Pillar 3 Report (unaudited)

For the period ended December 31, 2021

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NOTES TO THE READER

USE OF THIS DOCUMENT

The Pillar 3 Report (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 Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at https://www.desjardins.com/ca/about-us/investor-relations and on the SEDAR website at https://www.sedar.com (under the Desjardins Capital Inc. profile for years ended before December 31, 2021 and, since the first quarter of 2021, under the *Fédération des caisses Desjardins du Québec* profile). This document should also be used as a supplement to the document entitled "Additional Financial Information" of Desjardins Group, which is also available on its website.

Certain information relevant to Pillar 3 is disclosed in these documents. A reference table entitled "Information disclosed in separate reports" is presented under each regulatory requirement, when applicable. Such table outlines the Pillar 3 requirements that are not directly addressed in this document and refers the reader to the appropriate sections of separate documents.

Disclosures in this report have been prepared in accordance with the following guidelines issued by the *Autorité des marchés financiers* (AMF):

- Pillar 3 Disclosure Requirements Guideline
- Total Loss Absorbing Capacity Guideline
- Capital Base Adequacy Requirements Guideline applicable to financial services cooperatives, including leverage requirements.

These guidelines are available on the AMF's website at https://lautorite.qc.ca/en/professionals/deposit-institutions-and-trust-companies/guidelines (some documents are in French only). The Basel Committee requirements, from which the AMF guidelines are derived, can be found at https://www.bis.org/bcbs/basel3.htm.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The financial information presented in this document relates to Desjardins Group, which is made up of the Desjardins caisses in Québec and Caisse Desjardins Ontario Credit Union Inc. (the caisses), the *Fédération des caisses Desjardins du Québec* (the Federation) and its subsidiaries, and the *Fonds de sécurité Desjardins*. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Significant accounting policies", to its Annual Combined Financial Statements.

The information on capital and risks presented in this document is mainly prepared using the 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. The information presented results from combining accounting and regulatory data. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the document entitled "Enhancing the Risk Disclosures of Banks" dated October 29, 2012.

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

Desjardins Group's public communications often include oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Québec, Canada and the United States. Forward-looking statements are contained in this report and may be incorporated in other filings with Canadian regulators or in any other communications.

Forward-looking statements include, but are not limited to, comments about Desjardins Group's objectives regarding financial performance, priorities, operations, the review of economic conditions and financial markets, the outlook for the Québec, Canadian, U.S. and global economies, as well as the possible impact of the COVID-19 pandemic on its operations, its results and its financial position, as well as on economic conditions and financial markets. Such forward-looking statements are typically identified by words or phrases such as "target", "objective", "believe", "expect", "anticipate", "intend", "estimate", "plan", "forecast", "aim", "should" and "may", words and expressions of similar import, and future and conditional verbs.

By their very nature, such statements involve assumptions, uncertainties and inherent risks, both general and specific. Readers are cautioned not to rely unduly on the forward-looking statements since a number of factors, many of which are beyond Desjardins Group's control and the effects of which can be difficult to predict, could influence, individually or collectively, the accuracy of the assumptions made, predictions, forecasts or other forward-looking statements mentioned in this report. It is also possible that these assumptions, predictions, forecasts or other statements as well as Desjardins Group's objectives and priorities may not materialize or may prove to be inaccurate and that actual results differ materially. Furthermore, the uncertainty created by the COVID-19 pandemic has sharply increased this risk by generating additional difficulties in determining assumptions, predictions, forecasts or other forward-looking statements compared to previous periods. Although Desjardins Group believes that the expectations expressed in these forward-looking statements are reasonable and founded on valid bases, it cannot guarantee that these expectations will materialize or prove to be correct. Desjardins Group cautions readers against placing undue reliance on forward-looking statements when making decisions, given that actual results, conditions, actions or future events could differ significantly from the targets, expectations, estimates or intentions advanced in them, explicitly or implicitly. Readers who rely on these forward-looking statements must carefully consider these risk factors and other uncertainties and potential events, including the uncertainty inherent in forward-looking statements.

Any forward-looking statements contained in this report represent the views of management only as at the date hereof, and are presented for the purpose of assisting readers in understanding and interpreting Desjardins Group's financial position as at the dates indicated or its results for the period then ended, as well as its strategic priorities and objectives as considered as at the date hereof. These forward-looking statements may not be appropriate for other purposes. Desjardins Group does not undertake to update any oral or written forward-looking statements that could be made from time to time by or on behalf of Desjardins Group, except as required under applicable securities legislation.

DISCLOSURE POLICY

Desjardins Group has a disclosure policy with respect to material financial disclosures (the Policy), which is approved by the Board of Directors and defines the control processes and internal procedures in that regard.

The main components of the Policy apply to the material financial documents of Desjardins Group and its reporting issuers, as well as to documents filed with regulatory authorities. In particular, the Policy outlines the guiding principles for disclosure that apply to these documents, including the Pillar 3 disclosures, the existence and maintenance of a process to control and validate material financial disclosures and the responsibility of the Board of Directors and senior management for implementing an effective internal control structure with respect to disclosing material information and ensuring such structure is in place.

OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK-WEIGHTED ASSETS

Template KM2 – Key metrics – TLAC requirements (at resolution group level[1])

	(in millions of dollars and as a percentage)	a As at December 31, 2021	b As at September 30, 2021	c As at June 30, 2021	d As at March 31, 2021	e As at December 31, 2020
1	Total loss-absorbing capacity (TLAC) available	**$ 34,325**	$ 34,958	$ 33,571	$ 30,709	$ 28,775
1a	Total loss-absorbing capacity (TLAC) available without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)[2]	**34,323**	34,940	33,553	30,707	28,772
2	Total RWA at the level of the resolution group	**129,311**	130,190	125,753	120,539	116,522
3	TLAC as a percentage of RWA[3] (row 1 / row 2) (%)	**26.5 %**	26.9 %	26.7 %	25.5 %	24.7 %
3a	TLAC as a percentage of RWA[3] (row 1a / row 2) (%) without the application of the transitional provisions for the provisioning of ECLs[2]	**26.5**	26.8	26.7	25.5	24.7
4	Leverage ratio exposure measure at the level of the resolution group	**$ 329,634**	$ 322,634	$ 322,244	$ 307,977	$ 301,805
5	TLAC as a percentage of leverage ratio exposure measure[3] (row 1 / row 4)	**10.4 %**	10.8 %	10.4 %	10.0 %	9.5 %
5a	TLAC as a percentage of leverage ratio exposure measure[3] (row 1a / row 4) without the application of the transitional provisions for the provisioning of ECLs[2]	**10.4**	10.8	10.4	10.0	9.5
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**yes**	yes	yes	yes	yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**no**	no	no	no	no
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied	**N/A**	N/A	N/A	N/A	N/A

(1) The data in this template differ from those presented in Template CC1 because they refer to the resolution group that excludes Caisse Desjardins Ontario Credit Union Inc.

(2) On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital. For more information, see the "Adjustments to capital requirements related to the COVID-19 pandemic" sub-section of the "Capital management" section of Desjardins Group's 2021 Annual Report.

(3) The AMF expects that the TLAC minimum requirements will be met as of April 1, 2022.

Table OVA – Desjardins Group's risk management approach

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
OVA.a)	How the business model determines and interacts with the overall risk profile and how Desjardins Group's risk profile interacts with the risk tolerance approved by the Board of Directors.	2021 Annual Report	Risk factors that could impact future results	62-64
			Integrated Risk Management Framework	65-71
OVA.b)	How the business model determines and interacts with the overall risk profile and how Desjardins Group's risk profile interacts with the risk tolerance approved by the Board of Directors.	2021 Annual Report	Risk management governance	69-71
OVA.c)	Channels to communicate, decline and enforce the risk culture within Desjardins Group.	2021 Annual Report	Risk Disclosure	67
			Risk appetite	67
			Proactive risk management approach	68
			Risk management governance	69-71
OVA.d)	The scope and main features of risk measurement systems.	2021 Annual Report	Risk appetite	67
			Risk Measurement	66-67
OVA.e)	Description of the process of risk information reporting established by the board of directors and senior management, in particular, the scope and main content of reporting on risk exposure.	2021 Annual Report	Risk Disclosure	67
			Risk appetite	67
OVA.f)	Qualitative information on stress testing.	2021 Annual Report	Risk Measurement	66-67
OVA.g)	The strategies and processes to manage, hedge and mitigate risks that arise from Desjardins Group's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	2021 Annual Report	Integrated Risk Management Framework	65-71

(1) See the "Use of this document" section on page 2.

Template OV1 – Overview of risk-weighted assets (RWA)

		a	b				c
		RWA[1]					Minimum capital requirements[2]
	(in millions of dollars)	**As at December 31, 2021**	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020	**As at December 31, 2021**
1	Credit risk (excluding counterparty credit risk – CCR)	**$ 101,020**	$ 101,691	$ 96,884	$ 92,416	$ 89,637	**$ 8,083**
2	Of which: Standardized Approach (SA)	**23,037**	20,806	19,888	18,649	17,484	**1,844**
3	Of which: Internal Ratings-Based Approach (IRB)	**77,983**	80,885	76,996	73,767	72,153	**6,239**
4	Counterparty credit risk	**4,986**	5,439	4,791	4,470	4,406	**399**
5	Of which: Standardized Approach for counterparty credit risk (SA-CCR)	**4,986**	5,439	4,791	4,470	4,406	**399**
6	Of which: Internal Model Method (IMM)	**—**	—	—	—	—	**—**
7	Equity positions in the banking book under the market approach	**—**	—	—	—	—	**—**
8	Equity investments in funds – look-through approach	**—**	—	—	—	—	**—**
9	Equity investments in funds – mandate-based approach	**—**	—	—	—	—	**—**
10	Equity investments in funds – fall-back approach	**1,746**	1,152	1,042	113	111	**139**
11	Settlement risk	**—**	—	—	—	—	**—**
12	Securitization exposures in the banking book	**327**	309	451	150	97	**26**
13	Of which: Internal Ratings-Based Approach (IRB)	**—**	—	—	—	—	**—**
14	Of which: prudential approach (PA) based on internal ratings	**—**	—	—	—	—	**—**
15	Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	**327**	309	451	150	97	**26**
16	Market risk	**2,874**	3,158	4,087	2,861	2,561	**230**
17	Of which: Standardized Approach (SA)	**394**	340	395	432	390	**32**
18	Of which: approaches based on the Internal Model Method (IMM)	**2,480**	2,818	3,692	2,429	2,171	**198**
19	Operational risk	**14,476**	14,260	14,004	13,822	13,705	**1,158**
20	Of which: Basic Indicator Approach	**—**	—	—	—	—	**—**
21	Of which: Standardized Approach	**14,476**	14,260	14,004	13,822	13,705	**1,158**
22	Of which: advanced measurement approach	**—**	—	—	—	—	**—**
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	**9,089**	9,325	9,255	9,160	9,407	**727**
24	Floor adjustment	**—**	—	—	1,412	177	**—**
25	**Total (1 + 4 + 7 + 8 + 9 + 10 + 11 + 12 + 16 + 19 + 23 + 24)**	**$ 134,518**	$ 135,334	$ 130,514	$ 124,404	$ 120,101	**$ 10,762**

(1) The RWA presented include the 6% scaling factor applied on RWA measured using the Internal Ratings-Based Approach for credit exposures.

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

Risk-weighted assets (RWA)

As at December 31, 2021

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total			
	Exposure[1]	RWA	Exposure[1]	RWA	Exposure[1]	RWA	Capital requirement[2]	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	$ 74,393	$ 7,465	$ 13,622	$ —	$ 88,015	$ 7,465	$ 597	8.5 %
Financial institutions	4,234	1,437	10,827	2,222	15,061	3,659	293	24.3
Businesses	70,255	30,946	14,310	13,156	84,565	44,102	3,528	52.2
Securitization	—	—	26	327	26	327	26	1,250.0
Equities	—	—	356	1,962	356	1,962	157	551.1
SMEs similar to other retail client exposures	9,831	4,790	251	187	10,082	4,977	398	49.4
Mortgages	110,585	17,021	336	177	110,921	17,198	1,376	15.5
Other retail client exposures (excluding SMEs)	10,560	4,656	1,782	1,340	12,342	5,996	480	48.6
Qualifying-revolving retail client exposures	31,203	7,254	—	—	31,203	7,254	580	23.2
Sub-total – Credit risk other than counterparty risk	311,061	73,569	41,510	19,371	352,571	92,940	7,435	26.4
Counterparty risk								
Sovereign borrowers	66	2	—	—	66	2	—	2.6
Financial institutions	3,303	1,656	7	1	3,310	1,657	133	50.1
Businesses	5	11	300	161	305	172	14	56.4
Trading portfolios	807	520	680	586	1,487	1,106	88	74.3
Credit valuation adjustment charge (CVA)	—	—	4,120	1,873	4,120	1,873	149	45.5
Additional requirements related to the banking and trading portfolio	—	—	—	—	746	45	4	6.0
Sub-total – Counterparty risk	4,181	2,189	5,107	2,621	10,034	4,855	388	48.4
Other assets[3]	—	—	—	—	20,707	14,828	1,186	71.6
Scaling factors[4]	—	4,545	—	—	—	4,545	364	—
Total – Credit risk	315,242	80,303	46,617	21,992	383,312	117,168	9,373	30.6
Market risk								
Value at Risk (VaR)	—	426	—	—	—	426	34	—
Stressed VaR	—	1,072	—	—	—	1,072	85	—
Incremental risk charge (IRC)[5]	—	907	—	—	—	907	73	—
Other[6]	—	75	—	394	—	469	38	—
Total – Market risk[7]	—	2,480	—	394	—	2,874	230	—
Operational risk	—	—	—	14,476	—	14,476	1,158	—
Total risk-weighted assets before RWA floor	$ 315,242	$ 82,783	$ 46,617	$ 36,862	$ 383,312	$ 134,518	$ 10,761	35.1 %
RWA floor adjustment[8]	—	—	—	—	—	—	—	—
Total risk-weighted assets	$ 315,242	$ 82,783	$ 46,617	$ 36,862	$ 383,312	$ 134,518	$ 10,761	35.1 %

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA) (continued)

(in millions of dollars and as a percentage)	Risk-weighted assets			
	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
Credit risk other than counterparty risk				
Sovereign borrowers	$ 8,121	$ 7,443	$ 7,228	$ 7,393
Financial institutions	3,390	3,575	3,212	3,446
Businesses	44,131	42,453	39,923	37,832
Securitization	309	451	150	97
Equities	1,349	1,247	387	365
SMEs similar to other retail client exposures	5,091	5,129	5,103	5,057
Mortgages	17,292	15,437	13,654	12,273
Other retail client exposures (excluding SMEs)	5,726	5,743	6,168	6,272
Qualifying-revolving retail client exposures	7,467	7,375	7,675	8,569
Sub-total – Credit risk other than counterparty risk	92,876	88,853	83,500	81,304
Counterparty risk				
Sovereign borrowers	—	—	—	—
Financial institutions	1,788	1,760	1,663	1,401
Businesses	2	8	2	15
Trading portfolios	1,686	1,103	994	1,008
Credit valuation adjustment charge (CVA)	1,787	1,765	1,674	1,854
Additional requirements related to the banking and trading portfolio	17	26	17	20
Sub-total – Counterparty risk	5,280	4,662	4,350	4,298
Other assets[3]	15,022	14,421	14,164	13,864
Scaling factors[4]	4,738	4,487	4,295	4,192
Total – Credit risk	117,916	112,423	106,309	103,658
Market risk				
Value at Risk (VaR)	469	613	856	798
Stressed VaR	1,294	1,895	719	578
Incremental risk charge (IRC)[5]	1,048	1,102	807	708
Other[6]	347	477	479	477
Total – Market risk[7]	3,158	4,087	2,861	2,561
Operational risk	14,260	14,004	13,822	13,705
Total risk-weighted assets before RWA floor	$ 135,334	$ 130,514	$ 122,992	$ 119,924
RWA floor adjustment[8]	—	—	1,412	177
Total risk-weighted assets	$ 135,334	$ 130,514	$ 124,404	$ 120,101

(1) 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).

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

(3) 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.

(4) 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.

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

(6) Represents mainly capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk.

(7) 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.

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

Risk-weighted assets[1] by business segment[2]

(in millions of dollars)	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
Allocated to business segments					
Personal and Business Services	**$ 104,538**	$ 106,070	$ 100,983	$ 95,866	$ 92,892
Wealth Management and Life and Health Insurance	**5,911**	5,055	5,464	4,346	4,474
Property and Casualty Insurance	**4,726**	4,596	4,129	3,977	3,485
Other	**19,343**	19,613	19,938	18,803	19,073
Not allocated[3]	**—**	—	—	1,412	177
Total risk-weighted assets	**$ 134,518**	$ 135,334	$ 130,514	$ 124,404	$ 120,101

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

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

(3) Includes risk-weighted assets related to the RWA floor adjustment.

Change in risk-weighted assets

(in millions of dollars)	For the three-month periods ended																	
	December 31, 2021			September 30, 2021			June 30, 2021			March 31, 2021			December 31, 2020					
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk 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	**$ 112,477**	**$ 5,439**	**$ 117,916**	$ 107,632	$ 4,791	$ 112,423	$ 101,839	$ 4,470	$ 106,309	$ 99,252	$ 4,406	$ 103,658	$ 99,942	$ 4,746	$ 104,688			
Size of portfolio[1]	**2,939**	**(712)**	**2,227**	2,262	271	2,533	4,041	1,063	5,104	664	(180)	484	1,404	(24)	1,380			
Quality of portfolio[2]	**(3,833)**	**259**	**(3,574)**	738	363	1,101	(552)	(739)	(1,291)	463	(343)	120	(2,746)	(307)	(3,053)			
Updating of models[3]	**—**	**1**	**1**	—	—	—	—	—	—	548	593	1,141	879	—	879			
Procedures and policies[4]	**609**	**—**	**609**	1,734	—	1,734	2,375	1	2,376	977	—	977	—	—	—			
Acquisitions and transfers	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—			
Change in exchange rates	**(10)**	**(1)**	**(11)**	111	14	125	(71)	(4)	(75)	(65)	(6)	(71)	(227)	(9)	(236)			
Other	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—			
Total changes in risk-weighted assets	**(295)**	**(453)**	**(748)**	4,845	648	5,493	5,793	321	6,114	2,587	64	2,651	(690)	(340)	(1,030)			
Risk-weighted assets at end of period	**$ 112,182**	**$ 4,986**	**$ 117,168**	$ 112,477	$ 5,439	$ 117,916	$ 107,632	$ 4,791	$ 112,423	$ 101,839	$ 4,470	$ 106,309	$ 99,252	$ 4,406	$ 103,658			

(in millions of dollars)	For the three-month periods ended				
	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020
Market risk					
Risk-weighted assets at beginning of period	**$ 3,158**	$ 4,087	$ 2,861	$ 2,561	$ 2,453
Change in risk level[5]	**(284)**	(929)	(38)	300	108
Updating of models[3]	**—**	—	—	—	—
Procedures and policies[4]	**—**	—	1,264	—	—
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**(284)**	(929)	1,226	300	108
Risk-weighted assets at end of period	**$ 2,874**	$ 3,158	$ 4,087	$ 2,861	$ 2,561
Operational risk					
Risk-weighted assets at beginning of period	**$ 14,260**	$ 14,004	$ 13,822	$ 13,705	$ 13,462
Revenue generated	**216**	256	182	117	243
Procedures and policies[4]	**—**	—	—	—	—
Acquisitions and transfers	**—**	—	—	—	—
Total changes in risk-weighted assets	**216**	256	182	117	243
Risk-weighted assets at end of period	**$ 14,476**	$ 14,260	$ 14,004	$ 13,822	$ 13,705
RWA floor adjustment					
Risk-weighted assets at beginning of period	**$ —**	$ —	$ 1,412	$ 177	$ —
Size of portfolio[1]	**—**	—	493	2,088	(36)
Quality of portfolio[2]	**—**	—	542	1,247	1,026
Updating of models[3]	**—**	—	—	(1,141)	(879)
Procedures and policies[4]	**—**	—	(2,464)	(977)	—
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	17	18	66
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**—**	—	(1,412)	1,235	177
Risk-weighted assets at end of period	**$ —**	$ —	$ —	$ 1,412	$ 177

(1) Increase or decrease in underlying risk exposure.

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

(3) Change in models and risk parameters.

(4) Regulatory changes and changes in regulatory capital calculation methods. For the period from March 31, 2020 to May 1, 2021, 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.

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

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

	(in millions of dollars and as a percentage)	As at December 31, 2021	Cross-reference[1]	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
	Tier 1A capital instruments: Instruments and reserves						
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	**$ 4,889**	A + B	$ 4,889	$ 4,889	$ 4,889	$ 4,889
2	Qualifying reserves and undistributed surplus earnings	**26,813**	C + D	26,733	25,799	24,792	23,132
3	Accumulated amounts of other general income (and other reserves) and accumulated other comprehensive income	**773**	E	940	1,037	1,004	1,308
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	**84**	F	95	101	110	125
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	**—**		—	—	—	—
6	**Tier 1A capital instruments before regulatory adjustments**	**32,559**		32,657	31,826	30,795	29,454
	Tier 1A capital instruments: Regulatory adjustments						
7	Prudential valuation adjustments	**—**		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	**153**	G + H	153	150	150	150
9	Intangible assets other than mortgage servicing rights and software (net of qualifying deferred tax liabilities)	**444**	I + J	430	408	386	354
10	Deferred tax assets, excluding those arising from temporary differences (net of qualifying deferred tax liabilities)	**112**	K + L	89	112	107	111
11	Cash flow hedge reserve	**84**	M	254	329	404	466
12	Shortfall of allowances for expected losses[2]	**287**	Note	368	269	177	138
13	Securitization gain on sale	**—**		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	**—**		—	—	—	—
15	Defined benefit plan assets, after deduction of the authorized offsetting amount (net of qualifying deferred tax liabilities)	**—**		—	—	—	—
16	Investment in own Tier 1A capital instruments (if not consolidated)	**—**		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	**26**	B	21	21	23	25
18	Investments of the "entity" in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of qualifying short positions (amount above threshold of 10% of the entity's capital)	**—**		—	—	—	—
19	Significant investments of the "entity" in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of qualifying short positions (amount above threshold of 10% of the entity's capital)	**2,913**	N + O	2,496	2,527	1,929	1,784
20	Mortgage servicing rights (amount above 10% threshold)	**—**		—	—	—	—
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities)	**—**		—	—	—	—
22	Amount exceeding the 15% threshold	**—**		—	—	—	—
23	Of which: significant investments in the Tier 1A capital of financial institutions	**—**		—	—	—	—
24	Of which: mortgage servicing rights	**—**		—	—	—	—
25	Of which: deferred tax assets arising from temporary differences	**—**		—	—	—	—
26	Other specific regulatory adjustments[3]	**(28)**	Note	(22)	(22)	(20)	(29)
27	Regulatory adjustments applied to Tier 1A capital instruments due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	**131**	X	133	134	136	138
28	**Total regulatory adjustments to Tier 1A capital**	**4,122**		3,922	3,928	3,292	3,137
29	**Total Tier 1A capital**	**28,437**		28,735	27,898	27,503	26,317
29a	**Total Tier 1A capital without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)[3]**	**$ 28,406**		$ 28,713	$ 27,876	$ 27,480	$ 26,284

Footnotes to this table are presented on page 13.

Template CC1 – Composition of regulatory capital (continued)

	(in millions of dollars and as a percentage)	As at December 31, 2021	Cross-reference[1]	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
	Tier 1B capital instruments						
30	Directly issued qualifying Tier 1B capital instruments	**$ —**		$ —	$ —	$ —	$ —
31	Of which: instruments classified as equity under applicable accounting standards	**—**		—	—	—	—
32	Of which: instruments classified as liabilities under applicable accounting standards	**—**		—	—	—	—
33	Directly issued capital instruments subject to phase-out from Tier 1B capital	**—**		—	—	—	—
34	Tier 1B capital instruments (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)	**—**		—	—	—	—
35	Of which: instruments issued by subsidiaries and subject to phase-out	**—**		—	—	—	—
36	**Tier 1B capital before regulatory adjustments**	**—**		—	—	—	—
	Tier 1B capital: Regulatory adjustments						
37	Investments in own Tier 1B capital instruments	**—**		—	—	—	—
38	Reciprocal cross-holdings in Tier 1B capital instruments	**—**		—	—	—	—
39	Investments of the "entity" in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	**—**		—	—	—	—
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	**131**	X	133	134	136	138
41	Specific regulatory adjustments	**(131)**	X	(133)	(134)	(136)	(138)
42	Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions	**—**		—	—	—	—
43	**Total regulatory adjustments to Tier 1B capital**	**—**		—	—	—	—
44	**Total Tier 1B capital**	**—**		—	—	—	—
45	**Total Tier 1 capital (1A + 1B)**	**28,437**		28,735	27,898	27,503	26,317
45a	**Total Tier 1 capital (1A + 1B) without the application of the transitional provisions for the provisioning of ECLs[3]**	**28,406**		28,713	27,876	27,480	26,284
	Tier 2 capital: Instruments and provisions						
46	Directly issued qualifying Tier 2 capital instruments	**1,985**	P + Q	1,999	1,992	1,020	1,023
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	**—**		309	309	309	495
48	Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)	**—**		—	—	—	—
49	Of which: instruments issued by subsidiaries subject to phase-out	**—**		—	—	—	—
50	Provisions	**125**	R	115	116	112	105
51	**Tier 2 capital before regulatory adjustments**	**2,110**		2,423	2,417	1,441	1,623
	Tier 2 capital: Regulatory adjustments						
52	Investments in own Tier 2 capital instruments	**—**		—	—	—	—
53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities	**—**		—	—	—	—
54	Investments of the "entity" in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)	**—**		—	—	—	—
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of qualifying short positions)	**826**	S + T	826	826	826	826
56	Specific regulatory adjustments	**—**		—	—	—	—
57	**Total regulatory adjustments to Tier 2 capital**	**826**		826	826	826	826
58	**Total Tier 2 capital**	**1,284**		1,597	1,591	615	797
59	**Total capital (1A + 1B and 2)**	**29,721**		30,332	29,489	28,118	27,114
59a	**Total capital (1A + 1B and 2) without the application of the transitional provisions for the provisioning of ECLs[3]**	**29,718**		30,310	29,466	28,116	27,111
60	**Total risk-weighted assets**	**$ 134,518**		$ 135,334	$ 130,514	$ 124,404	$ 120,101

Footnotes to this table are presented on page 13.

