

Supplemental Financial Information (unaudited)

For the period ended June 30, 2019

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NOTES TO THE READER

USE OF THIS DOCUMENT

The Supplemental Financial Information (this document) is designed to support the transparency and disclosure of additional information on Desjardins Group's capital and risk management so that the various financial market participants can assess its risk profile and financial performance. The information disclosed in this document is unaudited. This document should be used as a supplement to Desjardins Group's Interim Financial Reports and Annual Reports. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at www.desjardins.com/ca/about-us/investor-relations and on the SEDAR website at www.sedar.com (under the *Capital Desjardins inc.* profile). This document should also be used as a supplement to Desjardins Group's Pillar 3 Report, which is also available on its website.

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Quebec, which do not differ from IFRS. All accounting policies were applied as described in Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements, except for the changes described in Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements resulting from the adoption of IFRS 16, "Leases", on January 1, 2019. For further information about the accounting policies applied, see the Interim and Annual Combined Financial Statements.

To assess its performance, Desjardins Group uses IFRS measures and various non-IFRS financial measures. Non-IFRS financial measures, other than the regulatory ratios, do not have a standardized definition and are not directly comparable to similar measures used by other companies, and may not be directly comparable to any IFRS measures. The non-IFRS measures may be useful to investors to analyze financial performance, among other things. They are defined in the interim and annual MD&As.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Basis of presentation and significant accounting policies", to its Annual Combined Financial Statements. In the tables on capital management, the information presented is prepared using Desjardins Group's regulatory scope in accordance with Basel III. This scope differs from the accounting scope as investments in insurance subsidiaries are excluded from it through capital deductions. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the *Enhancing the Risks Disclosures of Banks* document dated October 29, 2012 and the *Residential Hypothecary Lending Guideline* issued by the AMF as well as certain Pillar 3 requirements issued by the Basel Committee. Other required disclosures with respect to Pillar 3 are included in the Pillar 3 Report.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at June 30, 2019 ⁽¹⁾⁽²⁾	As at March 31, 2019 ⁽¹⁾⁽²⁾	As at December 31, 2018 ⁽²⁾	As at September 30, 2018 ⁽²⁾	As at June 30, 2018 ⁽²⁾	As at March 31, 2018 ⁽²⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
ASSETS									
Cash and deposits with financial institutions	\$ 3,430	\$ 2,637	\$ 3,384	\$ 3,245	\$ 2,976	\$ 2,284	\$ 2,435	\$ 2,265	\$ 2,737
Securities									
Securities at fair value through profit or loss	39,005	39,747	36,916	38,944	37,936	36,004	31,654	33,846	33,807
Available-for-sale securities	N/A	N/A	N/A	N/A	N/A	N/A	24,934	24,156	24,783
Securities at fair value through other comprehensive income	21,662	22,264	21,395	21,396	20,711	20,258	N/A	N/A	N/A
Securities at amortized cost	1,728	1,661	1,621	1,732	1,635	1,424	N/A	N/A	N/A
	62,395	63,672	59,932	62,072	60,282	57,686	56,588	58,002	58,590
Securities borrowed or purchased under reverse repurchase agreements	12,324	11,682	11,934	10,219	9,522	9,889	8,674	10,342	6,230
Loans									
Residential mortgages	123,457	120,744	120,113	118,981	117,381	114,211	113,146	111,442	109,740
Consumer, credit card and other personal loans	26,577	26,031	26,210	25,709	25,285	24,504	24,044	23,361	22,832
Business and government loans	47,307	45,948	44,906	43,195	42,631	40,854	40,738	39,615	39,239
	197,341	192,723	191,229	187,885	185,297	179,569	177,928	174,418	171,811
Allowance for credit losses	(629)	(735)	(719)	(731)	(714)	(723)	(438)	(437)	(438)
	196,712	191,988	190,510	187,154	184,583	178,846	177,490	173,981	171,373
Segregated fund net assets	16,040	14,379	13,234	13,964	13,902	13,500	13,379	12,679	12,527
Other assets									
Clients' liability under acceptances	192	143	160	251	42	43	31	141	59
Premiums receivable	2,555	2,330	2,376	2,387	2,210	2,001	2,095	2,137	1,988
Derivative financial instruments	4,293	4,169	3,743	3,545	3,559	3,445	3,206	3,027	3,010
Amounts receivable from clients, brokers and financial institutions	3,183	3,186	1,315	3,036	4,103	4,761	1,554	4,525	5,436
Reinsurance assets	1,933	1,966	1,958	2,032	2,048	2,031	2,202	2,197	2,176
Right-of-use assets	577	590	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment property	956	957	958	950	952	881	832	827	821
Property, plant and equipment	1,433	1,420	1,424	1,397	1,375	1,388	1,411	1,434	1,406
Goodwill	121	121	121	121	121	121	121	153	153
Intangible assets	385	382	389	468	480	468	466	528	553
Deferred tax assets	1,254	1,172	1,174	984	1,007	1,070	992	889	962
Other	3,123	3,208	2,853	3,440	2,911	2,729	2,738	3,183	3,022
Assets of the disposal group held to be transferred	-	-	-	-	-	922	881	-	940
	20,005	19,644	16,471	18,611	18,808	19,860	16,529	19,041	20,526
TOTAL ASSETS	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265	\$ 290,073	\$ 282,065	\$ 275,095	\$ 276,310	\$ 271,983

Footnotes to this table is presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2019 ⁽¹⁾⁽²⁾	As at March 31, 2019 ⁽¹⁾⁽²⁾	As at December 31, 2018 ⁽²⁾	As at September 30, 2018 ⁽²⁾	As at June 30, 2018 ⁽²⁾	As at March 31, 2018 ⁽²⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 109,640	\$ 107,122	\$ 105,298	\$ 104,148	\$ 103,357	\$ 101,238	\$ 100,578	\$ 99,520	\$ 99,148
Business and government	81,235	76,724	76,174	76,114	76,009	71,411	69,102	70,542	71,527
Deposit-taking institutions	2,416	2,414	1,686	2,124	2,157	1,986	1,906	1,841	2,060
	193,291	186,260	183,158	182,386	181,523	174,635	171,586	171,903	172,735
Other liabilities									
Acceptances	192	143	160	251	42	43	31	141	59
Commitments related to securities sold short	11,801	12,129	10,829	11,199	11,040	8,789	9,112	10,249	7,440
Commitments related to securities lent or sold under repurchase agreements	11,261	13,608	16,845	13,809	10,729	11,921	10,229	9,535	7,887
Derivative financial instruments	3,799	3,501	2,816	3,633	3,102	2,801	3,094	2,897	2,331
Amounts payable to clients, brokers and financial institutions	6,328	7,145	4,105	6,553	7,125	7,296	4,247	7,263	7,127
Lease liabilities	628	639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance contract liabilities	31,035	30,138	28,740	28,643	28,600	28,224	28,272	27,782	28,147
Segregated fund net liabilities	16,025	14,370	13,212	13,931	13,880	13,483	13,354	12,658	12,493
Net defined benefit plan net liabilities	3,124	2,726	2,537	2,030	2,239	2,533	2,624	2,045	2,505
Deferred tax liabilities	235	234	214	165	158	153	155	168	160
Other	5,258	5,599	5,822	5,381	4,763	5,483	5,568	5,564	5,509
Liabilities of the disposal group held to be transferred	-	-	-	-	-	718	662	-	373
	89,686	90,232	85,280	85,595	81,678	81,444	77,348	78,302	74,031
Subordinated notes	1,399	1,384	1,378	1,343	1,350	1,383	1,388	1,357	1,374
TOTAL LIABILITIES	284,376	277,876	269,816	269,324	264,551	257,462	250,322	251,562	248,140
EQUITY									
Capital stock	5,220	5,233	5,350	5,401	5,428	5,300	5,361	5,375	5,388
Share capital	4	5	5	5	91	93	90	92	92
Undistributed surplus earnings	1,575	3,678	3,649	1,949	1,447	1,524	1,360	1,792	1,079
Accumulated other comprehensive income	433	363	(23)	58	178	232	445	342	468
Reserves	18,540	16,099	15,920	17,767	17,616	16,695	16,707	16,333	16,003
Equity – Group's share	25,772	25,378	24,901	25,180	24,760	23,844	23,963	23,934	23,030
Non-controlling interests	758	748	748	761	762	759	810	814	813
Total equity	26,530	26,126	25,649	25,941	25,522	24,603	24,773	24,748	23,843
TOTAL LIABILITIES AND EQUITY	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265	\$ 290,073	\$ 282,065	\$ 275,095	\$ 276,310	\$ 271,983

⁽¹⁾ The information presented as at June 30, 2019 and as at March 31, 2019 reflects IFRS 16, "Leases", which was adopted on January 1, 2019. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽²⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

Table 2 – Combined Statements of Income

	For the three-month periods ended									For the six-month periods ended	
	June 30, 2019 ⁽¹⁾⁽²⁾	March 31, 2019 ⁽¹⁾⁽²⁾	December 31, 2018 ⁽²⁾	September 30, 2018 ⁽²⁾	June 30, 2018 ⁽²⁾	March 31, 2018 ⁽²⁾	December 31, 2017	September 30, 2017	June 30, 2017	June 30, 2019 ⁽¹⁾⁽²⁾	June 30, 2018 ⁽²⁾
(in millions of dollars)											
Interest income											
Loans	\$ 1,906	\$ 1,875	\$ 1,874	\$ 1,825	\$ 1,648	\$ 1,584	\$ 1,548	\$ 1,513	\$ 1,444	\$ 3,781	\$ 3,232
Securities	107	108	107	101	89	93	88	80	78	215	182
	2,013	1,983	1,981	1,926	1,737	1,677	1,636	1,593	1,522	3,996	3,414
Interest expense											
Deposits	662	656	576	616	538	505	477	424	403	1,318	1,043
Subordinated notes and other	52	63	121	24	24	23	21	20	19	115	47
	714	719	697	640	562	528	498	444	422	1,433	1,090
Net interest income	1,299	1,264	1,284	1,286	1,175	1,149	1,138	1,149	1,100	2,563	2,324
Net premiums	2,242	2,317	2,221	2,263	2,200	2,139	2,009	1,982	2,076	4,559	4,339
Other income											
Deposit and payment service charges	103	103	114	110	106	103	107	109	122	206	209
Lending fees and credit card service revenues	186	210	177	171	163	186	180	154	154	396	349
Brokerage and investment fund services	223	214	211	216	223	255	245	227	293	437	478
Management and custodial service fees	141	140	130	147	138	136	133	118	120	281	274
Net investment income (loss)	1,045	1,519	45	(253)	308	111	904	(362)	711	2,564	419
Overlay approach adjustment for insurance operations financial assets	10	(167)	258	76	20	169	N/A	N/A	N/A	(157)	189
Foreign exchange income	27	14	29	14	21	27	22	16	20	41	48
Other	6	50	(21)	36	130	37	(100)	295	28	56	167
	1,741	2,083	943	517	1,109	1,024	1,491	557	1,448	3,824	2,133
Total income	5,282	5,664	4,448	4,066	4,484	4,312	4,638	3,688	4,624	10,946	8,796
Provision for credit losses (recovery)	(11)	109	89	100	80	115	89	92	76	98	195
Claims, benefits, annuities and changes in insurance contract liabilities	2,361	3,118	1,821	1,375	1,727	1,656	2,042	1,000	1,922	5,479	3,383
Non-interest expense											
Salaries and fringe benefits	957	888	810	820	887	890	846	794	919	1,845	1,777
Premises, equipment and furniture, including depreciation	201	185	172	185	171	173	210	180	169	386	344
Service agreements and outsourcing	95	84	96	75	88	79	112	64	73	179	167
Communications	74	65	70	58	69	64	79	65	74	139	133
Other	726	697	698	721	638	721	704	595	656	1,423	1,359
	2,053	1,919	1,846	1,859	1,853	1,927	1,951	1,698	1,891	3,972	3,780
Operating surplus earnings	879	518	692	732	824	614	556	898	735	1,397	1,438
Income taxes on surplus earnings	187	117	114	162	147	113	127	140	154	304	260
Surplus earnings before member dividends	692	401	578	570	677	501	429	758	581	1,093	1,178
Member dividends	80	77	60	72	71	50	67	60	40	157	121
Tax recovery on member dividends	(22)	(20)	(17)	(19)	(18)	(14)	(18)	(16)	(11)	(42)	(32)
Net surplus earnings for the period after member dividends	\$ 634	\$ 344	\$ 535	\$ 517	\$ 624	\$ 465	\$ 380	\$ 714	\$ 552	\$ 978	\$ 1,089
of which:											
Group's share	\$ 616	\$ 347	\$ 527	\$ 504	\$ 613	\$ 456	\$ 371	\$ 699	\$ 538	\$ 963	\$ 1,069
Non-controlling interests' share	18	(3)	8	13	11	9	9	15	14	15	20

⁽¹⁾ The information presented for the three-month and six-month periods ended June 30, 2019 and the three-month period ended March 31, 2019 reflects IFRS 16, "Leases", which was adopted on January 1, 2019. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽²⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

CAPITAL MANAGEMENT

Table 3 – Main capital components

	Total capital		
	Tier 1 capital		Tier 2 capital
	Tier 1A ⁽¹⁾	Tier 1B ⁽¹⁾	
Eligible items	<ul style="list-style-type: none"> Reserves and undistributed surplus earnings Eligible accumulated other comprehensive income Federation capital shares Permanent shares and surplus shares subject to phase-out 	<ul style="list-style-type: none"> Non-controlling interests⁽²⁾ 	<ul style="list-style-type: none"> General allowance Subordinated notes subject to phase-out Eligible qualifying shares
Regulatory Adjustments	<ul style="list-style-type: none"> Goodwill Software Other intangible assets Deferred tax assets essentially resulting from loss carryforwards Shortfall in allowance 		
Deductions	<ul style="list-style-type: none"> Mainly significant investments in financial entities⁽³⁾ 		<ul style="list-style-type: none"> Investment in preferred shares of a component deconsolidated for regulatory capital purposes Subordinated financial instrument

⁽¹⁾ For a financial cooperative governed by the AMF, the Tier 1A and Tier 1B ratios are the equivalent of the CET1 and AT1 ratios for financial institutions.

