Desjardins

Supplemental Financial Information (unaudited)

For the period ended June 30, 2021

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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-GAAP 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 Risk 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, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	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
ASSETS									
Cash and deposits with financial institutions	**$ 17,731**	$ 19,853	$ 12,126	$ 8,844	$ 14,496	$ 9,614	$ 3,709	$ 3,345	$ 3,430
Securities									
Securities at fair value through profit or loss	**39,195**	36,542	34,960	34,235	34,392	35,653	35,168	37,839	39,005
Securities at fair value through other comprehensive income	**51,477**	46,862	52,679	54,743	42,597	25,117	22,909	21,431	21,662
Securities at amortized cost	**35**	25	29	275	626	1,462	1,616	1,863	1,728
	90,707	83,429	87,668	89,253	77,615	62,232	59,693	61,133	62,395
Securities borrowed or purchased under reverse repurchase agreements	**14,345**	13,634	9,658	9,706	10,710	10,565	10,032	12,738	12,324
Loans									
Residential mortgages	**143,741**	138,438	136,208	134,105	131,729	128,419	126,757	124,902	123,457
Consumer, credit card and other personal loans	**24,859**	24,789	25,310	25,828	25,623	26,181	27,022	26,851	26,577
Business and government loans	**54,335**	52,688	51,015	51,046	50,657	52,522	49,988	48,731	47,307
	222,935	215,915	212,533	210,979	208,009	207,122	203,767	200,484	197,341
Allowance for credit losses	**(1,002)**	(1,064)	(1,112)	(1,048)	(1,048)	(878)	(685)	(693)	(629)
	221,933	214,851	211,421	209,931	206,961	206,244	203,082	199,791	196,712
Segregated fund net assets	**21,474**	20,662	19,093	18,032	17,198	15,363	17,026	16,332	16,040
Other assets									
Clients' liability under acceptances	**90**	154	328	-	208	82	380	184	192
Premiums receivable	**2,797**	2,641	2,803	2,870	2,740	2,576	2,686	2,716	2,555
Derivative financial instruments	**5,703**	5,585	5,820	5,846	5,882	6,190	4,246	4,453	4,293
Amounts receivable from clients, brokers and financial institutions	**3,902**	5,389	2,499	4,597	3,710	4,167	2,229	2,161	3,183
Reinsurance assets	**1,867**	1,904	1,962	1,989	2,074	1,862	2,001	1,931	1,933
Right-of-use assets	**556**	563	565	561	564	579	566	574	577
Investment property	**922**	918	924	937	941	924	957	972	956
Property, plant and equipment	**1,505**	1,514	1,541	1,487	1,485	1,485	1,471	1,439	1,433
Goodwill	**156**	156	156	156	121	121	121	121	121
Intangible assets	**476**	455	424	425	398	382	381	381	385
Investments in companies accounted for using the equity method	**1,281**	1,238	1,189	1,159	1,146	1,123	1,034	1,033	1,014
Deferred tax assets	**797**	833	1,154	1,178	1,184	854	1,292	1,278	1,254
Other	**3,036**	3,202	2,704	2,916	2,501	2,556	2,090	2,149	2,109
	23,088	24,552	22,069	24,121	22,954	22,901	19,454	19,392	20,005
TOTAL ASSETS	**$ 389,278**	$ 376,981	$ 362,035	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731	$ 310,906

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 133,112**	$ 129,676	$ 127,928	$ 124,541	$ 122,338	$ 113,848	$ 111,665	$ 109,192	$ 109,640
Business and government[1]	**104,706**	99,638	96,853	100,304	97,386	91,045	81,556	83,367	83,138
Deposit-taking institutions[1]	**852**	1,605	455	975	546	602	697	261	513
	238,670	230,919	225,236	225,820	220,270	205,495	193,918	192,820	193,291
Other liabilities									
Acceptances	**90**	154	328	-	208	82	380	184	192
Commitments related to securities sold short	**10,763**	11,589	9,353	8,846	6,022	8,901	10,615	11,261	11,801
Commitments related to securities lent or sold under repurchase agreements	**25,194**	21,883	19,152	17,673	19,489	13,416	10,562	12,710	11,261
Derivative financial instruments	**5,216**	5,236	4,884	4,095	4,058	3,547	4,278	3,930	3,799
Amounts payable to clients, brokers and financial institutions	**10,002**	11,047	6,810	8,893	7,780	9,795	5,552	5,966	6,328
Lease liabilities	**621**	631	633	626	627	639	624	627	628
Insurance contract liabilities	**33,580**	32,822	34,827	34,760	34,455	31,819	31,595	31,850	31,035
Segregated fund net liabilities	**21,468**	20,660	19,089	18,025	17,184	15,352	17,002	16,316	16,025
Net defined benefit plan net liabilities	**1,677**	1,877	3,107	3,281	3,070	1,384	3,068	3,041	3,124
Deferred tax liabilities	**326**	334	372	375	376	409	281	255	235
Other	**6,528**	6,712	6,488	6,610	6,177	5,731	6,294	5,391	5,258
	115,465	112,945	105,043	103,184	99,446	91,075	90,251	91,531	89,686
Subordinated notes	**2,424**	1,473	1,493	1,465	1,451	1,399	1,398	1,392	1,399
TOTAL LIABILITIES	**356,559**	345,337	331,772	330,469	321,167	297,969	285,567	285,743	284,376
EQUITY									
Capital stock	**5,007**	5,016	5,021	5,029	5,037	5,041	5,134	5,178	5,220
Share capital	**-**	-	-	-	-	-	-	4	4
Undistributed surplus earnings	**1,863**	2,369	1,874	1,841	1,985	2,000	2,352	2,121	1,575
Accumulated other comprehensive income	**1,032**	999	1,302	1,183	1,047	475	211	386	433
Reserves	**23,978**	22,470	21,316	20,661	20,015	20,753	18,959	18,538	18,540
Equity – Group's share	**31,880**	30,854	29,513	28,714	28,084	28,269	26,656	26,227	25,772
Non-controlling interests	**839**	790	750	704	683	681	773	761	758
Total equity	**32,719**	31,644	30,263	29,418	28,767	28,950	27,429	26,988	26,530
TOTAL LIABILITIES AND EQUITY	**$ 389,278**	$ 376,981	$ 362,035	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731	$ 310,906

[1] 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, 2021	March 31, 2021	December 31, 2020[1]	September 30, 2020[1]	June 30, 2020[1]	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	**June 30, 2021**	June 30, 2020[1]
Interest income											
Loans	**$ 1,730**	$ 1,712	$ 1,790	$ 1,800	$ 1,753	$ 1,935	$ 2,003	$ 1,985	$ 1,873	**$ 3,442**	$ 3,688
Securities	**116**	113	136	120	123	109	99	98	107	**229**	232
	1,846	1,825	1,926	1,920	1,876	2,044	2,102	2,083	1,980	**3,671**	3,920
Interest expense											
Deposits	**364**	405	440	431	494	645	669	665	643	**769**	1,139
Subordinated notes and other	**30**	17	31	25	14	46	50	55	47	**47**	60
	394	422	471	456	508	691	719	720	690	**816**	1,199
Net interest income	**1,452**	1,403	1,455	1,464	1,368	1,353	1,383	1,363	1,290	**2,855**	2,721
Net premiums	**2,587**	2,585	2,626	2,534	2,238	2,522	2,527	2,326	2,242	**5,172**	4,760
Other income											
Deposit and payment service charges	**105**	99	104	96	83	105	109	116	103	**204**	188
Lending fees and credit card service revenues	**182**	187	165	126	141	196	185	193	186	**369**	337
Brokerage and investment fund services	**285**	273	243	235	235	241	226	223	223	**558**	476
Management and custodial service fees	**177**	169	168	152	147	150	155	148	140	**346**	297
Net investment income (loss)	**1,055**	(1,602)	646	304	2,624	(458)	(93)	608	1,052	**(547)**	2,166
Overlay approach adjustment for insurance operations financial assets	**(146)**	(146)	(112)	(143)	(299)	512	(22)	(13)	10	**(292)**	213
Foreign exchange income	**28**	30	21	22	14	46	12	11	27	**58**	60
Other	**53**	37	48	14	58	29	341	12	9	**90**	87
	1,739	(953)	1,283	806	3,003	821	913	1,298	1,750	**786**	3,824
Total income	**5,778**	3,035	5,364	4,804	6,609	4,696	4,823	4,987	5,282	**8,813**	11,305
Provision for credit losses (recovery)	**(3)**	4	169	99	271	324	113	154	(11)	**1**	595
Claims, benefits, annuities and changes in insurance contract liabilities	**2,191**	(206)	1,781	1,775	3,606	2,071	1,411	2,247	2,345	**1,985**	5,677
Non-interest expense											
Salaries and fringe benefits	**1,158**	1,061	1,049	910	1,006	913	949	852	957	**2,219**	1,919
Premises, equipment and furniture, including depreciation	**229**	223	233	230	208	207	197	189	201	**452**	415
Service agreements and outsourcing	**59**	56	86	53	64	62	94	88	95	**115**	126
Communications	**60**	61	77	58	56	66	90	59	74	**121**	122
Other	**871**	764	887	703	678	751	842	673	742	**1,635**	1,429
	2,377	2,165	2,332	1,954	2,012	1,999	2,172	1,861	2,069	**4,542**	4,011
Operating surplus earnings	**1,213**	1,072	1,082	976	720	302	1,127	725	879	**2,285**	1,022
Income taxes on surplus earnings	**278**	274	206	247	191	17	192	155	187	**552**	208
Surplus earnings before member dividends	**935**	798	876	729	529	285	935	570	692	**1,733**	814
Member dividends	**90**	90	93	80	80	77	80	80	80	**180**	157
Tax recovery on member dividends	**(24)**	(24)	(23)	(20)	(22)	(20)	(23)	(20)	(22)	**(48)**	(42)
Net surplus earnings for the period after member dividends	**$ 869**	$ 732	$ 806	$ 669	$ 471	$ 228	$ 878	$ 510	$ 634	**$ 1,601**	$ 699
of which:											
Group's share	**$ 830**	$ 702	$ 763	$ 648	$ 464	$ 215	$ 858	$ 499	$ 616	**$ 1,532**	$ 679
Non-controlling interests' share	**39**	30	43	21	7	13	20	11	18	**69**	20

[1] Data have been reclassified to conform with the presentation for the current period.

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 ▪ F capital shares ▪ Permanent shares and surplus shares of the caisses subject to phase-out ▪ Eligible portion of general allowance[4]	▪ Non-controlling interests[2]	▪ General allowance ▪ Senior 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. To be eligible, the securities must have a clause requiring the permanent conversion of all such securities into Tier 1A capital instruments upon non-viability.

(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 "Capital management" section of Desjardins Group's 2020 Annual 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, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	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
Tier 1A capital									
Balance at beginning of period	**$ 27,503**	$ 26,317	$ 25,860	$ 25,493	$ 25,734	$ 24,549	$ 24,205	$ 23,537	$ 23,250
Increase in reserves and undistributed surplus earnings	**1,007**	1,660	696	491	(723)	1,446	613	585	263
Eligible accumulated other comprehensive income	**33**	(304)	123	139	586	237	(141)	(69)	61
F capital shares	**-**	-	-	-	-	-	(1)	2	58
Permanent shares and surplus shares subject to phase-out	**(9)**	(15)	(7)	(9)	(13)	(84)	(39)	(27)	(65)
Deductions	**(636)**	(155)	(355)	(254)	(91)	(414)	(88)	177	(30)
Balance at end of period	**27,898**	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537
Total Tier 1 capital[1]	**27,898**	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537
Tier 2 capital									
Balance at beginning of period	**615**	797	756	727	-	-	213	200	265
Eligible instruments[2]	**972**	(3)	25	(6)	979	-	-	-	-
Senior notes subject to phase-out	**-**	(186)	7	34	(56)	(177)	6	(7)	16
General allowance	**4**	7	9	1	(6)	24	(250)	20	(81)
Deductions[2]	**-**	-	-	-	(190)	153	31	-	-
Balance at end of period	**1,591**	615	797	756	727	-	-	213	200
Total capital	**$ 29,489**	$ 28,118	$ 27,114	$ 26,616	$ 26,220	$ 25,734	$ 24,549	$ 24,418	$ 23,737

(1) No Tier 1B capital instruments have been issued to date.
(2) The information as at June 30, 2020 has been reclassified to conform with the presentation for the current period.

Table 5 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	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
Equity balance in the Combined Financial Statements	**$ 31,880**	$ 30,854	$ 29,513	$ 28,714	$ 28,084	$ 28,269	$ 26,656	$ 26,227	$ 25,772
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(12)**	(14)	(7)	(8)	(10)	(11)	(9)	(14)	(18)
Qualifying shares	**(25)**	(25)	(25)	(24)	(25)	(25)	(25)	(25)	(25)
Other	**(17)**	(20)	(27)	(40)	(28)	(62)	(50)	(48)	(80)
Deductions	**(3,928)**	(3,292)	(3,137)	(2,782)	(2,528)	(2,437)	(2,023)	(1,935)	(2,112)
Tier 1A capital	**27,898**	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537
Tier 1 capital[1]	**27,898**	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537
Items eligible for Tier 2 capital									
Senior notes subject to phase-out	**309**	309	495	488	454	510	687	681	688
General allowance	**116**	112	105	96	95	101	77	327	307
Eligible instruments[2]	**1,992**	1,020	1,023	998	1,004	25	25	25	25
Deductions[2]	**(826)**	(826)	(826)	(826)	(826)	(636)	(789)	(820)	(820)
Tier 2 capital	**1,591**	615	797	756	727	-	-	213	200
Total capital	**$ 29,489**	$ 28,118	$ 27,114	$ 26,616	$ 26,220	$ 25,734	$ 24,549	$ 24,418	$ 23,737

(1) No Tier 1B capital instruments have been issued to date.
(2) The information as at June 30, 2020 has been reclassified to conform with the presentation for the current period.

Table 6 – Leverage ratio[1]

(in millions of dollars and as a percentage)		As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 389,278**	$ 376,981	$ 362,035	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731	$ 310,906
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	**(57,461)**	(56,441)	(56,679)	(55,698)	(54,842)	(49,848)	(51,079)	(50,988)	(49,699)
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	**(1,449)**	(1,010)	(1,505)	(1,285)	(1,318)	(1,137)	(401)	(543)	(513)
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,487**	1,346	1,552	1,671	1,901	484	934	1,597	1,152
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**22,828**	21,919	21,470	20,927	20,706	19,657	19,918	20,759	20,971
Other adjustments[2]	7	**(26,170)**	(28,467)	(18,948)	(14,997)	(19,480)	(17,576)	(2,046)	(2,028)	(2,173)
Leverage ratio exposure	8	**$ 328,513**	$ 314,328	$ 307,925	$ 310,505	$ 296,901	$ 278,499	$ 280,322	$ 281,528	$ 280,644
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 285,388**	$ 272,815	$ 271,010	$ 273,596	$ 259,064	$ 242,920	$ 245,084	$ 241,824	$ 241,878
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**285,388**	272,815	271,010	273,596	259,064	242,920	245,084	241,824	241,878
Derivative exposures[3]										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**296**	3,972	3,720	3,738	3,603	4,030	3,000	3,073	2,818
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**3,779**	431	258	435	533	661	670	573	729
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	**4,075**	4,403	3,978	4,173	4,136	4,691	3,670	3,646	3,547
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**14,735**	13,845	9,915	10,137	11,094	10,747	10,716	13,702	13,096
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	**1,487**	1,346	1,552	1,672	1,901	484	934	1,597	1,152
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	**16,222**	15,191	11,467	11,809	12,995	11,231	11,650	15,299	14,248
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**127,935**	125,416	124,872	122,504	121,933	117,460	115,440	113,644	113,378
Adjustments for conversion to credit equivalent amounts	18	**(105,107)**	(103,497)	(103,402)	(101,577)	(101,227)	(97,803)	(95,522)	(92,885)	(92,407)
Total other off-balance sheet exposures	19	**22,828**	21,919	21,470	20,927	20,706	19,657	19,918	20,759	20,971
Total exposures	21	**$ 328,513**	$ 314,328	$ 307,925	$ 310,505	$ 296,901	$ 278,499	$ 280,322	$ 281,528	$ 280,644
Tier 1 capital – All-in basis	23	**$ 27,898**	$ 27,503	$ 26,317	$ 25,860	$ 25,493	$ 25,734	$ 24,549	$ 24,205	$ 23,537
Tier 1 capital – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[4]	23a	**27,876**	27,480	26,284	25,837	25,472	N/A	N/A	N/A	N/A
Leverage ratio – All-in basis	26	**8.5%**	8.7%	8.5%	8.3%	8.6%	9.2%	8.8%	8.6%	8.4%
Leverage ratio – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[4]	26a	**8.5**	8.7	8.5	8.3	8.6	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) As of June 30, 2021, the presentation of data in the "Derivative exposures" section has been revised. This change in presentation has no impact on total derivative exposures and leverage ratio.

(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 “Capital management” section of Desjardins Group’s 2020 Annual Management’s Discussion and Analysis.