Template CC1 – Composition of regulatory capital (continued)

	(in millions of dollars and as a percentage)	As at December 31, 2021	Cross-reference[1]	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
	Capital ratios and buffers						
61	Tier 1A (as a % of risk-weighted assets)	**21.1 %**		21.2 %	21.4 %	22.1 %	21.9 %
61a	Tier 1A (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[3]	**21.1**		21.2	21.4	22.1	21.9
62	Tier 1 (as a % of risk-weighted assets)	**21.1**		21.2	21.4	22.1	21.9
62a	Tier 1 (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[3]	**21.1**		21.2	21.4	22.1	21.9
63	Total capital (as a % of risk-weighted assets)	**22.1**		22.4	22.6	22.6	22.6
63a	Total capital (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[3]	**22.1**		22.4	22.6	22.6	22.6
64	Entity-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	**3.5**		3.5	3.5	3.5	3.5
65	Of which: capital conservation buffer	**2.5**		2.5	2.5	2.5	2.5
66	Of which: entity-specific countercyclical buffer	**N/A**		N/A	N/A	N/A	N/A
67	Of which: higher loss absorbency requirement	**1.0**		1.0	1.0	1.0	1.0
68	Tier 1A capital (as a % of risk-weighted assets) available after meeting minimum capital requirements	**18.6**		18.9	19.1	19.1	19.1
	National minima						
69	Minimum Tier 1A capital ratio	**8.0**		8.0	8.0	8.0	8.0
70	Minimum Tier 1 capital ratio	**9.5**		9.5	9.5	9.5	9.5
71	Minimum total capital ratio	**11.5**		11.5	11.5	11.5	11.5
	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other liabilities of other financial entities	**$ 139**	U	$ 128	$ 129	$ 133	$ 337
73	Significant investments in Tier 1A capital instruments of financial entities	**3,148**	V	3,136	3,056	2,957	2,824
74	Mortgage servicing rights (net of related tax liabilities)	**—**		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	**488**	W	594	646	707	939
	Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	**153**		136	138	133	134
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	**153**		136	138	133	134
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	**N/A**		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	**N/A**		N/A	N/A	N/A	N/A
	Capital instruments subject to phase-out by January 1, 2022						
80	Current cap on Tier 1A capital instruments subject to phase-out	**210**		210	210	210	420
81	Amount excluded from Tier 1A capital due to cap (excess over cap after redemptions and maturities)	**—**		—	—	—	—
82	Current cap on Tier 1B capital instruments subject to phase-out	**—**		—	—	—	—
83	Amount excluded from Tier 1B capital due to cap (excess over cap after redemptions and maturities)	**—**		—	—	—	—
84	Current cap of Tier 2 capital instruments subject to phase-out	**309**		309	309	309	618
85	Amount excluded from Tier 2 capital du to cap (excess over cap after redemptions and maturities)	**—**		—	—	—	—

(1) Cross-reference to the combined regulatory balance sheet. Refer to Template “Reconciliation of regulatory capital to balance sheet” in this report.

(2) Items considered only in regulatory capital.

(3) Includes the impact of the transitional provisions for the provisioning of expected credit losses announced by the AMF on March 31, 2020. The transitional provisions allow for the inclusion in Tier 1A capital of a portion of loss allowances for expected credit losses that would have otherwise been included in Tier 2 capital. The amount is subject to restrictions, including a scaling factor decreasing each year until 2022, and is also adjusted to take into account the tax impact.

Quarterly changes in regulatory capital

(in millions of dollars)	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
Tier 1A capital					
Balance at beginning of period	**$ 28,735**	$ 27,898	$ 27,503	$ 26,317	$ 25,860
Increase in reserves and undistributed surplus earnings	**80**	934	1,007	1,660	696
Eligible accumulated other comprehensive income	**(167)**	(97)	33	(304)	123
F capital shares	**—**	—	—	—	—
Permanent shares and surplus shares subject to phase-out	**(11)**	(6)	(9)	(15)	(7)
Deductions	**(200)**	6	(636)	(155)	(355)
Balance at end of period	**28,437**	28,735	27,898	27,503	26,317
Total Tier 1 capital[(1)]	**28,437**	28,735	27,898	27,503	26,317
Tier 2 capital					
Balance at beginning of period	**1,597**	1,591	615	797	756
Eligible instruments	**(14)**	7	972	(3)	25
Senior notes subject to phase-out	**(309)**	—	—	(186)	7
General allowance	**10**	(1)	4	7	9
Deductions	**—**	—	—	—	—
Balance at end of period	**1,284**	1,597	1,591	615	797
Total capital	**$ 29,721**	$ 30,332	$ 29,489	$ 28,118	$ 27,114

(1) No Tier 1B capital instruments have been issued to date.

Template CC2 – Reconciliation of regulatory capital to balance sheet
As at December 31, 2021

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation[1]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[2]
Assets					
Cash and deposits with financial institutions	$ 16,328	$ 1,078	$ 15,250		
Securities	93,099	33,834	59,265		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				$ 139	U
Other securities				59,126	
Securities borrowed or purchased under reverse repurchase agreements	12,019	(490)	12,509		
Loans	231,481	2,456	229,025		
Significant investments in the Tier 2 capital of financial institutions				126	S
Other loans				228,899	
Allowance for credit losses	(970)	(5)	(965)		
General allowance allowed for inclusion in Tier 2 capital				(125)	R
Allowances not allowed for regulatory capital				(840)	
Segregated fund net assets	22,804	22,804	—		
Other assets					
Clients' liability under acceptances	268	—	268		
Premiums receivable	2,839	2,839	—		
Derivative financial instruments	5,828	179	5,649		
Amounts receivable from clients, brokers and financial institutions	2,557	3	2,554		
Reinsurance assets	1,582	1,582	—		
Right-of-use assets	530	(314)	844		
Investment property	926	916	10		
Property, plant and equipment	1,531	463	1,068		
Goodwill	157	118	39		G
Intangible assets	497	266	231		I
Deferred tax assets	789	276	513		
Deferred tax assets other than those attributable to temporary differences				193	K
Deferred tax liabilities other than those attributable to temporary differences				(81)	L
Deferred tax assets related to temporary differences exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				488	W
Deferred tax liabilities related to software and other intangible assets				(53)	J
Deferred tax liabilities related to goodwill				(4)	H
Other deferred tax assets				(30)	
Other					
Investments in associates and entities accounted for using the equity method	1,380	(6,041)	7,421		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				174	N
Significant investments in the capital of other financial institutions exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,148	V
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital				2,739	O
Investments in deconsolidated subsidiaries exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Significant investments in the Tier 1B capital of other financial institutions				131	X
Significant investments in the Tier 2 capital of other financial institutions				700	T
Other adjustments related to investments				529	
Other items	3,440	368	3,072		
Total assets	$ 397,085	$ 60,332	$ 336,753		

Footnotes to this table are presented on the next page.

Template CC2 – Reconciliation of regulatory capital to balance sheet (continued)
As at December 31, 2021

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation[1]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[2]
Liabilities					
Deposits	$ 238,355	$ (567)	$ 238,922		
Other liabilities					
Acceptances	268	—	268		
Commitments related to securities sold short	11,342	25	11,317		
Commitments related to securities lent or sold under repurchase agreements	31,177	260	30,917		
Derivative financial instruments	5,500	27	5,473		
Amounts payable to clients, brokers and financial institutions	7,938	147	7,791		
Lease liabilities	596	(324)	920		
Insurance contract liabilities	34,762	34,762	—		
Segregated fund net liabilities	22,796	22,796	—		
Net defined benefit plan liabilities	1,048	241	807		
Deferred tax liabilities	301	313	(12)		
Other	7,516	1,704	5,812		
Liabilities of the disposal group held to be transferred	—	—	—		
Subordinated notes	1,960	—	1,960		
Subordinated notes allowed for inclusion in Tier 2 capital subject to phase out				$ —	
Subordinated notes allowed for inclusion in Tier 2 capital				1,960	Q
Subordinated indebtedness not allowed for Tier 2 capital				—	
Total liabilities	363,559	59,384	304,175		
Equity					
Capital stock	4,982	—	4,982		
Permanent shares and surplus shares				84	F
Qualifying shares				25	P
Qualifying shares, permanent shares and surplus shares not allowed for Tier 1A capital				(16)	
Federation capital shares				4,863	A
Reciprocal cross-holdings in Tier 1A capital instruments				26	B
Share capital	—	—	—		
Preferred shares allowed for inclusion in Tier 1A capital					
Preferred shares not allowed for regulatory capital				—	
Undistributed surplus earnings	1,546	54	1,492		C
Accumulated other comprehensive income	765	(8)	773		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income				(397)	
Gains (losses) on derivative financial instruments designated as cash flow hedges				84	M
Net unrealized gains (losses) related to the overlay approach adjustment for insurance operations financial assets				456	
Other				630	
Reserves	25,321	—	25,321		D
Non-controlling interests	912	902	10		
Portion allowed for inclusion in Tier 1A capital				—	
Portion allowed for inclusion in Tier 1 capital				—	
Portion allowed for inclusion in Tier 2 capital				—	
Portion not allowed for regulatory capital				10	
Total equity	33,526	948	32,578		
Total liabilities and equity	$ 397,085	$ 60,332	$ 336,753		

(1) Include the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company, which are excluded from the scope of regulatory consolidation. A description of their activities can be found in Section 2.3 of the MD&A, in the Desjardins Group's 2021 Annual Report.

(2) Refer to Template “Composition of regulatory capital” in this report.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments

As at December 31, 2021

	Features	Qualifying shares	Permanent shares	Surplus shares	Qualifying shares
1	Issuer	**Desjardins caisses in Québec**	**Desjardins caisses in Québec**	**Desjardins caisses in Québec**	***Fédération des caisses Desjardins du Québec***
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	**N/A**	**N/A**	**N/A**	**N/A**
3	Governing law(s) of the instrument	**Québec**	**Québec**	**Québec**	**Québec**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**N/A**	**N/A**	**N/A**	**N/A**
	Regulatory treatment:				
4	Transitional Basel III rules	**Tier 2 instrument**	**Tier 1A instrument**	**Tier 1A instrument**	**Tier 2 instrument**
5	Post-transitional Basel III rules	**Tier 2 instrument**	**Non-qualifying**	**Non-qualifying**	**Tier 2 instrument**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**	**Entity**
7	Instrument type	**Qualifying shares**	**Capital shares**	**Capital shares**	**Qualifying shares**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**$25,496**	**$75,275**	**$8,484**	**$100**
9	Par value of instrument	**$5**	**$10**	**$1**	**$5**
10	Accounting classification	**Equity**	**Equity**	**Equity**	**Equity**
11	Original date of issuance	**N/A**	**N/A**	**N/A**	**N/A**
12	Perpetual or dated	**Perpetual**	**Perpetual**	**Perpetual**	**Perpetual**
13	Original maturity date	**No maturity date**	**No maturity date**	**No maturity date**	**No maturity date**
14	Issuer call subject to prior approval by the AMF	**No**	**No**	**No**	**No**
15	Optional call date, contingent call dates and redemption amount	**N/A**	**N/A**	**N/A**	**N/A**
16	Subsequent call dates, if applicable	**N/A**	**N/A**	**N/A**	**N/A**
	Coupons / dividends				
17	Fixed or floating dividend/coupon	**N/A**	**Floating**	**Floating**	**N/A**
18	Coupon rate or any related index	**N/A**	**0.5% per year**	**0.5% per year**	**N/A**
19	Existence of a payment stopper	**N/A**	**Yes**	**Yes**	**N/A**
20	Fully discretionary, partially discretionary or mandatory	**N/A**	**Fully discretionary**	**Fully discretionary**	**N/A**
21	Existence of step-up or other incentive to redeem	**N/A**	**No**	**No**	**N/A**
22	Non-cumulative or cumulative	**N/A**	**Non-cumulative**	**Non-cumulative**	**N/A**
23	Convertible or non-convertible	**Non-convertible**	**Non-convertible**	**Non-convertible**	**Non-convertible**
24	If convertible, conversion trigger(s)	**N/A**	**N/A**	**N/A**	**N/A**
25	If convertible, fully or partially	**N/A**	**N/A**	**N/A**	**N/A**
26	If convertible, conversion rate	**N/A**	**N/A**	**N/A**	**N/A**
27	If convertible, mandatory or optional conversion	**N/A**	**N/A**	**N/A**	**N/A**
28	If convertible, specify instrument type convertible into	**N/A**	**N/A**	**N/A**	**N/A**
29	If convertible, specify issuer of instrument it converts into	**N/A**	**N/A**	**N/A**	**N/A**
30	Writedown feature	**No**	**No**	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**	**N/A**	**N/A**
34a	Type of subordination				
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[1]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[1]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[1]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[1]**
36	Non-compliant transitioned features	**No**	**Yes**	**Yes**	**No**
37	If yes, specify non-compliant feature	**N/A**	**Redemption by the issuer not limited to liquidation**	**Redemption by the issuer not limited to liquidation**	**N/A**

Footnotes to this table are presented on page 20.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)

As at December 31, 2021

	Features	F capital shares	NVCC subordinated notes	NVCC subordinated notes
1	Issuer	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	**N/A**	**31430WDW1 / CA31430WDW16**	**CA31430WGC25 / 31430WGC2**
3	Governing law(s) of the instrument	**Québec**	**Québec, and applicable Canadian federal laws**	**Québec, and applicable Canadian federal laws**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**N/A**	**N/A**	**N/A**
	Regulatory treatment:			
4	Transitional Basel III rules	**Tier 1A instrument**	**Tier 2 instrument**	**Tier 2 instrument**
5	Post-transitional Basel III rules	**Tier 1A instrument**	**Tier 2 instrument**	**Tier 2 instrument**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**
7	Instrument type	**Capital shares**	**Subordinated notes**	**Subordinated notes**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**$4,889,464**	**$962,880**	**$996,915**
9	Par value of instrument	**$10**	**$1,000,000,000**	**$1,000,000,000**
10	Accounting classification	**Equity**	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**N/A**	**May 26, 2020**	**May 28, 2021**
12	Perpetual or dated	**Perpetual**	**Dated**	**Dated**
13	Original maturity date	**No maturity date**	**May 26, 2030**	**May 28, 2031**
14	Issuer call subject to prior approval by the AMF	**No**	**Yes**	**Yes**
15	Optional call date, contingent call dates and redemption amount	**N/A**	**On or after May 26, 2025, at par plus accrued and unpaid interest**	**On or after May 28, 2026, at par plus accrued and unpaid interest**
16	Subsequent call dates, if applicable	**N/A**	**On any date after May 26, 2025, at par plus accrued and unpaid interest**	**On any date after May 28, 2026, at par plus accrued and unpaid interest**
	Coupons / dividends			
17	Fixed or floating dividend/coupon	**Floating**	**Fixed, then floating**	**Fixed, then floating**
18	Coupon rate or any related index	**4.25% per year**	**2.856% per year until, but excluding, May 26, 2025. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 2.11%**	**1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60%**
19	Existence of a payment stopper	**Yes**	**No**	**No**
20	Fully discretionary, partially discretionary or mandatory	**Fully discretionary**	**Mandatory**	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**	**No**	**No**
22	Non-cumulative or cumulative	**Non-cumulative**	**Cumulative**	**Cumulative**
23	Convertible or non-convertible	**Non-convertible**	**Convertible**	**Convertible**
24	If convertible, conversion trigger(s)	**N/A**	**See Note (2)**	**See Note (2)**
25	If convertible, fully or partially	**N/A**	**Always fully convertible**	**Always fully convertible**
26	If convertible, conversion rate	**N/A**	**See Note (3)**	**See Note (3)**
27	If convertible, mandatory or optional conversion	**N/A**	**Mandatory**	**Mandatory**
28	If convertible, specify instrument type convertible into	**N/A**	**Class Z-Contingent capital shares (Tier 1A instrument)**	**Class Z-Contingent capital shares (Tier 1A instrument)**
29	If convertible, specify issuer of instrument it converts into	**N/A**	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
30	Writedown feature	**No**	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**	**N/A**
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**	**Senior creditors including depositors**	**Senior creditors including depositors**
36	Non-compliant transitioned features	**No**	**No**	**No**
37	If yes, specify non-compliant feature	**N/A**	**N/A**	**N/A**

Footnotes to this table are presented on page 20.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)

As at December 31, 2021

	Features	TLAC senior notes	TLAC senior notes	TLAC senior notes	TLAC senior notes
1	Issuer	*Fédération des caisses Desjardins du Québec*	*Fédération des caisses Desjardins du Québec*	*Fédération des caisses Desjardins du Québec*	*Fédération des caisses Desjardins du Québec*
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CA31430WCG74	31429KAD5 / 31429LAD3	31430WFL3 / CA31430WFL33	31429KAF0 / 31429LAF8 US31429KAF03 / US31429LAF85
3	Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A	Contractual
	Regulatory treatment:				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument	$1,000,000,000	US$1,000,000,000	$1,000,000,000	$500,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	October 4, 2019	February 10, 2020	January 21, 2021	May 21, 2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	October 4, 2024	February 10, 2025	January 21, 2026	May 21, 2024
14	Issuer call subject to prior approval by the AMF	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Variable
18	Coupon rate or any related index	2.417% per year	2.05% per year	1.093% per year	Compound SOFR + 0.43%
19	Existence of a payment stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Writedown feature	No	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A	N/A

Footnotes to this table are presented on page 20.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)

As at December 31, 2021

	Features	TLAC senior notes	TLAC senior notes
1	Issuer	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	**31429KAE3 / 31429LAE1 31429KAE38 / US31429LAE11**	**31430WHX5 CA31430WHX52**
3	Governing law(s) of the instrument	**New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)**	**Québec, and applicable Canadian federal laws**
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	**Contractual**	**N/A**
	Regulatory treatment:		
4	Transitional Basel III rules	**N/A**	**N/A**
5	Post-transitional Basel III rules	**N/A**	**N/A**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**
7	Instrument type	**Other TLAC instruments**	**Other TLAC instruments**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**Amount qualifying for TLAC purposes only**	**Amount qualifying for TLAC purposes only**
9	Par value of instrument	**$750,000,000**	**$500,000,000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**May 21, 2021**	**September 10, 2021**
12	Perpetual or dated	**Dated**	**Dated**
13	Original maturity date	**May 21, 2024**	**September 10, 2026**
14	Issuer call subject to prior approval by the AMF	**No**	**No**
15	Optional call date, contingent call dates and redemption amount	**N/A**	**N/A**
16	Subsequent call dates, if applicable	**N/A**	**N/A**
	Coupons / dividends		
17	Fixed or floating dividend/coupon	**Fixed**	**Fixed**
18	Coupon rate or any related index	**0.7% per year**	**1.587% per year**
19	Existence of a payment stopper	**No**	**No**
20	Fully discretionary, partially discretionary or mandatory	**Mandatory**	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**	**No**
22	Non-cumulative or cumulative	**Cumulative**	**Cumulative**
23	Convertible or non-convertible	**Non-convertible**	**Non-convertible**
24	If convertible, conversion trigger(s)	**N/A**	**N/A**
25	If convertible, fully or partially	**N/A**	**N/A**
26	If convertible, conversion rate	**N/A**	**N/A**
27	If convertible, mandatory or optional conversion	**N/A**	**N/A**
28	If convertible, specify instrument type convertible into	**N/A**	**N/A**
29	If convertible, specify issuer of instrument it converts into	**N/A**	**N/A**
30	Writedown feature	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**
34a	Type of subordination	**Exemption**	**Exemption**
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**Pari passu with deposits**	**Pari passu with deposits**
36	Non-compliant transitioned features	**N/A**	**N/A**
37	If yes, specify non-compliant feature	**N/A**	**N/A**

(1) Subject to the amalgamation/liquidation as per the *Act respecting financial services cooperatives*.

(2) NVCC trigger events:
(i) the AMF publicly announces that the Federation has been advised, in writing, that the AMF is of the opinion that the Federation has ceased, or is about to cease, to be viable and that, after the conversion of the notes and other contingent instruments issued by the Federation, the viability of the Federation could be restored or maintained; or
(ii) a federal or provincial government in Canada publicly announces that the Federation has accepted or agreed to accept a capital injection, or equivalent support from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Federation would have been determined by the AMF to be non-viable as a result of the weakness of the Federation's risk-based capital ratios.

(3) Upon the occurrence of a trigger event, each outstanding note will be converted into a number of Class Z-Contingent capital shares equal to: (multiplier × note value) ÷ conversion price, rounded down. For more details, refer to the prospectus supplement.

Template TLAC1 – TLAC composition (at resolution group level[1])

		a				
		As at December 31, 2021	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
	(in millions of dollars and as a percentage)	**Amounts**	Amounts	Amounts	Amounts	Amounts
	Regulatory capital elements of TLAC and adjustments					
1	Qualifying Tier 1A capital instruments	**$ 27,733**	$ 28,066	$ 27,235	$ 26,869	$ 25,730
2	Additional Tier 1 capital before TLAC adjustments	**—**	—	—	—	—
3	Tier 1 instruments ineligible as TLAC as issued out of subsidiaries to third parties	**—**	—	—	—	—
4	Other adjustments	**—**	—	—	—	—
5	**Tier 1 capital instruments eligible under the TLAC framework**	**—**	—	—	—	—
6	Tier 2 capital before TLAC adjustments	**1,264**	1,577	1,571	595	779
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	**—**	—	—	—	—
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	**—**	—	—	—	—
9	Other adjustments	**—**	—	—	—	—
10	**Tier 2 instruments eligible under the TLAC framework**	**1,264**	1,577	1,571	595	779
11	**TLAC arising from regulatory capital**	**28,997**	29,643	28,806	27,464	26,509
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities	**5,328**	5,315	4,765	3,245	2,266
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	**—**	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	**—**	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	**—**	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	**—**	—	—	—	—
17	**TLAC arising from non-regulatory capital instruments before adjustments**	**5,328**	5,315	4,765	3,245	2,266
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	**34,325**	34,958	33,571	30,709	28,775
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIFIs)	**—**	—	—	—	—
20	Deduction of investments in own other TLAC liabilities	**—**	—	—	—	—
21	Other adjustments to TLAC	**—**	—	—	—	—
22	**TLAC after deductions**	**$ 34,325**	$ 34,958	$ 33,571	$ 30,709	$ 28,775
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	**$ 129,311**	$ 130,190	$ 125,753	$ 120,539	$ 116,522
24	Leverage exposure measure	**$ 329,634**	$ 322,634	$ 322,244	$ 307,977	$ 301,805
	TLAC[2] ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	**26.5 %**	26.9 %	26.7 %	25.5 %	24.7 %
26	TLAC (as a percentage of leverage exposure)	**10.4**	10.8	10.4	10.0	9.5
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	**N/A**	N/A	N/A	N/A	N/A
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	**3.5**	3.5	3.5	3.5	3.5
29	Of which: capital conservation buffer requirement	**2.5**	2.5	2.5	2.5	2.5
30	Of which: financial institution specific countercyclical buffer requirement	**—**	—	—	—	—
31	Of which: systemically important financial institution buffer	**1.0**	1.0	1.0	1.0	1.0

(1) The data in this template differ from those presented in Template CC1 because they refer to the resolution group that excludes Caisse Desjardins Ontario Credit Union Inc.

(2) The AMF expects that the TLAC minimum requirements will be met as of April 1, 2022.