⁽²⁾ The amount of non-controlling interests is determined, in particular, based on the nature of the operations and the capitalization level of the investee.

⁽³⁾ Represents the portion of investments in the components deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.) that exceeds 10% of capital net of regulatory adjustments. In addition, when the non-deducted balance, plus deferred tax assets net of related deferred tax liabilities, exceeds 15% of such adjusted capital, the excess is also deducted from such capital. The non-deducted balance is subject to risk-weighting at a rate of 250%.

Table 4 – Quarterly changes in regulatory capital

(in millions of dollars)	As at June 30, 2019 ⁽¹⁾	As at March 31, 2019 ⁽¹⁾	As at December 31, 2018 ⁽¹⁾	As at September 30, 2018 ⁽¹⁾	As at June 30, 2018 ⁽¹⁾	As at March 31, 2018 ⁽¹⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
Tier 1A capital									
Balance at beginning of period	\$ 23,250	\$ 22,412	\$ 22,470	\$ 21,514	\$ 20,897	\$ 20,985	\$ 20,410	\$ 19,140	\$ 18,935
Increase in reserves and undistributed surplus earnings	263	206	(145)	654	845	158	(62)	1,044	340
Eligible accumulated other comprehensive income	61	385	(81)	(120)	(53)	(224)	102	(126)	(153)
Federation capital shares	58	46	-	2	196	68	22	32	202
Permanent shares and surplus shares subject to phase-out	(65)	(163)	(43)	(24)	(69)	(126)	(27)	(41)	(89)
Non-controlling interests	-	-	-	-	-	-	-	-	-
Deductions ⁽²⁾	(30)	364	211	444	(302)	36	540	361	(95)
Balance at end of period	23,537	23,250	22,412	22,470	21,514	20,897	20,985	20,410	19,140
Tier 1B capital									
Balance at beginning of period	-	-	-	-	11	13	12	14	13
Non-controlling interests	-	-	-	-	(11)	(2)	1	(2)	1
Balance at end of period	-	-	-	-	-	11	13	12	14
Total Tier 1 capital	23,537	23,250	22,412	22,470	21,514	20,908	20,998	20,422	19,154
Tier 2 capital									
Balance at beginning of period	265	426	405	391	420	438	416	429	457
Eligible qualifying shares	-	-	1	-	-	(1)	1	-	-
Non-controlling interests	-	-	-	-	-	-	-	-	-
Subordinated notes subject to phase-out	16	(172)	35	(8)	(32)	(183)	31	(17)	(17)
General allowance	(81)	11	(19)	22	3	114	(10)	4	(7)
Deductions	-	-	4	-	-	52	-	-	(4)
Balance at end of period	200	265	426	405	391	420	438	416	429
Total capital	\$ 23,737	\$ 23,515	\$ 22,838	\$ 22,875	\$ 21,905	\$ 21,328	\$ 21,436	\$ 20,838	\$ 19,583

⁽¹⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ The balance of deductions for prior years has been restated to reflect the presentation used in the Pillar 3 report.

Table 5 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at June 30, 2019 ⁽¹⁾	As at March 31, 2019 ⁽¹⁾	As at December 31, 2018 ⁽¹⁾	As at September 30, 2018 ⁽¹⁾	As at June 30, 2018 ⁽¹⁾	As at March 31, 2018 ⁽¹⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
Equity balance in the Combined Financial Statements	\$ 25,772	\$ 25,378	\$ 24,901	\$ 25,180	\$ 24,760	\$ 23,844	\$ 23,963	\$ 23,934	\$ 23,030
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	(18)	(23)	(23)	(29)	(33)	(39)	(40)	(45)	(49)
Preferred shares of <i>La Fédération des caisses populaires de l'Ontario</i> Inc. and the caisses in Ontario	(2)	(3)	(3)	(3)	(89)	(91)	(89)	(90)	(90)
Qualifying shares	(25)	(25)	(25)	(24)	(24)	(24)	(25)	(24)	(24)
Other	(78)	5	8	3	1	6	11	10	9
Deductions ⁽²⁾	(2,112)	(2,082)	(2,446)	(2,657)	(3,101)	(2,799)	(2,835)	(3,375)	(3,736)
Tier 1A capital	23,537	23,250	22,412	22,470	21,514	20,897	20,985	20,410	19,140
Non-controlling interests	-	-	-	-	-	11	13	12	14
Tier 1B capital	-	-	-	-	-	11	13	12	14
Tier 1 capital	23,537	23,250	22,412	22,470	21,514	20,908	20,998	20,422	19,154
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	688	672	844	809	817	849	1,032	1,001	1,018
General allowance	307	388	377	396	374	371	257	267	263
Eligible qualifying shares	25	25	25	24	24	24	25	24	24
Deductions	(820)	(820)	(820)	(824)	(824)	(824)	(876)	(876)	(876)
Tier 2 capital	200	265	426	405	391	420	438	416	429
Total capital	\$ 23,737	\$ 23,515	\$ 22,838	\$ 22,875	\$ 21,905	\$ 21,328	\$ 21,436	\$ 20,838	\$ 19,583

⁽¹⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ The balance of deductions for prior years has been restated to reflect the presentation used in the Pillar 3 report.

Table 6 – Leverage ratio⁽¹⁾

		As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018	As at June 30, 2018	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
(in millions of dollars and as a percentage)										
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265	\$ 290,073	\$ 282,065	\$ 275,096	\$ 276,310	\$ 271,983
Adjustment for investments in banking, financial, insurance or commercial entities that are combined for accounting purposes but excluded from the scope of regulatory consolidation	2	(49,699)	(47,548)	(44,694)	(45,761)	(45,277)	(44,574)	(44,600)	(44,565)	(44,571)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard, but excluded from the leverage ratio exposure measure	3	-	-	-	-	-	-	-	-	-
Adjustment for derivative financial instruments	4	(513)	(664)	1,882	1,052	1,379	1,313	1,032	951	1,312
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	1,152	1,215	1,004	1,042	956	1,118	910	819	688
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	20,971	20,418	20,175	19,612	17,978	17,829	17,273	16,746	16,540
Other adjustments	7	(2,173)	(2,132)	(2,473)	(2,854)	(3,163)	(2,782)	(2,879)	(3,328)	(3,579)
Leverage ratio exposure	8	\$ 280,644	\$ 275,291	\$ 271,359	\$ 268,356	\$ 261,946	\$ 254,969	\$ 246,832	\$ 246,933	\$ 242,373
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	\$ 241,878	\$ 237,736	\$ 231,842	\$ 232,221	\$ 228,001	\$ 220,779	\$ 215,431	\$ 215,271	\$ 214,783
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	-	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	241,878	237,736	231,842	232,221	228,001	220,779	215,431	215,271	214,783
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	2,818	295	2,516	1,991	2,228	2,159	1,859	1,781	1,988
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	729	3,026	2,995	2,489	2,571	2,473	2,212	2,044	2,065
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting standard	6	-	-	-	-	-	-	-	-	-
(Deductions of receivables assets for cash variation margin provided in derivative transactions)	7	-	-	-	-	-	-	-	-	-
(Exempted central counterparty-leg of client cleared trade exposures)	8	-	-	-	-	-	-	-	-	-
Adjusted effective notional amount of written credit derivatives	9	-	-	-	-	-	-	-	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	-	-	-	-	-	-	-	-	-
Total derivative exposures	11	3,547	3,321	5,511	4,480	4,799	4,632	4,071	3,825	4,053
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	13,096	12,602	12,827	11,001	10,212	10,610	9,147	10,272	6,309
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	-	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	1,152	1,214	1,004	1,042	956	1,119	910	819	688
Agent transaction exposures	15	-	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	14,248	13,816	13,831	12,043	11,168	11,729	10,057	11,091	6,997
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	113,378	110,679	109,563	106,454	103,328	102,427	100,028	97,580	95,961
Adjustments for conversion to credit equivalent amounts	18	(92,407)	(90,261)	(89,388)	(86,842)	(85,350)	(84,598)	(82,755)	(80,834)	(79,421)
Total other off-balance sheet exposures	19	20,971	20,418	20,175	19,612	17,978	17,829	17,273	16,746	16,540
Total exposures	21	\$ 280,644	\$ 275,291	\$ 271,359	\$ 268,356	\$ 261,946	\$ 254,969	\$ 246,832	\$ 246,933	\$ 242,373
Tier 1 capital – All-in basis	23	\$ 23,537	\$ 23,250	\$ 22,412	\$ 22,470	\$ 21,514	\$ 20,908	\$ 20,998	\$ 20,422	\$ 19,154
Leverage ratio – All-in basis	26	8.4%	8.4%	8.3%	8.4%	8.2%	8.2%	8.5%	8.3%	7.9%

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

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

	As at June 30, 2019										
			Carrying amount of items								
	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory consolidation	Subject to the credit risk framework		Subject to the counterparty risk framework		Subject to securitization provisions	Subject to the market risk framework		Not subject to capital requirements or subject to capital deductions	
			Other than individuals	Individuals	Repo-style transactions	OTC derivatives		Also subject to credit risk			
(in millions of dollars)											
ASSETS											
Cash and deposits with financial institutions	\$ 3,430	\$ 2,430	\$ 2,430	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Securities											
Securities at fair value through profit or loss	39,005	16,238	480	-	-	-	5	-	15,753	-	
Securities at fair value through other comprehensive income	21,662	16,431	16,431	-	-	-	-	-	-	-	
Securities at amortized cost	1,728	1,715	1,715	-	-	-	-	-	-	-	
Investment securities accounted for using the equity method	1,014	4,532	2,534	-	-	-	-	-	-	-	1,998
	63,409	38,916	21,160	-	-	-	5	-	15,753	-	1,998
Securities borrowed or purchased under reverse repurchase agreements	12,324	13,091	-	-	13,091	-	-	11,245	-	-	-
Loans											
Residential mortgages	123,457	121,553	16,570	104,983	-	-	-	-	-	-	-
Consumer, credit card and other personal loans	26,577	26,393	1,676	24,717	-	-	-	-	-	-	-
Business and government loans	47,307	46,236	46,116	-	-	-	-	-	-	-	120
	197,341	194,182	64,362	129,700	-	-	-	-	-	-	120
Allowance for credit losses	(629)	(624)	(138)	(486)	-	-	-	-	-	-	-
	196,712	193,558	64,224	129,214	-	-	-	-	-	-	120
Segregated fund net assets	16,040	-	-	-	-	-	-	-	-	-	-
Other assets											
Clients' liabilities under acceptances	192	192	192	-	-	-	-	-	-	-	-
Premiums receivable	2,555	-	-	-	-	-	-	-	-	-	-
Derivative financial instruments	4,293	4,060	-	-	-	4,059	-	314	-	-	1
Amounts receivable from clients, brokers and financial institutions	3,183	3,155	3,155	-	-	-	-	-	-	-	-
Reinsurance assets	1,933	-	-	-	-	-	-	-	-	-	-
Right-of-use assets	577	955	955	-	-	-	-	-	-	-	-
Land, buildings and equipment	2,389	974	974	-	-	-	-	-	-	-	-
Goodwill	121	3	-	-	-	-	-	-	-	-	3
Intangible assets	385	146	-	-	-	-	-	-	-	-	146
Deferred tax assets	1,254	950	950	-	-	-	-	-	-	-	-
Other	2,109	2,778	2,778	-	-	-	-	-	-	-	-
	18,991	13,213	9,004	-	-	4,059	-	314	-	-	150
Total assets	\$ 310,906	\$ 261,208	\$ 96,818	\$ 129,214	\$ 13,091	\$ 4,059	\$ 5	\$ 11,559	\$ 15,753	\$ 2,268	

Table 8 – Risk-weighted assets (RWA)