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

	As at June 30, 2021									
			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	$ 17,731	$ 16,879	$ 16,879	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	39,195	13,207	464	-	-	-	16	-	12,727	-
Securities at fair value through other comprehensive income	51,477	45,960	45,960	-	-	-	-	-	-	-
Securities at amortized cost	35	23	3	-	-	-	20	-	-	-
Investments accounted for using the equity method	1,281	6,942	3,201	-	-	-	-	-	-	3,741
	91,988	66,132	49,628	-	-	-	36	-	12,727	3,741
Securities borrowed or purchased under reverse repurchase agreements	14,345	14,743	-	-	14,743	-	-	14,431	-	-
Loans										
Residential mortgages	143,741	142,061	21,372	120,689	-	-	-	-	-	-
Consumer, credit card and other personal loans	24,859	24,685	1,398	23,287	-	-	-	-	-	-
Business and government loans	54,335	53,620	53,494	-	-	-	-	-	-	126
	222,935	220,366	76,264	143,976	-	-	-	-	-	126
Allowance for credit losses	(1,002)	(996)	(377)	(619)	-	-	-	-	-	-
	221,933	219,370	75,887	143,357	-	-	-	-	-	126
Segregated fund net assets	21,474	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	90	90	90	-	-	-	-	-	-	-
Premiums receivable	2,797	-	-	-	-	-	-	-	-	-
Derivative financial instruments	5,703	5,524	-	-	-	5,520	-	380	-	4
Amounts receivable from clients, brokers and financial institutions	3,902	3,896	3,896	-	-	-	-	-	-	-
Reinsurance assets	1,867	-	-	-	-	-	-	-	-	-
Right-of-use assets	556	876	876	-	-	-	-	-	-	-
Land, buildings and equipment	2,427	1,057	1,057	-	-	-	-	-	-	-
Goodwill	156	41	-	-	-	-	-	-	-	41
Intangible assets	476	211	-	-	-	-	-	-	-	211
Deferred tax assets	797	532	532	-	-	-	-	-	-	-
Other	3,036	2,466	2,466	-	-	-	-	-	-	-
	21,807	14,693	8,917	-	-	5,520	-	380	-	256
Total assets	$ 389,278	$ 331,817	$ 151,311	$ 143,357	$ 14,743	$ 5,520	$ 36	$ 14,811	$ 12,727	$ 4,123

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, 2021			
	Exposure[2]	RWA	Exposure[2]	RWA	Exposure[2]	RWA	Capital requirement[3]	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	$ 73,325	$ 7,417	$ 14,622	$ 26	$ 87,947	$ 7,443	$ 596	8.5%
Financial institutions	4,379	1,597	9,862	1,978	14,241	3,575	286	25.1
Businesses	66,565	31,278	11,952	11,175	78,517	42,453	3,396	54.1
Securitization	-	-	36	451	36	451	36	1,250.0
Equities	-	-	289	1,247	289	1,247	100	431.7
SMEs similar to other retail client exposures	9,768	4,951	240	178	10,008	5,129	410	51.2
Mortgages	105,553	15,268	435	169	105,988	15,437	1,235	14.6
Other retail client exposures (excluding SMEs)	10,667	4,752	1,320	991	11,987	5,743	459	47.9
Qualifying-revolving retail client exposures	30,953	7,375	-	-	30,953	7,375	590	23.8
Sub-total – Credit risk other than counterparty risk	301,210	72,638	38,756	16,215	339,966	88,853	7,108	26.1
Counterparty risk								
Sovereign borrowers	8	-	-	-	8	-	-	-
Financial institutions	3,093	1,701	295	59	3,388	1,760	141	52.0
Businesses	-	-	17	8	17	8	1	44.6
Trading portfolios	1,033	444	788	659	1,821	1,103	88	60.6
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,765	141	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	305	26	2	-
Sub-total – Counterparty risk	4,134	2,145	1,100	726	5,539	4,662	373	84.1
Other assets[4]	-	-	-	-	22,334	14,421	1,154	64.6
Scaling factors[5]	-	4,487	-	-	-	4,487	359	-
Total – Credit risk	305,344	79,270	39,856	16,941	367,839	112,423	8,994	30.6
Market risk								
Value at Risk (VaR)	-	613	-	-	-	613	49	-
Stressed VaR	-	1,895	-	-	-	1,895	152	-
Incremental risk charge (IRC)[6]	-	1,102	-	-	-	1,102	88	-
Other[7]	-	82	-	395	-	477	38	-
Total – Market risk[8]	-	3,692	-	395	-	4,087	327	-
Operational risk	-	-	-	14,004	-	14,004	1,120	-
Total risk-weighted assets before RWA floor	$ 305,344	$ 82,962	$ 39,856	$ 31,340	$ 367,839	$ 130,514	$ 10,441	-%
RWA floor adjustment[9]	-	-	-	-	-	-	-	-
Total risk-weighted assets	$ 305,344	$ 82,962	$ 39,856	$ 31,340	$ 367,839	$ 130,514	$ 10,441	-%

Footnotes to this table are presented on the next page.

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

(in millions of dollars and as a percentage)	Risk-weighted assets							
	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	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
Credit risk other than counterparty risk								
Sovereign borrowers	$ 7,228	$ 7,393	$ 7,637	$ 6,299	$ 4,443	$ 4,233	$ -	$ -
Financial institutions	3,212	3,446	4,175	2,798	2,641	2,195	2,335	2,592
Businesses	39,923	37,832	38,603	38,361	37,492	35,930	61,498	60,323
Securitization	150	97	109	121	84	151	59	60
Equities	387	365	330	310	299	325	312	319
SMEs similar to other retail client exposures	5,103	5,057	4,935	5,141	5,351	5,132	5,292	5,217
Mortgages	13,654	12,273	11,760	10,303	9,881	9,295	13,002	11,892
Other retail client exposures (excluding SMEs)	6,168	6,272	6,529	6,513	6,404	6,443	6,021	5,799
Qualifying-revolving retail client exposures	7,675	8,569	8,214	8,368	9,367	9,436	10,657	10,114
Sub-total – Credit risk other than counterparty risk	83,500	81,304	82,292	78,214	75,962	73,140	99,176	96,316
Counterparty risk								
Sovereign borrowers	-	-	-	-	2	1	-	-
Financial institutions	1,663	1,401	1,442	2,031	2,055	1,752	601	564
Businesses	2	15	7	3	11	7	11	26
Trading portfolios	994	1,008	1,130	1,261	1,306	788	676	707
Credit valuation adjustment charge (CVA)	1,674	1,854	2,027	2,069	2,298	1,612	1,700	1,704
Additional requirements related to the banking and trading portfolio	17	20	21	12	17	23	12	13
Sub-total – Counterparty risk	4,350	4,298	4,627	5,376	5,689	4,183	3,000	3,014
Other assets[4]	14,164	13,864	13,519	13,254	12,270	13,743	13,809	13,705
Scaling factors[5]	4,295	4,192	4,250	4,089	3,973	3,733	1,717	1,607
Total – Credit risk	106,309	103,658	104,688	100,933	97,894	94,799	117,702	114,642
Market risk								
Value at Risk (VaR)	856	798	711	852	393	406	605	673
Stressed VaR	719	578	596	954	528	1,394	2,385	2,868
Incremental risk charge (IRC)[6]	807	708	662	708	692	819	1,425	1,865
Other[7]	479	477	484	448	755	476	472	732
Total – Market risk[8]	2,861	2,561	2,453	2,962	2,368	3,095	4,887	6,138
Operational risk	13,822	13,705	13,462	13,253	13,109	13,021	12,666	12,492
Total risk-weighted assets before RWA floor	$ 122,992	$ 119,924	$ 120,603	$ 117,148	$ 113,371	$ 110,915	$ 135,255	$ 133,272
RWA floor adjustment[9]	1,412	177	-	-	2,550	2,946	-	-
Total risk-weighted assets	$ 124,404	$ 120,101	$ 120,603	$ 117,148	$ 115,921	$ 113,861	$ 135,255	$ 133,272

(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.

(8) For the quarters from March 31, 2020 to March 31, 2021, inclusively, the simulated value at risk multiplier had 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.

(9) The RWA floor is determined using the Standardized Approaches.

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

(in millions of dollars)	For the three-month periods ended								
	June 30, 2021			March 31, 2021			December 31, 2020		
	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	**$ 101,839**	**$ 4,470**	**$ 106,309**	$ 99,252	$ 4,406	$ 103,658	$ 99,942	$ 4,746	$ 104,688
Size of portfolio[2]	**4,041**	**1,063**	**5,104**	664	(180)	484	1,404	(24)	1,380
Quality of portfolio[3]	**(552)**	**(739)**	**(1,291)**	463	(343)	120	(2,746)	(307)	(3,053)
Updating of models[4]	**-**	**-**	**-**	548	593	1,141	879	-	879
Procedures and policies[5]	**2,375**	**1**	**2,376**	977	-	977	-	-	-
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	-	-	-
Change in exchange rates	**(71)**	**(4)**	**(75)**	(65)	(6)	(71)	(227)	(9)	(236)
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**5,793**	**321**	**6,114**	2,587	64	2,651	(690)	(340)	(1,030)
Risk-weighted assets at end of period	**$ 107,632**	**$ 4,791**	**$ 112,423**	$ 101,839	$ 4,470	$ 106,309	$ 99,252	$ 4,406	$ 103,658

(in millions of dollars)	For the three-month periods ended								
	September 30, 2020			June 30, 2020			March 31, 2020		
	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	$ 95,394	$ 5,539	$ 100,933	$ 92,027	$ 5,867	$ 97,894	$ 90,491	$ 4,308	$ 94,799
Size of portfolio[2]	2,949	(85)	2,864	3,837	(582)	3,255	(220)	1,200	980
Quality of portfolio[3]	928	(21)	907	(775)	275	(500)	858	282	1,140
Updating of models[4]	(135)	(681)	(816)	-	-	-	-	-	-
Procedures and policies[5]	899	-	899	547	-	547	422	-	422
Acquisitions and transfers	12	-	12	-	-	-	-	-	-
Change in exchange rates	(105)	(6)	(111)	(242)	(21)	(263)	476	77	553
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	4,548	(793)	3,755	3,367	(328)	3,039	1,536	1,559	3,095
Risk-weighted assets at end of period	$ 99,942	$ 4,746	$ 104,688	$ 95,394	$ 5,539	$ 100,933	$ 92,027	$ 5,867	$ 97,894

Footnotes to this table are presented on page 14.

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

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

Footnotes to this table are presented on page 14.

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

(in millions of dollars)	For the three-month periods ended								
	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Market risk									
Risk-weighted assets at beginning of period	**$ 2,861**	$ 2,561	$ 2,453	$ 2,962	$ 2,368	$ 3,095	$ 4,887	$ 6,138	$ 4,945
Change in risk level[6]	**(38)**	300	108	(509)	594	164	(1,173)	(538)	1,193
Updating of models[4]	**-**	-	-	-	-	-	-	-	-
Procedures and policies[5]	**1,264**	-	-	-	-	(891)	(619)	(713)	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	-	-
Change in exchange rates	**-**	-	-	-	-	-	-	-	-
Other	**-**	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	**1,226**	300	108	(509)	594	(727)	(1,792)	(1,251)	1,193
Risk-weighted assets at end of period	**$ 4,087**	$ 2,861	$ 2,561	$ 2,453	$ 2,962	$ 2,368	$ 3,095	$ 4,887	$ 6,138
Operational risk									
Risk-weighted assets at beginning of the period	**$ 13,822**	$ 13,705	$ 13,462	$ 13,253	$ 13,109	$ 13,021	$ 12,666	$ 12,492	$ 12,364
Revenue generated	**182**	117	243	209	144	88	167	174	128
Procedures and policies[5]	**-**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	188	-	-
Total changes in risk-weighted assets	**182**	117	243	209	144	88	355	174	128
Risk-weighted assets at end of period	**$ 14,004**	$ 13,822	$ 13,705	$ 13,462	$ 13,253	$ 13,109	$ 13,021	$ 12,666	$ 12,492
RWA floor adjustment									
Risk-weighted assets at beginning of the period	**$ 1,412**	$ 177	$ -	$ -	$ 2,550	$ 2,946	$ -	$ -	$ -
Size of portfolio[2]	**493**	2,088	(36)	-	(721)	170	1,089	-	-
Quality of portfolio[3]	**542**	1,247	1,026	-	(1,922)	(1,082)	1,673	-	-
Updating of models[4]	**-**	(1,141)	(879)	-	-	-	-	-	-
Procedures and policies[5]	**(2,464)**	(977)	-	-	-	641	86	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	(28)	-	-
Change in exchange rates	**17**	18	66	-	93	(125)	17	-	-
Other	**-**	-	-	-	-	-	109	-	-
Total changes in risk-weighted assets	**(1,412)**	1,235	177	-	(2,550)	(396)	2,946	-	-
Risk-weighted assets at end of year	**$ -**	$ 1,412	$ 177	$ -	$ -	$ 2,550	$ 2,946	$ -	$ -

(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) Increase or decrease in underlying risk exposure.
(3) Change in risk mitigation factors and portfolio quality.
(4) Change in models and risk parameters.
(5) Regulatory changes and developments in the regulatory capital calculation methods. For the quarters from March 31, 2020 to March 31, 2021, inclusively, the change in market risk was 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.
(6) 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][3]

(in millions of dollars)	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020
Allocated to business segments					
Personal and Business Services	**$ 100,983**	$ 95,866	$ 92,892	$ 92,754	$ 91,782
Wealth Management and Life and Health Insurance	**5,464**	4,346	4,474	5,025	5,079
Property and Casualty Insurance	**4,129**	3,977	3,485	3,238	3,120
Other	**19,938**	18,803	19,073	19,586	17,167
Not allocated[4]	**-**	1,412	177	-	-
Total risk-weighted assets	**$ 130,514**	$ 124,404	$ 120,101	$ 120,603	$ 117,148

(in millions of dollars)	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	$ 92,727	$ 91,274	$ 115,984	$ 112,930
Wealth Management and Life and Health Insurance	4,073	5,150	4,981	5,026
Property and Casualty Insurance	3,612	2,904	3,059	2,832
Other	12,959	11,587	11,231	12,484
Not allocated[4]	2,550	2,946	-	-
Total risk-weighted assets	$ 115,921	$ 113,861	$ 135,255	$ 133,272

(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) The information as at March 31, 2021 and December 31, 2020 has been reclassified to conform with the presentation for the current period.

(4) 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, 2021 – Exposure classes[2]							As at March 31, 2021 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	**$ 14,622**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 14,622**	**$ 14,622**	$ 17,373	$ -	$ -	$ -	$ -	$ 17,373	$ 17,373
Financial institutions	**9,334**	**750**	**143**	**286**	**23**	**10,536**	**10,157**	9,305	696	47	256	25	10,329	10,046
Businesses	**9,276**	**2,165**	**1**	**17**	**496**	**11,955**	**11,969**	8,642	1,585	1	8	689	10,925	10,683
SMEs similar to other retail client exposures	**231**	**8**	**-**	**-**	**5**	**244**	**240**	212	8	-	-	5	225	221
Mortgages	**429**	**6**	**-**	**-**	**-**	**435**	**435**	401	6	-	-	-	407	407
Other retail client exposures (excluding SMEs)	**1,415**	**634**	**-**	**-**	**6**	**2,055**	**1,320**	1,391	610	-	-	6	2,007	1,261
Securitization	**36**	**-**	**-**	**-**	**-**	**36**	**36**	12	-	-	-	-	12	12
Equities	**289**	**-**	**-**	**-**	**-**	**289**	**289**	283	-	-	-	-	283	283
Trading portfolio	**-**	**-**	**18,744**	**180**	**-**	**18,924**	**788**	-	-	15,037	189	-	15,226	690
Internal Ratings-Based approach														
Sovereign borrowers	**37,739**	**1,454**	**-**	**8**	**252**	**39,453**	**73,333**	35,032	1,482	-	7	232	36,753	69,556
Financial institutions	**3,879**	**497**	**1,048**	**3,063**	**265**	**8,752**	**7,472**	2,993	497	942	3,014	248	7,694	6,540
Businesses	**69,775**	**7,731**	**-**	**-**	**1,112**	**78,618**	**66,565**	67,089	7,837	-	-	1,132	76,058	64,225
SMEs similar to other retail client exposures	**7,589**	**3,099**	**-**	**-**	**80**	**10,768**	**9,768**	7,515	3,104	-	-	81	10,700	9,687
Mortgages	**107,570**	**17,572**	**-**	**-**	**-**	**125,142**	**105,553**	103,687	17,015	-	-	-	120,702	101,528
Revolving retail client exposures	**10,389**	**20,564**	**-**	**-**	**-**	**30,953**	**30,953**	10,269	20,485	-	-	-	30,754	30,754
Other retail client exposures	**11,089**	**714**	**-**	**-**	**7**	**11,810**	**10,667**	11,191	699	-	-	7	11,897	11,221
Trading portfolio	**-**	**-**	**18,109**	**430**	**-**	**18,539**	**1,033**	-	-	17,241	363	-	17,604	888
Total	**$ 283,662**	**$ 55,194**	**$ 38,045**	**$ 3,984**	**$ 2,246**	**$ 383,131**	**$ 345,200**	$ 275,395	$ 54,024	$ 33,268	$ 3,837	$ 2,425	$ 368,949	$ 335,375

(in millions of dollars)	As at December 31, 2020 – Exposure classes[2]							As at September 30, 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	$ 9,793	$ -	$ -	$ -	$ -	$ 9,793	$ 9,793	$ 5,970	$ -	$ -	$ -	$ -	$ 5,970	$ 5,970
Financial institutions	9,418	743	34	236	25	10,456	10,184	10,198	535	430	216	17	11,396	10,780
Businesses	8,265	1,456	1	34	881	10,637	10,191	8,286	1,434	83	16	300	10,119	9,987
SMEs similar to other retail client exposures	206	9	-	-	4	219	215	257	9	-	-	5	271	267
Mortgages	417	5	-	-	-	422	422	357	-	-	-	-	357	357
Other retail client exposures (excluding SMEs)	1,435	689	-	-	7	2,131	1,360	1,523	686	-	-	-	2,209	1,440
Securitization	8	-	-	-	-	8	8	9	-	-	-	-	9	9
Equities	263	-	-	-	-	263	263	233	-	-	-	-	233	233
Trading portfolio	-	-	12,124	238	-	12,362	633	-	-	10,909	213	-	11,122	641
Internal Ratings-Based Approach														
Sovereign borrowers	39,595	1,523	-	6	201	41,325	76,480	40,288	1,588	-	6	193	42,075	78,014
Financial institutions	3,560	593	1,332	2,916	277	8,678	7,115	5,521	598	1,026	3,071	298	10,514	9,235
Businesses	65,018	8,226	-	-	940	74,184	62,473	63,625	8,078	-	-	982	72,685	61,317
SMEs similar to other retail client exposures	7,336	3,213	-	-	81	10,630	9,801	7,359	3,074	-	-	76	10,509	9,701
Mortgages	102,601	16,074	-	-	-	118,675	96,848	101,412	16,385	-	-	-	117,797	94,805
Revolving retail client exposures	10,580	21,779	-	-	-	32,359	32,359	11,059	21,356	-	-	-	32,415	32,415
Other retail client exposures	11,390	662	-	-	8	12,060	11,434	11,365	712	-	-	7	12,084	11,418
Trading portfolio	-	-	18,904	467	-	19,371	1,406	-	-	18,701	542	-	19,243	1,588
Total	$ 269,885	$ 54,972	$ 32,395	$ 3,897	$ 2,424	$ 363,573	$ 330,985	$ 267,462	$ 54,455	$ 31,149	$ 4,064	$ 1,878	$ 359,008	$ 328,177

Footnotes to this table are presented on page 18.