Template TLAC3 – Resolution entity – creditor ranking at legal entity level

		As at December 31, 2021						As at September 30, 2021					
		Creditor ranking						Creditor ranking					
		1	2	3	4	5		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]	
2	Total capital and liabilities net of credit risk mitigation[2]	**$ 5,161**	**$ —**	**$ 2,000**	**$ 5,345**	**N/A**	**$ 12,506**	$ 5,178	$ —	$ 2,500	$ 5,350	N/A	$ 13,028
3	Subset of row 2 that are excluded liabilities	**—**	**—**	**—**	**—**	**N/A**	**—**	—	—	—	—	N/A	
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	**$ 5,161**	**$ —**	**$ 2,000**	**$ 5,345**	**N/A**	**$ 12,506**	$ 5,178	$ —	$ 2,500	$ 5,350	N/A	$ 13,028
5	Subset of row 4 that are potentially eligible as TLAC	**5,161**	**—**	**2,000**	**5,345**	**N/A**	**12,506**	5,178	—	2,500	5,350	N/A	13,028
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	**—**	**—**	**—**	**—**	**N/A**	**—**	—	—	—	—	N/A	—
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	**—**	**—**	**—**	**5,345**	**N/A**	**5,345**	—	—	—	5,350	N/A	5,350
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	**—**	**—**	**2,000**	**—**	**N/A**	**2,000**	—	—	2,500	—	N/A	2,500
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	**—**	**—**	**—**	**—**	**N/A**	**—**	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	**$ 5,161**	**$ —**	**$ —**	**$ —**	**N/A**	**$ 5,161**	$ 5,178	$ —	$ —	$ —	N/A	$ 5,178

		As at June 30, 2021						As at March 31, 2021					
		Creditor ranking						Creditor ranking					
		1	2	3	4	5		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]	
2	Total capital and liabilities net of credit risk mitigation[2]	**$ 5,186**	$ —	$ 2,500	$ 4,789	N/A	$ 12,475	$ 5,195	$ —	$ 1,500	$ 3,257	N/A	$ 9,952
3	Subset of row 2 that are excluded liabilities	**—**	—	—	—	N/A	—	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	**$ 5,186**	$ —	$ 2,500	$ 4,789	N/A	$ 12,475	$ 5,195	$ —	$ 1,500	$ 3,257	N/A	$ 9,952
5	Subset of row 4 that are potentially eligible as TLAC	**5,186**	—	2,500	4,789	N/A	12,475	5,195	—	1,500	3,257	N/A	9,952
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	**—**	—	—	—	N/A	—	—	—	—	—	N/A	—
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	**—**	—	—	4,789	N/A	4,789	—	—	—	3,257	N/A	3,257
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	**—**	—	2,500	—	N/A	2,500	—	—	1,500	—	N/A	1,500
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	**—**	—	—	—	N/A	—	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	$ **5,186**	$ —	$ —	$ —	N/A	$ 5,186	$ 5,195	$ —	$ —	$ —	N/A	$ 5,195

Footnotes to this table are presented on the next page.

Template TLAC3 – Resolution entity – creditor ranking at legal entity level (continued)

		As at December 31, 2020					
		Creditor ranking					
		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]	
2	Total capital and liabilities net of credit risk mitigation[2]	$ 5,200	$ —	$ 1,500	$ 2,273	N/A	$ 8,973
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	$ 5,200	$ —	$ 1,500	$ 2,273	N/A	$ 8,973
5	Subset of row 4 that are potentially eligible as TLAC	5,200	—	1,500	2,273	N/A	8,973
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	—	N/A	—
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	—	2,273	N/A	2,273
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	1,500	—	N/A	1,500
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	$ 5,200	$ —	$ —	$ —	N/A	$ 5,200

(1) Like Canadian banks, Desjardins Group does not complete this column at this time.

(2) Capital shares are presented at their carrying amount, while subordinated debts and internal recapitalization instruments are presented at their par value.

LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

As at December 31, 2021

	a	b	c	d	e	f	g
			Carrying amounts of items[1]				
(in millions of dollars)	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	$ 16,328	$ 15,250	$ 15,250	$ —	$ —	$ —	$ —
Securities at amortized cost	41	29	6	—	23	—	—
Securities at fair value through profit or loss	39,772	12,334	935	—	3	11,396	—
Securities at fair value through other comprehensive income	53,286	46,902	46,902	—	—	—	—
Loans and allowance for credit losses	230,511	228,060	227,934	—	—	—	126
Derivative financial instruments	5,828	5,649	—	5,649	—	367	—
Securities borrowed or purchased under reverse repurchase agreements	12,019	12,509	—	12,509	—	13,332	—
Investments in associates and joint ventures accounted for using the equity method	1,380	7,421	3,294	—	—	—	4,127
Assets including premiums receivable and reinsurance assets	27,225	—	—	—	—	—	—
Right-of-use assets	530	844	844	—	—	—	—
Land, buildings and equipment	2,457	1,078	1,078	—	—	—	—
Goodwill, software and other intangible assets	654	270	—	—	—	—	270
Deferred tax assets	789	513	513	—	—	—	—
Other assets	6,265	5,894	5,894	—	—	—	—
Total assets	$ 397,085	$ 336,753	$ 302,650	$ 18,158	$ 26	$ 25,095	$ 4,523
Liabilities							
Deposits	$ 238,355	$ 238,922	$ —	$ —	$ —	$ —	$ 238,922
Commitments related to securities	42,519	42,234	—	30,917	—	39,076	—
Derivative financial instruments	5,500	5,473	—	5,473	—	290	—
Segregated fund and insurance contract net liabilities	34,762	—	—	—	—	—	—
Deferred tax liabilities	301	(12)	—	—	—	—	(12)
Lease liabilities	596	920	—	—	—	—	920
Acceptances and amounts payable to clients, brokers and financial institutions	8,206	8,059	—	—	—	—	8,059
Net defined benefit plan liabilities and other liabilities	31,360	6,619	—	—	—	—	6,618
Subordinated notes	1,960	1,960	—	—	—	—	1,960
Total liabilities	$ 363,559	$ 304,175	$ —	$ 36,390	$ —	$ 39,366	$ 256,467
Equity							
Capital stock	$ 4,982	$ 4,982	$ —	$ —	$ —	$ —	$ 4,982
Share capital	—	—	—	—	—	—	—
Undistributed surplus earnings	1,546	1,492	—	—	—	—	1,492
Accumulated other comprehensive income	765	773	—	—	—	—	773
Reserves	25,321	25,321	—	—	—	—	25,321
Equity – Group's share	32,614	32,568	—	—	—	—	32,568
Non-controlling interests	912	10	—	—	—	—	10
Total equity	33,526	32,578	—	—	—	—	32,578
Total liabilities and equity	$ 397,085	$ 336,753	$ —	$ 36,390	$ —	$ 39,366	$ 289,046

(1) Amounts in columns c to g are not necessarily equal to those in column b, as certain items may be subject to regulatory capital requirements for several risk categories.

Template LI2 – Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements
As at December 31, 2021

		a	b	c	d	e
			Items subject to[1]			
	(in millions of dollars)	Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Assets carrying amount under scope of regulatory consolidation (per Template LI1)	$ 332,230	$ 302,650	$ 26	$ 18,158	$ 25,095
2	Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	36,680	—	—	36,390	290
3	**Total net amount under scope of regulatory consolidation**	295,550	302,650	26	(18,232)	24,805
4	Off-balance sheet amounts[2]	131,162	60,012	—	—	—
5	Differences in valuations	—	—	—	—	—
6	Differences due to different netting rules, other than those already reported in line 2	2,016	(279)	—	2,295	—
7	Differences due to consideration of provisions	931	931	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Adjustment for derivatives	4,132	—	—	4,132	—
10	Securities financing transaction exposures[3]	61,834	—	—	61,834	—
11	Other differences	—	—	—	—	—
12	**Regulatory exposure amounts[4]**	$ 495,625	$ 363,314	$ 26	$ 50,029	$ 24,805

(1) Amounts in columns b to e are not necessarily equal to those in column a, as certain items may be subject to regulatory capital requirements for several risk categories.
(2) The initial exposure is presented in column a; columns b to e present amounts after application of credit conversion factors, where relevant.
(3) As securities financing transaction exposures are deducted in line 2, an adjustment is required to obtain the exposure at default.
(4) Aggregate amount used to calculate RWA for each of the risk categories.

Table LIA – Explanations of differences between accounting and regulatory exposure amounts

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
LIA.c)	Explain the processes and controls implemented as part of the process for measuring carrying amounts to ensure they are prudent and reliable.	2021 Annual Report	5.3 - Critical accounting policies and estimates	105-111
		2021 Annual Report	Note 4 - Fair value of financial instruments	158-163
LIA.d)	Explain how material investments in insurers are treated for regulatory capital purposes.	2021 Annual Report	3.2 - Capital Management	53-60

(1) See the “Use of this document” section on page 2.

CREDIT RISK

Table CRA – General qualitative information about credit risk

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRA.a)	How the business model translates into the components of Desjardins Group's credit risk profile.	2021 Annual Report	Credit risk	73-84
CRA.b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits.	2021 Annual Report	Credit risk management	73-79
CRA.c)	Structure and organization of the credit risk management and control function.	2021 Annual Report	Risk management governance	69-71
CRA.d)	Relationships between the credit risk management and the risk control, compliance and internal audit functions.	2021 Annual Report	Risk management governance	69-71
CRA.e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors.	2021 Annual Report	Risk Measurement Risk Disclosure Risk appetite Proactive risk management approach Risk management governance	66-67 67 67 68 69-71

(1) See the "Use of this document" section on page 2.

Template CR1 – Credit quality of assets [1]

		a	b	c	d	e	f	g						
		As at December 31, 2021							As at September 30, 2021					
		Gross carrying amounts of							Gross carrying amounts of					
	Type of exposure (in millions of dollars)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	**$ 1,390**	**$ 227,777**	**$ 970**	**$ 142**	**$ 828**	**$ 847**	**$ 228,197**	$ 1,501	$ 223,908	$ 1,002	$ 155	$ 847	$ 924	$ 224,407
1.1	Sovereigns and their central banks	**—**	**457**	**—**	**—**	**—**	**—**	**457**	—	462	—	—	—	10	462
1.2	Non-central government public sector entities	**—**	**3,616**	**—**	**—**	**—**	**—**	**3,616**	—	3,553	—	—	—	—	3,553
1.3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	**—**	**376**	**—**	**—**	**—**	**—**	**376**	—	377	—	—	—	—	377
1.5	Investment companies	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.6	Businesses	**177**	**34,643**	**155**	**29**	**126**	**162**	**34,665**	240	33,389	192	37	155	182	33,437
1.7	Regulatory retail portfolios	**102**	**29,893**	**477**	**—**	**477**	**330**	**29,518**	109	30,279	472	2	470	340	29,916
1.8	Secured by residential property	**260**	**147,041**	**144**	**—**	**144**	**187**	**147,157**	277	144,178	159	—	159	186	144,296
1.9	Secured by commercial real estate	**6**	**11,670**	**18**	**—**	**18**	**61**	**11,658**	6	11,578	6	—	6	91	11,578
1.10	Equity	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.11	Past-due loans[2]	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.12	Higher-risk categories	**845**	**81**	**176**	**113**	**63**	**107**	**750**	869	92	173	116	57	115	788
1.13	Other loans	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
2	Debt securities	**—**	**62,054**	**—**	**—**	**—**	**10**	**62,054**	—	58,353	—	—	—	4	58,353
3	Off-balance sheet exposures	**189**	**130,190**	**—**	**—**	**—**	**125**	**130,379**	39	128,368	—	—	—	159	128,407
4	**Total**	**$ 1,579**	**$ 420,021**	**$ 970**	**$ 142**	**$ 828**	**$ 982**	**$ 420,630**	$ 1,540	$ 410,629	$ 1,002	$ 155	$ 847	$ 1,087	$ 411,167

		As at June 30, 2021							As at March 31, 2021					
		Gross carrying amounts of							Gross carrying amounts of					
	Type of exposure (in millions of dollars)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	$ 1,525	$ 218,804	$ 996	$ 144	$ 852	$ 855	$ 219,333	$ 1,592	$ 211,658	$ 1,058	$ 144	$ 914	$ 809	$ 212,192
1.1	Sovereigns and their central banks	—	424	—	—	—	—	424	—	387	—	—	—	—	387
1.2	Non-central government public sector entities	—	3,000	—	—	—	—	3,000	—	3,141	—	—	—	—	3,141
1.3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	—	375	—	—	—	—	375	—	375	—	—	—	—	375
1.5	Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6	Businesses	219	32,164	187	37	150	191	32,196	213	30,785	205	43	162	172	30,793
1.7	Regulatory retail portfolios	104	30,492	472	2	470	332	30,124	109	30,294	502	3	499	347	29,901
1.8	Secured by residential property	316	141,071	155	—	155	166	141,232	409	135,522	160	—	160	147	135,771
1.9	Secured by commercial real estate	10	11,184	10	—	10	62	11,184	10	11,064	11	—	11	45	11,063
1.10	Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.11	Past-due loans[2]	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.12	Higher-risk categories	876	94	172	105	67	104	798	851	90	180	98	82	98	761
1.13	Other loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Debt securities	—	64,956	—	—	—	10	64,956	—	60,538	—	—	—	13	60,538
3	Off-balance sheet exposures	39	127,490	75	—	75	140	127,454	66	124,927	74	—	74	140	124,919
4	**Total**	$ 1,564	$ 411,250	$ 1,071	$ 144	$ 927	$ 1,005	$ 411,743	$ 1,658	$ 397,123	$ 1,132	$ 144	$ 988	$ 962	$ 397,649

Footnotes to this table are presented on the next page.

Template CR1 – Credit quality of assets [1] (continued)

		As at December 31, 2020						
		Gross carrying amounts of						
	Type of exposure (in millions of dollars)	Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	$ 1,704	$ 208,381	$ 1,106	$ 148	$ 958	$ 790	$ 208,979
1.1	Sovereigns and their central banks	—	362	—	—	—	—	362
1.2	Non-central government public sector entities	—	3,112	—	—	—	—	3,112
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	—	375	—	—	—	—	375
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	234	29,976	296	43	253	144	29,914
1.7	Regulatory retail portfolios	106	30,656	508	2	506	371	30,254
1.8	Secured by residential property	473	133,183	188	—	188	127	133,468
1.9	Secured by commercial real estate	10	10,624	11	—	11	45	10,623
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans[2]	—	—	—	—	—	—	—
1.12	Higher-risk categories	881	93	103	103	—	103	871
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	—	58,612	—	—	—	8	58,612
3	Off-balance sheet exposures	45	124,420	49,882	—	49,882	156	74,583
4	**Total**	$ 1,749	$ 391,413	$ 50,988	$ 148	$ 50,840	$ 954	$ 342,174

(1) Due to methodological enhancements, the data for the comparative quarters have been restated to conform with the presentation for the current period.

(2) Past-due loan exposures are entirely reflected in the “Defaulted exposures” column.

Template CR2 – Changes in stock of defaulted loans and debt securities

For the three-month period ended

December 31, 2021

	(in millions of dollars)	Sovereigns and their central banks	Non-central government public sector entities	Multilateral development banks	Deposit-taking institutions and banks	Investment companies	Businesses	Regulatory retail portfolios	Secured by residential property	Secured by commercial real estate	Equity	Past-due loans[1]	Higher-risk categories	Other loans	Total loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 240**	**$ 109**	**$ 277**	**$ 6**	**$ —**	**$ —**	**$ 869**	**$ —**	**$ 1,501**	**$ —**	**$ 1,501**
2	Loans and debt securities that have defaulted since the last reporting period	**—**	**—**	**—**	**—**	**—**	**180**	**81**	**79**	**11**	**—**	**—**	**320**	**—**	**671**	**—**	**671**
3	Returned to non-defaulted status	**—**	**—**	**—**	**—**	**—**	**(246)**	**(89)**	**(95)**	**(8)**	**—**	**—**	**(344)**	**—**	**(782)**	**—**	**(782)**
4	Amounts written-off	**—**	**—**	**—**	**—**	**—**	**(7)**	**(48)**	**—**	**—**	**—**	**—**	**—**	**—**	**(55)**	**—**	**(55)**
5	Other changes	**—**	**—**	**—**	**—**	**—**	**10**	**49**	**(1)**	**(3)**	**—**	**—**	**—**	**—**	**55**	**—**	**55**
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 177**	**$ 102**	**$ 260**	**$ 6**	**$ —**	**$ —**	**$ 845**	**$ —**	**$ 1,390**	**$ —**	**$ 1,390**

September 30, 2021

	(in millions of dollars)	Sovereigns and their central banks	Non-central government public sector entities	Multilateral development banks	Deposit-taking institutions and banks	Investment companies	Businesses	Regulatory retail portfolios	Secured by residential property	Secured by commercial real estate	Equity	Past-due loans[1]	Higher-risk categories	Other loans	Total loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	$ —	$ —	$ —	$ —	$ —	$ 219	$ 104	$ 316	$ 10	$ —	$ —	$ 876	$ —	$ 1,525	$ —	$ 1,525
2	Loans and debt securities that have defaulted since the last reporting period	—	—	—	—	—	238	77	56	3	—	—	278	—	652	—	652
3	Returned to non-defaulted status	—	—	—	—	—	(218)	(82)	(83)	(6)	—	—	(285)	—	(674)	—	(674)
4	Amounts written-off	—	—	—	—	—	(7)	(40)	—	—	—	—	—	—	(47)	—	(47)
5	Other changes	—	—	—	—	—	8	50	(12)	(1)	—	—	—	—	45	—	45
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	$ —	$ —	$ —	$ —	$ —	$ 240	$ 109	$ 277	$ 6	$ —	$ —	$ 869	$ —	$ 1,501	$ —	$ 1,501

June 30, 2021

	(in millions of dollars)	Sovereigns and their central banks	Non-central government public sector entities	Multilateral development banks	Deposit-taking institutions and banks	Investment companies	Businesses	Regulatory retail portfolios	Secured by residential property	Secured by commercial real estate	Equity	Past-due loans[1]	Higher-risk categories	Other loans	Total loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	$ —	$ —	$ —	$ —	$ —	$ 213	$ 109	$ 409	$ 10	$ —	$ —	$ 851	$ —	$ 1,592	$ —	$ 1,592
2	Loans and debt securities that have defaulted since the last reporting period	—	—	—	—	—	247	75	67	27	—	—	331	—	747	—	747
3	Returned to non-defaulted status	—	—	—	—	—	(245)	(63)	(141)	(7)	—	—	(306)	—	(762)	—	(762)
4	Amounts written-off	—	—	—	—	—	(9)	(50)	1	—	—	—	—	—	(58)	—	(58)
5	Other changes	—	—	—	—	—	13	33	(20)	(20)	—	—	—	—	6	—	6
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	$ —	$ —	$ —	$ —	$ —	$ 219	$ 104	$ 316	$ 10	$ —	$ —	$ 876	$ —	$ 1,525	$ —	$ 1,525

Footnotes to this table are presented on the next page.

Template CR2 – Changes in stock of defaulted loans and debt securities (continued)

		For the three-month period ended																
		March 31, 2021																
	(in millions of dollars)	Sovereigns and their central banks	Non-central government public sector entities	Multilateral development banks	Deposit-taking institutions and banks	Investment companies	Businesses	Regulatory retail portfolios	Secured by residential property	Secured by commercial real estate	Equity	Past-due loans[1]	Higher-risk categories	Other loans	Total loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	$ —	$ —	$ —	$ —	$ —	$ 234	$ 106	$ 473	$ 10	$ —	$ —	$ 881	$ —	$ 1,704	$ —	$ 1,704
2	Loans and debt securities that have defaulted since the last reporting period	—	—	—	—	—	189	100	108	8	—	—	309	—	714	—	714
3	Returned to non-defaulted status	—	—	—	—	—	(196)	(74)	(168)	(5)	—	—	(339)	—	(782)	—	(782)
4	Amounts written-off	—	—	—	—	—	(9)	(45)	(2)	—	—	—	—	—	(56)	—	(56)
5	Other changes	—	—	—	—	—	(5)	22	(2)	(3)	—	—	—	—	12	—	12
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	$ —	$ —	$ —	$ —	$ —	$ 213	$ 109	$ 409	$ 10	$ —	$ —	$ 851	$ —	$ 1,592	$ —	$ 1,592

		December 31, 2020																
	(in millions of dollars)	Sovereigns and their central banks	Non-central government public sector entities	Multilateral development banks	Deposit-taking institutions and banks	Investment companies	Businesses	Regulatory retail portfolios	Secured by residential property	Secured by commercial real estate	Equity	Past-due loans[1]	Higher-risk categories	Other loans	Total loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	$ —	$ —	$ —	$ —	$ —	$ 235	$ 111	$ 465	$ 9	$ —	$ —	$ 899	$ —	$ 1,719	$ —	$ 1,719
2	Loans and debt securities that have defaulted since the last reporting period	—	—	—	—	—	369	145	55	20	—	—	413	—	1,002	—	1,002
3	Returned to non-defaulted status	—	—	—	—	—	(375)	(98)	(58)	(21)	—	—	(431)	—	(983)	—	(983)
4	Amounts written-off	—	—	—	—	—	(16)	(97)	(1)	—	—	—	—	—	(114)	—	(114)
5	Other changes	—	—	—	—	—	21	45	12	2	—	—	—	—	80	—	80
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	$ —	$ —	$ —	$ —	$ —	$ 234	$ 106	$ 473	$ 10	$ —	$ —	$ 881	$ —	$ 1,704	$ —	$ 1,704

[1] Past-due loan exposures are entirely reflected in the “Defaulted exposures” column.

Table CRB – Additional disclosure related to the credit quality of assets

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRB.a)	The scope and definitions of “past due” and “impaired” exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes.	2021 Annual Report	Credit risk management Note 2 – Significant accounting policies	73-79 136-155
CRB.b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	2021 Annual Report	Note 2 – Significant accounting policies Note 30 – Financial instrument risk management	136-155 216-220
CRB.c)	Description of methods used for determining impairments.	2021 Annual Report	Note 2 – Significant accounting policies	136-155
CRB.d)	Desjardins Group’s own definition of “restructured exposure”.	2021 Annual Report	Note 2 – Significant accounting policies	136-155
CRB.e)	Breakdown of exposures by residual maturity.	2021 Annual Report	Note 30 – Financial instrument risk management	216-220
CRB.g)	Ageing analysis of past-due exposures.	2021 Annual Report	Table 39 – Gross loans past due but not credit-impaired	81
CRB.h)	Breakdown of restructured exposures between impaired and not impaired exposures.	2021 Annual Report	Loan debt relief	79

[1] See the “Use of this document” section on page 2.

Loan portfolio by borrower category and by industry

(in millions of dollars)	As at December 31, 2021			For the twelve-month period ended December 31, 2021
	Gross loans	Gross credit-impaired loans	Allowance for credit losses	Write-offs and recoveries
Residential mortgages	$ 149,695	$ 209	$ 162	$ (3)
Consumer, credit card and other personal loans	24,386	148	444	187
Public bodies[1]	3,246	—	—	—
Business loans				
Agriculture	10,534	108	17	5
Mining, oil and gas	338	34	7	—
Utilities	905	—	1	—
Construction	5,017	92	56	4
Manufacturing	4,686	90	74	5
Wholesale trade	2,097	16	19	4
Retail trade	3,744	64	30	4
Transportation	1,424	32	19	2
Information industry	239	4	3	—
Finance and insurance	945	1	4	—
Real estate	13,162	56	25	—
Professional services	1,285	4	10	2
Management of companies	1,148	12	8	1
Administrative services	397	24	5	—
Education	254	5	1	—
Health care	4,036	66	21	3
Arts and entertainment	808	16	13	—
Accommodation	1,902	103	37	2
Other services	1,195	4	10	—
Other businesses	38	—	4	—
Total business loans	54,154	731	364	32
Total loans	$ 231,481	$ 1,088	$ 970	$ 216

[1] Including loans to governments.

Loan portfolio by geographic area

(in millions of dollars)	As at December 31, 2021			For the twelve-month period ended December 31, 2021
	Gross loans	Gross credit-impaired loans	Allowance for credit losses	Write-offs and recoveries
Canada				
Québec	$ 211,082	$ 940	$ 792	$ 168
Other Canadian provinces	20,118	148	173	48
Total – Canada	231,200	1,088	965	216
Other countries	281	—	5	—
Total	$ 231,481	$ 1,088	$ 970	$ 216

Table CRC – Qualitative disclosure related to credit risk mitigation (CRM) techniques

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRC.a)	Core features of policies and processes for, and an indication of the extent to which Desjardins Group makes use of, on- and off-balance sheet netting.	2021 Annual Report	Note 5 – Offsetting financial assets and liabilities	164-165
CRC.b)	Core features of policies and processes for collateral evaluation and management.	2021 Annual Report	Credit risk mitigation	78
CRC.c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (i.e. by guarantor type, collateral and credit derivative providers).	2021 Annual Report	Credit risk mitigation	78

(1) See the “Use of this document” section on page 2.

Template CR3 – Credit risk mitigation (CRM) techniques – overview [1]

		a	b	c	d	e	f	g
		As at December 31, 2021						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	Loans	$ 193,580	$ 34,356	$ 33,542	$ 1,969	$ 1,075	$ —	$ —
1.1	Sovereigns and their central banks	457	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,359	257	257	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	376	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	30,370	4,439	4,148	302	147	—	—
1.7	Regulatory retail portfolios	26,864	2,002	1,964	746	690	—	—
1.8	Secured by residential property	120,923	26,484	26,053	614	181	—	—
1.9	Secured by commercial real estate	10,485	1,134	1,118	298	55	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	746	40	2	9	2	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	62,054	—	—	—	—	—	—
3	**Total**	$ 255,634	$ 34,356	$ 33,542	$ 1,969	$ 1,075	$ —	$ —
4	Of which defaulted	$ 907	$ 374	$ 335	$ 15	$ 6	$ —	$ —

		As at September 30, 2021						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	Loans	$ 188,986	$ 35,340	$ 34,217	$ 2,129	$ 1,204	$ —	$ —
1.1	Sovereigns and their central banks	462	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,303	250	250	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	377	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	29,170	4,443	4,104	326	163	—	—
1.7	Regulatory retail portfolios	26,997	2,381	2,106	872	813	—	—
1.8	Secured by residential property	117,624	26,929	26,484	648	188	—	—
1.9	Secured by commercial real estate	10,267	1,292	1,271	265	40	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	786	45	2	18	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	58,353	—	—	—	—	—	—
3	**Total**	$ 247,339	$ 35,340	$ 34,217	$ 2,129	$ 1,204	$ —	$ —
4	Of which defaulted	$ 970	$ 412	$ 369	$ 27	$ 7	$ —	$ —

Footnotes to this table are presented on page 36.