	Internal Ratings-Based Approach		Standardized Approach		Total as at June 30, 2019			
	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Capital requirement ⁽²⁾	Average risk-weighting rate
(in millions of dollars and as a percentage)								
Credit risk other than counterparty risk								
Sovereign borrowers	\$ -	\$ -	\$ 14,576	\$ -	\$ 14,576	\$ -	\$ -	-%
Financial institutions	-	-	12,868	2,592	12,868	2,592	207	20.1
Businesses	-	-	71,359	60,323	71,359	60,323	4,826	84.5
Securitization	-	-	5	60	5	60	5	1,250.0
Equities	-	-	217	319	217	319	26	147.0
SMEs similar to other retail client exposures	-	-	8,040	5,217	8,040	5,217	417	64.9
Mortgages	106,608	11,749	408	143	107,016	11,892	951	11.1
Other retail client exposures (excluding SMEs)	11,543	4,917	1,176	882	12,719	5,799	464	45.6
Qualifying-revolving retail client exposures	39,952	10,114	-	-	39,952	10,114	809	25.3
Sub-total – Credit risk other than counterparty risk	158,103	26,780	108,649	69,536	266,752	96,316	7,705	36.1
Counterparty risk								
Sovereign borrowers	-	-	15	-	15	-	-	-
Financial institutions	-	-	2,819	564	2,819	564	45	20.0
Businesses	-	-	26	26	26	26	2	100.0
Trading portfolios	-	-	1,509	707	1,509	707	57	46.9
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,704	136	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	202	13	1	-
Sub-total – Counterparty risk	-	-	4,369	1,297	4,571	3,014	241	65.9
Other assets ⁽³⁾	-	-	-	-	18,692	13,705	1,096	73.3
Scaling factors ⁽⁴⁾	-	1,607	-	-	-	1,607	129	-
Total – Credit risk	158,103	28,387	113,018	70,833	290,015	114,642	9,171	39.5
Market risk								
Value at Risk (VaR)	-	673	-	-	-	673	54	-
Stressed VaR	-	2,868	-	-	-	2,868	229	-
Incremental risk charge (IRC) ⁽⁵⁾	-	1,865	-	-	-	1,865	149	-
Other ⁽⁶⁾	-	-	-	732	-	732	59	-
Total – Market risk⁽⁷⁾	-	5,406	-	732	-	6,138	491	-
Operational risk	-	-	-	12,492	-	12,492	1,000	-
Total risk-weighted assets before capital floor	\$ 158,103	\$ 33,793	\$ 113,018	\$ 84,057	\$ 290,015	\$ 133,272	\$ 10,662	-%
Risk-weighted assets after the transitional provisions for the CVA charge⁽⁸⁾								
RWA for Tier 1A capital	-	-	-	-	-	133,272	10,662	-
RWA for Tier 1 capital	-	-	-	-	-	133,272	10,662	-
RWA for total capital	-	-	-	-	-	133,272	10,662	-
Transitional capital floor adjustment	-	-	-	-	-	-	-	-
Total risk-weighted assets	\$ 158,103	\$ 33,793	\$ 113,018	\$ 84,057	\$ 290,015	\$ 133,272	\$ 10,662	-%

Footnotes to this table are presented on the next page.

Table 8 – Risk-weighted assets (RWA) (continued)

	Risk-weighted assets							
	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018	As at June 30, 2018	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
(in millions of dollars and as a percentage)								
Credit risk other than counterparty risk								
Sovereign borrowers	\$ -	\$ 102	\$ 99	\$ 99	\$ 2	\$ 28	\$ 29	\$ 4
Financial institutions	2,379	2,106	2,164	2,084	1,898	2,094	2,135	2,044
Businesses	57,231	56,333	53,826	47,535	46,024	43,738	43,309	42,644
Securitization	61	63	68	67	71	75	85	93
Equities	344	334	289	288	291	241	213	217
SMEs similar to other retail client exposures	5,510	5,394	5,360	4,648	4,616	4,687	4,885	4,804
Mortgages	12,160	11,643	11,646	11,433	10,919	9,769	8,765	8,409
Other retail client exposures (excluding SMEs)	5,633	5,534	5,255	4,868	4,403	3,975	3,597	3,370
Qualifying-revolving retail client exposures	10,257	10,159	9,219	8,869	9,090	8,833	7,641	7,455
Sub-total - Credit risk other than counterparty risk	93,575	91,668	87,926	79,891	77,314	73,440	70,659	69,040
Counterparty risk								
Financial institutions	535	551	396	379	386	343	325	310
Businesses	15	12	11	8	17	5	7	20
Trading portfolios	675	533	333	395	373	365	334	269
Credit valuation adjustment charge (CVA)	1,582	1,452	1,063	1,051	1,023	903	854	773
Additional requirements related to the banking and trading portfolio	10	14	4	4	8	1	2	1
Sub-total – Counterparty risk	2,817	2,562	1,807	1,837	1,807	1,617	1,522	1,373
Other assets ⁽³⁾	12,976	11,268	11,304	11,020	11,826	11,677	10,053	10,050
Scaling factors ⁽⁴⁾	1,628	1,584	1,516	1,467	1,431	1,333	1,185	1,137
Total - Credit risk	110,996	107,082	102,553	94,215	92,378	88,067	83,419	81,600
Market risk								
Value at Risk (VaR)	640	575	681	-	-	-	-	-
Stressed VaR	2,257	2,335	2,106	-	-	-	-	-
Incremental risk charge (IRC) ⁽⁵⁾	1,468	1,732	1,798	-	-	-	-	-
Other ⁽⁶⁾	580	754	489	2,552	2,432	1,965	2,289	1,887
Total - Market risk⁽⁷⁾	4,945	5,396	5,074	2,552	2,432	1,965	2,289	1,887
Operational risk	12,364	12,232	12,171	11,997	11,890	11,850	11,831	11,849
Total risk-weighted assets before capital floor	128,305	124,710	119,798	108,764	106,700	101,882	97,539	95,336
Risk-weighted assets after the transitional provisions for the CVA charge⁽⁸⁾								
RWA for Tier 1A capital	128,305	124,419	119,584	108,554	106,496	101,629	97,300	95,120
RWA for Tier 1 capital	128,305	124,463	119,617	108,585	106,527	101,674	97,342	95,159
RWA for total capital	128,305	124,506	119,649	108,617	106,558	101,710	97,377	95,190
Transitional capital floor adjustment	-	5,055	7,480	14,636	13,698	14,858	17,098	16,917
Total risk-weighted assets	\$ 128,305	\$ 129,474	\$ 127,064	\$ 123,190	\$ 120,194	\$ 116,487	\$ 114,398	\$ 112,037

⁽¹⁾ Net exposure after credit risk mitigation (net of allowances for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans), under the Standardized Approach, excluding those under the Internal Ratings-Based Approach, in accordance with the AMF guideline).

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

⁽³⁾ Other assets are measured using a method other than the Standardized Approach or the Internal Ratings-Based Approach. Other assets include the portion of investments in components that are deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.), below a certain threshold, the portion of investments in associates below a certain threshold, as well as the portion of other deferred tax assets above a certain threshold. These three items are weighted at 250% and the deducted portion (above a certain threshold) is weighted at 0%. This class excludes the CVA charge and the additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty risk section.

⁽⁴⁾ The scaling factor is a 6.0% calibration of risk-weighted assets measured using the Internal Ratings-Based Approach for credit exposures in accordance with Section 1.3 of the AMF guideline.

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

⁽⁶⁾ Represents capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk. It should be noted that, since the 3rd quarter of 2018, the Internal Models Approach has been applied for all trading portfolios, following the approval of the AMF. Previously, the Standardized Approach was used for all market risk capital charges.

⁽⁷⁾ Internal models have been used to calculate market risk for trading portfolios since the 3rd quarter of 2018. The Standardized Approach was used for prior periods. Prior period data have not been restated.

⁽⁸⁾ To account for the CVA charge, scaling factors have been applied since January 1, 2014 to calculate the Tier 1A, Tier 1 and total capital ratios. These scaling factors were 80%, 83% and 86%, respectively, in 2018. For fiscal 2019, in accordance with the AMF guideline, the factor applied is 100% for each disclosed ratio.

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

(in millions of dollars)	For the three-month periods ended								
	June 30, 2019			March 31, 2019			December 31, 2018		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	\$ 108,180	\$ 2,815	\$ 110,995	\$ 104,520	\$ 2,271	\$ 106,791	\$ 100,747	\$ 1,592	\$ 102,339
Size of portfolio ⁽²⁾	3,897	17	3,914	3,012	(645)	2,367	1,901	433	2,334
Quality of portfolio ⁽³⁾	(9)	187	178	240	569	809	242	226	468
Updating of models ⁽⁴⁾	-	-	-	-	-	-	939	-	939
Procedures and policies ⁽⁵⁾	(343)	-	(343)	505	628	1,133	466	-	466
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(96)	(6)	(102)	(97)	(8)	(105)	225	20	245
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,449	198	3,647	3,660	544	4,204	3,773	679	4,452
Risk-weighted assets at end of period	\$ 111,629	\$ 3,013	\$ 114,642	\$ 108,180	\$ 2,815	\$ 110,995	\$ 104,520	\$ 2,271	\$ 106,791

(in millions of dollars)	For the three-month periods ended								
	September 30, 2018			June 30, 2018			March 31, 2018		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	\$ 92,379	\$ 1,626	\$ 94,005	\$ 90,572	\$ 1,602	\$ 92,174	\$ 86,448	\$ 1,366	\$ 87,814
Size of portfolio ⁽²⁾	2,082	123	2,205	2,267	(17)	2,250	2,276	154	2,430
Quality of portfolio ⁽³⁾	449	(155)	294	38	40	78	752	-	752
Updating of models ⁽⁴⁾	-	-	-	-	-	-	-	-	-
Procedures and policies ⁽⁵⁾	5,907	-	5,907	321	-	321	1,003	82	1,085
Acquisitions and transfers	-	-	-	(892)	-	(892)	-	-	-
Change in exchange rates	(70)	(2)	(72)	73	1	74	93	-	93
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	8,368	(34)	8,334	1,807	24	1,831	4,124	236	4,360
Risk-weighted assets at end of period	\$ 100,747	\$ 1,592	\$ 102,339	\$ 92,379	\$ 1,626	\$ 94,005	\$ 90,572	\$ 1,602	\$ 92,174

Footnotes to this table are presented on page 15.

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

(in millions of dollars)	For the three-month periods ended								
	December 31, 2017			September 30, 2017			June 30, 2017		
	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	\$ 81,897	\$ 1,283	\$ 83,180	\$ 80,227	\$ 1,157	\$ 81,384	\$ 78,916	\$ 1,087	\$ 80,003
Size of portfolio ⁽²⁾	2,508	83	2,591	810	140	950	2,062	70	2,132
Quality of portfolio ⁽³⁾	(455)	-	(455)	921	(14)	907	(86)	-	(86)
Updating of models ⁽⁴⁾	2,120	-	2,120	-	-	-	-	-	-
Procedures and policies ⁽⁵⁾	352	-	352	-	-	-	(586)	-	(586)
Acquisitions and transfers	-	-	-	65	-	65	-	-	-
Change in exchange rates	26	-	26	(126)	-	(126)	(79)	-	(79)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	4,551	83	4,634	1,670	126	1,796	1,311	70	1,381
Risk-weighted assets at end of period	\$ 86,448	\$ 1,366	\$ 87,814	\$ 81,897	\$ 1,283	\$ 83,180	\$ 80,227	\$ 1,157	\$ 81,384

Footnotes to this table are presented on page 15.

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

(in millions of dollars)	For the three-month periods ended								
	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017
Market risk									
Risk-weighted assets at beginning of period	\$ 4,945	\$ 5,396	\$ 5,074	\$ 2,552	\$ 2,432	\$ 1,965	\$ 2,289	\$ 1,887	\$ 2,608
Change in risk level ⁽⁶⁾	-	(451)	322	(516)	120	467	(324)	402	(721)
Updating of models ⁽⁴⁾	1,193	-	-	-	-	-	-	-	-
Procedures and policies ⁽⁵⁾	-	-	-	3,038	-	-	-	-	-
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	1,193	(451)	322	2,522	120	467	(324)	402	(721)
Risk-weighted assets at end of period	\$ 6,138	\$ 4,945	\$ 5,396	\$ 5,074	\$ 2,552	\$ 2,432	\$ 1,965	\$ 2,289	\$ 1,887
Operational risk									
Risk-weighted assets at beginning of the period	\$ 12,364	\$ 12,232	\$ 12,171	\$ 11,997	\$ 11,890	\$ 11,850	\$ 11,831	\$ 11,849	\$ 13,365
Revenue generated	128	132	61	174	119	40	19	(18)	75
Procedures and policies ⁽⁵⁾	-	-	-	-	-	-	-	-	(1,591)
Acquisitions and transfers	-	-	-	-	(12)	-	-	-	-
Total changes in risk-weighted assets	128	132	61	174	107	40	19	(18)	(1,516)
Risk-weighted assets at end of period	\$ 12,492	\$ 12,364	\$ 12,232	\$ 12,171	\$ 11,997	\$ 11,890	\$ 11,850	\$ 11,831	\$ 11,849
Transitional threshold adjustment									
Risk-weighted assets at beginning of the period	\$ -	\$ 5,055	\$ 7,480	\$ 14,636	\$ 13,698	\$ 14,858	\$ 17,098	\$ 16,917	\$ 14,393
Size of portfolio ⁽²⁾	-	-	(264)	2,003	1,462	30	(361)	358	286
Quality of portfolio ⁽³⁾	-	-	(762)	(223)	666	(212)	203	(175)	120
Updating of models ⁽⁴⁾	-	-	(916)	-	-	-	(2,076)	-	-
Procedures and policies ⁽⁵⁾	-	(5,055)	(474)	(8,937)	(325)	(973)	(6)	-	2,117
Acquisitions and transfers	-	-	-	-	(867)	-	-	(1)	-
Change in exchange rates	-	-	(9)	1	2	(5)	-	(1)	1
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	-	(5,055)	(2,425)	(7,156)	938	(1,160)	(2,240)	181	2,524
Risk-weighted assets at end of year	\$ -	\$ -	\$ 5,055	\$ 7,480	\$ 14,636	\$ 13,698	\$ 14,858	\$ 17,098	\$ 16,917

⁽¹⁾ For the periods prior to March 31, 2019, risk-weighted assets accounted for the transitional provision for to the CVA applicable to Tier 1A capital.