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

(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 18.

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

	As at June 30, 2019						
	Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach							
Sovereign borrowers	$ 13,729	$ 644	$ 109	$ 6	$ 203	$ 14,691	$ 14,591
Financial institutions	9,683	3,047	2,283	2,771	448	18,232	15,687
Businesses	64,573	5,964	256	18	1,300	72,111	71,385
SMEs similar to other retail client exposures	7,956	89	24	-	82	8,151	8,040
Mortgages	407	1	-	-	-	408	408
Other retail client exposures (excluding SMEs)	1,489	530	-	-	-	2,019	1,176
Securitization	5	-	-	-	-	5	5
Equities	217	-	-	-	-	217	217
Trading portfolio	-	-	19,145	719	-	19,864	1,509
Internal Ratings-Based Approach							
Mortgages	94,241	12,367	-	-	-	106,608	106,608
Revolving retail client exposures	11,910	28,042	-	-	-	39,952	39,952
Other retail client exposures	11,033	468	-	-	42	11,543	11,543
Total	$ 215,243	$ 51,152	$ 21,817	$ 3,514	$ 2,075	$ 293,801	$ 271,121

(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, 2021 – Exposure classes[2]							As at March 31, 2021 – 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	**$ 8,402**	**$ 569**	**$ -**	**$ -**	**$ 34**	**$ 9,005**	**$ 9,725**	$ 8,170	$ 538	$ -	$ -	$ 21	$ 8,729	$ 9,455
Mining, oil and gas	**363**	**480**	**-**	**-**	**73**	**916**	**917**	317	541	-	-	74	932	933
Utilities	**55,146**	**2,243**	**-**	**-**	**351**	**57,740**	**77,493**	55,749	2,148	-	-	311	58,208	77,570
Construction	**4,146**	**1,288**	**-**	**-**	**222**	**5,656**	**5,665**	3,768	1,287	-	-	206	5,261	5,269
Manufacturing	**3,996**	**1,117**	**-**	**-**	**238**	**5,351**	**5,392**	4,028	1,188	-	-	236	5,452	5,491
Wholesale trade	**1,747**	**433**	**-**	**-**	**90**	**2,270**	**2,283**	1,546	411	-	-	84	2,041	2,053
Retail trade	**3,069**	**976**	**-**	**-**	**24**	**4,069**	**4,108**	3,151	927	-	-	23	4,101	4,140
Transportation	**1,267**	**983**	**-**	**-**	**124**	**2,374**	**2,385**	1,183	756	-	-	123	2,062	2,074
Information industry	**246**	**535**	**-**	**-**	**237**	**1,018**	**1,021**	288	551	-	-	237	1,076	1,079
Finance and insurance	**11,191**	**800**	**1,192**	**3,374**	**363**	**16,920**	**15,461**	9,270	776	990	3,285	625	14,946	13,474
Real estate	**43,256**	**1,562**	**-**	**-**	**79**	**44,897**	**45,322**	41,529	1,606	-	-	75	43,210	43,588
Professional services	**799**	**410**	**-**	**-**	**74**	**1,283**	**1,295**	665	409	-	-	74	1,148	1,161
Management of companies	**824**	**58**	**-**	**-**	**30**	**912**	**857**	728	54	-	-	28	810	755
Administrative services	**354**	**62**	**-**	**-**	**16**	**432**	**435**	327	50	-	-	14	391	394
Education	**1,133**	**141**	**-**	**-**	**7**	**1,281**	**1,283**	1,100	157	-	-	6	1,263	1,265
Health care	**4,194**	**311**	**-**	**-**	**17**	**4,522**	**4,549**	4,192	272	-	-	17	4,481	4,512
Arts and entertainments	**659**	**141**	**-**	**-**	**17**	**817**	**830**	667	145	-	-	17	829	842
Accommodation	**1,409**	**50**	**-**	**-**	**1**	**1,460**	**1,508**	1,404	53	-	-	1	1,458	1,508
Other services	**799**	**146**	**-**	**-**	**12**	**957**	**977**	757	139	-	-	13	909	930
Other businesses	**1,625**	**292**	**-**	**-**	**139**	**2,056**	**2,612**	1,595	89	-	-	141	1,825	1,930
Total	**$ 144,625**	**$ 12,597**	**$ 1,192**	**$ 3,374**	**$ 2,148**	**$ 163,936**	**$ 184,118**	$ 140,434	$ 12,097	$ 990	$ 3,285	$ 2,326	$ 159,132	$ 178,423

(in millions of dollars)	As at December 31, 2020 – Exposure classes[2]							As at September 30, 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	$ 8,040	$ 557	$ -	$ -	$ 21	$ 8,618	$ 9,175	$ 7,828	$ 564	$ -	$ -	$ 24	$ 8,416	$ 8,975
Mining, oil and gas	362	456	-	-	77	895	896	386	444	-	-	76	906	906
Utilities	52,986	2,328	-	-	269	55,583	77,661	48,747	2,171	-	-	257	51,175	80,433
Construction	3,559	1,323	-	-	207	5,089	5,096	3,476	1,239	-	-	213	4,928	4,940
Manufacturing	4,075	1,253	-	-	237	5,565	5,600	4,181	1,253	-	-	252	5,686	5,717
Wholesale trade	1,442	414	-	-	81	1,937	1,950	1,450	384	-	-	87	1,921	1,932
Retail trade	2,903	1,036	-	-	24	3,963	4,003	2,689	1,071	-	-	28	3,788	3,825
Transportation	1,182	809	-	-	123	2,114	2,125	1,238	767	-	-	120	2,125	2,134
Information industry	282	612	-	-	43	937	940	365	650	-	-	44	1,059	1,063
Finance and insurance	9,913	851	1,367	3,192	837	16,160	14,136	13,692	895	1,539	3,309	421	19,856	18,025
Real estate	39,896	1,556	-	-	68	41,520	41,822	39,021	1,482	-	-	69	40,572	34,304
Professional services	616	428	-	-	74	1,118	1,129	630	399	-	-	86	1,115	1,126
Management of companies	640	48	-	-	35	723	667	628	49	-	-	34	711	654
Administrative services	324	57	-	-	31	412	415	327	56	-	-	31	414	416
Education	1,226	163	-	-	7	1,396	1,398	1,220	166	-	-	7	1,393	1,394
Health care	3,975	262	-	-	17	4,254	4,282	4,029	295	-	-	16	4,340	4,366
Arts and entertainments	669	125	-	-	16	810	822	691	108	-	-	4	803	813
Accommodation	1,392	58	-	-	1	1,451	1,502	1,354	56	-	-	1	1,411	1,455
Other services	780	109	-	-	15	904	924	789	90	-	-	14	893	912
Other businesses	1,387	96	-	-	141	1,624	1,693	1,147	94	-	-	6	1,247	1,913
Total	$ 135,649	$ 12,541	$ 1,367	$ 3,192	$ 2,324	$ 155,073	$ 176,236	$ 133,888	$ 12,233	$ 1,539	$ 3,309	$ 1,790	$ 152,759	$ 175,303

Footnotes to this table are presented on page 21.

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

	As at June 30, 2020							As at March 31, 2020						
	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	$ 7,697	$ 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

	As at December 31, 2019							As at September 30, 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	$ 7,456	$ 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 21.

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

	As at June 30, 2019						
	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	$ 7,030	$ 202	$ -	$ -	$ 21	$ 7,253	$ 7,246
Mining, oil and gas	398	450	-	-	107	955	955
Utilities	12,957	1,589	109	-	291	14,946	14,838
Construction	3,030	1,109	-	-	206	4,345	4,264
Manufacturing	4,002	773	-	-	222	4,997	4,983
Wholesale trade	1,579	124	-	-	85	1,788	1,778
Retail trade	2,510	376	-	-	23	2,909	2,892
Transportation	1,276	379	-	-	109	1,764	1,757
Information industry	422	444	-	-	42	908	906
Finance and insurance	10,391	1,431	2,539	2,795	583	17,739	14,842
Real estate	34,170	896	-	-	90	35,156	35,061
Professional services	772	147	-	-	63	982	973
Management of companies	720	60	-	-	31	811	740
Administrative services	247	14	-	-	31	292	283
Education	1,312	1,088	-	-	7	2,407	2,406
Health care	3,418	287	-	-	9	3,714	3,699
Arts and entertainments	795	51	-	-	9	855	851
Accommodation	1,240	55	-	-	2	1,297	1,285
Other services	657	53	-	-	13	723	711
Other businesses	1,059	127	-	-	7	1,193	1,193
Total	$ 87,985	$ 9,655	$ 2,648	$ 2,795	$ 1,951	$ 105,034	$ 101,663

(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, 2021				
		Items subject to:			Items
(in millions of dollars)	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	not subject to credit risk
Cash and deposits with financial institutions	$ 16,879	$ 16,879	$ -	$ -	$ -
Securities	66,132	49,628	36	-	16,468
Securities borrowed or purchased under reverse repurchase agreements	14,743	-	-	14,743	-
Loans	219,370	219,244	-	-	126
Other assets	14,693	8,917	-	5,520	256
Total assets	331,817	294,668	36	20,263	$ 16,850
Commitments related to securities lent or sold under repurchase agreements	25,092	-	-	25,092	
Off-balance sheet derivative financial instruments	(1,534)	-	-	(1,534)	
Unused commitments	125,990	55,193	-	-	
Other off-balance sheet items	2,247	2,247	-	-	
Differences arising from the recognition of allowances	957	957	-	-	
Adjustments to account for differences related to on-balance sheet exposures	2,197	(147)	-	2,344	
Total exposure at default for credit risk	$ 486,766	$ 352,918	$ 36	$ 46,165	

(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, 2021 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at March 31, 2021 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	**$ 14,622**	**$ -**	**$ -**	$ 17,373	$ -	$ -
Financial institutions	**10,536**	**136**	**243**	10,329	44	239
Businesses	**11,955**	**135**	**69**	10,925	374	73
SMEs similar to other retail client exposures	**244**	**4**	**4**	225	4	3
Mortgages	**435**	**-**	**-**	407	-	-
Other retail client exposure (excluding SMEs)	**2,055**	**735**	**-**	2,007	746	-
Securitization	**36**	**-**	**-**	12	-	-
Equities	**289**	**-**	**-**	283	-	-
Trading portfolio	**18,924**	**18,136**	**-**	15,226	14,536	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	**39,453**	**-**	**-**	36,753	-	-
Financial institutions	**8,752**	**1,280**	**-**	7,694	1,154	-
Businesses	**78,618**	**-**	**12,132**	76,058	-	11,898
SMEs similar to other retail client exposures	**10,768**	**-**	**1,000**	10,700	-	1,013
Mortgages	**125,142**	**-**	**19,589**	120,702	-	19,174
Revolving retail client exposures	**30,953**	**-**	**-**	30,754	-	-
Other retail client exposures	**11,810**	**-**	**1,143**	11,897	-	676
Trading portfolio	**18,539**	**17,506**	**-**	17,604	16,716	-
Total	**$ 383,131**	**$ 37,932**	**$ 34,180**	$ 368,949	$ 33,574	$ 33,076

(in millions of dollars)	As at December 31, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at September 30, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 9,793	$ -	$ -	$ 5,970	$ -	$ -
Financial institutions	10,456	32	240	11,396	406	210
Businesses	10,637	523	67	10,119	238	72
SMEs similar to other retail client exposures	219	4	3	271	4	4
Mortgages	422	-	-	357	-	-
Other retail client exposure (excluding SMEs)	2,131	771	-	2,209	769	-
Securitization	8	-	-	9	-	-
Equities	263	-	-	233	-	-
Trading portfolio	12,362	11,729	-	11,122	10,481	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	41,325	-	-	42,075	-	-
Financial institutions	8,678	1,563	-	10,514	1,279	-
Businesses	74,184	-	11,778	72,685	-	11,428
SMEs similar to other retail client exposures	10,630	-	829	10,509	-	808
Mortgages	118,675	-	21,827	117,797	-	22,992
Revolving retail client exposures	32,359	-	-	32,415	-	-
Other retail client exposures	12,060	-	626	12,084	-	666
Trading portfolio	19,371	17,965	-	19,243	17,655	-
Total	$ 363,573	$ 32,587	$ 35,370	$ 359,008	$ 30,832	$ 36,180

Footnotes to this table are presented on page 25.

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

(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 25.

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

(in millions of dollars)	As at June 30, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach			
Sovereign borrowers	$ 14,691	$ 100	$ -
Financial institutions	18,232	2,545	223
Businesses	72,111	726	10,748
SMEs similar to other retail client exposures	8,151	111	1,216
Mortgages	408	-	-
Other retail client exposure (excluding SMEs)	2,019	843	-
Securitization	5	-	-
Equities	217	-	-
Trading portfolio	19,864	18,355	-
Internal Ratings-Based Approach[4]			
Mortgages	106,608	-	28,874
Revolving retail client exposures	39,952	-	-
Other retail client exposures	11,543	-	3,079
Total	$ 293,801	$ 22,680	$ 44,140

(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, 2021							As at March 31, 2021						
PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Sovereign borrowers														
0.00 - 0.14	**0.02%**	**26.72%**	**$ 71,247**	**$ 7,308**	**10.26%**	**$ 3.5**	**10.32%**	0.02%	26.03%	$ 67,485	$ 7,113	10.54%	$ 3.7	10.61%
0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
10.00 - 99.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
Total	**0.02**	**26.72**	**71,247**	**7,308**	**10.26**	**3.5**	**10.32**	0.02	26.03	67,485	7,113	10.54	3.7	10.61
Financial institutions														
0.00 - 0.14	**0.08**	**65.99**	**3,398**	**1,307**	**38.46**	**1.7**	**39.09**	0.08	65.94	2,533	933	36.84	1.3	37.48
0.15 - 0.24	**0.16**	**29.87**	**443**	**107**	**24.17**	**0.2**	**24.78**	0.16	27.38	407	91	22.38	0.2	22.94
0.25 - 0.49	**0.31**	**65.99**	**3**	**3**	**112.25**	**-**	**114.77**	0.31	65.99	3	4	116.06	-	118.57
0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	1.94	65.99	-	-	138.95	-	154.96
2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
10.00 - 99.99	**27.96**	**65.99**	**35**	**121**	**345.10**	**6.5**	**575.70**	27.96	65.99	51	176	345.10	9.4	575.70
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
Total	**0.34**	**61.86**	**3,879**	**1,538**	**39.65**	**8.4**	**42.35**	0.56	60.71	2,994	1,204	40.21	10.9	44.76
Businesses														
0.00 - 0.14	**0.07**	**24.93**	**2,079**	**337**	**16.23**	**0.5**	**16.50**	0.07	21.65	1,870	258	13.78	0.3	14.00
0.15 - 0.24	**0.18**	**16.14**	**10,827**	**1,898**	**17.53**	**3.2**	**17.90**	0.18	16.58	10,584	1,902	17.97	3.2	18.35
0.25 - 0.49	**0.35**	**25.19**	**12,276**	**4,296**	**34.99**	**10.6**	**36.07**	0.35	24.78	11,415	3,911	34.27	9.6	35.32
0.50 - 0.74	**0.56**	**22.89**	**6,419**	**2,485**	**38.72**	**8.2**	**40.32**	0.56	23.45	6,114	2,422	39.61	8.1	41.25
0.75 - 2.49	**1.36**	**23.66**	**17,574**	**9,062**	**51.57**	**56.3**	**55.57**	1.35	23.94	17,162	8,916	51.95	54.9	55.95
2.50 - 9.99	**4.74**	**22.03**	**6,491**	**4,188**	**64.52**	**67.5**	**77.52**	4.83	21.16	6,335	3,959	62.50	64.8	75.29
10.00 - 99.99	**20.90**	**40.46**	**1,727**	**3,318**	**192.13**	**161.1**	**308.74**	20.16	35.74	1,500	2,515	167.71	119.9	267.60
100.00	**100.00**	**27.67**	**613**	**1,165**	**190.03**	**104.3**	**402.58**	100.00	29.42	552	1,185	214.61	98.1	436.64
Total	**2.80**	**22.90**	**58,006**	**26,749**	**46.12**	**411.7**	**54.99**	2.68	22.64	55,532	25,068	45.14	358.9	53.22
Total non-retail clients	**1.24%**	**26.08%**	**$ 133,132**	**$ 35,595**	**96.02%**	**$ 423.6**	**30.71%**	1.20%	25.36%	$ 126,011	$ 33,385	95.89%	$ 373.5	30.20%

Footnotes to this table are presented on page 43.