Template CR3 – Credit risk mitigation (CRM) techniques – overview [1] (continued)

		As at June 30, 2021						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	Loans	$ 184,256	$ 34,913	$ 33,800	$ 2,203	$ 1,277	$ —	$ —
1.1	Sovereigns and their central banks	424	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,758	242	242	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—		—
1.4	Deposit-taking institutions and banks	375	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	28,039	4,311	3,994	331	163	—	—
1.7	Regulatory retail portfolios	27,120	2,396	2,123	939	881	—	—
1.8	Secured by residential property	114,765	26,718	26,273	664	194	—	—
1.9	Secured by commercial real estate	9,979	1,186	1,166	249	39	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	796	60	2	20	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	64,956	—	—	—	—	—	—
3	**Total**	$ 249,212	$ 34,913	$ 33,800	$ 2,203	$ 1,277	$ —	$ —
4	Of which defaulted	$ 1,015	$ 419	$ 360	$ 27	$ 6	$ —	$ —

		As at March 31, 2021						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	Loans	$ 178,198	$ 33,762	$ 32,718	$ 2,245	$ 1,276	$ —	$ —
1.1	Sovereigns and their central banks	387	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,903	238	238	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	375	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	26,693	4,239	3,932	347	168	—	—
1.7	Regulatory retail portfolios	27,341	1,931	1,670	947	890	—	—
1.8	Secured by residential property	109,853	26,138	25,736	671	182	—	—
1.9	Secured by commercial real estate	9,887	1,160	1,140	258	36	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	759	56	2	22	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	60,538	—	—	—	—	—	—
3	**Total**	$ 238,736	$ 33,762	$ 32,718	$ 2,245	$ 1,276	$ —	$ —
4	Of which defaulted	$ 1,022	$ 477	$ 421	$ 30	$ 5	$ —	$ —

Footnotes to this table are presented on the next page.

Template CR3 – Credit risk mitigation (CRM) techniques – overview [1] (continued)

		As at December 31, 2020						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	**Loans**	$ 172,701	$ 36,121	$ 34,987	$ 2,212	$ 1,291	$ —	$ —
1.1	Sovereigns and their central banks	362	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,874	238	238	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	375	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	25,885	4,145	3,875	350	154	—	—
1.7	Regulatory retail portfolios	27,893	1,700	1,439	973	922	—	—
1.8	Secured by residential property	105,004	28,812	28,283	667	181	—	
1.9	Secured by commercial real estate	9,440	1,170	1,150	219	33	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	868	56	2	3	1	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	58,612	—	—	—	—	—	—
3	**Total**	$ 231,313	$ 36,121	$ 34,987	$ 2,212	$ 1,291	$ —	$ —
4	Of which defaulted	$ 1,108	$ 500	$ 444	$ 9	$ 4	$ —	$ —

(1) Due to methodological enhancements, the data for the comparative quarters have been restated to conform with the presentation for the current period.

Table CRD – Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRD	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the entity, and the reasons for any changes over the reporting period.	2021 Annual Report	Counterparty and issuer risk	84

(1) See the "Use of this document" section on page 2.

To properly manage its risk exposure, Desjardins Group assigns a credit rating to each counterparty and issuer, based on the ratings of four external credit assessment institutions (DBRS, Moody's, Standard & Poor's and Fitch). The four credit assessment institutions meet the eligibility criteria of the Basel Accord and are authorized by the AMF. Desjardins Group uses this credit rating to calculate capital requirements using the Standardized Approach. This rating is also used to calculate capital requirements for an immaterial portion of the "Businesses", "Banks" and "Sovereign borrowers" asset classes and for the "Trading portfolio" asset class.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[1]

		a	b	c	d	e	f		a	b	c	d	e	f
		As at December 31, 2021							As at September 30, 2021					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post CCF and CRM[2]		RWA and RWA proportion			Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post CCF and CRM[2]		RWA and RWA proportion	
	(in millions of dollars and as a percentage)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes													
1	Sovereigns and their central banks	**$ 13,368**	**$ 254**	**$ 13,368**	**$ 254**	**$ —**	**— %**		$ 10,844	$ —	$ 10,844	$ —	$ —	— %
2	Non-central government public sector entities	**7,564**	**11,459**	**7,306**	**852**	**1,632**	**20.00**		7,664	11,043	7,412	861	1,655	20.00
3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—**		—	—	—	—	—	—
4	Banks and deposit-taking institutions	**2,570**	**137**	**2,571**	**99**	**590**	**22.11**		2,493	72	2,493	35	511	20.22
5	Investment companies	**—**	**—**	**—**	**—**	**—**	**—**		—	—	—	—	—	—
6	Businesses	**8,056**	**8,184**	**7,969**	**2,993**	**9,840**	**89.77**		6,976	6,468	6,876	2,271	8,337	91.15
7	Regulatory retail portfolios	**1,437**	**2,468**	**891**	**1,134**	**1,516**	**74.86**		1,623	3,376	953	656	1,204	74.80
8	Secured by residential property	**2,512**	**165**	**2,686**	**24**	**2,442**	**90.10**		2,410	178	2,596	15	2,237	85.73
9	Secured by commercial real estate	**761**	**48**	**759**	**2**	**754**	**99.05**		739	21	738	2	733	99.01
10	Equity	**216**	**—**	**216**	**—**	**216**	**100.00**		198	—	198	—	198	100.00
11	Past-due loans	**115**	**35**	**111**	**15**	**168**	**133.58**		79	15	77	4	89	108.84
12	Higher-risk categories	**71**	**47**	**71**	**22**	**140**	**150.00**		77	38	78	19	145	150.00
13	Other assets[3]	**17,071**	**—**	**17,071**	**—**	**5,739**	**33.62**		18,535	—	18,535	—	5,697	30.74
14	**Total**	**$ 53,741**	**$ 22,797**	**$ 53,019**	**$ 5,395**	**$ 23,037**	**39.44 %**		$ 51,638	$ 21,211	$ 50,800	$ 3,863	$ 20,806	38.06 %

		As at June 30, 2021						As at March 31, 2021					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post CCF and CRM[2]		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post CCF and CRM[2]		RWA and RWA proportion	
	(in millions of dollars and as a percentage)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes												
1	Sovereigns and their central banks	$ 14,622	$ —	$ 14,622	$ —	$ 26	0.18 %	$ 17,373	$ —	$ 17,373	$ —	$ —	— %
2	Non-central government public sector entities	7,155	11,290	6,913	736	1,530	20.00	6,911	11,511	6,673	685	1,472	20.01
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	
4	Banks and deposit-taking institutions	2,178	73	2,178	34	448	20.26	2,393	73	2,393	35	491	20.22
5	Investment companies	—	—	—	—	—	—	—	—	—	—	—	
6	Businesses	6,544	6,938	6,439	2,578	8,301	92.08	6,607	6,016	6,480	1,952	7,966	94.47
7	Regulatory retail portfolios	1,643	3,323	911	646	1,164	74.80	1,599	3,203	855	621	1,108	75.07
8	Secured by residential property	2,297	212	2,474	13	2,111	84.86	1,625	144	1,608	9	1,440	89.05
9	Secured by commercial real estate	704	30	703	2	698	98.94	670	33	661	2	663	100.00
10	Equity	206	—	206	—	206	100.00	274	—	274	—	274	100.08
11	Past-due loans	84	13	81	3	91	108.42	59	34	56	13	80	115.94
12	Higher-risk categories	80	35	80	18	147	150.00	87	29	86	15	152	150.50
13	Other assets[3]	18,632	—	18,630	—	5,166	27.73	18,888	—	18,888	—	5,003	26.49
14	**Total**	$ 54,145	$ 21,914	$ 53,237	$ 4,030	$ 19,888	34.73 %	$ 56,486	$ 21,043	$ 55,347	$ 3,332	$ 18,649	31.78 %

Footnotes to this table are presented on the next page.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[1] (continued)

		As at December 31, 2020					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post CCF and CRM[2]		RWA and RWA proportion	
	(in millions of dollars and as a percentage)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes						
1	Sovereigns and their central banks	$ 9,793	$ —	$ 9,793	$ —	$ —	— %
2	Non-central government public sector entities	7,461	10,435	7,223	730	1,591	20.01
3	Multilateral development banks	—	—	—	—	—	—
4	Banks and deposit-taking institutions	1,956	73	1,956	35	404	20.29
5	Investment companies	—	—	—	—	—	—
6	Businesses	6,449	5,918	6,332	1,870	7,525	91.75
7	Regulatory retail portfolios	1,637	3,600	867	702	1,176	74.95
8	Secured by residential property	1,484	172	1,468	9	1,259	85.24
9	Secured by commercial real estate	578	37	571	2	573	100.00
10	Equity	255	—	255	—	255	100.15
11	Past-due loans	88	8	83	1	92	109.52
12	Higher-risk categories	87	28	87	15	152	149.02
13	Other assets[3]	15,505	—	15,505	—	4,457	28.75
14	**Total**	$ 45,293	$ 20,271	$ 44,140	$ 3,364	$ 17,484	36.81 %

(1) Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.

(2) Exposures are presented net of the loss allowance for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans).

(3) Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1]

		a	b	c	d	e	f	g	h	i	j
		As at December 31, 2021									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[2]
	(in millions of dollars)	0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	$ 13,622	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 13,622
2	Non-central government public sector entities	—	—	8,158	—	—	—	—	—	—	8,158
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,600	—	—	—	70	—	—	2,670
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	12	—	1,280	—	543	—	9,111	—	16	10,962
7	Regulatory retail portfolios	4	—	—	—	—	2,021	—	—	—	2,025
8	Secured by residential property	16	—	—	189	186	143	2,176	—	—	2,710
9	Secured by commercial real estate	7	—	—	—	—	—	754	—	—	761
10	Equity	—	—	—	—	—	—	216	—	—	216
11	Past-due loans	—	—	—	—	—	—	41	85	—	126
12	Higher-risk categories	—	—	—	—	—	—	—	93	—	93
13	Other assets[3]	11,199	—	472	—	—	—	5,379	—	21	17,071
14	**Total**	$ 24,860	$ —	$ 12,510	$ 189	$ 729	$ 2,164	$ 17,747	$ 178	$ 37	$ 58,414

		a	b	c	d	e	f	g	h	i	j
		As at September 30, 2021									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[2]
	(in millions of dollars)	0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	$ 10,844	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 10,844
2	Non-central government public sector entities	—	—	8,273	—	—	—	—	—	—	8,273
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,521	—	—	—	7	—	—	2,528
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	11	—	647	—	562	—	7,927	—	—	9,147
7	Regulatory retail portfolios	4	—	—	—	—	1,605	—	—	—	1,609
8	Secured by residential property	17	—	—	383	195	38	1,978	—	—	2,611
9	Secured by commercial real estate	7	—	—	—	—	—	733	—	—	740
10	Equity	—	—	—	—	—	—	198	—	—	198
11	Past-due loans	—	—	—	—	—	—	67	14	—	81
12	Higher-risk categories	—	—	—	—	—	—	—	97	—	97
13	Other assets[3]	12,607	—	580	—	—	—	5,328	—	20	18,535
14	**Total**	$ 23,490	$ —	$ 12,021	$ 383	$ 757	$ 1,643	$ 16,238	$ 111	$ 20	$ 54,663

		a	b	c	d	e	f	g	h	i	j
		As at June 30, 2021									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[2]
	(in millions of dollars)	0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	$ 14,596	$ —	$ —	$ —	$ —	$ —	$ 26	$ —	$ —	$ 14,622
2	Non-central government public sector entities	—	—	7,649	—	—	—	—	—	—	7,649
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,205	—	—	—	7	—	—	2,212
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	6	—	555	—	530	—	7,926	—	—	9,017
7	Regulatory retail portfolios	4	—	—	—	—	1,553	—	—	—	1,557
8	Secured by residential property	18	—	—	393	186	41	1,849	—	—	2,487
9	Secured by commercial real estate	7	—	—	—	—	—	698	—	—	705
10	Equity	—	—	—	—	—	—	206	—	—	206
11	Past-due loans	—	—	—	—	—	—	70	14	—	84
12	Higher-risk categories	—	—	—	—	—	—	—	98	—	98
13	Other assets[3]	13,042	—	798	—	—	—	4,771	—	19	18,630
14	**Total**	$ 27,673	$ —	$ 11,207	$ 393	$ 716	$ 1,594	$ 15,553	$ 112	$ 19	$ 57,267

Footnotes to this table are presented on the next page.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1] (continued)

		As at March 31, 2021									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[2]
	(in millions of dollars)	0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	$ 17,373	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 17,373
2	Non-central government public sector entities	—	—	7,358	—	—	—	—	—	—	7,358
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,421	—	—	—	7	—	—	2,428
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	409	—	279	—	7,744	—	—	8,432
7	Regulatory retail portfolios	—	—	—	—	—	1,476	—	—	—	1,476
8	Secured by residential property	—	—	—	406	—	—	1,211	—	—	1,617
9	Secured by commercial real estate	—	—	—	—	—	—	663	—	—	663
10	Equity	—	—	—	—	—	—	274	—	—	274
11	Past-due loans	—	—	—	—	—	—	46	23	—	69
12	Higher-risk categories	—	—	—	—	—	—	—	101	—	101
13	Other assets[3]	13,584	—	437	—	—	—	4,862	—	5	18,888
14	**Total**	$ 30,957	$ —	$ 10,625	$ 406	$ 279	$ 1,476	$ 14,807	$ 124	$ 5	$ 58,679

		As at December 31, 2020									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[2]
	(in millions of dollars)	0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	$ 9,793	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 9,793
2	Non-central government public sector entities	—	—	7,953	—	—	—	—	—	—	7,953
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	1,984	—	—	—	7	—	—	1,991
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	637	—	338	—	7,227	—	—	8,202
7	Regulatory retail portfolios	—	—	—	—	—	1,569	—	—	—	1,569
8	Secured by residential property	—	—	—	422	—	—	1,055	—	—	1,477
9	Secured by commercial real estate	—	—	—	—	—	—	573	—	—	573
10	Equity	—	—	—	—	—	—	255	—	—	255
11	Past-due loans	—	—	—	—	—	—	71	13	—	84
12	Higher-risk categories	—	—	—	—	—	—	—	102	—	102
13	Other assets[3]	10,957	—	179	—	—	—	4,364	—	5	15,505
14	**Total**	$ 20,750	$ —	$ 10,753	$ 422	$ 338	$ 1,569	$ 13,552	$ 115	$ 5	$ 47,504

(1) Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.

(2) Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans other than for retail clients (except for credit card loans)).

(3) Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.

Table CRE – Qualitative disclosures related to Internal Ratings-Based (IRB) models

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRE.d)	Scope of the AMF's acceptance of approach.	2021 Annual Report	Risk-weighted assets (RWA) Basel Capital Accord	58-59 71-72
CRE.e)	For each of the portfolios, the entity must indicate the part of EAD within the group (in percentage of total EAD) covered by the Standardized, Foundation IRB or Advanced IRB Approach and the part of portfolios that are involved in a roll-out plan.	2021 Annual Report	Table 33 – Risk exposure by asset class (Exposure at default [EAD])	75

[1] See the "Use of this document" section on page 2.

Model design and development

Model design and development are based on the first line of defense, which necessarily must:
- use a selection of models that are proven to be relevant prior to development. Model selection must be documented;
- ensure that the risk of the credit portfolio is rated using rating systems in accordance with regulatory requirements and the risk profile of the organization;
- consider items underlying risk parameters, including the definition of default, segmentation, CRM collateral, recognized guarantors and governance;
- comply with risk appetite (RA) principles and indicators, when applicable;
- include measurement methods for sensitivity analyses, sources of uncertainty and levels of conservatism;
- comply with the frameworks in place developed by the Credit Risk Executive Division (CRED).

In addition, models must be based on a comprehensive, detailed and accessible documentation, that includes:
- the modelling techniques adopted, the assumptions, approximations, data sources, data and indirect data used as well as all the relevant weaknesses and limitations of the model;
- an updated model inventory, to include, among other things, the sector concerned as part of the user test;
- an updated list of model uses.

The models developed on this basis are only implemented once they have been independently validated by the second line of defence, when applicable, and approved by the relevant authority, as defined in the guidelines. Ultimately, the third line of defence ensures that the work performed by the second line was truly independent from the first line and reserves the right to audit the work performed by the other two lines of defence.

Main features of approved models

The personal and retail business PD and LGD internal models approved for the calculation of regulatory capital are based on behavioural scoring models used in the operations or on collateral classes. The personal and retail business PD IRB models are segmented using behavioural models with data going back to 2005.

For the non-retail business clients, the PD and LGD internal models approved for the calculation of regulatory capital are based on statistical and expert models used in assessing risk upon granting or in revising risk. The data history for these IRB models goes back to their implementation, in 2016.

For PD, the assessment is performed on the overall portfolio based on a definition of default of 12 months. For LGD, the current method is used (which represents the latest assessment performed on flows) and quantifies all flows associated with the default.

The credit conversion factor (CCF) is also based on data going back to 2005, but it is segmented using the utilization rate or behavioural scoring.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range

As at December 31, 2021

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 39,400	$ 3,411	42.29 %	$ 74,373	0.02 %	102	26.66 %	4.2	$ 7,852	10.56 %	$ 4	N/A
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	—	4	30.00	20	24.00	—	50.46	3.9	60	305.06	2	N/A
	100.00 (default)	—	—	—	—	100.00	3	75.00	1.0	—	993.75	—	N/A
	Sub-total	39,400	3,415	42.28	74,393	0.03	105	26.66	4.2	7,912	10.64	6	$ 62
Exposures related to financial institutions	0.00 to < 0.15	3,171	405	54.84	3,215	0.07	90	69.26	1.3	1,235	38.38	2	N/A
	0.15 to < 0.25	438	1,868	21.76	837	0.16	30	19.04	1.7	133	15.96	—	N/A
	0.25 to < 0.50	23	626	19.62	146	0.31	11	17.81	1.1	25	17.45	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	50.00	—	1.94	1	75.00	1.0	—	167.41	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	35	8	41.32	35	27.96	6	66.03	1.0	131	371.29	7	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	3,667	2,907	22.31	4,233	0.33	138	57.54	1.4	1,524	36.00	9	12
Exposures related to businesses	0.00 to < 0.15	2,430	1,814	74.08	3,621	0.09	5,018	40.23	3.0	825	22.79	2	N/A
	0.15 to < 0.25	12,907	2,411	45.96	12,898	0.18	11,585	19.28	4.5	2,629	20.38	5	N/A
	0.25 to < 0.50	18,566	4,483	39.79	15,593	0.35	18,421	25.52	4.1	5,531	35.47	13	N/A
	0.50 to < 0.75	8,598	2,288	37.64	7,744	0.57	8,925	24.62	3.9	3,282	42.38	11	N/A
	0.75 to < 2.50	21,021	6,479	40.62	20,886	1.36	21,758	24.95	3.7	11,471	54.92	70	N/A
	2.50 to < 10.00	7,997	1,867	41.95	7,301	4.72	9,735	23.59	3.7	5,257	71.99	82	N/A
	10.00 to < 100.00	1,955	358	40.72	1,675	20.08	2,521	36.73	4.1	2,999	179.08	138	N/A
	100.00 (default)	678	104	—	538	100.00	814	26.22	4.0	810	150.54	107	N/A
	Sub-total	74,152	19,804	43.87	70,256	2.32	78,777	24.93	3.9	32,804	46.69	428	364
Total non-retail clients		$ 117,219	$ 26,126	41.50 %	$ 148,882	1.12 %	79,020	26.72 %	4.0	$ 42,240	28.37 %	$ 443	$ 438

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at September 30, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 38,372	$ 3,793	44.58 %	$ 74,281	0.02 %	97	26.69 %	4.3	$ 7,978	10.74 %	$ 4	N/A
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.25 to < 0.50	—	—	—	—	—	3	—	—	—	—	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	53	354	30.00	159	25.01	1	72.36	1.0	630	396.49	29	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	38,425	4,147	43.52	74,440	0.07	101	26.79	4.3	8,608	11.56	33	$ 71
Exposures related to financial institutions	0.00 to < 0.15	2,930	315	—	2,930	0.07	75	65.99	1.6	1,152	39.33	1	N/A
	0.15 to < 0.25	422	1,786	21.64	801	0.16	39	19.00	1.7	128	15.85	—	N/A
	0.25 to < 0.50	3	627	19.67	126	0.31	16	10.21	1.1	17	13.13	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	1	—	50.00	1	1.94	2	75.00	1.0	1	208.34	1	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	—	7	—	—	—	—	—	—	—	—	—	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	3,356	2,735	21.12	3,858	0.10	132	54.42	1.6	1,298	33.64	2	11
Exposures related to businesses	0.00 to < 0.15	2,386	2,196	78.19	3,943	0.09	5,089	44.07	2.8	984	24.96	2	N/A
	0.15 to < 0.25	12,341	2,146	48.11	12,265	0.18	11,364	19.41	4.5	2,520	20.54	5	N/A
	0.25 to < 0.50	16,872	4,234	41.01	14,390	0.35	15,895	26.65	4.0	5,265	36.58	13	N/A
	0.50 to < 0.75	8,631	2,237	37.03	7,540	0.56	10,893	23.82	4.1	3,124	41.45	9	N/A
	0.75 to < 2.50	20,930	6,678	41.84	20,975	1.37	22,072	26.14	3.7	12,067	57.54	74	N/A
	2.50 to < 10.00	8,110	2,040	40.95	7,460	4.72	10,198	23.91	3.7	5,411	72.53	83	N/A
	10.00 to < 100.00	2,239	497	41.95	1,976	20.95	2,647	42.76	4.0	4,203	212.69	196	N/A
	100.00 (default)	782	160	—	626	100.00	913	27.31	3.8	1,147	183.14	116	N/A
	Sub-total	72,291	20,188	45.46	69,175	2.60	79,071	26.07	3.9	34,721	50.19	498	397
Total non-retail clients		$ 114,072	$ 27,070	42.96 %	$ 147,473	1.26 %	79,304	27.17 %	4.0	$ 44,627	30.26 %	$ 533	$ 479

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at June 30, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 37,739	$ 3,927	44.86 %	$ 73,325	0.02 %	100	26.78 %	4.3	$ 7,862	10.72 %	$ 4	N/A
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.25 to < 0.50	—	—	30.00	—	0.34	3	71.87	1.0	—	69.66	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	—	—	30.00	—	24.35	1	71.87	1.0	—	392.28	—	N/A
	100.00 (default)	—	—	—	—	100.00	6	74.49	1.0	—	986.95	—	N/A
	Sub-total	37,739	3,927	44.86	73,325	0.02	110	26.78	4.3	7,862	10.72	4	$ 67
Exposures related to financial institutions	0.00 to < 0.15	3,398	233	—	3,398	0.08	69	65.99	1.6	1,386	40.76	2	N/A
	0.15 to < 0.25	443	1,575	20.30	758	0.16	40	20.67	1.8	154	20.23	—	N/A
	0.25 to < 0.50	3	707	26.24	188	0.31	16	11.22	1.1	25	13.60	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	50.00	—	1.94	1	75.00	1.0	—	208.34	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	35	5	—	35	27.96	3	65.99	1.0	128	366.78	7	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	3,879	2,520	22.16	4,379	0.32	129	55.79	1.6	1,693	38.65	9	14
Exposures related to businesses	0.00 to < 0.15	2,263	2,059	69.35	3,518	0.09	4,820	43.06	3.0	855	24.33	2	N/A
	0.15 to < 0.25	11,826	1,744	52.07	11,711	0.18	10,890	18.78	4.5	2,345	20.02	4	N/A
	0.25 to < 0.50	16,348	4,554	42.12	14,168	0.35	15,049	27.41	3.9	5,288	37.32	13	N/A
	0.50 to < 0.75	8,295	2,099	37.96	7,198	0.56	10,392	23.79	4.0	2,950	40.99	10	N/A
	0.75 to < 2.50	20,183	6,558	40.75	20,152	1.37	21,148	25.50	3.7	11,431	56.72	70	N/A
	2.50 to < 10.00	7,935	1,993	41.66	7,268	4.74	10,314	23.08	3.7	5,100	70.17	79	N/A
	10.00 to < 100.00	2,176	535	42.05	1,937	20.67	2,682	40.84	3.9	3,952	203.99	181	N/A
	100.00 (default)	750	144	—	613	100.00	948	27.67	3.7	1,235	201.43	104	N/A
	Sub-total	69,776	19,686	44.69	66,565	2.63	76,243	25.67	3.9	33,156	49.81	463	382
Total non-retail clients		$ 111,394	$ 26,133	42.77 %	$ 144,269	1.23 %	76,482	27.15 %	4.0	$ 42,711	29.60 %	$ 476	$ 463

