Desjardins

Pillar 3 Report (unaudited)

For the period ended September 30, 2026

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NOTES TO THE READER

USE OF THIS DOCUMENT

The Pillar 3 Report (this document) is designed to promote 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 www.desjardins.com/ca/about-us/investor-relations and on the SEDAR+ website at www.sedarplus.ca (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 in the same section of the Desjardins Group's website as the other reports.

Certain information relevant to Pillar 3 is disclosed in these documents. Annually, a reference table entitled "Information disclosed in separate reports" is presented under each regulatory requirement, when applicable. This table specifies the Pillar 3 requirements that are not directly addressed in this document and refers 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*. In July 2026, the AMF issued a revised version of this guideline, which became effective in the third quarter of 2026;
- *Total Loss Absorbing Capacity Guideline;*
- *Capital Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives. In January 2026, the AMF issued a new revised version of this guideline. The proposed changes came into effect on January 1, 2026.

These guidelines are available on the AMF's website at https://lautorite.qc.ca (some documents are in French only). The Basel Committee requirements, from which the AMF guidelines are derived, are available on the Bank for International Settlements' website at www.bis.org.

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 Quebec and Caisse Desjardins Ontario Credit Union Inc. (the caisses), the Fédération des caisses Desjardins du Québec (the Federation) and its subsidiaries as well as 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, "Accounting policies," to the 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".

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

Desjardins Group’s public communications from time to time include oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Quebec, Canada and the United States. Forward-looking statements are found in this report and may also be incorporated in other filings with Canadian regulators or in any other communications. In addition, Desjardins Group's representatives may make oral forward-looking statements to investors, the media and other parties.

The forward-looking statements include, but are not limited to, comments on Desjardins Group's objectives regarding financial performance, priorities, vision, operations, targets and commitments, its strategies to achieve them, its results and its financial position, economic as well as financial market conditions, the outlook for the Quebec, Canadian, U.S. and global economies, and the regulatory environment in which we operate. Such forward-looking statements are typically identified by words or phrases such as "target," "objective," "timing," "outlook," "believe," "predict," "foresee," "expect," "intend," "have as a goal," "estimate," "plan," "forecast," "anticipate," "aim," "propose," "should" and "may," words and expressions of similar import, and future and conditional verbs, in all their grammatical variants.

By their very nature, such statements require us to make assumptions, and are subject to uncertainties and inherent risks, both general and specific. Desjardins Group cautions readers against placing undue reliance on forward-looking statements when making decisions 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, predictions, forecasts or other forward-looking statements, including those in Desjardins Group's MD&A. 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 accurate. It is also possible that these assumptions, predictions, forecasts or other forward-looking statements, as well as Desjardins Group's objectives and priorities, may not materialize or may prove to be inaccurate, and that actual future results, conditions, actions or events may differ materially from targets, expectations, estimates or intentions that have been explicitly or implicitly put forward. 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 periods 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 KM1 – Key metrics (at consolidated group level)

		a	b	c	d	e
	(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	Available capital					
1	Tier 1A capital	**38,031**	37,509	36,423	36,468	35,484
2	Tier 1	**38,031**	37,509	36,423	36,468	35,484
3	Total capital	**41,782**	41,355	41,017	40,082	39,409
	Risk-weighted assets					
4	Total risk-weighted assets (RWA)	**155,835**	158,945	156,869	153,681	153,868
4a	Total risk-weighted assets (pre-floor)	**155,835**	158,945	156,869	153,681	153,868
	Risk-based capital ratios as a percentage of RWA					
5	Tier 1A ratio	**24.4%**	23.6%	23.2%	23.7%	23.1%
5b	Tier 1A ratio (pre-floor ratio)	**24.4%**	23.6%	23.2%	23.7%	23.1%
6	Tier 1 ratio	**24.4%**	23.6%	23.2%	23.7%	23.1%
6b	Tier 1 ratio (pre-floor ratio)	**24.4%**	23.6%	23.2%	23.7%	23.1%
7	Total capital ratio	**26.8%**	26.0%	26.1%	26.1%	25.6%
7b	Total capital ratio (pre-floor ratio)	**26.8%**	26.0%	26.1%	26.1%	25.6%
	Additional Tier 1A buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement	**2.5%**	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement	**—%**	—%	—%	—%	—%
10	Domestic Systemically Important Financial Institution (D-SIFI) additional requirements	**1.0%**	1.0%	1.0%	1.0%	1.0%
11	Total of Tier 1A specific buffer requirements (row 8 + row 9 + row 10)	**3.5%**	3.5%	3.5%	3.5%	3.5%
12	Tier 1A capital available after meeting minimum capital requirements	**18.4%**	18.0%	18.1%	18.1%	17.6%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	**504,664**	497,690	481,159	468,023	470,392
14	Basel III leverage ratio (row 2 / row 13)	**7.5%**	7.5%	7.6%	7.8%	7.5%

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

		a	b	c	d	e
	(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
1	Total loss-absorbing capacity (TLAC) available[2]	**57,485**	56,498	55,157	53,170	51,888
2	Total RWA at the level of the resolution group	**149,962**	153,404	151,658	148,562	148,854
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	**38.3%**	36.8%	36.4%	35.8%	34.9%
4	Leverage ratio exposure measure at the level of the resolution group	**494,117**	488,364	472,997	459,957	462,609
5	TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4)	**11.6%**	11.6%	11.7%	11.6%	11.2%
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) Issuance of $6.2 billion of debt eligible to qualify under the *Total Loss Absorbing Capacity Guideline* in the first nine-month period of 2026.

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

		a	b				c
		RWA					Minimum capital requirements[1]
	(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025	**As at September 30, 2026**
1	Credit risk (excluding counterparty credit risk)	**104,973**	106,495	106,143	104,454	103,850	**8,398**
2	Of which: Standardized Approach (SA)	**27,567**	27,751	27,265	26,594	25,836	**2,206**
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**13,143**	12,870	13,325	13,187	12,862	**1,051**
4	Of which: Supervisory Slotting Approach	**—**	—	—	—	—	**—**
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	**64,263**	65,874	65,553	64,673	65,152	**5,141**
6	Counterparty credit risk (CCR)	**4,798**	5,164	4,495	4,402	4,311	**383**
7	Of which: Standardized Approach for counterparty credit risk	**3,995**	4,718	4,072	3,974	3,891	**319**
8	Of which: IMM	**—**	—	—	—	—	**—**
9	Of which: other CCR	**803**	446	423	428	420	**64**
10	Credit valuation adjustment (CVA)	**3,405**	4,037	3,353	3,771	3,609	**271**
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**	—	—	—	—	**—**
12	Equity investments in funds – look-through approach	**890**	774	758	833	741	**71**
13	Equity investments in funds – mandate-based approach	**190**	192	119	121	138	**15**
14	Equity investments in funds – fall-back approach	**—**	—	—	—	—	**—**
15	Settlement risk	**—**	—	—	—	—	**—**
16	Securitization exposures in the banking book	**245**	235	243	205	209	**20**
17	Of which: Securitization IRB Approach (SEC-IRBA)	**—**	—	—	—	—	**—**
18	Of which: Securitization External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	**64**	52	60	19	19	**5**
19	Of which: Securitization Standardized Approach (SEC-SA)	**181**	183	183	186	190	**15**
20	Market risk	**4,754**	5,807	5,956	4,504	5,985	**380**
21	Of which: Standardized Approach (SA)	**4,754**	5,807	5,956	4,504	5,985	**380**
22	Of which: Internal Model Method (IMM)	**—**	—	—	—	—	**—**
23	Capital charge for switch between trading book and banking book	**—**	—	—	—	—	**—**
24	Operational risk	**24,857**	24,344	24,395	23,884	23,355	**1,989**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**11,723**	11,897	11,407	11,507	11,670	**938**
26	RWA floor applied	**67.5%**	67.5%	72.5%	72.5%	72.5%	**—%**
27	Floor adjustment (before application of transitional cap)	**—**	—	—	—	—	**—**
28	Floor adjustment (after application of transitional cap)	**—**	—	—	—	—	**—**
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	**155,835**	158,945	156,869	153,681	153,868	**12,465**

[1] The minimum capital requirement represents 8% of risk-weighted assets.

Risk-weighted assets (RWA)

As at September 30, 2026

(in millions of dollars)	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	120,204	7,072	8,376	55	128,580	7,127	570	5.5%
Non-central government public sector entities	—	—	9,153	1,831	9,153	1,831	146	20.0%
Financial institutions	5,643	1,160	2,765	1,324	8,408	2,484	199	29.5%
Businesses	51,987	24,336	13,614	11,831	65,601	36,167	2,893	55.1%
Securitization	—	—	539	245	539	245	20	45.5%
Equities	—	—	1,069	1,932	1,069	1,932	155	180.6%
SMEs similar to other retail client exposures	11,000	5,738	370	288	11,370	6,026	482	53.0%
Real estate	198,343	28,644	5,697	3,971	204,040	32,615	2,609	16.0%
Other retail client exposures (excluding SMEs)	23,790	6,907	1,110	331	24,900	7,238	579	29.1%
Qualifying-revolving retail client exposures	14,360	3,549	1,590	1,200	15,950	4,749	380	29.8%
Sub-total – Credit risk other than counterparty risk	425,327	77,406	44,283	23,008	469,610	100,414	8,033	21.4%
Counterparty risk								
Sovereign borrowers	463	29	—	—	463	29	2	6.2%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	8,379	2,519	81	16	8,460	2,535	203	30.0%
Businesses	1	2	159	159	160	161	13	100.0%
Trading portfolios	2,454	1,038	1,090	1,003	3,544	2,041	162	57.6%
Credit valuation adjustment (CVA) charge	—	—	—	3,405	—	3,405	271	—%
Additional requirements related to the banking and trading portfolio	—	—	1,359	32	1,359	32	3	2.4%
Sub-total – Counterparty risk	11,297	3,588	2,689	4,615	13,986	8,203	654	58.6%
Other assets[3]	—	—	—	—	34,678	17,607	1,409	50.8%
Total – Credit risk	436,624	80,994	46,972	27,623	518,274	126,224	10,096	24.4%
Market risk	—	—	—	4,754	—	4,754	380	—%
Operational risk	—	—	—	24,857	—	24,857	1,989	—%
Total risk-weighted assets	436,624	80,994	46,972	57,234	518,274	155,835	12,465	30.1%

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA) (continued)

(in millions of dollars)	Risk-weighted assets			
	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
Credit risk other than counterparty risk				
Sovereign borrowers	7,382	7,353	6,967	6,708
Non-central government public sector entities	1,828	1,861	1,847	1,868
Financial institutions	2,398	2,488	2,326	2,289
Businesses	36,961	37,216	36,993	35,342
Securitization	235	243	205	209
Equities	1,834	1,742	1,810	1,736
SMEs similar to other retail client exposures	6,098	6,036	6,341	6,433
Real estate	33,395	32,759	32,407	33,299
Other retail client exposures (excluding SMEs)	6,995	6,961	6,445	6,536
Qualifying-revolving retail client exposures	4,814	5,101	5,052	5,306
Sub-total – Credit risk other than counterparty risk	101,940	101,760	100,393	99,726
Counterparty risk				
Sovereign borrowers	7	—	1	—
Non-central government public sector entities	—	—	—	—
Financial institutions	3,053	2,735	2,637	2,413
Businesses	75	81	79	164
Trading portfolios	1,998	1,662	1,670	1,718
Credit valuation adjustment (CVA) charge	4,037	3,353	3,771	3,609
Additional requirements related to the banking and trading portfolio	31	17	15	16
Sub-total – Counterparty risk	9,201	7,848	8,173	7,920
Other assets[3]	17,653	16,910	16,727	16,882
Total – Credit risk	128,794	126,518	125,293	124,528
Market risk	5,807	5,956	4,504	5,985
Operational risk	24,344	24,395	23,884	23,355
Total risk-weighted assets	158,945	156,869	153,681	153,868

(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 *Capital Adequacy Guideline* issued by the AMF).

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

(3) This item includes, among others, the portion of investments below a certain threshold in components deconsolidated for regulatory capital purposes (mainly Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Insurance Company), which is weighted at 250%. In addition, this category excludes the CVA charge and additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty credit risk section.

Risk-weighted assets by business segment

(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
Allocated to business segments					
Personal and Business Services	**123,561**	125,673	124,878	123,476	123,585
Wealth Management and Life and Health Insurance	**7,223**	7,494	7,567	6,731	6,858
Property and Casualty Insurance	**4,603**	4,505	4,229	4,552	4,231
Other	**20,448**	21,273	20,195	18,922	19,194
Not allocated	**—**	—	—	—	—
Total risk-weighted assets	**155,835**	158,945	156,869	153,681	153,868

Change in risk-weighted assets

(in millions of dollars)	For the three-month periods ended														
	September 30, 2026			June 30, 2026			March 31, 2026			December 31, 2025			September 30, 2025		
	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	**119,593**	**9,201**	**128,794**	118,670	7,848	126,518	117,120	8,173	125,293	116,608	7,920	124,528	114,875	7,306	122,181
Size of portfolio[1]	**353**	**(465)**	**(112)**	1,604	1,671	3,275	1,932	443	2,375	152	62	214	2,095	631	2,726
Quality of portfolio[2]	**(747)**	**(535)**	**(1,282)**	26	(347)	(321)	(242)	431	189	161	185	346	(318)	(43)	(361)
Updating of models[3]	**(1,221)**	**—**	**(1,221)**	(1,015)	—	(1,015)	259	(42)	217	—	—	—	(70)	1	(69)
Procedures and policies[4]	**—**	**—**	**—**	—	—	—	(608)	(1,169)	(1,777)	86	—	86	(289)	—	(289)
Acquisitions and transfers	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	**43**	**2**	**45**	308	29	337	209	12	221	113	6	119	315	25	340
Other	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	**(1,572)**	**(998)**	**(2,570)**	923	1,353	2,276	1,550	(325)	1,225	512	253	765	1,733	614	2,347
Risk-weighted assets at end of period	**118,021**	**8,203**	**126,224**	119,593	9,201	128,794	118,670	7,848	126,518	117,120	8,173	125,293	116,608	7,920	124,528

(in millions of dollars)	For the three-month periods ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Market risk					
Risk-weighted assets at beginning of period	**5,807**	5,956	4,504	5,985	5,780
Change in risk level[5]	**(1,053)**	(149)	1,452	(1,481)	205
Updating of models[3]	**—**	—	—	—	—
Procedures and policies[4]	**—**	—	—	—	—
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**(1,053)**	(149)	1,452	(1,481)	205
Risk-weighted assets at end of period	**4,754**	5,807	5,956	4,504	5,985
Operational risk					
Risk-weighted assets at beginning of period	**24,344**	24,395	23,884	23,355	22,927
Revenue generated	**513**	(51)	511	529	428
Procedures and policies[4]	**—**	—	—	—	—
Acquisitions and transfers	**—**	—	—	—	—
Total changes in risk-weighted assets	**513**	(51)	511	529	428
Risk-weighted assets at end of period	**24,857**	24,344	24,395	23,884	23,355
RWA floor adjustment					
Risk-weighted assets at beginning of period	**—**	—	—	—	—
Size of portfolio[1]	**—**	—	—	—	—
Quality of portfolio[2]	**—**	—	—	—	—
Updating of models[3]	**—**	—	—	—	—
Procedures and policies[4]	**—**	—	—	—	—
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**—**	—	—	—	—
Risk-weighted assets at end of period	**—**	—	—	—	—

(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.
(5) Change due to fluctuations in positions and market volatility.

Template CMS1 – Comparison of modelled and standardized RWA at risk level

		a	b	c	d	a	b	c	d
		As at September 30, 2026				As at June 30, 2026			
	(in millions of dollars)	**RWA for modelled approaches that the financial institution has supervisory approval to use**	**RWA for portfolios where standardized approaches are used**	**Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)**	**RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)**	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Type of risk								
1	Credit risk (excluding counterparty credit risk)	**77,406**	**27,567**	**104,973**	**179,654**	78,744	27,751	106,495	177,231
2	Counterparty credit risk	**3,587**	**1,211**	**4,798**	**4,621**	4,277	887	5,164	5,476
3	Credit valuation adjustment (CVA) charge		**3,405**	**3,405**	**3,405**		4,037	4,037	4,037
4	Securitization exposures in the banking book	**—**	**245**	**245**	**245**	—	235	235	235
5	Market risk	**—**	**4,754**	**4,754**	**4,754**	—	5,807	5,807	5,807
6	Operational risk		**24,857**	**24,857**	**24,857**		24,344	24,344	24,344
7	Residual RWA		**12,803**	**12,803**	**12,835**		12,863	12,863	12,903
8	**Total**	**80,993**	**74,842**	**155,835**	**230,371**	83,021	75,924	158,945	230,033

		a	b	c	d	a	b	c	d
		As at March 31, 2026				As at December 31, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Type of risk								
1	Credit risk (excluding counterparty credit risk)	78,878	27,265	106,143	173,624	77,860	26,594	104,454	170,703
2	Counterparty credit risk	3,752	743	4,495	4,106	3,653	749	4,402	3,785
3	Credit valuation adjustment (CVA) charge		3,353	3,353	3,353		3,771	3,771	3,771
4	Securitization exposures in the banking book	—	243	243	243	—	205	205	205
5	Market risk	—	5,956	5,956	5,956	—	4,504	4,504	4,504
6	Operational risk		24,395	24,395	24,395		23,884	23,884	23,884
7	Residual RWA		12,284	12,284	12,351		12,461	12,461	12,523
8	**Total**	82,630	74,239	156,869	224,028	81,513	72,168	153,681	219,375

Template CMS1 – Comparison of modelled and standardized RWA at risk level (continued)

		a	b	c	d
		As at September 30, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Type of risk				
1	Credit risk (excluding counterparty credit risk)	78,014	25,836	103,850	169,096
2	Counterparty credit risk	3,462	849	4,311	3,597
3	Credit valuation adjustment (CVA) charge		3,609	3,609	3,609
4	Securitization exposures in the banking book	—	209	209	209
5	Market risk	—	5,985	5,985	5,985
6	Operational risk		23,355	23,355	23,355
7	Residual RWA		12,549	12,549	12,623
8	**Total**	81,476	72,392	153,868	218,474

Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level

		a	b	c	d	a	b	c	d
		As at September 30, 2026				As at June 30, 2026			
	(in millions of dollars)	**RWA for modelled approaches that the financial institution has supervisory approval to use**	**RWA for portfolios where standardized approaches are used**	**Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)**	**RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)**	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Asset classes								
1	Sovereign	**7,072**	**1,910**	**8,982**	**1,922**	7,337	1,901	9,238	1,914
	Of which: categorized as MDB/PSE in SA	**—**	**1,855**	**1,855**	**1,855**	1	1,856	1,857	1,856
2	Banks and other financial institutions	**1,160**	**1,326**	**2,486**	**7,954**	1,190	1,210	2,400	8,047
	Covered bonds	**—**	**—**	**—**	**—**	—	—	—	—
3	Equity	**—**	**852**	**852**	**852**	—	868	868	868
4	Purchased receivables	**—**	**64**	**64**	**64**	—	63	63	63
5	Corporates	**34,224**	**14,888**	**49,112**	**87,125**	35,617	15,458	51,075	85,891
	Of which: FIRB is applied	**9,951**	**—**	**9,951**	**13,459**	9,542	—	9,542	12,684
	Of which: AIRB is applied	**24,274**	**—**	**24,274**	**58,776**	26,074	—	26,074	57,748
6	Retail	**32,918**	**2,643**	**35,561**	**69,758**	32,462	2,495	34,957	68,625
	Of which: qualifying revolving retail	**4,421**	**1,328**	**5,749**	**8,422**	4,532	1,315	5,847	8,479
	Of which: other retail	**13,059**	**627**	**13,686**	**17,087**	13,017	507	13,524	16,774
	Of which: retail residential mortgages	**15,438**	**688**	**16,126**	**44,249**	14,913	673	15,586	43,372
7	Specialized lending	**2,032**	**—**	**2,032**	**6,095**	2,138	—	2,138	6,067
	Of which: income-producing real estate and high volatility commercial real estate	**—**	**—**	**—**	**—**	—	—	—	—
8	Others	**—**	**5,884**	**5,884**	**5,884**	—	5,756	5,756	5,756
9	**Total**	**77,406**	**27,567**	**104,973**	**179,654**	78,744	27,751	106,495	177,231

Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level (continued)

		a	b	c	d	a	b	c	d
		As at March 31, 2026				As at December 31, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Asset classes								
1	Sovereign	7,353	1,907	9,260	1,902	6,951	1,891	8,842	1,902
	Of which: categorized as MDB/PSE in SA	1	1,907	1,908	1,890	1	1,875	1,876	1,875
2	Banks and other financial institutions	1,205	1,285	2,490	7,897	1,177	1,149	2,326	6,979
	Covered bonds	—	—	—	—	—	—	—	—
3	Equity	—	865	865	865	—	856	856	856
4	Purchased receivables	—	65	65	65	—	42	42	42
5	Corporates	36,152	15,194	51,346	84,082	36,110	15,053	51,163	83,226
	Of which: FIRB is applied	10,045	—	10,045	12,987	9,529	—	9,529	12,412
	Of which: AIRB is applied	26,107	—	26,107	55,901	26,581	—	26,581	55,761
6	Retail	32,093	2,446	34,539	67,381	31,141	2,383	33,524	67,249
	Of which: qualifying revolving retail	4,891	1,290	6,181	8,570	4,748	1,302	6,050	8,777
	Of which: other retail	12,848	507	13,355	16,370	12,641	436	13,077	16,071
	Of which: retail residential mortgages	14,354	649	15,003	42,441	13,752	645	14,397	42,401
7	Specialized lending	2,075	—	2,075	5,929	2,481	1	2,482	5,230
	Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8	Others	—	5,503	5,503	5,503	—	5,219	5,219	5,219
9	**Total**	78,878	27,265	106,143	173,624	77,860	26,594	104,454	170,703

Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level (continued)

		a	b	c	d
		As at September 30, 2025			
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
	Asset classes				
1	Sovereign	6,708	1,896	8,604	1,912
	Of which: categorized as MDB/PSE in SA	2	1,896	1,898	1,896
2	Banks and other financial institutions	1,139	1,150	2,289	6,646
	Covered bonds	—	—	—	—
3	Equity	—	857	857	857
4	Purchased receivables	—	40	40	40
5	Corporates	36,309	14,272	50,581	81,820
	Of which: FIRB is applied	9,606	—	9,606	12,735
	Of which: AIRB is applied	26,703	—	26,703	54,812
6	Retail	31,741	2,407	34,148	67,181
	Of which: qualifying revolving retail	5,065	1,298	6,363	8,992
	Of which: other retail	12,710	471	13,181	16,072
	Of which: retail residential mortgages	13,966	638	14,604	42,117
7	Specialized lending	2,117	2	2,119	5,428
	Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—
8	Others	—	5,212	5,212	5,212
9	**Total**	78,014	25,836	103,850	169,096

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

		a	b				
	(in millions of dollars)	**As at September 30, 2026**	References to Template CC2	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	Tier 1A capital: Instruments and reserves						
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)[1]	**4,296**	A	4,356	4,421	4,494	4,555
2	Qualifying reserves and undistributed surplus earnings	**39,268**	B + C	38,566	37,293	36,394	35,766
3	Accumulated other comprehensive income (and other reserves)	**(310)**	D	602	427	692	842
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**	**43,254**		43,524	42,141	41,580	41,163
	Tier 1A capital: Regulatory adjustments						
7	Prudential valuation adjustments[2]	**26**	Note	27	27	24	22
8	Goodwill (net of related deferred tax liabilities)	**1,030**	E + F	1,030	1,030	596	592
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	**1,084**	G + H	1,139	1,113	1,002	1,039
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	**232**	I + J	8	43	36	67
11	Cash flow hedge reserve	**(406)**	K	281	227	336	464
12	Shortfall of allowances for expected losses[2]	**127**	Note	163	267	246	296
13	Securitization gain on sale	**—**		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	**30**	L	25	20	23	21
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	**813**	M + N	1,049	815	747	805
16	Investment in own Tier 1A capital instruments (if not consolidated)	**—**		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments[1]	**—**		—	—	—	—
18	Non-significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	**—**		—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital)[3]	**3,506**	O + P	3,478	3,355	3,483	3,869
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	**—**		—	—	—	—
25a	Deduction of crypto-assets	**—**					
26	Other deductions from Tier 1A capital indicated by the AMF[3][4]	**(1,869)**	Note	(1,835)	(1,829)	(2,031)	(2,146)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	**650**	Q	650	650	650	650
28	**Total regulatory adjustments to Tier 1A and equivalent capital**	**5,223**		6,015	5,718	5,112	5,679
29	**Total Tier 1A and equivalent capital**	**38,031**		37,509	36,423	36,468	35,484

Footnotes to this table are presented on page 18.