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, 2020								As at September 30, 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%	25.52%	$ 74,375	$ 7,240	9.73%	$ 3.9	9.80%	0.02%	25.26%	$ 75,841	$ 7,316	9.65%	$ 3.9	9.71%
	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	74.53	1	2	382.95	0.1	606.56
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.02	25.52	74,375	7,240	9.73	3.9	9.80	0.02	25.26	75,842	7,318	9.65	4.0	9.72
Financial institutions															
	0.00 - 0.14	0.07	63.29	3,536	1,241	35.08	1.5	35.59	0.06	64.46	5,449	1,784	32.75	2.1	33.23
	0.15 - 0.24	-	-	-	-	-	-	-	0.24	66.04	7	3	49.56	-	51.54
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	27.96	66.01	24	83	345.21	4.4	575.89	27.96	65.99	65	226	345.10	12.1	575.70
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.26	63.30	3,560	1,324	37.18	5.9	39.25	0.39	64.48	5,521	2,013	36.46	14.2	39.67
Businesses															
	0.00 - 0.14	0.07	20.23	1,863	241	12.96	0.3	13.16	0.07	22.26	1,811	261	14.41	0.3	14.65
	0.15 - 0.24	0.18	16.31	10,289	1,809	17.58	3.0	17.95	0.18	16.53	9,505	1,694	17.82	2.9	18.20
	0.25 - 0.49	0.35	24.79	10,940	3,730	34.09	9.2	35.14	0.35	24.50	10,388	3,494	33.64	8.7	34.69
	0.50 - 0.74	0.57	22.70	5,793	2,231	38.52	7.4	40.12	0.57	24.58	5,917	2,454	41.48	8.2	43.21
	0.75 - 2.49	1.37	24.05	16,762	8,793	52.46	54.2	56.50	1.37	24.01	16,961	8,869	52.29	55.1	56.35
	2.50 - 9.99	4.90	20.80	6,127	3,793	61.90	62.3	74.61	4.76	21.49	6,106	3,843	62.93	62.1	75.64
	10.00 - 99.99	19.62	31.09	1,287	1,816	141.11	85.8	224.43	21.08	40.27	1,359	2,555	188.09	125.5	303.51
	100.00	100.00	30.36	549	1,196	217.91	102.9	452.26	100.00	33.68	526	1,344	255.26	111.2	519.43
	Total	2.65	22.30	53,610	23,609	44.04	325.1	51.62	2.71	22.98	52,573	24,514	46.63	374.0	55.52
Total non-retail clients		1.10%	25.23%	$ 131,545	$ 32,173	90.95%	$ 334.9	27.64%	1.09%	25.98%	$ 133,936	$ 33,845	92.74%	$ 392.2	28.93%

Footnotes to this table are presented on page 43.

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 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%

Footnotes to this table are presented on page 43.

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%	$ 101,55	$ 26,368	75.48%	$ 245.8	28.99%

Footnotes to this table are presented on page 43.

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

Used exposure – Retail clients

(in millions of dollars and as a percentage)	As at June 30, 2021							As at March 31, 2021						
	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 similar to other retail client exposures															
	0.00 - 0.14	**0.10%**	**41.51%**	**$ 804**	**$ 80**	**9.97%**	**$ 0.3**	**10.48%**	0.09%	39.16%	$ 903	$ 82	9.03%	$ 0.3	9.49%
	0.15 - 0.24	**0.19**	**41.07**	**1,070**	**174**	**16.28**	**0.9**	**17.28**	0.19	40.76	1,025	166	16.14	0.8	17.13
	0.25 - 0.49	**0.35**	**52.05**	**1,106**	**338**	**30.58**	**2.0**	**32.89**	0.35	52.12	1,064	326	30.57	2.0	32.89
	0.50 - 0.74	**0.51**	**39.69**	**698**	**199**	**28.49**	**1.4**	**30.96**	0.51	38.92	689	192	27.95	1.4	30.38
	0.75 - 2.49	**1.31**	**55.16**	**2,159**	**1,304**	**60.42**	**15.8**	**69.58**	1.32	54.40	2,061	1,231	59.75	15.1	68.90
	2.50 - 9.99	**4.75**	**59.13**	**525**	**455**	**86.80**	**15.0**	**122.47**	4.78	60.39	504	447	88.66	14.7	125.15
	10.00 - 99.99	**20.55**	**61.36**	**133**	**175**	**131.00**	**16.5**	**285.15**	20.97	61.30	151	198	131.40	18.9	288.08
	100.00	**100.00**	**51.58**	**116**	**749**	**644.76**	**-**	**644.76**	100.00	50.97	125	797	636.79	-	637.21
	Total	**3.13**	**49.44**	**6,611**	**3,474**	**52.56**	**51.9**	**62.36**	3.35	48.70	6,522	3,439	52.73	53.2	62.93
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	**0.08**	**38.24**	**6,944**	**539**	**7.77**	**2.2**	**8.16**	0.08	35.12	6,943	496	7.14	2.0	7.49
	0.15 - 0.24	**0.16**	**33.69**	**2,676**	**304**	**11.35**	**1.4**	**12.02**	0.16	31.38	2,730	288	10.55	1.4	11.18
	0.25 - 0.49	**0.45**	**24.55**	**1**	**-**	**17.86**	**-**	**19.25**	0.45	25.89	1	-	18.82	-	20.28
	0.50 - 0.74	**0.57**	**36.07**	**263**	**81**	**30.69**	**0.5**	**33.25**	0.57	35.38	247	74	30.06	0.5	32.56
	0.75 - 2.49	**1.28**	**38.27**	**144**	**81**	**55.98**	**0.7**	**62.13**	1.30	35.75	148	78	52.52	0.7	58.31
	2.50 - 9.99	**4.70**	**37.74**	**33**	**38**	**116.23**	**0.6**	**138.36**	4.65	34.50	41	44	105.62	0.6	125.61
	10.00 - 99.99	**23.29**	**40.30**	**8**	**18**	**229.18**	**0.7**	**343.93**	23.39	38.29	9	20	217.72	0.8	326.57
	100.00	**100.00**	**35.94**	**8**	**34**	**449.20**	**-**	**449.20**	100.00	32.01	11	42	400.08	-	400.08
	Sub-total	**0.24**	**36.97**	**10,077**	**1,095**	**10.87**	**6.1**	**11.63**	0.28	34.13	10,130	1,042	10.28	6.0	11.02
Uninsured exposures															
	0.00 - 0.14	**0.08**	**24.19**	**29,734**	**1,423**	**4.79**	**5.7**	**5.02**	0.08	21.55	28,844	1,228	4.26	4.9	4.47
	0.15 - 0.24	**0.22**	**26.30**	**17,674**	**2,008**	**11.36**	**10.3**	**12.09**	0.22	23.50	16,165	1,641	10.15	8.4	10.80
	0.25 - 0.49	**0.25**	**20.38**	**3,770**	**362**	**9.60**	**1.9**	**10.24**	0.25	18.25	3,603	310	8.60	1.6	9.16
	0.50 - 0.74	**0.54**	**25.41**	**14,067**	**2,917**	**20.74**	**19.1**	**22.43**	0.54	22.58	13,029	2,400	18.42	15.7	19.93
	0.75 - 2.49	**1.24**	**25.57**	**10,208**	**3,733**	**36.57**	**32.3**	**40.53**	1.26	22.72	10,033	3,294	32.84	28.7	36.42
	2.50 - 9.99	**4.03**	**25.31**	**2,036**	**1,470**	**72.24**	**20.6**	**84.87**	4.08	22.53	2,150	1,394	64.85	19.7	76.29
	10.00 - 99.99	**20.54**	**24.43**	**311**	**428**	**137.47**	**15.4**	**199.38**	20.39	21.20	396	472	119.20	16.9	172.62
	100.00	**100.00**	**21.60**	**169**	**456**	**270.06**	**-**	**270.06**	100.00	19.36	215	521	242.02	-	242.02
	Sub-total	**0.75**	**24.91**	**77,969**	**12,797**	**16.41**	**105.3**	**18.10**	0.87	22.17	74,435	11,260	15.13	95.9	16.74
	Total	**0.70**	**26.29**	**88,046**	**13,892**	**27.28**	**111.4**	**29.73**	0.80	23.60	84,565	12,302	25.41	101.9	27.76
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	**0.06**	**83.15**	**2,759**	**85**	**3.07**	**1.3**	**3.67**	0.06	83.49	2,554	79	3.08	1.2	3.68
	0.15 - 0.24	**0.20**	**87.68**	**604**	**56**	**9.27**	**1.0**	**11.44**	0.20	87.68	565	52	9.27	1.0	11.44
	0.25 - 0.49	**0.41**	**83.76**	**1,627**	**263**	**16.14**	**5.7**	**20.52**	0.41	84.01	1,587	256	16.14	5.5	20.52
	0.50 - 0.74	**0.70**	**74.58**	**321**	**70**	**21.63**	**1.7**	**28.14**	0.70	75.57	337	74	21.92	1.8	28.52
	0.75 - 2.49	**1.10**	**86.10**	**1,238**	**437**	**35.25**	**11.7**	**47.02**	1.10	86.15	1,245	440	35.32	11.8	47.12
	2.50 - 9.99	**3.46**	**78.94**	**2,999**	**2,203**	**73.46**	**81.5**	**107.45**	3.46	78.95	3,074	2,257	73.44	83.5	107.40
	10.00 - 99.99	**19.52**	**63.16**	**765**	**1,253**	**163.76**	**94.2**	**317.65**	19.47	63.29	814	1,334	163.88	100.2	317.64
	100.00	**100.00**	**76.44**	**77**	**731**	**955.54**	**-**	**955.54**	100.00	76.75	93	893	959.38	-	959.38
	Total	**3.42**	**80.86**	**10,390**	**5,098**	**49.07**	**197.1**	**72.78**	3.73	80.84	10,269	5,385	52.44	205.0	77.39
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	**0.09**	**79.36**	**1,217**	**237**	**19.51**	**1.0**	**20.50**	0.09	77.86	1,196	228	19.02	0.9	19.99
	0.15 - 0.24	**0.19**	**91.69**	**930**	**338**	**36.30**	**1.6**	**38.51**	0.19	92.29	946	346	36.54	1.7	38.77
	0.25 - 0.49	**0.34**	**50.12**	**712**	**209**	**29.38**	**1.3**	**31.63**	0.39	70.91	1,236	563	45.60	3.7	49.29
	0.50 - 0.74	**0.54**	**40.55**	**1,060**	**324**	**30.55**	**2.3**	**33.32**	0.54	40.40	1,036	315	30.43	2.3	33.18
	0.75 - 2.49	**1.87**	**40.35**	**5,035**	**2,485**	**49.36**	**37.7**	**58.71**	1.89	40.31	5,111	2,532	49.54	38.7	59.01
	2.50 - 9.99	**4.17**	**43.43**	**685**	**429**	**62.67**	**12.2**	**85.01**	4.14	44.14	630	401	63.60	11.3	86.10
	10.00 - 99.99	**23.49**	**43.58**	**245**	**254**	**103.46**	**25.3**	**232.30**	23.35	43.82	288	299	103.66	29.7	232.27
	100.00	**100.00**	**47.84**	**62**	**370**	**597.97**	**-**	**597.97**	100.00	47.41	73	433	592.60	-	592.60
	Total	**2.55**	**50.98**	**9,946**	**4,646**	**46.71**	**81.4**	**56.95**	2.63	53.24	10,516	5,117	48.65	88.3	59.14
Total retail clients		**1.24%**	**34.69%**	**$ 114,993**	**$ 27,110**	**23.58%**	**$ 441.8**	**1.63%**	1.39%	33.11%	$ 111,872	$ 26,243	23.46%	$ 448.4	1.71%

Footnotes to this table are presented on page 43.

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

Used exposure – Retail clients

(in millions of dollars and as a percentage)	As at December 31, 2020								As at September 30, 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 similar to other retail client exposures															
	0.00 - 0.14	0.09%	39.82%	$ 752	$ 70	9.35%	$ 0.3	9.81%	0.09%	39.99%	$ 728	$ 69	9.43%	$ 0.3	9.90%
	0.15 - 0.24	0.19	39.93	986	153	15.54	0.7	16.48	0.19	40.29	989	155	15.69	0.8	16.64
	0.25 - 0.49	0.39	42.94	1,872	496	26.51	3.1	28.59	0.39	43.78	1,845	498	27.01	3.1	29.14
	0.50 - 0.74	0.65	19.16	59	9	15.88	0.1	17.44	0.65	19.16	53	8	15.88	0.1	17.43
	0.75 - 2.49	1.30	53.08	2,001	1,158	57.86	14.0	66.58	1.30	54.17	2,066	1,222	59.15	14.8	68.12
	2.50 - 9.99	4.68	57.55	554	467	84.31	15.2	118.57	4.67	57.47	612	515	84.16	16.7	118.27
	10.00 - 99.99	20.35	59.58	174	222	127.84	21.0	279.29	19.92	58.21	207	257	124.01	23.9	268.47
	100.00	100.00	51.30	127	818	641.25	-	641.30	100.00	56.00	69	480	699.97	-	699.97
	Total	3.45	46.87	6,525	3,393	52.01	54.4	62.44	2.67	47.76	6,569	3,204	48.77	59.7	60.13
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	33.02	6,910	456	6.61	1.8	6.94	0.08	30.18	6,103	369	6.04	1.5	6.34
	0.15 - 0.24	0.18	30.12	446	51	11.38	0.2	12.08	0.18	27.85	415	43	10.41	0.2	11.04
	0.25 - 0.49	0.43	24.64	1	-	17.49	-	18.84	0.44	51.79	-	-	36.56	-	39.38
	0.50 - 0.74	0.56	34.01	252	72	28.54	0.6	30.90	0.56	31.03	237	62	26.08	0.4	28.24
	0.75 - 2.49	1.28	34.52	208	105	50.23	0.9	55.72	1.29	30.16	209	91	43.68	0.8	48.44
	2.50 - 9.99	4.61	32.64	44	44	99.48	0.7	118.34	4.59	25.13	56	43	75.63	0.6	89.81
	10.00 - 99.99	24.26	35.11	9	18	200.83	0.7	305.10	23.97	26.86	11	16	153.57	0.7	232.92
	100.00	100.00	31.99	12	48	399.88	-	399.88	100.00	24.93	14	43	311.67	-	311.67
	Sub-total	0.34	32.93	7,882	794	10.07	4.9	10.84	0.41	30.02	7,045	667	9.47	4.2	10.21
Uninsured exposures															
	0.00 - 0.14	0.08	19.83	28,126	1,085	3.86	4.3	4.05	0.08	17.41	25,358	857	3.38	3.4	3.55
	0.15 - 0.24	0.22	20.79	19,556	1,768	9.04	9.1	9.62	0.22	18.22	18,450	1,462	7.93	7.5	8.43
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	20.92	12,724	2,141	16.83	13.9	18.20	0.53	18.42	12,458	1,846	14.81	12.0	16.02
	0.75 - 2.49	1.23	21.22	9,618	2,907	30.23	25.1	33.49	1.28	18.59	11,033	2,991	27.11	26.2	30.08
	2.50 - 9.99	3.99	20.69	2,239	1,315	58.74	18.4	68.98	3.88	18.53	3,420	1,777	51.95	24.5	60.89
	10.00 - 99.99	19.97	20.17	429	485	112.95	17.1	162.82	20.05	17.65	454	449	98.94	15.9	142.82
	100.00	100.00	17.92	251	563	224.04	-	224.04	100.00	15.80	249	491	197.50	-	197.50
	Sub-total	0.93	20.48	72,943	10,264	14.07	87.9	15.58	1.03	18.03	71,422	9,873	13.82	89.5	15.39
	Total	0.87	21.70	80,825	11,058	24.14	92.8	26.42	0.98	19.10	78,467	10,540	23.29	93.7	25.60
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.06	84.64	2,542	79	3.09	1.2	3.68	0.05	84.27	2,575	72	2.78	1.1	3.31
	0.15 - 0.24	0.20	90.95	569	55	9.70	1.0	11.98	0.16	90.94	596	48	8.08	0.9	9.90
	0.25 - 0.49	0.41	85.69	1,616	266	16.45	5.8	20.91	0.37	85.27	1,663	249	15.00	5.3	18.97
	0.50 - 0.74	0.68	73.65	339	71	20.93	1.7	27.19	0.68	72.73	371	77	20.66	1.8	26.85
	0.75 - 2.49	1.09	88.88	1,274	462	36.23	12.3	48.30	1.89	84.75	3,793	1,920	50.61	59.8	70.33
	2.50 - 9.99	3.45	81.74	3,234	2,455	75.91	90.8	110.99	4.83	78.57	960	895	93.29	36.6	140.98
	10.00 - 99.99	19.49	65.41	901	1,526	169.50	114.7	328.71	18.79	65.37	992	1,656	166.94	121.8	320.41
	100.00	100.00	79.15	105	1,038	989.34	-	989.34	100.00	78.69	109	1,073	983.56	-	983.56
	Total	3.95	82.72	10,580	5,952	56.25	227.5	83.13	3.84	82.31	11,059	5,990	54.16	227.3	79.86
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	77.45	1,179	220	18.64	0.9	19.57	0.09	77.04	1,033	192	18.59	0.8	19.53
	0.15 - 0.24	0.19	91.77	946	340	35.89	1.7	38.07	0.19	91.46	895	320	35.76	1.6	37.93
	0.25 - 0.49	0.38	69.12	1,239	540	43.59	3.4	47.07	0.38	70.29	1,133	504	44.48	3.2	48.04
	0.50 - 0.74	0.53	39.29	1,070	312	29.20	2.2	31.81	0.53	39.25	958	279	29.18	2.0	31.78
	0.75 - 2.49	1.84	39.33	5,243	2,515	47.99	37.8	57.00	1.85	39.48	5,282	2,546	48.21	38.3	57.27
	2.50 - 9.99	4.05	42.83	683	421	61.57	11.7	82.93	4.08	42.34	948	578	60.95	16.1	82.22
	10.00 - 99.99	22.92	41.97	320	316	98.76	31.0	219.83	22.92	41.75	344	339	98.28	33.2	218.77
	100.00	100.00	45.95	86	492	574.34	-	574.34	100.00	44.32	107	595	553.99	-	553.99
	Total	2.75	51.89	10,766	5,156	47.90	88.7	58.19	3.13	51.07	10,700	5,353	50.03	95.2	61.15
Total retail clients		1.51%	32.14%	$ 108,696	$ 25,559	23.52%	$ 463.4	1.81%	1.59%	30.61%	$ 106,795	$ 25,087	23.49%	$ 475.9	1.90%

Footnotes to this table are presented on page 43.