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at March 31, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 35,032	$ 4,006	43.92 %	$ 69,549	0.02 %	102	26.11 %	4.3	$ 7,661	11.01 %	$ 4	N/A
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	—	1	30.00	—	24.06	1	71.87	1.0	1	391.61	—	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	35,032	4,007	43.91	69,549	0.02	103	26.11	4.3	7,662	11.02	4	$ 72
Exposures related to financial institutions	0.00 to < 0.15	2,533	—	—	2,533	—	68	0.66	1.5	989	39.06	1	N/A
	0.15 to < 0.25	406	1,971	20.32	759	0.16	39	18.16	1.7	125	16.43	—	N/A
	0.25 to < 0.50	3	527	28.21	151	0.31	14	12.44	1.1	23	15.13	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	(1)	50.00	—	1.94	2	74.65	1.0	—	205.97	—	N/A
	2.50 to < 10.00	—	5	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	51	—	—	51	27.96	4	65.99	1.0	187	365.80	10	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	2,993	2,502	22.16	3,494	0.51	127	53.26	1.5	1,324	37.89	11	12
Exposures related to businesses	0.00 to < 0.15	2,072	1,919	73.11	3,286	0.08	4,863	40.46	2.9	705	21.45	1	N/A
	0.15 to < 0.25	11,586	1,667	49.57	11,387	0.18	10,931	18.74	4.6	2,296	20.17	4	N/A
	0.25 to < 0.50	15,439	4,424	46.24	13,431	0.35	14,774	28.06	3.9	5,029	37.44	13	N/A
	0.50 to < 0.75	7,952	2,117	39.72	6,933	0.56	10,115	25.43	4.0	2,996	43.21	10	N/A
	0.75 to < 2.50	19,559	6,634	41.38	19,825	1.36	21,214	25.86	3.7	11,362	57.32	70	N/A
	2.50 to < 10.00	7,847	2,056	40.71	7,108	4.81	10,730	22.20	3.7	4,835	68.02	76	N/A
	10.00 to < 100.00	1,923	513	43.35	1,703	19.99	2,514	36.61	3.8	3,076	180.66	138	N/A
	100.00 (default)	711	160	—	552	100.00	1,026	29.42	3.5	1,256	227.49	98	N/A
	Sub-total	67,089	19,490	45.89	64,225	2.51	76,167	25.67	3.9	31,555	49.13	410	394
Total non-retail clients		$ 105,114	$ 25,999	43.47 %	$ 137,268	1.20 %	76,397	26.60 %	4.0	$ 40,541	29.53 %	$ 425	$ 478

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at December 31, 2020

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 39,595	$ 3,924	45.44 %	$ 76,471	0.02 %	103	25.69 %	2.3	$ 7,826	10.23 %	$ 4	N/A
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	—	5	49.66	3	24.87	1	74.52	1.0	11	408.04	1	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	39,595	3,929	45.45	76,474	0.02	104	25.69	2.3	7,837	10.25	5	$ 79
Exposures related to financial institutions	0.00 to < 0.15	3,537	1,804	23.93	3,904	0.08	108	57.92	0.3	1,343	34.39	1	N/A
	0.15 to < 0.25	—	677	30.72	208	0.24	14	10.26	1.0	21	10.20	—	N/A
	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	N/A
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	N/A
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	N/A
	10.00 to < 100.00	24	50	49.01	45	27.96	5	70.12	0.5	174	388.67	9	N/A
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	N/A
	Sub-total	3,561	2,531	26.43	4,157	0.38	127	55.67	0.4	1,538	37.00	10	15
Exposures related to businesses	0.00 to < 0.15	2,074	1,859	78.81	3,345	0.08	4,847	39.84	2.9	694	20.74	1	N/A
	0.15 to < 0.25	11,301	1,641	50.53	11,097	0.18	10,733	18.47	4.5	2,192	19.75	4	N/A
	0.25 to < 0.50	14,812	4,329	49.23	13,035	0.35	14,596	28.41	3.8	4,883	37.46	12	N/A
	0.50 to < 0.75	7,686	2,046	41.96	6,631	0.57	9,594	24.33	4.0	2,756	41.58	9	N/A
	0.75 to < 2.50	19,157	6,245	43.52	19,394	1.37	21,061	26.22	3.7	11,295	58.24	69	N/A
	2.50 to < 10.00	7,641	2,147	40.73	6,934	4.88	10,567	21.82	3.7	4,661	67.20	74	N/A
	10.00 to < 100.00	1,637	475	46.27	1,488	19.47	2,301	32.79	3.8	2,336	157.07	104	N/A
	100.00 (default)	711	164	—	549	100.00	1,065	30.36	3.4	1,269	231.99	103	N/A
	Sub-total	65,019	18,906	48.27	62,473	2.48	74,764	25.54	3.9	30,086	48.17	376	402
Total non-retail clients		$ 108,175	$ 25,366	45.80 %	$ 143,104	1.11 %	74,995	26.49 %	2.9	$ 39,461	27.58 %	$ 391	$ 496

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range

As at December 31, 2021

(in millions of dollars and as a percentage)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity[1]	i RWA[2]	j RWA proportion	k Expected loss[3]	l Provisions[4]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	$ 6	$ 9	50.00 %	$ 6,980	0.08 %	18,201	40.64 %	N/A	$ 611	8.75 %	$ 1	N/A
	0.15 to < 0.25	5,393	29	50.00	2,544	0.16	31,139	35.45	N/A	322	12.65	1	N/A
	0.25 to < 0.50	32	—	—	1	0.45	181	24.45	N/A	—	18.85	—	N/A
	0.50 to < 0.75	5,706	29	50.00	268	0.57	28,028	36.08	N/A	87	32.48	1	N/A
	0.75 to < 2.50	5,885	29	50.00	164	1.31	28,054	36.66	N/A	94	57.46	1	N/A
	2.50 to < 10.00	1,533	10	50.00	36	4.52	7,960	35.71	N/A	41	114.47	1	N/A
	10.00 to < 100.00	201	1	50.00	6	24.06	830	41.03	N/A	15	248.24	1	N/A
	100.00 (default)	92	—	—	5	100.00	516	34.77	N/A	25	460.74	—	N/A
	Sub-total	18,848	107	49.82	10,004	0.22	114,909	39.11	N/A	1,195	11.95	6	$ 9
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	38,750	15,241	64.01	41,525	0.08	531,527	24.02	N/A	2,103	5.06	8	N/A
	0.15 to < 0.25	24,793	7,646	66.45	27,327	0.22	311,208	25.61	N/A	3,240	11.86	16	N/A
	0.25 to < 0.50	3	1	81.36	2	0.28	13	16.57	N/A	—	8.92	—	N/A
	0.50 to < 0.75	15,029	3,594	62.83	17,017	0.53	183,680	26.17	N/A	3,848	22.61	24	N/A
	0.75 to < 2.50	11,007	1,978	60.25	12,034	1.25	117,720	26.70	N/A	4,895	40.68	40	N/A
	2.50 to < 10.00	2,033	279	57.50	2,157	4.03	22,489	26.64	N/A	1,746	80.96	23	N/A
	10.00 to < 100.00	367	46	50.91	384	20.26	4,828	26.29	N/A	601	156.54	20	N/A
	100.00 (default)	139	20	—	134	100.00	2,100	23.38	N/A	414	309.74	—	N/A
	Sub-total	92,121	28,805	64.13	100,580	0.63	1,173,565	25.20	N/A	16,847	16.75	131	132
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,730	22,876	47.59	13,616	0.05	1,828,680	82.24	N/A	393	2.88	6	N/A
	0.15 to < 0.25	589	2,427	33.10	1,392	0.20	307,979	87.68	N/A	137	9.83	2	N/A
	0.25 to < 0.50	1,613	15,145	50.72	9,295	0.31	2,508,024	83.08	N/A	1,244	13.39	24	N/A
	0.50 to < 0.75	322	342	66.43	549	0.70	27,511	74.86	N/A	126	23.02	3	N/A
	0.75 to < 2.50	1,226	1,822	31.99	1,808	1.10	350,052	86.06	N/A	676	37.40	17	N/A
	2.50 to < 10.00	2,857	2,627	27.81	3,588	3.42	752,939	78.98	N/A	2,773	77.28	96	N/A
	10.00 to < 100.00	782	362	25.32	874	19.43	177,161	63.39	N/A	1,518	173.78	108	N/A
	100.00 (default)	81	12	—	81	100.00	11,056	76.63	N/A	822	1,015.38	—	N/A
	Sub-total	10,200	45,613	46.05	31,203	1.40	5,963,402	81.91	N/A	7,689	24.64	256	60
SMEs similar to other retail client exposures	0.00 to < 0.15	858	2,275	45.68	1,892	0.09	53,186	63.70	N/A	308	16.28	1	N/A
	0.15 to < 0.25	1,139	1,544	51.39	1,914	0.19	45,974	61.20	N/A	492	25.70	2	N/A
	0.25 to < 0.50	2,018	1,612	45.62	2,476	0.39	60,910	59.66	N/A	960	38.78	6	N/A
	0.50 to < 0.75	140	15	46.27	60	0.71	2,527	20.51	N/A	11	18.89	—	N/A
	0.75 to < 2.50	2,380	1,021	52.13	2,649	1.28	59,110	61.49	N/A	1,863	70.30	21	N/A
	2.50 to < 10.00	669	137	45.18	604	4.72	14,790	61.09	N/A	573	94.99	18	N/A
	10.00 to < 100.00	157	35	15.51	137	20.27	4,192	61.94	N/A	192	139.76	17	N/A
	100.00 (default)	133	17	—	99	100.00	2,778	51.58	N/A	678	683.37	—	N/A
	Sub-total	7,494	6,656	47.70	9,831	2.09	243,467	61.03	N/A	5,077	51.64	65	40
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,173	760	72.87	1,715	0.08	81,377	69.22	N/A	280	16.35	1	N/A
	0.15 to < 0.25	915	2	21.46	887	0.19	66,291	92.23	N/A	343	38.70	2	N/A
	0.25 to < 0.50	1,247	172	64.90	830	0.33	74,711	50.81	N/A	255	30.72	1	N/A
	0.50 to < 0.75	1,066	71	60.46	1,109	0.55	42,992	41.06	N/A	367	33.05	3	N/A
	0.75 to < 2.50	5,228	36	61.44	5,014	1.87	250,054	40.29	N/A	2,620	52.25	37	N/A
	2.50 to < 10.00	903	16	52.03	711	4.18	47,533	43.38	N/A	472	66.37	13	N/A
	10.00 to < 100.00	311	2	62.81	243	23.44	140,693	43.93	N/A	268	110.38	25	N/A
	100.00 (default)	118	1	—	51	100.00	60,747	49.29	N/A	330	653.05	—	N/A
	Sub-total	10,961	1,060	69.89	10,560	2.30	764,398	50.60	N/A	4,935	46.73	82	39
Total retail clients		$ 139,624	$ 82,241	52.82 %	$ 162,178	0.78 %	8,259,741	39.22 %	N/A	$ 35,743	22.04 %	$ 540	$ 280

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at September 30, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	$ 7	$ 9	50.00 %	$ 6,567	0.08 %	16,700	40.76 %	N/A	$ 578	8.78 %	$ 1	N/A
	0.15 to < 0.25	5,471	32	50.00	2,528	0.16	30,330	35.47	N/A	320	12.66	1	N/A
	0.25 to < 0.50	34	—	—	1	0.45	142	26.07	N/A	—	20.14	—	N/A
	0.50 to < 0.75	5,943	35	50.00	272	0.57	29,220	36.05	N/A	88	32.45	1	N/A
	0.75 to < 2.50	6,297	33	50.00	158	1.30	30,543	37.44	N/A	91	58.56	1	N/A
	2.50 to < 10.00	1,603	12	50.00	35	4.64	7,842	38.03	N/A	43	122.82	1	N/A
	10.00 to < 100.00	196	1	50.00	7	24.01	992	40.22	N/A	17	243.37	1	N/A
	100.00 (default)	107	—	—	7	100.00	447	34.46	N/A	30	456.59	—	N/A
	Sub-total	19,658	122	49.53	9,575	0.24	116,216	39.16	N/A	1,167	12.19	6	$ 9
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	36,562	14,475	64.04	39,261	0.08	508,358	24.02	N/A	1,988	5.06	7	N/A
	0.15 to < 0.25	20,617	7,528	66.67	23,104	0.22	311,364	26.37	N/A	2,790	12.07	13	N/A
	0.25 to < 0.50	3,809	40	50.92	3,828	0.25	1,295	22.24	N/A	425	11.10	2	N/A
	0.50 to < 0.75	15,040	3,626	62.44	17,031	0.53	189,224	26.61	N/A	3,915	22.98	24	N/A
	0.75 to < 2.50	11,188	2,027	59.82	12,241	1.25	122,981	27.17	N/A	5,074	41.45	42	N/A
	2.50 to < 10.00	2,094	296	57.80	2,230	3.97	22,683	26.86	N/A	1,811	81.24	25	N/A
	10.00 to < 100.00	332	41	50.93	346	20.41	4,429	26.07	N/A	537	155.40	18	N/A
	100.00 (default)	151	24	—	145	100.00	2,314	23.44	N/A	449	310.54	—	N/A
	Sub-total	89,793	28,057	64.08	98,186	0.61	1,162,648	26.64	N/A	16,989	17.30	131	138
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,703	22,194	47.19	13,176	0.05	1,780,572	82.09	N/A	383	2.91	6	N/A
	0.15 to < 0.25	596	2,493	32.73	1,412	0.20	316,342	87.68	N/A	139	9.83	2	N/A
	0.25 to < 0.50	1,619	15,012	50.61	9,217	0.31	2,475,208	83.05	N/A	1,236	13.43	23	N/A
	0.50 to < 0.75	336	358	65.97	572	0.70	28,385	74.97	N/A	132	23.05	3	N/A
	0.75 to < 2.50	1,233	1,899	32.68	1,854	1.10	359,840	86.05	N/A	694	37.40	18	N/A
	2.50 to < 10.00	3,020	2,884	28.02	3,827	3.43	822,964	78.97	N/A	2,966	77.46	103	N/A
	10.00 to < 100.00	822	390	25.39	921	19.50	188,801	63.23	N/A	1,601	173.67	114	N/A
	100.00 (default)	75	11	—	75	100.00	10,225	76.56	N/A	765	1,014.42	—	N/A
	Sub-total	10,404	45,241	45.65	31,054	1.45	5,982,337	81.77	N/A	7,916	25.49	269	64
SMEs similar to other retail client exposures	0.00 to < 0.15	844	2,205	45.62	1,837	0.09	51,372	63.26	N/A	297	16.17	1	N/A
	0.15 to < 0.25	1,114	1,511	51.61	1,862	0.19	45,213	62.12	N/A	486	26.10	2	N/A
	0.25 to < 0.50	1,329	1,411	46.91	1,738	0.35	49,259	66.40	N/A	718	41.35	3	N/A
	0.50 to < 0.75	847	178	37.52	761	0.51	13,681	41.22	N/A	239	31.39	2	N/A
	0.75 to < 2.50	2,526	1,038	51.97	2,725	1.29	60,044	62.42	N/A	1,953	71.69	23	N/A
	2.50 to < 10.00	654	140	45.15	580	4.73	15,070	61.90	N/A	558	96.25	17	N/A
	10.00 to < 100.00	162	34	14.47	139	20.88	4,217	61.42	N/A	194	139.42	18	N/A
	100.00 (default)	149	18	—	110	100.00	2,947	51.94	N/A	755	688.15	—	N/A
	Sub-total	7,625	6,535	47.78	9,752	2.22	241,803	61.41	N/A	5,200	53.33	66	42
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,142	740	72.41	1,666	0.08	78,181	69.03	N/A	272	16.37	1	N/A
	0.15 to < 0.25	900	3	28.75	874	0.19	65,848	91.74	N/A	336	38.50	1	N/A
	0.25 to < 0.50	1,231	175	64.23	821	0.33	74,398	50.51	N/A	252	30.72	2	N/A
	0.50 to < 0.75	1,045	69	58.59	1,085	0.55	42,256	41.36	N/A	361	33.29	3	N/A
	0.75 to < 2.50	5,313	30	57.98	5,091	1.86	251,989	40.36	N/A	2,662	52.29	37	N/A
	2.50 to < 10.00	927	22	54.12	734	4.18	48,413	43.36	N/A	487	66.32	13	N/A
	10.00 to < 100.00	302	1	70.81	245	23.47	149,920	43.65	N/A	269	109.75	26	N/A
	100.00 (default)	118	1	—	53	100.00	57,295	49.07	N/A	346	650.16	—	N/A
	Sub-total	10,978	1,041	69.18	10,569	2.34	768,300	50.35	N/A	4,985	47.17	83	40
Total retail clients		$ 138,458	$ 80,996	52.50 %	$ 159,136	0.80 %	8,271,304	39.40 %	N/A	$ 36,257	22.78 %	$ 555	$ 293

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at June 30, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	$ 7	$ 9	50.00 %	$ 6,953	0.08 %	17,533	38.24 %	N/A	$ 573	8.24 %	$ 2	N/A
	0.15 to < 0.25	5,610	35	50.00	2,684	0.16	31,209	33.72	N/A	324	12.05	1	N/A
	0.25 to < 0.50	33	—	—	1	0.45	251	24.55	N/A	—	18.93	—	N/A
	0.50 to < 0.75	5,922	36	50.00	272	0.57	29,404	36.37	N/A	89	32.77	—	N/A
	0.75 to < 2.50	6,048	35	50.00	155	1.29	30,363	38.67	N/A	94	60.17	1	N/A
	2.50 to < 10.00	1,584	11	50.00	35	4.72	7,237	38.09	N/A	43	124.59	1	N/A
	10.00 to < 100.00	199	1	50.00	8	23.15	936	40.37	N/A	20	243.24	1	N/A
	100.00 (default)	122	—	—	8	100.00	434	35.94	N/A	36	476.15	—	N/A
	Sub-total	19,525	127	49.85	10,116	0.24	117,367	36.99	N/A	1,179	11.65	6	$ 10
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	36,679	14,116	63.97	38,752	0.08	509,535	22.07	N/A	1,801	4.65	7	N/A
	0.15 to < 0.25	20,350	7,390	66.82	22,601	0.22	310,038	24.21	N/A	2,506	11.08	12	N/A
	0.25 to < 0.50	3,771	38	50.91	3,790	0.25	1,358	20.41	N/A	386	10.19	2	N/A
	0.50 to < 0.75	14,330	3,487	62.68	16,242	0.53	183,787	24.38	N/A	3,421	21.06	21	N/A
	0.75 to < 2.50	10,352	1,917	60.59	11,356	1.24	116,046	24.88	N/A	4,284	37.73	35	N/A
	2.50 to < 10.00	2,069	281	57.95	2,196	4.00	22,617	24.92	N/A	1,650	75.19	22	N/A
	10.00 to < 100.00	319	38	53.42	331	20.47	4,296	23.98	N/A	474	143.00	16	N/A
	100.00 (default)	176	26	—	169	100.00	2,669	21.60	N/A	483	286.26	—	N/A
	Sub-total	88,046	27,293	64.19	95,437	0.67	1,150,346	23.31	N/A	15,005	15.72	115	126
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,759	22,150	47.17	13,206	0.05	1,786,034	82.05	N/A	385	2.91	5	N/A
	0.15 to < 0.25	604	2,482	32.97	1,422	0.20	320,857	87.67	N/A	140	9.83	2	N/A
	0.25 to < 0.50	1,627	14,802	50.62	9,119	0.31	2,453,591	83.08	N/A	1,228	13.47	24	N/A
	0.50 to < 0.75	321	344	66.15	549	0.70	27,364	74.79	N/A	126	23.00	3	N/A
	0.75 to < 2.50	1,238	1,940	33.23	1,883	1.10	375,581	86.08	N/A	704	37.38	18	N/A
	2.50 to < 10.00	2,999	2,942	28.42	3,835	3.41	843,242	78.99	N/A	2,961	77.20	103	N/A
	10.00 to < 100.00	765	380	25.59	862	19.51	182,513	63.19	N/A	1,498	173.62	106	N/A
	100.00 (default)	77	10	—	77	100.00	9,962	76.44	N/A	775	1,012.87	—	N/A
	Sub-total	10,390	45,050	45.65	30,953	1.42	5,999,144	81.81	N/A	7,817	25.25	261	66
SMEs similar to other retail client exposures	0.00 to < 0.15	815	2,154	45.87	1,789	0.09	55,433	63.17	N/A	288	16.13	1	N/A
	0.15 to < 0.25	1,099	1,532	51.38	1,854	0.19	52,664	61.38	N/A	478	25.80	2	N/A
	0.25 to < 0.50	1,366	1,518	45.65	1,794	0.35	75,869	66.28	N/A	740	41.24	4	N/A
	0.50 to < 0.75	844	194	38.28	770	0.51	15,357	41.04	N/A	241	31.24	2	N/A
	0.75 to < 2.50	2,489	1,074	52.25	2,715	1.28	72,162	62.33	N/A	1,941	71.48	22	N/A
	2.50 to < 10.00	654	150	44.89	591	4.77	17,894	62.27	N/A	572	96.91	18	N/A
	10.00 to < 100.00	165	38	14.71	139	20.28	5,215	61.92	N/A	194	139.17	17	N/A
	100.00 (default)	157	19	—	116	100.00	3,552	51.58	N/A	794	683.45	—	N/A
	Sub-total	7,589	6,679	47.57	9,768	2.28	298,146	61.21	N/A	5,248	53.72	66	44
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,229	748	72.59	1,760	0.08	82,184	69.77	N/A	293	16.69	1	N/A
	0.15 to < 0.25	957	3	27.97	931	0.19	67,582	91.68	N/A	358	38.47	2	N/A
	0.25 to < 0.50	1,239	172	64.00	822	0.33	74,500	50.35	N/A	252	30.68	1	N/A
	0.50 to < 0.75	1,061	65	59.33	1,099	0.55	44,344	41.21	N/A	365	33.15	3	N/A
	0.75 to < 2.50	5,286	33	55.85	5,053	1.87	256,940	40.39	N/A	2,646	52.36	38	N/A
	2.50 to < 10.00	892	17	51.42	694	4.16	48,328	43.49	N/A	461	66.48	12	N/A
	10.00 to < 100.00	305	4	53.44	246	23.47	142,342	43.62	N/A	270	109.70	25	N/A
	100.00 (default)	119	1	—	62	100.00	57,414	47.84	N/A	392	633.85	—	N/A
	Sub-total	11,088	1,043	69.23	10,667	2.39	773,634	50.88	N/A	5,037	47.22	82	42
Total retail clients		$ 136,638	$ 80,192	52.42 %	$ 156,941	0.83 %	8,338,637	38.43 %	N/A	$ 34,286	21.85 %	$ 530	$ 288

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at March 31, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	$ 8	$ 10	50.00 %	$ 6,950	0.08 %	18,647	35.13 %	N/A	$ 526	7.56 %	$ 2	N/A
	0.15 to < 0.25	5,273	26	50.00	2,737	0.16	30,392	31.40	N/A	306	11.20	1	N/A
	0.25 to < 0.50	31	—	—	1	0.45	258	25.89	N/A	—	19.95	—	N/A
	0.50 to < 0.75	5,694	27	50.00	253	0.57	27,714	35.52	N/A	81	31.98	1	N/A
	0.75 to < 2.50	5,987	28	50.00	156	1.31	29,748	36.03	N/A	88	56.41	1	N/A
	2.50 to < 10.00	1,715	9	50.00	44	4.63	8,422	34.98	N/A	51	113.28	1	N/A
	10.00 to < 100.00	257	2	50.00	10	23.13	1,597	38.49	N/A	22	231.71	1	N/A
	100.00 (default)	157	—	—	11	100.00	538	32.01	N/A	45	424.08	—	N/A
	Sub-total	19,122	102	49.32	10,162	0.28	117,316	34.14	N/A	1,119	11.01	7	$ 10
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	35,787	13,869	64.07	37,719	0.08	502,743	19.79	N/A	1,570	4.16	6	N/A
	0.15 to < 0.25	18,894	6,976	67.14	20,840	0.22	294,076	21.65	N/A	2,066	9.91	10	N/A
	0.25 to < 0.50	3,604	31	50.76	3,619	0.25	1,164	18.27	N/A	331	9.12	2	N/A
	0.50 to < 0.75	13,277	3,277	63.53	15,103	0.53	176,940	21.67	N/A	2,826	18.72	17	N/A
	0.75 to < 2.50	10,181	1,858	60.09	11,140	1.26	118,214	22.13	N/A	3,779	33.93	31	N/A
	2.50 to < 10.00	2,191	286	57.48	2,312	4.06	25,390	22.15	N/A	1,557	67.40	21	N/A
	10.00 to < 100.00	405	45	51.19	418	20.34	5,525	20.90	N/A	521	124.53	18	N/A
	100.00 (default)	226	32	—	215	100.00	3,310	19.36	N/A	552	256.54	—	N/A
	Sub-total	84,565	26,374	64.35	91,366	0.72	1,127,362	22.15	N/A	13,202	14.45	105	124
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,555	21,928	47.58	12,989	0.05	1,769,448	82.14	N/A	378	2.91	5	N/A
	0.15 to < 0.25	564	2,480	33.76	1,402	0.20	321,715	87.68	N/A	138	9.83	3	N/A
	0.25 to < 0.50	1,587	14,547	50.67	8,958	0.31	2,420,854	83.12	N/A	1,207	13.48	23	N/A
	0.50 to < 0.75	337	363	65.61	575	0.70	29,125	75.38	N/A	134	23.18	3	N/A
	0.75 to < 2.50	1,245	1,962	33.02	1,893	1.10	380,926	86.08	N/A	709	37.44	18	N/A
	2.50 to < 10.00	3,074	3,031	28.15	3,927	3.41	879,807	78.99	N/A	3,030	77.16	105	N/A
	10.00 to < 100.00	814	404	25.57	917	19.46	197,543	63.32	N/A	1,593	173.73	113	N/A
	100.00 (default)	93	14	—	93	100.00	13,081	76.75	N/A	947	1,016.94	—	N/A
	Sub-total	10,269	44,729	45.80	30,754	1.52	6,012,499	81.81	N/A	8,136	26.45	270	76
SMEs similar to other retail client exposures	0.00 to < 0.15	914	2,049	46.20	1,847	0.09	46,917	60.60	N/A	283	15.32	1	N/A
	0.15 to < 0.25	1,053	1,572	50.52	1,817	0.19	45,026	61.37	N/A	470	25.79	2	N/A
	0.25 to < 0.50	1,319	1,541	45.76	1,764	0.35	66,880	66.57	N/A	731	41.41	4	N/A
	0.50 to < 0.75	839	201	38.38	765	0.51	13,242	40.33	N/A	234	30.73	2	N/A
	0.75 to < 2.50	2,394	1,115	52.11	2,637	1.29	63,207	62.20	N/A	1,883	71.40	21	N/A
	2.50 to < 10.00	643	160	44.95	574	4.80	15,866	63.65	N/A	569	99.08	18	N/A
	10.00 to < 100.00	185	43	16.27	158	20.65	5,017	61.88	N/A	219	139.53	20	N/A
	100.00 (default)	168	21	—	125	100.00	3,187	50.97	N/A	845	675.00	—	N/A
	Sub-total	7,515	6,702	47.50	9,687	2.42	259,342	60.75	N/A	5,234	54.04	68	49
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,201	724	72.32	1,719	0.08	73,850	68.61	N/A	281	16.34	1	N/A
	0.15 to < 0.25	960	4	29.48	947	0.19	62,358	92.29	N/A	367	38.73	2	N/A
	0.25 to < 0.50	1,277	168	65.37	1,346	0.38	71,165	69.36	N/A	628	46.65	4	N/A
	0.50 to < 0.75	1,036	66	58.24	1,075	0.55	40,130	41.03	N/A	354	32.99	3	N/A
	0.75 to < 2.50	5,381	34	58.17	5,130	1.89	241,072	40.35	N/A	2,696	52.54	39	N/A
	2.50 to < 10.00	853	22	62.66	642	4.13	45,450	44.18	N/A	433	67.42	12	N/A
	10.00 to < 100.00	351	1	51.14	289	23.33	172,076	43.82	N/A	317	109.83	30	N/A
	100.00 (default)	132	1	—	73	100.00	53,354	47.41	N/A	459	628.15	—	N/A
	Sub-total	11,191	1,020	69.33	11,221	2.48	759,455	52.96	N/A	5,535	49.32	91	52
Total retail clients		$ 132,662	$ 78,927	52.44 %	$ 153,190	0.93 %	8,275,974	37.50 %	N/A	$ 33,226	21.69 %	$ 541	$ 311

Footnotes to this table are presented on page 51.