Template CC1 – Composition of regulatory capital (continued)

	(in millions of dollars)	a As at September 30, 2026	b References to Template CC2	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	Tier 1B capital: Instruments						
30	Directly issued qualifying Tier 1B capital instruments	**—**		—	—	—	—
31	Of which: classified as equity under applicable accounting standards	**—**		—	—	—	—
32	Of which: classified as liabilities under applicable accounting standards	**—**		—	—	—	—
34	Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)	**—**		—	—	—	—
36	**Tier 1B capital before regulatory adjustments**	**—**		—	—	—	—
	Tier 1B capital: Regulatory adjustments						
37	Investments in own Tier 1B capital instruments	**—**		—	—	—	—
38	Crossed investments in own Tier 1B capital instruments	**—**		—	—	—	—
39	Non-significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions 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 banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	**650**	Q	650	650	650	650
41	Other deductions from Tier 1 capital indicated by the AMF	**(650)**	Q	(650)	(650)	(650)	(650)
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)**	**38,031**		37,509	36,423	36,468	35,484
	Tier 2 capital: Instruments and provisions						
46	Directly issued qualifying Tier 2 capital instruments	**4,950**	R + S	5,053	5,808	4,837	4,889
48	Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)	**—**		—	—	—	—
50	Provisions	**151**	T	143	136	127	136
51	**Tier 2 capital before regulatory adjustments**	**5,101**		5,196	5,944	4,964	5,025
	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 banks, insurance entities and other financial institutions 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 banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	**1,350**	U + V	1,350	1,350	1,350	1,100
56	Other deductions from Tier 2 capital indicated by the AMF	**—**		—	—	—	—
57	**Total regulatory adjustments to Tier 2 capital**	**1,350**		1,350	1,350	1,350	1,100
58	**Total Tier 2 capital**	**3,751**		3,846	4,594	3,614	3,925
59	**Total capital (1A + 1B and 2)**	**41,782**		41,355	41,017	40,082	39,409
60	**Total risk-weighted assets**	**155,835**		158,945	156,869	153,681	153,868

Footnotes to this table are presented on page 18.

Template CC1 – Composition of regulatory capital (continued)

		a	b				
	(in millions of dollars)	**As at September 30, 2026**	References to Template CC2	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	Capital ratios and buffers						
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	**24.4%**		23.6%	23.2%	23.7%	23.1%
62	Tier 1 (as a % of risk-weighted assets)	**24.4%**		23.6%	23.2%	23.7%	23.1%
63	Total capital (as a % of risk-weighted assets)	**26.8%**		26.0%	26.1%	26.1%	25.6%
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 requirement	**2.5%**		2.5%	2.5%	2.5%	2.5%
66	Of which: entity-specific countercyclical buffer requirement	**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	**18.4%**		18.0%	18.1%	18.1%	17.6%
	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	**3,194**	W	3,246	3,357	3,093	3,210
73	Significant investments in Tier 1A capital instruments of financial entities	**4,219**	X	4,164	4,043	4,060	4,000
74	Mortgage servicing rights (net of related tax liabilities)	**—**		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	**442**	Y	567	493	516	640
	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)	**151**		143	136	127	136
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	**151**		143	136	127	136
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

(1) F capital shares reported on line 1 have been presented net of the shares held in the Federation's Trust Fund since March 31, 2026. Prior periods have been adjusted.

(2) Items considered only in regulatory capital.

(3) Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries.

(4) Includes equity investments in funds subject to the fall-back approach, deducted from Tier 1A capital.

Quarterly changes in regulatory capital

(in millions of dollars)	As at September 30, 2026	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
Tier 1A capital					
Balance at beginning of period	**37,509**	36,423	36,468	35,484	34,543
Increase in reserves and undistributed surplus earnings	**702**	1,273	899	628	1,393
Eligible accumulated other comprehensive income	**(912)**	175	(265)	(150)	204
F capital shares[1][2]	**(60)**	(65)	(73)	(61)	(53)
Deductions[1]	**792**	(297)	(606)	567	(603)
Balance at end of period	**38,031**	37,509	36,423	36,468	35,484
Total Tier 1 capital[3]	**38,031**	37,509	36,423	36,468	35,484
Tier 2 capital					
Balance at beginning of period	**3,846**	4,594	3,614	3,925	3,904
Eligible instruments[4]	**(103)**	(755)	971	(52)	20
Eligible portion of the allowance for credit losses	**8**	7	9	(9)	1
Deductions	**—**	—	—	(250)	—
Balance at end of period	**3,751**	3,846	4,594	3,614	3,925
Total capital	**41,782**	41,355	41,017	40,082	39,409

(1) F capital shares have been presented net of the shares held in the Federation's Trust Fund since March 31, 2026. Prior periods have been adjusted.

(2) On May 26, 2026, the Federation redeemed for cancellation a total of 10 million F capital shares held in the Trust Fund. On January 23, 2026, the Federation also redeemed for cancellation 10 million F capital shares held in the Trust Fund.

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

(4) The Federation issued Tier 2 capital instruments eligible as non-viability contingent capital (NVCC) amounting to $0.2 billion and redeemed Tier 2 capital instruments eligible as NVCC amounting to $1.0 billion during the second quarter of 2026. The Federation had also issued Tier 2 capital instruments eligible as NVCC amounting to $1.0 billion during the first quarter of 2026.

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at September 30, 2026

(in millions of dollars)	a Balance sheet per the Combined Financial Statements	b Balance sheet using the scope of regulatory consolidation[1]	Including	c References to Template CC1
Assets				
Cash and deposits with financial institutions	**7,281**	**5,345**		
Securities	**108,031**	**71,367**		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds			**3,194**	**W**
Other securities			**68,173**	
Securities borrowed or purchased under reverse repurchase agreements	**29,796**	**31,394**		
Loans	**332,918**	**331,134**		
Significant investments in the Tier 2 capital of financial institutions			**250**	**U**
Other loans			**330,884**	
Allowance for credit losses	**(1,520)**	**(1,520)**		
Eligible portion reflected in Tier 2 capital			**(151)**	**T**
Allowances not reflected in regulatory capital			**(1,369)**	
Segregated fund net assets	**37,282**	**—**		
Other assets				
Derivative financial instruments	**13,165**	**13,093**		
Amounts receivable from clients, brokers and financial institutions	**5,154**	**4,746**		
Reinsurance contract assets	**1,746**	**—**		
Right-of-use assets	**456**	**980**		
Investment property	**763**	**1**		
Property, plant and equipment	**1,400**	**1,016**		
Goodwill	**1,030**	**37**		**E**
Intangible assets	**1,337**	**443**		**G**
Net defined benefit assets	**1,441**	**1,128**		**M**
Deferred tax assets	**1,233**	**785**		
Deferred tax assets other than those attributable to temporary differences			**499**	**I**
Deferred tax liabilities other than those attributable to temporary differences			**(267)**	**J**
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds			**442**	**Y**
Deferred tax liabilities related to software and other intangible assets			**(253)**	**H**
Deferred tax liabilities related to goodwill			**—**	**F**
Deferred tax liabilities related to net defined benefit assets			**(315)**	**N**
Other deferred tax assets			**679**	
Other				
Investments in companies accounted for using the equity method	**1,312**	**9,045**		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital			**194**	**O**
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds			**4,219**	**X**
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital[2]			**3,312**	**P**
Significant investments in the Tier 1B capital of other financial institutions			**650**	**Q**
Significant investments in the Tier 2 capital of other financial institutions			**1,100**	**V**
Other adjustments related to investments[2]			**(430)**	
Other items	**4,405**	**3,913**		
Total assets	**547,230**	**472,907**		

Footnotes to this table are presented on the next page.

Template CC2 – Reconciliation of regulatory capital to balance sheet (continued)

As at September 30, 2026

(in millions of dollars)	a Balance sheet per the Combined Financial Statements	b Balance sheet using the scope of regulatory consolidation[1]	Including	c References to Template CC1
Liabilities				
Deposits	**347,201**	**347,846**		
Insurance contract liabilities	**33,980**	**—**		
Other liabilities				
Commitments related to securities sold short	**16,571**	**16,274**		
Commitments related to securities lent or sold under repurchase agreements	**21,911**	**20,393**		
Derivative financial instruments	**11,007**	**10,627**		
Amounts payable to clients, brokers and financial institutions	**18,597**	**18,159**		
Lease liabilities	**548**	**1,131**		
Reinsurance contract liabilities	**35**	**—**		
Segregated fund net liabilities - Investment contracts	**33,853**	**—**		
Net defined benefit plan liabilities	**595**	**464**		
Deferred tax liabilities	**665**	**447**		
Other	**13,227**	**9,362**		
Subordinated notes	**4,923**	**4,923**		
Subordinated notes allowed for inclusion in Tier 2 capital			**4,923**	**R**
Total liabilities	**503,113**	**429,626**		
Equity				
Capital stock	**4,323**	**4,323**		
Qualifying shares			**27**	**S**
Federation capital shares			**4,296**	**A**
Undistributed surplus earnings	**4,669**	**4,511**		**B**
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk			**30**	**L**
Other undistributed surplus earnings			**4,481**	
Accumulated other comprehensive income	**(310)**	**(310)**		**D**
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income			**81**	
Gains (losses) on derivative financial instruments designated as cash flow hedges			**(406)**	**K**
Net unrealized exchange gains (losses) on the translation of a net investment in a foreign operation			**15**	
Reserves	**34,757**	**34,757**		**C**
Non-controlling interests	**678**	**—**		
Total equity	**44,117**	**43,281**		
Total liabilities and equity	**547,230**	**472,907**		

(1) The scope of regulatory consolidation excludes the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company. A description of their activities can be found in Section 2.2 of the MD&A, in the Desjardins Group's 2025 Annual Report.

(2) Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries.

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

As at September 30, 2026

	Features	Qualifying shares		F capital shares
1	Issuer	Desjardins caisses in Quebec	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	N/A	N/A
3	Governing law(s) of the instrument	Quebec	Quebec	Quebec
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 2 instrument	Tier 2 instrument	Tier 1A instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Qualifying shares	Qualifying shares	Capital shares
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$26,985	$100	$4,296,252
9	Par value of instrument[1]	$5	$5	$10
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	N/A	N/A	N/A
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	N/A	N/A	Floating
18	Coupon rate or any related index	N/A	N/A	4.25% per year
19	Existence of a payment stopper	N/A	N/A	Yes
20	Fully discretionary, partially discretionary or mandatory	N/A	N/A	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	N/A	No
22	Non-cumulative or cumulative	N/A	N/A	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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[2]	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec[2]	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec[2]
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 31.

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

As at September 30, 2026

	Features	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)	CUSIP: 31430WRG1 ISIN: CA31430WRG10	CUSIP: 31430WU44 ISIN: CA31430WU444	CUSIP: 31430W7J7 ISIN: CA31430W7J76
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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 2 instrument	Tier 2 instrument	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$998,276	$995,531	$1,199,296
9	Par value of instrument[1]	$1,000,000,000	$1,000,000,000	$1,250,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11	Original date of issuance	August 23, 2022	May 15, 2024	January 24, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 23, 2032	May 15, 2034	January 24, 2035
14	Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On or after August 23, 2027, at par plus accrued and unpaid interest	On or after May 15, 2029, at par plus accrued and unpaid interest	On or after January 24, 2030, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	On any date after August 23, 2027, at par plus accrued and unpaid interest	On any date after May 15, 2029, at par plus accrued and unpaid interest	On any date after January 24, 2030, at par plus accrued and unpaid interest
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed, then floating	Fixed, then floating	Fixed, then floating
18	Coupon rate or any related index[3]	5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%	5.279% per year until, but excluding, May 15, 2029. Afterwards, annual rate equal to daily compounded CORRA determined for the observation period plus 1.56%	4.264% per year until, but excluding, January 24, 2030. Afterwards, annual rate equal to daily compounded CORRA determined for the observation period plus 1.47%
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	See Note[4]	See Note[4]	See Note[4]
25	If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26	If convertible, conversion rate	See Note[5]	See Note[5]	See Note[5]
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	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	Fédération des caisses Desjardins du Québec	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)	Senior creditors including depositors	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 31.

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

As at September 30, 2026

	Features	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)	Common Code: 310146765 ISIN: CH1454185872	Common Code: 310518930 ISIN: XS3105189305	CUSIP: 31430XNZ1 ISIN: CA31430XNZ10
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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 2 instrument	Tier 2 instrument	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	$373,556	$180,356	$959,608
9	Par value of instrument[1]	Fr.220,000,000	¥20,000,000,000	$1,000,000,000
10	Accounting classification	Liabilities - Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11	Original date of issuance	June 26, 2025	June 26, 2025	March 3, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 26, 2035	June 26, 2035	March 3, 2036
14	Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On June 26, 2030, at par plus accrued and unpaid interest.	On June 26, 2030, at par plus accrued and unpaid interest.	On or after March 3, 2031, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	N/A	N/A	On any date after March 3, 2031, at par plus accrued and unpaid interest
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed, then floating
18	Coupon rate or any related index[3]	1.3925% per year until, but excluding, June 26, 2030. Afterwards, annualized SARON five-year mid-swap rate plus 1.40%	1.973% per year until, but excluding, June 26, 2030. Afterwards, semi-annual TONA five-year mid-swap rate plus 1.11%	3.856% per year until, but excluding, March 3, 2031. Afterwards, annual rate equal to daily compounded CORRA determined for the observation period plus 1.28%
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	See Note[4]	See Note[4]	See Note[4]
25	If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26	If convertible, conversion rate	See Note[5]	See Note[5]	See Note[5]
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	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	Fédération des caisses Desjardins du Québec	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)	Senior creditors including depositors	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 31.

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

As at September 30, 2026

	Features	NVCC subordinated notes
1	Issuer	**Fédération des caisses Desjardins du Québec**
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	**CUSIP: 339838216 ISIN: XS3398382161**
3	Governing law(s) of the instrument	**Quebec, 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**
	Regulatory treatment:	
4	Transitional Basel III rules	**Tier 2 instrument**
5	Post-transitional Basel III rules	**Tier 2 instrument**
6	Eligible at financial entity/group/group and financial entity	**Entity**
7	Instrument type	**Subordinated notes**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**$216,336**
9	Par value of instrument[1]	**¥24,000,000,000**
10	Accounting classification	**Liabilities - Amortized cost**
11	Original date of issuance	**June 4, 2026**
12	Perpetual or dated	**Dated**
13	Original maturity date	**September 4, 2036**
14	Issuer call subject to prior approval by the AMF	**Yes**
15	Optional call date, contingent call dates and redemption amount	**On September 4, 2031, at par plus accrued and unpaid interest**
16	Subsequent call dates, if applicable	**N/A**
	Coupons / dividends	
17	Fixed or floating dividend/coupon	**Fixed**
18	Coupon rate or any related index[3]	**2.901% per year until, but excluding, September 4, 2031. Afterwards, semi-annual TONA five-year mid-swap rate plus 0.99%**
19	Existence of a payment stopper	**No**
20	Fully discretionary, partially discretionary or mandatory	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**
22	Non-cumulative or cumulative	**Cumulative**
23	Convertible or non-convertible	**Convertible**
24	If convertible, conversion trigger(s)	**See Note[4]**
25	If convertible, fully or partially	**Always fully convertible**
26	If convertible, conversion rate	**See Note[5]**
27	If convertible, mandatory or optional conversion	**Mandatory**
28	If convertible, specify instrument type convertible into	**Class Z-Contingent capital shares (Tier 1A instrument)**
29	If convertible, specify issuer of instrument it converts into	**Fédération des caisses Desjardins du Québec**
30	Writedown feature	**No**
31	Writedown trigger(s)	**N/A**
32	Full or partial writedown	**N/A**
33	Permanent or temporary writedown	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**
34a	Type of subordination	
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	**Senior creditors including depositors**
36	Non-compliant transitioned features	**No**
37	If yes, specify non-compliant feature	**N/A**

Footnotes to this table are presented on page 31.

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

As at September 30, 2026

	Features	TLAC senior 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)	CUSIP: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70	Common Code: 261363054 ISIN: XS2613630545	CUSIP: 31430WZM9 ISIN: CA31430WZM95
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, and applicable Canadian federal laws	Quebec, 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	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	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
9	Par value of instrument[(1)]	US$750,000,000	¥34,300,000,000	$500,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	March 14, 2023	April 24, 2023	August 16, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 14, 2028	April 24, 2028	August 16, 2028
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	5.70% per year	1.00% per year	5.475% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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	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
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at September 30, 2026

	Features	TLAC senior 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)	CUSIP: 31430WF90 ISIN: CA31430WF908	CUSIP: 31429KAL7 / 31429LAL5 ISIN: US31429KAL70 / US31429LAL53	Common Code: 289296794 ISIN: XS2892967949
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, 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
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	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
9	Par value of instrument[1]	$1,250,000,000	US$1,000,000,000	€500,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	November 17, 2023	January 26, 2024	September 5, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 17, 2028	April 26, 2029	September 5, 2029
14	Issuer call subject to prior approval by the AMF	Yes[6]	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	5.467% per year	5.25% per year	3.467% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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	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
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at September 30, 2026

	Features	TLAC senior 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)	Common Code: 137173683 ISIN: CH1371736831	CUSIP: 31430W3J1 ISIN: CA31430W3J13	CUSIP: 31430XFZ0[7] ISIN: CA31430XFZ02
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	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
9	Par value of instrument[1]	Fr.230,000,000	$1,250,000,000	$1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	September 11, 2024	September 24, 2024	August 25, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 11, 2029	September 24, 2029	August 25, 2032
14	Issuer call subject to prior approval by the AMF	No	Yes[6]	Yes[6]
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	1.4875% per year	3.804% per year	4.123% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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	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
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at September 30, 2026

	Features	TLAC senior 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)	CUSIP: 31429KAP8 / 31429LAP6 ISIN: US31429KAP84 / US31429LAP67	Common Code: 319134883 ISIN: XS3191348831	Common Code: 319655247 ISIN: XS3196552478
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, and applicable Canadian federal laws	Quebec, 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	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	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
9	Par value of instrument[(1)]	US$750,000,000	€750,000,000	£400,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	August 26, 2025	September 29, 2025	October 8, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 26, 2030	March 28, 2031	October 8, 2030
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	4.565% per year	3.250% per year	4.875% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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	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
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at September 30, 2026

	Features	TLAC senior 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)	Common Code: 324981667 ISIN: XS3249816672	CUSIP: 31430XMW9 ISIN: CA31430XMW97	Common Code: 327782207 ISIN: XS3277822071
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	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
9	Par value of instrument[1]	¥3,000,000,000	$1,500,000,000	€1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	December 11, 2025	January 16, 2026	January 21, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 11, 2028	July 16, 2031	January 21, 2028
14	Issuer call subject to prior approval by the AMF	No	Yes[6]	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate or any related index	1.61% per year	3.714% per year	3-month EURIBOR + 0.40% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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	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
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at September 30, 2026

	Features	TLAC senior 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)	CUSIP : 31429KAQ6 / 31429LAQ4 ISIN : US31429KAQ67 / US31429LAQ41	CUSIP : 31429KAR4 / 31429LAR2 ISIN : US31429KAR41 / US31429LAR24	Common Code: 348557017 ISIN: XS3485570173
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, 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	Contractual	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	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
9	Par value of instrument[1]	US$750,000,000	US$565,000,000	£400,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	May 27, 2026	May 29, 2026	September 4, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 27, 2031	May 26, 2028	September 4, 2031
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index[3]	5.021% per year	4.505% per year	5.342% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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	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
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

(1) "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro. "Fr." is the monetary symbol for the Swiss franc. "£" is the monetary symbol for the pound sterling.

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

(3) CORRA is the Canadian Overnight Repo Rate Average. SARON is the Swiss Average Rate Overnight. TONA is the Tokyo Overnight Average Rate and EURIBOR is the Euro Interbank Offered Rate.

(4) 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.

(5) 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 or Conditions 5(b)(i) and (ii) and (c) of the Terms and Conditions of the Bearer Notes in the Multi-Currency Medium-Term Notes Prospectus, as applicable.

(6) The issuer may call the notes, in whole or in part, at any time and without the prior approval of the AMF, provided a prior notice of at least 10 days and at most 60 days is given to the noteholders and the minimum requirements set out in the *TLAC Total Loss Absorbing Capacity Guideline* is met.

(7) Issuance of $500 million on August 25, 2025, and of $500 million on September 1, 2026.

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

		a				
	(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	Regulatory capital elements of TLAC					
1	Tier 1A and equivalent capital instruments	**37,020**	36,492	35,422	35,487	34,525
2	Additional Tier 1B capital before TLAC adjustments	**—**	—	—	—	—
3	Tier 1B instruments ineligible as TLAC as issued out of subsidiaries to third parties	**—**	—	—	—	—
4	Other adjustments	**—**	—	—	—	—
5	**Tier 1B capital instruments eligible under the TLAC framework**	**—**	—	—	—	—
6	Tier 2 capital before TLAC adjustments	**3,730**	3,823	4,575	3,598	3,908
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 capital instruments eligible under the TLAC framework**	**3,730**	3,823	4,575	3,598	3,908
11	**TLAC arising from regulatory capital**	**40,750**	40,315	39,997	39,085	38,433
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities[2]	**—**	—	—	—	—
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[2] [3]	**16,742**	16,218	15,225	14,102	13,473
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**	**16,742**	16,218	15,225	14,102	13,473
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions[2]	**57,492**	56,533	55,222	53,187	51,906
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE D-SIFIs)	**—**	—	—	—	—
20	Deduction of investments in own TLAC liabilities[2]	**(7)**	(35)	(65)	(17)	(18)
21	Other adjustments to TLAC	**—**	—	—	—	—
22	**TLAC after deductions**	**57,485**	56,498	55,157	53,170	51,888
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	**149,962**	153,404	151,658	148,562	148,854
24	Leverage exposure measure	**494,117**	488,364	472,997	459,957	462,609
	TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets)	**38.3%**	36.8%	36.4%	35.8%	34.9%
26	TLAC (as a percentage of leverage exposure)	**11.6%**	11.6%	11.7%	11.6%	11.2%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	**18.4%**	18.8%	18.4%	17.8%	16.9%
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: 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) In the third quarter of 2026, an adjustment was made to reflect a revised presentation of this template compared to previous versions. This adjustment led to a retrospective restatement, and comparative figures have been changed accordingly.

(3) Issuance of $6.2 billion of debt eligible to qualify under the *Total Loss Absorbing Capacity Guideline* in the first nine-month period of 2026.

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

	(in millions of dollars)	As at September 30, 2026						As at June 30, 2026					
		Creditor ranking						Creditor ranking					
		1	**2**	**3**	**4**	**5**		1	2	3	4	5	
		(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[1]**	**Preferred shares**	**Subordinated debts[1]**	**Internal recapitalization instruments[1]**	**Other liabilities excluding internal recapitalization instruments[2]**		Capital shares[1]	Preferred shares	Subordinated debts[1]	Internal recapitalization instruments[1]	Other liabilities excluding internal recapitalization instruments[2]	
2	Total capital and liabilities net of credit risk mitigation[3]	**4,416**	**—**	**5,022**	**20,569**	**N/A**	**30,007**	4,417	—	5,020	19,818	N/A	29,255
3	Subset of row 2 that are excluded liabilities	**93**	**—**	**30**	**50**	**N/A**	**173**	34	—	2	40	N/A	76
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	**4,323**	**—**	**4,992**	**20,519**	**N/A**	**29,834**	4,383	—	5,018	19,778	N/A	29,179
5	Subset of row 4 that are potentially eligible as TLAC	**4,323**	**—**	**4,992**	**16,769**	**N/A**	**26,084**	4,383	—	5,018	16,217	N/A	25,618
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	**—**	**—**	**—**	**4,293**	**N/A**	**4,293**	—	—	—	4,496	N/A	4,496
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	**—**	**—**	**—**	**11,494**	**N/A**	**11,494**	—	—	—	9,724	N/A	9,724
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	**—**	**—**	**4,992**	**982**	**N/A**	**5,974**	—	—	5,018	1,997	N/A	7,015
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**	**4,323**	**—**	**—**	**—**	**N/A**	**4,323**	4,383	—	—	—	N/A	4,383

	(in millions of dollars)	As at March 31, 2026						As at December 31, 2025					
		Creditor ranking						Creditor ranking					
		1	2	3	4	5		1	2	3	4	5	
		(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[1]	Preferred shares	Subordinated debts[1]	Internal recapitalization instruments[1]	Other liabilities excluding internal recapitalization instruments[2]		Capital shares[1]	Preferred shares	Subordinated debts[1]	Internal recapitalization instruments[1]	Other liabilities excluding internal recapitalization instruments[2]	
2	Total capital and liabilities net of credit risk mitigation[3]	4,517	—	5,808	17,798	N/A	28,123	4,617	—	4,806	17,243	N/A	26,666
3	Subset of row 2 that are excluded liabilities	69	—	26	64	N/A	159	95	—	29	17	N/A	141
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,448	—	5,782	17,734	N/A	27,964	4,522	—	4,777	17,226	N/A	26,525
5	Subset of row 4 that are potentially eligible as TLAC	4,448	—	5,782	15,192	N/A	25,422	4,522	—	4,777	14,114	N/A	23,413
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,326	N/A	4,326	—	—	—	3,710	N/A	3,710
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,904	N/A	8,904	—	—	—	8,695	N/A	8,695
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	5,782	1,962	N/A	7,744	—	—	4,777	1,709	N/A	6,486
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**	4,448	—	—	—	N/A	4,448	4,522	—	—	—	N/A	4,522

Footnotes to this table are presented on the next page.