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

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 similar 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%

Footnotes to this table are presented on page 43.

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

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 similar 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	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%
Insured exposures	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
(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%

Footnotes to this table are presented on page 43.

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

(in millions of dollars and as a percentage) — As at June 30, 2019

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
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%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.84	7,501	469	6.26	2.5	6.67
	0.50 - 0.74	0.65	13.41	6,294	790	12.55	5.5	13.64
	0.75 - 2.49	1.55	13.88	5,292	1,218	23.02	11.4	25.72
	2.50 - 9.99	5.40	13.60	1,434	648	45.21	10.5	54.34
	10.00 - 99.99	27.40	13.04	278	212	76.15	9.9	120.83
	100.00	100.00	11.94	207	310	149.26	-	149.26
	Sub-total	1.73	12.85	29,568	3,847	13.01	40.6	14.73
Uninsured exposures								
	0.00 - 0.14	0.08	12.73	23,371	595	2.55	2.4	2.67
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.38	17,286	1,127	6.52	6.0	6.95
	0.50 - 0.74	0.65	13.57	11,793	1,497	12.70	10.4	13.80
	0.75 - 2.49	1.55	13.90	9,231	2,126	23.03	19.9	25.73
	2.50 - 9.99	5.40	13.55	2,348	1,058	45.06	17.1	54.17
	10.00 - 99.99	27.42	12.87	416	313	75.16	14.7	119.29
	100.00	100.00	12.01	229	344	150.10	-	150.10
	Sub-total	1.17	13.25	64,674	7,060	10.92	70.5	12.28
	Total	1.34	13.13	94,242	10,907	11.57	111.1	13.05
Qualifying revolving retail client exposures (QRRCE)								
	0.00 - 0.14	0.07	84.19	2,675	92	3.46	1.5	4.15
	0.15 - 0.24	0.19	87.96	606	55	9.00	1.0	11.09
	0.25 - 0.49	0.38	85.41	1,743	268	15.35	5.7	19.44
	0.50 - 0.74	0.68	80.39	424	97	22.84	2.3	29.68
	0.75 - 2.49	1.94	82.73	4,081	2,060	50.50	64.7	70.32
	2.50 - 9.99	4.95	80.05	1,144	1,101	96.27	45.3	145.82
	10.00 - 99.99	19.95	66.72	1,124	1,965	174.74	150.0	341.46
	100.00	100.00	80.01	113	1,129	1,000.11	-	1,000.11
	Total	4.08	81.84	11,910	6,767	56.82	270.5	85.21
Other retail client exposures (non-QRRCE) excluding SMEs								
	0.00 - 0.14	0.08	32.03	881	56	6.32	0.2	6.62
	0.15 - 0.24	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
	0.50 - 0.74	0.60	31.64	1,699	418	24.59	3.1	26.88
	0.75 - 2.49	1.60	36.77	2,483	1,067	42.97	14.8	50.43
	2.50 - 9.99	3.21	38.16	4,123	2,193	53.20	50.1	50.43
	10.00 - 99.99	24.42	35.49	395	337	85.27	34.2	193.49
	100.00	100.00	30.49	146	557	381.19	-	381.19
	Total	3.89	35.06	11,033	4,816	43.65	103.4	55.36
Total retail clients		1.86%	22.17%	$ 117,185	$ 22,490	19.19%	$ 485.0	24.37%

Footnotes to this table are presented on page 43.

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

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

(in millions of dollars and as a percentage)	As at June 30, 2021									As at March 31, 2021								
	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	**0.02%**	**28.87%**	**$ 4,632**	**$ 2,078**	**44.86%**	**$ 109**	**5.26%**	**$ 0.1**	**5.34%**	0.03%	28.85%	$ 4,700	$ 2,064	43.92%	$ 114	5.50%	$ 0.1	5.59%
	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	**0.34**	**71.87**	**-**	**-**	**30.00**	**-**	**65.72**	**-**	**68.73**	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	**24.34**	**71.87**	**-**	**-**	**30.00**	**-**	**370.06**	**-**	**588.77**	24.05	71.87	1	-	30.00	1	369.41	0.1	585.47
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	Total	**0.02**	**28.87**	**4,632**	**2,078**	**44.86**	**109**	**5.26**	**0.1**	**5.35**	0.03	28.85	4,701	2,064	44.47	115	5.56	0.2	5.70
Financial institutions																			
	0.00 - 0.14	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.15 - 0.24	**0.16**	**7.72**	**1,551**	**315**	**20.30**	**38**	**11.93**	**0.1**	**12.32**	0.16	7.56	1,731	352	20.32	27	7.55	0.1	7.79
	0.25 - 0.49	**0.31**	**10.35**	**707**	**185**	**26.24**	**21**	**11.24**	**0.1**	**11.63**	0.31	11.38	527	148	28.21	18	12.26	-	12.69
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	**1.94**	**75.00**	**-**	**-**	**50.00**	**-**	**196.55**	**-**	**214.73**	1.94	75.00	-	-	50.00	-	196.55	-	214.73
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	Total	**0.22**	**8.70**	**2,258**	**500**	**22.16**	**59**	**11.76**	**0.2**	**12.22**	0.21	8.70	2,258	500	44.47	45	9.02	0.1	9.32
Businesses																			
	0.00 - 0.14	**0.12**	**69.24**	**2,075**	**1,439**	**69.35**	**470**	**32.67**	**1.2**	**33.73**	0.11	65.31	1,936	1,416	73.11	407	28.76	1.0	29.67
	0.15 - 0.24	**0.22**	**51.09**	**1,697**	**884**	**52.07**	**314**	**35.49**	**1.0**	**36.90**	0.22	47.13	1,621	803	49.57	264	32.92	0.8	34.21
	0.25 - 0.49	**0.33**	**41.84**	**4,491**	**1,892**	**42.12**	**693**	**36.64**	**2.6**	**38.35**	0.33	46.65	4,360	2,016	46.24	833	41.30	3.2	43.20
	0.50 - 0.74	**0.57**	**31.23**	**2,053**	**779**	**37.96**	**298**	**38.22**	**1.4**	**40.45**	0.57	40.23	2,062	819	39.72	404	49.38	1.9	52.29
	0.75 - 2.49	**1.43**	**37.99**	**6,326**	**2,578**	**40.75**	**1,721**	**66.77**	**14.1**	**73.61**	1.43	38.21	6,436	2,663	41.38	1,804	67.74	14.9	74.72
	2.50 - 9.99	**4.68**	**31.85**	**1,866**	**777**	**41.66**	**623**	**80.21**	**11.3**	**98.39**	4.71	30.72	1,898	773	40.71	602	77.88	11.1	95.89
	10.00 - 99.99	**18.79**	**43.98**	**500**	**210**	**42.05**	**410**	**195.02**	**19.5**	**311.16**	18.71	43.09	468	203	43.35	387	190.58	18.3	303.55
	100.00	**-**	**-**	**144**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	160	-	-	-	-	-	-
	Total	**1.48**	**44.42**	**19,152**	**8,559**	**44.69**	**4,529**	**52.92**	**51.1**	**60.39**	1.46	45.05	18,941	8,693	45.89	4,701	54.08	51.2	61.44
Total non-retail clients		**1.15%**	**39.92%**	**$ 26,042**	**$ 11,137**	**42.77%**	**$ 4,697**	**69.94%**	**$ 51.4**	**47.96%**	1.14%	40.46%	$ 25,900	$ 11,257	43.47%	$ 4,861	68.66%	$ 51.5	48.90%

Footnotes to this table are presented on page 43.

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

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

(in millions of dollars and as a percentage)	As at December 31, 2020										As at September 30, 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%	31.75%	$ 4,613	$ 2,096	45.44%	$ 143	6.84%	$ 0.2	6.96%	0.04%	31.88%	$ 4,941	$ 2,161	43.75%	$ 143	6.63%	$ 0.2	6.75%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.88	74.56	5	3	49.66	10	385.16	0.5	617.07	24.22	74.78	18	5	26.49	19	384.74	0.9	611.14
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.07	31.80	4,618	2,099	45.27	153	7.31	0.7	7.72	0.09	31.97	4,959	2,166	45.60	162	7.48	1.1	8.10
Financial institutions																			
	0.00 - 0.14	0.13	6.43	1,539	368	23.93	26	7.13	0.1	7.35	0.13	8.61	1,514	401	26.44	29	7.18	0.1	7.41
	0.15 - 0.24	0.24	10.26	677	208	30.72	20	9.62	0.1	9.93	0.24	11.20	789	201	25.52	18	8.38	-	8.71
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	27.96	74.91	42	21	49.01	81	391.73	4.2	653.48	-	-	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	1.13	10.13	2,258	597	45.27	127	21.35	4.4	30.64	0.17	9.48	2,303	602	45.60	47	7.80	0.1	8.06
Businesses																			
	0.00 - 0.14	0.11	64.56	1,880	1,482	78.81	414	27.92	1.1	28.80	0.10	64.04	1,524	1,190	78.07	325	27.34	0.8	28.19
	0.15 - 0.24	0.22	46.01	1,598	808	50.53	259	32.02	0.8	33.27	0.22	55.28	2,158	1,301	60.28	508	39.10	1.6	40.63
	0.25 - 0.49	0.33	47.33	4,256	2,095	49.23	877	41.87	3.2	43.79	0.33	45.71	3,633	1,790	49.28	736	41.09	2.7	42.98
	0.50 - 0.74	0.58	35.62	1,997	838	41.96	369	44.10	1.7	46.68	0.58	41.28	2,203	965	43.80	497	51.46	2.3	54.47
	0.75 - 2.49	1.42	40.02	6,048	2,632	43.52	1,863	70.78	15.2	78.02	1.46	38.86	6,161	2,644	42.91	1,845	69.78	15.3	77.02
	2.50 - 9.99	4.66	29.58	1,983	807	40.73	604	74.76	11.1	91.88	4.66	31.16	1,779	702	39.48	555	79.04	10.3	97.27
	10.00 - 99.99	18.46	43.73	434	201	46.27	388	193.47	18.2	306.76	20.46	48.26	375	148	39.43	315	213.65	16.0	349.13
	100.00	-	-	164	-	-	-	-	-	-	100.00	56.09	178	4	2.29	29	701.15	-	701.15
	Total	1.43	45.11	18,360	8,863	48.27	4,774	53.86	51.3	61.10	1.39	45.95	18,011	8,744	48.55	4,810	55.01	49.0	62.01
Total non-retail clients		1.17%	40.89%	$ 25,236	$ 11,559	45.80%	$ 5,054	82.52%	$ 56.4	49.83%	1.08%	41.41%	$ 25,273	$ 11,512	45.55%	$ 5,019	70.29%	$ 50.2	49.05%

Footnotes to this table are presented on page 43.

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

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	43.20%	$ 141	6.61%	$ 0.2	6.73%	0.04%	31.52%	$ 4,717	$ 2,104	44.61%	$ 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	28.10	16	384.10	0.8	608.34	24.00	74.14	16	5	28.79	17	380.98	0.8	603.40
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.08	31.20	4,949	2,135	45.67	157	7.37	1.0	7.94	0.09	31.61	4,733	2,109	45.45	157	7.47	1.0	8.07
Financial institutions																			
	0.00 - 0.14	0.13	9.71	1,514	405	26.77	30	7.46	0.1	7.69	0.13	9.59	1,556	418	26.91	23	5.69	0.1	5.86
	0.15 - 0.24	0.24	20.41	773	224	28.99	34	15.17	0.1	15.77	0.24	14.47	423	127	29.95	14	10.77	-	11.20
	0.25 - 0.49	0.29	53.99	1	1	59.41	-	45.74	-	47.70	0.29	9.35	31	8	24.74	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	45.67	64	10.23	0.2	10.60	0.16	10.71	2,010	553	45.45	38	6.88	0.1	7.12
Businesses																			
	0.00 - 0.14	0.10	62.62	1,858	1,670	89.83	446	26.71	1.1	27.55	0.10	59.18	1,470	1,154	78.49	284	24.57	0.7	25.33
	0.15 - 0.24	0.22	44.82	1,812	1,001	55.23	316	31.61	1.0	32.85	0.22	41.36	1,566	763	48.70	219	28.68	0.7	29.82
	0.25 - 0.49	0.35	46.42	3,538	1,652	46.68	709	42.89	2.7	44.91	0.35	42.40	3,172	1,299	40.97	506	38.93	1.9	40.78
	0.50 - 0.74	0.58	41.63	2,263	963	42.56	498	51.67	2.3	54.70	0.58	43.06	2,090	952	45.53	512	53.84	2.4	57.00
	0.75 - 2.49	1.48	39.21	5,966	2,659	44.57	1,892	71.16	15.8	78.59	1.46	38.64	5,329	2,376	44.60	1,653	69.57	13.6	76.73
	2.50 - 9.99	4.59	29.44	1,777	731	41.15	538	73.60	9.7	90.23	4.54	30.21	1,535	622	40.55	469	75.40	8.5	92.39
	10.00 - 99.99	22.01	50.73	338	139	41.22	314	225.54	16.7	375.03	19.12	45.23	208	74	35.46	138	186.83	7.0	306.06
	100.00	100.00	40.13	126	4	3.49	22	501.57	-	501.57	-	-	90	-	-	-	-	-	-
	Total	1.40	45.27	17,678	8,819	49.88	4,735	53.69	49.3	60.68	1.24	42.80	15,460	7,240	46.83	3,781	52.22	34.8	58.23
Total non-retail clients		1.09%	40.95%	$ 24,915	$ 11,584	46.49%	$ 4,956	71.30%	$ 50.5	48.23%	0.93%	38.62%	$ 22,203	$ 9,902	44.60%	$ 3,976	66.57%	$ 35.9	44.69%

Footnotes to this table are presented on page 43.

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

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	43.52%	$ 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	27.35	16	380.41	0.7	602.50
	100.00	-	-	-	-	-	-	-	-	-
	Total	0.08	31.38	4,620	2,008	45.94	147	7.34	1.0	7.91
Financial institutions										
	0.00 - 0.14	0.13	9.91	1,416	383	27.08	27	7.14	0.1	7.36
	0.15 - 0.24	0.24	13.37	503	146	28.97	14	9.95	-	10.35
	0.25 - 0.49	0.37	7.64	86	21	24.13	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	45.94	43	7.89	0.1	8.17
Businesses										
	0.00 - 0.14	0.10	59.03	1,800	1,509	83.83	370	24.53	0.9	25.29
	0.15 - 0.24	0.22	44.14	1,659	873	52.62	269	30.84	0.8	32.05
	0.25 - 0.49	0.34	46.28	3,391	1,584	46.71	679	42.85	2.5	44.84
	0.50 - 0.74	0.58	46.48	2,136	1,040	48.70	603	57.99	2.8	61.41
	0.75 - 2.49	1.50	43.67	5,797	2,784	48.03	2,240	80.43	18.9	88.86
	2.50 - 9.99	4.49	31.03	1,430	597	41.73	457	76.54	8.1	93.47
	10.00 - 99.99	18.01	37.99	144	56	38.53	83	150.10	4.0	240.39
	100.00	-	-	95	-	-	-	-	-	-
	Total	1.11	46.37	16,452	8,443	51.32	4,701	55.68	38.0	61.31
Total non-retail clients		0.87%	41.85%	$ 23,077	$ 11,001	47.67%	$ 4,891	70.91%	$ 39.1	48.90%