Template CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)

As at December 31, 2020

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity[1]	RWA[2]	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	$ 9	$ 11	50.00 %	$ 6,916	0.08 %	18,219	33.02 %	N/A	$ 484	7.00 %	$ 2	N/A
	0.15 to < 0.25	7,771	26	50.00	451	0.18	32,081	30.24	N/A	55	12.14	—	N/A
	0.25 to < 0.50	33	—	42.82	1	0.43	238	24.60	N/A	—	18.52	—	N/A
	0.50 to < 0.75	5,808	26	50.00	256	0.56	28,516	34.12	N/A	78	30.34	—	N/A
	0.75 to < 2.50	5,952	26	50.00	213	1.28	29,758	34.67	N/A	114	53.55	1	N/A
	2.50 to < 10.00	1,752	8	50.00	47	4.57	8,185	33.06	N/A	50	106.28	1	N/A
	10.00 to < 100.00	272	2	50.00	9	24.25	1,267	35.12	N/A	19	212.97	1	N/A
	100.00 (default)	178	—	—	12	100.00	735	31.99	N/A	51	423.87	—	N/A
	Sub-total	21,775	99	49.60	7,905	0.34	118,999	32.94	N/A	851	10.76	5	$ 8
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	35,041	13,299	62.54	36,435	0.08	492,913	18.34	N/A	1,384	3.80	5	N/A
	0.15 to < 0.25	19,997	6,822	65.74	24,036	0.22	297,466	19.59	N/A	2,168	9.02	11	N/A
	0.25 to < 0.50	3	1	79.67	—	0.27	31	15.19	N/A	—	8.06	—	N/A
	0.50 to < 0.75	12,973	3,174	62.49	14,702	0.52	177,192	20.09	N/A	2,514	17.11	15	N/A
	0.75 to < 2.50	9,827	1,752	59.52	10,655	1.23	115,820	20.68	N/A	3,329	31.24	27	N/A
	2.50 to < 10.00	2,283	313	56.52	2,413	3.96	26,736	20.38	N/A	1,476	61.16	19	N/A
	10.00 to < 100.00	438	45	49.91	451	19.93	5,893	19.90	N/A	533	118.09	18	N/A
	100.00 (default)	263	37	—	251	100.00	3,807	17.92	N/A	597	237.48	—	N/A
	Sub-total	80,825	25,443	63.00	88,943	0.78	1,119,858	20.42	N/A	12,001	13.49	95	119
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,542	21,713	48.41	13,053	0.05	1,745,907	83.39	N/A	383	2.93	5	N/A
	0.15 to < 0.25	569	2,487	35.20	1,444	0.20	320,772	90.95	N/A	148	10.29	3	N/A
	0.25 to < 0.50	1,616	15,927	52.45	9,970	0.31	2,617,141	85.68	N/A	1,362	13.66	26	N/A
	0.50 to < 0.75	339	360	63.95	569	0.68	28,959	73.58	N/A	126	22.16	3	N/A
	0.75 to < 2.50	1,273	2,066	34.42	1,985	1.09	397,692	88.88	N/A	762	38.39	19	N/A
	2.50 to < 10.00	3,234	3,314	29.20	4,202	3.40	942,351	81.79	N/A	3,351	79.73	116	N/A
	10.00 to < 100.00	901	485	26.79	1,031	19.48	227,463	65.43	N/A	1,851	179.66	132	N/A
	100.00 (default)	105	23	—	105	100.00	16,823	79.15	N/A	1,100	1,048.70	—	N/A
	Sub-total	10,579	46,375	46.96	32,359	1.59	6,297,108	83.81	N/A	9,083	28.07	304	90
SMEs similar to other retail client exposures	0.00 to < 0.15	761	1,821	48.32	1,631	0.09	44,429	61.30	N/A	251	15.46	1	N/A
	0.15 to < 0.25	1,008	1,526	51.43	1,768	0.19	46,186	59.54	N/A	436	24.65	2	N/A
	0.25 to < 0.50	1,983	2,211	39.86	2,750	0.38	96,570	54.38	N/A	954	34.67	6	N/A
	0.50 to < 0.75	157	18	47.18	66	0.65	2,772	21.49	N/A	12	18.88	—	N/A
	0.75 to < 2.50	2,347	1,227	51.97	2,634	1.27	68,169	60.55	N/A	1,817	68.98	20	N/A
	2.50 to < 10.00	696	202	45.04	643	4.69	18,293	60.79	N/A	607	94.39	18	N/A
	10.00 to < 100.00	213	58	14.89	182	20.05	6,398	60.18	N/A	247	135.77	22	N/A
	100.00 (default)	171	21	—	127	100.00	3,543	51.30	N/A	867	679.72	—	N/A
	Sub-total	7,336	7,084	46.47	9,801	2.48	286,360	58.39	N/A	5,191	52.97	69	52
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,183	707	70.76	1,679	0.08	82,819	68.20	N/A	269	16.03	1	N/A
	0.15 to < 0.25	959	4	28.95	947	0.19	71,372	91.76	N/A	360	38.05	2	N/A
	0.25 to < 0.50	1,279	166	61.41	1,341	0.37	79,697	67.75	N/A	601	44.74	4	N/A
	0.50 to < 0.75	1,070	64	57.87	1,107	0.53	44,939	39.82	N/A	350	31.57	2	N/A
	0.75 to < 2.50	5,486	29	57.84	5,260	1.84	267,784	39.37	N/A	2,675	50.90	38	N/A
	2.50 to < 10.00	878	22	56.04	694	4.03	49,356	42.92	N/A	454	65.35	12	N/A
	10.00 to < 100.00	392	1	52.94	320	22.91	141,667	41.97	N/A	335	104.66	31	N/A
	100.00 (default)	143	1	—	86	100.00	58,618	45.95	N/A	522	608.80	—	N/A
	Sub-total	11,390	994	67.42	11,434	2.61	796,252	51.65	N/A	5,566	48.68	90	55
Total retail clients		$ 131,905	$ 79,995	52.27 %	$ 150,442	1.01 %	8,618,577	37.25 %	N/A	$ 32,692	21.73 %	$ 563	$ 324

(1) This parameter should only be filled out when it is used for the calculation of RWA.

(2) Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.

(3) The expected loss is assessed in accordance with the requirements of Section 5.7.1 of the AMF guideline.

(4) Provisions are measured in accordance with the requirements of Section 5.7.2 of the AMF guideline.

Template CR8 – Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB

		a				
		RWA amounts				
	(in millions of dollars)	**As at December 31, 2021**	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
1	**RWA as at end of previous reporting period** [1]	**$ 80,886**	$ 76,996	$ 73,767	$ 72,153	$ 72,980
2	Asset size[2]	**1,051**	1,293	2,200	(32)	152
3	Asset quality[3]	**(3,782)**	779	(702)	171	(1,685)
4	Model updates[4]	**—**	—	—	548	879
5	Methodology and policy[5]	**(167)**	1,734	1,780	977	—
6	Acquisitions and disposals[6]	**—**	—	—	—	—
7	Foreign exchange movements[7]	**(5)**	83	(49)	(50)	(173)
8	Other	**—**	—	—	—	—
9	**RWA as at end of reporting period**	**$ 77,983**	$ 80,885	$ 76,996	$ 73,767	$ 72,153

(1) Data at the beginning of the current quarter have been adjusted to conform with the presentation of the actual balance.
(2) Increase or decrease in underlying exposures.
(3) Change in risk mitigation factors and portfolio quality.
(4) Change in models and risk parameters.
(5) Regulatory changes and developments in regulatory capital calculation methods.
(6) Change in portfolio size resulting from acquisitions and disposals of entities.
(7) Market fluctuations, such as foreign exchange movements.

Template CR9 – IRB – Backtesting of probability of default (PD) per portfolio

As at December 31, 2021

a	b	c	d	e	f		g	h	i
					Number of debtors				
(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	End of previous year	End of the year	Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
Exposures related to sovereign borrowers	0.00 to < 0.15	AAA to A-	0.02 %	0.04 %	103	102	—	—	— %
	0.15 to < 0.25	BBB+	—	—	—	—	—	—	—
	0.25 to < 0.50	BBB to BBB-	—	—	—	—	—	—	—
	0.50 to < 0.75	BB+	—	—	—	—	—	—	—
	0.75 to < 2.50	BB to BB-	—	—	—	—	—	—	—
	2.50 to < 10.00	B+ to B	—	—	—	—	—	—	—
	10.00 to < 100.00	B- to C	24.00	17.00	1	—	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	AAA to A-	0.07	0.08	108	90	—	—	—
	0.15 to < 0.25	BBB+	0.16	0.16	14	30	—	—	—
	0.25 to < 0.50	BBB to BBB-	0.31	0.33	—	11	—	—	—
	0.50 to < 0.75	BB+	—	—	—	—	—	—	—
	0.75 to < 2.50	BB to BB-	1.94	1.48	—	1	—	—	—
	2.50 to < 10.00	B+ to B	—	—	—	—	—	—	—
	10.00 to < 100.00	B- to C	27.96	24.62	5	6	—	—	—
Exposures related to businesses	0.00 to < 0.15	AAA to A-	0.09	0.06	4,847	5,018	1	—	0.07
	0.15 to < 0.25	BBB+	0.18	0.20	10,733	11,585	37	2	0.16
	0.25 to < 0.50	BBB to BBB-	0.35	0.33	14,596	18,421	39	2	0.32
	0.50 to < 0.75	BB+	0.57	0.56	9,594	8,925	41	3	0.62
	0.75 to < 2.50	BB to BB-	1.36	1.45	21,061	21,758	159	5	0.83
	2.50 to < 10.00	B+ to B	4.72	4.95	10,567	9,735	163	8	2.84
	10.00 to < 100.00	B- to C	20.08	19.49	2,301	2,521	118	1	19.53
Total non-retail clients					73,930	78,203	558	21	

Template CR9 – IRB – Backtesting of probability of default (PD) per portfolio (continued)
As at December 31, 2021

(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	Number of debtors		Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
					End of previous year	End of the year			
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	1	0.08 %	— %	18,219	18,201	—	—	0.14 %
	0.15 to < 0.25	2	0.16	0.15	32,081	31,139	26	1	0.35
	0.25 to < 0.50	3	0.45	—	238	181	—	—	—
	0.50 to < 0.75	4	0.57	0.64	28,516	28,028	55	1	0.69
	0.75 to < 2.50	5	1.31	1.49	29,758	28,054	129	8	1.39
	2.50 to < 10.00	6	4.52	4.60	8,185	7,960	159	12	3.58
	10.00 to < 100.00	7	24.06	55.42	1,267	830	824	27	16.08
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	1	0.08	0.07	492,913	531,527	175	3	0.05
	0.15 to < 0.25	2	0.22	0.24	297,466	311,208	301	15	0.18
	0.25 to < 0.50	3	0.28	—	31	13	—	—	—
	0.50 to < 0.75	4	0.53	0.56	177,192	183,680	354	29	0.40
	0.75 to < 2.50	5	1.25	1.25	115,820	117,720	616	61	0.96
	2.50 to < 10.00	6	4.03	4.21	26,736	22,489	597	74	3.12
	10.00 to < 100.00	7	20.26	51.64	5,893	4,828	5,014	240	16.02
Qualifying revolving retail client exposures (QRRCE)	0.00 to < 0.15	1	0.05	0.05	1,745,907	1,828,680	789	6	0.05
	0.15 to < 0.25	2	0.20	0.20	320,772	307,979	551	—	0.18
	0.25 to < 0.50	3	0.31	0.30	2,617,141	2,508,024	2,965	20	0.20
	0.50 to < 0.75	4	0.70	0.70	28,959	27,511	180	9	0.54
	0.75 to < 2.50	5	1.10	1.08	397,692	350,052	2,705	32	0.88
	2.50 to < 10.00	6	3.42	3.39	942,351	752,939	18,822	1,898	2.78
	10.00 to < 100.00	7	19.43	30.02	227,463	177,161	61,305	645	17.27
SMEs similar to other retail client exposures	0.00 to < 0.15	1	0.09	0.09	44,429	53,186	21	1	0.08
	0.15 to < 0.25	2	0.19	0.19	46,186	45,974	76	2	0.13
	0.25 to < 0.50	3	0.39	0.37	96,570	60,910	236	29	0.21
	0.50 to < 0.75	4	0.71	0.24	2,772	2,527	4	—	0.17
	0.75 to < 2.50	5	1.28	1.35	68,169	59,110	979	88	0.64
	2.50 to < 10.00	6	4.72	4.83	18,293	14,790	768	36	1.70
	10.00 to < 100.00	7	20.27	42.85	6,398	4,192	2,029	163	20.60
Other retail client exposures (non-QRRCE), except SMEs	0.00 to < 0.15	1	0.08	0.11	82,819	81,377	50	17	0.07
	0.15 to < 0.25	2	0.19	0.19	71,372	66,291	162	37	0.15
	0.25 to < 0.50	3	0.33	0.42	79,697	74,711	370	107	0.34
	0.50 to < 0.75	4	0.55	0.53	44,939	42,992	87	2	0.25
	0.75 to < 2.50	5	1.87	1.84	267,784	250,054	2,581	380	1.12
	2.50 to < 10.00	6	4.18	3.89	49,356	47,533	2,243	1,058	3.06
	10.00 to < 100.00	7	23.44	45.98	141,667	140,693	17,226	1,119	19.56
Total retail clients					8,535,051	8,182,544	122,399	6,120	

Risk exposure by asset class (exposure at default [EAD])

(in millions of dollars)	As at December 31, 2021 — Exposure classes[1]							As at September 30, 2021 — Exposure classes[1]						
	Used exposure	**Unused exposure**	**Repo-style transactions**	**OTC derivatives**	**Off-balance sheet exposure**	**Total**	**Net exposure[2]**	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach														
Sovereign borrowers	**$ 13,368**	**$ —**	**$ —**	**$ —**	**$ 254**	**$ 13,622**	**$ 13,622**	$ 10,844	$ —	$ —	$ —	$ —	$ 10,844	$ 10,844
Financial institutions	**10,135**	**865**	**229**	**—**	**91**	**11,320**	**10,835**	10,157	872	37	285	26	11,377	11,090
Businesses	**11,176**	**2,701**	**327**	**281**	**473**	**14,958**	**14,609**	9,862	1,923	13	10	450	12,258	12,260
SMEs similar to other retail client exposures	**241**	**10**	**—**	**—**	**5**	**256**	**251**	240	8	—	—	6	254	249
Mortgages	**333**	**3**	**—**	**—**	**—**	**336**	**336**	415	7	—	—	—	422	422
Other retail client exposures (excluding SMEs)	**1,201**	**1,124**	**—**	**—**	**5**	**2,330**	**1,782**	1,387	644	—	—	5	2,036	1,364
Securitization	**26**	**—**	**—**	**—**	**—**	**26**	**26**	25	—	—	—	—	25	25
Equities	**356**	**—**	**—**	**—**	**—**	**356**	**356**	290	—	—	—	—	290	290
Trading portfolio	**—**	**—**	**15,699**	**172**	**—**	**15,871**	**680**	—	—	19,915	184	—	20,099	922
Internal Ratings-Based approach														
Sovereign borrowers	**39,399**	**1,314**	**—**	**66**	**51**	**40,830**	**74,459**	38,425	1,460	—	9	277	40,171	74,449
Financial institutions	**3,666**	**526**	**2,288**	**3,181**	**407**	**10,068**	**7,536**	3,356	501	1,059	3,029	362	8,307	6,912
Businesses	**74,152**	**7,601**	**5**	**—**	**1,144**	**82,902**	**70,261**	72,291	7,951	—	—	1,272	81,514	69,175
SMEs similar to other retail client exposures	**7,494**	**3,099**	**—**	**—**	**78**	**10,671**	**9,831**	7,625	3,045	—	—	80	10,750	9,752
Mortgages	**110,969**	**18,518**	**—**	**—**	**—**	**129,487**	**110,585**	109,451	18,030	—	—	—	127,481	107,761
Revolving retail client exposures	**10,200**	**21,003**	**—**	**—**	**—**	**31,203**	**31,203**	10,404	20,650	—	—	—	31,054	31,054
Other retail client exposures	**10,961**	**734**	**—**	**—**	**7**	**11,702**	**10,560**	10,978	713	—	—	6	11,697	10,569
Trading portfolio	**—**	**—**	**11,224**	**432**	**—**	**11,656**	**807**	—	—	16,871	500	—	17,371	1,054
Total	**$ 293,677**	**$ 57,498**	**$ 29,772**	**$ 4,132**	**$ 2,515**	**$ 387,594**	**$ 357,739**	$ 285,750	$ 55,804	$ 37,895	$ 4,017	$ 2,484	$ 385,950	$ 348,192

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

Footnotes to this table are presented on the next page.

Risk exposure by asset class (exposure at default [EAD]) (continued)

	As at December 31, 2020						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Standardized Approach							
Sovereign borrowers	$ 9,793	$ —	$ —	$ —	$ —	$ 9,793	$ 9,793
Financial institutions	9,418	743	34	236	25	10,456	10,184
Businesses	8,265	1,456	1	34	881	10,637	10,191
SMEs similar to other retail client exposures	206	9	—	—	4	219	215
Mortgages	417	5	—	—	—	422	422
Other retail client exposures (excluding SMEs)	1,435	689	—	—	7	2,131	1,360
Securitization	8	—	—	—	—	8	8
Equities	263	—	—	—	—	263	263
Trading portfolio	—	—	12,124	238	—	12,362	633
Internal Ratings-Based approach							
Sovereign borrowers	39,595	1,523	—	6	201	41,325	76,480
Financial institutions	3,560	593	1,332	2,916	277	8,678	7,115
Businesses	65,018	8,226	—	—	940	74,184	62,473
SMEs similar to other retail client exposures	7,336	3,213	—	—	81	10,630	9,801
Mortgages	102,601	16,074	—	—	—	118,675	96,848
Revolving retail client exposures	10,580	21,779	—	—	—	32,359	32,359
Other retail client exposures	11,390	662	—	—	8	12,060	11,434
Trading portfolio	—	—	18,904	467	—	19,371	1,406
Total	$ 269,885	$ 54,972	$ 32,395	$ 3,897	$ 2,424	$ 363,573	$ 330,985

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

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

Exposure at default – Businesses, sovereign borrowers and financial institutions by industry

(in millions of dollars)	As at December 31, 2021 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at September 30, 2021 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	**$ 8,887**	**$ 554**	**$ —**	**$ —**	**$ 29**	**$ 9,470**	**$ 10,174**	$ 8,684	$ 572	$ —	$ —	$ 27	$ 9,283	$ 9,999
Mining, oil and gas	**312**	**502**	**—**	**—**	**110**	**924**	**923**	356	468	—	—	107	931	931
Utilities[3]	**1,149**	**722**	**—**	**—**	**92**	**1,963**	**1,963**	1,206	667	—	—	108	1,981	1,981
Construction	**4,732**	**1,275**	**—**	**—**	**275**	**6,282**	**6,280**	4,508	1,307	—	—	248	6,063	6,072
Manufacturing	**4,348**	**1,146**	**—**	**—**	**264**	**5,758**	**5,785**	4,174	1,147	—	—	251	5,572	5,614
Wholesale trade	**1,963**	**442**	**—**	**—**	**113**	**2,518**	**2,529**	1,786	435	—	—	105	2,326	2,340
Retail trade	**3,256**	**945**	**—**	**—**	**25**	**4,226**	**4,236**	3,202	994	—	—	23	4,219	4,255
Transportation	**1,225**	**599**	**—**	**—**	**118**	**1,942**	**1,947**	1,286	632	—	—	119	2,037	2,047
Information industry	**207**	**584**	**—**	**—**	**52**	**843**	**847**	235	583	—	—	237	1,055	1,060
Finance and insurance	**11,514**	**988**	**2,849**	**3,528**	**700**	**19,579**	**16,415**	10,967	846	1,109	3,333	483	16,738	15,239
Real estate	**46,319**	**1,646**	**—**	**—**	**93**	**48,058**	**48,561**	44,705	1,579	—	—	77	46,361	46,829
Professional services	**975**	**460**	**—**	**—**	**81**	**1,516**	**1,525**	903	428	—	—	75	1,406	1,420
Management of companies	**830**	**52**	**—**	**—**	**28**	**910**	**863**	871	43	—	—	28	942	891
Administrative services	**384**	**63**	**—**	**—**	**16**	**463**	**465**	356	67	—	—	16	439	442
Education	**1,033**	**171**	**—**	**—**	**7**	**1,211**	**1,212**	1,455	166	—	—	7	1,628	1,630
Health care	**4,524**	**280**	**—**	**—**	**17**	**4,821**	**4,828**	4,488	318	—	—	16	4,822	4,849
Arts and entertainments	**687**	**124**	**—**	**—**	**19**	**830**	**837**	678	138	—	—	19	835	847
Accommodation	**1,415**	**41**	**—**	**—**	**1**	**1,457**	**1,470**	1,417	41	—	—	1	1,459	1,509
Other services	**872**	**141**	**—**	**—**	**16**	**1,029**	**1,033**	821	182	—	—	17	1,020	1,039
Public agencies[3]	**55,394**	**1,559**	**—**	**—**	**330**	**57,283**	**76,311**	51,099	1,683	—	—	290	53,072	72,936
Other businesses	**1,870**	**713**	**—**	**—**	**34**	**2,617**	**3,118**	1,738	411	—	—	133	2,282	2,800
Total	**$ 151,896**	**$ 13,007**	**$ 2,849**	**$ 3,528**	**$ 2,420**	**$ 173,700**	**$ 191,322**	$ 144,935	$ 12,707	$ 1,109	$ 3,333	$ 2,387	$ 164,471	$ 184,730

(in millions of dollars)	As at June 30, 2021 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at March 31, 2021 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	$ 8,402	$ 569	$ —	$ —	$ 34	$ 9,005	$ 9,725	$ 8,170	$ 538	$ —	$ —	$ 21	$ 8,729	$ 9,455
Mining, oil and gas	363	480	—	—	73	916	917	317	541	—	—	74	932	933
Utilities[3]	1,082	657	—	—	88	1,827	1,827	1,079	613	—	—	66	1,758	1,758
Construction	4,146	1,288	—	—	222	5,656	5,665	3,768	1,287	—	—	206	5,261	5,269
Manufacturing	3,996	1,117	—	—	238	5,351	5,392	4,028	1,188	—	—	236	5,452	5,491
Wholesale trade	1,747	433	—	—	90	2,270	2,283	1,546	411	—	—	84	2,041	2,053
Retail trade	3,069	976	—	—	24	4,069	4,108	3,151	927	—	—	23	4,101	4,140
Transportation	1,267	983	—	—	124	2,374	2,385	1,183	756	—	—	123	2,062	2,074
Information industry	246	535	—	—	237	1,018	1,021	288	551	—	—	237	1,076	1,079
Finance and insurance	11,191	800	1,192	3,374	363	16,920	15,461	9,270	776	990	3,285	625	14,946	13,474
Real estate	43,256	1,562	—	—	79	44,897	45,322	41,529	1,606	—	—	75	43,210	43,588
Professional services	799	410	—	—	74	1,283	1,295	665	409	—	—	74	1,148	1,161
Management of companies	824	58	—	—	30	912	857	728	54	—	—	28	810	755
Administrative services	354	62	—	—	16	432	435	327	50	—	—	14	391	394
Education	1,133	141	—	—	7	1,281	1,283	1,100	157	—	—	6	1,263	1,265
Health care	4,194	311	—	—	17	4,522	4,549	4,192	272	—	—	17	4,481	4,512
Arts and entertainments	659	141	—	—	17	817	830	667	145	—	—	17	829	842
Accommodation	1,409	50	—	—	1	1,460	1,508	1,404	53	—	—	1	1,458	1,508
Other services	799	146	—	—	12	957	977	757	139	—	—	13	909	930
Public agencies[3]	54,064	1,586	—	—	263	55,913	75,666	54,670	1,535	—	—	245	56,450	75,812
Other businesses	1,625	292	—	—	139	2,056	2,612	1,595	89	—	—	141	1,825	1,930
Total	$ 144,625	$ 12,597	$ 1,192	$ 3,374	$ 2,148	$ 163,936	$ 184,118	$ 140,434	$ 12,097	$ 990	$ 3,285	$ 2,326	$ 159,132	$ 178,423

Footnotes to this table are presented on the next page.

Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)

	As at December 31, 2020						
	Exposure classes[1]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries							
Agriculture	$ 8,040	$ 557	$ —	$ —	$ 21	$ 8,618	$ 9,175
Mining, oil and gas	362	456	—	—	77	895	896
Utilities[3]	980	698	—	—	56	1,734	1,734
Construction	3,559	1,323	—	—	207	5,089	5,096
Manufacturing	4,075	1,253	—	—	237	5,565	5,600
Wholesale trade	1,442	414	—	—	81	1,937	1,950
Retail trade	2,903	1,036	—	—	24	3,963	4,003
Transportation	1,182	809	—	—	123	2,114	2,125
Information industry	282	612	—	—	43	937	940
Finance and insurance	9,913	851	1,367	3,192	837	16,160	14,136
Real estate	39,896	1,556	—	—	68	41,520	41,822
Professional services	616	428	—	—	74	1,118	1,129
Management of companies	640	48	—	—	35	723	667
Administrative services	324	57	—	—	31	412	415
Education	1,226	163	—	—	7	1,396	1,398
Health care	3,975	262	—	—	17	4,254	4,282
Arts and entertainments	669	125	—	—	16	810	822
Accommodation	1,392	58	—	—	1	1,451	1,502
Other services	780	109	—	—	15	904	924
Public agencies[3]	52,006	1,630	—	—	213	53,849	75,927
Other businesses	1,387	96	—	—	141	1,624	1,693
Total	$ 135,649	$ 12,541	$ 1,367	$ 3,192	$ 2,324	$ 155,073	$ 176,236

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

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

(3) Industries reflect the segmentation presented in the financial statements. A reclassification was wade from the “Utilities” industry to the “Public agencies” industry.

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

(as a percentage)	As at December 31, 2021						As at September 30, 2021					
	Weighted average PD[2]	**Average historical annual default rate**	**EAD - weighted average LGD[2]**	**EAD - weighted actual LGD[2]**	**EAD - weighted average CCF[2]**	**EAD - weighted actual CCF[2]**	Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Sovereign borrowers	**0.03 %**	**— %**	**26.66 %**	**26.20 %**	**42.28 %**	**6.80 %**	0.07 %	— %	26.79 %	26.01 %	43.52 %	10.25 %
Financial institutions	**0.33**	**—**	**57.54**	**—**	**22.31**	**—**	0.10	—	54.42	—	21.12	—
Businesses	**2.32**	**1.09**	**24.93**	**25.73**	**43.87**	**11.15**	2.60	1.23	26.07	22.61	45.46	9.24
SMEs similar to other retail client exposures	**2.09**	**0.89**	**61.03**	**57.49**	**47.70**	**31.04**	2.22	0.86	61.41	57.95	47.78	10.92
Exposures related to residential mortgages												
Insured exposures	**0.22**	**0.07**	**39.11**	**7.85**	**49.82**	**49.82**	0.24	0.08	39.16	8.77	49.53	49.53
Uninsured exposures	**0.63**	**0.23**	**25.20**	**5.01**	**64.13**	**9.26**	0.65	0.22	25.42	5.18	64.08	9.28
Qualifying revolving retail client exposures (QRRCE)	**1.40**	**0.78**	**81.91**	**69.76**	**46.05**	**32.48**	1.45	0.83	81.77	66.74	45.65	30.75
Other retail client exposures (non-QRRCE) excluding SMEs	**2.30**	**0.84**	**50.60**	**38.65**	**69.89**	**55.15**	2.34	0.86	50.35	38.78	69.18	56.24

(as a percentage)	As at June 30, 2021						As at March 31, 2021					
	Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]	Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Sovereign borrowers	0.02 %	— %	26.78 %	26.17 %	44.86 %	10.17 %	0.02 %	— %	26.11 %	25.64 %	43.91 %	9.58 %
Financial institutions	0.32	—	55.79	—	22.16	—	0.51	—	53.26	—	22.16	—
Businesses	2.63	1.32	25.67	23.19	44.69	8.84	2.51	1.17	25.67	24.55	45.89	12.60
SMEs similar to other retail client exposures	2.28	0.84	61.21	58.10	47.57	11.15	2.42	1.23	60.75	57.87	47.50	15.50
Exposures related to residential mortgages												
Insured exposures	0.24	0.09	36.99	8.94	49.85	49.85	0.28	0.10	34.14	10.61	49.32	49.32
Uninsured exposures	0.67	0.28	23.31	5.34	64.19	5.37	0.77	0.34	20.82	5.52	64.35	14.03
Qualifying revolving retail client exposures (QRRCE)	1.42	0.92	81.81	66.97	45.65	29.05	1.52	1.00	81.81	69.01	45.80	27.29
Other retail client exposures (non-QRRCE) excluding SMEs	2.39	0.93	50.88	38.39	69.23	65.86	2.48	1.08	52.96	43.95	69.33	65.79

(as a percentage)	As at December 31, 2020					
	Weighted average PD[2]	Average historical annual default rate	EAD - weighted average LGD[2]	EAD - weighted actual LGD[2]	EAD - weighted average CCF[2]	EAD - weighted actual CCF[2]
Sovereign borrowers	0.02 %	— %	25.69 %	25.34 %	45.45 %	12.37 %
Financial institutions	0.38	—	55.67	—	26.43	0.03
Businesses	2.48	1.16	25.54	23.98	48.27	13.90
SMEs similar to other retail client exposures	2.48	1.47	58.39	30.00	46.47	33.18
Exposures related to residential mortgages						
Insured exposures	0.34	0.14	32.95	11.35	49.60	49.60
Uninsured exposures	0.82	0.41	19.31	5.52	63.00	20.21
Qualifying revolving retail client exposures (QRRCE)	1.59	1.14	83.81	71.71	46.96	28.06
Other retail client exposures (non-QRRCE) excluding SMEs	2.61	1.38	51.65	43.03	67.42	63.11

(1) "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.

(2) PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.

COUNTERPARTY CREDIT RISK

Table CCRA – Qualitative disclosure related to counterparty credit risk (CCR)

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CCRA.a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for central counterparties (CCPs) exposures.	2021 Annual Report	Credit risk management	73-79
			Counterparty and issuer risk	84
CCRA.b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs.	2021 Annual Report	Counterparty and issuer risk	84
			Note 5 – Offsetting financial assets and liabilities	164-165
			Note 20 – Derivative financial instruments and hedging activities	198-207
CCRA.c)	Policies with respect to wrong-way risk exposures.	2021 Annual Report	Counterparty and issuer risk	84
CCRA.d)	The impact in terms of the amount of collateral that Desjardins Group would be required to provide given a credit rating downgrade.	2021 Annual Report	Credit ratings of securities issued	97

(1) See the “Use of this document” section on page 2.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach[1]

		a	b	c	d	e	f
		As at December 31, 2021					
	(in millions of dollars)	**Replacement cost**	**Potential future exposure**	**EEPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA–CCR (for derivatives)	**$ 194**	**$ 2,757**	**N/A**	**1.4**	**$ 4,132**	**$ 2,396**
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	**N/A**	**N/A**	**$ —**	**—**	**—**	**—**
3	Simple Approach for credit risk mitigation (for SFTs)	**N/A**	**N/A**	**N/A**	**N/A**	**—**	**—**
4	Comprehensive Approach for credit risk mitigation (for SFTs)	**N/A**	**N/A**	**N/A**	**N/A**	**1,037**	**672**
5	VaR for SFTs	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**—**
6	**Total**	**$ 194**	**$ 2,757**	**$ —**	**N/A**	**$ 5,169**	**$ 3,068**

				As at September 30, 2021			
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	$ 172	$ 2,722	N/A	1.4	$ 4,001	$ 2,402
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	$ —	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,337	1,233
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	$ 172	$ 2,722	$ —	N/A	$ 5,338	$ 3,635

				As at June 30, 2021			
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	$ 199	$ 2,648	N/A	1.4	$ 3,986	$ 2,366
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	$ —	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,248	633
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	$ 199	$ 2,648	$ —	N/A	$ 5,234	$ 2,999

Footnotes to this table are presented on the next page.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach[1] (continued)

		As at March 31, 2021					
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	$ 157	$ 2,574	N/A	1.4	$ 3,836	$ 2,275
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	$ —	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,063	504
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	$ 157	$ 2,574	$ —	N/A	$ 4,899	$ 2,779

		As at December 31, 2020					
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	$ 3,719	$ 143	N/A	1.4	$ 3,897	$ 2,161
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	$ —	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,379	372
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	$ 3,719	$ 143	$ —	N/A	$ 5,276	$ 2,533

[1] Excluding exposures and RWA for the credit valuation adjustment (presented in Template CCR2) and central counterparties (presented in Template CCR8).

Template CCR2 – Credit valuation adjustment (CVA) capital charge

		a	b										
		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021		As at March 31, 2021		As at December 31, 2020			
	(in millions of dollars)	**EAD post-CRM**	**RWA**	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA		
	Total portfolios subject to the Advanced CVA capital charge	**$ —**	**$ —**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
1	(i) VaR component (including the 3 x multiplier)	**N/A**	**—**	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—
2	(ii) Stressed VaR component (including the 1 x multiplier)[1]	**N/A**	**—**	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—
3	All portfolios subject to the Standardized CVA capital charge	**4,120**	**1,873**	3,959	1,787	3,932	1,765	3,797	1,674	3,837	1,854		
4	**Total subject to the CVA capital charge**	**$ 4,120**	**$ 1,873**	$ 3,959	$ 1,787	$ 3,932	$ 1,765	$ 3,797	$ 1,674	$ 3,837	$ 1,854		

[1] Since June 30, 2021, the simulated value at risk multiplier has been increased back to 3 in the calculation of market risk. It had been decreased to 1 in March 2020, in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[1]

		a	b	c	d	e	f	g	h	i									
		As at December 31, 2021									As at September 30, 2021								
	(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio																		
1	Sovereigns and their central banks	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Non-central government public sector entities	—	—	3	—	—	—	—	—	3	—	—	31	—	—	—	—	—	31
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	129	—	—	—	—	—	129	—	—	399	6	—	—	—	—	405
5	Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	280	—	565	—	—	845	—	—	63	9	—	712	—	—	784
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Secured by residential property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Secured by commercial real estate	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Past-due loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Higher-risk categories	—	—	—	—	—	—	11	—	11	—	—	—	—	—	—	1	—	1
13	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	**Total**	$ —	$ —	$ 132	$ 280	$ —	$ 565	$ 11	$ —	$ 988	$ —	$ —	$ 493	$ 15	$ —	$ 712	$ 1	$ —	$ 1,221

		As at June 30, 2021									As at March 31, 2021								
	(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio																		
1	Sovereigns and their central banks	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Non-central government public sector entities	—	—	55	—	—	—	—	—	55	—	—	31	—	—	—	—	—	31
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	374	—	—	—	—	—	374	—	—	338	—	—	—	—	—	338
5	Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	40	15	—	613	—	—	668	—	—	18	11	—	538	—	—	567
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Secured by residential property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Secured by commercial real estate	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Past-due loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Higher-risk categories	—	—	—	—	—	—	3	—	3	—	—	—	—	—	—	21	—	21
13	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	**Total**	$ —	$ —	$ 469	$ 15	$ —	$ 613	$ 3	$ —	$ 1,100	$ —	$ —	$ 387	$ 11	$ —	$ 538	$ 21	$ —	$ 957

Footnotes to this table are presented on the next page.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[1] (continued)

		As at December 31, 2020								
	(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio									
1	Sovereigns and their central banks	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Non-central government public sector entities	—	—	43	—	—	—	—	—	43
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	285	—	—	—	—	—	285
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	20	30	—	517	—	—	567
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—
8	Secured by residential property	—	—	—	—	—	—	—	—	—
9	Secured by commercial real estate	—	—	—	—	—	—	—	—	—
10	Equity	—	—	—	—	—	—	—	—	—
11	Past-due loans	—	—	—	—	—	—	—	—	—
12	Higher-risk categories	—	—	—	—	—	—	11	—	11
13	Other assets	—	—	—	—	—	—	—	—	—
14	**Total**	$ —	$ —	$ 348	$ 30	$ —	$ 517	$ 11	$ —	$ 906

(1) Exposures are presented on a net basis, post-credit risk mitigation.

Template CCR4 – IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale

		a	b	c	d	e	f	g							
		As at December 31, 2021							As at September 30, 2021						
(in millions of dollars and as a percentage)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[1]	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[1]	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 361	0.02 %	153	34.81 %	0.83	$ 9	2.36 %	$ 345	0.02 %	136	10.00 %	0.24	$ 2	0.68 %
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Sub-total	361	0.02	153	34.81	0.83	9	2.36	345	0.02	136	10.00	0.24	2	0.68
Exposures related to financial institutions	0.00 to < 0.15	3,361	0.08	4,876	65.80	2.19	1,684	50.12	2,575	0.08	3,409	64.48	2.02	1,264	49.10
	0.15 to < 0.25	157	0.15	766	65.52	1.19	83	52.64	833	0.15	766	64.07	2.38	613	73.60
	0.25 to < 0.50	—	0.31	57	65.99	2.20	—	80.30	—	0.31	75	68.43	1.69	—	74.51
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to < 2.50	—	—	—	—	—	—	—	1	2.18	26	95.98	0.08	1	196.41
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to < 100.00	39	42.96	240	80.89	0.04	168	433.04	114	43.05	61	95.98	0.01	608	532.90
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Sub-total	3,557	0.55	5,939	65.95	2.12	1,935	54.40	3,523	1.49	4,337	65.40	2.04	2,487	70.58
Exposures related to businesses	0.00 to < 0.15	43	0.12	182	84.25	2.95	27	65.91	48	0.11	218	84.25	3.02	30	63.48
	0.15 to < 0.25	50	0.22	517	84.25	1.09	32	64.69	34	0.22	541	84.25	1.17	22	64.58
	0.25 to < 0.50	14	0.33	472	84.25	2.75	14	101.74	22	0.32	674	84.25	2.65	24	106.99
	0.50 to < 0.75	18	0.61	269	84.25	1.62	22	120.20	25	0.60	542	84.25	3.38	35	143.31
	0.75 to < 2.50	96	1.29	1,848	79.75	1.53	135	140.66	97	1.55	1,407	77.54	1.85	148	151.67
	2.50 to < 10.00	13	4.14	569	84.25	2.55	31	234.76	19	4.19	853	84.25	2.34	45	239.84
	10.00 to < 100.00	29	25.84	636	76.09	1.89	112	384.19	4	24.65	223	84.25	1.00	18	453.47
	100.00 (default)	—	100.00	34	84.25	1.00	3	1,116.37	—	100.00	36	84.25	1.00	5	1,116.31
	Sub-total	263	3.35	4,527	81.81	1.84	376	143.12	249	1.63	4,494	81.62	2.22	327	131.29
Total (all portfolios)		$ 4,181	0.68 %	10,619	64.24 %	1.99	$ 2,320	55.49 %	$ 4,117	1.38 %	8,967	61.75 %	1.90	$ 2,816	68.41 %

Footnotes to this table are presented on page 67.

Template CCR4 – IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale (continued)

(in millions of dollars and as a percentage)	PD scale (%)	As at June 30, 2021							As at March 31, 2021						
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[1]	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[1]	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 386	0.02 %	156	10.00 %	0.22	$ 3	0.65 %	$ 279	0.03 %	188	10.00 %	0.19	$ 2	0.77 %
	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Sub-total	386	0.02	156	10.00	0.22	3	0.65	279	0.03	188	10.00	0.19	2	0.77
Exposures related to financial institutions	0.00 to < 0.15	2,743	0.09	3,330	63.71	1.94	1,320	48.12	2,799	0.09	3,418	64.33	1.85	1,324	47.33
	0.15 to < 0.25	733	0.15	660	64.06	2.41	544	74.19	635	0.15	639	63.57	2.34	461	72.67
	0.25 to < 0.50	1	0.14	68	33.16	0.99	1	74.18	—	0.05	76	11.43	1.59	—	74.79
	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to < 2.50	—	0.39	11	17.10	0.07	—	196.16	2	1.39	17	61.51	0.08	4	196.43
	2.50 to < 10.00	—	—	—	—	—	—	—	13	4.24	34	95.98	0.01	33	253.23
	10.00 to < 100.00	22	43.03	43	95.93	0.02	112	512.46	—	27.96	4	65.99	2.91	1	391.89
	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Sub-total	3,499	0.37	4,112	63.99	2.03	1,977	56.49	3,449	0.12	4,188	64.33	1.93	1,823	52.87
Exposures related to businesses	0.00 to < 0.15	44	0.12	172	82.39	1.68	23	51.86	42	0.11	47	82.27	1.83	22	52.43
	0.15 to < 0.25	13	0.19	465	78.14	2.89	7	58.04	10	0.19	480	76.60	1.75	7	69.80
	0.25 to < 0.50	41	0.30	624	82.23	1.89	38	93.54	43	0.31	693	82.35	1.70	39	90.57
	0.50 to < 0.75	24	0.58	599	80.91	3.76	36	149.40	24	0.58	421	80.81	3.86	36	151.22
	0.75 to < 2.50	109	1.65	1,431	61.76	1.69	134	124.37	73	1.46	1,630	83.11	2.74	127	173.96
	2.50 to < 10.00	15	3.94	784	78.97	2.82	36	246.35	18	4.16	782	79.91	2.82	47	256.48
	10.00 to < 100.00	3	17.10	350	65.13	1.00	15	426.46	2	12.97	412	59.35	1.00	9	384.96
	100.00 (default)	—	29.11	4	24.53	1.00	5	1,116.31	1	34.35	2	28.94	1.25	6	1,116.31
	Sub-total	249	1.58	4,429	74.42	2.04	294	118.57	213	1.50	4,467	83.86	2.41	293	137.57
Total (all portfolios)		$ 4,134	0.41 %	8,697	59.59 %	1.86	$ 2,274	55.01 %	$ 3,941	0.18 %	8,843	61.56 %	1.83	$ 2,118	53.75 %

Footnotes to this table are presented on page 67.

Template CCR4 – IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale (continued)

(in millions of dollars and as a percentage)	PD scale (%)	As at December 31, 2020						
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[1]	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	$ 931	0.02 %	150	10.00 %	0.33	$ 4	0.43 %
	0.15 to < 0.25	—	—	—	—	—	—	—
	0.25 to < 0.50	—	—	—	—	—	—	—
	0.50 to < 0.75	—	—	—	—	—	—	—
	0.75 to < 2.50	—	—	—	—	—	—	—
	2.50 to < 10.00	—	—	—	—	—	—	—
	10.00 to < 100.00	—	—	—	—	—	—	—
	100.00 (default)	—	—	—	—	—	—	—
	Sub-total	931	0.02	150	10.00	0.33	4	0.43
Exposures related to financial institutions	0.00 to < 0.15	3,139	0.08	4,129	65.41	2.06	1,468	46.75
	0.15 to < 0.25	—	0.05	103	14.95	1.57	—	61.14
	0.25 to < 0.50	1	0.16	11	53.96	0.08	1	63.88
	0.50 to < 0.75	—	—	—	—	—	—	—
	0.75 to < 2.50	1	0.76	15	42.55	0.08	1	178.19
	2.50 to < 10.00	16	3.33	48	95.98	0.02	37	230.04
	10.00 to < 100.00	—	27.96	2	65.99	1.00	1	365.78
	100.00 (default)	—	—	—	—	—	—	—
	Sub-total	3,157	0.10	4,308	65.59	2.05	1,508	47.74
Exposures related to businesses	0.00 to < 0.15	58	0.11	176	82.82	1.89	31	54.01
	0.15 to < 0.25	14	0.19	493	78.71	3.01	7	52.15
	0.25 to < 0.50	55	0.32	754	82.74	2.03	54	97.90
	0.50 to < 0.75	34	0.59	364	81.88	4.34	56	160.77
	0.75 to < 2.50	99	1.43	1,269	78.91	3.22	185	186.27
	2.50 to < 10.00	16	4.34	711	79.17	2.38	41	266.39
	10.00 to < 100.00	5	17.39	548	71.07	1.02	22	403.53
	100.00 (default)	1	38.71	2	32.61	1.50	7	1,116.31
	Sub-total	282	1.54	4,317	82.36	2.75	403	142.68
Total (all portfolios)		$ 4,370	0.17 %	8,775	54.85 %	1.73	$ 1,915	43.80 %

[1] Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.

Template CCR5 – Composition of collateral for counterparty credit risk (CCR) exposures

		a	b	c	d	e	f	a	b	c	d	e	f
		As at December 31, 2021						As at September 30, 2021					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	**$ —**	**$ 1,571**	**$ —**	**$ 5**	**$ 30,658**	**$ 12,404**	$ —	$ 1,452	$ —	$ 7	$ 25,251	$ 15,794
2	Cash – Other currencies	**—**	**4,212**	**—**	**564**	**—**	**—**	—	3,875	—	563	—	—
3	Domestic sovereign debt[1]	**305**	**—**	**100**	**—**	**11,753**	**29,224**	25	—	59	—	15,086	23,888
4	Other sovereign debt[1]	**—**	**—**	**—**	**—**	**754**	**1,687**	—	—	—	—	844	1,574
5	Government agency debt[1]	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—
6	Corporate bonds	**—**	**—**	**—**	**—**	**1**	**5**	75	—	58	—	2	10
7	Equity securities	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—
	Total	**$ 305**	**$ 5,783**	**$ 100**	**$ 569**	**$ 43,166**	**$ 43,320**	$ 100	$ 5,327	$ 117	$ 570	$ 41,183	$ 41,266

		As at June 30, 2021						As at March 31, 2021					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	$ —	$ 1,534	$ —	$ 3	$ 25,152	$ 14,774	$ —	$ 1,953	$ —	$ 27	$ 21,718	$ 13,820
2	Cash – Other currencies	—	3,631	—	633	—	—	—	3,190	—	667	—	—
3	Domestic sovereign debt[1]	30	—	8	—	13,863	23,457	23	—	7	—	12,290	18,802
4	Other sovereign debt[1]	—	—	—	—	878	1,628	—	—	—	—	1,554	2,782
5	Government agency debt[1]	—	—	—	—	—	—	—	—	—	—	—	—
6	Corporate bonds	50	—	75	—	2	7	84	—	62	—	4	5
7	Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8	Other collateral	—	—	—	—	—	—	—	—	—	—	—	—
	Total	$ 80	$ 5,165	$ 83	$ 636	$ 39,895	$ 39,866	$ 107	$ 5,143	$ 69	$ 694	$ 35,566	$ 35,409

		As at December 31, 2020					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	$ —	$ 1,311	$ —	$ 13	$ 18,675	$ 9,919
2	Cash – Other currencies	—	2,951	—	746	—	—
3	Domestic sovereign debt[1]	84	—	6	—	8,526	15,961
4	Other sovereign debt[1]	—	—	—	—	1,387	2,976
5	Government agency debt[1]	—	—	—	—	—	—
6	Corporate bonds	29	—	83	—	3	4
7	Equity securities	—	—	—	—	—	—
8	Other collateral	—	—	—	—	—	—
	Total	$ 113	$ 4,262	$ 89	$ 759	$ 28,591	$ 28,860

(1) Due to methodological enhancements, the data for the comparative quarters have been restated to conform with the presentation for the current period.