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

		As at September 30, 2025					
		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[1]	Preferred shares	Subordinated debts[1]	Internal recapitalization instruments[1]	Other liabilities excluding internal recapitalization instruments[2]	
2	Total capital and liabilities net of credit risk mitigation[3]	4,616	—	4,823	17,635	N/A	27,074
3	Subset of row 2 that are excluded liabilities	34	—	17	66	N/A	117
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,582	—	4,806	17,569	N/A	26,957
5	Subset of row 4 that are potentially eligible as TLAC	4,582	—	4,806	13,484	N/A	22,872
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,756	N/A	3,756
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,015	N/A	8,015
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,806	1,713	N/A	6,519
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**	4,582	—	—	—	N/A	4,582

(1) In the third quarter of 2026, an adjustment was made to reflect a revised presentation of this template compared to previous versions. This adjustment led to a retrospective restatement, and comparative figures have been changed accordingly.

(2) Desjardins Group does not complete this column at this time like Canadian banks.

(3) 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 September 30, 2026

	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	**7,281**	**5,345**	**5,345**	**—**	**—**	**—**	**—**
Securities at fair value through profit or loss	**49,195**	**21,259**	**424**	**—**	**568**	**20,267**	**—**
Securities at fair value through other comprehensive income	**58,799**	**50,080**	**49,847**	**—**	**—**	**—**	**233**
Securities at amortized cost	**37**	**28**	**28**	**—**	**—**	**—**	**—**
Securities borrowed or purchased under reverse repurchase agreements	**29,796**	**31,394**	**—**	**31,394**	**—**	**27,041**	**—**
Loans, net of allowance for credit losses	**331,398**	**329,614**	**329,364**	**—**	**—**	**—**	**250**
Segregated fund net assets	**37,282**	**—**	**—**	**—**	**—**	**—**	**—**
Derivative financial instruments	**13,165**	**13,093**	**—**	**13,093**	**—**	**1,326**	**—**
Amounts receivable from clients, brokers and financial institutions	**5,154**	**4,746**	**4,746**	**—**	**—**	**—**	**—**
Reinsurance contract assets	**1,746**	**—**	**—**	**—**	**—**	**—**	**—**
Right-of-use assets	**456**	**980**	**980**	**—**	**—**	**—**	**—**
Investment property	**763**	**1**	**1**	**—**	**—**	**—**	**—**
Property, plant and equipment	**1,400**	**1,016**	**1,016**	**—**	**—**	**—**	**—**
Goodwill	**1,030**	**37**	**—**	**—**	**—**	**—**	**1,030**
Intangible assets	**1,337**	**443**	**—**	**—**	**—**	**—**	**1,337**
Investments in companies accounted for using the equity method	**1,312**	**9,045**	**4,219**	**—**	**—**	**—**	**4,826**
Net defined benefit plan assets	**1,441**	**1,128**	**—**	**—**	**—**	**—**	**1,128**
Deferred tax assets	**1,233**	**785**	**286**	**—**	**—**	**—**	**499**
Other	**4,405**	**3,913**	**3,913**	**—**	**—**	**—**	**—**
Total assets	**547,230**	**472,907**	**400,169**	**44,487**	**568**	**48,634**	**9,303**

Footnote to this table is presented on the next page.

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

As at September 30, 2026

	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
Liabilities							
Deposits	**347,201**	**347,846**	**—**	**—**	**—**	**—**	**347,846**
Insurance contract liabilities	**33,980**	**—**	**—**	**—**	**—**	**—**	**—**
Commitments related to securities sold short	**16,571**	**16,274**	**—**	**16,274**	**—**	**15,778**	**—**
Commitments related to securities lent or sold under repurchase agreements	**21,911**	**20,393**	**—**	**—**	**—**	**19,986**	**—**
Derivative financial instruments	**11,007**	**10,627**	**—**	**10,627**	**—**	**1,309**	**—**
Amounts payable to clients, brokers and financial institutions	**18,597**	**18,159**	**—**	**—**	**—**	**—**	**18,159**
Lease liabilities	**548**	**1,131**	**—**	**—**	**—**	**—**	**1,131**
Reinsurance contract liabilities	**35**	**—**	**—**	**—**	**—**	**—**	**—**
Segregated fund net liabilities for investment contracts	**33,853**	**—**	**—**	**—**	**—**	**—**	**—**
Net defined benefit plan liabilities	**595**	**464**	**—**	**—**	**—**	**—**	**464**
Deferred tax liabilities	**665**	**447**	**—**	**—**	**—**	**—**	**447**
Other	**13,227**	**9,362**	**—**	**—**	**—**	**—**	**9,362**
Subordinated notes	**4,923**	**4,923**	**—**	**—**	**—**	**—**	**4,923**
Total liabilities	**503,113**	**429,626**	**—**	**26,901**	**—**	**37,073**	**382,332**
Equity							
Capital stock	**4,323**	**4,323**	**—**	**—**	**—**	**—**	**4,323**
Undistributed surplus earnings	**4,669**	**4,511**	**—**	**—**	**—**	**—**	**4,511**
Accumulated other comprehensive income	**(310)**	**(310)**	**—**	**—**	**—**	**—**	**(310)**
Reserves	**34,757**	**34,757**	**—**	**—**	**—**	**—**	**34,757**
Equity – Group's share	**43,439**	**43,281**	**—**	**—**	**—**	**—**	**43,281**
Non-controlling interests	**678**	**—**	**—**	**—**	**—**	**—**	**—**
Total equity	**44,117**	**43,281**	**—**	**—**	**—**	**—**	**43,281**
Total liabilities and equity	**547,230**	**472,907**	**—**	**26,901**	**—**	**37,073**	**425,613**

[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 September 30, 2026

		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)	**463,604**	**400,169**	**568**	**44,487**	**48,634**
2	Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	**47,294**	**—**	**—**	**26,901**	**37,073**
3	**Total net amount under scope of regulatory consolidation**	**416,310**	**400,169**	**568**	**17,586**	**11,561**
4	Off-balance sheet amounts[2]	**160,450**	**79,186**	**—**	**—**	**—**
5	Differences in valuations	**—**	**—**	**—**	**—**	**—**
6	Differences due to different netting rules, other than those already reported in line 2	**121**	**2,258**	**—**	**(2,137)**	**—**
7	Differences due to consideration of provisions	**840**	**840**	**—**	**—**	**—**
8	Differences due to prudential filters	**—**	**—**	**—**	**—**	**—**
9	Adjustment for derivatives	**11,859**	**—**	**—**	**11,859**	**—**
10	Securities financing transaction exposures[3]	**32,548**	**—**	**—**	**32,548**	**—**
11	Other differences	**—**	**—**	**—**	**—**	**—**
12	**Regulatory exposure amounts[4]**	**622,128**	**482,453**	**568**	**59,856**	**11,561**

(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.

CREDIT RISK

Template CR1 – Credit quality of assets

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at September 30, 2026							As at June 30, 2026						
	Type of exposure (in millions of dollars)	**Gross carrying amounts of** **Defaulted exposures**	**Non-defaulted exposures**	**Allowances / impairments**	**Specific allowances**	**General allowances**	**Allowances for expected credit losses on IRB exposures**	**Net values (a + b - c)**	Gross carrying amounts of Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances[1]	General allowances[1]	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	**3,513**	**327,621**	**1,520**	**736**	**784**	**1,393**	**329,614**	3,219	321,629	1,438	669	769	1,349	323,410
2	Debt securities	**—**	**55,644**	**—**	**—**	**—**	**—**	**55,644**	—	55,545	—	—	—	—	55,545
	Other investments	**—**	**341**	**—**	**—**	**—**	**—**	**341**	—	355	—	—	—	—	355
3	Off-balance sheet exposures	**477**	**146,858**	**123**	**—**	**123**	**108**	**147,212**	411	145,071	125	—	125	110	145,357
4	**Total**	**3,990**	**530,464**	**1,643**	**736**	**907**	**1,501**	**532,811**	3,630	522,600	1,563	669	894	1,459	524,667

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at March 31, 2026							As at December 31, 2025						
	Type of exposure (in millions of dollars)	Gross carrying amounts of Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances[1]	General allowances[1]	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances[1]	General allowances[1]	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	3,384	315,206	1,479	748	731	1,488	317,111	3,319	310,967	1,374	676	698	1,370	312,912
2	Debt securities	—	55,455	—	—	—	—	55,455	—	55,852	—	—	—	—	55,852
	Other investments	—	346	—	—	—	—	346	—	343	—	—	—	—	343
3	Off-balance sheet exposures	491	142,842	119	—	119	118	143,214	513	141,006	111	—	111	110	141,408
4	**Total**	3,875	513,849	1,598	748	850	1,606	516,126	3,832	508,168	1,485	676	809	1,480	510,515

		a	b	c	d	e	f	g
		As at September 30, 2025						
	Type of exposure (in millions of dollars)	Gross carrying amounts of Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Specific allowances[1]	General allowances[1]	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	3,356	308,389	1,530	730	800	1,495	310,215
2	Debt securities	—	58,500	—	—	—	—	58,500
	Other investments	—	343	—	—	—	—	343
3	Off-balance sheet exposures	431	145,111	115	—	115	110	145,427
4	**Total**	3,787	512,343	1,645	730	915	1,605	514,485

[1] Certain comparative data have been reclassified to ensure consistent reporting across periods.

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

		For the three-month period ended														
		September 30, 2026			June 30, 2026			March 31, 2026			December 31, 2025			September 30, 2025		
	(in millions of dollars)	**Loans**	**Debt securities**	**Total**	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	**3,219**	**—**	**3,219**	3,384	—	3,384	3,319	—	3,319	3,356	—	3,356	3,138	—	3,138
2	Loans and debt securities that have defaulted since the last reporting period	**1,080**	**—**	**1,080**	769	—	769	800	—	800	957	—	957	888	—	888
3	Returned to non-defaulted status[1]	**(649)**	**—**	**(649)**	(743)	—	(743)	(635)	—	(635)	(681)	—	(681)	(572)	—	(572)
4	Amounts written-off	**(138)**	**—**	**(138)**	(194)	—	(194)	(97)	—	(97)	(315)	—	(315)	(97)	—	(97)
5	Other changes	**1**	**—**	**1**	3	—	3	(3)	—	(3)	2	—	2	(1)	—	(1)
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	**3,513**	**—**	**3,513**	3,219	—	3,219	3,384	—	3,384	3,319	—	3,319	3,356	—	3,356

(1) Includes returns to non-defaulted status and payments on defaulted accounts.

Template CR3 – Credit risk mitigation (CRM) techniques – overview

		a	b	c	d	e	f	g
		As at September 30, 2026						
	(in millions of dollars)	**Exposures unsecured: Gross carrying amount**	**Exposures secured by collateral**	**Exposures secured by collateral, of which: secured amount**	**Exposures secured by financial guarantees**	**Exposures secured by financial guarantees, of which: secured amount**	**Exposures secured by credit derivatives**	**Exposures secured by credit derivatives, of which: secured amount**
1	Loans	**252,964**	**77,407**	**76,239**	**1,542**	**411**	**—**	**—**
2	Debt securities	**55,644**	**—**	**—**	**—**	**—**	**—**	**—**
	Other investments	**341**	**—**	**—**	**—**	**—**	**—**	**—**
3	**Total**	**308,949**	**77,407**	**76,239**	**1,542**	**411**	**—**	**—**
4	Of which defaulted	**2,498**	**1,116**	**1,008**	**23**	**7**	**—**	**—**

		a	b	c	d	e	f	g
		As at June 30, 2026						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	248,902	75,274	74,094	1,544	414	—	—
2	Debt securities	55,545	—	—	—	—	—	—
	Other investments	355	—	—	—	—	—	—
3	**Total**	304,802	75,274	74,094	1,544	414	—	—
4	Of which defaulted	2,511	805	701	26	7	—	—

		a	b	c	d	e	f	g
		As at March 31, 2026						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	244,450	73,381	72,196	1,508	465	—	—
2	Debt securities	55,455	—	—	—	—	—	—
	Other investments	346	—	—	—	—	—	—
3	**Total**	300,251	73,381	72,196	1,508	465	—	—
4	Of which defaulted	2,587	891	789	18	8	—	—

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

		a	b	c	d	e	f	g
		As at December 31, 2025						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	241,566	71,877	70,861	1,616	485	—	—
2	Debt securities	55,852	—	—	—	—	—	—
	Other investments	343	—	—	—	—	—	—
3	**Total**	297,761	71,877	70,861	1,616	485	—	—
4	Of which defaulted	2,529	854	782	25	8	—	—

		a	b	c	d	e	f	g
		As at September 30, 2025						
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	241,434	69,234	68,231	1,700	550	—	—
2	Debt securities	58,500	—	—	—	—	—	—
	Other investments	343	—	—	—	—	—	—
3	**Total**	300,277	69,234	68,231	1,700	550	—	—
4	Of which defaulted	2,560	853	789	24	7	—	—

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 September 30, 2026						As at June 30, 2026					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion	
	(in millions of dollars)	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	**5,773**	**—**	**7,947**	**429**	**55**	**0.70%**	7,993	—	9,985	396	45	0.40%
2	Non-central government public sector entities	**7,291**	**7,756**	**7,345**	**1,808**	**1,832**	**20.00%**	7,368	7,308	7,432	1,678	1,822	20.00%
3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	**1,784**	**597**	**2,673**	**93**	**1,324**	**47.90%**	1,521	547	2,353	78	1,208	49.70%
	Of which: securities firms and other financial institutions treated as banks	**—**	**—**	**889**	**—**	**583**	**65.50%**	—	—	832	—	545	65.50%
5	Covered bonds	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
6	Businesses	**8,085**	**13,237**	**7,980**	**5,568**	**11,740**	**86.70%**	9,051	12,628	8,995	5,279	12,252	85.80%
	Of which: securities firms and other financial institutions treated as businesses	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
	Of which: specialized lending	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	**341**	**—**	**341**	**—**	**852**	**250.00%**	355	—	355	—	868	244.60%
8	Regulatory retail portfolios	**1,918**	**4,534**	**1,901**	**1,139**	**1,778**	**58.50%**	1,746	4,502	1,729	1,132	1,648	57.60%
9	Real estate	**7,811**	**1,743**	**5,418**	**145**	**3,779**	**67.90%**	7,717	1,682	5,470	139	3,818	68.10%
	Of which: general RRE	**650**	**16**	**387**	**6**	**309**	**78.70%**	642	8	377	4	302	79.40%
	Of which: IPRRE	**4,390**	**1,043**	**2,308**	**12**	**1,070**	**46.10%**	4,218	998	2,283	11	1,062	46.30%
	Of which: other RRE	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
	Of which: general CRE	**1,166**	**305**	**1,156**	**87**	**939**	**75.50%**	1,204	305	1,193	86	957	74.80%
	Of which: IPCRE	**1,221**	**21**	**1,186**	**4**	**1,036**	**87.00%**	1,214	26	1,180	5	1,024	86.40%
	Of which: land acquisition, development and construction	**384**	**358**	**381**	**36**	**425**	**102.00%**	439	345	437	33	473	100.50%
10	Reverse mortgages	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
11	Mortgage-backed securities	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
12	Defaulted exposures	**225**	**93**	**215**	**14**	**323**	**140.60%**	241	67	228	9	334	141.60%
13	Other assets[3]	**24,117**	**—**	**24,116**	**—**	**5,884**	**24.40%**	24,067	—	24,067	—	5,756	23.90%
14	**Total**	**57,345**	**27,960**	**57,936**	**9,196**	**27,567**	**41.10%**	60,059	26,734	60,614	8,711	27,751	40.00%

Footnotes to this table are presented on page 44.

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at March 31, 2026						As at December 31, 2025					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion	
	(in millions of dollars)	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	5,625	—	7,513	340	—	—%	2,869	—	4,993	332	16	0.30%
2	Non-central government public sector entities	7,672	7,141	7,737	1,564	1,860	20.00%	7,537	7,422	7,612	1,616	1,846	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,164	548	2,956	78	1,283	42.30%	2,088	566	2,864	80	1,149	39.00%
	Of which: securities firms and other financial institutions treated as banks	—	—	792	—	518	65.40%	—	—	776	—	509	65.60%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,557	11,916	8,492	5,100	11,920	87.70%	8,646	11,502	8,576	4,855	11,746	87.50%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	—	—	—	—	—	—%	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	346	—	346	—	865	250.00%	343	—	343	—	856	250.00%
8	Regulatory retail portfolios	1,727	4,501	1,669	1,134	1,628	58.10%	1,688	4,402	1,617	1,103	1,569	57.70%
9	Real estate	7,727	1,508	5,641	161	3,956	68.20%	7,882	1,641	5,499	225	3,942	68.90%
	Of which: general RRE	640	19	447	3	308	68.40%	626	12	363	—	293	80.60%
	Of which: IPRRE	4,110	861	2,260	12	1,059	46.60%	4,365	855	2,286	13	1,065	46.40%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	1,135	388	1,130	121	923	73.80%	1,060	532	1,051	185	921	74.50%
	Of which: IPCRE	1,303	25	1,267	4	1,096	86.20%	1,314	25	1,285	5	1,115	86.50%
	Of which: land acquisition, development and construction	539	215	537	21	570	102.10%	517	217	514	22	548	102.30%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	180	56	173	8	250	138.60%	183	62	171	8	250	139.60%
13	Other assets[3]	21,370	—	21,370	—	5,503	25.80%	20,223	—	20,223	—	5,220	25.80%
14	**Total**	55,368	25,670	55,897	8,385	27,265	42.40%	51,459	25,595	51,898	8,219	26,594	44.20%

Footnotes to this table are presented on page 44.

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

		a	b	c	d	e	f
		As at September 30, 2025					
		Exposures before credit conversion factors (CCF) and CRM[2]		Exposures post credit conversion factors (CCF) and CRM[2]		RWA and RWA proportion	
	(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
	Asset classes						
1	Sovereigns	4,549	—	6,470	316	—	—%
2	Non-central government public sector entities	7,559	7,875	7,609	1,726	1,867	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,114	568	2,899	80	1,150	38.60%
	Of which: securities firms and other financial institutions treated as banks	—	—	786	—	518	66.00%
5	Covered bonds	—	—	—	—	—	—%
6	Businesses	7,958	11,365	7,886	4,701	10,993	87.30%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%
	Of which: specialized lending	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	343	—	343	—	857	250.00%
8	Regulatory retail portfolios	1,739	4,415	1,633	1,113	1,608	58.60%
9	Real estate	7,623	1,565	5,454	207	3,905	69.00%
	Of which: general RRE	629	14	370	—	298	80.60%
	Of which: IPRRE	4,097	826	2,225	17	1,051	46.90%
	Of which: other RRE	—	—	—	—	—	—%
	Of which: general CRE	988	427	979	158	828	72.80%
	Of which: IPCRE	1,382	24	1,353	5	1,164	85.70%
	Of which: land acquisition, development and construction	527	274	527	27	564	101.80%
10	Reverse mortgages	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%
12	Defaulted exposures	178	28	166	4	244	143.50%
13	Other assets[3]	19,563	—	19,563	—	5,212	26.60%
14	**Total**	51,626	25,816	52,023	8,147	25,836	42.90%

(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.

(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]

	Regulatory portfolio / Risk weight	As at September 30, 2026																										
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	8,100			276						—									—				—				—	8,376
2	Non-central government public sector entities	—			9,153						—									—				—				—	9,153
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,217		420		—		1					—				—				250				878	2,766
	Of which: securities firms and other financial institutions treated as banks				—		11		—		—					—				—				—				878	889
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,286						795			—		681	—	1,581		9,155			—	50				—	13,548
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				—	341			—	341
8	Regulatory retail portfolios			857	—	—	—	—	—	—	—	—	—	—	—	2,135	—	—	—	48	—	—	—	—				—	3,040
9	Real estate	—	—	—	88	26	331	431	5	735	818	—	363	—	372	365	—	375	670	597	4	126	—	93	—	—	—	164	5,563
	Of which: general RRE	—	—	—	24	26	52	41	5		—			—	1	233	—	—		—			—	—	—	—	—	11	393
	Of which: IPRRE	—	—	—			279	390		735	818		25			16	—				4		—	53	—	—	—	—	2,320
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	64		—		—		—	—	338	—		116	—	375		197			—	—	—	—	—	153	1,243
	Of which: IPCRE	—	—	—											371				670			126	—	23	—	—	—	—	1,190
	Of which: land acquisition, development and construction	—	—	—																400			—	17	—	—	—	—	417
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									43				186				—	229
13	Other assets[2]	18,119			142															5,855							—	—	24,116
14	**Total**	26,219	—	857	12,162	26	751	431	5	735	1,614	—	363	—	372	3,181	—	1,956	670	15,698	4	126	—	579	341	—	—	1,042	67,132

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

		a	b	c	d
		As at September 30, 2026			
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[3]	Exposure (post-CCF and post-CRM)[4]
1	Less than 40%	35,282	11,427	35%	40,609
2	40% - 70%	2,985	1,296	46%	3,966
3	75% - 80%	2,383	3,466	31%	3,181
4	85%	1,920	519	20%	1,956
5	90% - 100%	13,222	9,480	35%	16,369
6	105% - 130%	153	—	—%	130
7	150%	1,059	1,772	8%	580
8	250%	341	—	—%	341
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	57,345	27,960	33%	67,132

Footnotes to this table are presented on page 49.

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

	Regulatory portfolio / Risk weight	As at June 30, 2026																										
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	10,159			222						—									—				—				—	10,381
2	Non-central government public sector entities	—			9,110						—									—				—				—	9,110
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				925		455		—		1					—				—				230				820	2,431
	Of which: securities firms and other financial institutions treated as banks				—		12		—		—					—				—				—				820	832
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,579						782			—		687	—	1,480		9,696			—	50				—	14,274
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				19	336			—	355
8	Regulatory retail portfolios			851	—	—	—	—	—	—	—	—	—	—	—	1,960	—	—	—	50	—	—	—	—				—	2,861
9	Real estate	—	—	—	111	25	313	437	6	729	813	—	359	—	371	356	—	374	686	676	4	114	—	76	—	—	—	159	5,609
	Of which: general RRE	—	—	—	24	25	52	38	6		—			—	1	230	—	—		—			—	—	—	—	—	5	381
	Of which: IPRRE	—	—	—			261	399		729	813		24			7	—				4		—	57	—	—	—	—	2,294
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	87		—		—		—	—	335	—		119	—	374		210			—	—	—	—	—	154	1,279
	Of which: IPCRE	—	—	—											370				686			114	—	15	—	—	—	—	1,185
	Of which: land acquisition, development and construction	—	—	—																466			—	4	—	—	—	—	470
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									40				197				—	237
13	Other assets[2]	18,271			50															5,746							—	—	24,067
14	**Total**	28,430	—	851	11,997	25	768	437	6	729	1,596	—	359	—	371	3,003	—	1,854	686	16,208	4	114	—	572	336	—	—	979	69,325

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

		a	b	c	d
		As at June 30, 2026			
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[3]	Exposure (post-CCF and post-CRM)[4]
1	Less than 40%	37,639	10,944	35%	42,668
2	40% - 70%	2,917	1,265	45%	3,879
3	75% - 80%	2,222	3,449	31%	3,003
4	85%	1,783	477	20%	1,854
5	90% - 100%	14,048	8,912	34%	16,895
6	105% - 130%	135	—	—%	118
7	150%	979	1,687	8%	572
8	250%	336	—	—%	336
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	60,059	26,734	33%	69,325

Footnotes to this table are presented on page 49.

