	100.0%	$ 91,090	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.