Template CCR6 – Credit derivatives exposures

		a	b								
		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021		As at March 31, 2021		As at December 31, 2020	
	(in millions of dollars)	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
	Notional amounts										
1	Single-name credit default swaps	**$ —**	**$ —**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Index credit default swaps	**—**	**1,200**	—	1,280	—	1,260	—	641	—	649
3	Total return swaps	**250**	**250**	230	230	205	205	185	185	159	159
4	Credit options	**—**	**—**	—	—	—	—	—	—	—	—
5	Other credit derivatives	**—**	**—**	—	—	—	—	—	—	—	—
6	**Total notional amounts**	**$ 250**	**$ 1,450**	$ 230	$ 1,510	$ 205	$ 1,465	$ 185	$ 826	$ 159	$ 808
	Fair values										
7	Positive fair value (asset)	**$ —**	**$ 17**	$ —	$ 19	$ —	$ 19	$ —	$ 19	$ —	$ 21
8	Negative fair value (liability)	**4**	**—**	4	—	3	—	4	—	5	—

Template CCR8 – Exposures to central counterparties (CCP)

		a	b								
		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021		As at March 31, 2021		As at December 31, 2020	
	(in millions of dollars)	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
1	**Exposures to QCCPs (total)**	**$ 746**	**$ 45**	$ 286	$ 17	$ 305	$ 26	$ 291	$ 17	$ 482	$ 19
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which :	**651**	**13**	224	4	220	5	248	5	447	9
3	(i) OTC derivatives	**69**	**1**	58	1	63	1	16	—	82	2
4	(ii) Exchange-traded derivatives	**52**	**1**	24	—	26	1	51	1	338	6
5	(iii) Securities financing transactions	**530**	**11**	142	3	131	3	181	4	27	1
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—	—	—	—	—	—	—
7	Segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
8	Non-segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
9	Pre-funded default fund contributions	**95**	**32**	62	13	85	21	43	12	35	10
10	Unfunded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—
11	**Exposures to non-QCCPs (total)**	**$ —**	**$ —**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which :	**—**	**—**	—	—	—	—	—	—	—	—
13	(i) OTC derivatives	**—**	**—**	—	—	—	—	—	—	—	—
14	(ii) Exchange-traded derivatives	**—**	**—**	—	—	—	—	—	—	—	—
15	(iii) Securities financing transactions	**—**	**—**	—	—	—	—	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—	—	—	—	—	—	—
17	Segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
18	Non-segregated initial margin	**—**	**—**	—	—	—	—	—	—	—	—
19	Pre-funded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—
20	Unfunded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—

SECURITIZATION

Table SECA – Qualitative disclosure requirements related to securitization exposures

Information disclosed in separate reports[1]

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
SECA.a)	Desjardins Group's objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from Desjardins Group to other entities as well as the types of risks borne or retained.	2021 Annual Report	Structured entities	61
			Note 8 – Derecognition of financial assets	176
			Note 13 – Interests in other entities	182-183
			Note 29 – Commitments, guarantees and contingent liabilities	214-216
SECA.b)	A list of: • special purpose entities (SPEs) where Desjardins Group acts as sponsor (but not as an originator such as an ABCP conduit), indicating whether Desjardins Group consolidates the SPEs into its scope or regulatory consolidation; • affiliated entities (i) that Desjardins Group manages or advises and (ii) that invest either in the securitization exposures that Desjardins Group has securitized or in SPEs that Desjardins Group sponsors; • entities to which Desjardins Group provides implicit support and the associated capital impact for each of them (as required in paragraphs 551 and 546 of the securitization framework).	2021 Annual Report	Risk-weighted assets (RWA)	58-59
			Structured entities	61
			Note 6 – Securities	166-167
			Note 8 – Derecognition of financial assets	176
			Note 13 – Interests in other entities	182-183
			Note 29 – Commitments, guarantees and contingent liabilities	214-216
SECA.c)	Summary of Desjardins Group's accounting policies for securitization activities.	2021 Annual Report	Structured entities	61
			Note 2 – Significant accounting policies	136-155
			Note 8 – Derecognition of financial assets	176
			Note 13 – Interests in other entities	182-183
SECA.d)	If applicable, the names of external credit assessment institutions (ECAIs) used for securitizations and the type of securitization exposure for which each agency is used.	2021 Annual Report	Counterparty and issuer risk	84

[1] See the "Use of this document" section on page 2.

Template SEC1 – Securitization exposures in the banking book

		a	b	c	e	f	g	i	j	k
		As at December 31, 2021								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
	(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	**Retail (total), of which:**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 26**	**$ —**	**$ 26**
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	**23**	—	**23**
11	Re-securitization	—	—	—	—	—	—	**3**	—	**3**

		a	b	c	e	f	g	i	j	k
		As at September 30, 2021								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
	(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	**Retail (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ 25	$ —	$ 25
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	21	—	21
11	Re-securitization	—	—	—	—	—	—	4	—	4

		a	b	c	e	f	g	i	j	k
		As at June 30, 2021								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
	(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	**Retail (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ 36	$ —	$ 36
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	32	—	32
11	Re-securitization	—	—	—	—	—	—	4	—	4

Template SEC1 – Securitization exposures in the banking book (continued)

		As at March 31, 2021								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
	(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	**Retail (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ 12	$ —	$ 12
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	8	—	8
11	Re-securitization	—	—	—	—	—	—	4	—	4

		As at December 31, 2020								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
	(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	**Retail (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	$ —	$ —	$ —	$ —	$ —	$ —	$ 8	$ —	$ 8
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	4	—	4
11	Re-securitization	—	—	—	—	—	—	4	—	4

Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at December 31, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	IRB RBA (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	**Total exposures**	$ —	$ —	$ —	$ —	$ 26	$ —	$ —	$ —	$ 26	$ —	$ —	$ —	$ 327	$ —	$ —	$ —	$ 26
2	Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	327	—	—	—	26
3	Of which securitization	—	—	—	—	23	—	—	—	23	—	—	—	290	—	—	—	23
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	23	—	—	—	23	—	—	—	290	—	—	—	23
6	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	37	—	—	—	3
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	3	—	—	—	3	—	—	—	37	—	—	—	3
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		As at September 30, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	IRB RBA (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	**Total exposures**	$ —	$ —	$ —	$ —	$ 25	$ —	$ —	$ —	$ 25	$ —	$ —	$ —	$ 309	$ —	$ —	$ —	$ 25
2	Traditional securitization	—	—	—	—	25	—	—	—	25	—	—	—	309	—	—	—	25
3	Of which securitization	—	—	—	—	21	—	—	—	21	—	—	—	261	—	—	—	21
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	21	—	—	—	21	—	—	—	261	—	—	—	21
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	48	—	—	—	4
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	48	—	—	—	4
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		As at June 30, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	IRB RBA (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	**Total exposures**	$ —	$ —	$ —	$ —	$ 36	$ —	$ —	$ —	$ 36	$ —	$ —	$ —	$ 451	$ —	$ —	$ —	$ 36
2	Traditional securitization	—	—	—	—	36	—	—	—	36	—	—	—	451	—	—	—	36
3	Of which securitization	—	—	—	—	32	—	—	—	32	—	—	—	402	—	—	—	32
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	32	—	—	—	32	—	—	—	402	—	—	—	32
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	49	—	—	—	4
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	49	—	—	—	4
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor) (continued)

		As at March 31, 2021																	
		Exposure values (by risk weighting bands)				Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap					
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	IRB RBA (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	
1	**Total exposures**	$ —	$ —	$ —	$ —	$ 12	$ —	$ —	$ —	$ 12	$ —	$ —	$ —	$ 151	$ —	$ —	$ —	$ 12	
2	Traditional securitization	—	—	—	—	12	—	—	—	12	—	—	—	151	—	—	—	12	
3	Of which securitization	—	—	—	—	8	—	—	—	8	—	—	—	100	—	—	—	8	
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Of which wholesale	—	—	—	—	8	—	—	—	8	—	—	—	100	—	—	—	8	
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	51	—	—	—	4	
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	51	—	—	—	4	
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

		As at December 31, 2020																	
		Exposure values (by risk weighting bands)				Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap					
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	IRB RBA (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	
1	**Total exposures**	$ —	$ —	$ —	$ —	$ 8	$ —	$ —	$ —	$ 8	$ —	$ —	$ —	$ 97	$ —	$ —	$ —	$ 8	
2	Traditional securitization	—	—	—	—	8	—	—	—	8	—	—	—	97	—	—	—	8	
3	Of which securitization	—	—	—	—	4	—	—	—	4	—	—	—	45	—	—	—	4	
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Of which wholesale	—	—	—	—	4	—	—	—	4	—	—	—	45	—	—	—	4	
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	52	—	—	—	4	
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	52	—	—	—	4	
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

MACROPRUDENTIAL SUPERVISORY MEASURES

Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

	a	b	c	d	e					
	As at December 31, 2021					As at September 30, 2021				
(in millions of dollars and as percentage)	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Exposure values	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Exposure values	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	— %	$ 71	$ 14	N/A	N/A	— %	$ —	$ —	N/A	N/A
Canada	—	253,475	93,870	N/A	N/A	—	247,439	93,985	N/A	N/A
China	—	—	—	N/A	N/A	—	—	—	N/A	N/A
Spain	—	—	—	N/A	N/A	—	—	—	N/A	N/A
United States	—	940	998	N/A	N/A	—	278	494	N/A	N/A
France	—	27	7	N/A	N/A	—	—	—	N/A	N/A
Hong Kong SAR	1.00	110	23	N/A	N/A	1.00	112	23	N/A	N/A
India	—	1	1	N/A	N/A	—	—	—	N/A	N/A
Luxembourg	0.50	26	5	N/A	N/A	0.50	—	—	N/A	N/A
United Kingdom	—	279	139	N/A	N/A	—	—	—	N/A	N/A
Other countries	—	64	18	N/A	N/A	—	38	11	N/A	N/A
Total		$ 254,993	$ 95,075				$ 247,867	$ 94,513		

	As at June 30, 2021					As at March 31, 2021				
(in millions of dollars and as percentage)	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Exposure values	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Exposure values	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Canada	— %	$ 242,319	$ 89,927	N/A	N/A	— %	$ 235,001	$ 84,868	N/A	N/A
United States	—	253	469	N/A	N/A	—	226	327	N/A	N/A
France	—	—	—	N/A	N/A	—	—	—	N/A	N/A
Hong Kong SAR	1.00	111	23	N/A	N/A	1.00	119	25	N/A	N/A
United Kingdom	—	12	154	N/A	N/A	—	—	—	N/A	N/A
Other countries	—	32	11	N/A	N/A	—	32	12	N/A	N/A
Total		$ 242,727	$ 90,584				$ 235,378	$ 85,232		

	As at December 31, 2020				
(in millions of dollars and as percentage)	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Exposure values	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer: Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Canada	— %	$ 230,159	$ 81,914	N/A	N/A
United States	—	146	208	N/A	N/A
France	—	69	69	N/A	N/A
Hong Kong SAR	1.00	122	24	N/A	N/A
United Kingdom	—	—	—	N/A	N/A
Other countries	—	35	14	N/A	N/A
Total		$ 230,531	$ 82,229		

LEVERAGE RATIO

Template LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

		a				
	(in millions of dollars)	**As at December 31, 2021**	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
1	Total consolidated assets as per published financial statements	**$ 397,085**	$ 390,641	$ 389,278	$ 376,981	$ 362,035
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(60,332)**	(58,301)	(57,461)	(56,441)	(56,679)
3	Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	**—**	—	—	—	—
4	Adjustments for derivative financial instruments	**(1,397)**	(1,183)	(1,449)	(1,010)	(1,505)
5	Adjustments for securities financing transactions (i.e. repos and similar secured lending)	**1,686**	1,605	1,487	1,346	1,552
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**24,298**	23,136	22,828	21,919	21,470
7	Other adjustments[(1)]	**(25,204)**	(26,807)	(26,170)	(28,467)	(18,948)
8	**Leverage ratio exposure measure**	**$ 336,136**	$ 329,091	$ 328,513	$ 314,328	$ 307,925

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

Template LR2 – Leverage ratio common disclosure template

		a	b			
	(in millions of dollars and as a percentage)	**As at December 31, 2021**	As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
	On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**$ 293,386**	$ 284,304	$ 285,388	$ 272,815	$ 271,010
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	**—**	—	—	—	—
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)**	**293,386**	284,304	285,388	272,815	271,010
	Derivative exposures [1]					
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	**319**	233	296	3,972	3,720
5	Add-on amounts for PFE associated with all derivatives transactions	**3,933**	3,866	3,779	431	258
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	**—**	—	—	—	—
7	(Deduction for receivables assets for cash variation margin provided in derivatives transactions)	**—**	—	—	—	—
8	(Exempted CCP leg of client-cleared trade exposures)	**—**	—	—	—	—
9	Adjusted effective notional amount of written credit derivatives	**—**	—	—	—	—
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	**—**	—	—	—	—
11	**Total derivative exposures (sum of rows 4 to 10)**	**4,252**	4,099	4,075	4,403	3,978
	Securities financing transaction exposures (SFT)					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	**12,514**	15,947	14,735	13,845	9,915
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**—**	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	**1,686**	1,605	1,487	1,346	1,552
15	Agent transaction exposures	**—**	—	—	—	—
16	**Total SFT exposures (sum of rows 12 to 15)**	**14,200**	17,552	16,222	15,191	11,467
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**130,666**	128,856	127,935	125,416	124,872
18	(Adjustments for conversion to credit equivalent amounts)	**(106,368)**	(105,720)	(105,107)	(103,497)	(103,402)
19	**Off-balance sheet items (sum of rows 17 and 18)**	**24,298**	23,136	22,828	21,919	21,470
	Capital and total exposures					
20	Tier 1 capital	**28,437**	28,735	27,898	27,503	26,317
20a	Tier 1 capital without the application of the transitional provisions for the provisioning of ECLs[2][3]	**28,406**	28,711	27,873	27,480	26,284
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	**$ 336,136**	$ 329,091	$ 328,513	$ 314,328	$ 307,925
	Leverage ratio					
22	Basel III leverage ratio	**8.5 %**	8.7 %	8.5 %	8.7 %	8.5 %
22a	Leverage ratio without the application of the transitional provisions for the provisioning of ECLs[2]	**8.5 %**	8.7 %	8.5 %	8.7 %	8.5 %

(1) Since the second quarter of 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 the leverage ratio.

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

(3) Due to methodological enhancements, the data for the comparative quarters have been restated to conform with the presentation for the current period.

LIQUIDITY

Template LIQ1 – Liquidity coverage ratio (LCR)

		a	b				
		As at December 31, 2021		As at September 30, 2021	As at June 30, 2021	As at March 31, 2021	As at December 31, 2020
	(in millions of dollars and as a percentage)	Total unweighted value	Total weighted value	Total weighted value	Total weighted value	Total weighted value	Total weighted value
	High-quality liquid assets						
1	Total HQLA	**N/A**	**$ 44,895**	$ 47,336	$ 47,629	$ 46,101	$ 47,028
	Cash outflows						
2	Retail deposits and deposits from small business clients, of which:	**$ 102,807**	**6,792**	6,695	6,470	6,265	5,998
3	Stable deposits	**49,842**	**1,495**	1,497	1,446	1,398	1,336
4	Less stable deposits	**52,965**	**5,297**	5,198	5,024	4,867	4,662
5	Unsecured wholesale funding, of which:	**40,440**	**19,619**	19,306	17,936	17,202	17,911
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	**11,289**	**2,703**	2,743	2,721	2,281	2,057
7	Non-operational deposits (all counterparties)	**20,671**	**8,436**	8,357	7,657	6,677	6,886
8	Unsecured debt	**8,480**	**8,480**	8,206	7,558	8,244	8,968
9	Secured wholesale funding	**N/A**	**156**	27	10	6	13
10	Additional requirements, of which:	**14,909**	**3,142**	3,917	3,154	3,097	3,634
11	Outflows related to derivative exposures and other collateral requirements	**1,251**	**1,133**	1,182	1,236	1,231	1,216
12	Outflows related to loss of funding on debt products	**123**	**123**	888	114	78	644
13	Credit and liquidity facilities	**13,535**	**1,886**	1,847	1,804	1,788	1,774
14	Other contractual funding obligations	**3,824**	**2,019**	1,795	3,240	2,470	2,209
15	Other contingent funding obligations	**99,454**	**2,513**	2,501	2,542	2,493	2,343
16	**Total cash outflows**	**N/A**	**$ 34,241**	$ 34,241	$ 33,352	$ 31,533	$ 32,108
	Cash inflows						
17	Secured lending (eg reverse repos)	**5,757**	**363**	169	164	41	39
18	Inflows from fully performing exposures	**3,610**	**1,805**	1,689	1,629	1,700	1,689
19	Other cash inflows	**—**	**—**	846	80	113	516
20	**Total cash inflows**	**$ 9,367**	**$ 2,168**	$ 2,704	$ 1,873	$ 1,854	$ 2,244
21	Total HQLA	**N/A**	**$ 44,895**	$ 47,336	$ 47,629	$ 46,101	$ 47,028
22	Total net cash outflows	**N/A**	**32,073**	31,537	31,479	29,679	29,864
23	Liquidity coverage ratio (%)	**N/A**	**140 %**	150 %	151 %	155 %	158 %

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

	Templates and tables	Frequency	Most recent disclosure	
			Report[1]	Page
	Overview of risk management, key prudential metrics and risk-weighted assets			
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	4
OVA	Desjardins Group's risk management approach	Annually	This report	5
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	6
	Composition of capital and TLAC			
CC1	Composition of regulatory capital	Quarterly	This report	11
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	15
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	17
TLAC1	TLAC composition (at resolution group level)	Semi-annually	This report	21
TLAC3	Resolution entity – creditor ranking at legal entity level	Semi-annually	This report	22
	Links between financial statements and regulatory exposures			
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Annually	This report	24
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Annually	This report	25
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	This report	25
	Credit risk			
CRA	General qualitative information about credit risk	Annually	This report	26
CR1	Credit quality of assets	Semi-annually	This report	27
CR2	Changes in stock of defaulted loans and debt securities	Semi-annually	This report	29
CRB	Additional disclosure related to the credit quality of assets	Annually	This report	31
CRC	Qualitative disclosure requirements related to credit risk mitigation (CRM) techniques	Annually	This report	33
CR3	Credit risk mitigation (CRM) techniques – overview	Semi-annually	This report	34
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	This report	36
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Semi-annually	This report	37
CR5	Standardized approach – Exposures by asset classes and risk weights	Semi-annually	This report	39
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	This report	41
CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Semi-annually	This report	42
CR7	IRB – Effect on risk-weighted assets (RWA) of credit derivatives used as credit risk mitigation (CRM) techniques	Semi-annually	Desjardins Group does not use the effect of credit derivatives in the IRB method.	
CR8	Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB	Quarterly	This report	52
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	This report	53
CR10	IRB – Specialized lending and equities under the simple risk weight method	Semi-annually	Desjardins Group does not use the IRB Approach for specialized lending and equities.	

[1] Indicates the most recent Pillar 3 Report in which the required disclosures were made.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

	Templates and tables	Frequency	Most recent disclosure	
			Report[1]	Page
	Counterparty credit risk			
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	This report	60
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Semi-annually	This report	61
CCR2	Credit valuation adjustment (CVA) capital charge	Semi-annually	This report	62
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Semi-annually	This report	63
CCR4	IRB – Counterparty credit risk (CCR) regulatory exposures by portfolio and probability of default (PD) range	Semi-annually	This report	65
CCR5	Composition of collateral for counterparty credit risk (CCR) exposure	Semi-annually	This report	68
CCR6	Credit derivatives exposures	Semi-annually	This report	69
CCR7	Risk-weighted assets (RWA) flow statements of counterparty credit risk (CCR) exposures under the Internal Model Method (IMM)	Quarterly	Desjardins Group does not use the IRB Approach for counterparty credit risk.	
CCR8	Exposures to central counterparties (CCP)	Semi-annually	This report	69
	Securitization			
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	This report	70
SEC1	Securitization exposures in the banking book	Semi-annually	This report	71
SEC2	Securitization exposures in the trading book	Semi-annually	Desjardins Group's securitization exposure is not material.	
SEC3	Securitization exposures in the banking book and associated regulatory capital requirements (financial entity acting as originator or as sponsor)	Semi-annually	Desjardins Group does not act as originator or sponsor.	
SEC4	Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)	Semi-annually	This report	73
	Market risk			
MRA	Qualitative disclosure requirements related to market risk	Annually	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MR1	Market risk under the standardized approach	Semi-annually		
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly		
MR3	Internal models approach (IMA) values for trading portfolios	Semi-annually		
MR4	Comparison of VaR estimates with gains/losses	Semi-annually		
	Macroprudential supervisory measures			
CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer	Semi-annually	This report	75
	Leverage ratio			
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	76
LR2	Leverage ratio common disclosure template	Quarterly	This report	77
	Liquidity			
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	This report	78

[1] Indicates the most recent Pillar 3 Report in which the required disclosures were made.

DISCLOSURE REQUIREMENTS MAPPING TABLE

Certain tables previously presented in the Supplemental Financial Information report are now incorporated into the Pillar 3 Report.

Table in the SFI report as at September 30, 2021		Equivalent table in the Pillar 3 Report		
Section	**Title**	**Identifiant**	**Title**	**Page**
Capital management	Table 3 - Main capital components [1]	N/A	N/A	N/A[1]
Capital management	Table 4 - Quarterly changes in regulatory capital	N/A	Quarterly changes in regulatory capital	14
Capital management	Table 5 - Reconciliation of regulatory capital and equity	CC2	Reconciliation of regulatory capital to balance sheet	15
Capital management	Table 6 - Leverage ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	75
		LR2	Leverage ratio common disclosure template	76
Capital management	Table 7 - Reconciliation of Combined Balance Sheet and credit risk exposure	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	24
		LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	25
Capital management	Table 8 - Risk-weighted assets (RWA)	N/A	Risk-weighted assets (RWA)	7
Capital management	Table 9 - Change in risk-weighted assets	N/A	Change in risk-weighted assets	10
Capital management	Table 10 - Risk-weighted assets by business segment	N/A	Risk-weighted assets by business segment	9
Capital management	Table 11 - Risk exposure by asset class (exposure at default [EAD])	N/A	Risk exposure by asset class (exposure at default [EAD])	53
Capital management	Table 12 - Exposure at default - Businesses, sovereign borrowers and financial institutions by industry	N/A	Exposure at default - Businesses, sovereign borrowers and financial institutions by industry	57
Capital management	Table 15 - Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach	CR6	IRB - Credit risk exposures by portfolio and probability of default (PD) range	42

[1] The information in this table is available in Desjardins Group's Financial Report. See Table 26 on page 56 in the 2021 Q4 Financial Report, available at https://www.desjardins.com/about-us/investor-relations/.

ABBREVIATIONS

Abbreviation	Definition	Abbreviation	Definition
AMF	*Autorité des marchés financiers*	**IAA**	Internal assessment approach
ARFSC	*Act respecting financial services cooperatives*	**IFRS**	International Financial Reporting Standards
AT1	Additional Tier 1 capital	**IMM**	Internal Models Method
BCBS	Basel Committee on Banking Supervision	**IRB**	Internal Ratings-Based Approach
BIS	Bank for International Settlements	**IRC**	Incremental Risk Charge
CCF	Credit conversion factor	**LCR**	Liquidity coverage ratio
CCP	Central counterparty	**LGD**	Loss given default
CCR	Counterparty credit risk	**NSFR**	Net stable funding ratio
CET1	Common Equity Tier 1	**OSFI**	Office of the Superintendent of Financial Institutions
CRM	Credit risk mitigation	**PD**	Probability of default
CVA	Credit valuation adjustment	**PFE**	Potential future exposure
D-SIFI	Domestic systemically important financial institution	**QCCP**	Qualifying central counterparty
EAD	Exposure at default	**QRRCE**	Qualifying revolving retail client exposures
ECAI	External credit assessment institution	**RWA**	Risk-weighted assets
ECL	Expected credit loss	**SA**	Standardized approach
EEPE	Effective expected positive exposure	**SFT**	Securities financing transactions
ERB	External Ratings-Based Approach	**SPA**	Simplified prudential approach
FSB	Financial Stability Board	**sVaR**	Stressed Value at Risk
G-SIFI	Global systemically important financial institution	**T2**	Tier 2 capital
HQLA	High-quality liquid assets	**TLAC**	Total Loss Absorbing Capacity
HVCRE	High-volatility commercial real estate	**VaR**	Value at Risk

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, 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 subject to the guidelines issued by the AMF, which are based on the standards issued by the Basel Committee on Banking Supervision.

Countercyclical buffer

The countercyclical buffer aims to ensure that capital requirements take account of the macro-financial environment in which Desjardins Group operates. The AMF could deploy this buffer when it judges that excessive credit growth is associated with a build-up of system-wide risks and, as such, would provide a buffer of capital to absorb potential losses.

Counterparty and issuer risk

Credit risk related to different types of securities, derivative financial instruments and securities lending transactions.

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-impaired loan

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated cash flows of that financial asset have occurred or when contractual payments are 90 days past due.

Expected loss (ECL)

Measure of the expected loss on a given portfolio over a one-year period. It is equal to the product of the three credit risk parameters, PD, EAD and LGD.

Exposure at default (EAD)

Estimate of the amount of a given exposure at time of default. For balance sheet exposures, it corresponds to the balance as at observation time. For off-balance sheet exposures, it includes an estimate of additional draws that may be made between observation time and default.

Exposures related to residential mortgage loans

In accordance with the regulatory capital framework, risk category that includes mortgage loans and credit margins secured by real property granted to individuals.

Fair value

Price that would be received to sell an asset or paid to transfer a liability in an orderly transaction at the measurement date.

Incremental risk charge (IRC)

Additional capital charge related to default and migration risks of positions with issuer risk in trading portfolios.

Internal Models Method

Approach used to calculate, with internal models, risk-weighted assets for the four areas of market risk: interest rate risk, equity price risk, foreign exchange risk and commodity risk. The calculation is based on different risk measures, such as Value at Risk, stressed Value at Risk and the incremental risk charge (IRC).

Internal Ratings-Based Approach

Approach under which risk weighing is based on the type of counterparty (individuals, small or medium-sized business, large corporation, etc.) and risk-weighting factors determined using internal parameters: the borrower's probability of default, loss given default, effective maturity and exposure at default.

Leverage ratio

Ratio calculated as the capital measure, which is Tier 1 capital, divided by the exposure measure. The exposure measure includes: 1) on-balance sheet exposures; 2) securities financing transaction exposures; 3) derivative exposures; and 4) off-balance sheet items.

GLOSSARY (continued)

Liquidity risk

Risk related to Desjardins Group's capacity to raise the necessary funds (by increasing liabilities or converting assets) to meet a financial obligation, whether or not it appears on the Combined Balance Sheets.

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 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 be recognized on the balance sheet.

Office of the Superintendent of Financial Institutions (OSFI)

Organization whose mission is to enforce all laws governing the financial industry in Canada, particularly as concerns banks, insurance companies, trust companies, loan companies, cooperative credit associations, fraternal companies and private pension plans subject to federal oversight.

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.

Permanent share or capital share

Equity security offered to Desjardins caisse members.

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.

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 guidelines 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 risk assets measured using the Internal Ratings-Based Approach, applied to credit exposures in compliance with section 1.3 of the AMF guideline on adequacy of capital base 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.

GLOSSARY (continued)

Standardized Approach

- Credit risk

  Default approach used to calculate risk-weighted assets. Under this method, the entity 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

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.