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

	Regulatory portfolio / Risk weight	As at March 31, 2026																										
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	7,853			—						—									—				—				—	7,853
2	Non-central government public sector entities	—			9,301						—									—				—				—	9,301
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,492		561		—		—					—				—				202				779	3,034
	Of which: securities firms and other financial institutions treated as banks				—		13		—		—					—				—				—				779	792
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,201						727			—		813	—	1,375		9,352			—	124				—	13,592
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				—	346			—	346
8	Regulatory retail portfolios			826	—	—	—	—	—	—	—	—	—	—	—	1,893	—	—	—	84	—	—	—	—				—	2,803
9	Real estate	—	—	—	184	34	312	421	7	801	738	—	385	—	389	351	—	259	756	786	4	115	—	101	—	—	—	159	5,802
	Of which: general RRE	—	—	—	93	34	55	35	7		1			—	—	221	—	—		—			—	—	—	—	—	4	450
	Of which: IPRRE	—	—	—			257	386		801	737		14			8	—				4		—	65	—	—	—	—	2,272
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	91		—		—		—	—	371	—		122	—	259		253			—	—	—	—	—	155	1,251
	Of which: IPCRE	—	—	—											389				756			115	—	11	—	—	—	—	1,271
	Of which: land acquisition, development and construction	—	—	—																533			—	25	—	—	—	—	558
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									42				139				—	181
13	Other assets[2]	15,867			—															5,503							—	—	21,370
14	**Total**	23,720	—	826	12,178	34	873	421	7	801	1,465	—	385	—	389	3,057	—	1,634	756	15,767	4	115	—	566	346	—	—	938	64,282

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

		a	b	c	d
		As at March 31, 2026			
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[3]	Exposure (post-CCF and post-CRM)[4]
1	Less than 40%	33,569	10,629	33%	38,211
2	40% - 70%	3,064	1,048	44%	3,826
3	75% - 80%	2,259	3,506	31%	3,057
4	85%	1,567	484	20%	1,634
5	90% - 100%	13,568	8,418	37%	16,523
6	105% - 130%	130	—	—%	119
7	150%	865	1,585	9%	566
8	250%	346	—	—%	346
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	55,368	25,670	33%	64,282

Footnotes to this table are presented on page 49.

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

As at December 31, 2025

	Regulatory portfolio / Risk weight (in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	5,244			81						—									—				—				—	5,325
2	Non-central government public sector entities	—			9,228						—									—				—				—	9,228
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,537		519		—		—					—				—				120				768	2,944
	Of which: securities firms and other financial institutions treated as banks				—		8		—		—					—				—				—				768	776
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,243						734			—		742	—	1,316		9,278			—	118				—	13,431
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				—	343			—	343
8	Regulatory retail portfolios			796	—	—	—	—	—	—	—	—	—	—	—	1,895	—	—	—	29	—	—	—	—				—	2,720
9	Real estate	—	—	—	109	25	340	420	9	793	734	—	364	—	390	352	—	254	767	828	5	118	—	105	—	—	—	111	5,724
	Of which: general RRE	—	—	—	21	25	42	41	9		1			—	—	224	—	—		—			—	—	—	—	—	—	363
	Of which: IPRRE	—	—	—			298	379		793	733		16			9	—				5		—	66	—	—	—	—	2,299
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	88		—		—		—	—	348	—		119	—	254		316			—	—	—	—	—	111	1,236
	Of which: IPCRE	—	—	—											390				767			118	—	15	—	—	—	—	1,290
	Of which: land acquisition, development and construction	—	—	—																512			—	24	—	—	—	—	536
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									37				142				—	179
13	Other assets[2]	14,721			354															5,148							—	—	20,223
14	**Total**	19,965	—	796	12,552	25	859	420	9	793	1,468	—	364	—	390	2,989	—	1,570	767	15,320	5	118	—	485	343	—	—	879	60,117

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

As at December 31, 2025

	Risk weight	a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF[3]	d Exposure (post-CCF and post-CRM)[4]
1	Less than 40%	30,016	10,796	33%	34,730
2	40% - 70%	3,085	642	49%	3,791
3	75% - 80%	2,335	3,517	31%	2,990
4	85%	1,492	524	20%	1,570
5	90% - 100%	13,189	8,501	35%	16,086
6	105% - 130%	123	—	—%	123
7	150%	876	1,615	10%	485
8	250%	343	—	—%	342
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	51,459	25,595	32%	60,117

Footnotes to this table are presented on page 49.

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

	Regulatory portfolio / Risk weight	As at September 30, 2025																											
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	6,786			—						—									—				—				—	6,786
2	Non-central government public sector entities	—			9,335						—									—				—				—	9,335
3	Multilateral development banks	—			—		—				—									—				—				—	—
4	Deposit-taking institutions and banks				1,502		588		—		—					—				—				103				786	2,979
	Of which: securities firms and other financial institutions treated as banks				—		—		—		—					—				—				—				786	786
5	Covered bonds				—		—		—		—					—				—				—				—	—
6	Businesses				1,210						632			—		734	—	1,169		8,745			—	97				—	12,587
	Of which: securities firms and other financial institutions treated as businesses				—						—			—		—				—				—				—	—
	Of which: specialized lending				—						—					—	—			—			—	—				—	—
7	Subordinated debt, equity and other capital	—			—															—				—	343			—	343
8	Regulatory retail portfolios			779	—	—	—	—	—	—	—	—	—	—	—	1,904	—	—	—	63	—	—	—	—				—	2,746
9	Real estate	—	—	—	115	23	287	419	8	816	710	—	367	—	439	349	—	211	803	834	2	99	—	109	—	—	—	70	5,661
	Of which: general RRE	—	—	—	27	23	38	45	8		1			—	—	227	—	—		—			—	—	—	—	—	1	370
	Of which: IPRRE	—	—	—			249	374		816	709		13			7	—				2		—	72	—	—	—	—	2,242
	Of which: other RRE	—	—	—			—	—	—	—		—	—			—	—				—		—	—	—	—	—	—	—
	Of which: general CRE	—	—	—	88		—		—		—	—	354	—		115	—	211		300			—	—	—	—	—	69	1,137
	Of which: IPCRE	—	—	—											439				803			99	—	17	—	—	—	—	1,358
	Of which: land acquisition, development and construction	—	—	—																534			—	20	—	—	—	—	554
10	Reverse mortgages						—	—		—			—							—				—				—	—
11	Mortgage-backed securities				—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				—	—
12	Defaulted exposures										—									22				148				—	170
13	Other assets[2]	13,910			551															5,102							—	—	19,563
14	**Total**	20,696	—	779	12,713	23	875	419	8	816	1,342	—	367	—	439	2,987	—	1,380	803	14,766	2	99	—	457	343	—	—	856	60,170

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

		a	b	c	d
		As at September 30, 2025			
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[3]	Exposure (post-CCF and post-CRM)[4]
1	Less than 40%	31,001	11,165	32%	35,574
2	40% - 70%	3,057	599	45%	3,757
3	75% - 80%	2,079	3,694	32%	2,987
4	85%	1,319	473	19%	1,380
5	90% - 100%	12,788	8,328	34%	15,570
6	105% - 130%	102	—	—%	101
7	150%	937	1,557	10%	458
8	250%	343	—	—%	343
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	**Total exposures**	51,626	25,816	32%	60,170

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

(2) 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%.

(3) Weights are based on off-balance sheet exposure (pre-CCF).

(4) Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans).

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

As at September 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	42,320	4,557	47.66%	120,204	0.02%	67	24.66%	2.9	7,072	5.88%	5	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	42,320	4,557	47.66%	120,204	0.02%	67	24.66%	2.9	7,072	5.88%	5	25
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	458	202	52.35%	544	0.07%	1,996	38.51%	1.2	60	11.16%	—	N/A
	0.15 to < 0.25	3,153	1,769	32.51%	3,274	0.20%	3,438	23.75%	1.3	467	14.26%	2	N/A
	0.25 to < 0.50	9,718	3,566	34.15%	9,940	0.35%	6,210	24.01%	1.3	2,055	20.68%	8	N/A
	0.50 to < 0.75	8,316	2,947	35.12%	8,534	0.56%	4,577	23.04%	1.3	2,181	25.55%	11	N/A
	0.75 to < 2.50	27,436	8,354	34.23%	27,090	1.44%	11,327	22.52%	1.3	9,923	36.63%	89	N/A
	2.50 to < 10.00	11,187	2,231	33.44%	10,484	4.37%	3,826	20.87%	1.2	4,994	47.63%	96	N/A
	10.00 to < 100.00	1,696	360	35.59%	1,621	16.63%	1,457	24.34%	1.2	1,474	90.91%	70	N/A
	100.00 (default)	1,664	342	13.57%	1,441	100.00%	1,503	23.41%	1.1	1,524	105.76%	389	N/A
	Sub-total	63,628	19,771	34.03%	62,928	4.21%	34,334	22.82%	1.3	22,678	36.04%	665	630
Total non-retail clients – AIRB		105,948	24,328	37.45%	183,132	1.47%	34,401	24.02%	2.3	29,750	16.25%	670	655

Footnotes to this table are presented on page 59.

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

As at June 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	40,623	4,658	46.97%	116,871	0.02%	66	26.25%	2.9	7,337	6.28%	5	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	40,623	4,658	46.97%	116,871	0.02%	66	26.25%	2.9	7,337	6.28%	5	18
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	438	194	49.60%	524	0.07%	1,908	37.68%	1.2	54	10.39%	—	N/A
	0.15 to < 0.25	2,991	1,654	32.23%	3,045	0.20%	3,432	24.54%	1.3	440	14.45%	2	N/A
	0.25 to < 0.50	9,262	3,961	34.44%	9,705	0.35%	6,095	25.26%	1.3	2,142	22.07%	9	N/A
	0.50 to < 0.75	8,393	2,818	35.05%	8,433	0.57%	4,432	24.33%	1.3	2,302	27.29%	12	N/A
	0.75 to < 2.50	26,726	8,309	33.94%	26,662	1.44%	11,225	24.02%	1.3	10,391	38.97%	94	N/A
	2.50 to < 10.00	11,040	2,413	34.55%	10,186	4.37%	3,816	22.46%	1.3	5,242	51.46%	100	N/A
	10.00 to < 100.00	1,890	359	37.08%	1,803	16.61%	1,490	26.74%	1.2	1,834	101.70%	86	N/A
	100.00 (default)	1,621	298	11.46%	1,413	100.00%	1,433	23.46%	1.1	1,636	115.86%	330	N/A
	Sub-total	62,361	20,006	34.06%	61,771	4.26%	33,831	24.21%	1.3	24,041	38.92%	633	579
Total non-retail clients – AIRB		102,984	24,664	37.46%	178,642	1.50%	33,897	25.54%	2.3	31,378	17.57%	638	597

Footnotes to this table are presented on page 59.

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

As at March 31, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	41,353	4,464	44.27%	115,629	0.02%	66	27.18%	2.8	7,353	6.36%	5	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	41,353	4,464	44.27%	115,629	0.02%	66	27.18%	2.8	7,353	6.36%	5	20
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	426	185	51.23%	506	0.07%	1,802	37.41%	1.2	52	10.29%	1	N/A
	0.15 to < 0.25	2,881	1,665	32.28%	2,930	0.20%	3,447	24.53%	1.3	417	14.23%	1	N/A
	0.25 to < 0.50	9,169	3,917	33.83%	9,297	0.35%	6,127	25.83%	1.3	2,115	22.75%	8	N/A
	0.50 to < 0.75	8,374	2,819	33.88%	8,472	0.57%	4,402	24.29%	1.3	2,319	27.37%	12	N/A
	0.75 to < 2.50	26,478	7,835	33.80%	26,265	1.43%	11,080	25.43%	1.3	10,807	41.15%	97	N/A
	2.50 to < 10.00	10,317	2,236	34.86%	9,387	4.36%	3,707	23.72%	1.2	5,087	54.19%	98	N/A
	10.00 to < 100.00	1,835	409	36.98%	1,734	16.74%	1,564	28.93%	1.1	1,916	110.51%	92	N/A
	100.00 (default)	1,721	368	15.09%	1,527	100.00%	1,377	24.59%	1.1	1,642	107.66%	397	N/A
	Sub-total	61,201	19,434	33.74%	60,118	4.47%	33,506	25.20%	1.3	24,355	40.51%	706	611
Total non-retail clients – AIRB		102,554	23,898	36.72%	175,747	1.56%	33,572	26.50%	2.3	31,708	18.04%	711	631

Footnotes to this table are presented on page 59.

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

As at December 31, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	43,255	4,364	45.12%	115,745	0.02%	58	26.87%	2.7	6,942	6.00%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	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	4	30.12%	2	25.01%	9	70.21%	1.6	8	369.28%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	43,265	4,368	45.11%	115,756	0.02%	68	26.87%	2.7	6,951	6.00%	4	21
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	407	178	51.89%	483	0.07%	1,757	36.17%	1.2	48	10.03%	—	N/A
	0.15 to < 0.25	2,768	1,704	32.60%	2,862	0.21%	3,471	24.69%	1.2	419	14.64%	1	N/A
	0.25 to < 0.50	9,269	3,856	33.66%	9,485	0.35%	5,993	25.42%	1.3	2,160	22.78%	9	N/A
	0.50 to < 0.75	8,322	2,855	33.48%	8,460	0.58%	4,323	24.02%	1.3	2,318	27.40%	12	N/A
	0.75 to < 2.50	25,775	7,764	33.33%	25,604	1.44%	10,451	25.68%	1.3	10,748	41.98%	95	N/A
	2.50 to < 10.00	10,391	2,468	34.79%	9,514	4.45%	4,183	24.12%	1.3	5,294	55.64%	102	N/A
	10.00 to < 100.00	1,922	383	35.77%	1,830	17.55%	1,658	29.60%	1.1	2,117	115.66%	104	N/A
	100.00 (default)	1,624	365	15.41%	1,432	100.00%	1,384	24.41%	1.1	1,785	124.63%	325	N/A
	Sub-total	60,478	19,573	33.47%	59,670	4.41%	33,220	25.28%	1.3	24,889	41.71%	648	526
Total non-retail clients – AIRB		103,743	23,941	36.53%	175,426	1.53%	33,288	26.33%	2.2	31,840	18.15%	652	547

Footnotes to this table are presented on page 59.

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

As at September 30, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	44,659	4,099	46.68%	114,757	0.02%	53	26.18%	2.7	6,696	5.83%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	10	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	4	—	—%	4	1.94%	1	75.00%	1.0	6	157.94%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	3	1	30.12%	4	25.01%	10	24.45%	1.3	5	130.01%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	44,676	4,100	46.68%	114,774	0.02%	65	26.19%	2.7	6,708	5.84%	4	21
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	445	164	48.10%	508	0.07%	1,812	35.30%	1.2	48	9.30%	—	N/A
	0.15 to < 0.25	2,835	1,888	33.29%	2,959	0.21%	3,462	27.22%	1.2	484	16.37%	2	N/A
	0.25 to < 0.50	8,888	4,327	34.39%	9,285	0.36%	6,084	25.00%	1.3	2,061	22.20%	8	N/A
	0.50 to < 0.75	8,566	2,845	33.81%	8,673	0.58%	4,430	24.18%	1.3	2,395	27.61%	12	N/A
	0.75 to < 2.50	25,230	7,575	34.23%	24,715	1.45%	10,362	25.48%	1.3	10,283	41.61%	92	N/A
	2.50 to < 10.00	10,271	2,162	34.37%	9,306	4.39%	4,072	23.21%	1.3	4,924	52.92%	96	N/A
	10.00 to < 100.00	2,038	403	34.12%	1,945	19.58%	1,731	34.65%	1.2	2,740	140.85%	149	N/A
	100.00 (default)	1,616	276	12.02%	1,393	100.00%	1,337	24.97%	1.1	1,630	117.10%	346	N/A
	Sub-total	59,889	19,640	33.97%	58,784	4.47%	33,290	25.32%	1.3	24,565	41.79%	705	541
Total non-retail clients – AIRB		104,565	23,740	37.33%	173,558	1.54%	33,355	25.89%	2.2	31,273	18.02%	709	562

Footnotes to this table are presented on page 59.

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

As at September 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	4,955	16	40.00%	1,318	0.08%	14,460	33.86%	N/A	90	6.88%	—	N/A
	0.15 to < 0.25	7,667	22	40.00%	358	0.17%	9,927	81.53%	N/A	107	30.04%	1	N/A
	0.25 to < 0.50	8,049	11	—%	—	0.46%	3	22.53%	N/A	—	16.49%	—	N/A
	0.50 to < 0.75	13,318	81	40.00%	158	0.63%	783	44.37%	N/A	67	42.58%	—	N/A
	0.75 to < 2.50	25,331	1,503	40.00%	270	1.57%	1,077	44.50%	N/A	206	76.27%	2	N/A
	2.50 to < 10.00	4,330	239	40.00%	71	4.30%	288	43.65%	N/A	94	132.80%	1	N/A
	10.00 to < 100.00	433	2	40.00%	5	26.22%	26	38.98%	N/A	11	226.52%	1	N/A
	100.00 (default)	635	10	40.00%	5	100.00%	28	54.64%	N/A	30	642.90%	—	N/A
	Sub-total	64,718	1,884	40.00%	2,185	0.72%	26,592	44.11%	N/A	605	27.70%	5	7
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	46,296	23,324	66.03%	60,377	0.08%	303,259	13.15%	N/A	1,965	3.25%	7	N/A
	0.15 to < 0.25	34,943	10,953	68.72%	42,112	0.22%	156,280	14.47%	N/A	2,938	6.98%	13	N/A
	0.25 to < 0.50	8,286	51	40.06%	8,306	0.39%	11,389	18.46%	N/A	1,462	17.60%	6	N/A
	0.50 to < 0.75	22,574	5,550	65.35%	26,040	0.54%	96,027	14.86%	N/A	3,299	12.67%	21	N/A
	0.75 to < 2.50	21,120	3,182	62.32%	22,827	1.22%	72,252	16.47%	N/A	5,499	24.09%	46	N/A
	2.50 to < 10.00	3,501	334	57.12%	3,620	3.94%	12,432	16.02%	N/A	1,553	42.91%	23	N/A
	10.00 to < 100.00	568	45	51.20%	586	20.99%	2,336	18.39%	N/A	541	92.31%	24	N/A
	100.00 (default)	390	29	8.74%	388	100.00%	1,385	15.54%	N/A	457	117.48%	26	N/A
	Sub-total	137,678	43,468	66.20%	164,256	0.76%	655,360	14.58%	N/A	17,714	10.78%	166	85
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,707	23,129	51.08%	14,521	0.08%	1,628,243	83.11%	N/A	584	4.02%	9	N/A
	0.15 to < 0.25	462	4,510	49.60%	2,698	0.20%	600,402	84.45%	N/A	246	9.13%	5	N/A
	0.25 to < 0.50	989	2,735	50.54%	2,371	0.33%	352,539	82.29%	N/A	313	13.22%	7	N/A
	0.50 to < 0.75	992	1,455	38.45%	1,551	0.64%	213,374	83.26%	N/A	349	22.49%	8	N/A
	0.75 to < 2.50	861	1,013	36.79%	1,234	1.17%	207,813	84.73%	N/A	448	36.34%	12	N/A
	2.50 to < 10.00	1,596	851	32.12%	1,870	3.64%	318,221	78.29%	N/A	1,414	75.62%	53	N/A
	10.00 to < 100.00	488	93	30.28%	516	21.20%	93,657	63.25%	N/A	872	168.82%	69	N/A
	100.00 (default)	106	5	9.81%	107	100.00%	15,047	76.29%	N/A	195	183.56%	73	N/A
	Sub-total	8,201	33,791	49.32%	24,868	1.34%	3,429,296	82.47%	N/A	4,421	17.78%	236	251
SMEs similar to other retail client exposures	0.00 to < 0.15	655	3,040	47.18%	1,985	0.07%	35,376	59.44%	N/A	260	13.10%	1	N/A
	0.15 to < 0.25	697	1,248	48.25%	1,168	0.18%	19,882	57.37%	N/A	261	22.32%	1	N/A
	0.25 to < 0.50	1,341	1,731	51.69%	2,003	0.35%	41,891	64.72%	N/A	742	37.07%	4	N/A
	0.50 to < 0.75	769	827	45.41%	1,008	0.57%	28,369	67.14%	N/A	528	52.32%	4	N/A
	0.75 to < 2.50	2,845	1,275	49.51%	3,106	1.37%	49,991	52.38%	N/A	1,818	58.53%	22	N/A
	2.50 to < 10.00	1,103	334	49.39%	1,159	4.67%	23,091	72.22%	N/A	1,213	104.63%	37	N/A
	10.00 to < 100.00	348	57	21.59%	330	23.25%	7,289	60.42%	N/A	447	135.60%	46	N/A
	100.00 (default)	312	51	7.05%	241	100.00%	10,174	48.75%	N/A	469	194.96%	84	N/A
	Sub-total	8,070	8,563	48.15%	11,000	3.91%	216,063	60.04%	N/A	5,738	52.17%	199	212
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,612	704	72.28%	2,082	0.10%	81,842	65.94%	N/A	345	16.57%	1	N/A
	0.15 to < 0.25	1,411	29	57.20%	1,354	0.21%	71,201	73.52%	N/A	402	29.73%	2	N/A
	0.25 to < 0.50	1,234	133	64.96%	1,182	0.39%	63,843	71.92%	N/A	545	46.07%	4	N/A
	0.50 to < 0.75	1,135	74	59.49%	1,176	0.55%	35,735	39.41%	N/A	353	30.05%	3	N/A
	0.75 to < 2.50	6,203	36	59.37%	5,941	1.93%	244,791	41.37%	N/A	3,039	51.16%	47	N/A
	2.50 to < 10.00	1,441	13	55.02%	1,155	4.18%	47,499	45.21%	N/A	753	65.17%	21	N/A
	10.00 to < 100.00	373	1	43.25%	305	23.68%	238,225	44.86%	N/A	326	107.01%	33	N/A
	100.00 (default)	119	—	2.53%	87	100.00%	103,952	53.76%	N/A	272	310.22%	25	N/A
	Sub-total	13,528	990	69.17%	13,282	2.55%	887,088	51.54%	N/A	6,035	45.44%	136	94
Total retail clients – AIRB		232,195	88,696	57.88%	215,591	1.10%	5,214,399	27.31%	N/A	34,513	16.01%	742	649

Footnotes to this table are presented on page 59.

