Supplemental Financial Information (unaudited)

For the period ended September 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", and Note 2, "Significant accounting policies", respectively, to the Annual and Interim 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 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 September 30, 2021	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
ASSETS									
Cash and deposits with financial institutions	**$ 13,645**	$ 17,731	$ 19,853	$ 12,126	$ 8,844	$ 14,496	$ 9,614	$ 3,709	$ 3,345
Securities									
Securities at fair value through profit or loss	**36,985**	39,195	36,542	34,960	34,235	34,392	35,653	35,168	37,839
Securities at fair value through other comprehensive income	**51,950**	51,477	46,862	52,679	54,743	42,597	25,117	22,909	21,431
Securities at amortized cost	**39**	35	25	29	275	626	1,462	1,616	1,863
	88,974	90,707	83,429	87,668	89,253	77,615	62,232	59,693	61,133
Securities borrowed or purchased under reverse repurchase agreements	**15,542**	14,345	13,634	9,658	9,706	10,710	10,565	10,032	12,738
Loans									
Residential mortgages	**146,615**	143,741	138,438	136,208	134,105	131,729	128,419	126,757	124,902
Consumer, credit card and other personal loans	**24,743**	24,859	24,789	25,310	25,828	25,623	26,181	27,022	26,851
Business and government loans	**56,466**	54,335	52,688	51,015	51,046	50,657	52,522	49,988	48,731
	227,824	222,935	215,915	212,533	210,979	208,009	207,122	203,767	200,484
Allowance for credit losses	**(1,007)**	(1,002)	(1,064)	(1,112)	(1,048)	(1,048)	(878)	(685)	(693)
	226,817	221,933	214,851	211,421	209,931	206,961	206,244	203,082	199,791
Segregated fund net assets	**21,678**	21,474	20,662	19,093	18,032	17,198	15,363	17,026	16,332
Other assets									
Clients' liability under acceptances	**210**	90	154	328	-	208	82	380	184
Premiums receivable	**2,956**	2,797	2,641	2,803	2,870	2,740	2,576	2,686	2,716
Derivative financial instruments	**5,439**	5,703	5,585	5,820	5,846	5,882	6,190	4,246	4,453
Amounts receivable from clients, brokers and financial institutions	**4,248**	3,902	5,389	2,499	4,597	3,710	4,167	2,229	2,161
Reinsurance assets	**1,831**	1,867	1,904	1,962	1,989	2,074	1,862	2,001	1,931
Right-of-use assets	**542**	556	563	565	561	564	579	566	574
Investment property	**918**	922	918	924	937	941	924	957	972
Property, plant and equipment	**1,488**	1,505	1,514	1,541	1,487	1,485	1,485	1,471	1,439
Goodwill	**159**	156	156	156	156	121	121	121	121
Intangible assets	**497**	476	455	424	425	398	382	381	381
Investments in companies accounted for using the equity method	**1,311**	1,281	1,238	1,189	1,159	1,146	1,123	1,034	1,033
Deferred tax assets	**747**	797	833	1,154	1,178	1,184	854	1,292	1,278
Other	**3,639**	3,036	3,202	2,704	2,916	2,501	2,556	2,090	2,149
	23,985	23,088	24,552	22,069	24,121	22,954	22,901	19,454	19,392
TOTAL ASSETS	**$ 390,641**	$ 389,278	$ 376,981	$ 362,035	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at September 30, 2021	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 134,218**	$ 133,112	$ 129,676	$ 127,928	$ 124,541	$ 122,338	$ 113,848	$ 111,665	$ 109,192
Business and government[1]	**105,082**	104,706	99,638	96,853	100,304	97,386	91,045	81,556	83,367
Deposit-taking institutions[1]	**377**	852	1,605	455	975	546	602	697	261
	239,677	238,670	230,919	225,236	225,820	220,270	205,495	193,918	192,820
Other liabilities									
Acceptances	**210**	90	154	328	-	208	82	380	184
Commitments related to securities sold short	**9,564**	10,763	11,589	9,353	8,846	6,022	8,901	10,615	11,261
Commitments related to securities lent or sold under repurchase agreements	**25,572**	25,194	21,883	19,152	17,673	19,489	13,416	10,562	12,710
Derivative financial instruments	**4,833**	5,216	5,236	4,884	4,095	4,058	3,547	4,278	3,930
Amounts payable to clients, brokers and financial institutions	**9,736**	10,002	11,047	6,810	8,893	7,780	9,795	5,552	5,966
Lease liabilities	**608**	621	631	633	626	627	639	624	627
Insurance contract liabilities	**33,846**	33,580	32,822	34,827	34,760	34,455	31,819	31,595	31,850
Segregated fund net liabilities	**21,672**	21,468	20,660	19,089	18,025	17,184	15,352	17,002	16,316
Net defined benefit plan net liabilities	**1,366**	1,677	1,877	3,107	3,281	3,070	1,384	3,068	3,041
Deferred tax liabilities	**320**	326	334	372	375	376	409	281	255
Other	**7,160**	6,528	6,712	6,488	6,610	6,177	5,731	6,294	5,391
	114,887	115,465	112,945	105,043	103,184	99,446	91,075	90,251	91,531
Subordinated notes	**2,474**	2,424	1,473	1,493	1,465	1,451	1,399	1,398	1,392
TOTAL LIABILITIES	**357,038**	356,559	345,337	331,772	330,469	321,167	297,969	285,567	285,743
EQUITY									
Capital stock	**4,999**	5,007	5,016	5,021	5,029	5,037	5,041	5,134	5,178
Share capital	**-**	-	-	-	-	-	-	-	4
Undistributed surplus earnings	**2,645**	1,863	2,369	1,874	1,841	1,985	2,000	2,352	2,121
Accumulated other comprehensive income	**935**	1,032	999	1,302	1,183	1,047	475	211	386
Reserves	**24,150**	23,978	22,470	21,316	20,661	20,015	20,753	18,959	18,538
Equity – Group's share	**32,729**	31,880	30,854	29,513	28,714	28,084	28,269	26,656	26,227
Non-controlling interests	**874**	839	790	750	704	683	681	773	761
Total equity	**33,603**	32,719	31,644	30,263	29,418	28,767	28,950	27,429	26,988
TOTAL LIABILITIES AND EQUITY	**$ 390,641**	$ 389,278	$ 376,981	$ 362,035	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731

[1] The information as at September 30, 2019 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 nine-month periods ended	
	September 30, 2021	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	**September 30, 2021**	September 30, 2020[1]
Interest income											
Loans	**$ 1,763**	$ 1,730	$ 1,712	$ 1,790	$ 1,800	$ 1,753	$ 1,935	$ 2,003	$ 1,985	**$ 5,205**	$ 5,488
Securities	**120**	116	113	136	120	123	109	99	98	**349**	352
	1,883	1,846	1,825	1,926	1,920	1,876	2,044	2,102	2,083	**5,554**	5,840
Interest expense											
Deposits	**374**	364	405	440	431	494	645	669	665	**1,143**	1,570
Subordinated notes and other	**33**	30	17	31	25	14	46	50	55	**80**	85
	407	394	422	471	456	508	691	719	720	**1,223**	1,655
Net interest income	**1,476**	1,452	1,403	1,455	1,464	1,368	1,353	1,383	1,363	**4,331**	4,185
Net premiums	**2,905**	2,587	2,585	2,626	2,534	2,238	2,522	2,527	2,326	**8,077**	7,294
Other income											
Deposit and payment service charges	**109**	105	99	104	96	83	105	109	116	**313**	284
Lending fees and credit card service revenues	**198**	182	187	165	126	141	196	185	193	**567**	463
Brokerage and investment fund services	**283**	285	273	243	235	235	241	226	223	**841**	711
Management and custodial service fees	**185**	177	169	168	152	147	150	155	148	**531**	449
Net investment income (loss)	**(90)**	1,055	(1,602)	646	304	2,624	(458)	(93)	608	**(637)**	2,470
Overlay approach adjustment for insurance operations financial assets	**(24)**	(146)	(146)	(112)	(143)	(299)	512	(22)	(13)	**(316)**	70
Foreign exchange income	**34**	28	30	21	22	14	46	12	11	**92**	82
Other	**60**	53	37	48	14	58	29	341	12	**150**	101
	755	1,739	(953)	1,283	806	3,003	821	913	1,298	**1,541**	4,630
Total income	**5,136**	5,778	3,035	5,364	4,804	6,609	4,696	4,823	4,987	**13,949**	16,109
Provision for credit losses (recovery)	**52**	(3)	4	169	99	271	324	113	154	**53**	694
Claims, benefits, annuities and changes in insurance contract liabilities	**1,713**	2,191	(206)	1,781	1,775	3,606	2,071	1,411	2,247	**3,698**	7,452
Non-interest expense											
Salaries and fringe benefits	**1,041**	1,158	1,061	1,049	910	1,006	913	949	852	**3,260**	2,829
Premises, equipment and furniture, including depreciation	**228**	229	223	233	230	208	207	197	189	**680**	645
Service agreements and outsourcing	**64**	59	56	86	53	64	62	94	88	**179**	179
Communications	**71**	60	61	77	58	56	66	90	59	**192**	180
Other	**884**	871	764	887	703	678	751	842	673	**2,519**	2,132
	2,288	2,377	2,165	2,332	1,954	2,012	1,999	2,172	1,861	**6,830**	5,965
Operating surplus earnings	**1,083**	1,213	1,072	1,082	976	720	302	1,127	725	**3,368**	1,998
Income taxes on surplus earnings	**267**	278	274	206	247	191	17	192	155	**819**	455
Surplus earnings before member dividends	**816**	935	798	876	729	529	285	935	570	**2,549**	1,543
Member dividends	**90**	90	90	93	80	80	77	80	80	**270**	237
Tax recovery on member dividends	**(24)**	(24)	(24)	(23)	(20)	(22)	(20)	(23)	(20)	**(72)**	(62)
Net surplus earnings for the period after member dividends	**$ 750**	$ 869	$ 732	$ 806	$ 669	$ 471	$ 228	$ 878	$ 510	**$ 2,351**	$ 1,368
of which:											
Group's share	**$ 716**	$ 830	$ 702	$ 763	$ 648	$ 464	$ 215	$ 858	$ 499	**$ 2,248**	$ 1,327
Non-controlling interests' share	**34**	39	30	43	21	7	13	20	11	**103**	41

[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 September 30, 2021	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
Tier 1A capital									
Balance at beginning of period	**$ 27,898**	$ 27,503	$ 26,317	$ 25,860	$ 25,493	$ 25,734	$ 24,549	$ 24,205	$ 23,537
Increase in reserves and undistributed surplus earnings	**934**	1,007	1,660	696	491	(723)	1,446	613	585
Eligible accumulated other comprehensive income	**(97)**	33	(304)	123	139	586	237	(141)	(69)
F capital shares	**-**	-	-	-	-	-	-	(1)	2
Permanent shares and surplus shares subject to phase-out	**(6)**	(9)	(15)	(7)	(9)	(13)	(84)	(39)	(27)
Deductions	**6**	(636)	(155)	(355)	(254)	(91)	(414)	(88)	177
Balance at end of period	**28,735**	27,898	27,503	26,317	25,860	25,493	25,734	24,549	24,205
Total Tier 1 capital[1]	**28,735**	27,898	27,503	26,317	25,860	25,493	25,734	24,549	24,205
Tier 2 capital									
Balance at beginning of period	**1,591**	615	797	756	727	-	-	213	200
Eligible instruments[2]	**7**	972	(3)	25	(6)	979	-	-	-
Senior notes subject to phase-out	**-**	-	(186)	7	34	(56)	(177)	6	(7)
General allowance	**(1)**	4	7	9	1	(6)	24	(250)	20
Deductions[2]	**-**	-	-	-	-	(190)	153	31	-
Balance at end of period	**1,597**	1,591	615	797	756	727	-	-	213
Total capital	**$ 30,332**	$ 29,489	$ 28,118	$ 27,114	$ 26,616	$ 26,220	$ 25,734	$ 24,549	$ 24,418

(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 September 30, 2021	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
Equity balance in the Combined Financial Statements	**$ 32,729**	$ 31,880	$ 30,854	$ 29,513	$ 28,714	$ 28,084	$ 28,269	$ 26,656	$ 26,227
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(11)**	(12)	(14)	(7)	(8)	(10)	(11)	(9)	(14)
Qualifying shares	**(25)**	(25)	(25)	(25)	(24)	(25)	(25)	(25)	(25)
Other	**(36)**	(17)	(20)	(27)	(40)	(28)	(62)	(50)	(48)
Deductions	**(3,922)**	(3,928)	(3,292)	(3,137)	(2,782)	(2,528)	(2,437)	(2,023)	(1,935)
Tier 1A capital	**28,735**	27,898	27,503	26,317	25,860	25,493	25,734	24,549	24,205
Tier 1 capital[1]	**28,735**	27,898	27,503	26,317	25,860	25,493	25,734	24,549	24,205
Items eligible for Tier 2 capital									
Senior notes subject to phase-out	**309**	309	309	495	488	454	510	687	681
General allowance	**115**	116	112	105	96	95	101	77	327
Eligible instruments[2]	**1,999**	1,992	1,020	1,023	998	1,004	25	25	25
Deductions[2]	**(826)**	(826)	(826)	(826)	(826)	(826)	(636)	(789)	(820)
Tier 2 capital	**1,597**	1,591	615	797	756	727	-	-	213
Total capital	**$ 30,332**	$ 29,489	$ 28,118	$ 27,114	$ 26,616	$ 26,220	$ 25,734	$ 24,549	$ 24,418

(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 September 30, 2021	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
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 390,641**	$ 389,278	$ 376,981	$ 362,035	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731
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	**(58,301)**	(57,461)	(56,441)	(56,679)	(55,698)	(54,842)	(49,848)	(51,079)	(50,988)
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	**(1,183)**	(1,449)	(1,010)	(1,505)	(1,285)	(1,318)	(1,137)	(401)	(543)
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,605**	1,487	1,346	1,552	1,671	1,901	484	934	1,597
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**23,136**	22,828	21,919	21,470	20,927	20,706	19,657	19,918	20,759
Other adjustments[2]	7	**(26,807)**	(26,170)	(28,467)	(18,948)	(14,997)	(19,480)	(17,576)	(2,046)	(2,028)
Leverage ratio exposure	8	**$ 329,091**	$ 328,513	$ 314,328	$ 307,925	$ 310,505	$ 296,901	$ 278,499	$ 280,322	$ 281,528
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 284,304**	$ 285,388	$ 272,815	$ 271,010	$ 273,596	$ 259,064	$ 242,920	$ 245,084	$ 241,824
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**284,304**	285,388	272,815	271,010	273,596	259,064	242,920	245,084	241,824
Derivative exposures[3]										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**233**	296	3,972	3,720	3,738	3,603	4,030	3,000	3,073
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**3,866**	3,779	431	258	435	533	661	670	573
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	**4,099**	4,075	4,403	3,978	4,173	4,136	4,691	3,670	3,646
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**15,947**	14,735	13,845	9,915	10,137	11,094	10,747	10,716	13,702
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	**1,605**	1,487	1,346	1,552	1,672	1,901	484	934	1,597
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	**17,552**	16,222	15,191	11,467	11,809	12,995	11,231	11,650	15,299
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**128,856**	127,935	125,416	124,872	122,504	121,933	117,460	115,440	113,644
Adjustments for conversion to credit equivalent amounts	18	**(105,720)**	(105,107)	(103,497)	(103,402)	(101,577)	(101,227)	(97,803)	(95,522)	(92,885)
Total other off-balance sheet exposures	19	**23,136**	22,828	21,919	21,470	20,927	20,706	19,657	19,918	20,759
Total exposures	21	**$ 329,091**	$ 328,513	$ 314,328	$ 307,925	$ 310,505	$ 296,901	$ 278,499	$ 280,322	$ 281,528
Tier 1 capital – All-in basis	23	**$ 28,735**	$ 27,898	$ 27,503	$ 26,317	$ 25,860	$ 25,493	$ 25,734	$ 24,549	$ 24,205
Tier 1 capital – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[4]	23a	**28,713**	27,876	27,480	26,284	25,837	25,472	N/A	N/A	N/A
Leverage ratio – All-in basis	26	**8.7%**	8.5%	8.7%	8.5%	8.3%	8.6%	9.2%	8.8%	8.6%
Leverage ratio – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[4]	26a	**8.7**	8.5	8.7	8.5	8.3	8.6	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 September 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	$ 13,645	$ 12,731	$ 12,731	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Securities										
Securities at fair value through profit or loss	36,985	10,921	740	-	-	-	4	-	10,177	-
Securities at fair value through other comprehensive income	51,950	45,947	45,947	-	-	-	-	-	-	-
Securities at amortized cost	39	27	6	-	-	-	21	-	-	-
Investments accounted for using the equity method	1,311	6,998	3,273	-	-	-	-	-	-	3,725
	90,285	63,893	49,966	-	-	-	25	-	10,177	3,725
Securities borrowed or purchased under reverse repurchase agreements	15,542	15,931	-	-	15,931	-	-	15,750	-	-
Loans										
Residential mortgages	146,615	145,006	22,141	122,865	-	-	-	-	-	-
Consumer, credit card and other personal loans	24,743	24,570	1,440	23,130	-	-	-	-	-	-
Business and government loans	56,466	55,749	55,623	-	-	-	-	-	-	126
	227,824	225,325	79,204	145,995	-	-	-	-	-	126
Allowance for credit losses	(1,007)	(1,002)	(387)	(615)	-	-	-	-	-	-
	226,817	224,323	78,817	145,380	-	-	-	-	-	126
Segregated fund net assets	21,678	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	210	210	210	-	-	-	-	-	-	-
Premiums receivable	2,956	-	-	-	-	-	-	-	-	-
Derivative financial instruments	5,439	5,282	-	-	-	5,280	-	383	-	2
Amounts receivable from clients, brokers and financial institutions	4,248	4,223	4,223	-	-	-	-	-	-	-
Reinsurance assets	1,831	-	-	-	-	-	-	-	-	-
Right-of-use assets	542	851	851	-	-	-	-	-	-	-
Land, buildings and equipment	2,406	1,044	1,044	-	-	-	-	-	-	-
Goodwill	159	41	-	-	-	-	-	-	-	41
Intangible assets	497	219	-	-	-	-	-	-	-	219
Deferred tax assets	747	493	493	-	-	-	-	-	-	-
Other	3,639	3,098	3,098	-	-	-	-	-	-	-
	22,674	15,461	9,919	-	-	5,280	-	383	-	262
Total assets	$ 390,641	$ 332,339	$ 151,433	$ 145,380	$ 15,931	$ 5,280	$ 25	$ 16,133	$ 10,177	$ 4,113

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

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at September 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	$ 74,440	$ 8,121	$ 10,844	$ -	$ 85,284	$ 8,121	$ 650	9.5 %
Financial institutions	3,858	1,224	10,801	2,166	14,659	3,390	271	23.1
Businesses	69,175	32,757	12,250	11,374	81,425	44,131	3,530	54.2
Securitization	-	-	25	309	25	309	25	1,250.0
Equities	-	-	290	1,349	290	1,349	108	465.0
SMEs similar to other retail client exposures	9,752	4,906	249	185	10,001	5,091	407	50.9
Mortgages	107,761	17,128	422	164	108,183	17,292	1,383	16.0
Other retail client exposures (excluding SMEs)	10,569	4,703	1,364	1,023	11,933	5,726	458	48.0
Qualifying-revolving retail client exposures	31,054	7,467	-	-	31,054	7,467	597	24.0
Sub-total – Credit risk other than counterparty risk	306,609	76,306	36,245	16,570	342,854	92,876	7,429	27.1
Counterparty risk								
Sovereign borrowers	9	-	-	-	9	-	-	-
Financial institutions	3,054	1,730	289	58	3,343	1,788	143	53.5
Businesses	-	-	10	2	10	2	-	23.1
Trading portfolios	1,054	927	922	759	1,976	1,686	135	85.3
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,787	143	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	286	17	1	-
Sub-total – Counterparty risk	4,117	2,657	1,221	819	5,624	5,280	422	93.9
Other assets[4]	-	-	-	-	22,265	15,022	1,202	67.5
Scaling factors[5]	-	4,738	-	-	-	4,738	379	-
Total – Credit risk	310,726	83,701	37,466	17,389	370,743	117,916	9,432	31.8
Market risk								
Value at Risk (VaR)	-	469	-	-	-	469	38	-
Stressed VaR	-	1,294	-	-	-	1,294	104	-
Incremental risk charge (IRC)[6]	-	1,048	-	-	-	1,048	84	-
Other[7]	-	7	-	340	-	347	27	-
Total – Market risk[8]	-	2,818	-	340	-	3,158	253	-
Operational risk	-	-	-	14,260	-	14,260	1,141	-
Total risk-weighted assets before RWA floor	$ 310,726	$ 86,519	$ 37,466	$ 31,989	$ 370,743	$ 135,334	$ 10,826	- %
RWA floor adjustment[9]	-	-	-	-	-	-	-	-
Total risk-weighted assets	$ 310,726	$ 86,519	$ 37,466	$ 31,989	$ 370,743	$ 135,334	$ 10,826	- %