⁽²⁾ Increase or decrease in underlying risk exposure.

⁽³⁾ Change in risk mitigation factors and portfolio quality.

⁽⁴⁾ Changes in risk parameters and models.

⁽⁵⁾ Regulatory changes and developments in the regulatory capital calculation methods.

⁽⁶⁾ Change in risk levels and change in exchange rates, which are not considered to be material.

Table 10 – Risk-weighted assets⁽¹⁾ by business segment

(in millions of dollars)	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018	As at June 30, 2018
Allocated to business segments					
Personal and Business Services	\$ 112,930	\$ 106,341	\$ 105,540	\$ 101,256	\$ 92,460
Wealth Management and Life and Health Insurance	5,026	7,778	5,360	5,445	5,641
Property and Casualty Insurance	2,832	2,636	2,376	2,410	2,161
Other	12,484	11,550	11,143	10,473	8,292
Not allocated ⁽²⁾	-	-	5,055	7,480	14,636
Total risk-weighted assets	\$ 133,272	\$ 128,305	\$ 129,474	\$ 127,064	\$ 123,190

(in millions of dollars)	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
Allocated to business segments				
Personal and Business Services	\$ 89,891	\$ 85,672	\$ 81,550	\$ 79,840
Wealth Management and Life and Health Insurance	6,124	5,996	5,733	5,291
Property and Casualty Insurance	2,230	2,437	2,231	2,444
Other	8,251	7,523	7,785	7,545
Not allocated ⁽²⁾	13,698	14,859	17,099	16,917
Total risk-weighted assets	\$ 120,194	\$ 116,487	\$ 114,398	\$ 112,037

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

⁽²⁾ Includes risk-weighted assets related to the capital floor adjustment.

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

(in millions of dollars)	As at June 30, 2019							As at March 31, 2019						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 13,729	\$ 644	\$ 109	\$ 6	\$ 203	\$ 14,691	\$ 14,591	\$ 14,109	\$ 649	\$ 1,377	\$ 5	\$ 193	\$ 16,333	\$ 15,033
Financial institutions	9,683	3,047	2,283	2,771	448	18,232	15,687	8,837	2,850	1,930	2,615	400	16,632	14,504
Businesses	64,573	5,964	256	18	1,300	72,111	71,385	61,398	5,760	398	2	1,456	69,014	68,157
SMEs similar to other retail														
client exposures	7,956	89	24	-	82	8,151	8,040	8,299	91	5	-	99	8,494	8,401
Mortgages	407	1	-	-	-	408	408	422	1	-	-	-	423	423
Other retail client exposures (excluding SMEs)	1,489	530	-	-	-	2,019	1,176	1,500	428	-	-	-	1,928	1,062
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	217	-	-	-	-	217	217	242	-	-	-	-	242	242
Trading portfolio	-	-	19,145	719	-	19,864	1,509	-	-	19,169	663	-	19,832	1,457
Internal Ratings-Based approach														
Mortgages	94,241	12,367	-	-	-	106,608	106,608	92,392	12,054	-	-	-	104,446	104,446
Revolving retail client exposures	11,910	28,042	-	-	-	39,952	39,952	11,551	27,592	-	-	-	39,143	39,143
Other retail client exposures	11,033	468	-	-	42	11,543	11,543	10,906	457	-	-	42	11,405	11,405
Total	\$ 215,243	\$ 51,152	\$ 21,817	\$ 3,514	\$ 2,075	\$ 293,801	\$ 271,121	\$ 209,661	\$ 49,882	\$ 22,879	\$ 3,285	\$ 2,190	\$ 287,897	\$ 264,278
(in millions of dollars)	As at December 31, 2018							As at September 30, 2018						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 14,493	\$ 669	\$ 30	\$ 8	\$ 184	\$ 15,384	\$ 15,354	\$ 15,158	\$ 681	\$ 524	\$ 11	\$ 224	\$ 16,598	\$ 16,098
Financial institutions	8,052	2,581	2,069	4,593	390	17,685	13,498	8,191	2,547	2,337	3,698	433	17,206	12,880
Businesses	60,191	6,090	147	17	1,397	67,842	67,220	57,798	5,977	146	2	1,109	65,032	64,478
SMEs similar to other retail														
client exposures	8,151	129	-	-	103	8,383	8,294	8,097	173	-	-	104	8,374	8,280
Mortgages	435	-	-	-	-	435	435	438	-	-	-	-	438	438
Other retail client exposures (excluding SMEs)	1,541	406	-	-	-	1,947	1,057	1,508	332	-	-	-	1,840	922
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	250	-	-	-	-	250	250	200	-	-	-	-	200	200
Trading portfolio	-	-	20,375	828	-	21,203	1,234	-	-	19,765	699	-	20,464	1,159
Internal Ratings-Based Approach														
Mortgages	92,158	11,735	-	-	-	103,893	103,893	92,162	11,489	-	-	-	103,651	103,651
Revolving retail client exposures	11,879	27,298	-	-	-	39,177	39,177	11,624	26,851	-	-	-	38,475	38,475
Other retail client exposures	10,785	443	-	-	43	11,271	11,271	10,589	429	-	-	43	11,061	11,061
Total	\$ 207,940	\$ 49,351	\$ 22,621	\$ 5,446	\$ 2,117	\$ 287,475	\$ 261,688	\$ 205,770	\$ 48,479	\$ 22,772	\$ 4,410	\$ 1,913	\$ 283,344	\$ 257,647

Footnotes to this table are presented on page 19.

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

(in millions of dollars)	As at June 30, 2018							As at March 31, 2018						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 14,201	\$ 714	\$ 1	\$ 9	\$ 160	\$ 15,085	\$ 15,084	\$ 13,935	\$ 687	\$ -	\$ 6	\$ 150	\$ 14,778	\$ 14,778
Financial institutions	7,894	2,114	1,083	3,707	649	15,447	12,043	7,017	2,200	1,178	3,413	670	14,478	11,272
Businesses	52,723	5,442	160	2	582	58,909	58,377	51,081	5,402	211	12	610	57,316	56,699
SMEs similar to other retail client exposures	6,720	159	-	-	36	6,915	6,857	6,697	160	-	-	34	6,891	6,830
Mortgages	461	-	-	-	-	461	461	464	-	-	-	-	464	464
Other retail client exposures (excluding SMEs)	1,445	245	-	-	-	1,690	745	1,509	205	-	-	-	1,714	525
Securitization	5	-	-	-	-	5	5	6	-	-	-	-	6	6
Equities	199	-	-	-	-	199	199	203	-	-	-	-	203	203
Trading portfolio	-	-	18,029	1,000	-	19,029	1,260	-	-	19,293	1,139	-	20,432	1,454
Internal Ratings-Based Approach														
Mortgages	96,477	13,503	-	-	-	109,980	109,980	93,651	13,040	-	-	-	106,691	106,691
Revolving retail client exposures	11,452	26,397	-	-	-	37,849	37,849	11,112	26,199	-	-	-	37,311	37,311
Other retail client exposures	10,319	412	-	-	43	10,774	10,774	9,832	411	-	-	43	10,286	10,286
Total	\$ 201,896	\$ 48,986	\$ 19,273	\$ 4,718	\$ 1,470	\$ 276,343	\$ 253,634	\$ 195,507	\$ 48,304	\$ 20,682	\$ 4,570	\$ 1,507	\$ 270,570	\$ 246,519

(in millions of dollars)	As at December 31, 2017							As at September 30, 2017						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 13,745	\$ 678	\$ 16	\$ 8	\$ 141	\$ 14,588	\$ 14,572	\$ 14,261	\$ 459	\$ 3	\$ 5	\$ 130	\$ 14,858	\$ 14,855
Financial institutions	7,475	2,478	483	3,287	524	14,247	11,778	7,630	2,489	1,134	2,956	602	14,811	11,850
Businesses	49,094	4,823	283	2	639	54,841	54,122	48,786	4,624	162	3	560	54,135	53,632
SMEs similar to other retail client exposures	6,822	188	-	-	34	7,044	6,981	7,210	222	-	-	34	7,466	7,399
Mortgages	411	-	-	-	-	411	411	271	-	-	-	-	271	271
Other retail client exposures (excluding SMEs)	1,438	67	-	-	-	1,505	279	1,452	39	-	-	-	1,491	258
Securitization	6	-	-	-	-	6	6	7	-	-	-	-	7	7
Equities	152	-	-	-	-	152	152	124	-	-	-	-	124	124
Trading portfolio	-	-	17,840	750	-	18,590	1,268	-	-	17,202	833	-	18,035	1,191
Internal Ratings-Based Approach														
Mortgages	93,067	12,614	-	-	-	105,681	105,681	91,805	9,290	-	-	-	101,095	101,095
Revolving retail client exposures	11,239	26,110	-	-	-	37,349	37,349	10,934	25,376	-	-	-	36,310	36,310
Other retail client exposures	9,577	395	-	-	21	9,993	9,993	9,217	354	-	-	21	9,592	9,592
Total	\$ 193,026	\$ 47,353	\$ 18,622	\$ 4,047	\$ 1,359	\$ 264,407	\$ 242,592	\$ 191,697	\$ 42,853	\$ 18,501	\$ 3,797	\$ 1,347	\$ 258,195	\$ 236,584

Footnotes to this table are presented on page 19.

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

	As at June 30, 2017						
	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	\$ 15,847	\$ 442	\$ 1,223	\$ 3	\$ 19	\$ 17,534	\$ 16,397
Financial institutions	6,771	2,639	694	3,140	752	13,996	11,178
Businesses	48,116	4,466	91	25	596	53,294	52,787
SMEs similar to other retail client exposures	7,174	242	-	-	35	7,451	7,383
Mortgages	206	-	-	-	-	206	206
Other retail client exposures (excluding SMEs)	1,456	35	-	-	-	1,491	264
Securitization	7	-	-	-	-	7	7
Equities	128	-	-	-	-	128	128
Trading portfolio	-	-	12,609	860	-	13,469	886
Internal Ratings-Based Approach							
Mortgages	90,587	9,094	-	-	-	99,681	99,681
Revolving retail client exposures	10,753	24,921	-	-	-	35,674	35,674
Other retail client exposures	8,840	347	-	-	23	9,210	9,210
Total	\$ 189,885	\$ 42,186	\$ 14,617	\$ 4,028	\$ 1,425	\$ 252,141	\$ 233,801