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

As at June 30, 2026

(in millions of dollars)	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[4]	g Average LGD	h Average maturity[1]	i RWA	j RWA proportion	k Expected loss[2]	l Provisions[3]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	5,359	23	40.00%	1,370	0.08%	15,304	33.92%	N/A	95	6.90%	—	N/A
	0.15 to < 0.25	8,002	24	40.00%	381	0.17%	10,465	81.37%	N/A	114	29.95%	1	N/A
	0.25 to < 0.50	8,124	19	40.00%	—	0.46%	2	22.53%	N/A	—	16.49%	—	N/A
	0.50 to < 0.75	13,565	137	40.00%	144	0.63%	779	43.88%	N/A	60	41.57%	—	N/A
	0.75 to < 2.50	23,574	1,723	40.00%	261	1.54%	1,067	44.89%	N/A	200	76.59%	3	N/A
	2.50 to < 10.00	3,459	311	40.00%	64	4.12%	284	44.28%	N/A	83	131.49%	1	N/A
	10.00 to < 100.00	336	3	40.00%	3	26.60%	19	38.40%	N/A	8	224.86%	—	N/A
	100.00 (default)	347	2	40.00%	3	100.00%	27	62.23%	N/A	23	727.16%	—	N/A
	Sub-total	62,766	2,242	40.00%	2,226	0.61%	27,947	44.32%	N/A	583	26.19%	5	6
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	46,623	23,414	65.96%	60,697	0.08%	310,558	13.24%	N/A	1,966	3.24%	7	N/A
	0.15 to < 0.25	34,061	10,743	68.99%	41,091	0.22%	154,948	14.59%	N/A	2,880	7.01%	13	N/A
	0.25 to < 0.50	8,132	55	40.10%	8,154	0.38%	11,204	19.04%	N/A	1,456	17.86%	6	N/A
	0.50 to < 0.75	21,830	5,312	65.77%	25,176	0.54%	93,390	15.19%	N/A	3,276	13.01%	21	N/A
	0.75 to < 2.50	19,718	3,068	62.36%	21,364	1.21%	68,898	16.70%	N/A	5,169	24.19%	43	N/A
	2.50 to < 10.00	3,331	305	58.06%	3,444	3.96%	12,043	16.19%	N/A	1,489	43.23%	22	N/A
	10.00 to < 100.00	597	46	51.04%	617	20.75%	2,482	18.02%	N/A	561	90.85%	25	N/A
	100.00 (default)	432	28	7.99%	432	100.00%	1,389	21.69%	N/A	891	206.67%	23	N/A
	Sub-total	134,724	42,971	66.30%	160,975	0.78%	654,912	14.75%	N/A	17,688	10.99%	160	82
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,770	23,197	50.95%	14,589	0.08%	1,637,519	83.11%	N/A	587	4.02%	9	N/A
	0.15 to < 0.25	478	4,399	49.60%	2,660	0.20%	591,887	84.48%	N/A	243	9.12%	5	N/A
	0.25 to < 0.50	987	2,678	50.47%	2,339	0.33%	350,195	82.45%	N/A	311	13.32%	6	N/A
	0.50 to < 0.75	987	1,401	38.39%	1,524	0.64%	212,107	83.52%	N/A	343	22.49%	8	N/A
	0.75 to < 2.50	892	981	36.96%	1,255	1.16%	206,348	84.92%	N/A	456	36.31%	12	N/A
	2.50 to < 10.00	1,696	818	32.26%	1,960	3.66%	313,223	78.32%	N/A	1,488	75.91%	56	N/A
	10.00 to < 100.00	515	93	30.93%	544	21.15%	89,908	63.31%	N/A	917	168.78%	73	N/A
	100.00 (default)	113	5	9.72%	112	100.00%	15,228	76.29%	N/A	187	167.45%	78	N/A
	Sub-total	8,438	33,572	49.28%	24,983	1.39%	3,416,415	82.47%	N/A	4,532	18.14%	247	254
SMEs similar to other retail client exposures	0.00 to < 0.15	619	2,958	47.18%	1,911	0.07%	34,820	59.84%	N/A	253	13.23%	1	N/A
	0.15 to < 0.25	706	1,253	47.95%	1,170	0.18%	19,670	57.22%	N/A	261	22.26%	1	N/A
	0.25 to < 0.50	1,303	1,715	52.17%	1,969	0.35%	41,706	65.95%	N/A	746	37.86%	4	N/A
	0.50 to < 0.75	810	856	44.77%	1,038	0.57%	28,154	66.33%	N/A	537	51.68%	4	N/A
	0.75 to < 2.50	2,873	1,322	49.30%	3,131	1.37%	48,922	53.38%	N/A	1,872	59.79%	23	N/A
	2.50 to < 10.00	1,126	350	49.61%	1,186	4.68%	23,322	71.83%	N/A	1,234	104.06%	38	N/A
	10.00 to < 100.00	355	59	21.04%	332	23.45%	7,262	59.89%	N/A	446	134.29%	45	N/A
	100.00 (default)	299	44	6.52%	226	100.00%	9,678	49.76%	N/A	465	206.59%	78	N/A
	Sub-total	8,091	8,557	48.14%	10,963	3.81%	213,534	60.52%	N/A	5,814	53.03%	194	207
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,664	694	72.31%	2,124	0.10%	81,761	66.52%	N/A	356	16.74%	1	N/A
	0.15 to < 0.25	1,398	32	60.82%	1,341	0.21%	66,915	73.85%	N/A	400	29.85%	2	N/A
	0.25 to < 0.50	1,225	135	64.32%	1,179	0.39%	60,036	71.56%	N/A	540	45.76%	3	N/A
	0.50 to < 0.75	1,163	69	59.33%	1,200	0.55%	37,467	39.37%	N/A	360	30.00%	3	N/A
	0.75 to < 2.50	6,133	33	60.54%	5,871	1.93%	242,487	41.28%	N/A	2,996	51.03%	47	N/A
	2.50 to < 10.00	1,333	10	59.02%	1,044	4.18%	43,214	45.08%	N/A	679	64.99%	19	N/A
	10.00 to < 100.00	353	—	56.49%	281	23.63%	191,736	44.45%	N/A	297	105.94%	30	N/A
	100.00 (default)	114	—	—%	83	100.00%	90,919	52.29%	N/A	251	303.73%	23	N/A
	Sub-total	13,383	973	69.35%	13,123	2.45%	814,535	51.68%	N/A	5,879	44.79%	128	88
Total retail clients – AIRB		227,402	88,315	57.88%	212,270	1.11%	5,127,343	27.67%	N/A	34,496	16.25%	734	637

Footnotes to this table are presented on page 59.

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

As at March 31, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	5,761	24	40.00%	1,242	0.08%	14,885	35.38%	N/A	90	7.19%	1	N/A
	0.15 to < 0.25	8,036	29	40.00%	369	0.18%	10,327	81.29%	N/A	112	30.08%	1	N/A
	0.25 to < 0.50	7,759	18	40.00%	—	0.46%	—	22.53%	N/A	—	16.49%	—	N/A
	0.50 to < 0.75	13,159	176	40.00%	119	0.62%	714	43.00%	N/A	49	41.34%	—	N/A
	0.75 to < 2.50	21,919	1,808	40.00%	209	1.55%	982	45.27%	N/A	163	77.77%	1	N/A
	2.50 to < 10.00	3,381	210	40.00%	53	4.24%	285	44.50%	N/A	71	135.10%	1	N/A
	10.00 to < 100.00	367	3	40.00%	4	25.14%	28	45.00%	N/A	9	259.26%	—	N/A
	100.00 (default)	431	1	40.00%	2	100.00%	23	38.88%	N/A	9	437.70%	—	N/A
	Sub-total	60,813	2,269	40.00%	1,998	0.56%	27,244	45.61%	N/A	503	25.16%	4	6
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	46,083	23,168	65.90%	60,108	0.08%	310,563	13.17%	N/A	1,922	3.20%	8	N/A
	0.15 to < 0.25	32,674	10,536	69.31%	39,608	0.22%	153,441	14.43%	N/A	2,726	6.88%	12	N/A
	0.25 to < 0.50	7,912	50	40.05%	7,932	0.38%	11,051	19.50%	N/A	1,429	18.02%	6	N/A
	0.50 to < 0.75	21,039	5,113	65.55%	24,269	0.54%	92,897	15.07%	N/A	3,138	12.93%	20	N/A
	0.75 to < 2.50	19,621	2,993	62.73%	21,285	1.22%	70,870	16.73%	N/A	5,211	24.48%	44	N/A
	2.50 to < 10.00	3,201	319	60.35%	3,340	3.99%	12,658	15.99%	N/A	1,421	42.56%	21	N/A
	10.00 to < 100.00	637	45	48.71%	655	20.95%	2,803	18.53%	N/A	607	92.58%	27	N/A
	100.00 (default)	353	28	8.04%	353	100.00%	1,445	16.01%	N/A	448	126.91%	22	N/A
	Sub-total	131,520	42,252	66.36%	157,550	0.75%	655,728	14.67%	N/A	16,902	10.73%	160	74
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,608	23,025	50.42%	14,217	0.08%	1,600,884	83.05%	N/A	572	4.03%	9	N/A
	0.15 to < 0.25	466	4,377	49.48%	2,630	0.20%	586,005	84.50%	N/A	240	9.12%	5	N/A
	0.25 to < 0.50	976	2,718	50.26%	2,342	0.34%	356,177	82.53%	N/A	315	13.43%	7	N/A
	0.50 to < 0.75	992	1,428	38.28%	1,539	0.64%	211,322	83.55%	N/A	346	22.48%	8	N/A
	0.75 to < 2.50	942	1,036	36.68%	1,322	1.16%	215,384	84.98%	N/A	480	36.31%	13	N/A
	2.50 to < 10.00	1,864	882	31.87%	2,145	3.66%	332,225	78.35%	N/A	1,630	76.00%	61	N/A
	10.00 to < 100.00	598	98	31.07%	629	21.11%	99,246	63.47%	N/A	1,063	169.00%	84	N/A
	100.00 (default)	121	6	10.09%	122	100.00%	16,556	76.19%	N/A	245	200.73%	86	N/A
	Sub-total	8,567	33,570	48.79%	24,946	1.53%	3,417,799	82.36%	N/A	4,891	19.61%	273	288
SMEs similar to other retail client exposures	0.00 to < 0.15	629	3,037	47.69%	1,963	0.08%	34,453	60.99%	N/A	266	13.58%	1	N/A
	0.15 to < 0.25	665	1,267	48.11%	1,136	0.18%	19,082	58.24%	N/A	258	22.69%	1	N/A
	0.25 to < 0.50	1,348	1,767	51.75%	2,007	0.35%	40,956	64.91%	N/A	747	37.24%	4	N/A
	0.50 to < 0.75	766	896	44.02%	1,013	0.57%	28,162	67.58%	N/A	534	52.68%	4	N/A
	0.75 to < 2.50	2,731	1,266	50.16%	2,984	1.36%	50,736	53.74%	N/A	1,791	60.02%	22	N/A
	2.50 to < 10.00	1,108	360	49.56%	1,175	4.65%	23,436	72.46%	N/A	1,232	104.91%	38	N/A
	10.00 to < 100.00	369	58	21.80%	340	23.64%	7,432	59.65%	N/A	456	134.09%	46	N/A
	100.00 (default)	296	43	6.20%	219	100.00%	9,077	50.70%	N/A	486	222.02%	75	N/A
	Sub-total	7,912	8,694	48.30%	10,837	3.79%	213,334	61.04%	N/A	5,770	53.24%	191	196
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,571	699	72.47%	2,035	0.10%	76,569	65.81%	N/A	337	16.54%	2	N/A
	0.15 to < 0.25	1,361	27	57.45%	1,301	0.21%	64,962	74.28%	N/A	391	30.03%	2	N/A
	0.25 to < 0.50	1,231	136	64.63%	1,181	0.39%	59,751	71.63%	N/A	541	45.80%	3	N/A
	0.50 to < 0.75	1,150	68	58.36%	1,187	0.55%	37,751	39.45%	N/A	357	30.05%	3	N/A
	0.75 to < 2.50	6,203	39	62.97%	5,931	1.95%	245,872	41.10%	N/A	3,022	50.95%	47	N/A
	2.50 to < 10.00	1,188	7	59.83%	885	4.16%	39,054	45.42%	N/A	579	65.39%	16	N/A
	10.00 to < 100.00	376	2	57.17%	290	23.58%	235,918	44.94%	N/A	310	106.87%	31	N/A
	100.00 (default)	116	—	—%	83	100.00%	105,196	51.44%	N/A	242	293.36%	23	N/A
	Sub-total	13,196	978	69.47%	12,893	2.47%	865,073	51.44%	N/A	5,779	44.81%	127	82
Total retail clients – AIRB		222,008	87,763	57.66%	208,224	1.11%	5,179,178	27.77%	N/A	33,845	16.25%	755	646

Footnotes to this table are presented on page 59.

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

As at December 31, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	5,977	18	40.00%	1,124	0.08%	14,210	36.58%	N/A	84	7.51%	—	N/A
	0.15 to < 0.25	8,113	21	40.00%	367	0.18%	10,416	80.76%	N/A	111	30.39%	1	N/A
	0.25 to < 0.50	7,427	23	40.00%	—	0.48%	3	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	12,993	144	40.00%	136	0.63%	830	43.89%	N/A	59	42.94%	—	N/A
	0.75 to < 2.50	20,421	1,614	40.00%	206	1.58%	1,029	44.59%	N/A	161	77.94%	1	N/A
	2.50 to < 10.00	3,137	94	40.00%	50	4.34%	293	43.96%	N/A	68	136.41%	1	N/A
	10.00 to < 100.00	469	6	40.00%	4	26.11%	38	47.72%	N/A	10	278.82%	—	N/A
	100.00 (default)	433	2	40.00%	3	100.00%	25	35.74%	N/A	11	395.42%	1	N/A
	Sub-total	58,970	1,922	40.00%	1,890	0.60%	26,844	46.77%	N/A	504	26.65%	4	7
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	41,075	22,739	66.41%	55,053	0.08%	305,109	12.33%	N/A	1,391	2.53%	5	N/A
	0.15 to < 0.25	32,849	10,326	70.22%	39,731	0.21%	150,799	13.51%	N/A	2,691	6.77%	11	N/A
	0.25 to < 0.50	12,455	90	40.15%	12,492	0.34%	33,336	17.22%	N/A	1,654	13.24%	7	N/A
	0.50 to < 0.75	20,836	5,019	66.25%	24,021	0.55%	93,320	14.52%	N/A	3,001	12.50%	19	N/A
	0.75 to < 2.50	19,129	2,875	63.35%	20,740	1.23%	69,334	16.18%	N/A	4,929	23.77%	41	N/A
	2.50 to < 10.00	3,220	315	61.31%	3,362	4.09%	12,616	15.72%	N/A	1,406	41.81%	21	N/A
	10.00 to < 100.00	633	45	51.28%	652	21.27%	2,730	18.89%	N/A	610	93.51%	28	N/A
	100.00 (default)	367	30	7.46%	366	100.00%	1,566	14.82%	N/A	407	111.33%	25	N/A
	Sub-total	130,564	41,439	66.97%	156,417	0.77%	668,810	13.97%	N/A	16,089	10.29%	157	74
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,680	22,905	48.74%	13,844	0.08%	1,612,452	82.35%	N/A	551	3.98%	9	N/A
	0.15 to < 0.25	495	4,239	44.12%	2,366	0.18%	571,718	85.20%	N/A	201	8.50%	4	N/A
	0.25 to < 0.50	1,013	2,648	48.21%	2,289	0.32%	347,792	81.80%	N/A	295	12.89%	6	N/A
	0.50 to < 0.75	1,039	1,385	35.94%	1,537	0.61%	209,577	83.39%	N/A	332	21.60%	8	N/A
	0.75 to < 2.50	990	1,009	33.54%	1,328	1.09%	213,537	85.29%	N/A	458	34.49%	12	N/A
	2.50 to < 10.00	1,967	865	28.77%	2,216	3.38%	335,487	78.76%	N/A	1,602	72.30%	59	N/A
	10.00 to < 100.00	621	98	29.16%	649	19.43%	100,277	63.64%	N/A	1,068	164.51%	80	N/A
	100.00 (default)	120	6	10.02%	121	100.00%	16,559	76.59%	N/A	241	199.52%	84	N/A
	Sub-total	8,925	33,155	46.53%	24,350	1.51%	3,407,399	81.95%	N/A	4,748	19.50%	262	283
SMEs similar to other retail client exposures	0.00 to < 0.15	589	3,084	47.57%	1,944	0.08%	34,910	67.26%	N/A	286	14.71%	1	N/A
	0.15 to < 0.25	678	1,333	47.85%	1,177	0.19%	19,845	64.16%	N/A	295	25.07%	1	N/A
	0.25 to < 0.50	1,267	1,800	51.65%	1,921	0.36%	41,318	70.49%	N/A	784	40.78%	5	N/A
	0.50 to < 0.75	773	909	44.03%	1,016	0.59%	28,187	70.31%	N/A	560	55.12%	4	N/A
	0.75 to < 2.50	2,318	1,247	49.92%	2,589	1.25%	47,705	60.93%	N/A	1,737	67.09%	20	N/A
	2.50 to < 10.00	1,318	400	48.88%	1,367	4.22%	23,750	68.62%	N/A	1,348	98.64%	40	N/A
	10.00 to < 100.00	364	64	21.83%	327	23.21%	7,277	60.20%	N/A	441	134.92%	45	N/A
	100.00 (default)	303	41	6.30%	238	100.00%	9,278	53.14%	N/A	632	265.58%	77	N/A
	Sub-total	7,610	8,878	48.11%	10,579	3.97%	212,270	65.89%	N/A	6,083	57.50%	193	188
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,507	677	73.57%	1,931	0.10%	67,469	64.09%	N/A	317	16.40%	1	N/A
	0.15 to < 0.25	1,033	25	60.37%	923	0.20%	54,403	84.10%	N/A	318	34.47%	2	N/A
	0.25 to < 0.50	1,426	141	65.17%	1,017	0.33%	35,676	48.32%	N/A	288	28.29%	2	N/A
	0.50 to < 0.75	1,201	67	60.34%	1,237	0.57%	39,210	38.62%	N/A	370	29.91%	3	N/A
	0.75 to < 2.50	3,272	34	65.99%	3,015	1.50%	119,185	40.29%	N/A	1,397	46.32%	18	N/A
	2.50 to < 10.00	4,125	10	56.53%	3,857	2.99%	164,907	40.51%	N/A	2,159	55.98%	47	N/A
	10.00 to < 100.00	375	2	44.99%	295	24.66%	188,937	42.98%	N/A	305	103.81%	31	N/A
	100.00 (default)	112	—	—%	78	100.00%	111,942	50.89%	N/A	256	323.63%	20	N/A
	Sub-total	13,051	956	70.57%	12,353	2.64%	781,729	47.98%	N/A	5,410	43.80%	124	79
Total retail clients – AIRB		219,120	86,350	57.00%	205,589	1.13%	5,097,052	27.04%	N/A	32,834	15.97%	740	631

Footnotes to this table are presented on page 59.

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

As at September 30, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to residential mortgage loans – Insured exposures	0.00 to < 0.15	5,888	22	40.00%	972	0.08%	13,092	38.30%	N/A	77	7.88%	—	N/A
	0.15 to < 0.25	7,672	17	40.00%	346	0.18%	10,160	79.90%	N/A	106	30.61%	1	N/A
	0.25 to < 0.50	6,243	23	40.00%	—	0.48%	2	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	12,709	133	40.00%	135	0.63%	785	40.97%	N/A	53	38.87%	—	N/A
	0.75 to < 2.50	19,487	1,597	40.00%	220	1.56%	1,087	42.45%	N/A	161	73.20%	1	N/A
	2.50 to < 10.00	3,126	64	40.00%	64	4.20%	339	43.93%	N/A	85	134.92%	2	N/A
	10.00 to < 100.00	732	3	40.00%	4	25.26%	40	41.21%	N/A	10	240.06%	—	N/A
	100.00 (default)	428	2	40.00%	2	100.00%	21	31.74%	N/A	7	346.57%	—	N/A
	Sub-total	56,285	1,861	40.00%	1,743	0.65%	25,526	47.50%	N/A	499	28.57%	4	8
Exposures related to residential mortgage loans – Uninsured exposures	0.00 to < 0.15	38,597	21,897	66.48%	52,182	0.08%	295,906	12.19%	N/A	1,315	2.52%	5	N/A
	0.15 to < 0.25	32,079	10,315	69.89%	38,940	0.21%	151,633	13.33%	N/A	2,587	6.64%	11	N/A
	0.25 to < 0.50	11,949	79	40.05%	11,981	0.34%	33,374	17.09%	N/A	1,561	13.03%	7	N/A
	0.50 to < 0.75	21,280	5,117	65.99%	24,518	0.55%	96,537	14.34%	N/A	3,027	12.35%	19	N/A
	0.75 to < 2.50	20,372	3,057	62.90%	22,070	1.25%	74,583	16.12%	N/A	5,236	23.73%	45	N/A
	2.50 to < 10.00	3,752	361	59.46%	3,902	4.10%	14,788	15.49%	N/A	1,620	41.51%	25	N/A
	10.00 to < 100.00	769	46	49.58%	787	21.81%	3,028	23.89%	N/A	894	113.51%	43	N/A
	100.00 (default)	406	32	7.58%	406	100.00%	1,724	15.25%	N/A	497	122.57%	24	N/A
	Sub-total	129,204	40,904	66.83%	154,786	0.85%	671,573	13.91%	N/A	16,737	10.81%	179	73
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,608	23,844	47.47%	13,926	0.08%	1,593,476	82.47%	N/A	552	3.97%	9	N/A
	0.15 to < 0.25	501	4,418	43.49%	2,422	0.18%	567,144	85.21%	N/A	205	8.50%	4	N/A
	0.25 to < 0.50	1,038	2,823	47.18%	2,370	0.33%	350,547	81.84%	N/A	307	12.96%	6	N/A
	0.50 to < 0.75	1,055	1,476	35.66%	1,582	0.61%	208,923	83.35%	N/A	342	21.61%	8	N/A
	0.75 to < 2.50	1,053	1,096	32.90%	1,413	1.09%	219,219	85.33%	N/A	488	34.50%	13	N/A
	2.50 to < 10.00	2,154	977	28.39%	2,432	3.40%	353,706	78.76%	N/A	1,763	72.50%	65	N/A
	10.00 to < 100.00	678	105	27.93%	708	19.48%	105,136	63.55%	N/A	1,164	164.49%	87	N/A
	100.00 (default)	118	5	9.04%	117	100.00%	15,585	76.62%	N/A	244	207.28%	77	N/A
	Sub-total	9,205	34,744	45.37%	24,970	1.55%	3,413,736	81.97%	N/A	5,065	20.29%	269	303
SMEs similar to other retail client exposures	0.00 to < 0.15	644	3,024	47.54%	1,947	0.08%	34,073	66.56%	N/A	282	14.50%	1	N/A
	0.15 to < 0.25	628	1,266	48.19%	1,108	0.19%	19,232	64.84%	N/A	281	25.38%	1	N/A
	0.25 to < 0.50	1,296	1,733	51.81%	1,927	0.35%	40,817	69.86%	N/A	778	40.35%	5	N/A
	0.50 to < 0.75	773	908	43.72%	1,027	0.59%	28,689	70.35%	N/A	567	55.15%	4	N/A
	0.75 to < 2.50	2,300	1,188	50.56%	2,554	1.25%	47,917	61.30%	N/A	1,725	67.55%	20	N/A
	2.50 to < 10.00	1,412	403	48.28%	1,456	4.21%	24,221	67.30%	N/A	1,408	96.70%	41	N/A
	10.00 to < 100.00	376	60	22.75%	332	22.97%	7,273	60.59%	N/A	450	135.69%	46	N/A
	100.00 (default)	297	38	6.67%	235	100.00%	9,327	52.91%	N/A	689	293.37%	70	N/A
	Sub-total	7,726	8,620	48.22%	10,586	3.97%	211,549	65.69%	N/A	6,180	58.38%	188	194
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,351	649	73.90%	1,761	0.10%	60,736	63.28%	N/A	285	16.18%	1	N/A
	0.15 to < 0.25	933	22	60.28%	821	0.20%	49,014	84.02%	N/A	283	34.44%	1	N/A
	0.25 to < 0.50	1,338	152	65.06%	963	0.33%	30,942	47.31%	N/A	264	27.40%	2	N/A
	0.50 to < 0.75	1,177	73	60.24%	1,216	0.57%	38,598	38.71%	N/A	365	30.02%	3	N/A
	0.75 to < 2.50	3,368	32	63.27%	3,122	1.52%	122,293	40.06%	N/A	1,443	46.22%	19	N/A
	2.50 to < 10.00	4,237	10	57.51%	3,958	3.07%	168,290	40.46%	N/A	2,219	56.08%	49	N/A
	10.00 to < 100.00	378	1	61.63%	293	24.67%	243,566	43.81%	N/A	310	105.81%	32	N/A
	100.00 (default)	109	—	—%	74	100.00%	99,989	49.85%	N/A	228	312.38%	18	N/A
	Sub-total	12,891	939	70.51%	12,208	2.69%	813,428	47.08%	N/A	5,397	44.21%	125	76
Total retail clients – AIRB		215,311	87,068	56.23%	204,293	1.20%	5,135,812	27.18%	N/A	33,878	16.58%	765	654

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

(2) The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

(3) Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

(4) Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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

As at September 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	**3,513**	**3,369**	**50.72%**	**5,283**	**0.08%**	**44**	**47.32%**	**1.1**	**1,053**	**19.93%**	**2**	**N/A**
	0.15 to < 0.25	**256**	**261**	**40.00%**	**360**	**0.19%**	**6**	**45.00%**	**1.1**	**107**	**29.63%**	—	**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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	**3,769**	**3,630**	**49.92%**	**5,643**	**0.08%**	**50**	**47.16%**	**1.1**	**1,160**	**20.55%**	**2**	—
Exposures related to businesses	0.00 to < 0.15	**3,948**	**5,370**	**40.51%**	**6,118**	**0.11%**	**76**	**39.60%**	**2.0**	**1,513**	**24.73%**	**3**	**N/A**
	0.15 to < 0.25	**2,060**	**3,280**	**35.96%**	**3,240**	**0.23%**	**51**	**40.00%**	**2.1**	**1,264**	**39.06%**	**3**	**N/A**
	0.25 to < 0.50	**2,662**	**2,694**	**40.59%**	**3,756**	**0.35%**	**69**	**40.00%**	**2.1**	**1,800**	**47.92%**	**5**	**N/A**
	0.50 to < 0.75	**1,043**	**765**	**39.31%**	**1,343**	**0.62%**	**27**	**40.00%**	**2.6**	**918**	**68.34%**	**3**	**N/A**
	0.75 to < 2.50	**3,301**	**2,385**	**37.17%**	**4,187**	**1.63%**	**92**	**40.00%**	**2.1**	**3,732**	**89.12%**	**27**	**N/A**
	2.50 to < 10.00	**2,094**	**636**	**33.55%**	**2,304**	**4.57%**	**49**	**39.97%**	**2.7**	**2,756**	**119.58%**	**43**	**N/A**
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	**5**	**22**	**39.09%**	**13**	**100.00%**	**2**	**40.00%**	**1.0**	—	—%	**5**	**N/A**
	Sub-total	**15,113**	**15,152**	**38.66%**	**20,961**	**1.06%**	**366**	**39.88%**	**2.1**	**11,983**	**57.17%**	**89**	**73**
Total non-retail clients – FIRB		**18,882**	**18,782**	**40.78%**	**26,604**	**0.86%**	**416**	**41.40%**	**1.9**	**13,143**	**49.40%**	**91**	**73**

Footnotes to this table are presented on page 64.