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 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
Credit risk other than counterparty risk								
Sovereign borrowers	$ 7,443	$ 7,228	$ 7,393	$ 7,637	$ 6,299	$ 4,443	$ 4,233	$ -
Financial institutions	3,575	3,212	3,446	4,175	2,798	2,641	2,195	2,335
Businesses	42,453	39,923	37,832	38,603	38,361	37,492	35,930	61,498
Securitization	451	150	97	109	121	84	151	59
Equities	1,247	387	365	330	310	299	325	312
SMEs similar to other retail client exposures	5,129	5,103	5,057	4,935	5,141	5,351	5,132	5,292
Mortgages	15,437	13,654	12,273	11,760	10,303	9,881	9,295	13,002
Other retail client exposures (excluding SMEs)	5,743	6,168	6,272	6,529	6,513	6,404	6,443	6,021
Qualifying-revolving retail client exposures	7,375	7,675	8,569	8,214	8,368	9,367	9,436	10,657
Sub-total – Credit risk other than counterparty risk	88,853	83,500	81,304	82,292	78,214	75,962	73,140	99,176
Counterparty risk								
Sovereign borrowers	-	-	-	-	-	2	1	-
Financial institutions	1,760	1,663	1,401	1,442	2,031	2,055	1,752	601
Businesses	8	2	15	7	3	11	7	11
Trading portfolios	1,103	994	1,008	1,130	1,261	1,306	788	676
Credit valuation adjustment charge (CVA)	1,765	1,674	1,854	2,027	2,069	2,298	1,612	1,700
Additional requirements related to the banking and trading portfolio	26	17	20	21	12	17	23	12
Sub-total – Counterparty risk	4,662	4,350	4,298	4,627	5,376	5,689	4,183	3,000
Other assets[4]	14,421	14,164	13,864	13,519	13,254	12,270	13,743	13,809
Scaling factors[5]	4,487	4,295	4,192	4,250	4,089	3,973	3,733	1,717
Total – Credit risk	112,423	106,309	103,658	104,688	100,933	97,894	94,799	117,702
Market risk								
Value at Risk (VaR)	613	856	798	711	852	393	406	605
Stressed VaR	1,895	719	578	596	954	528	1,394	2,385
Incremental risk charge (IRC)[6]	1,102	807	708	662	708	692	819	1,425
Other[7]	477	479	477	484	448	755	476	472
Total – Market risk[8]	4,087	2,861	2,561	2,453	2,962	2,368	3,095	4,887
Operational risk	14,004	13,822	13,705	13,462	13,253	13,109	13,021	12,666
Total risk-weighted assets before RWA floor	$ 130,514	$ 122,992	$ 119,924	$ 120,603	$ 117,148	$ 113,371	$ 110,915	$ 135,255
RWA floor adjustment[9]	-	1,412	177	-	-	2,550	2,946	-
Total risk-weighted assets	$ 130,514	$ 124,404	$ 120,101	$ 120,603	$ 117,148	$ 115,921	$ 113,861	$ 135,255

(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								
	September 30, 2021			June 30, 2021			March 31, 2021		
	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	**$ 107,632**	**$ 4,791**	**$ 112,423**	$ 101,839	$ 4,470	$ 106,309	$ 99,252	$ 4,406	$ 103,658
Size of portfolio[2]	**2,262**	**271**	**2,533**	4,041	1,063	5,104	664	(180)	484
Quality of portfolio[3]	**738**	**363**	**1,101**	(552)	(739)	(1,291)	463	(343)	120
Updating of models[4]	**-**	**-**	**-**	-	-	-	548	593	1,141
Procedures and policies[5]	**1,734**	**-**	**1,734**	2,375	1	2,376	977	-	977
Acquisitions and transfers	**-**	**-**	**-**	-	-	-	-	-	-
Change in exchange rates	**111**	**14**	**125**	(71)	(4)	(75)	(65)	(6)	(71)
Other	**-**	**-**	**-**	-	-	-	-	-	-
Total changes in risk-weighted assets	**4,845**	**648**	**5,493**	5,793	321	6,114	2,587	64	2,651
Risk-weighted assets at end of period	**$ 112,477**	**$ 5,439**	**$ 117,916**	$ 107,632	$ 4,791	$ 112,423	$ 101,839	$ 4,470	$ 106,309

(in millions of dollars)	For the three-month periods ended								
	December 31, 2020			September 30, 2020			June 30, 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	$ 99,942	$ 4,746	$ 104,688	$ 95,394	$ 5,539	$ 100,933	$ 92,027	$ 5,867	$ 97,894
Size of portfolio[2]	1,404	(24)	1,380	2,949	(85)	2,864	3,837	(582)	3,255
Quality of portfolio[3]	(2,746)	(307)	(3,053)	928	(21)	907	(775)	275	(500)
Updating of models[4]	879	-	879	(135)	(681)	(816)	-	-	-
Procedures and policies[5]	-	-	-	899	-	899	547	-	547
Acquisitions and transfers	-	-	-	12	-	12	-	-	-
Change in exchange rates	(227)	(9)	(236)	(105)	(6)	(111)	(242)	(21)	(263)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	(690)	(340)	(1,030)	4,548	(793)	3,755	3,367	(328)	3,039
Risk-weighted assets at end of period	$ 99,252	$ 4,406	$ 103,658	$ 99,942	$ 4,746	$ 104,688	$ 95,394	$ 5,539	$ 100,933

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								
	March 31, 2020			December 31, 2019			September 30, 2019		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	$ 90,491	$ 4,308	$ 94,799	$ 114,702	$ 3,000	$ 117,702	$ 111,629	$ 3,013	$ 114,642
Size of portfolio[2]	(220)	1,200	980	1,182	(1,281)	(99)	1,274	162	1,436
Quality of portfolio[3]	858	282	1,140	(1,390)	1,078	(312)	1,019	(177)	842
Updating of models[4]	-	-	-	2,703	-	2,703	-	-	-
Procedures and policies[5]	422	-	422	(26,629)	1,516	(25,113)	739	-	739
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	476	77	553	(77)	(5)	(82)	41	2	43
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	1,536	1,559	3,095	(24,211)	1,308	(22,903)	3,073	(13)	3,060
Risk-weighted assets at end of period	$ 92,027	$ 5,867	$ 97,894	$ 90,491	$ 4,308	$ 94,799	$ 114,702	$ 3,000	$ 117,702

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								
	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019
Market risk									
Risk-weighted assets at beginning of period	**$ 4,087**	$ 2,861	$ 2,561	$ 2,453	$ 2,962	$ 2,368	$ 3,095	$ 4,887	$ 6,138
Change in risk level[6]	**(929)**	(38)	300	108	(509)	594	164	(1,173)	(538)
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	**(929)**	1,226	300	108	(509)	594	(727)	(1,792)	(1,251)
Risk-weighted assets at end of period	**$ 3,158**	$ 4,087	$ 2,861	$ 2,561	$ 2,453	$ 2,962	$ 2,368	$ 3,095	$ 4,887
Operational risk									
Risk-weighted assets at beginning of period	**$ 14,004**	$ 13,822	$ 13,705	$ 13,462	$ 13,253	$ 13,109	$ 13,021	$ 12,666	$ 12,492
Revenue generated	**256**	182	117	243	209	144	88	167	174
Procedures and policies[5]	**-**	-	-	-	-	-	-	-	-
Acquisitions and transfers	**-**	-	-	-	-	-	-	188	-
Total changes in risk-weighted assets	**256**	182	117	243	209	144	88	355	174
Risk-weighted assets at end of period	**$ 14,260**	$ 14,004	$ 13,822	$ 13,705	$ 13,462	$ 13,253	$ 13,109	$ 13,021	$ 12,666
RWA floor adjustment									
Risk-weighted assets at beginning of 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 period	**$ -**	$ -	$ 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 September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020
Allocated to business segments					
Personal and Business Services	**$ 106,070**	$ 100,983	$ 95,866	$ 92,892	$ 92,754
Wealth Management and Life and Health Insurance	**5,055**	5,464	4,346	4,474	5,025
Property and Casualty Insurance	**4,596**	4,129	3,977	3,485	3,238
Other	**19,613**	19,938	18,803	19,073	19,586
Not allocated[4]	**-**	-	1,412	177	-
Total risk-weighted assets	**$ 135,334**	$ 130,514	$ 124,404	$ 120,101	$ 120,603

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

(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 September 30, 2021 – Exposure classes[2]							As at June 30, 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	**$ 10,844**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 10,844**	**$ 10,844**	$ 14,622	$ -	$ -	$ -	$ -	$ 14,622	$ 14,622
Financial institutions	**10,157**	**872**	**37**	**285**	**26**	**11,377**	**11,090**	9,334	750	143	286	23	10,536	10,157
Businesses	**9,862**	**1,923**	**13**	**10**	**450**	**12,258**	**12,260**	9,276	2,165	1	17	496	11,955	11,969
SMEs similar to other retail client exposures	**240**	**8**	**-**	**-**	**6**	**254**	**249**	231	8	-	-	5	244	240
Mortgages	**415**	**7**	**-**	**-**	**-**	**422**	**422**	429	6	-	-	-	435	435
Other retail client exposures (excluding SMEs)	**1,387**	**644**	**-**	**-**	**5**	**2,036**	**1,364**	1,415	634	-	-	6	2,055	1,320
Securitization	**25**	**-**	**-**	**-**	**-**	**25**	**25**	36	-	-	-	-	36	36
Equities	**290**	**-**	**-**	**-**	**-**	**290**	**290**	289	-	-	-	-	289	289
Trading portfolio	**-**	**-**	**19,915**	**184**	**-**	**20,099**	**922**	-	-	18,744	180	-	18,924	788
Internal Ratings-Based approach														
Sovereign borrowers	**38,425**	**1,460**	**-**	**9**	**277**	**40,171**	**74,449**	37,739	1,454	-	8	252	39,453	73,333
Financial institutions	**3,356**	**501**	**1,059**	**3,029**	**362**	**8,307**	**6,912**	3,879	497	1,048	3,063	265	8,752	7,472
Businesses	**72,291**	**7,951**	**-**	**-**	**1,272**	**81,514**	**69,175**	69,775	7,731	-	-	1,112	78,618	66,565
SMEs similar to other retail client exposures	**7,625**	**3,045**	**-**	**-**	**80**	**10,750**	**9,752**	7,589	3,099	-	-	80	10,768	9,768
Mortgages	**109,451**	**18,030**	**-**	**-**	**-**	**127,481**	**107,761**	107,570	17,572	-	-	-	125,142	105,553
Revolving retail client exposures	**10,404**	**20,650**	**-**	**-**	**-**	**31,054**	**31,054**	10,389	20,564	-	-	-	30,953	30,953
Other retail client exposures	**10,978**	**713**	**-**	**-**	**6**	**11,697**	**10,569**	11,089	714	-	-	7	11,810	10,667
Trading portfolio	**-**	**-**	**16,871**	**500**	**-**	**17,371**	**1,054**	-	-	18,109	430	-	18,539	1,033
Total	**$ 285,750**	**$ 55,804**	**$ 37,895**	**$ 4,017**	**$ 2,484**	**$ 385,950**	**$ 348,192**	$ 283,662	$ 55,194	$ 38,045	$ 3,984	$ 2,246	$ 383,131	$ 345,200

(in millions of dollars)	As at March 31, 2021 – Exposure classes[2]							As at December 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	$ 17,373	$ -	$ -	$ -	$ -	$ 17,373	$ 17,373	$ 9,793	$ -	$ -	$ -	$ -	$ 9,793	$ 9,793
Financial institutions	9,305	696	47	256	25	10,329	10,046	9,418	743	34	236	25	10,456	10,184
Businesses	8,642	1,585	1	8	689	10,925	10,683	8,265	1,456	1	34	881	10,637	10,191
SMEs similar to other retail client exposures	212	8	-	-	5	225	221	206	9	-	-	4	219	215
Mortgages	401	6	-	-	-	407	407	417	5	-	-	-	422	422
Other retail client exposures (excluding SMEs)	1,391	610	-	-	6	2,007	1,261	1,435	689	-	-	7	2,131	1,360
Securitization	12	-	-	-	-	12	12	8	-	-	-	-	8	8
Equities	283	-	-	-	-	283	283	263	-	-	-	-	263	263
Trading portfolio	-	-	15,037	189	-	15,226	690	-	-	12,124	238	-	12,362	633
Internal Ratings-Based Approach														
Sovereign borrowers	35,032	1,482	-	7	232	36,753	69,556	39,595	1,523	-	6	201	41,325	76,480
Financial institutions	2,993	497	942	3,014	248	7,694	6,540	3,560	593	1,332	2,916	277	8,678	7,115
Businesses	67,089	7,837	-	-	1,132	76,058	64,225	65,018	8,226	-	-	940	74,184	62,473
SMEs similar to other retail client exposures	7,515	3,104	-	-	81	10,700	9,687	7,336	3,213	-	-	81	10,630	9,801
Mortgages	103,687	17,015	-	-	-	120,702	101,528	102,601	16,074	-	-	-	118,675	96,848
Revolving retail client exposures	10,269	20,485	-	-	-	30,754	30,754	10,580	21,779	-	-	-	32,359	32,359
Other retail client exposures	11,191	699	-	-	7	11,897	11,221	11,390	662	-	-	8	12,060	11,434
Trading portfolio	-	-	17,241	363	-	17,604	888	-	-	18,904	467	-	19,371	1,406
Total	$ 275,395	$ 54,024	$ 33,268	$ 3,837	$ 2,425	$ 368,949	$ 335,375	$ 269,885	$ 54,972	$ 32,395	$ 3,897	$ 2,424	$ 363,573	$ 330,985

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 September 30, 2020 – Exposure classes[2]							As at June 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	$ 5,970	$ -	$ -	$ -	$ -	$ 5,970	$ 5,970	$ 11,532	$ -	$ -	$ -	$ -	$ 11,532	$ 11,532
Financial institutions	10,198	535	430	216	17	11,396	10,780	7,625	485	1,201	200	16	9,527	8,183
Businesses	8,286	1,434	83	16	300	10,119	9,987	8,195	1,377	73	10	285	9,940	9,794
SMEs similar to other retail client exposures	257	9	-	-	5	271	267	255	9	-	-	5	269	264
Mortgages	357	-	-	-	-	357	357	385	-	-	-	-	385	385
Other retail client exposures (excluding SMEs)	1,523	686	-	-	-	2,209	1,440	1,650	677	-	-	-	2,327	1,547
Securitization	9	-	-	-	-	9	9	10	-	-	-	-	10	10
Equities	233	-	-	-	-	233	233	215	-	-	-	-	215	215
Trading portfolio	-	-	10,909	213	-	11,122	641	-	-	11,300	209	-	11,509	586
Internal Ratings-Based Approach														
Sovereign borrowers	40,288	1,588	-	6	193	42,075	78,014	31,548	1,574	-	5	189	33,316	68,376
Financial institutions	5,521	598	1,026	3,071	298	10,514	9,235	3,861	626	1,139	3,043	304	8,973	7,569
Businesses	63,625	8,078	-	-	982	72,685	61,317	62,856	8,206	-	-	922	71,984	60,731
SMEs similar to other retail client exposures	7,359	3,074	-	-	76	10,509	9,701	7,335	2,955	6	-	77	10,373	9,650
Mortgages	101,412	16,385	-	-	-	117,797	94,805	99,632	16,054	-	-	-	115,686	93,391
Revolving retail client exposures	11,059	21,356	-	-	-	32,415	32,415	10,993	21,667	-	-	-	32,660	32,660
Other retail client exposures	11,365	712	-	-	7	12,084	11,418	11,188	672	-	-	31	11,891	11,248
Trading portfolio	-	-	18,701	542	-	19,243	1,588	-	-	20,292	610	-	20,902	1,939
Total	$ 267,462	$ 54,455	$ 31,149	$ 4,064	$ 1,878	$ 359,008	$ 328,177	$ 257,280	$ 54,302	$ 34,011	$ 4,077	$ 1,829	$ 351,499	$ 318,080

(in millions of dollars)	As at March 31, 2020 – Exposure classes[2]							As at December 31, 2019 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	$ 6,980	$ -	$ -	$ -	$ -	$ 6,980	$ 6,980	$ 103	$ -	$ -	$ -	$ -	$ 103	$ 103
Financial institutions	7,307	470	-	183	16	7,976	7,756	7,552	480	406	169	17	8,624	8,011
Businesses	7,919	1,598	4	57	265	9,843	9,791	8,047	1,646	1	6	321	10,021	9,894
SMEs similar to other retail client exposures	311	9	-	-	5	325	318	296	8	-	-	6	310	302
Mortgages	392	-	-	-	-	392	392	385	6	-	-	-	391	391
Other retail client exposures (excluding SMEs)	1,471	669	-	-	-	2,140	1,343	1,513	629	-	-	-	2,142	1,335
Securitization	7	-	-	-	-	7	7	12	-	-	-	-	12	12
Equities	210	-	-	-	-	210	210	222	-	-	-	-	222	222
Trading portfolio	-	-	9,705	218	-	9,923	435	-	-	9,423	125	-	9,548	519
Internal Ratings-Based Approach														
Sovereign borrowers	16,133	1,581	576	73	200	18,563	53,117	15,659	1,497	2	45	180	17,383	52,301
Financial institutions	4,200	549	987	3,214	180	9,130	7,993	2,466	546	549	2,735	285	6,581	5,761
Businesses	62,934	6,621	-	-	897	70,452	59,278	59,456	7,826	-	-	893	68,175	57,279
SMEs similar to other retail client exposures	7,814	2,808	-	-	77	10,699	10,008	7,791	2,796	-	-	77	10,664	9,942
Mortgages	97,188	15,464	-	-	-	112,652	90,344	96,178	15,033	-	-	-	111,211	88,846
Revolving retail client exposures	11,485	21,650	-	-	-	33,135	33,135	12,264	20,652	-	-	-	32,916	32,916
Other retail client exposures	11,004	505	-	-	43	11,552	10,756	11,092	478	-	-	42	11,612	10,850
Trading portfolio	-	-	9,721	907	-	10,628	1,079	-	-	7,950	514	-	8,464	894
Total	$ 235,355	$ 51,924	$ 20,993	$ 4,652	$ 1,683	$ 314,607	$ 292,942	$ 223,036	$ 51,597	$ 18,331	$ 3,594	$ 1,821	$ 298,379	$ 279,578

Footnotes to this table are presented on page 18.

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

	As at September 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	$ 14,620	$ 705	$ 233	$ 6	$ 212	$ 15,776	$ 15,557
Financial institutions	8,743	2,693	2,495	2,953	545	17,429	14,587
Businesses	65,813	5,927	140	5	1,287	73,172	72,573
SMEs similar to other retail client exposures	8,059	78	4	-	82	8,223	8,136
Mortgages	395	1	-	-	-	396	396
Other retail client exposures (excluding SMEs)	1,475	585	-	-	-	2,060	1,238
Securitization	5	-	-	-	-	5	5
Equities	209	-	-	-	-	209	209
Trading portfolio	-	-	21,961	658	-	22,619	1,937
Internal Ratings-Based Approach							
Mortgages	95,192	12,554	-	-	-	107,746	107,746
Revolving retail client exposures	12,172	27,950	-	-	-	40,122	40,122
Other retail client exposures	11,040	474	-	-	42	11,556	11,556
Total	$ 217,723	$ 50,967	$ 24,833	$ 3,622	$ 2,168	$ 299,313	$ 274,062

(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]

	As at September 30, 2021							As at June 30, 2021						
	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	**$ 8,684**	**$ 572**	**$ -**	**$ -**	**$ 27**	**$ 9,283**	**$ 9,999**	$ 8,402	$ 569	$ -	$ -	$ 34	$ 9,005	$ 9,725
Mining, oil and gas	**356**	**468**	**-**	**-**	**107**	**931**	**931**	363	480	-	-	73	916	917
Utilities	**52,305**	**2,350**	**-**	**-**	**398**	**55,053**	**74,917**	55,146	2,243	-	-	351	57,740	77,493
Construction	**4,508**	**1,307**	**-**	**-**	**248**	**6,063**	**6,072**	4,146	1,288	-	-	222	5,656	5,665
Manufacturing	**4,174**	**1,147**	**-**	**-**	**251**	**5,572**	**5,614**	3,996	1,117	-	-	238	5,351	5,392
Wholesale trade	**1,786**	**435**	**-**	**-**	**105**	**2,326**	**2,340**	1,747	433	-	-	90	2,270	2,283
Retail trade	**3,202**	**994**	**-**	**-**	**23**	**4,219**	**4,255**	3,069	976	-	-	24	4,069	4,108
Transportation	**1,286**	**632**	**-**	**-**	**119**	**2,037**	**2,047**	1,267	983	-	-	124	2,374	2,385
Information industry	**235**	**583**	**-**	**-**	**237**	**1,055**	**1,060**	246	535	-	-	237	1,018	1,021
Finance and insurance	**10,967**	**846**	**1,109**	**3,333**	**483**	**16,738**	**15,239**	11,191	800	1,192	3,374	363	16,920	15,461
Real estate	**44,705**	**1,579**	**-**	**-**	**77**	**46,361**	**46,829**	43,256	1,562	-	-	79	44,897	45,322
Professional services	**903**	**428**	**-**	**-**	**75**	**1,406**	**1,420**	799	410	-	-	74	1,283	1,295
Management of companies	**871**	**43**	**-**	**-**	**28**	**942**	**891**	824	58	-	-	30	912	857
Administrative services	**356**	**67**	**-**	**-**	**16**	**439**	**442**	354	62	-	-	16	432	435
Education	**1,455**	**166**	**-**	**-**	**7**	**1,628**	**1,630**	1,133	141	-	-	7	1,281	1,283
Health care	**4,488**	**318**	**-**	**-**	**16**	**4,822**	**4,849**	4,194	311	-	-	17	4,522	4,549
Arts and entertainments	**678**	**138**	**-**	**-**	**19**	**835**	**847**	659	141	-	-	17	817	830
Accommodation	**1,417**	**41**	**-**	**-**	**1**	**1,459**	**1,509**	1,409	50	-	-	1	1,460	1,508
Other services	**821**	**182**	**-**	**-**	**17**	**1,020**	**1,039**	799	146	-	-	12	957	977
Other businesses	**1,738**	**411**	**-**	**-**	**133**	**2,282**	**2,800**	1,625	292	-	-	139	2,056	2,612
Total	**$ 144,935**	**$ 12,707**	**$ 1,109**	**$ 3,333**	**$ 2,387**	**$ 164,471**	**$ 184,730**	$ 144,625	$ 12,597	$ 1,192	$ 3,374	$ 2,148	$ 163,936	$ 184,118