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

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

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry

(in millions of dollars)	As at June 30, 2019							As at March 31, 2019						
	Exposure classes ⁽¹⁾							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⁾
Industries														
Agriculture	\$ 7,030	\$ 202	\$ -	\$ -	\$ 21	\$ 7,253	\$ 7,246	\$ 6,833	\$ 184	\$ -	\$ -	\$ 16	\$ 7,033	\$ 7,026
Mining, oil and gas	398	450	-	-	107	955	955	320	456	-	-	94	870	870
Utilities	12,957	1,589	109	-	291	14,946	14,838	13,544	1,542	1,377	-	274	16,737	15,428
Construction	3,030	1,109	-	-	206	4,345	4,264	2,629	925	-	-	190	3,744	3,669
Manufacturing	4,002	773	-	-	222	4,997	4,983	3,360	830	-	-	211	4,401	4,387
Wholesale trade	1,579	124	-	-	85	1,788	1,778	1,377	140	-	-	77	1,594	1,585
Retail trade	2,510	376	-	-	23	2,909	2,892	2,600	346	-	-	24	2,970	2,953
Transportation	1,276	379	-	-	109	1,764	1,757	1,111	395	-	-	95	1,601	1,597
Information industry	422	444	-	-	42	908	906	427	322	-	-	261	1,010	1,008
Finance and insurance	10,391	1,431	2,539	2,795	583	17,739	14,842	8,891	1,459	2,328	2,622	546	15,846	13,216
Real estate	34,170	896	-	-	90	35,156	35,061	33,212	929	-	-	90	34,231	34,139
Professional services	772	147	-	-	63	982	973	611	186	-	-	62	859	848
Management of companies	720	60	-	-	31	811	740	759	67	-	-	34	860	788
Administrative services	247	14	-	-	31	292	283	235	13	-	-	29	277	268
Education	1,312	1,088	-	-	7	2,407	2,406	1,501	986	-	-	8	2,495	2,495
Health care	3,418	287	-	-	9	3,714	3,699	3,514	239	-	-	7	3,760	3,747
Arts and entertainments	795	51	-	-	9	855	851	654	58	-	-	6	718	715
Accommodation	1,240	55	-	-	2	1,297	1,285	1,171	20	-	-	3	1,194	1,187
Other services	657	53	-	-	13	723	711	627	44	-	-	13	684	673
Other businesses	1,059	127	-	-	7	1,193	1,193	968	118	-	-	9	1,095	1,095
Total	\$ 87,985	\$ 9,655	\$ 2,648	\$ 2,795	\$ 1,951	\$ 105,034	\$ 101,663	\$ 84,344	\$ 9,259	\$ 3,705	\$ 2,622	\$ 2,049	\$ 101,979	\$ 97,694
(in millions of dollars)	As at December 31, 2018							As at September 30, 2018						
	Exposure classes ⁽¹⁾							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⁾
Industries														
Agriculture	\$ 6,703	\$ 200	\$ -	\$ -	\$ 15	\$ 6,918	\$ 6,912	\$ 6,385	\$ 204	\$ -	\$ -	\$ 19	\$ 6,608	\$ 6,603
Mining, oil and gas	298	458	-	-	94	850	851	291	454	-	-	95	840	840
Utilities	13,596	1,559	30	3	267	15,455	15,417	14,096	1,519	524	-	306	16,445	15,937
Construction	2,499	913	-	-	177	3,589	3,516	2,370	862	-	-	175	3,407	3,333
Manufacturing	3,245	876	-	-	219	4,340	4,325	3,000	827	-	-	206	4,033	4,021
Wholesale trade	1,283	125	-	-	70	1,478	1,469	1,247	131	-	-	88	1,466	1,457
Retail trade	2,411	355	-	-	24	2,790	2,772	2,459	332	-	-	26	2,817	2,800
Transportation	1,054	365	-	-	99	1,518	1,514	1,108	409	-	-	100	1,617	1,614
Information industry	456	307	-	-	261	1,024	1,023	436	286	-	-	40	762	761
Finance and insurance	8,768	1,378	2,216	4,615	545	17,522	13,060	9,089	1,358	2,465	3,711	525	17,148	12,627
Real estate	32,722	1,060	-	-	82	33,864	33,769	31,551	958	-	-	81	32,590	32,494
Professional services	519	175	-	-	27	721	710	457	145	-	-	29	631	622
Management of companies	801	74	-	-	17	892	821	747	112	-	-	17	876	807
Administrative services	291	15	-	-	28	334	325	241	9	-	-	15	265	256
Education	1,564	1,028	-	-	8	2,600	2,598	1,317	1,137	-	-	8	2,462	2,461
Health care	3,222	244	-	-	6	3,472	3,462	3,134	257	-	-	3	3,394	3,381
Arts and entertainments	613	57	-	-	8	678	675	633	49	-	-	8	690	688
Accommodation	1,131	13	-	-	3	1,147	1,139	1,078	24	-	-	3	1,105	1,098
Other services	600	33	-	-	11	644	639	582	42	-	-	11	635	627
Other businesses	960	105	-	-	10	1,075	1,075	926	90	18	-	11	1,045	1,029
Total	\$ 82,736	\$ 9,340	\$ 2,246	\$ 4,618	\$ 1,971	\$ 100,911	\$ 96,072	\$ 81,147	\$ 9,205	\$ 3,007	\$ 3,711	\$ 1,766	\$ 98,836	\$ 93,456

Footnotes to this table are presented on page 22.

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

(in millions of dollars)	As at June 30, 2018							As at March 31, 2018						
	Exposure classes ⁽¹⁾							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⁾
Industries														
Agriculture	\$ 6,910	\$ 186	\$ -	\$ -	\$ 11	\$ 7,107	\$ 7,099	\$ 6,583	\$ 167	\$ -	\$ -	\$ 11	\$ 6,761	\$ 6,751
Mining, oil and gas	345	457	-	-	51	853	853	338	450	-	-	52	840	839
Utilities	13,290	1,488	1	-	189	14,968	14,961	13,204	1,485	-	-	184	14,873	14,864
Construction	2,383	742	-	-	81	3,206	3,151	2,155	622	-	-	82	2,859	2,806
Manufacturing	3,194	504	-	-	102	3,800	3,789	2,846	543	-	-	100	3,489	3,478
Wholesale trade	1,334	99	-	-	50	1,483	1,471	1,353	126	-	-	44	1,523	1,513
Retail trade	2,703	345	-	-	10	3,058	3,044	2,687	325	-	-	8	3,020	3,007
Transportation	1,194	419	-	-	51	1,664	1,660	1,140	484	-	-	52	1,676	1,669
Information industry	454	283	-	-	20	757	755	337	323	-	-	20	680	679
Finance and insurance	8,900	1,162	1,229	3,718	729	15,738	12,115	8,116	1,134	1,389	3,431	787	14,857	11,331
Real estate	24,790	707	-	-	36	25,533	25,470	24,390	663	-	-	40	25,093	24,983
Professional services	493	117	-	-	13	623	614	460	126	-	-	12	598	589
Management of companies	806	109	-	-	11	926	854	833	154	-	-	10	997	926
Administrative services	235	16	-	-	9	260	251	234	10	-	-	7	251	243
Education	1,220	1,171	-	-	4	2,395	2,392	1,112	1,191	-	-	3	2,306	2,306
Health care	3,037	257	-	-	2	3,296	3,284	2,898	210	-	-	1	3,109	3,097
Arts and entertainments	608	46	-	-	3	657	655	620	42	-	-	3	665	663
Accommodation	1,158	22	-	-	2	1,182	1,172	1,060	29	-	-	2	1,091	1,081
Other services	659	38	-	-	7	704	695	659	38	-	-	7	704	697
Other businesses	1,105	102	14	-	10	1,231	1,219	1,008	167	-	-	5	1,180	1,227
Total	\$ 74,818	\$ 8,270	\$ 1,244	\$ 3,718	\$ 1,391	\$ 89,441	\$ 85,504	\$ 72,033	\$ 8,289	\$ 1,389	\$ 3,431	\$ 1,430	\$ 86,572	\$ 82,749
(in millions of dollars)	As at December 31, 2017							As at September 30, 2017						
	Exposure classes ⁽¹⁾							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⁾
Industries														
Agriculture	\$ 6,492	\$ 144	\$ -	\$ -	\$ 12	\$ 6,648	\$ 6,640	\$ 6,179	\$ 153	\$ -	\$ -	\$ 12	\$ 6,344	\$ 6,335
Mining, oil and gas	308	460	-	-	52	820	819	422	457	-	-	52	931	930
Utilities	13,306	1,404	16	-	174	14,900	14,877	13,570	1,158	-	-	167	14,895	14,887
Construction	2,066	583	-	-	78	2,727	2,678	1,999	488	-	-	78	2,565	2,512
Manufacturing	2,601	597	-	-	96	3,294	3,280	2,462	547	-	-	97	3,106	3,098
Wholesale trade	1,256	192	-	-	45	1,493	1,484	1,235	158	-	-	47	1,440	1,432
Retail trade	2,592	328	-	-	8	2,928	2,910	2,398	399	-	-	10	2,807	2,793
Transportation	1,090	463	-	-	53	1,606	1,600	1,137	463	-	-	53	1,653	1,652
Information industry	333	345	-	-	-	678	677	319	322	-	-	19	660	660
Finance and insurance	7,345	1,053	766	3,297	683	13,144	10,247	8,278	976	1,299	2,964	663	14,180	10,994
Real estate	23,863	623	-	-	42	24,528	24,466	23,390	652	-	-	37	24,079	24,009
Professional services	445	133	-	-	14	592	586	461	122	-	-	15	598	593
Management of companies	817	224	-	-	18	1,059	982	818	214	-	-	16	1,048	975
Administrative services	206	15	-	-	7	228	219	229	9	-	-	7	245	236
Education	1,621	926	-	-	4	2,551	2,550	1,275	982	-	-	4	2,261	2,260
Health care	2,716	216	-	-	1	2,933	2,926	2,629	176	-	-	1	2,806	2,801
Arts and entertainments	729	41	-	-	3	773	772	776	41	-	-	2	819	818
Accommodation	1,020	33	-	-	2	1,055	1,046	973	35	-	-	1	1,009	999
Other services	635	34	-	-	7	676	669	630	39	-	-	6	675	669
Other businesses	873	165	-	-	5	1,043	1,044	1,497	181	-	-	5	1,683	1,684
Total	\$ 70,314	\$ 7,979	\$ 782	\$ 3,297	\$ 1,304	\$ 83,676	\$ 80,472	\$ 70,677	\$ 7,572	\$ 1,299	\$ 2,964	\$ 1,292	\$ 83,804	\$ 80,337

Footnotes to this table are presented on page 22.

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

(in millions of dollars)	As at June 30, 2017						
	Exposure classes ⁽¹⁾					Total	Net exposure ⁽²⁾
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure		
Industries							
Agriculture	\$ 5,957	\$ 148	\$ -	\$ -	\$ 11	\$ 6,116	\$ 6,106
Mining, oil and gas	431	456	-	-	4	891	890
Utilities	15,296	1,141	1,223	3	166	17,829	16,665
Construction	2,023	468	-	1	78	2,570	2,519
Manufacturing	2,428	520	-	-	92	3,040	3,030
Wholesale trade	1,178	153	-	-	45	1,376	1,370
Retail trade	2,763	387	-	-	8	3,158	3,144
Transportation	1,133	446	-	1	54	1,634	1,634
Information industry	312	315	-	1	19	647	647
Finance and insurance	7,551	1,081	785	3,161	796	13,374	10,350
Real estate	22,910	648	-	-	39	23,597	23,522
Professional services	428	130	-	-	20	578	573
Management of companies	756	128	-	-	10	894	822
Administrative services	243	12	-	-	7	262	252
Education	1,211	1,085	-	-	4	2,300	2,299
Health care	2,491	156	-	1	1	2,649	2,645
Arts and entertainments	634	42	-	-	2	678	677
Accommodation	964	23	-	-	1	988	977
Other services	597	31	-	-	5	633	628
Other businesses	1,427	178	-	-	5	1,610	1,612
Total	\$ 70,733	\$ 7,548	\$ 2,008	\$ 3,168	\$ 1,367	\$ 84,824	\$ 80,362

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

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

Table 13 – Reconciliation of exposure at default and regulatory balance sheet⁽¹⁾

	As at June 30, 2019				
	Items subject to:				Items not subject to credit risk
(in millions of dollars)	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	
Cash and deposits with financial institutions	\$ 2,430	\$ 2,430	\$ -	\$ -	\$ -
Securities	38,916	21,160	5	-	17,751
Securities borrowed or purchased under reverse repurchase agreements	13,091	-	-	13,091	-
Loans	193,558	193,438	-	-	120
Segregated fund net assets	-	-	-	-	-
Other assets	13,213	9,004	-	4,059	150
Total assets	261,208	226,032	5	17,150	\$ 18,021
Commitments related to securities lent or sold under repurchase agreements	11,128	-	-	11,128	
Off-balance sheet derivative financial instruments	(545)	-	-	(545)	
Unused commitments	111,845	51,152	-	-	
Other off-balance sheet items	2,074	2,074	-	-	
Differences arising from the recognition of allowances	567	567	-	-	
Adjustments to account for differences related to on-balance sheet exposures	467	(144)	-	611	
Total exposure at default for credit risk	\$ 386,744	\$ 279,681	\$ 5	\$ 28,344	

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

Table 14 – Credit risk mitigation

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

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

Footnotes to this table are presented on page 26.

Table 14 – Credit risk mitigation (continued)

(in millions of dollars)	As at June 30, 2018			As at March 31, 2018		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	\$ 15,085	\$ 1	\$ -	\$ 14,778	\$ -	\$ -
Financial institutions	15,447	3,404	233	14,478	3,206	234
Businesses	58,909	532	10,511	57,316	617	10,376
SMEs similar to other retail client exposures	6,915	58	1,187	6,891	61	1,213
Mortgages	461	-	-	464	-	-
Other retail client exposure (excluding SMEs)	1,690	945	-	1,714	1,189	-
Securitization	5	-	-	6	-	-
Equities	199	-	-	203	-	-
Trading portfolio	19,029	17,769	-	20,432	18,978	-
Internal Ratings-Based Approach⁽²⁾						
Mortgages	109,980	-	29,215	106,691	-	28,366
Revolving retail client exposures	37,849	-	-	37,311	-	-
Other retail client exposures	10,774	-	2,337	10,286	-	2,416
Total	\$ 276,343	\$ 22,709	\$ 43,483	\$ 270,570	\$ 24,051	\$ 42,605

(in millions of dollars)	As at December 31, 2017			As at September 30, 2017		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	\$ 14,588	\$ 16	\$ -	\$ 14,858	\$ 3	\$ 17
Financial institutions	14,247	2,469	263	14,811	2,961	279
Businesses	54,841	719	10,201	54,135	503	10,082
SMEs similar to other retail client exposures	7,044	63	1,279	7,466	67	1,451
Mortgages	411	-	-	271	-	173
Other retail client exposure (excluding SMEs)	1,505	1,226	-	1,491	1,233	-
Securitization	6	-	-	7	-	-
Equities	152	-	-	124	-	-
Trading portfolio	18,590	17,322	-	18,035	16,844	-
Internal Ratings-Based Approach⁽²⁾						
Mortgages	105,681	-	28,398	101,095	-	28,356
Revolving retail client exposures	37,349	-	-	36,310	-	-
Other retail client exposures	9,993	-	2,352	9,592	-	2,239
Total	\$ 264,407	\$ 21,815	\$ 42,493	\$ 258,195	\$ 21,611	\$ 42,597

Footnotes to this table are presented on page 26.