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

As at June 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,804	3,359	51.12%	5,606	0.08%	43	44.71%	1.2	1,133	20.21%	2	N/A
	0.15 to < 0.25	40	374	40.00%	194	0.19%	6	45.00%	1.0	57	29.50%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	3,844	3,733	49.98%	5,800	0.08%	49	44.71%	1.2	1,190	20.52%	2	—
Exposures related to businesses	0.00 to < 0.15	3,276	4,230	40.77%	5,000	0.11%	69	40.06%	2.0	1,200	24.00%	2	N/A
	0.15 to < 0.25	2,412	3,112	35.63%	3,517	0.23%	49	40.00%	2.0	1,339	38.08%	3	N/A
	0.25 to < 0.50	2,740	3,360	40.42%	4,098	0.35%	74	40.00%	2.1	1,961	47.84%	6	N/A
	0.50 to < 0.75	804	705	39.78%	1,084	0.63%	18	40.00%	2.9	784	72.30%	3	N/A
	0.75 to < 2.50	3,470	2,296	38.31%	4,350	1.57%	81	40.00%	2.0	3,812	87.65%	27	N/A
	2.50 to < 10.00	1,953	551	34.91%	2,142	4.84%	47	39.94%	1.6	2,584	120.66%	42	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	4	21	39.13%	12	100.00%	2	40.00%	1.0	—	—%	5	N/A
	Sub-total	14,659	14,275	38.90%	20,203	1.09%	340	39.99%	2.0	11,680	57.82%	88	68
Total non-retail clients – FIRB		18,503	18,008	41.11%	26,003	0.87%	389	41.45%	1.8	12,870	49.50%	90	68

Footnotes to this table are presented on page 64.

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

As at March 31, 2026

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,013	3,173	47.18%	5,602	0.07%	44	45.00%	1.2	1,125	20.07%	2	N/A
	0.15 to < 0.25	20	172	40.00%	114	0.19%	7	45.00%	1.0	42	36.99%	—	N/A
	0.25 to < 0.50	—	255	40.00%	102	0.28%	1	45.00%	1.0	38	37.13%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	4,033	3,600	46.36%	5,818	0.08%	52	45.00%	1.2	1,205	20.70%	2	—
Exposures related to businesses	0.00 to < 0.15	2,968	3,618	40.68%	4,439	0.11%	64	40.00%	2.1	1,093	24.64%	3	N/A
	0.15 to < 0.25	2,851	2,537	33.42%	3,696	0.23%	46	40.00%	1.8	1,344	36.38%	3	N/A
	0.25 to < 0.50	2,562	3,559	40.04%	3,987	0.34%	71	40.00%	2.1	1,881	47.18%	5	N/A
	0.50 to < 0.75	878	879	39.80%	1,228	0.62%	22	40.00%	2.6	856	69.69%	3	N/A
	0.75 to < 2.50	3,445	2,540	38.09%	4,412	1.61%	80	40.00%	2.1	3,924	88.94%	28	N/A
	2.50 to < 10.00	2,241	589	35.77%	2,447	4.69%	45	40.00%	1.9	3,022	123.42%	46	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	113	43	39.57%	130	100.00%	4	40.00%	1.0	—	—%	52	N/A
	Sub-total	15,058	13,765	38.43%	20,339	1.72%	332	40.00%	2.0	12,120	59.59%	140	66
Total non-retail clients – FIRB		19,091	17,365	40.00%	26,157	1.37%	384	41.50%	1.9	13,325	50.94%	142	66

Footnotes to this table are presented on page 64.

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

As at December 31, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,329	3,231	47.48%	5,004	0.08%	44	45.00%	1.3	1,092	21.82%	2	N/A
	0.15 to < 0.25	60	125	40.00%	130	0.19%	7	45.00%	1.0	46	35.57%	—	N/A
	0.25 to < 0.50	—	255	40.00%	102	0.28%	1	45.00%	1.0	39	37.84%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	3,389	3,611	46.70%	5,236	0.08%	52	45.00%	1.3	1,177	22.48%	2	—
Exposures related to businesses	0.00 to < 0.15	2,572	3,349	42.03%	3,979	0.11%	59	40.00%	2.2	1,028	25.82%	2	N/A
	0.15 to < 0.25	861	1,682	31.03%	1,380	0.23%	22	40.00%	2.1	522	37.82%	1	N/A
	0.25 to < 0.50	4,326	4,091	39.75%	5,952	0.31%	91	40.00%	2.0	2,607	43.81%	7	N/A
	0.50 to < 0.75	809	610	39.73%	1,051	0.63%	19	40.00%	2.6	723	68.81%	3	N/A
	0.75 to < 2.50	3,691	2,643	37.72%	4,688	1.62%	82	40.00%	2.0	4,139	88.29%	30	N/A
	2.50 to < 10.00	1,653	797	36.25%	1,938	4.95%	43	40.00%	1.5	2,366	122.09%	38	N/A
	10.00 to < 100.00	6	—	—%	6	27.36%	2	40.00%	1.7	14	214.70%	1	N/A
	100.00 (default)	117	38	39.48%	131	100.00%	4	40.00%	1.0	610	464.71%	7	N/A
	Sub-total	14,035	13,210	38.61%	19,125	1.76%	322	40.00%	2.0	12,009	62.79%	89	60
Total non-retail clients – FIRB		17,424	16,821	40.23%	24,361	1.42%	374	41.43%	1.9	13,186	54.13%	91	60

Footnotes to this table are presented on page 64.

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

As at September 30, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	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[4]	Average LGD	Average maturity[1]	RWA	RWA proportion	Expected loss[2]	Provisions[3]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,091	2,417	41.60%	4,178	0.07%	36	45.00%	1.4	903	21.59%	1	N/A
	0.15 to < 0.25	516	592	40.00%	767	0.19%	8	45.00%	1.1	233	30.43%	1	N/A
	0.25 to < 0.50	6	—	—%	6	0.42%	1	45.00%	1.0	3	47.48%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	3,613	3,009	41.28%	4,951	0.09%	45	45.00%	1.4	1,139	23.00%	2	—
Exposures related to businesses	0.00 to < 0.15	2,872	3,117	42.27%	4,189	0.11%	61	40.00%	2.2	1,069	25.51%	2	N/A
	0.15 to < 0.25	1,089	1,534	38.72%	1,679	0.23%	23	40.00%	1.9	603	35.89%	2	N/A
	0.25 to < 0.50	4,182	4,555	37.26%	5,879	0.31%	88	40.00%	2.1	2,654	45.15%	7	N/A
	0.50 to < 0.75	722	772	39.37%	1,026	0.62%	19	40.00%	2.4	686	66.81%	3	N/A
	0.75 to < 2.50	3,486	2,909	37.74%	4,580	1.63%	81	40.00%	2.2	4,144	90.48%	30	N/A
	2.50 to < 10.00	1,700	679	36.43%	1,943	4.92%	44	40.00%	1.5	2,355	121.21%	38	N/A
	10.00 to < 100.00	6	—	—%	7	27.36%	2	40.00%	2.0	14	216.59%	1	N/A
	100.00 (default)	70	80	39.81%	100	100.00%	5	40.00%	1.4	199	198.12%	54	N/A
	Sub-total	14,127	13,646	38.77%	19,403	1.58%	323	40.00%	2.1	11,724	60.42%	137	103
Total non-retail clients – FIRB		17,740	16,655	39.20%	24,354	1.28%	368	40.91%	1.9	12,863	52.81%	139	103

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

(2) The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

(3) Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

(4) Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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

		a	a	a	a	a
		RWA amounts				
	(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
1	**RWA as at end of previous reporting period**	**78,744**	78,878	77,860	78,014	77,758
2	Asset size[1]	**926**	945	944	236	616
3	Asset quality[2]	**(1,068)**	(244)	294	(547)	(374)
4	Model updates[3]	**(1,221)**	(1,015)	259	—	119
5	Methodology and policy[4]	**—**	—	(607)	86	(289)
6	Acquisitions and disposals[5]	**—**	—	—	—	—
7	Foreign exchange movements[6]	**25**	180	128	71	184
8	Other	**—**	—	—	—	—
9	**RWA as at end of reporting period**	**77,406**	78,744	78,878	77,860	78,014

(1) Increase or decrease in underlying exposures.

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

(3) Change in models and risk parameters.

(4) Regulatory changes and developments in regulatory capital calculation methods.

(5) Change in portfolio size resulting from acquisitions and disposals of entities.

(6) Market fluctuations, such as foreign exchange movements.

Exposure at default by asset class, by region and by residual maturity

(in millions of dollars)	As at September 30, 2026 — Exposure classes[1]							As at June 30, 2026 — 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	**5,773**	**—**	**—**	**—**	**1**	**5,774**	**8,376**	7,994	—	—	—	—	7,994	10,381
Non-central government public sector entities	**7,289**	**1,552**	**—**	**—**	**232**	**9,073**	**9,153**	7,371	1,460	—	—	193	9,024	9,114
Financial institutions	**1,783**	**74**	**1,110**	**28**	**19**	**3,014**	**2,846**	1,521	54	778	11	24	2,388	2,468
Businesses	**8,148**	**3,229**	**3,454**	**31**	**2,892**	**17,754**	**13,773**	9,114	3,099	2,768	—	2,550	17,531	14,405
SMEs similar to other retail client exposures	**300**	**88**	**—**	**—**	**8**	**396**	**370**	295	88	—	—	8	391	367
Real estate	**7,943**	**555**	**—**	**—**	**—**	**8,498**	**5,697**	7,865	532	—	—	—	8,397	5,761
Revolving retail client exposures	**1,149**	**441**	**—**	**—**	**—**	**1,590**	**1,590**	1,133	440	—	—	—	1,573	1,574
Other retail client exposures (excluding SMEs)	**500**	**609**	**—**	**—**	**3**	**1,112**	**1,110**	344	602	—	—	3	949	946
Securitization	**539**	**—**	**—**	**—**	**—**	**539**	**539**	364	—	—	—	—	364	364
Equities	**957**	**112**	**—**	**—**	**—**	**1,069**	**1,069**	962	114	—	—	—	1,076	1,075
Trading portfolio	**—**	**—**	**20,712**	**439**	**—**	**21,151**	**1,090**	—	—	22,694	487	—	23,181	796
Internal Ratings-Based approach														
Sovereign borrowers	**42,320**	**1,533**	**462**	**—**	**1,928**	**46,243**	**120,667**	40,623	1,531	213	—	2,027	44,394	117,084
Non-central government public sector entities	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
Financial institutions	**3,769**	**1,127**	**64**	**8,351**	**747**	**14,058**	**14,022**	3,844	1,127	11	8,960	830	14,772	14,768
Businesses	**46,062**	**9,695**	**—**	**—**	**1,128**	**56,885**	**51,988**	44,447	9,364	—	—	1,097	54,908	50,052
SMEs similar to other retail client exposures	**8,070**	**4,021**	**—**	**1**	**91**	**12,183**	**11,000**	8,091	4,019	—	1	90	12,201	10,963
Real estate	**235,074**	**31,345**	**—**	**—**	**—**	**266,419**	**198,343**	230,063	31,339	—	—	—	261,402	195,122
Revolving retail client exposures	**6,124**	**8,237**	**—**	**—**	**—**	**14,361**	**14,360**	6,191	8,249	—	—	—	14,440	14,441
Other retail client exposures	**15,606**	**9,109**	**—**	**—**	**6**	**24,721**	**23,790**	15,630	8,966	—	—	6	24,602	23,667
Trading portfolio	**—**	**—**	**24,792**	**1,794**	**—**	**26,586**	**2,454**	—	—	16,579	2,005	—	18,584	2,453
Total	**391,406**	**71,727**	**50,594**	**10,644**	**7,055**	**531,426**	**482,237**	385,852	70,984	43,043	11,464	6,828	518,171	475,801
By region														
Canada	**384,095**	**70,500**	**46,468**	**3,637**	**5,248**	**509,948**	**465,141**	378,339	69,902	36,694	4,674	5,385	494,994	458,941
United States	**6,428**	**1,139**	**2,573**	**962**	**424**	**11,526**	**8,972**	6,658	1,031	3,826	867	394	12,776	8,949
Other countries	**883**	**88**	**1,553**	**6,045**	**1,383**	**9,952**	**8,124**	855	51	2,523	5,923	1,049	10,401	7,911
Total	**391,406**	**71,727**	**50,594**	**10,644**	**7,055**	**531,426**	**482,237**	385,852	70,984	43,043	11,464	6,828	518,171	475,801
By maturity														
Up to 1 year	**133,631**	**57,010**	**50,594**	**2,813**	**3,846**	**247,894**	**198,793**	135,732	56,948	42,831	2,855	3,091	241,457	199,408
1 to 5 years	**207,819**	**13,979**	**—**	**7,249**	**1,943**	**230,990**	**230,964**	200,970	13,333	4	7,900	2,329	224,536	224,516
Over 5 years	**49,956**	**738**	**—**	**582**	**1,266**	**52,542**	**52,480**	49,150	703	208	709	1,408	52,178	51,877
Total	**391,406**	**71,727**	**50,594**	**10,644**	**7,055**	**531,426**	**482,237**	385,852	70,984	43,043	11,464	6,828	518,171	475,801

Footnotes to this table are presented on page 68.

Exposure at default by asset class, by region and by residual maturity (continued)

	As at March 31, 2026							As at December 31, 2025						
	Exposure classes[1]							Exposure classes[1]						
(in millions of dollars)	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	5,625	—	—	—	—	5,625	7,853	2,869	—	—	—	—	2,869	5,325
Non-central government public sector entities	7,672	1,452	—	—	86	9,210	9,301	7,538	1,535	—	—	58	9,131	9,229
Financial institutions	2,164	54	1,065	37	24	3,344	3,112	2,088	56	952	7	24	3,127	2,984
Businesses	8,612	2,909	2,619	—	2,482	16,622	13,726	8,706	2,895	2,894	1	2,125	16,621	13,569
SMEs similar to other retail client exposures	275	86	—	—	7	368	344	263	85	—	—	8	356	335
Real estate	7,829	502	—	—	—	8,331	5,906	7,982	561	—	—	—	8,543	5,821
Revolving retail client exposures	1,100	445	—	—	—	1,545	1,546	1,115	453	—	—	—	1,568	1,568
Other retail client exposures (excluding SMEs)	376	601	—	—	4	981	937	332	564	—	—	4	900	837
Securitization	412	—	—	—	—	412	412	144	—	—	—	—	144	144
Equities	946	94	—	—	—	1,040	1,040	706	97	—	—	—	803	803
Trading portfolio	—	—	20,739	358	—	21,097	775	—	—	19,817	334	—	20,151	775
Internal Ratings-Based approach														
Sovereign borrowers	41,353	1,396	103	—	1,836	44,688	115,640	43,265	1,375	96	—	1,832	46,568	115,772
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	4,033	1,171	134	7,760	614	13,712	13,705	3,390	1,137	18	7,385	709	12,639	12,634
Businesses	43,819	9,144	—	—	1,002	53,965	48,833	41,997	8,931	—	1	1,013	51,942	46,986
SMEs similar to other retail client exposures	7,912	4,105	—	1	86	12,104	10,837	7,610	4,174	—	1	87	11,872	10,579
Real estate	224,773	30,691	—	—	—	255,464	191,175	222,050	30,288	—	—	—	252,338	190,119
Revolving retail client exposures	6,359	8,171	—	—	—	14,530	14,529	6,637	8,038	—	—	—	14,675	14,675
Other retail client exposures	15,404	8,884	—	—	5	24,293	23,309	15,338	8,056	—	—	7	23,401	22,027
Trading portfolio	—	—	20,407	1,506	—	21,913	2,141	—	—	16,138	1,462	—	17,600	1,883
Total	378,664	69,705	45,067	9,662	6,146	509,244	465,121	372,030	68,245	39,915	9,191	5,867	495,248	456,065
By region														
Canada	370,468	68,628	39,476	3,503	4,821	486,896	448,221	364,200	67,116	34,810	3,248	4,443	473,817	439,718
United States	7,443	1,009	2,601	921	307	12,281	9,677	7,044	1,085	3,308	926	299	12,662	9,337
Other countries	753	68	2,990	5,238	1,018	10,067	7,223	786	44	1,797	5,017	1,125	8,769	7,010
Total	378,664	69,705	45,067	9,662	6,146	509,244	465,121	372,030	68,245	39,915	9,191	5,867	495,248	456,065
By maturity														
Up to 1 year	135,578	56,318	44,899	2,223	2,712	241,730	197,842	135,563	54,996	39,849	2,080	2,773	235,261	196,182
1 to 5 years	195,433	12,739	2	6,818	2,271	217,263	217,235	191,867	12,516	13	6,546	2,338	213,280	213,241
Over 5 years	47,653	648	166	621	1,163	50,251	50,044	44,600	733	53	565	756	46,707	46,642
Total	378,664	69,705	45,067	9,662	6,146	509,244	465,121	372,030	68,245	39,915	9,191	5,867	495,248	456,065

Footnotes to this table are presented on page 68.

Exposure at default by asset class, by region and by residual maturity (continued)

	As at September 30, 2025						
	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	4,549	—	—	—	—	4,549	6,786
Non-central government public sector entities	7,559	1,648	—	—	59	9,266	9,335
Financial institutions	2,114	56	—	14	25	2,209	2,993
Businesses	8,013	2,902	4,645	1	1,969	17,530	12,804
SMEs similar to other retail client exposures	256	87	—	—	8	351	331
Real estate	7,726	526	—	—	—	8,252	5,758
Revolving retail client exposures	1,104	461	—	—	—	1,565	1,565
Other retail client exposures (excluding SMEs)	397	563	—	—	5	965	868
Securitization	143	—	—	—	—	143	143
Equities	687	92	—	—	—	779	779
Trading portfolio	—	—	22,554	432	—	22,986	790
Internal Ratings-Based approach							
Sovereign borrowers	44,676	1,365	2,666	—	1,763	50,470	114,911
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	3,612	1,094	10	6,820	245	11,781	11,776
Businesses	41,344	9,024	—	1	1,072	51,441	46,208
SMEs similar to other retail client exposures	7,726	4,058	—	1	89	11,874	10,587
Real estate	218,161	30,032	—	—	—	248,193	188,510
Revolving retail client exposures	6,840	8,108	—	—	—	14,948	14,948
Other retail client exposures	15,257	8,315	—	—	5	23,577	22,229
Trading portfolio	—	—	17,942	1,432	—	19,374	1,827
Total	370,164	68,331	47,817	8,701	5,240	500,253	453,148
By region							
Canada	362,625	67,179	43,132	3,182	4,479	480,597	438,175
United States	6,789	1,111	2,791	767	386	11,844	9,039
Other countries	750	41	1,894	4,752	375	7,812	5,934
Total	370,164	68,331	47,817	8,701	5,240	500,253	453,148
By maturity							
Up to 1 year	130,622	55,286	47,767	1,933	2,129	237,737	190,737
1 to 5 years	193,928	12,371	38	6,138	2,752	215,227	215,147
Over 5 years	45,614	674	12	630	359	47,289	47,264
Total	370,164	68,331	47,817	8,701	5,240	500,253	453,148

(1) The definition of exposure classes related to regulatory capital requirements, as set out in the *Capital Adequacy Guideline*, 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 September 30, 2026 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at June 30, 2026 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	**12,404**	**718**	**—**	**—**	**26**	**13,148**	**14,305**	12,026	671	—	—	28	12,725	13,923
Mining	**198**	**552**	**—**	**—**	**60**	**810**	**804**	194	530	—	—	61	785	777
Oil and gas	**131**	**484**	**—**	**—**	**17**	**632**	**633**	156	513	—	—	18	687	685
Utilities	**5,819**	**1,420**	**—**	**—**	**278**	**7,517**	**7,515**	5,766	1,511	—	—	266	7,543	7,542
Construction	**3,365**	**961**	**—**	**—**	**305**	**4,631**	**4,756**	3,466	950	—	—	291	4,707	4,858
Manufacturing	**5,499**	**1,480**	**—**	**—**	**163**	**7,142**	**7,267**	5,486	1,487	—	—	159	7,132	7,250
Wholesale trade	**2,668**	**545**	**—**	**—**	**79**	**3,292**	**3,329**	2,656	527	—	—	92	3,275	3,314
Retail trade	**4,192**	**1,140**	**—**	**—**	**23**	**5,355**	**5,428**	4,071	815	—	—	18	4,904	4,979
Transportation	**1,870**	**694**	**—**	**—**	**77**	**2,641**	**2,651**	1,927	639	—	—	80	2,646	2,661
Information industry	**533**	**519**	**—**	**—**	**18**	**1,070**	**1,082**	497	534	—	—	3	1,034	1,049
Finance and insurance	**14,194**	**2,530**	**2,959**	**8,410**	**4,362**	**32,455**	**29,247**	13,072	2,369	2,460	8,971	4,436	31,308	28,636
Real estate	**7,318**	**1,801**	**—**	**—**	**163**	**9,282**	**45,956**	6,499	1,765	—	—	161	8,425	43,698
Professional services	**1,214**	**566**	**—**	**—**	**76**	**1,856**	**1,902**	1,332	556	—	—	63	1,951	1,995
Management of companies	**1,211**	**341**	**—**	**—**	**37**	**1,589**	**1,603**	1,203	381	—	—	35	1,619	1,631
Administrative services	**1,079**	**195**	**—**	**—**	**25**	**1,299**	**1,314**	945	229	—	—	24	1,198	1,213
Education	**133**	**57**	**—**	**—**	**—**	**190**	**193**	169	62	—	—	—	231	235
Health care	**940**	**123**	**—**	**—**	**5**	**1,068**	**3,138**	888	116	—	—	6	1,010	3,072
Arts and entertainments	**223**	**63**	**—**	**—**	**3**	**289**	**309**	226	61	—	—	4	291	309
Accommodation	**926**	**61**	**—**	**—**	**2**	**989**	**1,065**	853	57	—	—	2	912	991
Other services	**759**	**121**	**—**	**—**	**17**	**897**	**936**	726	137	—	—	12	875	911
Public agencies	**41,382**	**1,100**	**462**	**—**	**110**	**43,054**	**74,448**	43,118	1,097	213	—	55	44,483	75,421
Other Industries	**1,797**	**187**	**1,669**	**—**	**869**	**4,522**	**3,791**	2,267	168	1,097	—	714	4,246	4,008
Total	**107,855**	**15,658**	**5,090**	**8,410**	**6,715**	**143,728**	**211,672**	107,543	15,175	3,770	8,971	6,528	141,987	209,158

(in millions of dollars)	As at March 31, 2026 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]	As at December 31, 2025 Exposure classes[1] Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[2]
Industries														
Agriculture	11,642	654	—	—	28	12,324	13,530	11,445	642	—	—	29	12,116	13,381
Mining	129	432	—	—	78	639	630	177	364	—	—	84	625	627
Oil and gas	374	429	—	—	17	820	821	382	438	—	—	16	836	836
Utilities	5,423	1,423	—	—	243	7,089	7,087	4,504	1,329	—	—	179	6,012	6,012
Construction	3,471	923	—	—	278	4,672	4,844	3,231	952	—	—	295	4,478	4,637
Manufacturing	5,498	1,495	—	—	151	7,144	7,259	5,294	1,480	—	—	157	6,931	7,038
Wholesale trade	2,492	525	—	—	78	3,095	3,133	2,374	518	—	—	77	2,969	3,003
Retail trade	3,932	786	—	—	18	4,736	4,801	3,812	765	—	1	20	4,598	4,643
Transportation	1,730	527	—	—	73	2,330	2,345	1,737	507	—	—	68	2,312	2,323
Information industry	565	536	—	—	4	1,105	1,118	630	509	—	—	75	1,214	1,225
Finance and insurance	12,608	2,526	2,806	7,797	4,028	29,765	26,998	11,443	2,456	2,810	7,393	3,961	28,063	25,299
Real estate	6,275	1,649	—	—	149	8,073	41,709	6,164	1,716	—	—	128	8,008	39,769
Professional services	1,541	541	—	—	41	2,123	2,170	1,303	517	—	—	82	1,902	1,894
Management of companies	1,279	343	—	—	41	1,663	1,682	1,194	350	—	—	37	1,581	1,588
Administrative services	1,364	173	—	—	22	1,559	1,575	895	210	—	—	19	1,124	1,139
Education	168	61	—	—	—	229	233	155	61	—	—	1	217	220
Health care	916	111	—	—	2	1,029	3,049	983	117	—	—	3	1,103	3,061
Arts and entertainments	214	62	—	—	1	277	298	206	60	—	—	1	267	286
Accommodation	837	56	—	—	2	895	977	832	59	—	—	2	893	952
Other services	624	160	—	—	12	796	844	643	115	—	—	12	770	805
Public agencies	42,764	1,097	103	—	115	44,079	74,444	43,067	1,076	96	—	64	44,303	75,340
Other industries	1,760	165	1,012	—	577	3,514	3,322	1,844	153	1,054	—	393	3,444	3,192
Total	105,606	14,674	3,921	7,797	5,958	137,956	202,869	102,315	14,394	3,960	7,394	5,703	133,766	197,270

Footnotes to this table are presented on the next page.