	As at March 31, 2021							As at December 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	$ 8,170	$ 538	$ -	$ -	$ 21	$ 8,729	$ 9,455	$ 8,040	$ 557	$ -	$ -	$ 21	$ 8,618	$ 9,175
Mining, oil and gas	317	541	-	-	74	932	933	362	456	-	-	77	895	896
Utilities	55,749	2,148	-	-	311	58,208	77,570	52,986	2,328	-	-	269	55,583	77,661
Construction	3,768	1,287	-	-	206	5,261	5,269	3,559	1,323	-	-	207	5,089	5,096
Manufacturing	4,028	1,188	-	-	236	5,452	5,491	4,075	1,253	-	-	237	5,565	5,600
Wholesale trade	1,546	411	-	-	84	2,041	2,053	1,442	414	-	-	81	1,937	1,950
Retail trade	3,151	927	-	-	23	4,101	4,140	2,903	1,036	-	-	24	3,963	4,003
Transportation	1,183	756	-	-	123	2,062	2,074	1,182	809	-	-	123	2,114	2,125
Information industry	288	551	-	-	237	1,076	1,079	282	612	-	-	43	937	940
Finance and insurance	9,270	776	990	3,285	625	14,946	13,474	9,913	851	1,367	3,192	837	16,160	14,136
Real estate	41,529	1,606	-	-	75	43,210	43,588	39,896	1,556	-	-	68	41,520	41,822
Professional services	665	409	-	-	74	1,148	1,161	616	428	-	-	74	1,118	1,129
Management of companies	728	54	-	-	28	810	755	640	48	-	-	35	723	667
Administrative services	327	50	-	-	14	391	394	324	57	-	-	31	412	415
Education	1,100	157	-	-	6	1,263	1,265	1,226	163	-	-	7	1,396	1,398
Health care	4,192	272	-	-	17	4,481	4,512	3,975	262	-	-	17	4,254	4,282
Arts and entertainments	667	145	-	-	17	829	842	669	125	-	-	16	810	822
Accommodation	1,404	53	-	-	1	1,458	1,508	1,392	58	-	-	1	1,451	1,502
Other services	757	139	-	-	13	909	930	780	109	-	-	15	904	924
Other businesses	1,595	89	-	-	141	1,825	1,930	1,387	96	-	-	141	1,624	1,693
Total	$ 140,434	$ 12,097	$ 990	$ 3,285	$ 2,326	$ 159,132	$ 178,423	$ 135,649	$ 12,541	$ 1,367	$ 3,192	$ 2,324	$ 155,073	$ 176,236

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 September 30, 2020							As at June 30, 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	$ 7,828	$ 564	$ -	$ -	$ 24	$ 8,416	$ 8,975	$ 7,697	$ 563	$ -	$ -	$ 25	$ 8,285	$ 8,858
Mining, oil and gas	386	444	-	-	76	906	906	466	414	-	-	108	988	989
Utilities	48,747	2,171	-	-	257	51,175	80,433	44,749	2,156	-	-	242	47,147	75,731
Construction	3,476	1,239	-	-	213	4,928	4,940	3,345	1,319	-	-	188	4,852	4,858
Manufacturing	4,181	1,253	-	-	252	5,686	5,717	4,197	1,119	-	-	244	5,560	5,581
Wholesale trade	1,450	384	-	-	87	1,921	1,932	1,519	385	-	-	86	1,990	1,998
Retail trade	2,689	1,071	-	-	28	3,788	3,825	2,743	1,036	-	-	24	3,803	3,824
Transportation	1,238	767	-	-	120	2,125	2,134	1,171	812	-	-	109	2,092	2,098
Information industry	365	650	-	-	44	1,059	1,063	324	665	-	-	43	1,032	1,034
Finance and insurance	13,692	895	1,539	3,309	421	19,856	18,025	10,309	872	2,413	3,258	379	17,231	14,590
Real estate	39,021	1,482	-	-	69	40,572	34,304	38,314	1,599	-	-	67	39,980	33,684
Professional services	630	399	-	-	86	1,115	1,126	725	427	-	-	87	1,239	1,247
Management of companies	628	49	-	-	34	711	654	628	49	-	-	35	712	645
Administrative services	327	56	-	-	31	414	416	313	53	-	-	30	396	399
Education	1,220	166	-	-	7	1,393	1,394	1,120	124	-	-	6	1,250	1,250
Health care	4,029	295	-	-	16	4,340	4,366	3,966	308	-	-	15	4,289	4,306
Arts and entertainments	691	108	-	-	4	803	813	693	116	-	-	7	816	820
Accommodation	1,354	56	-	-	1	1,411	1,455	1,341	70	-	-	1	1,412	1,425
Other services	789	90	-	-	14	893	912	743	97	-	-	14	854	862
Other businesses	1,147	94	-	-	6	1,247	1,913	1,254	84	-	-	6	1,344	1,986
Total	$ 133,888	$ 12,233	$ 1,539	$ 3,309	$ 1,790	$ 152,759	$ 175,303	$ 125,617	$ 12,268	$ 2,413	$ 3,258	$ 1,716	$ 145,272	$ 166,185

	As at March 31, 2020							As at December 31, 2019						
	Exposure classes[2]							Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	$ 7,588	$ 508	$ -	$ -	$ 22	$ 8,118	$ 8,720	$ 7,456	$ 523	$ -	$ -	$ 26	$ 8,005	$ 8,636
Mining, oil and gas	424	457	-	-	106	987	988	344	480	-	-	105	929	929
Utilities	24,235	2,140	576	-	262	27,213	55,266	16,020	2,082	2	-	231	18,335	46,851
Construction	3,190	1,372	-	-	189	4,751	4,754	3,093	1,560	-	-	190	4,843	4,845
Manufacturing	4,496	931	-	-	233	5,660	5,674	3,905	1,210	-	-	206	5,321	5,335
Wholesale trade	1,662	316	-	-	75	2,053	2,060	1,598	343	-	-	75	2,016	2,021
Retail trade	3,124	520	-	-	23	3,667	3,674	2,681	750	-	-	23	3,454	3,460
Transportation	1,277	579	-	-	108	1,964	1,965	1,191	739	-	-	106	2,036	2,038
Information industry	479	447	-	-	43	969	970	353	596	-	-	44	993	994
Finance and insurance	10,554	765	991	3,527	237	16,074	14,916	9,152	832	956	2,955	394	14,289	13,013
Real estate	37,412	1,630	-	-	64	39,106	32,801	36,314	1,638	-	-	98	38,050	31,892
Professional services	880	271	-	-	81	1,232	1,239	687	367	-	-	64	1,118	1,125
Management of companies	675	51	-	-	33	759	692	930	26	-	-	33	989	917
Administrative services	317	50	-	-	31	398	399	272	39	-	-	31	342	342
Education	1,389	129	-	-	6	1,524	1,525	1,743	137	-	-	7	1,887	1,888
Health care	4,046	289	-	-	15	4,350	4,355	3,899	297	-	-	15	4,211	4,229
Arts and entertainments	738	85	-	-	7	830	833	686	113	-	-	8	807	809
Accommodation	1,321	87	-	-	3	1,411	1,412	1,288	68	-	-	2	1,358	1,359
Other services	709	108	-	-	12	829	829	689	93	-	-	31	813	813
Other businesses	957	84	-	-	8	1,049	1,843	982	102	-	-	7	1,091	1,853
Total	$ 105,473	$ 10,819	$ 1,567	$ 3,527	$ 1,558	$ 122,944	$ 144,915	$ 93,283	$ 11,995	$ 958	$ 2,955	$ 1,696	$ 110,887	$ 133,349

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 September 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	$ 7,198	$ 198	$ -	$ -	$ 19	$ 7,415	$ 7,404
Mining, oil and gas	369	472	-	-	103	944	942
Utilities	14,111	1,619	233	-	298	16,261	16,033
Construction	3,057	1,175	-	-	201	4,433	4,365
Manufacturing	4,010	653	-	-	224	4,887	4,873
Wholesale trade	1,634	139	-	-	84	1,857	1,844
Retail trade	2,492	406	-	-	23	2,921	2,908
Transportation	1,291	384	-	-	108	1,783	1,779
Information industry	417	434	-	-	42	893	893
Finance and insurance	8,882	1,305	2,635	2,964	678	16,464	13,390
Real estate	34,954	877	-	-	94	35,925	35,833
Professional services	683	175	-	-	63	921	912
Management of companies	715	11	-	-	32	758	681
Administrative services	260	15	-	-	31	306	297
Education	1,490	906	-	-	7	2,403	2,400
Health care	3,852	304	-	-	10	4,166	4,151
Arts and entertainments	692	56	-	-	7	755	751
Accommodation	1,202	52	-	-	2	1,256	1,245
Other services	663	54	-	-	11	728	715
Other businesses	1,204	90	-	-	7	1,301	1,301
Total	$ 89,176	$ 9,325	$ 2,868	$ 2,964	$ 2,044	$ 106,377	$ 102,717

(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 September 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	$ 12,731	$ 12,731	$ -	$ -	$ -
Securities	63,893	49,966	25	-	13,902
Securities borrowed or purchased under reverse repurchase agreements	15,931	-	-	15,931	-
Loans	224,323	224,197	-	-	126
Other assets	15,461	9,919	-	5,280	262
Total assets	332,339	296,813	25	21,211	$ 14,290
Commitments related to securities lent or sold under repurchase agreements	25,473	-	-	25,473	
Off-balance sheet derivative financial instruments	(1,263)	-	-	(1,263)	
Unused commitments	126,792	55,804	-	-	
Other off-balance sheet items	2,484	2,484	-	-	
Differences arising from the recognition of allowances	963	963	-	-	
Adjustments to account for differences related to on-balance sheet exposures	2,149	(10)	-	2,159	
Total exposure at default for credit risk	$ 488,937	$ 356,054	$ 25	$ 47,580	

(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 September 30, 2021 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at June 30, 2021 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	**$ 10,844**	**$ -**	**$ -**	$ 14,622	$ -	$ -
Financial institutions	**11,377**	**35**	**252**	10,536	136	243
Businesses	**12,258**	**157**	**70**	11,955	135	69
SMEs similar to other retail client exposures	**254**	**5**	**4**	244	4	4
Mortgages	**422**	**-**	**-**	435	-	-
Other retail client exposure (excluding SMEs)	**2,036**	**672**	**-**	2,055	735	-
Securitization	**25**	**-**	**-**	36	-	-
Equities	**290**	**-**	**-**	289	-	-
Trading portfolio	**20,099**	**19,177**	**-**	18,924	18,136	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	**40,171**	**-**	**-**	39,453	-	-
Financial institutions	**8,307**	**1,395**	**-**	8,752	1,280	-
Businesses	**81,514**	**-**	**12,427**	78,618	-	12,132
SMEs similar to other retail client exposures	**10,750**	**-**	**998**	10,768	-	1,000
Mortgages	**127,481**	**-**	**19,720**	125,142	-	19,589
Revolving retail client exposures	**31,054**	**-**	**-**	30,953	-	-
Other retail client exposures	**11,697**	**-**	**1,128**	11,810	-	1,143
Trading portfolio	**17,371**	**16,317**	**-**	18,539	17,506	-
Total	**$ 385,950**	**$ 37,758**	**$ 34,599**	$ 383,131	$ 37,932	$ 34,180

(in millions of dollars)	As at March 31, 2021 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at December 31, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 17,373	$ -	$ -	$ 9,793	$ -	$ -
Financial institutions	10,329	44	239	10,456	32	240
Businesses	10,925	374	73	10,637	523	67
SMEs similar to other retail client exposures	225	4	3	219	4	3
Mortgages	407	-	-	422	-	-
Other retail client exposure (excluding SMEs)	2,007	746	-	2,131	771	-
Securitization	12	-	-	8	-	-
Equities	283	-	-	263	-	-
Trading portfolio	15,226	14,536	-	12,362	11,729	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	36,753	-	-	41,325	-	-
Financial institutions	7,694	1,154	-	8,678	1,563	-
Businesses	76,058	-	11,898	74,184	-	11,778
SMEs similar to other retail client exposures	10,700	-	1,013	10,630	-	829
Mortgages	120,702	-	19,174	118,675	-	21,827
Revolving retail client exposures	30,754	-	-	32,359	-	-
Other retail client exposures	11,897	-	676	12,060	-	626
Trading portfolio	17,604	16,716	-	19,371	17,965	-
Total	$ 368,949	$ 33,574	$ 33,076	$ 363,573	$ 32,587	$ 35,370

Footnotes to this table are presented on page 25.

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

(in millions of dollars)	As at September 30, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at June 30, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 5,970	$ -	$ -	$ 11,532	$ -	$ -
Financial institutions	11,396	406	210	9,527	1,134	210
Businesses	10,119	238	72	9,940	202	89
SMEs similar to other retail client exposures	271	4	4	269	5	3
Mortgages	357	-	-	385	-	-
Other retail client exposure (excluding SMEs)	2,209	769	-	2,327	780	-
Securitization	9	-	-	10	-	-
Equities	233	-	-	215	-	-
Trading portfolio	11,122	10,481	-	11,509	10,923	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	42,075	-	-	33,316	-	-
Financial institutions	10,514	1,279	-	8,973	1,404	-
Businesses	72,685	-	11,428	71,984	-	11,356
SMEs similar to other retail client exposures	10,509	-	808	10,373	6	717
Mortgages	117,797	-	22,992	115,686	-	22,295
Revolving retail client exposures	32,415	-	-	32,660	-	-
Other retail client exposures	12,084	-	666	11,891	-	643
Trading portfolio	19,243	17,655	-	20,902	18,963	-
Total	$ 359,008	$ 30,832	$ 36,180	$ 351,499	$ 33,417	$ 35,313

(in millions of dollars)	As at March 31, 2020 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]	As at December 31, 2019 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 6,980	$ -	$ -	$ 103	$ -	$ -
Financial institutions	7,976	1	219	8,624	389	224
Businesses	9,843	125	72	10,021	177	93
SMEs similar to other retail client exposures	325	7	-	310	7	1
Mortgages	392	-	-	391	-	-
Other retail client exposure (excluding SMEs)	2,140	797	-	2,142	807	-
Securitization	7	-	-	12	-	-
Equities	210	-	-	222	-	-
Trading portfolio	9,923	9,488	-	9,548	9,029	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	18,563	561	-	17,383	2	-
Financial institutions	9,130	1,137	-	6,581	820	-
Businesses	70,452	-	11,289	68,175	-	11,016
SMEs similar to other retail client exposures	10,699	-	691	10,664	-	722
Mortgages	112,652	-	22,308	111,211	-	22,365
Revolving retail client exposures	33,135	-	-	32,916	-	-
Other retail client exposures	11,552	-	796	11,612	-	762
Trading portfolio	10,628	9,549	-	8,464	7,570	-
Total	$ 314,607	$ 21,665	$ 35,375	$ 298,379	$ 18,801	$ 35,183

Footnotes to this table are presented on page 25.

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

(in millions of dollars)	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	$ 15,776	$ 219	$ -
Financial institutions	17,429	2,842	228
Businesses	73,172	599	10,823
SMEs similar to other retail client exposures	8,223	87	1,216
Mortgages	396	-	-
Other retail client exposure (excluding SMEs)	2,060	822	-
Securitization	5	-	-
Equities	209	-	-
Trading portfolio	22,619	20,682	-
Internal Ratings-Based Approach[4]			
Mortgages	107,746	-	28,776
Revolving retail client exposures	40,122	-	-
Other retail client exposures	11,556	-	2,964
Total	$ 299,313	$ 25,251	$ 44,007

(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 September 30, 2021							As at June 30, 2021						
	PD scale (%)[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[3]	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[3]
Sovereign borrowers															
	0.00 - 0.14	**0.02%**	**26.71%**	**$ 72,273**	**$ 7,423**	**10.27%**	**$ 3.6**	**10.33%**	0.02%	26.72%	$ 71,247	$ 7,308	10.26%	$ 3.5	10.32%
	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	10.00 - 99.99	**25.01**	**73.33**	**53**	**200**	**379.11**	**9.7**	**608.40**	-	-	-	-	-	-	-
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	Total	**0.04**	**26.74**	**72,326**	**7,623**	**10.54**	**13.3**	**10.77**	0.02	26.72	71,247	7,308	10.26	3.5	10.32
Financial institutions															
	0.00 - 0.14	**0.07**	**65.99**	**2,930**	**1,063**	**36.28**	**1.4**	**36.88**	0.08	65.99	3,398	1,307	38.46	1.7	39.09
	0.15 - 0.24	**0.16**	**28.88**	**423**	**100**	**23.59**	**0.2**	**24.18**	0.16	29.87	443	107	24.17	0.2	24.78
	0.25 - 0.49	**0.31**	**65.99**	**3**	**3**	**108.40**	**-**	**110.91**	0.31	65.99	3	3	112.25	-	114.77
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.75 - 2.49	**1.94**	**75.00**	**1**	**1**	**196.55**	**-**	**214.73**	-	-	-	-	-	-	-
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	10.00 - 99.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	27.96	65.99	35	121	345.10	6.5	575.70
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	Total	**0.08**	**61.32**	**3,357**	**1,167**	**34.78**	**1.6**	**35.38**	0.34	61.86	3,879	1,538	39.65	8.4	42.35
Businesses															
	0.00 - 0.14	**0.07**	**26.96**	**2,214**	**394**	**17.82**	**0.6**	**18.13**	0.07	24.93	2,079	337	16.23	0.5	16.50
	0.15 - 0.24	**0.18**	**16.50**	**11,254**	**2,015**	**17.90**	**3.4**	**18.28**	0.18	16.14	10,827	1,898	17.53	3.2	17.90
	0.25 - 0.49	**0.35**	**25.04**	**12,687**	**4,377**	**34.50**	**10.8**	**35.56**	0.35	25.19	12,276	4,296	34.99	10.6	36.07
	0.50 - 0.74	**0.56**	**22.88**	**6,731**	**2,633**	**39.13**	**8.6**	**40.73**	0.56	22.89	6,419	2,485	38.72	8.2	40.32
	0.75 - 2.49	**1.36**	**24.12**	**18,272**	**9,522**	**52.11**	**59.2**	**56.16**	1.36	23.66	17,574	9,062	51.57	56.3	55.57
	2.50 - 9.99	**4.73**	**22.93**	**6,676**	**4,479**	**67.09**	**71.8**	**80.54**	4.74	22.03	6,491	4,188	64.52	67.5	77.52
	10.00 - 99.99	**21.14**	**42.61**	**1,781**	**3,575**	**200.73**	**177.0**	**324.97**	20.90	40.46	1,727	3,318	192.13	161.1	308.74
	100.00	**100.00**	**27.31**	**626**	**1,082**	**172.77**	**115.6**	**403.51**	100.00	27.67	613	1,165	190.03	104.3	402.58
	Total	**2.77**	**23.30**	**60,241**	**28,077**	**46.61**	**447.0**	**55.88**	2.80	22.90	58,006	26,749	46.12	411.7	54.99
Total non-retail clients		**1.25%**	**26.07%**	**$ 135,924**	**$ 36,867**	**91.93%**	**$ 461.9**	**31.37%**	1.24%	26.08%	$ 133,132	$ 35,595	96.02%	$ 423.6	30.71%

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 – Non-retail clients

(in millions of dollars and as a percentage)	As at March 31, 2021								As at December 31, 2020							
	PD scale (%)[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[3]	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[3]
Sovereign borrowers															
	0.00 - 0.14	0.02%	26.03%	$ 67,485	$ 7,113	10.54%	$ 3.7	10.61%	0.02%	25.52%	$ 74,375	$ 7,240	9.73%	$ 3.9	9.80%
	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	26.03	67,485	7,113	10.54	3.7	10.61	0.02	25.52	74,375	7,240	9.73	3.9	9.80
Financial institutions															
	0.00 - 0.14	0.08	65.94	2,533	933	36.84	1.3	37.48	0.07	63.29	3,536	1,241	35.08	1.5	35.59
	0.15 - 0.24	0.16	27.38	407	91	22.38	0.2	22.94	-	-	-	-	-	-	-
	0.25 - 0.49	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	51	176	345.10	9.4	575.70	27.96	66.01	24	83	345.21	4.4	575.89
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.56	60.71	2,994	1,204	40.21	10.9	44.76	0.26	63.30	3,560	1,324	37.18	5.9	39.25
Businesses															
	0.00 - 0.14	0.07	21.65	1,870	258	13.78	0.3	14.00	0.07	20.23	1,863	241	12.96	0.3	13.16
	0.15 - 0.24	0.18	16.58	10,584	1,902	17.97	3.2	18.35	0.18	16.31	10,289	1,809	17.58	3.0	17.95
	0.25 - 0.49	0.35	24.78	11,415	3,911	34.27	9.6	35.32	0.35	24.79	10,940	3,730	34.09	9.2	35.14
	0.50 - 0.74	0.56	23.45	6,114	2,422	39.61	8.1	41.25	0.57	22.70	5,793	2,231	38.52	7.4	40.12
	0.75 - 2.49	1.35	23.94	17,162	8,916	51.95	54.9	55.95	1.37	24.05	16,762	8,793	52.46	54.2	56.50
	2.50 - 9.99	4.83	21.16	6,335	3,959	62.50	64.8	75.29	4.90	20.80	6,127	3,793	61.90	62.3	74.61
	10.00 - 99.99	20.16	35.74	1,500	2,515	167.71	119.9	267.60	19.62	31.09	1,287	1,816	141.11	85.8	224.43
	100.00	100.00	29.42	552	1,185	214.61	98.1	436.64	100.00	30.36	549	1,196	217.91	102.9	452.26
	Total	2.68	22.64	55,532	25,068	45.14	358.9	53.22	2.65	22.30	53,610	23,609	44.04	325.1	51.62
Total non-retail clients		1.20%	25.36%	$ 126,011	$ 33,385	95.89%	$ 373.5	30.20%	1.10%	25.23%	$ 131,545	$ 32,173	90.95%	$ 334.9	27.64%