Table 14 – Credit risk mitigation (continued)

(in millions of dollars)	As at June 30, 2017		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	\$ 17,534	\$ 1,137	\$ 1
Financial institutions	13,996	2,818	300
Businesses	53,294	507	9,852
SMEs similar to other retail client exposures	7,451	68	1,559
Mortgages	206	-	-
Other retail client exposure (excluding SMEs)	1,491	1,227	-
Securitization	7	-	-
Equities	128	-	-
Trading portfolio	13,469	12,583	-
Internal Ratings-Based Approach⁽²⁾			
Mortgages	99,681	-	28,427
Revolving retail client exposures	35,674	-	-
Other retail client exposures	9,210	-	2,297
Total	\$ 252,141	\$ 18,340	\$ 42,436

⁽¹⁾ Qualifying financial collateral includes cash, gold, qualifying debt securities, shares and mutual funds.

⁽²⁾ For exposures under the IRB Approach, qualifying financial collateral is taken into account when estimating loss given default (LGD) in internal models.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach

Used exposure

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

The footnote to this table is presented on page 36.

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

Used exposure

(in millions of dollars and as a percentage)

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

The footnote to this table is presented on page 36.

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

(in millions of dollars and as a percentage)																
As at June 30, 2018										As at March 31, 2018						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾	
Exposures related to residential mortgage loans																
Insured exposures																
Excellent	0.00 - 0.14	0.08%	10.53%	\$ 8,463	\$ 178	2.11%	\$ 0.7	2.21%	0.08%	10.22%	\$ 8,472	\$ 173	2.04%	\$ 0.7	2.15%	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	11.29	7,558	416	5.50	2.2	5.87	0.26	10.83	7,197	380	5.28	2.0	5.63	
	0.50 - 0.74	0.65	11.74	6,341	697	10.99	4.8	11.95	0.65	11.15	6,128	640	10.44	4.4	11.35	
Low	0.75 - 2.49	1.55	12.38	5,478	1,126	20.56	10.6	22.97	1.56	11.61	5,401	1,041	19.28	9.8	21.54	
Medium	2.50 - 9.99	5.39	12.39	1,473	606	41.14	9.8	49.45	5.49	11.61	1,475	574	38.94	9.4	46.89	
High	10.00 - 99.99	27.40	11.91	309	215	69.52	10.1	110.29	27.39	11.48	349	234	66.99	11.0	106.27	
Default	100.00	100.00	10.86	199	270	135.79	-	135.79	100.00	10.55	179	236	131.84	-	131.84	
Sub-total		1.73	11.43	29,821	3,508	11.76	38.2	13.36	1.73	10.91	29,201	3,278	11.23	37.3	12.82	
Uninsured exposures																
Excellent	0.00 - 0.14	0.08	11.52	23,370	539	2.30	2.2	2.42	0.08	11.44	22,956	525	2.29	2.1	2.40	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	11.98	17,873	1,043	5.84	5.6	6.23	0.26	11.88	16,965	981	5.78	5.2	6.17	
	0.50 - 0.74	0.65	12.18	12,348	1,408	11.40	9.8	12.39	0.65	12.05	11,727	1,324	11.28	9.2	12.26	
Low	0.75 - 2.49	1.56	12.46	9,792	2,034	20.77	19.0	23.21	1.57	12.31	9,541	1,963	20.58	18.5	23.00	
Medium	2.50 - 9.99	5.37	12.58	2,603	1,084	41.66	17.4	50.04	5.38	12.34	2,563	1,049	40.94	16.9	49.18	
High	10.00 - 99.99	27.42	11.87	466	323	69.27	15.2	109.94	27.42	11.70	499	341	68.32	16.0	108.44	
Default	100.00	100.00	11.27	204	287	140.86	-	140.86	100.00	11.16	200	280	139.51	-	139.51	
Sub-total		1.16	11.95	66,656	6,718	10.08	69.2	11.38	1.19	11.83	64,451	6,463	10.03	67.9	11.35	
Total		1.33	11.79	96,477	10,226	10.60	107.4	11.99	1.35	11.55	93,652	9,741	10.40	105.2	11.81	
Qualifying revolving retail client exposures (QRRCE)																
Excellent	0.00 - 0.14	0.07	77.73	2,596	83	3.19	1.3	3.83	0.07	76.66	2,356	74	3.16	1.2	3.78	
	0.15 - 0.24	0.19	82.28	576	48	8.42	0.9	10.37	0.19	82.28	504	42	8.42	0.8	10.37	
Very low	0.25 - 0.49	0.38	76.20	1,685	232	13.76	4.9	17.43	0.37	75.76	1,586	216	13.60	4.6	17.22	
	0.50 - 0.74	0.68	65.31	443	82	18.55	2.0	24.11	0.68	65.30	455	84	18.55	2.0	24.10	
Low	0.75 - 2.49	1.94	77.33	3,915	1,856	47.40	58.3	66.02	1.96	77.24	3,843	1,833	47.67	57.7	66.43	
Medium	2.50 - 9.99	4.93	71.64	1,080	931	86.18	38.3	130.54	4.93	71.70	1,113	959	86.23	39.5	130.61	
High	10.00 - 99.99	19.96	61.37	1,039	1,669	160.66	127.3	313.83	19.96	61.35	1,126	1,809	160.60	137.8	313.68	
Default	100.00	100.00	72.43	118	1,069	905.35	-	905.35	100.00	72.50	129	1,171	906.28	-	906.28	
Total		4.08	75.00	11,452	5,970	52.13	233.0	77.57	4.46	74.43	11,112	6,188	55.68	243.6	83.09	
Other retail client exposures, excluding SMEs similar to the other retail client exposures																
Excellent	0.00 - 0.14	0.08	26.89	843	45	5.33	0.2	5.59	0.08	26.45	829	44	5.26	0.2	5.51	
	0.15 - 0.24	0.19	82.28	2	1	32.18	-	34.13	0.19	82.28	1	-	32.18	-	34.13	
Very low	0.25 - 0.49	0.28	25.63	1,221	156	12.76	0.9	13.63	0.28	24.49	1,187	145	12.19	0.8	13.02	
	0.50 - 0.74	0.61	29.05	1,584	357	22.54	2.7	24.64	0.61	27.66	1,558	335	21.53	2.5	23.54	
Low	0.75 - 2.49	1.60	35.42	2,336	968	41.44	13.5	48.65	1.60	34.82	2,162	882	40.80	12.3	47.91	
Medium	2.50 - 9.99	3.26	37.48	3,906	2,044	52.35	47.2	48.65	3.21	37.30	3,676	1,912	52.00	43.6	47.91	
High	10.00 - 99.99	24.47	32.42	327	255	77.91	25.9	176.84	24.51	30.93	331	246	74.36	25.0	168.84	
Default	100.00	100.00	32.10	100	402	401.22	-	401.22	100.00	33.14	88	363	414.27	-	414.27	
Total		3.48	33.25	10,319	4,228	40.97	90.4	51.93	3.41	32.52	9,832	3,927	39.94	84.4	50.67	
Overall total		1.79%	19.78%	\$ 118,248	\$ 20,424	17.27%	\$ 430.8	21.83%	1.83%	19.44%	\$ 114,596	\$ 19,856	17.33%	\$ 433.2	22.05%	

The footnote to this table is presented on page 36.

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

Used exposure

(in millions of dollars and as a percentage)				As at December 31, 2017						As at September 30, 2017						
		PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾
Exposures related to residential mortgage loans																
Insured exposures																
Excellent	0.00 - 0.14	0.08%	8.38%	\$ 8,321	\$ 139	1.68%	\$ 0.6	1.76%	0.07%	8.40%	\$ 7,878	\$ 119	1.51%	\$ 0.5	1.59%	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.26	8.33	7,345	298	4.06	1.6	4.33	0.26	8.34	7,308	297	4.06	1.6	4.33	
	0.50 - 0.74	0.65	8.31	6,245	486	7.78	3.4	8.45	0.59	8.31	6,403	466	7.28	3.1	7.89	
Low	0.75 - 2.49	1.56	8.33	5,439	752	13.81	7.0	15.43	1.43	8.33	5,771	756	13.10	6.9	14.59	
Medium	2.50 - 9.99	5.50	8.36	1,472	413	28.08	6.8	33.83	5.47	8.36	1,530	429	28.03	7.0	33.75	
High	10.00 - 99.99	27.39	8.42	376	185	49.16	8.6	77.98	27.39	8.40	375	184	49.03	8.7	77.79	
Default	100.00	100.00	8.45	174	183	105.04	0.4	108.01	100.00	8.45	183	192	104.91	0.4	107.93	
Sub-total			1.73	8.34	29,372	2,456	8.36	28.4	9.57	1.75	8.35	29,448	2,443	8.30	28.2	9.49
Uninsured exposures																
Excellent	0.00 - 0.14	0.08	11.17	22,263	497	2.23	2.0	2.35	0.07	10.83	21,139	413	1.95	1.6	2.05	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.26	11.56	16,958	955	5.63	5.1	6.01	0.26	11.10	16,708	903	5.41	4.8	5.77	
	0.50 - 0.74	0.65	11.73	11,828	1,298	10.98	9.0	11.93	0.59	11.25	11,835	1,165	9.84	7.9	10.67	
Low	0.75 - 2.49	1.57	11.97	9,452	1,888	19.98	17.8	22.33	1.44	11.45	9,522	1,721	18.08	15.7	20.15	
Medium	2.50 - 9.99	5.41	12.12	2,539	1,025	40.36	16.6	48.51	5.45	11.74	2,503	982	39.23	15.8	47.19	
High	10.00 - 99.99	27.42	11.37	473	314	66.38	14.7	105.35	27.42	11.18	459	300	65.26	14.1	103.57	
Default	100.00	100.00	10.94	183	208	113.41	10.3	183.86	100.00	10.75	192	219	114.09	9.5	175.73	
Sub-total			1.16	11.54	63,696	6,185	9.71	75.5	11.19	1.15	11.11	62,358	5,703	9.15	69.4	10.54
Total			1.34	10.53	93,068	8,641	9.29	103.9	10.68	1.34	10.23	91,806	8,146	8.87	97.6	10.20
Qualifying revolving retail client exposures (QRRCE)																
Excellent	0.00 - 0.14	0.07	77.10	2,480	78	3.16	1.2	3.79	0.07	77.60	2,871	98	3.43	1.6	4.12	
	0.15 - 0.24	0.19	82.28	528	44	8.42	0.8	10.37	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.37	75.79	1,633	222	13.60	4.7	17.22	0.33	75.57	1,609	196	12.20	4.1	15.35	
	0.50 - 0.74	0.68	65.13	450	83	18.51	2.0	24.04	0.68	65.06	458	85	18.48	2.0	24.01	
Low	0.75 - 2.49	1.95	77.26	3,818	1,816	47.56	57.1	66.26	1.70	77.23	3,701	1,584	42.81	48.0	59.02	
Medium	2.50 - 9.99	4.92	71.67	1,086	935	86.11	38.5	130.40	4.38	71.67	1,081	861	79.63	34.0	118.96	
High	10.00 - 99.99	19.95	61.34	1,127	1,810	160.54	138.0	313.52	17.48	59.63	1,102	1,626	147.53	115.0	277.95	
Default	100.00	100.00	72.47	117	1,003	858.74	6.2	925.06	100.00	59.67	112	781	698.73	5.9	764.75	
Total			4.28	74.58	11,239	5,991	53.30	248.5	80.94	3.89	74.07	10,934	5,231	47.84	210.6	71.92
Other retail client exposures, excluding SMEs similar to the other retail client exposures																
Excellent	0.00 - 0.14	0.08	25.70	809	41	5.08	0.2	5.33	0.08	28.92	994	56	5.66	0.2	5.93	
	0.15 - 0.24	0.19	82.28	1	-	32.18	-	34.13	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.28	23.90	1,182	141	11.91	0.8	12.72	0.28	28.12	1,470	207	14.05	1.1	15.01	
	0.50 - 0.74	0.61	27.67	1,480	319	21.55	2.4	23.57	0.64	29.63	1,651	397	24.06	3.1	26.37	
Low	0.75 - 2.49	1.60	35.24	2,090	863	41.29	12.0	48.48	1.61	34.84	1,859	785	42.24	10.7	49.42	
Medium	2.50 - 9.99	3.26	37.40	3,595	1,878	52.23	43.3	48.48	3.39	36.73	2,840	1,459	51.38	34.9	49.42	
High	10.00 - 99.99	24.52	30.20	344	250	72.60	25.4	164.88	22.78	29.59	328	225	68.43	21.5	150.10	
Default	100.00	100.00	36.00	76	188	247.47	15.3	498.38	100.00	35.82	74	186	250.09	14.8	499.22	
Total			3.38	32.50	9,577	3,680	38.42	99.4	51.40	3.15	32.60	9,216	3,315	35.97	86.3	47.67
Overall total			1.80%	18.70%	\$ 113,884	\$ 18,312	16.08%	\$ 451.8	21.04%	1.74%	18.31%	\$ 111,956	\$ 16,692	14.91%	\$ 394.5	19.32%

The footnote to this table is presented on page 36.