Footnotes to this table are presented on page 43.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at June 30, 2021									As at March 31, 2021								
	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%**	**80.87%**	**$ 2,147**	**$ 985**	**45.87%**	**$ 192**	**19.51%**	**$ 0.8**	**20.49%**	0.09%	81.12%	$ 2,042	$ 944	46.20%	$ 185	19.64%	$ 0.6	20.63%
	0.15 - 0.24	**0.19**	**89.09**	**1,525**	**784**	**51.38**	**277**	**35.35**	**1.3**	**37.51**	0.19	88.04	1,568	792	50.52	277	34.93	1.4	37.07
	0.25 - 0.49	**0.35**	**89.12**	**1,508**	**688**	**45.65**	**360**	**52.29**	**2.2**	**56.26**	0.35	88.54	1,531	700	45.76	364	51.98	2.2	55.92
	0.50 - 0.74	**0.51**	**54.06**	**189**	**72**	**38.28**	**28**	**39.02**	**0.2**	**42.44**	0.51	53.23	197	76	38.38	29	38.47	0.2	41.83
	0.75 - 2.49	**1.19**	**90.19**	**1,064**	**556**	**52.25**	**527**	**94.69**	**5.9**	**108.07**	1.19	90.08	1,106	576	52.11	545	94.54	6.2	107.90
	2.50 - 9.99	**4.89**	**87.27**	**147**	**66**	**44.89**	**85**	**128.21**	**2.8**	**181.01**	4.92	87.07	156	70	44.95	90	128.00	3.0	180.97
	10.00 - 99.99	**13.79**	**75.24**	**38**	**6**	**14.71**	**8**	**138.31**	**0.6**	**262.46**	13.72	74.59	42	7	16.27	9	136.75	0.7	258.51
	100.00	**-**	**-**	**19**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	21	-	-	-	-	-	-
	Total	**0.50**	**85.86**	**6,637**	**3,157**	**47.57**	**1,477**	**46.76**	**13.8**	**52.23**	0.52	85.58	6,663	3,165	47.50	1,499	47.37	14.3	53.03
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	**0.08**	**39.24**	**17**	**9**	**50.00**	**1**	**7.98**	**-**	**8.38**	0.08	36.03	15	7	50.00	1	7.33	-	7.70
	0.15 - 0.24	**0.20**	**41.92**	**16**	**8**	**50.00**	**1**	**17.23**	**-**	**18.32**	0.21	40.34	14	7	50.00	1	16.86	-	17.92
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	**0.55**	**45.27**	**17**	**9**	**50.00**	**3**	**37.67**	**-**	**40.79**	0.56	41.10	13	6	50.00	2	34.50	-	37.36
	0.75 - 2.49	**1.36**	**43.93**	**22**	**11**	**50.00**	**8**	**66.94**	**0.1**	**74.46**	1.48	41.28	16	8	50.00	5	66.10	0.1	73.76
	2.50 - 9.99	**4.99**	**42.99**	**5**	**2**	**50.00**	**3**	**136.15**	**-**	**163.11**	4.31	42.29	5	3	50.00	4	125.82	0.1	148.44
	10.00 - 99.99	**20.03**	**42.12**	**1**	**-**	**50.00**	**1**	**235.99**	**-**	**341.13**	19.24	41.54	1	1	50.00	1	231.82	-	331.73
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	1	-	-	-	-	-	-
	Sub-total	**1.04**	**42.72**	**78**	**39**	**49.85**	**17**	**42.81**	**0.1**	**48.47**	1.27	39.87	65	32	49.32	14	43.47	0.2	50.04
Uninsured exposures																			
	0.00 - 0.14	**0.08**	**15.09**	**14,097**	**9,018**	**63.97**	**276**	**3.06**	**1.1**	**3.22**	0.08	14.08	13,852	8,875	64.07	253	2.86	1.0	3.00
	0.15 - 0.24	**0.22**	**16.70**	**7,374**	**4,927**	**66.82**	**356**	**7.21**	**1.8**	**7.68**	0.22	15.26	6,963	4,675	67.14	308	6.59	1.6	7.01
	0.25 - 0.49	**0.25**	**24.95**	**38**	**20**	**50.91**	**2**	**11.78**	**-**	**12.55**	0.25	22.06	31	16	50.76	2	10.42	-	11.11
	0.50 - 0.74	**0.52**	**17.76**	**3,470**	**2,175**	**62.68**	**310**	**14.28**	**2.0**	**15.43**	0.52	15.97	3,265	2,074	63.53	266	12.83	1.7	13.87
	0.75 - 2.49	**1.25**	**18.69**	**1,895**	**1,148**	**60.59**	**309**	**26.90**	**2.7**	**29.82**	1.28	16.80	1,842	1,107	60.09	271	24.49	2.4	27.17
	2.50 - 9.99	**3.66**	**19.90**	**277**	**160**	**57.95**	**87**	**54.40**	**1.2**	**63.47**	3.67	17.05	281	162	57.48	75	46.68	1.0	54.49
	10.00 - 99.99	**19.31**	**17.06**	**38**	**20**	**53.42**	**19**	**95.30**	**0.7**	**136.60**	19.39	15.62	44	22	51.19	20	87.26	0.7	125.11
	100.00	**-**	**-**	**26**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	31	-	-	-	-	-	-
	Sub-total	**0.31**	**16.17**	**27,215**	**17,468**	**64.19**	**1,359**	**7.78**	**9.5**	**8.46**	0.31	14.85	26,309	16,931	64.35	1,195	7.06	8.4	7.68
	Total	**0.31**	**16.23**	**27,293**	**17,507**	**64.14**	**1,376**	**7.86**	**9.6**	**8.55**	0.31	14.90	26,374	16,963	64.31	1,209	7.13	8.6	7.76
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	**0.05**	**81.76**	**22,149**	**10,447**	**47.17**	**278**	**2.66**	**4.2**	**3.16**	0.05	81.81	21,928	10,435	47.58	278	2.66	4.2	3.16
	0.15 - 0.24	**0.20**	**87.67**	**2,482**	**818**	**32.97**	**76**	**9.27**	**1.4**	**11.44**	0.20	87.68	2,480	837	33.76	78	9.27	1.5	11.44
	0.25 - 0.49	**0.29**	**82.93**	**14,803**	**7,492**	**50.62**	**896**	**11.96**	**18.1**	**14.98**	0.29	82.93	14,547	7,371	50.67	883	11.98	17.9	15.01
	0.50 - 0.74	**0.70**	**75.10**	**344**	**228**	**66.15**	**50**	**21.78**	**1.2**	**28.34**	0.70	75.12	363	238	65.61	52	21.79	1.2	28.35
	0.75 - 2.49	**1.10**	**86.05**	**1,940**	**645**	**33.23**	**227**	**35.29**	**6.1**	**47.07**	1.10	85.95	1,962	648	33.02	229	35.32	6.1	47.12
	2.50 - 9.99	**3.24**	**79.15**	**2,942**	**836**	**28.42**	**590**	**70.58**	**21.3**	**102.47**	3.23	79.13	3,031	853	28.15	601	70.48	21.7	102.31
	10.00 - 99.99	**19.43**	**63.42**	**380**	**97**	**25.59**	**160**	**163.99**	**12.0**	**317.64**	19.39	63.50	404	103	25.57	169	164.02	12.6	317.53
	100.00	**-**	**-**	**10**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	14	-	-	-	-	-	-
	Total	**0.40**	**82.29**	**45,050**	**20,563**	**45.65**	**2,277**	**11.07**	**64.3**	**14.98**	0.41	82.30	44,729	20,485	45.80	2,290	11.18	65.2	15.16
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	**0.05**	**48.25**	**748**	**543**	**72.59**	**39**	**7.31**	**0.1**	**7.63**	0.05	47.49	724	523	72.32	37	7.16	0.1	7.47
	0.15 - 0.24	**0.20**	**83.22**	**3**	**1**	**27.97**	**-**	**33.38**	**-**	**35.43**	0.20	84.42	4	1	29.48	-	33.85	-	35.93
	0.25 - 0.49	**0.28**	**51.90**	**172**	**110**	**64.00**	**29**	**26.07**	**0.2**	**27.86**	0.28	51.91	168	110	65.37	29	26.09	0.2	27.89
	0.50 - 0.74	**0.70**	**59.32**	**65**	**39**	**59.33**	**20**	**51.01**	**0.2**	**56.19**	0.70	57.77	66	39	58.24	19	49.68	0.2	54.72
	0.75 - 2.49	**1.38**	**51.85**	**33**	**18**	**55.85**	**11**	**59.67**	**0.1**	**68.58**	1.38	49.87	34	19	58.17	11	57.40	0.1	65.97
	2.50 - 9.99	**3.25**	**47.87**	**17**	**9**	**51.42**	**6**	**66.42**	**0.1**	**84.74**	3.35	45.94	19	12	62.66	8	63.87	0.2	81.83
	10.00 - 99.99	**14.59**	**60.39**	**1**	**1**	**53.44**	**1**	**117.48**	**0.1**	**227.63**	14.57	43.97	1	1	51.14	1	85.47	-	165.55
	100.00	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	1	-	-	-	-	-	-
	Total	**0.20**	**49.54**	**1,040**	**721**	**69.23**	**106**	**14.70**	**0.8**	**16.04**	0.23	48.83	1,017	705	69.33	105	14.90	0.8	16.31
Total retail clients		**0.37%**	**54.42%**	**$ 80,020**	**$ 41,948**	**52.42%**	**$ 5,236**	**12.48%**	**$ 88.5**	**15.12%**	0.38%	54.31%	$ 78,783	$ 41,318	52.44%	$ 5,103	12.35%	$ 88.9	15.04%

Footnotes to this table are presented on page 43.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	As at December 31, 2020										As at September 30, 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%	79.67%	$ 1,819	$ 879	48.32%	$ 167	19.06%	$ 0.7	20.01%	0.09%	79.32%	$ 1,673	$ 790	47.22%	$ 150	19.00%	$ 0.6	19.95%
	0.15 - 0.24	0.19	84.27	1,520	782	51.43	258	32.98	1.3	35.00	0.19	84.40	1,425	727	51.02	240	33.07	1.2	35.10
	0.25 - 0.49	0.35	78.78	2,203	878	39.86	404	45.94	2.5	49.42	0.35	79.37	2,175	868	39.89	402	46.34	2.4	49.86
	0.50 - 0.74	0.65	40.75	15	7	47.18	2	33.77	-	37.08	0.65	44.64	16	7	46.64	3	37.00	-	40.63
	0.75 - 2.49	1.18	84.19	1,217	633	51.97	556	87.91	6.2	100.25	1.18	84.91	1,236	637	51.47	565	88.72	6.4	101.21
	2.50 - 9.99	4.76	80.95	198	89	45.04	106	118.59	3.4	166.61	4.82	80.52	206	93	45.24	110	118.07	3.6	166.25
	10.00 - 99.99	13.89	72.44	56	8	14.89	11	133.29	0.8	254.65	14.02	69.50	62	10	16.26	13	129.17	1.0	247.91
	100.00	-	-	21	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-
	Total	0.56	81.33	7,049	3,276	46.47	1,504	45.91	14.9	51.59	0.60	81.57	6,804	3,132	46.02	1,483	47.35	15.2	53.40
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08	34.25	12	6	50.00	-	6.87	-	7.22	0.08	31.59	10	5	50.00	-	6.35	-	6.67
	0.15 - 0.24	0.22	40.23	11	5	50.00	1	17.15	-	18.24	0.21	37.99	7	4	50.00	1	16.07	-	17.09
	0.25 - 0.49	0.27	-	-	-	42.82	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.54	40.42	9	4	50.00	2	33.16	-	35.89	0.53	37.43	9	4	50.00	1	30.27	-	32.74
	0.75 - 2.49	1.39	40.81	10	5	50.00	3	63.02	-	70.17	1.41	36.60	11	6	50.00	3	56.94	0.1	63.40
	2.50 - 9.99	3.88	40.41	5	3	50.00	3	114.01	0.1	133.62	3.89	36.98	4	2	50.00	2	104.95	-	123.19
	10.00 - 99.99	19.44	42.39	-	-	50.00	-	236.12	-	338.55	18.96	41.28	1	-	50.00	1	229.38	-	326.90
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.90	38.87	47	23	49.60	9	37.63	0.1	42.16	1.18	35.88	42	21	49.58	8	39.00	0.1	44.57
Uninsured exposures																			
	0.00 - 0.14	0.08	13.30	13,285	8,309	62.54	221	2.66	0.9	2.79	0.08	12.53	12,314	7,935	64.44	199	2.50	0.8	2.63
	0.15 - 0.24	0.22	14.37	6,813	4,480	65.75	277	6.19	1.4	6.58	0.22	13.26	6,675	4,679	70.10	267	5.71	1.4	6.08
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	14.78	3,166	1,978	62.49	231	11.70	1.5	12.64	0.51	13.57	3,166	2,149	67.88	231	10.73	1.5	11.60
	0.75 - 2.49	1.25	15.67	1,743	1,037	59.51	234	22.51	2.0	24.95	1.27	14.31	1,995	1,274	63.88	264	20.74	2.3	23.00
	2.50 - 9.99	3.54	16.46	308	174	56.52	77	44.30	1.0	51.59	3.55	15.33	431	253	58.57	105	41.38	1.4	48.21
	10.00 - 99.99	18.98	14.67	45	22	49.91	18	81.65	0.6	116.57	19.00	14.31	51	27	52.58	21	79.63	0.7	113.72
	100.00	-	-	36	-	-	-	-	-	-	-	-	37	-	-	-	-	-	-
	Sub-total	0.31	13.97	25,396	16,000	63.00	1,058	6.61	7.4	7.20	0.35	13.06	24,669	16,317	66.14	1,087	6.66	8.1	7.28
	Total	0.31	14.01	25,443	16,023	62.98	1,067	6.66	7.5	7.25	0.36	13.09	24,711	16,338	66.12	1,095	6.70	8.2	7.33
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.05	83.09	21,713	10,511	48.41	282	2.69	4.2	3.19	0.08	84.28	32,601	16,492	50.59	664	4.03	10.9	4.85
	0.15 - 0.24	0.20	90.95	2,487	875	35.20	85	9.70	1.6	11.98	0.16	90.95	2,562	891	34.77	72	8.08	1.3	9.90
	0.25 - 0.49	0.29	85.68	15,928	8,354	52.45	1,019	12.19	20.4	15.26	0.35	83.58	4,065	1,753	43.12	250	14.25	5.2	18.00
	0.50 - 0.74	0.68	73.48	360	230	63.95	48	20.88	1.2	27.12	0.68	73.43	398	253	63.50	53	20.86	1.3	27.10
	0.75 - 2.49	1.09	88.87	2,066	711	34.42	257	36.20	6.9	48.27	1.69	85.58	5,028	1,606	31.95	750	46.69	22.8	64.43
	2.50 - 9.99	3.23	81.93	3,314	968	29.20	706	72.91	25.5	105.82	4.57	78.13	668	215	32.23	192	89.18	7.7	134.15
	10.00 - 99.99	19.38	65.57	485	130	26.79	220	169.42	16.5	328.05	18.70	65.54	538	146	27.15	243	166.92	17.9	319.93
	100.00	-	-	23	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-
	Total	0.44	84.33	46,376	21,779	46.96	2,617	12.02	76.3	16.40	0.40	84.28	45,892	21,356	46.54	2,224	10.42	67.1	14.35
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	46.40	707	500	70.76	34	6.84	0.1	7.14	0.05	41.72	755	534	70.75	33	6.16	0.1	6.43
	0.15 - 0.24	0.20	88.14	4	1	28.95	-	35.54	0.1	37.73	0.17	81.15	3	1	34.01	-	28.82	-	30.50
	0.25 - 0.49	0.27	51.23	167	102	61.41	27	25.43	0.1	27.17	0.27	46.67	179	111	61.92	26	23.28	0.2	24.88
	0.50 - 0.74	0.68	55.11	64	37	57.87	18	46.76	0.1	51.44	0.68	51.14	71	41	57.86	18	43.39	0.1	47.74
	0.75 - 2.49	1.34	50.57	28	17	57.84	9	57.56	0.1	65.98	1.34	53.41	33	18	54.82	11	60.87	0.1	69.85
	2.50 - 9.99	2.93	48.48	19	11	55.98	7	66.93	0.2	84.86	3.05	41.52	22	12	56.12	7	57.59	0.2	73.67
	10.00 - 99.99	14.40	42.56	1	-	52.94	-	82.51	-	159.67	14.49	49.62	1	1	52.92	1	96.41	-	186.83
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.21	47.82	991	668	67.42	95	14.23	0.7	15.53	0.21	43.39	1,065	718	67.42	96	13.29	0.7	14.56
Total retail clients		0.40%	56.52%	$ 79,859	$ 41,746	52.28%	$ 5,283	12.66%	$ 99.4	15.63%	0.40%	55.37%	$ 78,472	$ 41,544	52.94%	$ 4,898	11.79%	$ 91.2	14.53%

Footnotes to this table are presented on page 43.