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 September 30, 2020								As at June 30, 2020							
	PD scale (%)[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[3]	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[3]
Sovereign borrowers															
	0.00 - 0.14	0.02%	25.26%	$ 75,841	$ 7,316	9.65%	$ 3.9	9.71%	0.02%	25.48%	$ 66,235	$ 6,140	9.27%	$ 3.3	9.33%
	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	24.00	74.57	1	2	383.16	0.1	606.86
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.02	25.26	75,842	7,318	9.65	4.0	9.72	0.02	25.48	66,236	6,142	9.27	3.4	9.34
Financial institutions															
	0.00 - 0.14	0.06	64.46	5,449	1,784	32.75	2.1	33.23	0.07	61.19	3,711	894	24.08	1.4	24.54
	0.15 - 0.24	0.24	66.04	7	3	49.56	-	51.54	0.24	19.79	91	15	16.41	-	17.00
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	27.96	65.99	65	226	345.10	12.1	575.70	27.96	65.99	59	202	345.10	10.8	575.70
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.39	64.48	5,521	2,013	36.46	14.2	39.67	0.49	60.29	3,861	1,111	28.76	12.2	32.73
Businesses															
	0.00 - 0.14	0.07	22.26	1,811	261	14.41	0.3	14.65	0.07	24.61	1,869	298	15.97	0.4	16.24
	0.15 - 0.24	0.18	16.53	9,505	1,694	17.82	2.9	18.20	0.18	15.98	9,440	1,628	17.25	2.7	17.61
	0.25 - 0.49	0.35	24.50	10,388	3,494	33.64	8.7	34.69	0.35	24.72	10,162	3,445	33.90	8.6	34.96
	0.50 - 0.74	0.57	24.58	5,917	2,454	41.48	8.2	43.21	0.57	24.63	6,164	2,565	41.60	8.6	43.34
	0.75 - 2.49	1.37	24.01	16,961	8,869	52.29	55.1	56.35	1.38	24.64	16,902	9,130	54.02	57.2	58.25
	2.50 - 9.99	4.76	21.49	6,106	3,843	62.93	62.1	75.64	4.71	21.70	5,636	3,533	62.68	56.0	75.11
	10.00 - 99.99	21.08	40.27	1,359	2,555	188.09	125.5	303.51	22.40	45.29	1,263	2,751	217.90	138.2	354.78
	100.00	100.00	33.68	526	1,344	255.26	111.2	519.43	100.00	32.03	476	1,087	228.25	113.4	525.94
	Total	2.71	22.98	52,573	24,514	46.63	374.0	55.52	2.59	23.33	51,912	24,437	47.07	385.1	56.35
Total non-retail clients		1.09%	25.98%	$ 133,936	$ 33,845	92.74%	$ 392.2	28.93%	1.13%	25.67%	$ 122,009	$ 31,690	85.11%	$ 400.7	30.08%

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 March 31, 2020								As at December 31, 2019							
	PD scale (%)[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[3]	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[3]
Sovereign borrowers															
	0.00 - 0.14	0.02%	26.07%	$ 50,916	$ 4,272	8.38%	$ 2.2	8.43%	0.02%	25.69%	$ 50,245	$ 4,073	8.11%	$ 2.0	8.15%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.00	74.47	4	14	382.66	0.6	606.06	24.00	74.56	3	13	383.13	0.6	606.81
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.02	26.07	50,920	4,286	8.41	2.8	8.48	0.02	25.70	50,248	4,086	8.13	2.6	8.19
Financial institutions															
	0.00 - 0.14	0.07	59.75	4,039	953	23.55	1.5	24.01	0.08	52.07	2,332	515	22.07	0.8	22.50
	0.15 - 0.24	0.24	35.91	139	39	27.97	0.1	29.04	0.24	30.77	119	29	24.28	0.1	25.20
	0.25 - 0.49	-	-	-	-	-	-	-	0.42	95.89	15	21	136.50	0.1	141.52
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	27.96	65.99	22	76	345.10	4.1	575.70	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.22	59.00	4,200	1,068	25.39	5.7	27.07	0.09	51.32	2,466	565	22.88	1.0	23.36
Businesses															
	0.00 - 0.14	0.08	34.40	2,266	536	23.65	0.8	24.09	0.08	29.09	2,011	394	19.59	0.6	19.94
	0.15 - 0.24	0.18	16.70	9,140	1,638	17.93	2.8	18.31	0.18	15.70	8,816	1,489	16.89	2.5	17.24
	0.25 - 0.49	0.36	25.44	10,239	3,554	34.71	9.1	35.82	0.36	24.74	9,314	3,124	33.53	7.9	34.60
	0.50 - 0.74	0.57	27.60	6,303	2,910	46.17	10.0	48.14	0.57	28.39	6,057	2,889	47.70	9.9	49.73
	0.75 - 2.49	1.39	25.31	17,221	9,569	55.56	60.4	59.94	1.39	24.95	16,214	8,764	54.05	56.5	58.41
	2.50 - 9.99	4.59	22.22	5,528	3,485	63.05	54.2	75.30	4.61	22.09	5,337	3,327	62.33	51.8	74.46
	10.00 - 99.99	22.03	41.25	963	1,874	194.52	94.8	317.48	20.43	31.49	734	1,043	142.16	48.8	225.33
	100.00	100.00	25.48	378	823	217.71	62.3	423.78	100.00	24.60	353	687	194.95	64.2	422.69
	Total	2.25	24.46	52,038	24,389	46.87	294.4	53.94	2.17	23.62	48,836	21,717	44.47	242.2	50.67
Total non-retail clients		1.11%	26.58%	$ 107,158	$ 29,743	80.67%	$ 302.9	31.28%	1.05%	25.32%	$ 101,550	$ 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 September 30, 2021							As at June 30, 2021						
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures															
	0.00 - 0.14	**0.10%**	**41.71%**	**$ 834**	**$ 84**	**10.02%**	**$ 0.3**	**10.53%**	0.10%	41.51%	$ 804	$ 80	9.97%	$ 0.3	10.48%
	0.15 - 0.24	**0.19**	**42.52**	**1,086**	**183**	**16.85**	**0.9**	**17.88**	0.19	41.07	1,070	174	16.28	0.9	17.28
	0.25 - 0.49	**0.35**	**52.41**	**1,081**	**332**	**30.79**	**2.0**	**33.12**	0.35	52.05	1,106	338	30.58	2.0	32.89
	0.50 - 0.74	**0.51**	**40.06**	**696**	**200**	**28.76**	**1.4**	**31.26**	0.51	39.69	698	199	28.49	1.4	30.96
	0.75 - 2.49	**1.32**	**55.69**	**2,191**	**1,338**	**61.13**	**16.3**	**70.43**	1.31	55.16	2,159	1,304	60.42	15.8	69.58
	2.50 - 9.99	**4.71**	**59.03**	**518**	**449**	**86.58**	**14.7**	**121.92**	4.75	59.13	525	455	86.80	15.0	122.47
	10.00 - 99.99	**21.10**	**60.88**	**134**	**176**	**131.13**	**17.0**	**288.74**	20.55	61.36	133	175	131.00	16.5	285.15
	100.00	**100.00**	**51.94**	**110**	**712**	**649.19**	**-**	**649.19**	100.00	51.58	116	749	644.76	-	644.76
	Total	**3.03**	**49.92**	**6,650**	**3,474**	**52.25**	**52.6**	**62.13**	3.13	49.44	6,611	3,474	52.56	51.9	62.36
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	**0.08**	**40.76**	**6,559**	**544**	**8.28**	**2.2**	**8.70**	0.08	38.24	6,944	539	7.77	2.2	8.16
	0.15 - 0.24	**0.16**	**35.43**	**2,519**	**300**	**11.92**	**1.4**	**12.62**	0.16	33.69	2,676	304	11.35	1.4	12.02
	0.25 - 0.49	**0.45**	**26.07**	**1**	**-**	**19.00**	**-**	**20.48**	0.45	24.55	1	-	17.86	-	19.25
	0.50 - 0.74	**0.57**	**35.79**	**265**	**80**	**30.42**	**0.5**	**32.96**	0.57	36.07	263	81	30.69	0.5	33.25
	0.75 - 2.49	**1.29**	**36.75**	**147**	**79**	**53.87**	**0.7**	**59.80**	1.28	38.27	144	81	55.98	0.7	62.13
	2.50 - 9.99	**4.67**	**37.40**	**32**	**37**	**114.21**	**0.6**	**135.89**	4.70	37.74	33	38	116.23	0.6	138.36
	10.00 - 99.99	**24.17**	**39.87**	**7**	**15**	**227.76**	**0.6**	**345.64**	23.29	40.30	8	18	229.18	0.7	343.93
	100.00	**100.00**	**34.46**	**7**	**28**	**430.75**	**-**	**430.75**	100.00	35.94	8	34	449.20	-	449.20
	Sub-total	**0.23**	**39.14**	**9,537**	**1,083**	**11.36**	**6.0**	**12.15**	0.24	36.97	10,077	1,095	10.87	6.1	11.63
Uninsured exposures															
	0.00 - 0.14	**0.08**	**26.49**	**30,003**	**1,573**	**5.24**	**6.3**	**5.51**	0.08	24.19	29,734	1,423	4.79	5.7	5.02
	0.15 - 0.24	**0.22**	**28.71**	**18,098**	**2,245**	**12.40**	**11.5**	**13.20**	0.22	26.30	17,674	2,008	11.36	10.3	12.09
	0.25 - 0.49	**0.25**	**22.21**	**3,808**	**398**	**10.46**	**2.1**	**11.15**	0.25	20.38	3,770	362	9.60	1.9	10.24
	0.50 - 0.74	**0.54**	**27.76**	**14,775**	**3,347**	**22.65**	**21.9**	**24.50**	0.54	25.41	14,067	2,917	20.74	19.1	22.43
	0.75 - 2.49	**1.25**	**27.90**	**11,041**	**4,432**	**40.14**	**38.5**	**44.50**	1.24	25.57	10,208	3,733	36.57	32.3	40.53
	2.50 - 9.99	**4.00**	**27.32**	**2,062**	**1,610**	**78.10**	**22.6**	**91.79**	4.03	25.31	2,036	1,470	72.24	20.6	84.87
	10.00 - 99.99	**20.48**	**26.44**	**325**	**484**	**148.72**	**17.4**	**215.64**	20.54	24.43	311	428	137.47	15.4	199.38
	100.00	**100.00**	**23.44**	**145**	**424**	**292.96**	**-**	**292.96**	100.00	21.60	169	456	270.06	-	270.06
	Sub-total	**0.73**	**27.23**	**80,257**	**14,513**	**18.08**	**120.3**	**19.96**	0.75	24.91	77,969	12,797	16.41	105.3	18.10
	Total	**0.68**	**28.50**	**89,794**	**15,596**	**29.44**	**126.3**	**32.10**	0.70	26.29	88,046	13,892	27.28	111.4	29.73
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	**0.06**	**83.17**	**2,703**	**83**	**3.08**	**1.3**	**3.68**	0.06	83.15	2,759	85	3.07	1.3	3.67
	0.15 - 0.24	**0.20**	**87.68**	**596**	**55**	**9.27**	**1.0**	**11.44**	0.20	87.68	604	56	9.27	1.0	11.44
	0.25 - 0.49	**0.41**	**83.68**	**1,619**	**260**	**16.09**	**5.6**	**20.45**	0.41	83.76	1,627	263	16.14	5.7	20.52
	0.50 - 0.74	**0.70**	**74.81**	**336**	**73**	**21.70**	**1.8**	**28.23**	0.70	74.58	321	70	21.63	1.7	28.14
	0.75 - 2.49	**1.10**	**86.08**	**1,233**	**435**	**35.27**	**11.6**	**47.05**	1.10	86.10	1,238	437	35.25	11.7	47.02
	2.50 - 9.99	**3.48**	**78.93**	**3,019**	**2,226**	**73.69**	**82.5**	**107.85**	3.46	78.94	2,999	2,203	73.46	81.5	107.45
	10.00 - 99.99	**19.51**	**63.20**	**822**	**1,347**	**163.82**	**101.3**	**317.72**	19.52	63.16	765	1,253	163.76	94.2	317.65
	100.00	**100.00**	**76.56**	**75**	**722**	**957.00**	**-**	**957.00**	100.00	76.44	77	731	955.54	-	955.54
	Total	**3.52**	**80.72**	**10,403**	**5,201**	**49.99**	**205.1**	**74.63**	3.42	80.86	10,390	5,098	49.07	197.1	72.78
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	**0.09**	**78.92**	**1,131**	**218**	**19.29**	**0.9**	**20.27**	0.09	79.36	1,217	237	19.51	1.0	20.50
	0.15 - 0.24	**0.19**	**91.75**	**873**	**317**	**36.32**	**1.5**	**38.54**	0.19	91.69	930	338	36.30	1.6	38.51
	0.25 - 0.49	**0.34**	**50.02**	**709**	**208**	**29.31**	**1.3**	**31.55**	0.34	50.12	712	209	29.38	1.3	31.63
	0.50 - 0.74	**0.54**	**40.66**	**1,045**	**320**	**30.65**	**2.3**	**33.42**	0.54	40.55	1,060	324	30.55	2.3	33.32
	0.75 - 2.49	**1.86**	**40.33**	**5,073**	**2,501**	**49.30**	**37.9**	**58.64**	1.87	40.35	5,035	2,485	49.36	37.7	58.71
	2.50 - 9.99	**4.19**	**43.38**	**723**	**453**	**62.62**	**12.9**	**84.97**	4.17	43.43	685	429	62.67	12.2	85.01
	10.00 - 99.99	**23.50**	**43.61**	**244**	**253**	**103.51**	**25.2**	**232.39**	23.49	43.58	245	254	103.46	25.3	232.30
	100.00	**100.00**	**49.07**	**53**	**326**	**613.36**	**-**	**613.36**	100.00	47.84	62	370	597.97	-	597.97
	Total	**2.50**	**50.40**	**9,851**	**4,596**	**46.65**	**82.0**	**57.06**	2.55	50.98	9,946	4,646	46.71	81.4	56.95
Total retail clients		**1.22%**	**36.22%**	**$ 116,698**	**$ 28,867**	**24.74%**	**$ 466.0**	**1.61%**	1.24%	34.69%	$ 114,993	$ 27,110	23.58%	$ 441.8	1.63%

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 March 31, 2021								As at December 31, 2020							
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures															
	0.00 - 0.14	0.09%	39.16%	$ 903	$ 82	9.03%	$ 0.3	9.49%	0.09%	39.82%	$ 752	$ 70	9.35%	$ 0.3	9.81%
	0.15 - 0.24	0.19	40.76	1,025	166	16.14	0.8	17.13	0.19	39.93	986	153	15.54	0.7	16.48
	0.25 - 0.49	0.35	52.12	1,064	326	30.57	2.0	32.89	0.39	42.94	1,872	496	26.51	3.1	28.59
	0.50 - 0.74	0.51	38.92	689	192	27.95	1.4	30.38	0.65	19.16	59	9	15.88	0.1	17.44
	0.75 - 2.49	1.32	54.40	2,061	1,231	59.75	15.1	68.90	1.30	53.08	2,001	1,158	57.86	14.0	66.58
	2.50 - 9.99	4.78	60.39	504	447	88.66	14.7	125.15	4.68	57.55	554	467	84.31	15.2	118.57
	10.00 - 99.99	20.97	61.30	151	198	131.40	18.9	288.08	20.35	59.58	174	222	127.84	21.0	279.29
	100.00	100.00	50.97	125	797	636.79	-	637.21	100.00	51.30	127	818	641.25	-	641.30
	Total	3.35	48.70	6,522	3,439	52.73	53.2	62.93	3.45	46.87	6,525	3,393	52.01	54.4	62.44
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	35.12	6,943	496	7.14	2.0	7.49	0.08	33.02	6,910	456	6.61	1.8	6.94
	0.15 - 0.24	0.16	31.38	2,730	288	10.55	1.4	11.18	0.18	30.12	446	51	11.38	0.2	12.08
	0.25 - 0.49	0.45	25.89	1	-	18.82	-	20.28	0.43	24.64	1	-	17.49	-	18.84
	0.50 - 0.74	0.57	35.38	247	74	30.06	0.5	32.56	0.56	34.01	252	72	28.54	0.6	30.90
	0.75 - 2.49	1.30	35.75	148	78	52.52	0.7	58.31	1.28	34.52	208	105	50.23	0.9	55.72
	2.50 - 9.99	4.65	34.50	41	44	105.62	0.6	125.61	4.61	32.64	44	44	99.48	0.7	118.34
	10.00 - 99.99	23.39	38.29	9	20	217.72	0.8	326.57	24.26	35.11	9	18	200.83	0.7	305.10
	100.00	100.00	32.01	11	42	400.08	-	400.08	100.00	31.99	12	48	399.88	-	399.88
	Sub-total	0.28	34.13	10,130	1,042	10.28	6.0	11.02	0.34	32.93	7,882	794	10.07	4.9	10.84
Uninsured exposures															
	0.00 - 0.14	0.08	21.55	28,844	1,228	4.26	4.9	4.47	0.08	19.83	28,126	1,085	3.86	4.3	4.05
	0.15 - 0.24	0.22	23.50	16,165	1,641	10.15	8.4	10.80	0.22	20.79	19,556	1,768	9.04	9.1	9.62
	0.25 - 0.49	0.25	18.25	3,603	310	8.60	1.6	9.16	-	-	-	-	-	-	-
	0.50 - 0.74	0.54	22.58	13,029	2,400	18.42	15.7	19.93	0.53	20.92	12,724	2,141	16.83	13.9	18.20
	0.75 - 2.49	1.26	22.72	10,033	3,294	32.84	28.7	36.42	1.23	21.22	9,618	2,907	30.23	25.1	33.49
	2.50 - 9.99	4.08	22.53	2,150	1,394	64.85	19.7	76.29	3.99	20.69	2,239	1,315	58.74	18.4	68.98
	10.00 - 99.99	20.39	21.20	396	472	119.20	16.9	172.62	19.97	20.17	429	485	112.95	17.1	162.82
	100.00	100.00	19.36	215	521	242.02	-	242.02	100.00	17.92	251	563	224.04	-	224.04
	Sub-total	0.87	22.17	74,435	11,260	15.13	95.9	16.74	0.93	20.48	72,943	10,264	14.07	87.9	15.58
	Total	0.80	23.60	84,565	12,302	25.41	101.9	27.76	0.87	21.70	80,825	11,058	24.14	92.8	26.42
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.06	83.49	2,554	79	3.08	1.2	3.68	0.06	84.64	2,542	79	3.09	1.2	3.68
	0.15 - 0.24	0.20	87.68	565	52	9.27	1.0	11.44	0.20	90.95	569	55	9.70	1.0	11.98
	0.25 - 0.49	0.41	84.01	1,587	256	16.14	5.5	20.52	0.41	85.69	1,616	266	16.45	5.8	20.91
	0.50 - 0.74	0.70	75.57	337	74	21.92	1.8	28.52	0.68	73.65	339	71	20.93	1.7	27.19
	0.75 - 2.49	1.10	86.15	1,245	440	35.32	11.8	47.12	1.09	88.88	1,274	462	36.23	12.3	48.30
	2.50 - 9.99	3.46	78.95	3,074	2,257	73.44	83.5	107.40	3.45	81.74	3,234	2,455	75.91	90.8	110.99
	10.00 - 99.99	19.47	63.29	814	1,334	163.88	100.2	317.64	19.49	65.41	901	1,526	169.50	114.7	328.71
	100.00	100.00	76.75	93	893	959.38	-	959.38	100.00	79.15	105	1,038	989.34	-	989.34
	Total	3.73	80.84	10,269	5,385	52.44	205.0	77.39	3.95	82.72	10,580	5,952	56.25	227.5	83.13
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	77.86	1,196	228	19.02	0.9	19.99	0.09	77.45	1,179	220	18.64	0.9	19.57
	0.15 - 0.24	0.19	92.29	946	346	36.54	1.7	38.77	0.19	91.77	946	340	35.89	1.7	38.07
	0.25 - 0.49	0.39	70.91	1,236	563	45.60	3.7	49.29	0.38	69.12	1,239	540	43.59	3.4	47.07
	0.50 - 0.74	0.54	40.40	1,036	315	30.43	2.3	33.18	0.53	39.29	1,070	312	29.20	2.2	31.81
	0.75 - 2.49	1.89	40.31	5,111	2,532	49.54	38.7	59.01	1.84	39.33	5,243	2,515	47.99	37.8	57.00
	2.50 - 9.99	4.14	44.14	630	401	63.60	11.3	86.10	4.05	42.83	683	421	61.57	11.7	82.93
	10.00 - 99.99	23.35	43.82	288	299	103.66	29.7	232.27	22.92	41.97	320	316	98.76	31.0	219.83
	100.00	100.00	47.41	73	433	592.60	-	592.60	100.00	45.95	86	492	574.34	-	574.34
	Total	2.63	53.24	10,516	5,117	48.65	88.3	59.14	2.75	51.89	10,766	5,156	47.90	88.7	58.19
Total retail clients		1.39%	33.11%	$ 111,872	$ 26,243	23.46%	$ 448.4	1.71%	1.51%	32.14%	$ 108,696	$ 25,559	23.52%	$ 463.4	1.81%