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

	As at September 30, 2025						
	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	11,117	648	—	—	44	11,809	13,069
Mining	230	340	—	—	65	635	636
Oil and gas	282	454	—	—	102	838	836
Utilities	4,207	1,340	—	—	247	5,794	5,794
Construction	3,423	1,079	—	—	310	4,812	5,012
Manufacturing	5,207	1,439	—	—	152	6,798	6,904
Wholesale trade	2,445	492	—	—	77	3,014	3,051
Retail trade	3,713	795	—	1	22	4,531	4,582
Transportation	1,620	498	—	1	69	2,188	2,200
Information industry	568	531	—	—	11	1,110	1,123
Finance and insurance	12,962	2,397	4,163	6,834	3,253	29,609	25,505
Real estate	6,099	1,695	—	—	105	7,899	36,533
Professional services	1,333	513	—	—	81	1,927	1,944
Management of companies	1,183	306	—	—	31	1,520	1,523
Administrative services	924	193	—	—	19	1,136	1,150
Education	141	32	—	—	1	174	177
Health care	1,015	123	—	—	3	1,141	3,062
Arts and entertainments	209	50	—	—	2	261	279
Accommodation	786	42	—	—	2	830	887
Other services	728	122	—	—	10	860	897
Public agencies	44,639	1,096	97	—	61	45,893	77,266
Other businesses	1,477	256	3,061	—	407	5,201	3,048
Total	104,308	14,441	7,321	6,836	5,074	137,980	195,478

(1) The definition of exposure classes related to regulatory capital requirements, as set out in the *Capital Adequacy Guideline*, differs from the accounting classification.

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

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

(as a percentage)	As at September 30, 2026						As at June 30, 2026					
	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%**	**—%**	**24.60%**	**19.43%**	**47.66%**	**19.32%**	0.02%	—%	26.09%	21.17%	46.97%	20.24%
Financial institutions	**0.08**	**—**	**45.85**	**—**	**49.92**	**—**	0.08	—	45.80	—	49.98	—
Businesses	**3.70**	**1.30**	**25.99**	**7.54**	**35.60**	**16.63**	3.77	1.36	27.00	15.69	35.58	16.19
SMEs similar to other retail client exposures	**3.91**	**2.11**	**60.04**	**44.22**	**48.15**	**28.52**	3.81	2.15	60.52	42.19	48.14	27.23
Exposures related to residential mortgages												
Insured exposures	**0.72**	**0.22**	**44.11**	**25.56**	**40.00**	**40.00**	0.61	0.18	44.32	25.87	40.00	40.00
Uninsured exposures	**0.76**	**0.27**	**14.58**	**5.17**	**66.20**	**10.30**	0.78	0.28	14.75	7.06	66.30	21.33
Qualifying revolving retail client exposures (QRRCE)	**1.34**	**1.01**	**82.47**	**74.74**	**49.32**	**40.37**	1.39	1.10	82.47	74.35	49.28	43.94
Other retail client exposures (non-QRRCE) excluding SMEs	**2.55**	**1.34**	**51.54**	**59.14**	**69.17**	**66.07**	2.45	1.25	51.68	57.02	69.35	65.72

(as a percentage)	As at March 31, 2026						As at December 31, 2025					
	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%	—%	26.99%	22.20%	44.27%	20.23%	0.02%	—%	26.68%	21.33%	45.11%	20.57%
Financial institutions	0.09	—	45.98	—	46.36	—	0.09	—	45.93	—	46.70	—
Businesses	3.95	1.35	27.94	19.31	35.25	15.22	3.92	1.45	27.93	19.10	35.23	16.38
SMEs similar to other retail client exposures	3.79	2.17	61.04	43.51	48.30	27.61	3.97	2.29	65.89	46.80	48.11	31.28
Exposures related to residential mortgages												
Insured exposures	0.56	0.18	45.61	27.29	40.00	40.00	0.60	0.20	46.77	28.97	40.00	40.00
Uninsured exposures	0.75	0.30	14.67	7.52	66.36	8.23	0.77	0.33	13.97	8.36	66.97	8.29
Qualifying revolving retail client exposures (QRRCE)	1.53	1.13	82.36	73.58	48.79	44.96	1.51	1.20	81.95	71.94	46.53	45.34
Other retail client exposures (non-QRRCE) excluding SMEs	2.47	1.15	51.44	53.58	69.47	62.38	2.64	1.19	47.98	48.85	70.57	59.55

(as a percentage)	As at September 30, 2025					
	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%	—%	25.98%	21.65%	46.68%	21.43%
Financial institutions	0.10	—	45.00	—	41.28	—
Businesses	4.04	1.46	28.03	18.97	35.63	16.79
SMEs similar to other retail client exposures	3.97	2.49	65.69	49.72	48.22	34.01
Exposures related to residential mortgages						
Insured exposures	0.65	0.23	47.50	29.97	40.00	40.00
Uninsured exposures	0.85	0.39	13.91	8.25	66.83	7.70
Qualifying revolving retail client exposures (QRRCE)	1.55	1.30	81.97	71.32	45.37	45.39
Other retail client exposures (non-QRRCE) excluding SMEs	2.69	1.20	47.08	47.34	70.51	58.22

(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

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

		a	b	c	d	e	f
		As at September 30, 2026					
	(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)	**2,049**	**5,554**	**N/A**	**1.4**	**10,644**	**3,995**
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**	**1,983**	**771**
5	VaR for SFTs	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**—**
6	**Total**	**2,049**	**5,554**	**—**	**N/A**	**12,627**	**4,766**

		a	b	c	d	e	f
		As at June 30, 2026					
	(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)	2,517	5,671	N/A	1.4	11,464	4,718
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	1,078	415
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	2,517	5,671	—	N/A	12,542	5,133

		a	b	c	d	e	f
		As at March 31, 2026					
	(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)	2,138	4,764	N/A	1.4	9,662	4,072
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	1,312	406
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	2,138	4,764	—	N/A	10,974	4,478

Footnote to this table is presented on the next page.

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

		a	b	c	d	e	f
		As at December 31, 2025					
	(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)	1,961	4,604	N/A	1.4	9,191	3,974
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	1,001	413
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	1,961	4,604	—	N/A	10,192	4,387

		a	b	c	d	e	f
		As at September 30, 2025					
	(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)	1,911	4,304	N/A	1.4	8,701	3,891
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	1,056	404
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	1,911	4,304	—	N/A	9,757	4,295

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

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	j	k	l	m	n	o
		As at September 30, 2026														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	**86**	—	—	—	—	—	—	—	—	—	—	—	**86**
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	**128**	—	—	—	—	—	—	—	—	—	**106**	—	**234**
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	**23**	—	—	**28**	—	**5**	—	—	**954**	—	—	—	**1,010**
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	**15**	—	—	—	**15**
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	—	—	**237**	—	—	**28**	—	**5**	—	—	**954**	—	**106**	—	**1,330**

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at June 30, 2026														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	15	—	—	—	—	—	—	—	—	—	—	—	15
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	67	—	—	—	—	—	—	—	—	—	75	—	142
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	7	—	—	31	—	8	—	—	704	—	—	—	750
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	25	—	—	—	25
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	—	—	89	—	—	31	—	8	—	—	704	—	75	—	907

Footnote to this table is presented on page 76.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at March 31, 2026														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	69	—	—	—	—	—	—	—	—	—	—	—	—	—	69
2	Non-central government public sector entities	—	—	56	—	—	—	—	—	—	—	—	—	—	—	56
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	127	—	—	—	—	—	—	—	—	—	30	—	157
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	1	—	—	23	—	5	—	—	608	—	14	—	651
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	28	—	—	—	28
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	69	—	184	—	—	23	—	5	—	—	608	—	44	—	933

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at December 31, 2025														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	45	—	—	—	—	—	—	—	—	—	—	—	—	—	45
2	Non-central government public sector entities	—	—	75	—	—	—	—	—	—	—	—	—	—	—	75
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	90	—	—	—	—	—	—	—	—	—	40	—	130
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	—	—	17	—	7	—	—	600	—	19	—	643
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	16	—	—	—	16
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	45	—	165	—	—	17	—	7	—	—	600	—	59	—	893

Footnote to this table is presented on page 76.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at September 30, 2025														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	49	—	—	—	—	—	—	—	—	—	—	—	—	—	49
2	Non-central government public sector entities	—	—	29	—	—	—	—	—	—	—	—	—	—	—	29
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	48	—	—	—	—	—	—	—	—	—	42	—	90
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	54	—	—	13	—	10	—	—	705	—	16	—	798
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	19	—	—	—	19
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	49	—	131	—	—	13	—	10	—	—	705	—	58	—	966

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

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at September 30, 2026							As at June 30, 2026						
(in millions of dollars)	PD scale (%)	**EAD post-CRM**	**Average PD**	**Number of debtors**	**Average LGD**	**Average maturity**	**RWA**	**RWA proportion**	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	**1,107**	**0.03%**	**9**	**30.57%**	**0.10**	**43**	**3.90%**	625	0.02%	7	24.67%	0.20	13	2.07%
	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	**1,107**	**0.03%**	**9**	**30.57%**	**0.10**	**43**	**3.90%**	625	0.02%	7	24.67%	0.20	13	2.07%
Exposures related to financial institutions	0.00 to < 0.15	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	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	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	**1**	**0.05%**	**20**	**86.40%**	**1.10**	**—**	**13.04%**	1	0.06%	24	86.40%	1.10	—	13.98%
	0.15 to < 0.25	**23**	**0.21%**	**49**	**86.40%**	**1.40**	**15**	**61.37%**	24	0.21%	43	86.40%	1.50	15	62.76%
	0.25 to < 0.50	**37**	**0.38%**	**51**	**86.40%**	**1.60**	**33**	**88.76%**	54	0.38%	48	86.40%	1.90	52	95.29%
	0.50 to < 0.75	**35**	**0.56%**	**65**	**86.40%**	**1.90**	**40**	**114.75%**	51	0.56%	77	86.40%	2.20	61	120.91%
	0.75 to < 2.50	**193**	**1.74%**	**229**	**85.81%**	**1.80**	**299**	**155.54%**	240	1.75%	234	86.28%	2.00	376	157.09%
	2.50 to < 10.00	**48**	**4.11%**	**53**	**86.40%**	**1.60**	**101**	**209.03%**	35	4.40%	49	86.40%	2.20	81	232.23%
	10.00 to < 100.00	**4**	**24.15%**	**14**	**86.40%**	**2.50**	**18**	**399.89%**	8	24.38%	16	86.40%	3.00	33	400.42%
	100.00 (default)	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	Sub-total	**341**	**2.03%**	**481**	**86.06%**	**1.70**	**506**	**148.09%**	413	2.10%	491	86.33%	2.00	618	150.73%
Total AIRB		**1,448**	**0.54%**	**490**	**44.80%**	**0.50**	**549**	**37.93%**	1,038	0.87%	498	49.63%	0.90	631	61.26%

Footnote to this table is presented on page 79.

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at March 31, 2026							As at December 31, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	538	0.02%	10	13.68%	0.20	5	1.02%	391	0.02%	9	14.13%	0.20	4	0.92%
	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	538	0.02%	10	13.68%	0.20	5	1.02%	391	0.02%	9	14.13%	0.20	4	0.92%
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	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	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	2	0.07%	23	86.40%	2.20	1	31.84%	2	0.08%	23	86.40%	2.00	1	33.33%
	0.15 to < 0.25	17	0.21%	52	86.40%	1.60	11	65.42%	12	0.22%	39	86.40%	1.90	9	74.30%
	0.25 to < 0.50	39	0.38%	49	86.40%	2.10	40	101.56%	32	0.37%	45	86.40%	2.40	35	106.99%
	0.50 to < 0.75	45	0.56%	70	86.40%	2.50	56	123.13%	60	0.57%	66	86.40%	2.60	75	125.15%
	0.75 to < 2.50	210	1.70%	230	86.11%	2.10	323	155.35%	203	1.68%	213	86.40%	2.50	310	152.69%
	2.50 to < 10.00	30	4.34%	58	86.40%	2.40	70	235.44%	26	4.19%	52	86.40%	2.70	62	238.67%
	10.00 to < 100.00	7	22.05%	11	86.40%	3.30	30	404.73%	12	20.01%	12	86.40%	2.80	45	387.42%
	100.00 (default)	4	100.00%	3	86.40%	1.10	48	1,079.94%	3	100.00%	5	86.40%	1.10	34	1,079.94%
	Sub-total	354	3.20%	496	86.23%	2.20	579	163.74%	350	3.01%	455	86.40%	2.50	571	163.21%
Total AIRB		892	1.28%	506	42.45%	1.00	584	65.55%	741	1.43%	464	48.24%	1.30	575	77.53%

Footnote to this table is presented on page 79.

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

		a	b	c	d	e	f	g
		As at September 30, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	568	0.02%	10	11.82%	0.20	3	0.60%
	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	568	0.02%	10	11.82%	0.20	3	0.60%
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	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	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	1	0.13%	3	86.40%	3.90	1	68.36%
	0.15 to < 0.25	8	0.22%	18	86.40%	2.30	7	84.15%
	0.25 to < 0.50	33	0.33%	28	86.40%	2.70	35	106.60%
	0.50 to < 0.75	68	0.57%	45	86.40%	2.90	90	134.15%
	0.75 to < 2.50	206	1.78%	146	86.40%	2.90	331	161.29%
	2.50 to < 10.00	23	4.76%	29	86.40%	2.50	58	247.49%
	10.00 to < 100.00	11	17.39%	9	86.40%	2.20	44	388.14%
	100.00 (default)	3	100.00%	2	86.40%	1.10	37	1,079.94%
	Sub-total	353	3.03%	280	86.40%	2.80	603	170.94%
Total AIRB		921	1.17%	290	40.39%	1.20	606	65.87%

[1] Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at September 30, 2026							As at June 30, 2026						
(in millions of dollars)	PD scale (%)	**EAD post-CRM**	**Average PD**	**Number of debtors**	**Average LGD**	**Average maturity**	**RWA**	**RWA proportion**	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	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	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	**9,235**	**0.08%**	**43**	**45.00%**	**2.11**	**2,720**	**29.45%**	8,563	0.07%	38	45.00%	2.48	2,630	30.72%
	0.15 to < 0.25	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	1,309	0.19%	7	45.00%	1.79	625	47.73%
	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	**9,235**	**0.08%**	**43**	**45.00%**	**2.11**	**2,720**	**29.45%**	9,872	0.09%	45	45.00%	2.39	3,255	32.97%
Exposures related to businesses	0.00 to < 0.15	**222**	**0.10%**	**30**	**40.00%**	**3.20**	**69**	**30.97%**	295	0.11%	26	40.00%	3.72	104	35.18%
	0.15 to < 0.25	**243**	**0.23%**	**21**	**40.00%**	**4.25**	**139**	**57.28%**	134	0.24%	20	40.00%	3.37	67	50.10%
	0.25 to < 0.50	**85**	**0.34%**	**19**	**40.00%**	**3.18**	**49**	**57.78%**	214	0.31%	21	40.00%	4.11	136	63.43%
	0.50 to < 0.75	**15**	**0.64%**	**7**	**40.00%**	**3.80**	**13**	**82.82%**	24	0.64%	5	40.00%	3.93	20	84.35%
	0.75 to < 2.50	**18**	**1.74%**	**12**	**40.00%**	**2.14**	**17**	**92.00%**	21	1.70%	12	40.00%	2.37	20	93.48%
	2.50 to < 10.00	**30**	**3.48%**	**6**	**40.00%**	**1.20**	**31**	**104.84%**	37	3.53%	9	40.00%	1.24	39	105.49%
	10.00 to < 100.00	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	100.00 (default)	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	Sub-total	**613**	**0.42%**	**95**	**40.00%**	**3.50**	**318**	**51.83%**	725	0.44%	93	40.00%	3.61	386	53.21%
Total FIRB		**9,848**	**0.10%**	**138**	**44.69%**	**2.20**	**3,038**	**30.84%**	10,597	0.11%	138	44.66%	2.47	3,641	34.36%

Footnote to this table is presented on page 82.

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at March 31, 2026							As at December 31, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	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	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	7,241	0.07%	40	45.00%	2.38	2,207	30.48%	6,698	0.07%	39	45.00%	2.40	2,079	31.03%
	0.15 to < 0.25	1,304	0.19%	8	45.00%	2.01	657	50.39%	1,270	0.19%	7	45.00%	2.17	676	53.29%
	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	8,545	0.09%	48	45.00%	2.32	2,864	33.52%	7,968	0.09%	46	45.00%	2.36	2,755	34.58%
Exposures related to businesses	0.00 to < 0.15	219	0.09%	25	40.00%	1.94	64	20.63%	216	0.10%	20	40.00%	4.20	79	36.61%
	0.15 to < 0.25	140	0.23%	18	40.00%	2.39	67	41.12%	32	0.23%	3	40.00%	3.48	16	50.23%
	0.25 to < 0.50	167	0.30%	19	40.00%	3.47	98	57.09%	270	0.28%	24	40.00%	3.69	155	57.32%
	0.50 to < 0.75	34	0.62%	7	40.00%	1.00	25	52.01%	27	0.66%	6	40.00%	4.24	24	88.92%
	0.75 to < 2.50	21	1.82%	11	40.00%	2.79	22	100.35%	31	2.01%	13	40.00%	2.62	32	101.92%
	2.50 to < 10.00	21	4.81%	8	40.00%	1.27	25	118.20%	14	4.96%	5	40.00%	1.30	17	119.93%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	602	0.69%	88	40.00%	2.59	301	51.27%	590	0.45%	71	40.00%	3.77	323	54.78%
Total FIRB		9,147	0.11%	136	44.83%	2.33	3,165	34.13%	8,558	0.12%	117	44.65%	2.46	3,078	35.97%

Footnote to this table is presented on page 82.

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

		a	b	c	d	e	f	g
		As at September 30, 2025						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors[1]	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	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	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,360	0.07%	37	45.00%	2.23	1,565	29.19%
	0.15 to < 0.25	1,922	0.19%	8	45.00%	2.36	965	50.22%
	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	7,282	0.10%	45	45.00%	2.26	2,530	34.74%
Exposures related to businesses	0.00 to < 0.15	246	0.10%	22	40.00%	3.72	81	33.01%
	0.15 to < 0.25	35	0.23%	4	40.00%	4.19	19	56.36%
	0.25 to < 0.50	225	0.28%	25	40.00%	3.89	133	59.03%
	0.50 to < 0.75	23	0.67%	4	40.00%	4.78	22	95.15%
	0.75 to < 2.50	36	2.03%	13	40.00%	2.85	38	105.54%
	2.50 to < 10.00	18	5.00%	4	40.00%	1.40	22	121.44%
	10.00 to < 100.00	5	27.36%	1	40.00%	1.00	11	208.83%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	588	0.71%	73	40.00%	3.71	326	55.44%
Total FIRB		7,870	0.15%	118	44.63%	2.37	2,856	36.29%

[1] Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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 September 30, 2026						As at June 30, 2026					
		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[2]	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	**—**	**1,389**	**—**	**55**	**24,077**	**31,500**	—	1,686	—	65	16,697	34,113
2	Cash – Other currencies	**—**	**10,566**	**—**	**1**	**1,424**	**393**	—	10,474	—	15	467	257
3	Domestic sovereign debt	**377**	**—**	**1,699**	**—**	**28,044**	**24,611**	123	—	1,834	—	30,600	17,409
4	Other sovereign debt	**587**	**—**	**—**	**—**	**312**	**1,386**	—	—	—	—	128	613
5	Government agency debt	**3**	**—**	**—**	**—**	**835**	**276**	—	—	—	—	889	17
6	Corporate bonds	**9**	**—**	**—**	**—**	**1,397**	**410**	—	—	—	—	1,606	366
7	Equity securities	**470**	**—**	**—**	**—**	**642**	**936**	—	—	—	—	339	317
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—
9	**Total**	**1,446**	**11,955**	**1,699**	**56**	**56,731**	**59,512**	123	12,160	1,834	80	50,726	53,092

		a	b	c	d	e	f	a	b	c	d	e	f
		As at March 31, 2026[1]						As at December 31, 2025[1]					
		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	—	1,339	—	67	26,072	36,218	—	1,215	—	108	23,897	33,735
2	Cash – Other currencies	—	8,608	—	2	1,405	179	—	8,418	—	92	427	74
3	Domestic sovereign debt	96	—	1,693	—	33,074	26,866	7	—	1,749	—	30,958	24,776
4	Other sovereign debt	300	—	—	—	113	2,103	605	—	305	—	5	615
5	Government agency debt	—	—	—	—	754	63	—	—	—	—	711	34
6	Corporate bonds	—	—	—	—	1,164	326	—	—	—	—	1,064	23
7	Equity securities	—	—	—	—	275	208	—	—	—	—	189	100
8	Other collateral	—	—	—	—	—	—	—	—	—	—	—	—
9	**Total**	396	9,947	1,693	69	62,857	65,963	612	9,633	2,054	200	57,251	59,357

		a	b	c	d	e	f
		As at September 30, 2025[1]					
		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	—	1,121	—	46	29,529	32,806
2	Cash – Other currencies	—	7,808	—	3	267	261
3	Domestic sovereign debt	24	—	1,569	—	30,147	30,681
4	Other sovereign debt	—	—	—	—	301	353
5	Government agency debt	—	—	—	—	531	19
6	Corporate bonds	—	—	—	—	1,018	3
7	Equity securities	—	—	—	—	197	89
8	Other collateral	—	—	—	—	—	—
9	**Total**	24	8,929	1,569	49	61,990	64,212

(1) Certain comparative information has been restated to reflect a refinement of the calculation method.

(2) Beginning in the third quarter of 2026, more detailed information on the fair value of collateral is presented. Comparative information has not been restated because the required historical data is not available.