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

(in millions of dollars and as a percentage)				As at June 30, 2017						
		PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾	
Exposures related to residential mortgage loans										
Insured exposures										
Excellent	0.00 - 0.14	0.07%	8.40%	\$ 8,265	\$ 125	1.52%	\$ 0.5	1.59%		
	0.15 - 0.24	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.26	8.36	7,415	302	4.07	1.6	4.34		
	0.50 - 0.74	0.59	8.33	6,327	462	7.30	3.1	7.91		
Low	0.75 - 2.49	1.43	8.34	5,549	727	13.12	6.6	14.61		
Medium	2.50 - 9.99	5.54	8.36	1,472	415	28.18	6.8	33.96		
High	10.00 - 99.99	27.39	8.47	359	178	49.43	8.4	78.42		
Default	100.00	100.00	8.44	213	224	104.88	0.4	107.08		
Sub-total			1.81	8.36	29,600	2,433	8.22	27.4	9.38	
Uninsured exposures										
Excellent	0.00 - 0.14	0.07	10.73	21,467	415	1.93	1.6	2.03		
	0.15 - 0.24	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.26	10.95	16,306	869	5.33	4.6	5.69		
	0.50 - 0.74	0.59	11.06	11,280	1,092	9.68	7.4	10.50		
Low	0.75 - 2.49	1.44	11.24	8,976	1,594	17.74	14.5	19.76		
Medium	2.50 - 9.99	5.41	11.42	2,354	896	38.07	14.5	45.78		
High	10.00 - 99.99	27.42	10.75	413	259	62.76	12.2	99.60		
Default	100.00	100.00	10.76	192	220	114.45	9.3	175.13		
Sub-total			1.13	10.95	60,988	5,345	8.76	64.1	10.08	
Total			1.35	10.11	90,588	7,778	8.59	91.5	9.85	
Qualifying revolving retail client exposures (QRRCE)										
Excellent	0.00 - 0.14	0.07	77.71	2,891	98	3.40	1.6	4.08		
	0.15 - 0.24	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.33	75.72	1,565	192	12.25	4.0	15.41		
	0.50 - 0.74	0.68	64.82	448	83	18.42	2.0	23.93		
Low	0.75 - 2.49	1.70	77.23	3,620	1,548	42.77	46.9	58.96		
Medium	2.50 - 9.99	4.37	71.60	1,060	842	79.46	33.3	118.68		
High	10.00 - 99.99	17.46	59.63	1,056	1,556	147.46	109.9	277.73		
Default	100.00	100.00	59.97	113	790	697.98	6.6	770.64		
Total			3.86	74.16	10,753	5,109	47.52	204.3	71.26	
Other retail client exposures, excluding SMEs similar to the other retail client exposures										
Excellent	0.00 - 0.14	0.08	29.10	1,016	58	5.73	0.2	6.01		
	0.15 - 0.24	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.28	28.02	1,433	201	14.00	1.1	14.96		
	0.50 - 0.74	0.64	28.74	1,575	368	23.37	2.8	25.62		
Low	0.75 - 2.49	1.61	33.94	1,757	723	41.14	9.8	48.14		
Medium	2.50 - 9.99	3.34	36.21	2,679	1,356	50.58	32.1	48.14		
High	10.00 - 99.99	22.81	29.12	305	205	67.36	19.6	147.75		
Default	100.00	100.00	34.83	75	172	228.74	15.4	483.68		
Total			3.14	32.03	8,840	3,083	34.87	81.0	46.33	
Overall total			1.74%	18.12%	\$ 110,181	\$ 15,970	14.49%	\$ 376.8	18.77%	

The footnote to this table is presented on page 36.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

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

The footnote to this table is presented on page 36.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

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

The footnote to this table is presented on page 36.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

(in millions of dollars and as a percentage)																			As at June 30, 2018										As at March 31, 2018																							
																			PD scale (%)		EAD-weighted average PD		EAD-weighted average LGD		Notional amount of unused commitments		EAD		EAD as a percentage of notional amount		RWA as a percentage of EAD		EL		RWA adjusted for EL, as a percentage of EAD ⁽¹⁾		EAD-weighted average PD		EAD-weighted average LGD		Notional amount of unused commitments		EAD		EAD as a percentage of notional amount		RWA as a percentage of EAD		EL		RWA adjusted for EL, as a percentage of EAD ⁽¹⁾	
Exposures related to residential mortgage loans																																																				
Insured exposures																																																				
Excellent		0.00 - 0.14		0.08%		12.46%		\$ 10		\$ 5		50.00%		\$ -		2.49%		\$ -		2.62%		0.08%		12.28%		\$ 9		\$ 4		50.00%		\$ -		2.46%		\$ -		2.58%														
Very low		0.15 - 0.24		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-														
		0.25 - 0.49		0.26		13.68		31		16		50.00		1		6.66		-		7.11		0.26		13.63		22		11		50.00		1		6.64		-		7.08														
Low		0.50 - 0.74		0.65		14.50		31		15		50.00		3		13.57		0.1		14.75		0.65		14.13		20		10		50.00		1		13.23		-		14.38														
		0.75 - 2.49		1.59		14.78		28		14		50.00		4		24.88		-		27.82		1.59		14.32		23		12		50.00		3		23.99		-		26.82														
Medium		2.50 - 9.99		5.20		14.32		6		3		50.00		1		46.73		-		55.97		5.17		14.12		5		3		50.00		1		45.35		-		54.15														
High		10.00 - 99.99		27.42		12.94		1		-		50.00		-		75.55		-		119.90		27.42		13.48		1		-		50.00		-		78.71		-		124.92														
Default		100.00		100.00		9.79		-		-		50.00		-		122.41		-		122.41		100.00		9.51		-		-		50.00		-		118.86		-		118.86														
Sub-total				1.43		14.10		107		53		50.00		9		16.04		0.1		18.13		1.57		13.82		80		40		50.00		6		16.32		-		18.48														
Uninsured exposures																																																				
Excellent		0.00 - 0.14		0.08		12.06		9,459		6,672		70.54		161		2.41		0.6		2.53		0.08		12.02		9,270		6,518		70.32		157		2.40		0.6		2.52														
Very low		0.15 - 0.24		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-														
		0.25 - 0.49		0.26		12.96		5,619		3,745		66.64		236		6.31		1.3		6.73		0.26		12.95		5,388		3,564		66.16		225		6.31		1.2		6.73														
Low		0.50 - 0.74		0.65		14.23		2,826		1,817		64.29		242		13.32		1.7		14.47		0.65		14.26		2,696		1,724		63.97		230		13.35		1.6		14.51														
		0.75 - 2.49		1.55		15.66		1,610		1,004		62.32		260		25.93		2.4		28.96		1.55		15.77		1,578		981		62.19		257		26.16		2.4		29.23														
Medium		2.50 - 9.99		5.08		17.74		301		185		61.48		107		57.97		1.7		69.44		5.10		17.68		296		181		61.07		105		57.91		1.7		69.40														
High		10.00 - 99.99		27.42		19.24		41		27		65.37		30		112.34		1.4		178.29		27.42		18.81		46		31		66.56		33		109.81		1.6		174.27														
Default		100.00		100.00		11.23		33		-		0.89		-		140.36		-		140.36		100.00		12.26		32		-		1.09		1		153.30		-		153.30														
Sub-total				0.44		12.96		19,889		13,450		67.62		1,036		7.71		9.1		8.56		0.45		12.95		19,306		12,999		67.34		1,008		7.75		9.1		8.62														
Total				0.45		12.97		19,996		13,503		67.53		1,045		7.74		9.2		8.59		0.46		12.95		19,386		13,039		67.27		1,014		7.77		9.1		8.65														
Qualifying revolving retail client exposures (QRRCE)																																																				
Excellent		0.00 - 0.14		0.06		80.09		18,134		12,163		67.07		353		2.90		5.4		7.97		0.06		79.95		17,607		11,815		67.11		344		2.91		5.3		7.89														
Very low		0.15 - 0.24		0.16		78.55		12,499		8,060		64.48		557		6.91		10.0		30.86		0.16		78.53		12,728		8,208		64.49		567		6.91		10.2		33.80														
		0.25 - 0.49		0.39		77.98		4,112		2,656		64.58		384		14.47		8.2		24.82		0.39		78.08		4,121		2,660		64.54		386		14.51		8.3		23.65														
Low		0.50 - 0.74		0.68		66.15		431		253		58.81		48		18.79		1.1		49.77		0.68		66.26		433		253		58.50		48		18.82		1.1		50.08														
		0.75 - 2.49		1.69		78.76		5,561		2,998		53.91		1,287		42.94		39.3		71.42		1.69		78.73		5,561		2,996		53.87		1,287		42.98		39.2		72.66														
Medium		2.50 - 9.99		4.77		71.55		668		209		31.26		176		84.10		7.2		127.04		4.76		71.47		661		207		31.28		173		83.90		7.1		126.70														
High		10.00 - 99.99		20.28		61.49		478		58		12.21		94		161.87		7.3		214.69		20.34		61.57		484		60		12.32		97		162.26		7.5		215.51														
Default		100.00		100.00		-		12		-		-		-		-		-		-		100.00		-		12		-		-		-		-		-		-														
Total				0.39		79.01		41,895		26,397		63.01		2,899		10.98		78.5		14.70		0.40		78.93		41,607		26,199		62.97		2,902		11.08		78.7		14.83														
Other retail client exposures, excluding SMEs similar to the other retail client exposures																																																				
Excellent		0.00 - 0.14		0.07		43.19		411		286		69.66		22		7.61		0.1		7.97		0.07		43.23		398		273		68.98		21		7.53		0.1		7.89														
Very low		0.15 - 0.24		0.17		80.07		2		2		64.27		-		29.14		-		30.86		0.19		82.06		17		11		63.98		3		31.87		-		33.80														
		0.25 - 0.49		0.28		45.42		148		101		68.28		25		23.20		0.1		24.82		0.28		43.57		154		107		69.37		24		22.12		0.1		23.65														
Low		0.50 - 0.74		0.68		53.31		65		36		55.62		16		45.23		0.1		49.77		0.68		53.65		69		38		55.11		17		45.52		0.1		50.08														
		0.75 - 2.49		1.34		54.64		32		18		55.89		11		62.26		0.2		71.42		1.34		55.79		26		15		56.55		9		63.37		0.1		72.66														
Medium		2.50 - 9.99		3.21		40.12		20		11		55.33		6		56.02		0.1		72.77		3.15		44.86		14		8		53.57		5		62.31		0.1		80.03														
High		10.00 - 99.99		24.86		38.88		2		1		60.02		1		93.99		0.2		214.69		24.91		38.95		3		2		59.00		2		94.26		0.3		215.51														
Default		100.00		100.00		49.35		1		-		0.02		-		616.88		-		616.88		100.00		0.41		1		-		-		-		5.12		-		5.12														
Total				0.16		78.55		681		455		64.48		81		6.91		0.8		8.47		0.37		45.54		682		454		66.62		81		17.88		0.8		20.02														
Overall total				0.41%		56.53%		\$ 62,572		\$ 40,355		64.49%		\$ 4,025		9.98%		\$ 88.5		12.72%		0.42%		56.88%		\$ 61,675		\$ 39,692		64.36%		\$ 3,997		10.07%		\$ 88.6		12.86%														

The footnote to this table is presented on page 36.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