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 September 30, 2020							As at June 30, 2020						
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures															
	0.00 - 0.14	0.09%	39.99%	$ 728	$ 69	9.43%	$ 0.3	9.90%	0.09%	39.41%	$ 657	$ 62	9.36%	$ 0.2	9.83%
	0.15 - 0.24	0.19	40.29	989	155	15.69	0.8	16.64	0.19	39.73	958	148	15.43	0.7	16.37
	0.25 - 0.49	0.39	43.78	1,845	498	27.01	3.1	29.14	0.39	44.59	1,817	501	27.55	3.2	29.73
	0.50 - 0.74	0.65	19.16	53	8	15.88	0.1	17.43	0.65	20.40	62	10	16.91	0.1	18.57
	0.75 - 2.49	1.30	54.17	2,066	1,222	59.15	14.8	68.12	1.31	54.08	2,189	1,295	59.15	15.8	68.15
	2.50 - 9.99	4.67	57.47	612	515	84.16	16.7	118.27	4.71	58.73	655	563	86.02	18.3	120.99
	10.00 - 99.99	19.92	58.21	207	257	124.01	23.9	268.47	20.29	58.51	220	274	124.89	25.8	271.63
	100.00	100.00	56.00	69	480	699.97	-	699.97	100.00	59.51	77	576	743.87	-	743.87
	Total	2.67	47.76	6,569	3,204	48.77	59.7	60.13	2.88	48.31	6,635	3,429	51.69	64.1	63.76
Exposures related to residential mortgage loans															
Insured exposures	0.00 - 0.14	0.08	30.18	6,103	369	6.04	1.5	6.34	0.08	29.09	6,722	391	5.82	1.6	6.11
	0.15 - 0.24	0.18	27.85	415	43	10.41	0.2	11.04	0.18	27.70	453	47	10.32	0.2	10.95
	0.25 - 0.49	0.44	51.79	-	-	36.56	-	39.38	0.42	49.80	-	-	34.77	-	37.44
	0.50 - 0.74	0.56	31.03	237	62	26.08	0.4	28.24	0.56	30.66	249	64	25.79	0.4	27.93
	0.75 - 2.49	1.29	30.16	209	91	43.68	0.8	48.44	1.29	30.21	201	88	43.78	0.8	48.55
	2.50 - 9.99	4.59	25.13	56	43	75.63	0.6	89.81	4.52	24.75	51	38	74.57	0.6	88.49
	10.00 - 99.99	23.97	26.86	11	16	153.57	0.7	232.92	23.89	26.48	9	14	151.45	0.6	229.90
	100.00	100.00	24.93	14	43	311.67	-	311.67	100.00	23.98	15	46	299.81	-	299.81
	Sub-total	0.41	30.02	7,045	667	9.47	4.2	10.21	0.39	29.05	7,700	688	8.94	4.2	9.61
Uninsured exposures															
	0.00 - 0.14	0.08	17.41	25,358	857	3.38	3.4	3.55	0.08	16.57	26,595	854	3.21	3.4	3.37
	0.15 - 0.24	0.22	18.22	18,450	1,462	7.93	7.5	8.43	0.22	17.33	18,280	1,378	7.54	7.1	8.02
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	18.42	12,458	1,846	14.81	12.0	16.02	0.53	17.42	11,991	1,682	14.03	10.9	15.17
	0.75 - 2.49	1.28	18.59	11,033	2,991	27.11	26.2	30.08	1.24	17.71	9,523	2,415	25.36	20.9	28.10
	2.50 - 9.99	3.88	18.53	3,420	1,777	51.95	24.5	60.89	3.96	17.43	2,607	1,283	49.23	17.8	57.76
	10.00 - 99.99	20.05	17.65	454	449	98.94	15.9	142.82	20.04	16.63	448	418	93.20	14.8	134.50
	100.00	100.00	15.80	249	491	197.50	-	197.50	100.00	15.02	238	447	187.75	-	187.75
	Sub-total	1.03	18.03	71,422	9,873	13.82	89.5	15.39	0.97	17.10	69,682	8,477	12.17	74.9	13.51
	Total	0.98	19.10	78,467	10,540	23.29	93.7	25.60	0.91	18.29	77,382	9,165	21.11	79.1	23.12
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	84.27	2,575	72	2.78	1.1	3.31	0.05	84.15	2,616	72	2.76	1.1	3.28
	0.15 - 0.24	0.16	90.94	596	48	8.08	0.9	9.90	0.16	90.93	595	48	8.08	0.9	9.90
	0.25 - 0.49	0.37	85.27	1,663	249	15.00	5.3	18.97	0.37	85.43	1,675	252	15.07	5.3	19.05
	0.50 - 0.74	0.68	72.73	371	77	20.66	1.8	26.85	0.68	72.72	349	72	20.66	1.7	26.84
	0.75 - 2.49	1.89	84.75	3,793	1,920	50.61	59.8	70.33	1.88	84.90	3,767	1,905	50.56	59.4	70.26
	2.50 - 9.99	4.83	78.57	960	895	93.29	36.6	140.98	4.84	78.53	934	872	93.36	35.7	141.10
	10.00 - 99.99	18.79	65.37	992	1,656	166.94	121.8	320.41	18.77	65.42	923	1,541	166.99	113.2	320.43
	100.00	100.00	78.69	109	1,073	983.56	-	983.56	100.00	78.82	134	1,323	985.24	-	985.24
	Total	3.84	82.31	11,059	5,990	54.16	227.3	79.86	3.95	82.49	10,993	6,085	55.35	217.3	80.06
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	77.04	1,033	192	18.59	0.8	19.53	0.09	77.57	1,099	207	18.84	0.8	19.80
	0.15 - 0.24	0.19	91.46	895	320	35.76	1.6	37.93	0.19	91.74	953	342	35.87	1.7	38.05
	0.25 - 0.49	0.38	70.29	1,133	504	44.48	3.2	48.04	0.38	69.36	1,179	516	43.84	3.3	47.35
	0.50 - 0.74	0.53	39.25	958	279	29.18	2.0	31.78	0.53	39.33	1,008	295	29.24	2.1	31.86
	0.75 - 2.49	1.85	39.48	5,282	2,546	48.21	38.3	57.27	1.85	39.40	5,093	2,452	48.14	37.0	57.21
	2.50 - 9.99	4.08	42.34	948	578	60.95	16.1	82.22	4.06	42.71	736	452	61.40	12.6	82.71
	10.00 - 99.99	22.92	41.75	344	339	98.28	33.2	218.77	22.90	41.52	365	356	97.61	34.8	217.05
	100.00	100.00	44.32	107	595	553.99	-	553.99	100.00	44.34	114	634	554.30	-	554.30
	Total	3.13	51.07	10,700	5,353	50.03	95.2	61.15	3.17	51.81	10,547	5,254	49.82	92.3	60.75
Total retail clients		1.59%	30.61%	$ 106,795	$ 25,087	23.49%	$ 475.9	1.90%	1.58%	30.21%	$ 105,557	$ 23,933	22.67%	$ 452.8	1.89%

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 March 31, 2020							As at December 31, 2019						
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail															
client exposures	0.00 - 0.14	0.09%	40.54%	$ 733	$ 70	9.44%	$ 0.3	9.91%	0.09%	41.96%	$ 790	$ 77	9.79%	$ 0.3	10.28%
	0.15 - 0.24	0.19	43.15	913	153	16.80	0.7	17.82	0.19	43.51	950	161	16.94	0.8	17.97
	0.25 - 0.49	0.39	46.31	1,806	518	28.67	3.3	30.93	0.39	46.35	1,846	528	28.61	3.3	30.86
	0.50 - 0.74	0.65	19.51	62	10	16.17	0.1	17.76	0.65	19.45	58	9	16.12	0.1	17.70
	0.75 - 2.49	1.33	55.80	2,571	1,579	61.42	19.4	70.86	1.32	55.82	2,470	1,515	61.31	18.5	70.70
	2.50 - 9.99	4.69	60.79	748	666	89.04	21.6	125.16	4.66	60.21	704	621	88.09	20.0	123.54
	10.00 - 99.99	20.75	58.96	279	353	126.56	33.7	277.61	20.83	59.55	247	316	127.70	30.0	279.59
	100.00	100.00	87.73	27	291	1,096.57	-	1,096.57	100.00	85.96	23	243	1,074.46	-	1,074.46
	Total	2.29	50.66	7,139	3,640	50.98	79.1	64.83	2.11	50.53	7,088	3,470	48.95	73.0	61.83
Exposures related to residential															
mortgage loans	0.00 - 0.14	0.08	27.84	6,001	335	5.57	1.4	5.85	0.08	27.12	5,969	324	5.43	1.4	5.70
Insured exposures	0.15 - 0.24	0.18	26.69	467	46	9.87	0.2	10.47	0.17	26.52	484	47	9.79	0.2	10.38
	0.25 - 0.49	0.44	45.15	1	-	32.16	-	34.64	0.44	40.05	1	-	28.52	-	30.73
	0.50 - 0.74	0.56	29.45	263	65	24.81	0.4	26.86	0.56	29.23	273	67	24.63	0.4	26.68
	0.75 - 2.49	1.31	28.40	241	100	41.35	0.9	45.87	1.31	28.33	250	103	41.37	0.9	45.91
	2.50 - 9.99	4.51	24.07	64	46	72.95	0.7	86.59	4.70	24.02	64	48	74.06	0.7	88.26
	10.00 - 99.99	24.23	24.11	16	22	138.25	0.9	211.14	23.65	25.24	16	24	144.28	1.0	218.85
	100.00	100.00	23.13	17	48	289.16	-	289.16	100.00	22.87	16	45	285.91	-	285.91
	Sub-total	0.47	27.79	7,070	662	9.36	4.5	10.16	0.47	27.16	7,073	658	9.30	4.6	10.11
Uninsured exposures															
	0.00 - 0.14	0.08	15.48	24,112	723	3.00	2.8	3.14	0.08	14.85	23,780	683	2.87	2.8	3.01
	0.15 - 0.24	0.22	16.26	17,811	1,260	7.08	6.5	7.53	0.22	15.55	17,742	1,201	6.77	6.2	7.20
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	16.41	12,481	1,648	13.21	10.7	14.28	0.53	15.68	12,254	1,546	12.62	10.1	13.65
	0.75 - 2.49	1.24	16.62	9,905	2,355	23.77	20.4	26.35	1.24	15.91	9,705	2,209	22.76	19.1	25.23
	2.50 - 9.99	3.95	16.07	2,805	1,277	45.55	17.8	53.47	3.99	15.73	2,598	1,162	44.72	16.2	52.52
	10.00 - 99.99	19.93	15.67	496	435	87.76	15.4	126.49	19.96	15.01	461	388	84.12	13.7	121.34
	100.00	100.00	14.40	232	418	179.96	-	179.96	100.00	13.87	233	405	173.38	-	173.38
	Sub-total	1.01	16.05	67,842	8,116	11.96	73.6	13.32	1.01	15.38	66,773	7,594	11.37	68.1	12.65
	Total	0.96	17.16	74,912	8,778	21.33	78.1	23.48	0.95	16.50	73,846	8,252	20.68	72.7	22.76
Qualifying revolving retail client															
exposures (QRRCE)	0.00 - 0.14	0.05	82.80	2,337	66	2.77	1.0	3.29	0.05	83.75	2,719	74	2.76	1.1	3.28
	0.15 - 0.24	0.16	90.94	530	43	8.08	0.8	9.90	0.16	90.94	602	49	8.08	0.9	9.90
	0.25 - 0.49	0.36	84.66	1,652	244	14.76	5.1	18.66	0.36	84.86	1,738	258	14.84	5.5	18.77
	0.50 - 0.74	0.68	72.84	427	88	20.70	2.1	26.89	0.68	72.68	428	88	20.65	2.1	26.83
	0.75 - 2.49	1.91	84.60	4,038	2,062	51.07	64.5	71.03	1.92	84.60	4,233	2,166	51.16	67.8	71.17
	2.50 - 9.99	4.84	78.51	1,128	1,052	93.32	43.1	141.04	4.85	78.54	1,170	1,093	93.48	44.7	141.30
	10.00 - 99.99	18.74	65.41	1,233	2,058	166.82	151.1	319.95	18.74	65.40	1,241	2,070	166.81	152.0	319.95
	100.00	100.00	78.83	139	1,369	985.34	-	985.34	100.00	78.87	133	1,313	985.90	-	985.90
	Total	4.47	81.37	11,484	6,982	60.79	267.7	89.92	4.20	81.76	12,264	7,111	57.99	274.1	85.93
Other retail client exposures															
(non-QRRCE) excluding SMEs	0.00 - 0.14	0.09	80.19	876	167	19.03	0.6	19.99	0.09	80.19	892	170	19.01	0.7	19.96
	0.15 - 0.24	0.19	91.26	846	302	35.69	1.5	37.85	0.19	91.34	842	301	35.72	1.5	37.89
	0.25 - 0.49	0.38	73.56	1,222	571	46.69	3.7	50.43	0.38	73.07	1,195	553	46.32	3.5	50.03
	0.50 - 0.74	0.53	40.26	928	279	30.09	2.0	32.79	0.53	40.14	920	276	29.94	2.0	32.63
	0.75 - 2.49	1.87	39.58	5,189	2,517	48.50	38.1	57.67	1.87	39.52	5,267	2,553	48.48	38.6	57.67
	2.50 - 9.99	4.02	44.57	649	415	63.92	11.4	85.89	4.03	44.11	717	454	63.30	12.5	85.11
	10.00 - 99.99	22.94	42.16	383	380	99.19	37.3	220.73	22.92	42.14	381	378	99.12	37.1	220.58
	100.00	100.00	45.27	116	654	565.88	-	565.88	100.00	44.34	117	650	554.26	-	554.26
	Total	3.32	51.95	10,209	5,285	51.77	94.6	63.35	3.33	51.66	10,331	5,335	51.64	95.9	63.25
Total retail clients		1.67%	29.99%	$ 103,744	$ 24,685	23.79%	$ 519.5	2.10%	1.66%	30.07%	$ 103,529	$ 24,168	23.34%	$ 515.7	2.13%

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 September 30, 2019

	PD scale (%)[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[3]
Exposures related to residential mortgage loans								
Insured exposures								
	0.00 - 0.14	0.08%	11.94%	$ 8,093	$ 193	2.39%	$ 0.8	2.51%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.44	7,243	474	6.55	2.5	6.99
	0.50 - 0.74	0.65	13.96	6,363	832	13.07	5.8	14.20
	0.75 - 2.49	1.56	14.34	5,627	1,339	23.79	12.6	26.58
	2.50 - 9.99	5.41	13.98	1,557	725	46.57	11.7	55.99
	10.00 - 99.99	27.40	13.21	333	257	77.12	12.0	122.37
	100.00	100.00	12.27	206	317	153.37	-	153.37
	Sub-total	1.82	13.33	29,422	4,137	14.06	45.4	15.99
Uninsured exposures								
	0.00 - 0.14	0.08	13.47	22,656	610	2.69	2.4	2.83
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	14.14	17,455	1,202	6.89	6.4	7.34
	0.50 - 0.74	0.65	14.25	12,400	1,653	13.34	11.5	14.49
	0.75 - 2.49	1.56	14.49	9,974	2,403	24.09	22.6	26.92
	2.50 - 9.99	5.40	14.18	2,546	1,202	47.23	19.5	56.78
	10.00 - 99.99	27.42	13.64	497	396	79.62	18.6	126.36
	100.00	100.00	12.71	242	385	158.84	-	158.84
	Sub-total	1.24	13.97	65,770	7,851	11.94	81.0	13.48
	Total	1.42	13.77	95,192	11,988	12.59	126.4	14.25
Qualifying revolving retail client exposures (QRRCE)								
	0.00 - 0.14	0.07	84.33	2,644	91	3.47	1.5	4.15
	0.15 - 0.24	0.19	87.96	598	54	9.00	1.0	11.09
	0.25 - 0.49	0.38	85.65	1,761	271	15.36	5.8	19.44
	0.50 - 0.74	0.68	81.38	442	102	23.12	2.4	30.04
	0.75 - 2.49	1.95	82.75	4,158	2,104	50.60	66.1	70.46
	2.50 - 9.99	4.95	80.24	1,186	1,144	96.45	47.0	146.09
	10.00 - 99.99	19.95	66.76	1,245	2,177	174.84	166.2	341.65
	100.00	100.00	80.01	138	1,376	1,000.18	-	1,000.18
	Total	4.42	81.81	12,172	7,319	60.13	290.0	89.91
Other retail client exposures (non-QRRCE) excluding SMEs								
	0.00 - 0.14	0.08	31.37	838	52	6.17	0.2	6.47
	0.15 - 0.24	0.19	87.96	2	1	34.40	-	36.49
	0.25 - 0.49	0.28	29.06	1,255	182	14.48	1.0	15.48
	0.50 - 0.74	0.60	32.14	1,657	415	25.04	3.1	27.38
	0.75 - 2.49	1.61	37.13	2,520	1,095	43.45	15.2	51.01
	2.50 - 9.99	3.21	38.27	4,152	2,214	53.36	50.6	51.01
	10.00 - 99.99	24.40	36.20	456	397	86.96	40.2	197.29
	100.00	100.00	30.77	161	621	384.56	-	384.56
	Total	4.17	35.33	11,041	4,977	45.08	110.3	57.57
Total retail clients		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)

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

(in millions of dollars and as a percentage)	As at September 30, 2021									As at June 30, 2021								
PD scale (%)[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[3]	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[3]
Sovereign borrowers																		
0.00 - 0.14	**0.02%**	**26.02%**	**$ 4,503**	**$ 2,008**	**44.58%**	**$ 103**	**5.18%**	**$ 0.1**	**5.26%**	0.02%	28.87%	$ 4,632	$ 2,078	44.86%	$ 109	5.26%	$ 0.1	5.34%
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	**25.01**	**71.87**	**354**	**106**	**30.00**	**395**	**371.54**	**19.1**	**596.26**	24.34	71.87	-	-	30.00	-	370.06	-	588.77
100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
Total	**1.28**	**28.33**	**4,857**	**2,114**	**43.52**	**498**	**23.58**	**19.2**	**34.95**	0.02	28.87	4,632	2,078	44.86	109	5.26	0.1	5.35
Financial institutions																		
0.00 - 0.14	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
0.15 - 0.24	**0.16**	**7.94**	**1,746**	**378**	**21.64**	**45**	**11.65**	**0.2**	**12.03**	0.16	7.72	1,551	315	20.30	38	11.93	0.1	12.32
0.25 - 0.49	**0.31**	**8.87**	**627**	**123**	**19.67**	**12**	**10.09**	**-**	**10.42**	0.31	10.35	707	185	26.24	21	11.24	0.1	11.63
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	**0.20**	**8.18**	**2,373**	**501**	**21.12**	**57**	**11.37**	**0.2**	**11.84**	0.22	8.70	2,258	500	22.16	59	11.76	0.2	12.22
Businesses																		
0.00 - 0.14	**0.12**	**65.97**	**2,211**	**1,729**	**78.19**	**534**	**30.88**	**1.4**	**31.89**	0.12	69.24	2,075	1,439	69.35	470	32.67	1.2	33.73
0.15 - 0.24	**0.22**	**51.75**	**2,102**	**1,011**	**48.11**	**362**	**35.83**	**1.1**	**37.25**	0.22	51.09	1,697	884	52.07	314	35.49	1.0	36.90
0.25 - 0.49	**0.33**	**38.71**	**4,154**	**1,703**	**41.01**	**590**	**34.63**	**2.2**	**36.27**	0.33	41.84	4,491	1,892	42.12	693	36.64	2.6	38.35
0.50 - 0.74	**0.57**	**31.59**	**2,185**	**809**	**37.03**	**314**	**38.87**	**1.5**	**41.14**	0.57	31.23	2,053	779	37.96	298	38.22	1.4	40.45
0.75 - 2.49	**1.41**	**39.76**	**6,458**	**2,703**	**41.84**	**1,863**	**68.93**	**15.2**	**75.94**	1.43	37.99	6,326	2,578	40.75	1,721	66.77	14.1	73.61
2.50 - 9.99	**4.61**	**32.33**	**1,915**	**784**	**40.95**	**626**	**79.83**	**11.3**	**97.87**	4.68	31.85	1,866	777	41.66	623	80.21	11.3	98.39
10.00 - 99.99	**19.15**	**44.14**	**465**	**195**	**41.95**	**390**	**199.99**	**18.7**	**319.98**	18.79	43.98	500	210	42.05	410	195.02	19.5	311.16
100.00	**-**	**-**	**160**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	144	-	-	-	-	-	-
Total	**1.41**	**44.69**	**19,650**	**8,934**	**45.46**	**4,679**	**52.37**	**51.4**	**59.57**	1.48	44.42	19,152	8,559	44.69	4,529	52.92	51.1	60.39
Total non-retail clients	**1.34%**	**40.11%**	**$ 26,880**	**$ 11,549**	**42.96%**	**$ 5,234**	**87.33%**	**$ 70.8**	**52.99%**	1.15%	39.92%	$ 26,042	$ 11,137	42.77%	$ 4,697	69.94%	$ 51.4	47.96%