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

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	47.00%	$ 136	18.77%	$ 0.5	19.71%	0.09%	79.42%	$ 1,683	$ 781	46.41%	$ 145	18.55%	$ 0.5	19.48%
	0.15 - 0.24	0.19	84.06	1,353	687	50.77	226	32.86	1.1	34.86	0.19	85.85	1,215	629	51.74	211	33.59	1.0	35.64
	0.25 - 0.49	0.36	79.96	2,028	832	41.01	389	46.79	2.4	50.35	0.35	81.52	1,873	746	39.80	355	47.61	2.2	51.22
	0.50 - 0.74	0.65	39.20	15	7	46.83	2	32.49	-	35.67	0.65	41.56	16	7	46.58	3	34.44	-	37.82
	0.75 - 2.49	1.19	84.72	1,285	660	51.29	586	88.76	6.6	101.33	1.22	86.05	1,168	612	52.41	556	90.85	6.4	103.91
	2.50 - 9.99	4.79	80.13	214	96	45.12	113	117.42	3.7	165.05	4.77	81.75	185	84	45.50	101	119.72	3.3	168.07
	10.00 - 99.99	14.97	69.20	68	11	16.26	14	130.97	1.1	255.47	15.50	67.26	55	10	17.52	12	127.57	1.0	250.68
	100.00	-	-	10	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-
	Total	0.63	81.47	6,510	3,015	46.31	1,466	48.62	15.4	55.02	0.61	82.72	6,200	2,869	46.26	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	50.00	-	6.14	-	6.45	0.08	28.63	10	5	50.00	-	5.74	-	6.02
	0.15 - 0.24	0.22	36.29	7	4	50.00	-	15.42	-	16.41	0.21	36.21	5	3	50.00	-	15.33	-	16.30
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.54	35.47	6	3	50.00	1	29.04	-	31.42	0.53	35.76	5	2	50.00	1	28.97	-	31.34
	0.75 - 2.49	1.39	36.00	9	5	50.00	4	54.93	-	61.12	1.30	35.74	6	3	50.00	2	52.63	-	58.42
	2.50 - 9.99	3.70	37.50	4	2	50.00	2	102.49	-	119.64	3.69	33.72	2	1	50.00	1	93.15	-	108.81
	10.00 - 99.99	19.11	37.25	-	-	50.00	-	207.13	-	295.73	19.83	35.91	-	-	50.00	-	200.53	-	289.20
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.97	34.30	39	20	49.87	7	33.38	-	37.76	0.95	33.30	28	14	49.77	4	30.72	-	34.86
Uninsured exposures																			
	0.00 - 0.14	0.08	12.27	12,466	7,989	64.09	196	2.45	0.8	2.58	0.08	11.97	11,506	7,379	64.13	176	2.39	0.8	2.51
	0.15 - 0.24	0.22	12.88	6,521	4,573	70.13	254	5.55	1.3	5.90	0.22	12.48	6,384	4,462	69.89	240	5.38	1.2	5.72
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	13.20	3,001	2,038	67.90	213	10.44	1.4	11.29	0.51	12.66	3,137	2,136	68.10	214	10.01	1.4	10.82
	0.75 - 2.49	1.25	13.71	1,747	1,136	65.02	225	19.77	2.0	21.93	1.25	13.16	1,787	1,160	64.90	220	18.95	1.9	21.01
	2.50 - 9.99	3.59	14.40	362	226	62.52	88	38.88	1.2	45.31	3.53	13.45	394	254	64.33	92	36.08	1.2	42.01
	10.00 - 99.99	18.91	13.62	50	27	54.22	20	75.75	0.7	108.10	18.83	12.35	53	27	51.43	19	68.63	0.6	97.71
	100.00	-	-	40	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-
	Sub-total	0.34	12.70	24,187	15,989	66.11	996	6.23	7.4	6.79	0.36	12.33	23,302	15,418	66.17	961	6.23	7.1	6.80
	Total	0.34	12.73	24,226	16,009	66.08	1,003	6.26	7.4	6.83	0.36	12.35	23,330	15,432	66.15	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	50.70	681	4.07	11.2	4.91	0.08	84.34	31,978	16,471	51.51	668	4.05	11.0	4.88
	0.15 - 0.24	0.16	90.95	2,596	910	35.06	74	8.08	1.3	9.90	0.16	90.95	2,596	939	36.19	76	8.08	1.4	9.90
	0.25 - 0.49	0.35	83.92	4,089	1,760	43.04	253	14.40	5.4	18.19	0.35	83.65	4,143	1,804	43.55	258	14.31	5.4	18.07
	0.50 - 0.74	0.68	73.37	374	237	63.36	49	20.85	1.2	27.08	0.68	73.33	420	264	62.80	55	20.83	1.3	27.07
	0.75 - 2.49	1.68	85.86	5,154	1,672	32.44	780	46.64	23.7	64.34	1.70	85.73	5,575	1,768	31.70	830	46.97	25.3	64.85
	2.50 - 9.99	4.64	78.19	663	214	32.25	193	90.24	7.8	135.91	4.67	78.31	747	232	31.01	210	90.83	8.5	136.89
	10.00 - 99.99	18.69	65.60	546	151	27.74	253	166.99	18.5	319.98	18.69	65.55	647	173	26.70	288	166.91	21.1	319.87
	100.00	-	-	55	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-
	Total	0.41	84.30	46,460	21,667	46.64	2,283	10.54	69.1	14.52	0.44	84.33	46,131	21,651	46.93	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	71.46	30	5.81	0.1	6.06	0.05	59.44	516	357	69.00	32	8.51	0.1	8.88
	0.15 - 0.24	0.16	91.65	3	1	30.33	-	32.49	-	34.38	0.17	89.79	4	1	27.94	-	32.13	-	34.01
	0.25 - 0.49	0.27	53.19	185	125	68.31	33	26.38	0.2	28.19	0.27	63.66	175	121	69.46	38	31.55	0.2	33.71
	0.50 - 0.74	0.68	51.65	69	37	54.79	17	43.82	0.1	48.21	0.68	62.36	73	40	54.17	21	52.91	0.2	58.21
	0.75 - 2.49	1.35	57.61	30	17	55.44	11	65.55	0.1	75.25	1.35	62.64	33	19	57.11	13	71.59	0.2	82.20
	2.50 - 9.99	2.89	44.97	18	10	54.18	6	61.97	0.1	78.37	2.91	52.52	16	8	53.08	6	72.40	0.1	91.63
	10.00 - 99.99	14.37	60.37	2	1	45.36	1	116.68	0.1	225.24	14.58	69.11	2	1	46.15	1	134.21	0.1	260.00
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.21	43.62	1,021	701	68.73	98	13.96	0.7	15.33	0.26	60.68	820	547	66.66	111	20.28	0.9	22.27
Total retail clients		0.40%	55.72%	$ 78,217	$ 41,392	52.92%	$ 4,850	11.71%	$ 92.6	14.51%	0.42%	56.47%	$ 76,481	$ 40,499	52.95%	$ 4,844	11.96%	$ 96.4	14.94%

Footnotes to this table are presented on page 43.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)		As at December 31, 2019									As at September 30, 2019								
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs similar to other retail client exposures	0.00 - 0.14	0.09%	78.90%	$ 1,698	$ 783	46.12%	$ 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	51.08	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	39.93	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	46.68	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	52.50	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	45.94	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	16.86	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	46.18	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	0.00 - 0.14	0.08	29.18	10	4	50.00	-	5.85	-	6.15	0.08%	14.34%	$ 11	$ 6	50.00%	$ -	2.87%	$ -	3.01%
Insured exposures	0.15 - 0.24	0.21	35.64	4	2	50.00	-	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	50.00	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	50.00	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	50.00	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	-	-	50.00	-	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	49.48	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	64.22	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	69.62	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	67.95	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	65.33	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	62.64	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	52.10	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
	Sous-total	0.35	12.12	22,668	14,988	66.12	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	66.10	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	50.58	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	34.37	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	42.49	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	62.45	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	31.25	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	30.91	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	26.63	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	45.94	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	68.79	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	28.67	-	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	67.53	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	54.61	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	56.13	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	58.83	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	48.21	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	66.32	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	52.31%	$ 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%

Footnotes to this table are presented on page 43.

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

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage) — As at June 30, 2019

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08%	13.84%	$ 11	$ 5	50.00%	$ -	2.77%	$ -	2.91%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.02	35	17	50.00	1	7.32	-	7.81
	0.50 - 0.74	0.65	15.20	31	16	50.00	3	14.23	-	15.46
	0.75 - 2.49	1.58	15.55	30	15	50.00	4	26.10	0.1	29.18
	2.50 - 9.99	5.49	14.45	6	3	50.00	2	48.57	-	58.50
	10.00 - 99.99	27.40	14.92	1	1	50.00	-	87.10	-	138.21
	100.00	100.00	14.95	-	-	50.00	-	186.84	-	186.84
	Sub-total	1.41	15.07	114	57	50.00	10	17.10	0.1	19.47
Uninsured exposures										
	0.00 - 0.14	0.08	11.55	10,726	5,875	54.77	136	2.31	0.5	2.42
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.85	6,073	3,602	59.30	208	5.77	1.1	6.16
	0.50 - 0.74	0.65	12.26	3,009	1,739	57.79	200	11.48	1.4	12.47
	0.75 - 2.49	1.57	13.14	1,672	920	55.03	201	21.86	1.9	24.43
	2.50 - 9.99	4.88	14.14	301	155	51.47	70	45.43	1.1	54.22
	10.00 - 99.99	27.42	14.69	45	19	42.29	16	85.75	0.8	136.09
	100.00	100.00	15.41	39	-	1.09	1	192.66	-	192.66
	Sub-total	0.43	11.89	21,865	12,310	56.30	832	6.76	6.8	7.44
	Total	0.43	11.91	21,979	12,367	56.27	842	6.80	6.9	7.50
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
	0.15 - 0.24	0.19	79.52	13,763	8,877	64.50	722	8.13	13.4	10.02
	0.25 - 0.49	0.39	86.18	4,155	2,690	64.75	427	15.85	9.1	20.09
	0.50 - 0.74	0.68	81.75	415	246	59.36	57	23.23	1.4	30.18
	0.75 - 2.49	1.70	84.07	5,671	3,053	53.83	1,402	45.94	42.7	63.43
	2.50 - 9.99	4.81	80.45	751	232	30.93	220	94.66	9.0	143.00
	10.00 - 99.99	20.26	67.56	570	69	12.18	124	178.03	9.5	349.93
	100.00	-	-	17	-	-	-	-	-	-
	Total	0.40	83.24	44,530	28,041	62.97	3,346	11.93	91.2	16.00
Other retail client exposures (non-QRRCE) excluding SMEs										
	0.00 - 0.14	0.06	51.49	471	333	70.55	29	8.92	0.1	9.34
	0.15 - 0.24	0.19	84.35	3	2	64.18	1	32.99	-	35.00
	0.25 - 0.49	0.28	52.04	159	108	68.14	29	26.50	0.2	28.34
	0.50 - 0.74	0.68	60.70	70	38	54.20	19	51.50	0.2	56.66
	0.75 - 2.49	1.37	60.06	31	18	57.18	12	68.97	0.1	79.35
	2.50 - 9.99	3.32	60.79	18	10	56.71	9	84.85	0.2	79.35
	10.00 - 99.99	24.91	51.24	2	1	62.69	2	124.02	0.2	283.56
	100.00	100.00	-	1	-	0.02	-	-	-	-
	Total	0.34	52.89	755	510	67.53	101	19.88	1.0	22.28
Total retail clients		0.41%	61.30%	$ 67,264	$ 40,918	60.83%	$ 4,289	10.48%	$ 99.1	13.51%

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

(2) Risk-weighted assets (RWA) adjusted for expected losses (EL) as a percentage of exposure at default (EAD) is calculated as follows: (RWA + 12.5 × EL) / EAD.

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

	As at June 30, 2021						As at March 31, 2021					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	**0.02%**	**-%**	**26.78%**	**26.17%**	**44.86%**	**10.17%**	0.02%	-%	26.11%	25.64%	43.91%	9.58%
Financial institutions	**0.32**	**-**	**55.79**	**-**	**22.16**	**-**	0.51	-	53.26	-	22.16	-
Businesses	**2.63**	**1.32**	**25.67**	**23.19**	**44.69**	**8.84**	2.51	1.17	25.67	24.55	45.89	12.60
SMEs similar to other retail client exposures	**2.28**	**0.84**	**61.21**	**58.10**	**47.57**	**11.15**	2.42	1.23	60.75	57.87	47.50	15.50
Exposures related to residential mortgages												
Insured exposures	**0.24**	**0.09**	**36.99**	**8.94**	**49.85**	**49.85**	0.28	0.10	34.14	10.61	49.32	49.32
Uninsured exposures	**0.67**	**0.28**	**23.31**	**5.34**	**64.19**	**5.37**	0.77	0.34	20.82	5.52	64.35	14.03
Qualifying revolving retail client exposures (QRRCE)	**1.42**	**0.92**	**81.81**	**66.97**	**45.65**	**29.05**	1.52	1.00	81.81	69.01	45.80	27.29
Other retail client exposures (non-QRRCE) excluding SMEs	**2.39**	**0.93**	**50.88**	**38.39**	**69.23**	**65.86**	2.48	1.08	52.96	43.95	69.33	65.79

	As at December 31, 2020						As at September 30, 2020					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	-%	25.69%	25.34%	45.45%	12.37%	0.02%	-%	25.45%	24.89%	43.68%	10.90%
Financial institutions	0.38	-	55.67	-	26.43	0.03	0.37	-	59.07	-	26.13	0.02
Businesses	2.48	1.16	25.54	23.98	48.27	13.90	2.52	1.92	26.26	30.98	48.55	14.86
SMEs similar to other retail client exposures	2.48	1.47	58.39	30.00	46.47	33.18	2.00	2.08	58.68	40.31	46.02	24.47
Exposures related to residential mortgages												
Insured exposures	0.34	0.14	32.95	11.35	49.60	49.60	0.41	0.18	30.04	11.88	49.58	49.58
Uninsured exposures	0.82	0.41	19.31	5.52	63.00	20.21	0.91	0.52	17.10	5.39	66.14	15.79
Qualifying revolving retail client exposures (QRRCE)	1.59	1.14	83.81	71.71	46.96	28.06	1.58	1.30	83.61	72.18	46.54	29.22
Other retail client exposures (non-QRRCE) excluding SMEs	2.61	1.38	51.65	43.03	67.42	63.11	2.95	1.81	50.59	42.14	67.42	62.77

	As at June 30, 2020						As at March 31, 2020					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	-%	25.66%	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 at December 31, 2019						As at September 30, 2019					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	-%	25.91%	22.94%	43.47%	10.27%	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	0.10	-	43.92	-	27.43	0.22	N/A	N/A	N/A	N/A	N/A	N/A
Businesses	2.01	1.33	26.97	13.00	51.32	12.47	N/A	N/A	N/A	N/A	N/A	N/A
SMEs similar to other retail client exposures	1.67	1.69	59.62	32.10	46.18	22.14	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgages												
Insured exposures	0.47	0.25	27.17	14.79	49.48	47.98	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%
Uninsured exposures	0.89	0.58	14.78	5.90	66.12	61.03	1.14	0.55	13.65	10.19	56.25	36.56
Qualifying revolving retail client exposures (QRRCE)	1.85	1.51	83.23	73.76	45.94	39.38	1.62	1.09	82.86	70.73	62.89	42.09
Other retail client exposures (non-QRRCE) excluding SMEs	3.19	2.18	52.09	43.36	66.32	65.95	4.00	1.90	44.85	30.54	67.45	56.31

	As at June 30, 2019					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Exposures related to residential mortgages						
Insured exposures	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%
Uninsured exposures	1.07	0.54	13.03	9.70	56.30	37.82
Qualifying revolving retail client exposures (QRRCE)	1.50	1.07	82.82	69.13	62.97	42.24
Other retail client exposures (non-QRRCE) excluding SMEs	3.73	1.73	44.75	31.78	67.54	56.50

(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.

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

	As at June 30, 2021								As at March 31, 2021							
	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	$ 14,596	$ -	$ -	$ -	$ -	$ 26	$ -	$ 14,622	$ 17,373	$ -	$ -	$ -	$ -	$ -	$ -	$ 17,373
Financial institutions	-	10,529	-	-	-	6	1	10,536	-	10,321	-	-	-	7	1	10,329
Businesses	-	557	-	544	-	10,743	111	11,955	-	412	-	283	-	10,107	123	10,925
SMEs similar to other retail client exposures	-	-	-	-	242	-	2	244	-	-	-	-	223	-	2	225
Mortgages	-	-	393	-	41	1	-	435	-	-	406	-	-	1	-	407
Other retail client exposures (excluding SMEs)	-	-	-	-	2,054	1	-	2,055	-	-	-	-	2,006	1	-	2,007
Securitization	-	-	-	-	-	-	36	36	-	-	-	-	-	-	12	12
Equities	-	-	-	-	-	206	83	289	-	-	-	-	-	274	9	283
Trading portfolio	-	4,167	-	1	-	14,750	6	18,924	-	2,661	-	7	-	12,533	25	15,226
Total	$ 14,596	$ 15,253	$ 393	$ 545	$ 2,337	$ 25,733	$ 239	$ 59,096	$ 17,373	$ 13,394	$ 406	$ 290	$ 2,229	$ 22,923	$ 172	$ 56,787

	As at December 31, 2020								As at September 30, 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	$ 9,793	$ -	$ -	$ -	$ -	$ -	$ -	$ 9,793	$ 5,813	$ -	$ -	$ -	$ -	$ 157	$ -	$ 5,970
Financial institutions	-	10,448	-	-	-	7	1	10,456	-	11,372	-	23	-	-	1	11,396
Businesses	-	643	-	366	-	9,513	115	10,637	-	686	-	342	-	8,963	128	10,119
SMEs similar to other retail client exposures	-	-	-	-	216	-	3	219	-	-	-	-	204	-	67	271
Mortgages	-	-	422	-	-	-	-	422	-	-	357	-	-	-	-	357
Other retail client exposures (excluding SMEs)	-	-	-	-	2,130	1	-	2,131	-	-	-	-	2,207	2	-	2,209
Securitization	-	-	-	-	-	-	8	8	-	-	-	-	-	-	9	9
Equities	-	-	-	-	-	255	8	263	-	-	-	-	-	225	8	233
Trading portfolio	-	2,300	-	2	-	10,049	11	12,362	-	2,341	-	6	-	8,775	-	11,122
Total	$ 9,793	$ 13,391	$ 422	$ 368	$ 2,346	$ 19,825	$ 146	$ 46,291	$ 5,813	$ 14,399	$ 357	$ 371	$ 2,411	$ 18,122	$ 213	$ 41,686

Footnotes to this table are presented on page 47.

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

	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

Footnotes to this table are presented on page 47.