Template CCR6 – Credit derivatives exposures

		a	b	a	b	a	b	a	b	a	b
		As at September 30, 2026		As at June 30, 2026		As at March 31, 2026		As at December 31, 2025		As at September 30, 2025	
	(in millions of dollars)	**Protection bought**	**Protection sold**	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought[1]	Protection sold
	Notional amounts										
1	Single-name credit default swaps	**—**	**—**	—	—	—	—	—	—	—	—
2	Index credit default swaps[1]	**1,281**	**—**	1,383	—	1,531	—	1,407	—	1,218	—
3	Total return swaps	**—**	**—**	—	—	—	—	—	—	—	—
4	Credit options	**—**	**—**	—	—	—	—	—	—	—	—
5	Other credit derivatives	**—**	**—**	—	—	—	—	—	—	—	—
6	**Total notional amounts[1]**	**1,281**	**—**	1,383	—	1,531	—	1,407	—	1,218	—
	Fair values										
7	Positive fair value (asset)[1]	**24**	**—**	—	—	—	—	40	—	34	—
8	Negative fair value (liability)	**—**	**—**	31	—	27	—	—	—	—	—

[1] Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

Template CCR8 – Exposures to central counterparties (CCP)

		a	b	a	b	a	b	a	b	a	b
		As at September 30, 2026		As at June 30, 2026		As at March 31, 2026		As at December 31, 2025		As at September 30, 2025	
	(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)**	**1,359**	**32**	1,194	31	386	17	269	15	350	16
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	**1,259**	**25**	1,090	22	283	6	149	3	209	4
3	(i) OTC derivatives	**1,142**	**23**	978	20	144	4	120	2	105	2
4	(ii) Exchange-traded derivatives	**74**	**1**	66	1	67	1	26	1	66	1
5	(iii) Securities financing transactions	**43**	**1**	46	1	72	1	3	—	38	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	**100**	**7**	104	9	103	11	120	12	141	12
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

Template SEC1 – Securitization exposures in the banking book

		a	b	c	d	e	f	g	h	i	j	k	l
		As at September 30, 2026											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	**539**	—	—	**539**
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	**539**	—	—	**539**
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l
		As at June 30, 2026											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	364	—	—	364
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	364	—	—	364
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l
		As at March 31, 2026											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	412	—	—	412
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	412	—	—	412
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

* STC: simple, transparent and comparable.

The footnote to this table is presented on the next page.

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

		a	b	c	d	e	f	g	h	i	j	k	l
		As at December 31, 2025											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	144	—	—	144
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	144	—	—	144
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l
		As at September 30, 2025											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage[1]	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	143	—	—	143
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	143	—	—	143
11	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

* STC: simple, transparent and comparable.

(1) Does not take into account residential mortgage-backed exposures for which the credit risk does not comprise risk buckets (e.g., mortgage-backed securities issued under the *National Housing Act*), which are not considered as securitization exposures according to the *Capital Adequacy Guideline* issued by the AMF.

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

As at September 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		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%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	**526**	—	—	—	**13**	—	**426**	**100**	**13**	—	**64**	**15**	**166**	—	**5**	**1**	**14**
2	Traditional securitization	**526**	—	—	—	**13**	—	**426**	**100**	**13**	—	**64**	**15**	**166**	—	**5**	**1**	**14**
3	Of which securitization	**526**	—	—	—	**13**	—	**426**	**100**	**13**	—	**64**	**15**	**166**	—	**5**	**1**	**14**
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	**526**	—	—	—	**13**	—	**426**	**100**	**13**	—	**64**	**15**	**166**	—	**5**	**1**	**14**
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at June 30, 2026

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		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%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	349	—	—	—	15	—	349	—	15	—	52	—	183	—	4	—	15
2	Traditional securitization	349	—	—	—	15	—	349	—	15	—	52	—	183	—	4	—	15
3	Of which securitization	349	—	—	—	15	—	349	—	15	—	52	—	183	—	4	—	15
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	349	—	—	—	15	—	349	—	15	—	52	—	183	—	4	—	15
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at March 31, 2026

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		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%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
2	Traditional securitization	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
3	Of which securitization	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	397	—	—	—	15	—	397	—	15	—	60	—	183	—	5	—	14
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at December 31, 2025																
		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%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
2	Traditional securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
3	Of which securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at September 30, 2025																
		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%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	= 1,250%
1	**Total exposures**	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
2	Traditional securitization	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
3	Of which securitization	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

MARKET RISK

Template MR1 – Market risk under the standardized approach

		a	a	a	a	a
		As at September 30, 2026	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	(in millions of dollars)	**Capital requirement under the standardized approach**	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach	Capital requirement under the standardized approach
1	General interest rate risk	**70**	122	113	80	83
2	Equity risk	**12**	46	49	8	6
3	Commodity risk	**—**	—	—	—	—
4	Foreign exchange risk	**97**	107	92	67	99
5	Credit spread risk - non-securitizations	**131**	124	153	141	223
6	Credit spread risk - securitizations (non-correlation trading portfolio)	**—**	—	—	—	—
7	Credit spread risk - securitization (correlation trading portfolio)	**—**	—	—	—	—
8	Default risk - non-securitizations	**64**	59	64	60	63
9	Default risk - securitizations (non-correlation trading portfolio)	**—**	—	—	—	—
10	Default risk - securitizations (correlation trading portfolio)	**—**	—	—	—	—
11	Residual risk add-on	**6**	7	5	4	5
12	**Total**	**380**	465	476	360	479

CREDIT VALUATION ADJUSTMENT

Template CVA2 – The full basic approach for CVA (BA-CVA)

		a	a	a	a	a
		As at September 30, 2026	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	(in millions of dollars)	**Capital requirements under BA-CVA**	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
1	K Reduced	**438**	515	431	482	470
2	K Hedged	**413**	491	407	458	436
3	**Total (CVA RWA)**	**3,405**	4,037	3,353	3,771	3,609

MACROPRUDENTIAL SUPERVISORY MEASURES

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

	a	b	c	d	e	a	b	c	d	e
	As at September 30, 2026					As at June 30, 2026				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	**0.75%**	**6**	**1**	**N/A**	**N/A**	0.75%	14	5	N/A	N/A
Canada	**—%**	**392,211**	**94,114**	**N/A**	**N/A**	—%	385,383	95,110	N/A	N/A
United States	**—%**	**8,676**	**4,374**	**N/A**	**N/A**	—%	9,342	4,836	N/A	N/A
France	**1.00%**	**5**	**5**	**N/A**	**N/A**	1.00%	20	11	N/A	N/A
Hong Kong SAR	**0.50%**	**76**	**12**	**N/A**	**N/A**	0.50%	77	12	N/A	N/A
Italy	**—%**	**—**	**—**	**N/A**	**N/A**	—%	—	—	N/A	N/A
Japan	**—%**	**—**	**—**	**N/A**	**N/A**	—%	—	—	N/A	N/A
Netherlands	**2.00%**	**41**	**8**	**N/A**	**N/A**	2.00%	62	12	N/A	N/A
United Kingdom	**2.00%**	**524**	**347**	**N/A**	**N/A**	2.00%	452	288	N/A	N/A
Singapore	**—%**	**46**	**6**	**N/A**	**N/A**	—%	—	—	N/A	N/A
Other countries	**—%**	**1,433**	**1,257**	**N/A**	**N/A**	—%	998	1,002	N/A	N/A
Total	**—%**	**403,018**	**100,124**	**N/A**	**N/A**	—%	396,348	101,276	N/A	N/A

	a	b	c	d	e	a	b	c	d	e
	As at March 31, 2026					As at December 31, 2025				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	0.75%	6	1	N/A	N/A	0.75%	7	1	N/A	N/A
Canada	—%	377,745	94,408	N/A	N/A	—%	372,611	93,100	N/A	N/A
United States	—%	9,132	4,849	N/A	N/A	—%	9,044	5,284	N/A	N/A
France	1.00%	294	286	N/A	N/A	1.00%	297	286	N/A	N/A
Hong Kong SAR	0.50%	77	13	N/A	N/A	0.50%	78	13	N/A	N/A
Italy	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Japan	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Netherlands	2.00%	61	12	N/A	N/A	2.00%	60	12	N/A	N/A
United Kingdom	2.00%	430	295	N/A	N/A	2.00%	379	271	N/A	N/A
Singapore	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A
Other countries	—%	883	889	N/A	N/A	—%	653	967	N/A	N/A
Total	—%	388,628	100,753	N/A	N/A	—%	383,129	99,934	N/A	N/A

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

	a	b	c	d	e
	As at September 30, 2025				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
(in millions of dollars)	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets		
Germany	0.75%	6	1	N/A	N/A
Canada	—%	372,801	93,299	N/A	N/A
United States	—%	9,229	4,982	N/A	N/A
France	1.00%	31	17	N/A	N/A
Hong Kong SAR	0.50%	80	14	N/A	N/A
Italy	—%	—	—	N/A	N/A
Japan	—%	—	—	N/A	N/A
Netherlands	2.00%	—	—	N/A	N/A
United Kingdom	2.00%	382	311	N/A	N/A
Singapore	—%	—	—	N/A	N/A
Other countries	—%	619	893	N/A	N/A
Total	—%	383,148	99,517	N/A	N/A

LEVERAGE RATIO

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

		a	a	a	a	a
	(in millions of dollars)	**As at September 30, 2026**	As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
1	Total consolidated assets as per published financial statements	**547,230**	543,502	524,320	510,242	511,856
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(74,323)**	(75,678)	(71,330)	(70,055)	(68,850)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	**—**	—	—	—	—
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	**—**	—	—	—	—
5	Adjustments for derivative financial instruments	**(1,234)**	(807)	(1,480)	(1,400)	(1,044)
6	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	**1,914**	1,090	1,343	981	1,080
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**38,374**	37,677	36,101	35,487	35,231
8	Other adjustments	**(7,297)**	(8,094)	(7,795)	(7,232)	(7,881)
9	**Leverage ratio exposure measure**	**504,664**	497,690	481,159	468,023	470,392

Template LR2 – Leverage ratio common disclosure template

	(in millions of dollars)	a As at September 30, 2026	b As at June 30, 2026	As at March 31, 2026	As at December 31, 2025	As at September 30, 2025
	On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)[1]	**428,509**	422,302	412,920	404,851	406,587
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	**—**	—	—	—	—
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	**—**	—	—	—	—
4	(Asset amounts deducted in determining Basel III capital and regulatory adjustments)[1]	**(7,297)**	(8,094)	(7,795)	(7,258)	(7,881)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)**	**421,212**	414,208	405,125	397,593	398,706
	Derivative exposures					
6	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	**2,950**	3,572	3,045	2,787	2,706
7	Add-on amounts for potential future exposure associated with all derivatives transactions	**8,909**	8,935	6,827	6,550	6,164
8	(Exempted central counterparty (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 6 to 10)**	**11,859**	12,507	9,872	9,337	8,870
	Securities financing transaction exposures (SFT)					
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	**31,305**	32,208	28,718	24,625	26,505
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**—**	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	**1,914**	1,090	1,343	981	1,080
15	Agent transaction exposures	**—**	—	—	—	—
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**33,219**	33,298	30,061	25,606	27,585
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**160,047**	158,006	154,932	152,948	153,509
18	(Adjustments for conversion to credit equivalent amounts)	**(121,673)**	(120,329)	(118,831)	(117,461)	(118,278)
19	Off-balance sheet items (sum of rows 17 and 18)	**38,374**	37,677	36,101	35,487	35,231
	Capital and total exposures					
20	Tier 1 capital	**38,031**	37,509	36,423	36,468	35,484
21	**Total exposures (sum of rows 5, 11, 16 and 19)**	**504,664**	497,690	481,159	468,023	470,392
	Leverage ratio					
22	Leverage ratio of Basel III (including the impact of any applicable temporary exemption of central bank reserves)	**7.5%**	7.5%	7.6%	7.8%	7.5%

(1) Reclassification of the amount of assets deducted that were initially presented on a net basis on the balance sheet.

DERIVATIVE FINANCIAL INSTRUMENTS

Derivative financial instruments – Notional amount and related credit risk

	As at September 30, 2026				As at June 30, 2026				As at March 31, 2026			
(in millions of dollars)	**Notional amount**	**Replacement cost**	**Potential future exposure**	**RWA**	Notional amount[1]	Replacement cost	Potential future exposure	RWA	Notional amount[1]	Replacement cost	Potential future exposure	RWA
Over-the-counter												
Interest rate contracts	**37,655**	**113**	**367**	**527**	36,092	171	460	734	34,217	141	399	658
Forward contracts	**3,167**	**27**	**33**	**72**	3,136	11	38	41	4,165	14	34	50
Swaps	**25,629**	**56**	**321**	**412**	25,107	140	414	664	23,639	109	360	582
Options purchased	**3,824**	**30**	**13**	**43**	3,948	20	8	29	2,957	18	5	26
Options written	**5,035**	**—**	**—**	**—**	3,901	—	—	—	3,456	—	—	—
Foreign exchange contracts	**147,441**	**570**	**1,115**	**1,121**	123,886	654	1,111	1,179	100,368	548	866	948
Forward contracts	**51,046**	**228**	**394**	**542**	51,393	258	464	588	43,441	157	363	455
Swaps	**46,820**	**271**	**530**	**373**	44,389	305	536	411	39,989	339	456	381
Options purchased	**35,754**	**71**	**191**	**206**	15,640	91	111	180	8,410	52	47	112
Options written	**13,821**	**—**	**—**	**—**	12,464	—	—	—	8,528	—	—	—
Equity-linked contracts	**55,654**	**1,366**	**4,072**	**2,347**	54,338	1,693	4,101	2,805	53,744	1,449	3,498	2,467
Other contracts	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—	—
Commodity contracts	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—	—
Regulated markets	**634,569**	**39**	**809**	**24**	587,397	26	711	21	560,602	29	113	4
Forward contracts	**42,476**	**—**	**14**	**—**	45,613	—	20	1	35,015	—	18	—
Swaps	**476,116**	**—**	**795**	**23**	451,378	—	691	20	445,485	—	95	3
Options purchased	**54,959**	**39**	**—**	**1**	38,057	26	—	—	32,285	29	—	1
Options written	**61,018**	**—**	**—**	**—**	52,349	—	—	—	47,817	—	—	—
Total derivatives	**875,319**	**2,088**	**6,363**	**4,019**	801,713	2,544	6,383	4,739	748,931	2,167	4,876	4,077

Footnote to this table is presented on the next page.

Derivative financial instruments – Notional amount and related credit risk (continued)

	As at December 31, 2025				As at September 30, 2025			
(in millions of dollars)	Notional amount[1]	Replacement cost	Potential future exposure	RWA	Notional amount[1]	Replacement cost	Potential future exposure	RWA
Over-the-counter								
Interest rate contracts	30,171	173	376	722	30,047	257	372	832
Forward contracts	3,774	19	33	52	3,915	19	32	44
Swaps	22,272	150	339	656	21,264	233	335	771
Options purchased	1,660	4	4	14	2,190	5	5	17
Options written	2,465	—	—	—	2,678	—	—	—
Foreign exchange contracts	102,920	446	882	868	97,093	471	871	906
Forward contracts	47,864	72	387	358	44,863	89	358	408
Swaps	37,226	333	445	412	37,183	346	427	380
Options purchased	9,174	41	50	98	6,865	36	86	118
Options written	8,656	—	—	—	8,182	—	—	—
Equity-linked contracts	51,973	1,343	3,346	2,384	48,536	1,183	3,062	2,153
Other contracts	—	—	—	—	—	—	—	—
Commodity contracts	—	—	—	—	—	—	—	—
Regulated markets	461,355	10	75	3	497,768	22	80	3
Forward contracts	17,363	—	9	—	19,935	—	25	—
Swaps	420,901	—	66	3	416,951	—	55	2
Options purchased	10,449	10	—	—	37,439	22	—	1
Options written	12,642	—	—	—	23,443	—	—	—
Total derivatives	646,419	1,972	4,679	3,977	673,444	1,933	4,385	3,894

[1] Certain comparative data have been restated to conform with the presentation for the current year due to a methodological enhancement.

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

	Tables and templates	Frequency	Most recent disclosure	
			Report[1]	Page
	Overview of risk management, key prudential metrics and risk-weighted assets			
KM1	Key metrics (at consolidated group level)	Quarterly	This report	4
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	5
OVA	Desjardins Group's risk management approach	Annually	Pillar 3 report Fourth quarter of 2025	6
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	6
CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	11
CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	13
	Composition of capital and TLAC			
CC1	Composition of regulatory capital	Quarterly	This report	16
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	20
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	22
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	32
TLAC3	Resolution entity – Creditor ranking at legal entity level	Quarterly	This report	33
	Links between financial statements and regulatory exposures			
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Pillar 3 report Fourth quarter of 2025	35
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	35
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	37
PV1	Prudent valuation adjustments (PVAs)	Annually	Pillar 3 report Fourth quarter of 2025	38
	Asset encumbrance			
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis[2]	40
	Remuneration			
REMA	Remuneration policy	Annually	2025 Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	2025 Annual Information Form	62
REM2	Special payments	Annually	2025 Annual Information Form	62
REM3	Deferred remuneration	Annually	2025 Annual Information Form	62
	Credit risk			
CRA	General qualitative information about credit risk	Annually	Pillar 3 report Fourth quarter of 2025	39
CR1	Credit quality of assets	Quarterly	This report	38
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	39
CRB	Additional disclosure related to the credit quality of assets	Annually	Pillar 3 report Fourth quarter of 2025	42
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Pillar 3 report Fourth quarter of 2025	44
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	40

Footnotes to this table are presented on page 99.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

	Tables and templates	Frequency	Most recent disclosure	
			Report[1]	Page
	Credit risk (continued)			
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Pillar 3 report Fourth quarter of 2025	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	42
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	45
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 report Fourth quarter of 2025	56
CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	50
CR7	IRB – Effect on risk-weighted assets (RWA) of credit derivatives used as credit risk mitigation (CRM) techniques	Quarterly	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	65
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 report Fourth quarter of 2025	73
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	
	Counterparty credit risk			
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 report Fourth quarter of 2025	82
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	72
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	74
CCR4	IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	77
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	83
CCR6	Credit derivatives exposures	Quarterly	This report	84
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)	Quarterly	This report	84
	Securitization			
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 report Fourth quarter of 2025	96
SEC1	Securitization exposures in the banking book	Quarterly	This report	85
SEC2	Securitization exposures in the trading book	Quarterly	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)	Quarterly	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)	Quarterly	This report	87
	Market risk			
MRA	General qualitative disclosure requirements related to market risk	Annually	Pillar 3 report Fourth quarter of 2025	101
MR1	Market risk under the standardized approach	Quarterly	This report	89
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually	Desjardins Group does not use the Internal models approach (IMA) for market risk.	
MR2	Market risk IMA per risk type	Quarterly		
MR3	RWA flow statements of market risk exposures under IMA	Quarterly		
MRC	The structure of desks for banks using the IMA	Quarterly		

Footnotes to this table are presented on page 99.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

	Tables and templates	Frequency	Most recent disclosure	
			Report[1]	Page
	Credit valuation adjustment			
CVAA	General qualitative disclosure requirements related to CVA	Annually	Pillar 3 report Fourth quarter of 2025	103
CVAB	Qualitative disclosures for banks using the SA-CVA	Annually	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA1	The reduced basic approach for CVA (BA-CVA)	Quarterly		
CVA2	The full basic approach for CVA (BA-CVA)	Quarterly	This report	90
CVA3	The standardized approach for CVA (SA-CVA)	Quarterly	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		
	Macroprudential supervisory measures			
SIFI	Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2026[2]	27
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	91
	Operational risk			
ORA	General qualitative information on an institution's operational risk framework	Annually	Pillar 3 report Fourth quarter of 2025	106
OR1	Historical losses	Annually	Pillar 3 report Fourth quarter of 2025	107
OR2	Business indicator and subcomponents	Annually	Pillar 3 report Fourth quarter of 2025	108
OR3	Minimum required operational risk capital	Annually	Pillar 3 report Fourth quarter of 2025	108
	Leverage ratio			
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	93
LR2	Leverage ratio common disclosure template	Quarterly	This report	94
	Liquidity			
LIQA	Liquidity risk management	Annually	Pillar 3 report Fourth quarter of 2025	111
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis[2]	41
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis[2]	43
	Crypto-asset exposures			
CAEA	Qualitative disclosure on crypto-asset activities	Annually	Desjardins Group has no crypto-asset exposures.	
CAE1	Crypto-asset exposures and capital requirements for FIs using the comprehensive approach	Quarterly		
CAE2	Accounting classification of crypto-assets and crypto-liabilities	Quarterly		

(1) Indicates the most recent report in which the required disclosures were made.
(2) See the "Use of this document" section on page 2.

ABBREVIATIONS

Abbreviation	Definition	Abbreviation	Definition
AIRB	Advanced Internal Ratings-Based Approach	**G-SIFI**	Global systemically important financial institution
AMF	*Autorité des marchés financiers*	**IAA**	Internal assessment approach
BCBS	Basel Committee on Banking Supervision	**IFRS**	International Financial Reporting Standards
CCF	Credit conversion factor	**IMM**	Internal Models Method
CCP	Central counterparty	**IRB**	Internal Ratings-Based Approach
CCR	Counterparty credit risk	**LGD**	Loss given default
CRM	Credit risk mitigation	**PD**	Probability of default
CVA	Credit valuation adjustment	**QCCP**	Qualifying central counterparty
D-SIFI	Domestic systemically important financial institution	**QRRCE**	Qualifying revolving retail client exposures
EAD	Exposure at default	**RWA**	Risk-weighted assets
ECAI	External credit assessment institution	**SA**	Standardized approach
ECL	Expected credit loss	**SFT**	Securities financing transactions
EEPE	Effective expected positive exposure	**SPA**	Simplified prudential approach
ERB	External Ratings-Based Approach	**STC**	Simple, transparent and comparable
FIRB	Foundation Internal Ratings-Based Approach	**TLAC**	Total Loss Absorbing Capacity
FSB	Financial Stability Board	**VaR**	Value at Risk

GLOSSARY

Advanced 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, applicable maturity and exposure at default.

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

Ratios determined by dividing regulatory capital by risk-weighted assets. These measures are defined in the *Capital Adequacy Guideline* issued by the AMF.

Capital shares

Equity security offered to Desjardins caisse members.

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 or counterparty's failure to honour its contractual obligations, whether or not such obligations appear on the Combined Balance Sheets.

Credit valuation adjustment (CVA)

Adjustment applied to the value of over-the-counter derivatives to reflect the possibility that the counterparty will not meet its contractual obligations and that Desjardins Group will be unable to receive the full amounts owed.

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.

Foreign exchange risk

Potential loss resulting from a change in a foreign exchange rate.

Foundation 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, applicable maturity and exposure at default. The regulator prescribes the loss given default parameters.

Gross credit-impaired loan

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

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).

Leverage ratio

Ratio calculated as the capital measure, which is Tier 1 capital, divided by the exposure measure. The exposure measure includes:

- on-balance sheet exposures;
- securities financing transaction exposures;
- derivative exposures; and
- off-balance sheet items.

Liquidity risk

Liquidity risk refers 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 loss arising from changes in the fair value of financial instruments as a result of fluctuations in the parameters affecting this value, in particular, interest rates, exchange rates, credit spreads, equity prices and their volatility.

NVCC subordinated notes

Securities that meet the non-viability contingent capital (NVCC) requirements set out in the *Capital Adequacy Guideline* 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 or failure to achieve objectives, and takes into consideration the impact of failures to achieve the strategic objectives of the component concerned or Desjardins Group, if applicable.

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.

Price risk

Risk of potential loss resulting from a change in the fair value of assets, such as shares, commodities or real estate properties, but not resulting from a change in interest rates or foreign exchange rates, or in the credit quality of a counterparty.

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 *Capital Adequacy Guideline* 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 Section 3.2 "Capital management" 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 Section 3.2 "Capital management" of the Management's Discussion and Analysis.

Securitization

Process by which financial assets, such as mortgage loans, are converted into asset-backed securities.

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 market risk classes: interest rate risk, credit spread risk, equity risk, foreign exchange risk, commodity risk and default risk.
- Operational risk
  Standardized approach for operational risk based on two main components: a Business Indicator Component (BIC), which is based on financial statements, and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is calculated using average historical losses. Capital requirements for operational risk capital are calculated by multiplying the BIC and the ILM whereas operational risk-weighted assets represent these capital requirements multiplied by 12.5.

TLAC leverage ratio

Ratio determined by dividing the total loss absorbing capacity by the exposure measure. The exposure measure is independent from risk and includes:
- on-balance sheet exposures;
- securities financing transaction exposures;
- derivative exposures; and
- off-balance sheet items.

TLAC ratio

Ratio determined by dividing the total loss absorbing capacity (TLAC) by risk-weighted assets.

Total loss absorbing capacity – TLAC

Regulatory capital and instruments that meet the eligibility criteria set out in the *Total Loss Absorbing Capacity Guideline* issued by the AMF.

Unused exposure

Amount of credit authorizations offered in the form of margins or loans that is not yet used.

Used exposure

Amount of funds invested in or advanced to a member or client.

Value at Risk (VaR)

Potential loss that could occur by the next business day in normal market conditions and at a confidence level of 99% (approximate loss that could occur once every 100 days).