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 March 31, 2021										As at December 31, 2020									
	PD scale (%)[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[3]	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[3]
Sovereign borrowers																			
	0.00 - 0.14	0.03%	28.85%	$ 4,700	$ 2,064	43.92%	$ 114	5.50%	$ 0.1	5.59%	0.04%	31.75%	$ 4,613	$ 2,096	45.44%	$ 143	6.84%	$ 0.2	6.96%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.05	71.87	1	-	30.00	1	369.41	0.1	585.47	24.88	74.56	5	3	49.66	10	385.16	0.5	617.07
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.03	28.85	4,701	2,064	44.47	115	5.56	0.2	5.70	0.07	31.80	4,618	2,099	45.27	153	7.31	0.7	7.72
Financial institutions																			
	0.00 - 0.14	-	-	-	-	-	-	-	-	-	0.13	6.43	1,539	368	23.93	26	7.13	0.1	7.35
	0.15 - 0.24	0.16	7.56	1,731	352	20.32	27	7.55	0.1	7.79	0.24	10.26	677	208	30.72	20	9.62	0.1	9.93
	0.25 - 0.49	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	-	-	-	-	-	-	-	-	-
	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	0.21	8.70	2,258	500	44.47	45	9.02	0.1	9.32	1.13	10.13	2,258	597	45.27	127	21.35	4.4	30.64
Businesses																			
	0.00 - 0.14	0.11	65.31	1,936	1,416	73.11	407	28.76	1.0	29.67	0.11	64.56	1,880	1,482	78.81	414	27.92	1.1	28.80
	0.15 - 0.24	0.22	47.13	1,621	803	49.57	264	32.92	0.8	34.21	0.22	46.01	1,598	808	50.53	259	32.02	0.8	33.27
	0.25 - 0.49	0.33	46.65	4,360	2,016	46.24	833	41.30	3.2	43.20	0.33	47.33	4,256	2,095	49.23	877	41.87	3.2	43.79
	0.50 - 0.74	0.57	40.23	2,062	819	39.72	404	49.38	1.9	52.29	0.58	35.62	1,997	838	41.96	369	44.10	1.7	46.68
	0.75 - 2.49	1.43	38.21	6,436	2,663	41.38	1,804	67.74	14.9	74.72	1.42	40.02	6,048	2,632	43.52	1,863	70.78	15.2	78.02
	2.50 - 9.99	4.71	30.72	1,898	773	40.71	602	77.88	11.1	95.89	4.66	29.58	1,983	807	40.73	604	74.76	11.1	91.88
	10.00 - 99.99	18.71	43.09	468	203	43.35	387	190.58	18.3	303.55	18.46	43.73	434	201	46.27	388	193.47	18.2	306.76
	100.00	-	-	160	-	-	-	-	-	-	-	-	164	-	-	-	-	-	-
	Total	1.46	45.05	18,941	8,693	45.89	4,701	54.08	51.2	61.44	1.43	45.11	18,360	8,863	48.27	4,774	53.86	51.3	61.10
Total non-retail clients		1.14%	40.46%	$ 25,900	$ 11,257	43.47%	$ 4,861	68.66%	$ 51.5	48.90%	1.17%	40.89%	$ 25,236	$ 11,559	45.80%	$ 5,054	82.52%	$ 56.4	49.83%

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 September 30, 2020										As at June 30, 2020									
	PD scale (%)[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[3]	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[3]
Sovereign borrowers																			
	0.00 - 0.14	0.04%	31.88%	$ 4,941	$ 2,161	43.75%	$ 143	6.63%	$ 0.2	6.75%	0.04%	31.12%	$ 4,934	$ 2,131	43.20%	$ 141	6.61%	$ 0.2	6.73%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.22	74.78	18	5	26.49	19	384.74	0.9	611.14	24.00	74.75	15	4	28.10	16	384.10	0.8	608.34
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.09	31.97	4,959	2,166	45.60	162	7.48	1.1	8.10	0.08	31.20	4,949	2,135	45.67	157	7.37	1.0	7.94
Financial institutions																			
	0.00 - 0.14	0.13	8.61	1,514	401	26.44	29	7.18	0.1	7.41	0.13	9.71	1,514	405	26.77	30	7.46	0.1	7.69
	0.15 - 0.24	0.24	11.20	789	201	25.52	18	8.38	-	8.71	0.24	20.41	773	224	28.99	34	15.17	0.1	15.77
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.29	53.99	1	1	59.41	-	45.74	-	47.70
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.17	9.48	2,303	602	45.60	47	7.80	0.1	8.06	0.17	13.55	2,288	630	45.67	64	10.23	0.2	10.60
Businesses																			
	0.00 - 0.14	0.10	64.04	1,524	1,190	78.07	325	27.34	0.8	28.19	0.10	62.62	1,858	1,670	89.83	446	26.71	1.1	27.55
	0.15 - 0.24	0.22	55.28	2,158	1,301	60.28	508	39.10	1.6	40.63	0.22	44.82	1,812	1,001	55.23	316	31.61	1.0	32.85
	0.25 - 0.49	0.33	45.71	3,633	1,790	49.28	736	41.09	2.7	42.98	0.35	46.42	3,538	1,652	46.68	709	42.89	2.7	44.91
	0.50 - 0.74	0.58	41.28	2,203	965	43.80	497	51.46	2.3	54.47	0.58	41.63	2,263	963	42.56	498	51.67	2.3	54.70
	0.75 - 2.49	1.46	38.86	6,161	2,644	42.91	1,845	69.78	15.3	77.02	1.48	39.21	5,966	2,659	44.57	1,892	71.16	15.8	78.59
	2.50 - 9.99	4.66	31.16	1,779	702	39.48	555	79.04	10.3	97.27	4.59	29.44	1,777	731	41.15	538	73.60	9.7	90.23
	10.00 - 99.99	20.46	48.26	375	148	39.43	315	213.65	16.0	349.13	22.01	50.73	338	139	41.22	314	225.54	16.7	375.03
	100.00	100.00	56.09	178	4	2.29	29	701.15	-	701.15	100.00	40.13	126	4	3.49	22	501.57	-	501.57
	Total	1.39	45.95	18,011	8,744	48.55	4,810	55.01	49.0	62.01	1.40	45.27	17,678	8,819	49.88	4,735	53.69	49.3	60.68
Total non-retail clients		1.08%	41.41%	$ 25,273	$ 11,512	45.55%	$ 5,019	70.29%	$ 50.2	49.05%	1.09%	40.95%	$ 24,915	$ 11,584	46.49%	$ 4,956	71.30%	$ 50.5	48.23%

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 March 31, 2020										As at December 31, 2019									
	PD scale (%)[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[3]	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[3]
Sovereign borrowers																			
	0.00 - 0.14	0.04%	31.52%	$ 4,717	$ 2,104	44.61%	$ 140	6.66%	$ 0.2	6.79%	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	74.14	16	5	28.79	17	380.98	0.8	603.40	24.00	74.03	15	4	27.35	16	380.41	0.7	602.50
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.09	31.61	4,733	2,109	45.45	157	7.47	1.0	8.07	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	9.59	1,556	418	26.91	23	5.69	0.1	5.86	0.13	9.91	1,416	383	27.08	27	7.14	0.1	7.36
	0.15 - 0.24	0.24	14.47	423	127	29.95	14	10.77	-	11.20	0.24	13.37	503	146	28.97	14	9.95	-	10.35
	0.25 - 0.49	0.29	9.35	31	8	24.74	1	7.92	-	8.26	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	0.16	10.71	2,010	553	45.45	38	6.88	0.1	7.12	0.17	10.74	2,005	550	45.94	43	7.89	0.1	8.17
Businesses																			
	0.00 - 0.14	0.10	59.18	1,470	1,154	78.49	284	24.57	0.7	25.33	0.10	59.03	1,800	1,509	83.83	370	24.53	0.9	25.29
	0.15 - 0.24	0.22	41.36	1,566	763	48.70	219	28.68	0.7	29.82	0.22	44.14	1,659	873	52.62	269	30.84	0.8	32.05
	0.25 - 0.49	0.35	42.40	3,172	1,299	40.97	506	38.93	1.9	40.78	0.34	46.28	3,391	1,584	46.71	679	42.85	2.5	44.84
	0.50 - 0.74	0.58	43.06	2,090	952	45.53	512	53.84	2.4	57.00	0.58	46.48	2,136	1,040	48.70	603	57.99	2.8	61.41
	0.75 - 2.49	1.46	38.64	5,329	2,376	44.60	1,653	69.57	13.6	76.73	1.50	43.67	5,797	2,784	48.03	2,240	80.43	18.9	88.86
	2.50 - 9.99	4.54	30.21	1,535	622	40.55	469	75.40	8.5	92.39	4.49	31.03	1,430	597	41.73	457	76.54	8.1	93.47
	10.00 - 99.99	19.12	45.23	208	74	35.46	138	186.83	7.0	306.06	18.01	37.99	144	56	38.53	83	150.10	4.0	240.39
	100.00	-	-	90	-	-	-	-	-	-	-	-	95	-	-	-	-	-	-
	Total	1.24	42.80	15,460	7,240	46.83	3,781	52.22	34.8	58.23	1.11	46.37	16,452	8,443	51.32	4,701	55.68	38.0	61.31
Total non-retail clients		0.93%	38.62%	$ 22,203	$ 9,902	44.60%	$ 3,976	66.57%	$ 35.9	44.69%	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 September 30, 2021									As at June 30, 2021								
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures																			
	0.00 - 0.14	**0.09%**	**81.19%**	**$ 2,197**	**$ 1,003**	**45.62%**	**$ 197**	**19.61%**	**$ 0.8**	**20.60%**	0.09%	80.87%	$ 2,147	$ 985	45.87%	$ 192	19.51%	$ 0.8	20.49%
	0.15 - 0.24	**0.19**	**89.52**	**1,504**	**776**	**51.61**	**276**	**35.51**	**1.4**	**37.68**	0.19	89.09	1,525	784	51.38	277	35.35	1.3	37.51
	0.25 - 0.49	**0.35**	**89.43**	**1,401**	**657**	**46.91**	**345**	**52.53**	**2.1**	**56.51**	0.35	89.12	1,508	688	45.65	360	52.29	2.2	56.26
	0.50 - 0.74	**0.51**	**53.63**	**173**	**65**	**37.52**	**25**	**38.75**	**0.2**	**42.14**	0.51	54.06	189	72	38.28	28	39.02	0.2	42.44
	0.75 - 2.49	**1.19**	**90.04**	**1,027**	**534**	**51.97**	**504**	**94.34**	**5.7**	**107.64**	1.19	90.19	1,064	556	52.25	527	94.69	5.9	108.07
	2.50 - 9.99	**4.86**	**85.94**	**137**	**62**	**45.15**	**78**	**126.20**	**2.6**	**177.96**	4.89	87.27	147	66	44.89	85	128.21	2.8	181.01
	10.00 - 99.99	**14.65**	**76.57**	**33**	**5**	**14.47**	**7**	**142.52**	**0.5**	**275.91**	13.79	75.24	38	6	14.71	8	138.31	0.6	262.46
	100.00	**-**	**-**	**18**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	19	-	-	-	-	-	-
	Total	**0.49**	**86.06**	**6,490**	**3,102**	**47.78**	**1,432**	**46.14**	**13.3**	**51.45**	0.50	85.86	6,637	3,157	47.57	1,477	46.76	13.8	52.23
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	**0.08**	**41.08**	**17**	**8**	**50.00**	**1**	**8.38**	**-**	**8.80**	0.08	39.24	17	9	50.00	1	7.98	-	8.38
	0.15 - 0.24	**0.20**	**44.33**	**18**	**9**	**50.00**	**2**	**18.08**	**-**	**19.21**	0.20	41.92	16	8	50.00	1	17.23	-	18.32
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	**0.54**	**46.26**	**13**	**7**	**50.00**	**3**	**38.10**	**-**	**41.23**	0.55	45.27	17	9	50.00	3	37.67	-	40.79
	0.75 - 2.49	**1.44**	**46.93**	**21**	**11**	**50.00**	**7**	**74.23**	**0.1**	**82.76**	1.36	43.93	22	11	50.00	8	66.94	0.1	74.46
	2.50 - 9.99	**4.33**	**44.58**	**6**	**3**	**50.00**	**4**	**132.99**	**0.1**	**157.15**	4.99	42.99	5	2	50.00	3	136.15	-	163.11
	10.00 - 99.99	**21.10**	**46.81**	**1**	**-**	**50.00**	**1**	**263.49**	**-**	**385.42**	20.03	42.12	1	-	50.00	1	235.99	-	341.13
	100.00	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
	Sub-total	**1.11**	**44.72**	**77**	**38**	**49.53**	**18**	**46.71**	**0.2**	**53.09**	1.04	42.72	78	39	49.85	17	42.81	0.1	48.47
Uninsured exposures																			
	0.00 - 0.14	**0.08**	**16.04**	**14,457**	**9,258**	**64.04**	**302**	**3.26**	**1.2**	**3.42**	0.08	15.09	14,097	9,018	63.97	276	3.06	1.1	3.22
	0.15 - 0.24	**0.22**	**17.91**	**7,509**	**5,006**	**66.67**	**387**	**7.73**	**2.0**	**8.23**	0.22	16.70	7,374	4,927	66.82	356	7.21	1.8	7.68
	0.25 - 0.49	**0.25**	**28.03**	**40**	**20**	**50.92**	**3**	**13.25**	**-**	**14.12**	0.25	24.95	38	20	50.91	2	11.78	-	12.55
	0.50 - 0.74	**0.52**	**19.09**	**3,613**	**2,256**	**62.44**	**346**	**15.34**	**2.2**	**16.59**	0.52	17.76	3,470	2,175	62.68	310	14.28	2.0	15.43
	0.75 - 2.49	**1.26**	**20.45**	**2,005**	**1,200**	**59.82**	**355**	**29.58**	**3.1**	**32.80**	1.25	18.69	1,895	1,148	60.59	309	26.90	2.7	29.82
	2.50 - 9.99	**3.69**	**21.23**	**290**	**168**	**57.80**	**98**	**58.64**	**1.3**	**68.53**	3.66	19.90	277	160	57.95	87	54.40	1.2	63.47
	10.00 - 99.99	**19.30**	**20.29**	**41**	**21**	**50.93**	**23**	**113.31**	**0.8**	**162.37**	19.31	17.06	38	20	53.42	19	95.30	0.7	136.60
	100.00	**-**	**-**	**24**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	26	-	-	-	-	-	-
	Sub-total	**0.31**	**17.31**	**27,979**	**17,929**	**64.08**	**1,514**	**8.44**	**10.6**	**9.19**	0.31	16.17	27,215	17,468	64.19	1,359	7.78	9.5	8.46
	Total	**0.31**	**17.37**	**28,056**	**17,967**	**64.04**	**1,532**	**8.53**	**10.8**	**9.28**	0.31	16.23	27,293	17,507	64.14	1,376	7.86	9.6	8.55
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	**0.05**	**81.81**	**22,194**	**10,473**	**47.19**	**278**	**2.66**	**4.2**	**3.16**	0.05	81.76	22,149	10,447	47.17	278	2.66	4.2	3.16
	0.15 - 0.24	**0.20**	**87.68**	**2,493**	**816**	**32.73**	**76**	**9.27**	**1.4**	**11.44**	0.20	87.67	2,482	818	32.97	76	9.27	1.4	11.44
	0.25 - 0.49	**0.29**	**82.91**	**15,012**	**7,598**	**50.61**	**906**	**11.94**	**18.3**	**14.95**	0.29	82.93	14,803	7,492	50.62	896	11.96	18.1	14.98
	0.50 - 0.74	**0.70**	**75.20**	**358**	**236**	**65.97**	**52**	**21.81**	**1.2**	**28.38**	0.70	75.10	344	228	66.15	50	21.78	1.2	28.34
	0.75 - 2.49	**1.10**	**85.99**	**1,899**	**621**	**32.68**	**219**	**35.31**	**5.9**	**47.11**	1.10	86.05	1,940	645	33.23	227	35.29	6.1	47.07
	2.50 - 9.99	**3.25**	**79.12**	**2,884**	**808**	**28.02**	**572**	**70.79**	**20.7**	**102.83**	3.24	79.15	2,942	836	28.42	590	70.58	21.3	102.47
	10.00 - 99.99	**19.42**	**63.44**	**390**	**99**	**25.39**	**163**	**163.99**	**12.2**	**317.59**	19.43	63.42	380	97	25.59	160	163.99	12.0	317.64
	100.00	**-**	**-**	**11**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	10	-	-	-	-	-	-
	Total	**0.40**	**82.30**	**45,241**	**20,651**	**45.65**	**2,266**	**10.97**	**63.9**	**14.84**	0.40	82.29	45,050	20,563	45.65	2,277	11.07	64.3	14.98
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	**0.05**	**48.15**	**739**	**535**	**72.41**	**39**	**7.32**	**0.1**	**7.64**	0.05	48.25	748	543	72.59	39	7.31	0.1	7.63
	0.15 - 0.24	**0.20**	**85.03**	**3**	**1**	**28.75**	**-**	**34.05**	**-**	**36.14**	0.20	83.22	3	1	27.97	-	33.38	-	35.43
	0.25 - 0.49	**0.28**	**53.66**	**175**	**112**	**64.23**	**30**	**26.92**	**0.2**	**28.77**	0.28	51.90	172	110	64.00	29	26.07	0.2	27.86
	0.50 - 0.74	**0.70**	**59.37**	**69**	**40**	**58.59**	**21**	**51.06**	**0.2**	**56.24**	0.70	59.32	65	39	59.33	20	51.01	0.2	56.19
	0.75 - 2.49	**1.38**	**48.97**	**30**	**18**	**57.98**	**10**	**56.37**	**0.1**	**64.78**	1.38	51.85	33	18	55.85	11	59.67	0.1	68.58
	2.50 - 9.99	**3.17**	**42.25**	**20**	**11**	**54.12**	**6**	**58.89**	**0.1**	**75.77**	3.25	47.87	17	9	51.42	6	66.42	0.1	84.74
	10.00 - 99.99	**14.64**	**56.10**	**1**	**1**	**70.81**	**1**	**109.31**	**0.1**	**212.16**	14.59	60.39	1	1	53.44	1	117.48	0.1	227.63
	100.00	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	1	-	-	-	-	-	-
	Total	**0.22**	**49.63**	**1,038**	**718**	**69.18**	**107**	**14.96**	**0.8**	**16.37**	0.20	49.54	1,040	721	69.23	106	14.70	0.8	16.04
Total retail clients		**0.37%**	**54.53%**	**$ 80,825**	**$ 42,438**	**52.50%**	**$ 5,337**	**12.58%**	**$ 88.8**	**15.19%**	0.37%	54.42%	$ 80,020	$ 41,948	52.42%	$ 5,236	12.48%	$ 88.5	15.12%