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

	As at June 30, 2019							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 14,691	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,691
Financial institutions	-	18,005	-	219	-	7	1	18,232
Businesses	-	269	-	724	-	70,386	732	72,111
SMEs similar to other retail client exposures	-	-	-	-	7,985	1	165	8,151
Mortgages	-	-	408	-	-	-	-	408
Other retail client exposures (excluding SMEs)	-	-	-	-	2,017	2	-	2,019
Securitization	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	208	9	217
Trading portfolio	9,448	4,426	-	21	861	5,101	7	19,864
Total	$ 24,139	$ 22,700	$ 408	$ 964	$ 10,863	$ 75,705	$ 919	$ 135,698

(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, 2021		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020		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	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	**$ 143,741**	**$ 253**	$ 138,438	$ 323	$ 136,208	$ 374	$ 134,105	$ 366	$ 131,729	$ 341	$ 128,419	$ 333	$ 126,757	$ 326	$ 124,902	$ 372	$ 123,457	$ 340
Consumer, credit card and other personal loans	**24,859**	**156**	24,789	186	25,310	212	25,828	242	25,623	283	26,181	284	27,022	276	26,851	271	26,577	232
Public agency loans[1]	**2,883**	**-**	3,119	-	3,017	-	4,203	-	3,847	-	2,455	-	3,319	-	3,473	-	3,512	-
Business loans																		
Agriculture	**10,074**	**97**	9,839	111	9,738	125	10,293	115	10,141	133	10,074	153	9,971	147	9,683	125	9,497	118
Mining, oil and gas	**385**	**38**	343	20	389	44	363	45	426	2	457	2	358	2	396	3	412	1
Utilities	**820**	**-**	816	-	720	-	718	-	694	-	831	-	676	-	680	-	632	-
Construction	**4,548**	**110**	4,124	112	3,904	117	3,590	152	3,508	159	3,690	131	3,485	134	3,466	174	3,411	159
Manufacturing	**4,287**	**105**	4,292	117	4,324	111	4,051	119	4,122	131	4,991	65	4,257	61	4,453	50	4,303	70
Wholesale trade	**1,926**	**31**	1,676	33	1,568	35	1,421	15	1,490	15	1,772	11	1,663	11	1,727	10	1,663	10
Retail trade	**3,575**	**77**	3,646	80	3,389	73	3,201	79	3,245	50	3,762	37	3,274	36	3,095	39	3,107	33
Transportation	**1,441**	**36**	1,349	35	1,359	34	1,374	33	1,346	25	1,661	23	1,531	22	1,615	33	1,561	36
Information industry	**276**	**13**	319	13	312	14	363	3	333	4	530	1	388	2	458	2	462	2
Finance and insurance	**884**	**1**	821	5	855	1	2,083	1	2,117	-	1,930	-	1,723	-	1,126	-	736	1
Real estate	**12,067**	**49**	11,629	37	10,573	43	9,162	18	9,193	22	9,379	22	8,862	19	8,447	22	8,287	27
Professional services	**1,099**	**8**	942	7	887	8	875	8	946	5	1,186	4	964	4	957	4	1,041	4
Management of companies	**1,178**	**6**	1,071	7	993	9	858	7	858	7	922	7	976	6	889	6	903	5
Administrative services	**380**	**30**	347	17	353	13	380	13	367	14	395	15	354	16	344	14	329	3
Education	**266**	**5**	249	5	255	2	298	2	307	2	306	3	287	2	284	1	310	1
Health care	**3,825**	**74**	3,772	33	3,666	35	3,779	37	3,759	29	3,782	21	3,719	22	3,688	21	3,359	20
Arts and entertainment	**781**	**40**	779	40	786	19	793	40	801	41	877	12	822	14	836	13	829	12
Accommodation	**1,913**	**90**	1,886	51	1,834	48	1,832	35	1,819	36	1,812	34	1,755	31	1,658	29	1,684	26
Other services	**1,145**	**8**	1,078	4	1,133	6	1,163	10	1,126	8	1,135	9	1,112	10	1,087	9	1,075	13
Other businesses	**582**	**-**	591	-	960	-	246	-	212	-	575	-	492	1	369	-	194	-
Total business loans	**$ 51,452**	**$ 818**	$ 49,569	$ 727	$ 47,998	$ 737	$ 46,843	$ 732	$ 46,810	$ 683	$ 50,067	$ 550	$ 46,669	$ 540	$ 45,258	$ 555	$ 43,795	$ 541
Total loans	**$ 222,935**	**$ 1,227**	$ 215,915	$ 1,236	$ 212,533	$ 1,323	$ 210,979	$ 1,340	$ 208,009	$ 1,307	$ 207,122	$ 1,167	$ 203,767	$ 1,142	$ 200,484	$ 1,198	$ 197,341	$ 1,113

[1] Includes government loans.

Table 19 – Loan portfolio by geographic area

(in millions of dollars)	As at June 30, 2021		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020		As at June 30, 2020	
	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	**$ 203,246**	**$ 1,046**	$ 196,772	$ 1,085	$ 193,489	$ 1,133	$ 191,382	$ 1,099	$ 188,462	$ 1,102
Other Canadian provinces	**19,307**	**181**	18,742	151	18,639	190	18,694	237	18,644	201
Total – Canada	**$ 222,553**	**$ 1,227**	$ 215,514	$ 1,236	$ 212,128	$ 1,323	$ 210,076	$ 1,336	$ 207,106	$ 1,303
Other countries	**382**	**-**	401	-	405	-	903	4	903	4
Total	**$ 222,935**	**$ 1,227**	$ 215,915	$ 1,236	$ 212,533	$ 1,323	$ 210,979	$ 1,340	$ 208,009	$ 1,307

(in millions of dollars)	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
Canada								
Québec	$ 186,861	$ 968	$ 183,835	$ 947	$ 181,209	$ 966	$ 178,977	$ 912
Other Canadian provinces	19,338	196	19,024	192	18,374	229	17,725	199
Total – Canada	$ 206,199	$ 1,164	$ 202,859	$ 1,139	$ 199,583	$ 1,195	$ 196,702	$ 1,111
Other countries	923	3	908	3	901	3	639	2
Total	$ 207,122	$ 1,167	$ 203,767	$ 1,142	$ 200,484	$ 1,198	$ 197,341	$ 1,113

Table 20 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	**As at June 30, 2021**		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020		As at June 30, 2020	
	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group										
Caisse network	**$ 186,761**	**83.7%**	$ 180,198	83.4%	$ 176,687	83.0%	$ 173,245	82.2%	$ 170,236	81.8%
Fédération des caisses Desjardins du Québec	**32,554**	**14.6**	32,161	14.9	32,447	15.2	33,842	16.0	33,922	16.3
Desjardins Financial Security Life Assurance Company	**2,867**	**1.3**	2,899	1.3	2,948	1.4	2,982	1.4	3,016	1.4
Other entities	**843**	**0.4**	811	0.4	779	0.4	910	0.4	1,043	0.5
Total	**$ 223,025**	**100.0%**	$ 216,069	100.0%	$ 212,861	100.0%	$ 210,979	100.0%	$ 208,217	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019	
	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group								
Caisse network	$ 167,054	80.7%	$ 165,095	80.9%	$ 161,627	80.5%	$ 159,335	80.6%
Fédération des caisses Desjardins du Québec	35,939	17.3	34,946	17.1	34,855	17.4	33,949	17.2
Desjardins Financial Security Life Assurance Company	3,085	1.5	3,112	1.5	3,198	1.6	3,280	1.7
Other entities	1,126	0.5	994	0.5	988	0.5	969	0.5
Total	$ 207,204	100.0%	$ 204,147	100.0%	$ 200,668	100.0%	$ 197,533	100.0%

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at June 30, 2021						As at March 31, 2021					
	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	**$ 143,741**	**64.5%**	**$ 37,996**	**78.5%**	**$ 253**	**20.6%**	$ 138,438	64.0%	$ 37,529	78.1%	$ 323	26.2%
Consumer, credit card and other personal loans	**24,859**	**11.1**	**3,274**	**6.8**	**156**	**12.7**	24,789	11.5	3,351	7.0	186	15.0
Business and government loans	**54,425**	**24.4**	**7,140**	**14.7**	**818**	**66.7**	52,842	24.5	7,141	14.9	727	58.8
Total	**$ 223,025**	**100.0%**	**$ 48,410**	**100.0%**	**$ 1,227**	**100.0%**	$ 216,069	100.0%	$ 48,021	100.0%	$ 1,236	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2020						As at September 30, 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	$ 136,208	64.0%	$ 37,823	78.6%	$ 374	28.3%	$ 134,105	63.6%	$ 38,051	78.5%	$ 366	27.3%
Consumer, credit card and other personal loans	25,310	11.9	3,319	6.9	212	16.0	25,828	12.2	3,207	6.6	242	18.1
Business and government loans	51,343	24.1	6,962	14.5	737	55.7	51,046	24.2	7,205	14.9	732	54.6
Total	$ 212,861	100.0%	$ 48,104	100.0%	$ 1,323	100.0%	$ 210,979	100.0%	$ 48,463	100.0%	$ 1,340	100.0%

(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					
	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%
Consumer, credit card and other personal loans	26,577	13.5	3,304	7.0	232	20.8
Business and government loans	47,499	24.0	6,602	14.0	541	48.6
Total	$ 197,533	100.0%	$ 47,187	100.0%	$ 1,113	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, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020
Gross credit-impaired loans at the beginning of the period	**$ 1,236**	$ 1,323	$ 1,340	$ 1,307	$ 1,167
Gross loans that became credit-impaired since the last period	**679**	608	851	440	634
Loans returned to unimpaired status	**(616)**	(699)	(772)	(325)	(366)
Write-offs and recoveries	**(58)**	(56)	(114)	(89)	(88)
Other changes	**(14)**	60	18	7	(40)
Gross credit-impaired loans at the end of the period	**$ 1,227**	$ 1,236	$ 1,323	$ 1,340	$ 1,307

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

Table 23 – Residential mortgage loan portfolio[1][2]
Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.[3]

(in millions of dollars and as a percentage)	As at June 30, 2021								As at March 31, 2021							
	Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total		Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total	
Québec	$ 28,314	97.3%	$ 77,886	95.4%	$ 5,304	94.6%	$ 111,504	95.8%	$ 27,899	97.2%	$ 74,026	95.3%	$ 5,303	94.6%	$ 107,228	95.8%
Ontario	766	2.6	3,775	4.6	300	5.4	4,841	4.2	786	2.7	3,612	4.7	302	5.4	4,700	4.2
Other[7]	19	0.1	34	-	1	-	54	-	19	0.1	33	-	1	-	53	-
All geographic areas	$ 29,099	100.0%	$ 81,695	100.0%	$ 5,605	100.0%	$ 116,399	100.0%	$ 28,704	100.0%	$ 77,671	100.0%	$ 5,606	100.0%	$ 111,981	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2020								As at September 30, 2020							
	Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total		Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total	
Québec	$ 28,615	97.1%	$ 71,622	95.3%	$ 5,316	94.7%	$ 105,553	95.7%	$ 28,226	97.3%	$ 69,258	95.3%	$ 5,591	94.5%	$ 103,075	95.8%
Ontario	819	2.8	3,492	4.6	300	5.3	4,611	4.2	796	2.7	3,339	4.6	322	5.4	4,457	4.1
Other[7]	30	0.1	101	0.1	1	-	132	0.1	11	-	61	0.1	3	0.1	75	0.1
All geographic areas	$ 29,464	100.0%	$ 75,215	100.0%	$ 5,617	100.0%	$ 110,296	100.0%	$ 29,033	100.0%	$ 72,658	100.0%	$ 5,916	100.0%	$ 107,607	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2020								As at March 31, 2020							
	Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total		Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total	
Québec	$ 28,037	97.2%	$ 67,312	95.4%	$ 5,576	94.7%	$ 100,925	95.8%	$ 27,257	97.1%	$ 65,172	95.6%	$ 5,932	94.8%	$ 98,361	96.0%
Ontario	803	2.8	3,200	4.5	311	5.3	4,314	4.1	803	2.9	2,916	4.3	324	5.2	4,043	3.9
Other[7]	10	-	53	0.1	2	-	65	0.1	10	-	46	0.1	2	-	58	0.1
All geographic areas	$ 28,850	100.0%	$ 70,565	100.0%	$ 5,889	100.0%	$ 105,304	100.0%	$ 28,070	100.0%	$ 68,134	100.0%	$ 6,258	100.0%	$ 102,462	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2019								As at September 30, 2019							
	Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total		Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total	
Québec	$ 27,339	97.1%	$ 64,328	95.7%	$ 5,975	94.9%	$ 97,642	96.0%	$ 27,332	97.1%	$ 62,871	95.8%	$ 6,162	94.8%	$ 96,365	96.1%
Ontario	814	2.9	2,806	4.2	323	5.1	3,943	3.9	809	2.9	2,677	4.1	339	5.2	3,825	3.8
Other[7]	9	-	44	0.1	2	-	55	0.1	10	-	38	0.1	3	-	51	0.1
All geographic areas	$ 28,162	100.0%	$ 67,178	100.0%	$ 6,300	100.0%	$ 101,640	100.0%	$ 28,151	100.0%	$ 65,586	100.0%	$ 6,504	100.0%	$ 100,241	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2019							
	Guaranteed or insured loans[4]		Uninsured loans[5]		Home equity lines of credit[6]		Total	
Québec	$ 27,387	97.1%	$ 61,614	96.0%	$ 6,216	94.8%	$ 95,217	96.2%
Ontario	811	2.9	2,586	4.0	339	5.2	3,736	3.8
Other[7]	9	-	32	-	3	-	44	-
All geographic areas	$ 28,207	100.0%	$ 64,232	100.0%	$ 6,558	100.0%	$ 98,997	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 $124 million as at June 30, 2021. They amounted to $139 million and $130 million respectively for the June 2020 and June 2019 quarters.
(2) Data as at September 30, 2020 and for prior periods have been restated to conform with the presentation for the current period.
(3) 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.
(4) 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.
(5) 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.
(6) Unamortized portion of home equity lines of credit and consumer lines of credit secured by a property with up to four units.
(7) Represents the geographic areas of Canada other than Québec and Ontario.

Table 24 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter[1]
Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.[2]

(average loan-to-value ratio, by geographic area)	As at June 30, 2021			As at March 31, 2021			As at December 31, 2020		
	Uninsured loans[3]	**Home equity lines of credit and related loans[4]**	**Total uninsured**	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured
Québec	**65.8%**	**71.6%**	**70.1%**	66.8%	71.3%	69.9%	65.9%	70.8%	69.3%
Ontario	**70.5**	**69.1**	**69.7**	70.7	70.9	70.8	70.7	69.9	70.2
Other[5]	**-**	**80.0**	**80.0**	77.4	80.0	77.7	63.5	66.6	64.8
All geographic areas	**66.2%**	**71.5%**	**70.1%**	67.1%	71.3%	70.0%	66.2%	70.7%	69.4%

(average loan-to-value ratio, by geographic area)	As at September 30, 2020			As at June 30, 2020			As at March 31, 2020		
	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured
Québec	66.8%	72.1%	70.7%	68.4%	71.8%	70.7%	67.8%	70.8%	69.9%
Ontario	68.7	69.0	68.9	65.4	68.8	67.2	71.7	70.3	71.0
Other[5]	71.7	74.8	73.5	72.0	75.4	73.5	74.1	72.6	73.2
All geographic areas	66.9%	71.9%	70.6%	68.1%	71.6%	70.4%	68.1%	70.8%	69.9%

(average loan-to-value ratio, by geographic area)	As at December 31, 2019			As at September 30, 2019			As at June 30, 2019		
	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured	Uninsured loans[3]	Home equity lines of credit and related loans[4]	Total uninsured
Québec	67.9%	70.5%	69.7%	67.6%	70.9%	70.0%	67.1%	70.8%	69.6%
Ontario	69.9	69.2	69.5	70.1	69.2	69.6	71.4	70.2	70.7
Other[5]	70.2	73.9	72.4	69.0	77.9	73.7	77.3	74.3	75.2
All geographic areas	68.0%	70.5%	69.7%	67.8%	70.8%	70.0%	67.3%	70.8%	69.7%

(1) Data as at September 30, 2020 and for prior periods have been restated to conform with the presentation for the current period.
(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) Conventional term mortgages and amortized consumer loans secured by a property with up to four units.
(4) Home equity lines of credit including related amortized loans and consumer lines of credit secured by a property with up to four units.
(5) Represents the geographic areas of Canada other than Québec and Ontario.

Table 25 – Remaining amortization period for residential mortgage loans[1]

Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.[2]

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans									
	As at June 30, 2021		As at March 31, 2021		As at December 31, 2020		As at September 30, 2020		As at June 30, 2020	
0-10 years	**$ 3,543**	**3.2%**	$ 3,403	3.2%	$ 3,293	3.1%	$ 3,191	3.1%	$ 3,045	3.1%
10-20 years	**21,522**	**19.4**	20,726	19.5	20,024	19.1	19,388	19.1	18,787	18.9
20-25 years	**75,968**	**68.6**	72,561	68.2	71,785	68.6	70,010	68.8	68,609	68.9
25-30 years	**8,518**	**7.7**	8,303	7.8	8,187	7.8	7,713	7.6	7,517	7.6
30-35 years	**986**	**0.9**	1,060	1.0	1,108	1.1	1,112	1.1	1,169	1.2
35 years or more	**257**	**0.2**	322	0.3	282	0.3	277	0.3	288	0.3
All amortization periods	**$ 110,794**	**100.0%**	$ 106,375	100.0%	$ 104,679	100.0%	$ 101,691	100.0%	$ 99,415	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, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019	
0-10 years	$ 2,937	3.1%	$ 2,940	3.1%	$ 2,904	3.1%	$ 2,837	3.1%
10-20 years	18,043	18.8	17,825	18.7	17,576	18.8	17,336	18.8
20-25 years	66,648	69.2	66,156	69.4	65,068	69.4	64,145	69.3
25-30 years	7,056	7.3	6,867	7.2	6,594	7.0	6,479	7.0
30-35 years	1,225	1.3	1,259	1.3	1,298	1.4	1,344	1.5
35 years or more	295	0.3	293	0.3	297	0.3	298	0.3
All amortization periods	$ 96,204	100.0%	$ 95,340	100.0%	$ 93,737	100.0%	$ 92,439	100.0%

(1) Data as at September 30, 2020 and for prior periods have been restated to conform with the presentation for the current period.

(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.

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 calculated in accordance with the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF.

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. A financial asset is therefore considered credit-impaired when it is in default, unless the detrimental impact on the estimated future cash flows is considered insignificant. The definition of default is associated with an instrument for which contractual payments are 90 days past due, in addition to certain other criteria.

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.

Foreign exchange risk

Risk that arises when the actual or expected value of assets denominated in a foreign currency is higher or lower than that of liabilities denominated in the same currency.

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 by dividing Tier 1 capital by the exposure measure. The exposure measure is independent from risk and 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.

NVCC subordinated notes

Securities that 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, in particular securities issued by the *Fédération des caisses Desjardins du Québec* (the Federation) with a clause providing for their automatic conversion into capital shares of the Federation upon the occurrence of a trigger event as defined in the guideline.

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 guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF. 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.