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 March 31, 2021										As at December 31, 2020									
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures																			
	0.00 - 0.14	0.09%	81.12%	$ 2,042	$ 944	46.20%	$ 185	19.64%	$ 0.6	20.63%	0.09%	79.67%	$ 1,819	$ 879	48.32%	$ 167	19.06%	$ 0.7	20.01%
	0.15 - 0.24	0.19	88.04	1,568	792	50.52	277	34.93	1.4	37.07	0.19	84.27	1,520	782	51.43	258	32.98	1.3	35.00
	0.25 - 0.49	0.35	88.54	1,531	700	45.76	364	51.98	2.2	55.92	0.35	78.78	2,203	878	39.86	404	45.94	2.5	49.42
	0.50 - 0.74	0.51	53.23	197	76	38.38	29	38.47	0.2	41.83	0.65	40.75	15	7	47.18	2	33.77	-	37.08
	0.75 - 2.49	1.19	90.08	1,106	576	52.11	545	94.54	6.2	107.90	1.18	84.19	1,217	633	51.97	556	87.91	6.2	100.25
	2.50 - 9.99	4.92	87.07	156	70	44.95	90	128.00	3.0	180.97	4.76	80.95	198	89	45.04	106	118.59	3.4	166.61
	10.00 - 99.99	13.72	74.59	42	7	16.27	9	136.75	0.7	258.51	13.89	72.44	56	8	14.89	11	133.29	0.8	254.65
	100.00	-	-	21	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-
	Total	0.52	85.58	6,663	3,165	47.50	1,499	47.37	14.3	53.03	0.56	81.33	7,049	3,276	46.47	1,504	45.91	14.9	51.59
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08	36.03	15	7	50.00	1	7.33	-	7.70	0.08	34.25	12	6	50.00	-	6.87	-	7.22
	0.15 - 0.24	0.21	40.34	14	7	50.00	1	16.86	-	17.92	0.22	40.23	11	5	50.00	1	17.15	-	18.24
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.27	-	-	-	42.82	-	-	-	-
	0.50 - 0.74	0.56	41.10	13	6	50.00	2	34.50	-	37.36	0.54	40.42	9	4	50.00	2	33.16	-	35.89
	0.75 - 2.49	1.48	41.28	16	8	50.00	5	66.10	0.1	73.76	1.39	40.81	10	5	50.00	3	63.02	-	70.17
	2.50 - 9.99	4.31	42.29	5	3	50.00	4	125.82	0.1	148.44	3.88	40.41	5	3	50.00	3	114.01	0.1	133.62
	10.00 - 99.99	19.24	41.54	1	1	50.00	1	231.82	-	331.73	19.44	42.39	-	-	50.00	-	236.12	-	338.55
	100.00	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	1.27	39.87	65	32	49.32	14	43.47	0.2	50.04	0.90	38.87	47	23	49.60	9	37.63	0.1	42.16
Uninsured exposures																			
	0.00 - 0.14	0.08	14.08	13,852	8,875	64.07	253	2.86	1.0	3.00	0.08	13.30	13,285	8,309	62.54	221	2.66	0.9	2.79
	0.15 - 0.24	0.22	15.26	6,963	4,675	67.14	308	6.59	1.6	7.01	0.22	14.37	6,813	4,480	65.75	277	6.19	1.4	6.58
	0.25 - 0.49	0.25	22.06	31	16	50.76	2	10.42	-	11.11	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.52	15.97	3,265	2,074	63.53	266	12.83	1.7	13.87	0.51	14.78	3,166	1,978	62.49	231	11.70	1.5	12.64
	0.75 - 2.49	1.28	16.80	1,842	1,107	60.09	271	24.49	2.4	27.17	1.25	15.67	1,743	1,037	59.51	234	22.51	2.0	24.95
	2.50 - 9.99	3.67	17.05	281	162	57.48	75	46.68	1.0	54.49	3.54	16.46	308	174	56.52	77	44.30	1.0	51.59
	10.00 - 99.99	19.39	15.62	44	22	51.19	20	87.26	0.7	125.11	18.98	14.67	45	22	49.91	18	81.65	0.6	116.57
	100.00	-	-	31	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-
	Sub-total	0.31	14.85	26,309	16,931	64.35	1,195	7.06	8.4	7.68	0.31	13.97	25,396	16,000	63.00	1,058	6.61	7.4	7.20
	Total	0.31	14.90	26,374	16,963	64.31	1,209	7.13	8.6	7.76	0.31	14.01	25,443	16,023	62.98	1,067	6.66	7.5	7.25
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.05	81.81	21,928	10,435	47.58	278	2.66	4.2	3.16	0.05	83.09	21,713	10,511	48.41	282	2.69	4.2	3.19
	0.15 - 0.24	0.20	87.68	2,480	837	33.76	78	9.27	1.5	11.44	0.20	90.95	2,487	875	35.20	85	9.70	1.6	11.98
	0.25 - 0.49	0.29	82.93	14,547	7,371	50.67	883	11.98	17.9	15.01	0.29	85.68	15,928	8,354	52.45	1,019	12.19	20.4	15.26
	0.50 - 0.74	0.70	75.12	363	238	65.61	52	21.79	1.2	28.35	0.68	73.48	360	230	63.95	48	20.88	1.2	27.12
	0.75 - 2.49	1.10	85.95	1,962	648	33.02	229	35.32	6.1	47.12	1.09	88.87	2,066	711	34.42	257	36.20	6.9	48.27
	2.50 - 9.99	3.23	79.13	3,031	853	28.15	601	70.48	21.7	102.31	3.23	81.93	3,314	968	29.20	706	72.91	25.5	105.82
	10.00 - 99.99	19.39	63.50	404	103	25.57	169	164.02	12.6	317.53	19.38	65.57	485	130	26.79	220	169.42	16.5	328.05
	100.00	-	-	14	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-
	Total	0.41	82.30	44,729	20,485	45.80	2,290	11.18	65.2	15.16	0.44	84.33	46,376	21,779	46.96	2,617	12.02	76.3	16.40
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	47.49	724	523	72.32	37	7.16	0.1	7.47	0.05	46.40	707	500	70.76	34	6.84	0.1	7.14
	0.15 - 0.24	0.20	84.42	4	1	29.48	-	33.85	-	35.93	0.20	88.14	4	1	28.95	-	35.54	0.1	37.73
	0.25 - 0.49	0.28	51.91	168	110	65.37	29	26.09	0.2	27.89	0.27	51.23	167	102	61.41	27	25.43	0.1	27.17
	0.50 - 0.74	0.70	57.77	66	39	58.24	19	49.68	0.2	54.72	0.68	55.11	64	37	57.87	18	46.76	0.1	51.44
	0.75 - 2.49	1.38	49.87	34	19	58.17	11	57.40	0.1	65.97	1.34	50.57	28	17	57.84	9	57.56	0.1	65.98
	2.50 - 9.99	3.35	45.94	19	12	62.66	8	63.87	0.2	81.83	2.93	48.48	19	11	55.98	7	66.93	0.2	84.86
	10.00 - 99.99	14.57	43.97	1	1	51.14	1	85.47	-	165.55	14.40	42.56	1	-	52.94	-	82.51	-	159.67
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.23	48.83	1,017	705	69.33	105	14.90	0.8	16.31	0.21	47.82	991	668	67.42	95	14.23	0.7	15.53
Total retail clients		0.38%	54.31%	$ 78,783	$ 41,318	52.44%	$ 5,103	12.35%	$ 88.9	15.04%	0.40%	56.52%	$ 79,859	$ 41,746	52.28%	$ 5,283	12.66%	$ 99.4	15.63%

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 September 30, 2020									As at June 30, 2020								
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures																			
	0.00 - 0.14	0.09%	79.32%	$ 1,673	$ 790	47.22%	$ 150	19.00%	$ 0.6	19.95%	0.09%	78.59%	$ 1,537	$ 722	47.00%	$ 136	18.77%	$ 0.5	19.71%
	0.15 - 0.24	0.19	84.40	1,425	727	51.02	240	33.07	1.2	35.10	0.19	84.06	1,353	687	50.77	226	32.86	1.1	34.86
	0.25 - 0.49	0.35	79.37	2,175	868	39.89	402	46.34	2.4	49.86	0.36	79.96	2,028	832	41.01	389	46.79	2.4	50.35
	0.50 - 0.74	0.65	44.64	16	7	46.64	3	37.00	-	40.63	0.65	39.20	15	7	46.83	2	32.49	-	35.67
	0.75 - 2.49	1.18	84.91	1,236	637	51.47	565	88.72	6.4	101.21	1.19	84.72	1,285	660	51.29	586	88.76	6.6	101.33
	2.50 - 9.99	4.82	80.52	206	93	45.24	110	118.07	3.6	166.25	4.79	80.13	214	96	45.12	113	117.42	3.7	165.05
	10.00 - 99.99	14.02	69.50	62	10	16.26	13	129.17	1.0	247.91	14.97	69.20	68	11	16.26	14	130.97	1.1	255.47
	100.00	-	-	11	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-
	Total	0.60	81.57	6,804	3,132	46.02	1,483	47.35	15.2	53.40	0.63	81.47	6,510	3,015	46.31	1,466	48.62	15.4	55.02
Exposures related to residential mortgage loans																			
Insured exposures	0.00 - 0.14	0.08	31.59	10	5	50.00	-	6.35	-	6.67	0.08	30.67	13	6	50.00	-	6.14	-	6.45
	0.15 - 0.24	0.21	37.99	7	4	50.00	1	16.07	-	17.09	0.22	36.29	7	4	50.00	-	15.42	-	16.41
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	37.43	9	4	50.00	1	30.27	-	32.74	0.54	35.47	6	3	50.00	1	29.04	-	31.42
	0.75 - 2.49	1.41	36.60	11	6	50.00	3	56.94	0.1	63.40	1.39	36.00	9	5	50.00	4	54.93	-	61.12
	2.50 - 9.99	3.89	36.98	4	2	50.00	2	104.95	-	123.19	3.70	37.50	4	2	50.00	2	102.49	-	119.64
	10.00 - 99.99	18.96	41.28	1	-	50.00	1	229.38	-	326.90	19.11	37.25	-	-	50.00	-	207.13	-	295.73
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	1.18	35.88	42	21	49.58	8	39.00	0.1	44.57	0.97	34.30	39	20	49.87	7	33.38	-	37.76
Uninsured exposures																			
	0.00 - 0.14	0.08	12.53	12,314	7,935	64.44	199	2.50	0.8	2.63	0.08	12.27	12,466	7,989	64.09	196	2.45	0.8	2.58
	0.15 - 0.24	0.22	13.26	6,675	4,679	70.10	267	5.71	1.4	6.08	0.22	12.88	6,521	4,573	70.13	254	5.55	1.3	5.90
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	13.57	3,166	2,149	67.88	231	10.73	1.5	11.60	0.51	13.20	3,001	2,038	67.90	213	10.44	1.4	11.29
	0.75 - 2.49	1.27	14.31	1,995	1,274	63.88	264	20.74	2.3	23.00	1.25	13.71	1,747	1,136	65.02	225	19.77	2.0	21.93
	2.50 - 9.99	3.55	15.33	431	253	58.57	105	41.38	1.4	48.21	3.59	14.40	362	226	62.52	88	38.88	1.2	45.31
	10.00 - 99.99	19.00	14.31	51	27	52.58	21	79.63	0.7	113.72	18.91	13.62	50	27	54.22	20	75.75	0.7	108.10
	100.00	-	-	37	-	-	-	-	-	-	-	-	40	-	-	-	-	-	-
	Sub-total	0.35	13.06	24,669	16,317	66.14	1,087	6.66	8.1	7.28	0.34	12.70	24,187	15,989	66.11	996	6.23	7.4	6.79
	Total	0.36	13.09	24,711	16,338	66.12	1,095	6.70	8.2	7.33	0.34	12.73	24,226	16,009	66.08	1,003	6.26	7.4	6.83
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.08	84.28	32,601	16,492	50.59	664	4.03	10.9	4.85	0.08	84.23	32,983	16,723	50.70	681	4.07	11.2	4.91
	0.15 - 0.24	0.16	90.95	2,562	891	34.77	72	8.08	1.3	9.90	0.16	90.95	2,596	910	35.06	74	8.08	1.3	9.90
	0.25 - 0.49	0.35	83.58	4,065	1,753	43.12	250	14.25	5.2	18.00	0.35	83.92	4,089	1,760	43.04	253	14.40	5.4	18.19
	0.50 - 0.74	0.68	73.43	398	253	63.50	53	20.86	1.3	27.10	0.68	73.37	374	237	63.36	49	20.85	1.2	27.08
	0.75 - 2.49	1.69	85.58	5,028	1,606	31.95	750	46.69	22.8	64.43	1.68	85.86	5,154	1,672	32.44	780	46.64	23.7	64.34
	2.50 - 9.99	4.57	78.13	668	215	32.23	192	89.18	7.7	134.15	4.64	78.19	663	214	32.25	193	90.24	7.8	135.91
	10.00 - 99.99	18.70	65.54	538	146	27.15	243	166.92	17.9	319.93	18.69	65.60	546	151	27.74	253	166.99	18.5	319.98
	100.00	-	-	32	-	-	-	-	-	-	-	-	55	-	-	-	-	-	-
	Total	0.40	84.28	45,892	21,356	46.54	2,224	10.42	67.1	14.35	0.41	84.30	46,460	21,667	46.64	2,283	10.54	69.1	14.52
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	41.72	755	534	70.75	33	6.16	0.1	6.43	0.05	40.05	713	510	71.46	30	5.81	0.1	6.06
	0.15 - 0.24	0.17	81.15	3	1	34.01	-	28.82	-	30.50	0.16	91.65	3	1	30.33	-	32.49	-	34.38
	0.25 - 0.49	0.27	46.67	179	111	61.92	26	23.28	0.2	24.88	0.27	53.19	185	125	68.31	33	26.38	0.2	28.19
	0.50 - 0.74	0.68	51.14	71	41	57.86	18	43.39	0.1	47.74	0.68	51.65	69	37	54.79	17	43.82	0.1	48.21
	0.75 - 2.49	1.34	53.41	33	18	54.82	11	60.87	0.1	69.85	1.35	57.61	30	17	55.44	11	65.55	0.1	75.25
	2.50 - 9.99	3.05	41.52	22	12	56.12	7	57.59	0.2	73.67	2.89	44.97	18	10	54.18	6	61.97	0.1	78.37
	10.00 - 99.99	14.49	49.62	1	1	52.92	1	96.41	-	186.83	14.37	60.37	2	1	45.36	1	116.68	0.1	225.24
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.21	43.39	1,065	718	67.42	96	13.29	0.7	14.56	0.21	43.62	1,021	701	68.73	98	13.96	0.7	15.33
Total retail clients		0.40%	55.37%	$ 78,472	$ 41,544	52.94%	$ 4,898	11.79%	$ 91.2	14.53%	0.40%	55.72%	$ 78,217	$ 41,392	52.92%	$ 4,850	11.71%	$ 92.6	14.51%

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 March 31, 2020									As at December 31, 2019								
	PD scale (%)[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[3]	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[3]
SMEs similar to other retail client exposures	0.00 - 0.14	0.09%	79.42%	$ 1,683	$ 781	46.41%	$ 145	18.55%	$ 0.5	19.48%	0.09%	78.90%	$ 1,698	$ 783	46.12%	$ 144	18.40%	$ 0.6	19.32%
	0.15 - 0.24	0.19	85.85	1,215	629	51.74	211	33.59	1.0	35.64	0.19	84.73	1,274	651	51.08	216	33.19	1.1	35.21
	0.25 - 0.49	0.35	81.52	1,873	746	39.80	355	47.61	2.2	51.22	0.35	81.27	1,843	736	39.93	349	47.37	2.0	50.96
	0.50 - 0.74	0.65	41.56	16	7	46.58	3	34.44	-	37.82	0.65	41.89	15	7	46.68	2	34.71	-	38.12
	0.75 - 2.49	1.22	86.05	1,168	612	52.41	556	90.85	6.4	103.91	1.21	85.73	1,119	588	52.50	531	90.37	6.1	103.31
	2.50 - 9.99	4.77	81.75	185	84	45.50	101	119.72	3.3	168.07	4.77	82.16	177	81	45.94	98	120.32	3.2	168.88
	10.00 - 99.99	15.50	67.26	55	10	17.52	12	127.57	1.0	250.68	15.34	69.05	49	8	16.86	11	129.79	0.8	254.03
	100.00	-	-	5	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-
	Total	0.61	82.72	6,200	2,869	46.26	1,383	48.22	14.4	54.49	0.59	82.22	6,180	2,854	46.18	1,351	47.33	13.8	53.39
Exposures related to residential mortgage loans Insured exposures	0.00 - 0.14	0.08	28.63	10	5	50.00	-	5.74	-	6.02	0.08	29.18	10	4	50.00	-	5.85	-	6.15
	0.15 - 0.24	0.21	36.21	5	3	50.00	-	15.33	-	16.30	0.21	35.64	4	2	50.00	-	14.93	-	15.87
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	35.76	5	2	50.00	1	28.97	-	31.34	0.53	35.11	4	2	50.00	1	28.49	-	30.82
	0.75 - 2.49	1.30	35.74	6	3	50.00	2	52.63	-	58.42	1.41	35.27	5	3	50.00	1	54.61	-	60.81
	2.50 - 9.99	3.69	33.72	2	1	50.00	1	93.15	-	108.81	4.03	34.75	2	1	50.00	1	100.43	-	117.99
	10.00 - 99.99	19.83	35.91	-	-	50.00	-	200.53	-	289.20	19.54	32.95	-	-	50.00	-	183.60	-	263.44
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.95	33.30	28	14	49.77	4	30.72	-	34.86	0.80	32.95	25	12	49.48	3	28.65	-	32.12
Uninsured exposures	0.00 - 0.14	0.08	11.97	11,506	7,379	64.13	176	2.39	0.8	2.51	0.08	11.81	11,255	7,230	64.22	169	2.36	0.6	2.48
	0.15 - 0.24	0.22	12.48	6,384	4,462	69.89	240	5.38	1.2	5.72	0.22	12.25	6,198	4,315	69.62	228	5.28	1.2	5.61
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	12.66	3,137	2,136	68.10	214	10.01	1.4	10.82	0.51	12.44	3,050	2,072	67.95	204	9.84	1.3	10.63
	0.75 - 2.49	1.25	13.16	1,787	1,160	64.90	220	18.95	1.9	21.01	1.24	12.89	1,740	1,136	65.33	210	18.44	1.8	20.44
	2.50 - 9.99	3.53	13.45	394	254	64.33	92	36.08	1.2	42.01	3.66	12.96	337	211	62.64	75	35.41	1.0	41.33
	10.00 - 99.99	18.83	12.35	53	27	51.43	19	68.63	0.6	97.71	18.82	12.26	47	24	52.10	17	68.11	0.6	96.98
	100.00	-	-	41	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-
	Sous-total	0.36	12.33	23,302	15,418	66.17	961	6.23	7.1	6.80	0.35	12.12	22,668	14,988	66.12	903	6.03	6.5	6.57
	Total	0.36	12.35	23,330	15,432	66.15	965	6.25	7.1	6.83	0.35	12.14	22,693	15,000	66.10	906	6.04	6.5	6.59
Qualifying revolving retail client exposures (QRRCE)	0.00 - 0.14	0.08	84.34	31,978	16,471	51.51	668	4.05	11.0	4.88	0.08	84.07	30,929	15,641	50.58	639	4.08	10.5	4.92
	0.15 - 0.24	0.16	90.95	2,596	939	36.19	76	8.08	1.4	9.90	0.16	90.95	2,527	869	34.37	70	8.08	1.3	9.90
	0.25 - 0.49	0.35	83.65	4,143	1,804	43.55	258	14.31	5.4	18.07	0.35	83.53	4,068	1,728	42.49	246	14.26	5.2	18.00
	0.50 - 0.74	0.68	73.33	420	264	62.80	55	20.83	1.3	27.07	0.68	73.38	416	260	62.45	54	20.85	1.3	27.09
	0.75 - 2.49	1.70	85.73	5,575	1,768	31.70	830	46.97	25.3	64.85	1.72	85.59	5,634	1,761	31.25	835	47.41	25.5	65.51
	2.50 - 9.99	4.67	78.31	747	232	31.01	210	90.83	8.5	136.89	4.66	78.29	740	229	30.91	208	90.67	8.4	136.62
	10.00 - 99.99	18.69	65.55	647	173	26.70	288	166.91	21.1	319.87	18.70	65.50	614	164	26.63	273	166.83	20.0	319.75
	100.00	-	-	25	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-
	Total	0.44	84.33	46,131	21,651	46.93	2,385	11.02	74.0	15.29	0.45	84.10	44,951	20,652	45.94	2,325	11.26	72.2	15.62
Other retail client exposures (non-QRRCE) excluding SMEs	0.00 - 0.14	0.05	59.44	516	357	69.00	32	8.51	0.1	8.88	0.05	59.08	497	342	68.79	29	8.48	0.1	8.84
	0.15 - 0.24	0.17	89.79	4	1	27.94	-	32.13	-	34.01	0.17	88.94	3	1	28.67	-	31.75	-	33.60
	0.25 - 0.49	0.27	63.66	175	121	69.46	38	31.55	0.2	33.71	0.27	64.85	164	111	67.53	36	32.13	0.2	34.32
	0.50 - 0.74	0.68	62.36	73	40	54.17	21	52.91	0.2	58.21	0.68	62.63	63	34	54.61	18	53.14	0.2	58.46
	0.75 - 2.49	1.35	62.64	33	19	57.11	13	71.59	0.2	82.20	1.36	60.80	27	15	56.13	11	69.52	0.1	79.90
	2.50 - 9.99	2.91	52.52	16	8	53.08	6	72.40	0.1	91.63	2.79	54.08	26	15	58.83	11	74.22	0.2	93.17
	10.00 - 99.99	14.58	69.11	2	1	46.15	1	134.21	0.1	260.00	14.37	67.32	2	1	48.21	1	130.03	0.1	250.93
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.26	60.68	820	547	66.66	111	20.28	0.9	22.27	0.29	60.52	783	519	66.32	106	20.53	0.9	22.70
Total retail clients		0.42%	56.47%	$ 76,481	$ 40,499	52.95%	$ 4,844	11.96%	$ 96.4	14.94%	0.42%	55.99%	$ 74,607	$ 39,025	52.31%	$ 4,688	12.01%	$ 93.4	15.01%

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 September 30, 2019

	PD scale (%)[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[3]
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08%	14.34%	$ 11	$ 6	50.00%	$ -	2.87%	$ -	3.01%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.05	32	15	50.00	1	7.33	-	7.82
	0.50 - 0.74	0.65	15.71	27	14	50.00	2	14.70	-	15.98
	0.75 - 2.49	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04
	2.50 - 9.99	5.15	15.56	7	4	50.00	2	51.16	-	61.36
	10.00 - 99.99	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	1.50	15.37	109	55	50.00	10	18.26	0.1	20.97
Uninsured exposures										
	0.00 - 0.14	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23
	0.50 - 0.74	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56
	0.75 - 2.49	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27
	2.50 - 9.99	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40
	10.00 - 99.99	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39
	100.00	100.00	14.30	42	-	0.80	1	178.79	-	178.79
	Sub-total	0.44	11.99	22,222	12,499	56.25	866	6.92	7.2	7.64
	Total	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	0.06	85.29	19,154	12,838	67.02	395	3.07	6.1	3.67
	0.15 - 0.24	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02
	0.25 - 0.49	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05
	0.50 - 0.74	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33
	0.75 - 2.49	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40
	2.50 - 9.99	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45
	10.00 - 99.99	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16
	100.00	-	-	26	-	-	-	-	-	-
	Total	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	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33
	0.15 - 0.24	0.19	84.21	4	3	64.19	1	32.93	-	34.93
	0.25 - 0.49	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29
	0.50 - 0.74	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52
	0.75 - 2.49	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59
	2.50 - 9.99	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59
	10.00 - 99.99	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80
	100.00	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33
	Total	0.34	55.50	765	516	67.38	115	22.37	1.1	24.88
Total retail clients		0.42%	61.14%	$ 67,537	$ 41,020	60.74%	$ 4,328	10.55%	$ 99.8	13.59%

(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 segmentation of the probability of default scales does not reflect the requirements prescribed for Table CR6 - IRB - Credit risk exposures by portfolio and probability of default (PD) range of the Desjardins Group Pillar 3 Report.

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

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

(as a percentage)	As at September 30, 2021						As at June 30, 2021					
	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	**0.07%**	**-%**	**26.79%**	**26.01%**	**43.52%**	**10.25%**	0.02%	-%	26.78%	26.17%	44.86%	10.17%
Financial institutions	**0.10**	**-**	**54.42**	**-**	**21.12**	**-**	0.32	-	55.79	-	22.16	-
Businesses	**2.60**	**1.23**	**26.07**	**22.61**	**45.46**	**9.24**	2.63	1.32	25.67	23.19	44.69	8.84
SMEs similar to other retail client exposures	**2.22**	**0.86**	**61.41**	**57.95**	**47.78**	**10.92**	2.28	0.84	61.21	58.10	47.57	11.15
Exposures related to residential mortgages												
Insured exposures	**0.24**	**0.08**	**39.16**	**8.77**	**49.53**	**49.53**	0.24	0.09	36.99	8.94	49.85	49.85
Uninsured exposures	**0.65**	**0.22**	**25.42**	**5.18**	**64.08**	**9.28**	0.67	0.28	23.31	5.34	64.19	5.37
Qualifying revolving retail client exposures (QRRCE)	**1.45**	**0.83**	**81.77**	**66.74**	**45.65**	**30.75**	1.42	0.92	81.81	66.97	45.65	29.05
Other retail client exposures (non-QRRCE) excluding SMEs	**2.34**	**0.86**	**50.35**	**38.78**	**69.18**	**56.24**	2.39	0.93	50.88	38.39	69.23	65.86

(as a percentage)	As at March 31, 2021						As at December 31, 2020					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	-%	26.11%	25.64%	43.91%	9.58%	0.02%	-%	25.69%	25.34%	45.45%	12.37%
Financial institutions	0.51	-	53.26	-	22.16	-	0.38	-	55.67	-	26.43	0.03
Businesses	2.51	1.17	25.67	24.55	45.89	12.60	2.48	1.16	25.54	23.98	48.27	13.90
SMEs similar to other retail client exposures	2.42	1.23	60.75	57.87	47.50	15.50	2.48	1.47	58.39	30.00	46.47	33.18
Exposures related to residential mortgages												
Insured exposures	0.28	0.10	34.14	10.61	49.32	49.32	0.34	0.14	32.95	11.35	49.60	49.60
Uninsured exposures	0.77	0.34	20.82	5.52	64.35	14.03	0.82	0.41	19.31	5.52	63.00	20.21
Qualifying revolving retail client exposures (QRRCE)	1.52	1.00	81.81	69.01	45.80	27.29	1.59	1.14	83.81	71.71	46.96	28.06
Other retail client exposures (non-QRRCE) excluding SMEs	2.48	1.08	52.96	43.95	69.33	65.79	2.61	1.38	51.65	43.03	67.42	63.11

(as a percentage)	As at September 30, 2020						As at June 30, 2020					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	-%	25.45%	24.89%	43.68%	10.90%	0.02%	-%	25.66%	24.64%	43.15%	9.47%
Financial institutions	0.37	-	59.07	-	26.13	0.02	0.45	-	53.74	-	27.53	0.03
Businesses	2.52	1.92	26.26	30.98	48.55	14.86	2.42	1.72	26.51	29.34	49.88	17.57
SMEs similar to other retail client exposures	2.00	2.08	58.68	40.31	46.02	24.47	2.18	2.16	58.67	39.99	46.31	18.87
Exposures related to residential mortgages												
Insured exposures	0.41	0.18	30.04	11.88	49.58	49.58	0.39	0.20	29.06	11.77	49.87	49.87
Uninsured exposures	0.91	0.52	17.10	5.39	66.14	15.79	0.85	0.56	16.28	5.51	66.11	11.51
Qualifying revolving retail client exposures (QRRCE)	1.58	1.30	83.61	72.18	46.54	29.22	1.60	1.43	83.69	72.93	46.64	45.14
Other retail client exposures (non-QRRCE) excluding SMEs	2.95	1.81	50.59	42.14	67.42	62.77	2.99	2.10	51.30	43.59	68.73	59.91

(as a percentage)	As at March 31, 2020						As at December 31, 2019					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	-%	26.29%	24.16%	44.56%	11.52%	0.02%	-%	25.91%	22.94%	43.47%	10.27%
Financial institutions	0.21	-	53.38	-	27.52	0.23	0.10	-	43.92	-	27.43	0.22
Businesses	2.13	1.18	26.70	20.83	46.83	15.29	2.01	1.33	26.97	13.00	51.32	12.47
SMEs similar to other retail client exposures	1.81	2.02	59.85	34.84	46.26	25.74	1.67	1.69	59.62	32.10	46.18	22.14
Exposures related to residential mortgages												
Insured exposures	0.48	0.25	27.81	13.15	49.77	49.77	0.47	0.25	27.17	14.79	49.48	47.98
Uninsured exposures	0.89	0.59	15.36	5.83	66.17	7.32	0.89	0.58	14.78	5.90	66.12	61.03
Qualifying revolving retail client exposures (QRRCE)	1.84	1.54	83.30	74.11	46.93	32.47	1.85	1.51	83.23	73.76	45.94	39.38
Other retail client exposures (non-QRRCE) excluding SMEs	3.16	2.13	52.39	43.29	66.66	59.65	3.19	2.18	52.09	43.36	66.32	65.95

(as a percentage)	As at September 30, 2019					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Exposures related to residential mortgages						
Insured exposures	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%
Uninsured exposures	1.14	0.55	13.65	10.19	56.25	36.56
Qualifying revolving retail client exposures (QRRCE)	1.62	1.09	82.86	70.73	62.89	42.09
Other retail client exposures (non-QRRCE) excluding SMEs	4.00	1.90	44.85	30.54	67.45	56.31

(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 September 30, 2021								As at June 30, 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	$ 10,844	$ -	$ -	$ -	$ -	$ -	$ -	$ 10,844	$ 14,596	$ -	$ -	$ -	$ -	$ 26	$ -	$ 14,622
Financial institutions	-	11,369	-	-	-	7	1	11,377	-	10,529	-	-	-	6	1	10,536
Businesses	-	656	-	562	-	10,930	110	12,258	-	557	-	544	-	10,743	111	11,955
SMEs similar to other retail client exposures	-	-	-	-	252	-	2	254	-	-	-	-	242	-	2	244
Mortgages	-	-	382	-	39	1	-	422	-	-	393	-	41	1	-	435
Other retail client exposures (excluding SMEs)	-	-	-	-	2,034	2	-	2,036	-	-	-	-	2,054	1	-	2,055
Securitization	-	-	-	-	-	-	25	25	-	-	-	-	-	-	36	36
Equities	-	-	-	-	-	198	92	290	-	-	-	-	-	206	83	289
Trading portfolio	-	4,273	-	215	-	15,610	1	20,099	-	4,167	-	1	-	14,750	6	18,924
Total	$ 10,844	$ 16,298	$ 382	$ 777	$ 2,325	$ 26,748	$ 231	$ 57,605	$ 14,596	$ 15,253	$ 393	$ 545	$ 2,337	$ 25,733	$ 239	$ 59,096

	As at March 31, 2021								As at December 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	$ 17,373	$ -	$ -	$ -	$ -	$ -	$ -	$ 17,373	$ 9,793	$ -	$ -	$ -	$ -	$ -	$ -	$ 9,793
Financial institutions	-	10,321	-	-	-	7	1	10,329	-	10,448	-	-	-	7	1	10,456
Businesses	-	412	-	283	-	10,107	123	10,925	-	643	-	366	-	9,513	115	10,637
SMEs similar to other retail client exposures	-	-	-	-	223	-	2	225	-	-	-	-	216	-	3	219
Mortgages	-	-	406	-	-	1	-	407	-	-	422	-	-	-	-	422
Other retail client exposures (excluding SMEs)	-	-	-	-	2,006	1	-	2,007	-	-	-	-	2,130	1	-	2,131
Securitization	-	-	-	-	-	-	12	12	-	-	-	-	-	-	8	8
Equities	-	-	-	-	-	274	9	283	-	-	-	-	-	255	8	263
Trading portfolio	-	2,661	-	7	-	12,533	25	15,226	-	2,300	-	2	-	10,049	11	12,362
Total	$ 17,373	$ 13,394	$ 406	$ 290	$ 2,229	$ 22,923	$ 172	$ 56,787	$ 9,793	$ 13,391	$ 422	$ 368	$ 2,346	$ 19,825	$ 146	$ 46,291

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 September 30, 2020								As at June 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	$ 5,813	$ -	$ -	$ -	$ -	$ 157	$ -	$ 5,970	$ 11,532	$ -	$ -	$ -	$ -	$ -	$ -	$ 11,532
Financial institutions	-	11,372	-	23	-	-	1	11,396	-	9,450	-	55	-	8	14	9,527
Businesses	-	686	-	342	-	8,963	128	10,119	-	558	-	372	-	8,881	129	9,940
SMEs similar to other retail client exposures	-	-	-	-	204	-	67	271	-	-	-	-	202	-	67	269
Mortgages	-	-	357	-	-	-	-	357	-	-	385	-	-	-	-	385
Other retail client exposures (excluding SMEs)	-	-	-	-	2,207	2	-	2,209	-	-	-	-	2,325	2	-	2,327
Securitization	-	-	-	-	-	-	9	9	-	-	-	-	-	-	10	10
Equities	-	-	-	-	-	225	8	233	-	-	-	-	-	207	8	215
Trading portfolio	-	2,341	-	6	-	8,775	-	11,122	-	2,026	-	1	-	9,475	7	11,509
Total	$ 5,813	$ 14,399	$ 357	$ 371	$ 2,411	$ 18,122	$ 213	$ 41,686	$ 11,532	$ 12,034	$ 385	$ 428	$ 2,527	$ 18,573	$ 235	$ 45,714

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

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 September 30, 2019							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,776	$ -	$ -	$ -	$ -	$ -	$ -	$ 15,776
Financial institutions	-	17,205	-	219	-	4	1	17,429
Businesses	-	239	-	649	-	71,548	736	73,172
SMEs similar to other retail client exposures	-	-	-	-	8,051	-	172	8,223
Mortgages	-	-	396	-	-	-	-	396
Other retail client exposures (excluding SMEs)	-	-	-	-	2,059	1	-	2,060
Securitization	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	200	9	209
Trading portfolio	12,127	3,776	-	2	711	6,000	3	22,619
Total	$ 27,903	$ 21,220	$ 396	$ 870	$ 10,821	$ 77,753	$ 926	$ 139,889

(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 September 30, 2021 Gross loans	As at September 30, 2021 Gross credit-impaired loans	As at June 30, 2021 Gross loans	As at June 30, 2021 Gross credit-impaired loans	As at March 31, 2021 Gross loans	As at March 31, 2021 Gross credit-impaired loans	As at December 31, 2020 Gross loans	As at December 31, 2020 Gross credit-impaired loans	As at September 30, 2020 Gross loans	As at September 30, 2020 Gross credit-impaired loans	As at June 30, 2020 Gross loans	As at June 30, 2020 Gross credit-impaired loans	As at March 31, 2020 Gross loans	As at March 31, 2020 Gross credit-impaired loans	As at December 31, 2019 Gross loans	As at December 31, 2019 Gross credit-impaired loans	As at September 30, 2019 Gross loans	As at September 30, 2019 Gross credit-impaired loans
Residential mortgages	**$ 146,615**	**$ 226**	$ 143,741	$ 253	$ 138,438	$ 323	$ 136,208	$ 374	$ 134,105	$ 366	$ 131,729	$ 341	$ 128,419	$ 333	$ 126,757	$ 326	$ 124,902	$ 372
Consumer, credit card and other personal loans	**24,743**	**145**	24,859	156	24,789	186	25,310	212	25,828	242	25,623	283	26,181	284	27,022	276	26,851	271
Public agency loans[1]	**2,662**	**-**	2,883	-	3,119	-	3,017	-	4,203	-	3,847	-	2,455	-	3,319	-	3,473	-
Business loans																		
Agriculture	**10,332**	**108**	10,074	97	9,839	111	9,738	125	10,293	115	10,141	133	10,074	153	9,971	147	9,683	125
Mining, oil and gas	**380**	**35**	385	38	343	20	389	44	363	45	426	2	457	2	358	2	396	3
Utilities	**866**	**-**	820	-	816	-	720	-	718	-	694	-	831	-	676	-	680	-
Construction	**4,924**	**114**	4,548	110	4,124	112	3,904	117	3,590	152	3,508	159	3,690	131	3,485	134	3,466	174
Manufacturing	**4,523**	**107**	4,287	105	4,292	117	4,324	111	4,051	119	4,122	131	4,991	65	4,257	61	4,453	50
Wholesale trade	**1,991**	**22**	1,926	31	1,676	33	1,568	35	1,421	15	1,490	15	1,772	11	1,663	11	1,727	10
Retail trade	**3,705**	**78**	3,575	77	3,646	80	3,389	73	3,201	79	3,245	50	3,762	37	3,274	36	3,095	39
Transportation	**1,480**	**34**	1,441	36	1,349	35	1,359	34	1,374	33	1,346	25	1,661	23	1,531	22	1,615	33
Information industry	**268**	**4**	276	13	319	13	312	14	363	3	333	4	530	1	388	2	458	2
Finance and insurance	**986**	**1**	884	1	821	5	855	1	2,083	1	2,117	-	1,930	-	1,723	-	1,126	-
Real estate	**13,059**	**44**	12,067	49	11,629	37	10,573	43	9,162	18	9,193	22	9,379	22	8,862	19	8,447	22
Professional services	**1,212**	**7**	1,099	8	942	7	887	8	875	8	946	5	1,186	4	964	4	957	4
Management of companies	**1,222**	**6**	1,178	6	1,071	7	993	9	858	7	858	7	922	7	976	6	889	6
Administrative services	**390**	**24**	380	30	347	17	353	13	380	13	367	14	395	15	354	16	344	14
Education	**272**	**5**	266	5	249	5	255	2	298	2	307	2	306	3	287	2	284	1
Health care	**3,980**	**74**	3,825	74	3,772	33	3,666	35	3,779	37	3,759	29	3,782	21	3,719	22	3,688	21
Arts and entertainment	**799**	**39**	781	40	779	40	786	19	793	40	801	41	877	12	822	14	836	13
Accommodation	**1,912**	**107**	1,913	90	1,886	51	1,834	48	1,832	35	1,819	36	1,812	34	1,755	31	1,658	29
Other services	**1,165**	**5**	1,145	8	1,078	4	1,133	6	1,163	10	1,126	8	1,135	9	1,112	10	1,087	9
Other businesses	**338**	**-**	582	-	591	-	960	-	246	-	212	-	575	-	492	1	369	-
Total business loans	**$ 53,804**	**$ 814**	$ 51,452	$ 818	$ 49,569	$ 727	$ 47,998	$ 737	$ 46,843	$ 732	$ 46,810	$ 683	$ 50,067	$ 550	$ 46,669	$ 540	$ 45,258	$ 555
Total loans	**$ 227,824**	**$ 1,185**	$ 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

(1) Includes government loans.

Table 19 – Loan portfolio by geographic area

(in millions of dollars)	As at September 30, 2021		As at June 30, 2021		As at March 31, 2021		As at December 31, 2020		As at September 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	**$ 207,584**	**$ 1,023**	$ 203,246	$ 1,046	$ 196,772	$ 1,085	$ 193,489	$ 1,133	$ 191,382	$ 1,099
Other Canadian provinces	**19,875**	**162**	19,307	181	18,742	151	18,639	190	18,694	237
Total – Canada	**$ 227,459**	**$ 1,185**	$ 222,553	$ 1,227	$ 215,514	$ 1,236	$ 212,128	$ 1,323	$ 210,076	$ 1,336
Other countries	**365**	**-**	382	-	401	-	405	-	903	4
Total	**$ 227,824**	**$ 1,185**	$ 222,935	$ 1,227	$ 215,915	$ 1,236	$ 212,533	$ 1,323	$ 210,979	$ 1,340

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

Table 20 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at September 30, 2021 Gross loans and acceptances		As at June 30, 2021 Gross loans and acceptances		As at March 31, 2021 Gross loans and acceptances		As at December 31, 2020 Gross loans and acceptances		As at September 30, 2020 Gross loans and acceptances	
Desjardins Group										
Caisse network	**$ 190,734**	**83.6%**	$ 186,761	83.7%	$ 180,198	83.4%	$ 176,687	83.0%	$ 173,245	82.2%
Fédération des caisses Desjardins du Québec	**33,642**	**14.8**	32,554	14.6	32,161	14.9	32,447	15.2	33,842	16.0
Desjardins Financial Security Life Assurance Company	**2,745**	**1.2**	2,867	1.3	2,899	1.3	2,948	1.4	2,982	1.4
Other entities	**913**	**0.4**	843	0.4	811	0.4	779	0.4	910	0.4
Total	**$ 228,034**	**100.0%**	$ 223,025	100.0%	$ 216,069	100.0%	$ 212,861	100.0%	$ 210,979	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2020 Gross loans and acceptances		As at March 31, 2020 Gross loans and acceptances		As at December 31, 2019 Gross loans and acceptances		As at September 30, 2019 Gross loans and acceptances	
Desjardins Group								
Caisse network	$ 170,236	81.8%	$ 167,054	80.7%	$ 165,095	80.9%	$ 161,627	80.5%
Fédération des caisses Desjardins du Québec	33,922	16.3	35,939	17.3	34,946	17.1	34,855	17.4
Desjardins Financial Security Life Assurance Company	3,016	1.4	3,085	1.5	3,112	1.5	3,198	1.6
Other entities	1,043	0.5	1,126	0.5	994	0.5	988	0.5
Total	$ 208,217	100.0%	$ 207,204	100.0%	$ 204,147	100.0%	$ 200,668	100.0%

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2021						As at June 30, 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	**$ 146,615**	**64.2%**	**$ 37,628**	**78.0%**	**$ 226**	**19.1%**	$ 143,741	64.5%	$ 37,996	78.5%	$ 253	20.6%
Consumer, credit card and other personal loans	**24,743**	**10.9**	**3,122**	**6.5**	**145**	**12.2**	24,859	11.1	3,274	6.8	156	12.7
Business and government loans	**56,676**	**24.9**	**7,447**	**15.5**	**814**	**68.7**	54,425	24.4	7,140	14.7	818	66.7
Total	**$ 228,034**	**100.0%**	**$ 48,197**	**100.0%**	**$ 1,185**	**100.0%**	$ 223,025	100.0%	$ 48,410	100.0%	$ 1,227	100.0%

(in millions of dollars and as a percentage)	As at March 31, 2021						As at December 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	$ 138,438	64.0%	$ 37,529	78.1%	$ 323	26.2%	$ 136,208	64.0%	$ 37,823	78.6%	$ 374	28.3%
Consumer, credit card and other personal loans	24,789	11.5	3,351	7.0	186	15.0	25,310	11.9	3,319	6.9	212	16.0
Business and government loans	52,842	24.5	7,141	14.9	727	58.8	51,343	24.1	6,962	14.5	737	55.7
Total	$ 216,069	100.0%	$ 48,021	100.0%	$ 1,236	100.0%	$ 212,861	100.0%	$ 48,104	100.0%	$ 1,323	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2020						As at June 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	$ 134,105	63.6%	$ 38,051	78.5%	$ 366	27.3%	$ 131,729	63.3%	$ 37,986	79.1%	$ 341	26.0%
Consumer, credit card and other personal loans	25,828	12.2	3,207	6.6	242	18.1	25,623	12.3	3,292	6.9	283	21.7
Business and government loans	51,046	24.2	7,205	14.9	732	54.6	50,865	24.4	6,714	14.0	683	52.3
Total	$ 210,979	100.0%	$ 48,463	100.0%	$ 1,340	100.0%	$ 208,217	100.0%	$ 47,992	100.0%	$ 1,307	100.0%

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

(in millions of dollars and as a percentage)	As at September 30, 2019					
	Gross loans and acceptances		Guaranteed or insured loans[1][2]		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	$ 124,902	62.2%	$ 37,119	78.4%	$ 372	31.1%
Consumer, credit card and other personal loans	26,851	13.4	3,196	6.8	271	22.6
Business and government loans	48,915	24.4	6,980	14.8	555	46.3
Total	$ 200,668	100.0%	$ 47,295	100.0%	$ 1,198	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				
	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Gross credit-impaired loans at the beginning of the period	**$ 1,227**	$ 1,236	$ 1,323	$ 1,340	$ 1,307
Gross loans that became credit-impaired since the last period	**546**	679	608	851	440
Loans returned to unimpaired status	**(534)**	(616)	(699)	(772)	(325)
Write-offs and recoveries	**(47)**	(58)	(56)	(114)	(89)
Other changes	**(7)**	(14)	60	18	7
Gross credit-impaired loans at the end of the period	**$ 1,185**	$ 1,227	$ 1,236	$ 1,323	$ 1,340

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

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.