(in millions of dollars and as a percentage)																			As at December 31, 2017																			As at September 30, 2017																		
																			PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾																			
Exposures related to residential mortgage loans																																																								
Insured exposures																																																								
Excellent	0.00 - 0.14	0.08%	8.18%	\$ 8	\$ 4	50.00%	\$ -	1.64%	\$ -	1.72%	0.07%	8.20%	\$ 8	\$ 4	50.00%	\$ -	1.48%	\$ -	1.55%																																					
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																					
	0.25 - 0.49	0.26	8.17	20	10	50.00	1	3.98	-	4.25	0.26	8.18	30	14	50.00	1	3.98	-	4.25																																					
	0.50 - 0.74	0.65	8.18	23	12	50.00	1	7.66	-	8.32	0.59	8.17	28	14	50.00	1	7.15	0.1	7.76																																					
Low	0.75 - 2.49	1.55	8.16	23	11	50.00	1	13.50	-	15.07	1.43	8.16	27	14	50.00	2	12.80	-	14.26																																					
	2.50 - 9.99	5.02	8.16	5	3	50.00	1	26.31	-	31.43	5.36	8.16	8	4	50.00	1	27.10	-	32.57																																					
High	10.00 - 99.99	27.42	8.14	1	-	50.00	-	47.54	-	75.45	27.42	8.15	1	1	50.00	-	47.60	-	75.55																																					
Default	100.00	100.00	8.15	-	-	50.00	-	101.90	-	101.90	100.00	8.14	-	-	50.00	-	101.75	-	101.75																																					
Sub-total		1.64	8.17	80	40	50.00	4	9.73	-	11.12	1.51	8.17	102	51	50.00	5	9.46	0.1	10.85																																					
Uninsured exposures																																																								
Excellent	0.00 - 0.14	0.08	11.97	8,831	6,187	70.07	148	2.39	0.6	2.51	0.07	11.12	8,350	4,308	51.60	86	2.00	0.3	2.10																																					
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																					
	0.25 - 0.49	0.26	12.84	5,308	3,501	65.95	219	6.25	1.2	6.67	0.26	11.31	5,280	2,750	52.07	151	5.51	0.8	5.88																																					
	0.50 - 0.74	0.65	14.12	2,714	1,728	63.68	228	13.21	1.6	14.36	0.59	11.63	2,722	1,332	48.93	137	10.18	0.9	11.04																																					
Low	0.75 - 2.49	1.55	15.66	1,550	955	61.61	248	25.96	2.2	29.01	1.43	12.39	1,568	711	45.38	139	19.45	1.3	21.67																																					
	2.50 - 9.99	5.07	17.77	278	169	61.03	99	58.27	1.5	69.84	4.92	13.56	285	122	42.95	53	43.57	0.8	52.02																																					
High	10.00 - 99.99	27.42	18.74	48	33	67.68	36	109.42	1.7	173.65	27.42	15.33	41	15	36.54	13	89.51	0.6	142.06																																					
Default	100.00	100.00	10.87	29	-	0.93	-	135.82	-	135.82	100.00	10.10	25	-	1.03	-	126.20	-	126.20																																					
Sub-total		0.46	12.88	18,758	12,573	67.04	978	7.78	8.8	8.66	0.42	11.39	18,271	9,238	50.57	579	6.26	4.7	6.91																																					
Total		0.46	12.87	18,838	12,613	66.96	982	7.78	8.8	8.67	0.42	11.37	18,373	9,289	50.56	584	6.28	4.8	6.93																																					
Qualifying revolving retail client exposures (QRRCE)																																																								
Excellent	0.00 - 0.14	0.06	79.94	17,363	11,644	67.06	337	2.89	5.2	7.86	0.08	79.42	29,865	19,452	65.13	716	3.68	11.6	7.79																																					
Very low	0.15 - 0.24	0.16	78.46	13,178	8,499	64.50	585	6.88	10.5	31.87	-	-	-	-	-	-	-	-	-																																					
	0.25 - 0.49	0.39	77.84	4,009	2,586	64.50	373	14.42	8.0	24.15	0.34	77.98	4,107	2,605	63.44	335	12.87	7.0	24.77																																					
	0.50 - 0.74	0.68	66.01	443	259	58.38	49	18.75	1.2	49.03	0.68	65.79	450	248	55.08	46	18.69	1.1	50.12																																					
Low	0.75 - 2.49	1.70	78.67	5,316	2,859	53.79	1,232	43.10	37.5	69.42	1.45	78.76	5,248	2,825	53.84	1,083	38.32	31.7	70.30																																					
	2.50 - 9.99	4.75	71.40	643	203	31.49	169	83.69	6.9	126.37	4.25	71.61	628	193	30.75	151	78.03	5.9	116.29																																					
High	10.00 - 99.99	20.36	61.61	484	60	12.37	97	162.43	7.5	206.84	18.08	60.04	428	53	12.31	79	150.44	5.7	266.43																																					
Default	100.00	100.00	-	11	-	-	-	-	-	-	100.00	-	9	-	-	-	-	-	-																																					
Total		0.39	78.86	41,447	26,110	63.00	2,842	10.89	76.8	14.56	0.33	78.97	40,735	25,376	62.30	2,410	9.50	63.0	12.60																																					
Other retail client exposures, excluding SMEs similar to the other retail client exposures																																																								
Excellent	0.00 - 0.14	0.07	42.62	385	267	69.24	20	7.51	0.1	7.86	0.07	41.94	362	236	64.94	17	7.44	0.1	7.79																																					
Very low	0.15 - 0.24	0.18	80.75	3	2	64.17	1	30.08	-	31.87	-	-	-	-	-	-	-	-	-																																					
	0.25 - 0.49	0.28	44.36	131	82	62.13	18	22.59	0.1	24.15	0.28	45.66	130	80	61.16	19	23.16	0.1	24.77																																					
	0.50 - 0.74	0.68	52.53	65	36	55.24	16	44.56	0.1	49.03	0.68	53.70	62	33	53.66	15	45.56	0.1	50.12																																					
Low	0.75 - 2.49	1.35	53.03	32	18	57.44	11	60.51	0.1	69.42	1.34	53.93	30	16	54.76	10	61.28	0.1	70.30																																					
	2.50 - 9.99	4.24	42.38	19	10	55.33	6	60.54	0.2	82.48	3.23	39.57	18	9	52.03	5	55.30	0.1	72.00																																					
High	10.00 - 99.99	24.91	37.38	2	1	59.46	1	90.46	0.1	206.84	24.91	48.14	4	2	49.93	2	116.52	0.2	266.43																																					
Default	100.00	100.00	26.99	1	-	0.01	-	337.35	-	337.35	100.00	0.37	-	-	-	-	4.63	-	4.63																																					
Total		0.40	44.45	638	416	65.25	73	17.64	0.7	19.87	0.42	44.26	606	376	61.96	68	18.20	0.7	20.67																																					
Overall total		0.41%	57.23%	\$ 60,923	\$ 39,139	64.25%	\$ 3,897	9.96%	\$ 86.3	12.72%	0.36%	60.67%	\$ 59,714	\$ 35,041	58.68%	\$ 3,062	8.74%	\$ 68.5	11.19%																																					

The footnote to this table is presented on page 36.

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

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

As at June 30, 2017

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽¹⁾
Exposures related to residential mortgage loans										
Insured exposures										
Excellent	0.00 - 0.14	0.07%	8.20%	\$ 11	\$ 5	50.00%	\$ -	1.48%	\$ -	1.55%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.26	8.19	33	16	50.00	1	3.99	-	4.26
	0.50 - 0.74	0.59	8.17	33	17	50.00	1	7.15	0.1	7.75
Low	0.75 - 2.49	1.46	8.17	28	14	50.00	2	13.01	-	14.50
Medium	2.50 - 9.99	5.26	8.18	7	4	50.00	1	26.95	-	32.33
High	10.00 - 99.99	27.42	8.41	2	1	50.00	-	49.10	-	77.92
Default	100.00	100.00	8.33	-	-	50.00	-	104.14	-	104.14
Sub-total		1.55	8.18	114	57	50.00	5	9.20	0.1	10.56
Uninsured exposures										
Excellent	0.00 - 0.14	0.07	11.09	8,327	4,290	51.53	86	2.00	0.3	2.10
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.26	11.26	5,120	2,660	51.93	146	5.48	0.8	5.85
	0.50 - 0.74	0.59	11.61	2,612	1,275	48.83	130	10.16	0.9	11.02
Low	0.75 - 2.49	1.43	12.15	1,494	682	45.66	130	19.11	1.1	21.28
Medium	2.50 - 9.99	4.89	13.53	268	115	42.91	50	43.52	0.8	51.97
High	10.00 - 99.99	27.42	13.49	38	14	37.61	11	78.73	0.5	124.95
Default	100.00	100.00	10.03	22	-	1.25	-	125.33	-	125.33
Sub-total		0.41	11.33	17,881	9,036	50.54	553	6.12	4.4	6.74
Total		0.42	11.31	17,995	9,093	50.54	558	6.14	4.5	6.76
Qualifying revolving retail client exposures (QRRCE)										
Excellent	0.00 - 0.14	0.08	79.34	29,351	19,128	65.17	701	3.67	11.4	7.78
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.34	78.14	4,044	2,567	63.54	332	12.92	6.9	23.40
	0.50 - 0.74	0.68	65.71	433	238	55.08	45	18.67	1.1	49.22
Low	0.75 - 2.49	1.44	78.81	5,098	2,752	54.00	1,049	38.06	30.6	66.91
Medium	2.50 - 9.99	4.26	71.61	603	186	30.65	144	78.10	5.7	116.39
High	10.00 - 99.99	18.13	60.25	400	50	12.37	75	151.18	5.5	252.51
Default	100.00	100.00	-	7	-	-	-	-	-	-
Total		0.33	78.94	39,936	24,921	62.40	2,346	9.41	61.2	12.48
Other retail client exposures, excluding SMEs similar to the other retail client exposures										
Excellent	0.00 - 0.14	0.07	42.38	363	237	65.05	17	7.43	0.1	7.78
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.28	43.12	119	72	61.33	16	21.88	0.1	23.40
	0.50 - 0.74	0.68	52.73	64	34	53.39	15	44.74	0.1	49.22
Low	0.75 - 2.49	1.33	51.71	33	18	52.13	12	58.40	0.1	66.91
Medium	2.50 - 9.99	2.88	51.37	14	7	51.02	4	70.64	0.1	88.75
High	10.00 - 99.99	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51
Default	100.00	100.00	72.87	-	-	0.05	-	804.47	-	938.90
Total		0.45	44.11	598	370	61.94	67	18.17	0.8	20.80
Overall total		0.35%	60.68%	\$ 58,529	\$ 34,384	58.75%	\$ 2,971	8.64%	\$ 66.5	11.06%

⁽¹⁾ Risk-weighted assets (RWA) adjusted for expected losses (EL) as a percentage of exposure at default (EAD) is calculated as follows: $(RWA + 12.5 \times EL) / EAD$.

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

	As at June 30, 2019						As at March 31, 2019					
(as a percentage)	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⁾
Exposures related to residential mortgages												
Insured exposures	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%	1.75%	0.75%	13.17%	12.73%	50.00%	50.00%
Uninsured exposures	1.07	0.54	13.03	9.70	56.30	37.82	1.11	0.53	13.28	10.28	56.31	35.12
Qualifying revolving retail client exposures	1.50	1.07	82.82	69.13	62.97	42.24	1.58	1.07	82.78	71.75	62.92	42.27
Other retail client exposures, excluding SME's similar to other retail client exposures	3.73	1.73	44.75	31.78	67.54	56.50	3.72	1.75	44.67	30.82	67.63	56.56
	As at December 31, 2018						As at September 30, 2018					
(as a percentage)	Weighted average PD ⁽²⁾	Average historical annual default rate ⁽³⁾	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾⁽³⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾⁽³⁾	Weighted average PD ⁽²⁾	Average historical annual default rate ⁽³⁾	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾⁽³⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾⁽³⁾
Exposures related to residential mortgages												
Insured exposures	1.76%	0.75%	12.56%	9.16%	50.00%	50.00%	1.72%	0.75%	12.21%	9.16%	50.00%	50.00%
Uninsured exposures	1.09	0.53	12.69	9.54	56.25	59.02	1.15	0.53	12.52	9.54	56.32	59.02
Qualifying revolving retail client exposures	1.55	1.08	82.74	70.59	62.91	45.07	1.56	1.08	77.74	70.59	62.88	45.07
Other retail client exposures, excluding SME's similar to other retail client exposures	3.60	1.64	44.50	29.85	67.24	56.74	3.43	1.64	42.95	29.85	66.99	56.74
	As at June 30, 2018						As at March 31, 2018					
(as a percentage)	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⁾
Exposures related to residential mortgages												
Insured exposures	1.68%	0.75%	11.40%	9.16%	50.00%	50.00%	1.68%	0.72%	10.88%	8.48%	50.00%	50.00%
Uninsured exposures	1.08	0.53	12.13	9.54	67.62	59.02	1.12	0.51	12.02	9.57	67.34	50.45
Qualifying revolving retail client exposures	1.50	1.08	77.80	70.59	63.01	45.07	1.60	1.11	77.59	70.78	62.97	44.06
Other retail client exposures, excluding SME's similar to other retail client exposures	3.32	1.64	43.03	29.85	66.84	56.74	3.25	1.57	43.19	33.29	66.63	49.49
	As at December 31, 2017											
(as a percentage)	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⁾						
Exposures related to residential mortgages												
Insured exposures	1.70%	0.75%	8.28%	5.07%	50.00%	50.00%						
Uninsured exposures	1.09	0.52	11.75	9.00	67.04	51.36						
Qualifying revolving retail client exposures	1.56	1.07	77.57	70.48	63.00	45.09						
Other retail client exposures, excluding SME's similar to other retail client exposures	3.24	1.59	43.10	33.36	65.25	48.98						

⁽¹⁾ In this table, "PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.

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

⁽³⁾ The "Average historical annual default rate", "Actual LGD" and "Actual CCF" parameters disclosed as at December 31, 2018 and September 30, 2018 are those observed as at June 30, 2018 due to an update of the backtesting systems that ended in the first quarter of 2019.

Table 17 – Risk exposure by asset class⁽¹⁾ and remaining contractual term to maturity

(in millions of dollars)	As at June 30, 2019				As at March 31, 2019				As at December 31, 2018			
	Remaining contractual term to maturity				Remaining contractual term to maturity				Remaining contractual term to maturity			
	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	\$ 104,356	\$ 890	\$ 1,362	\$ 106,608	\$ 102,509	\$ 850	\$ 1,087	\$ 104,446	\$ 101,869	\$ 930	\$ 1,094	\$ 103,893
Revolving retail client exposures	39,952	-	-	39,952	39,143	-	-	39,143	39,177	-	-	39,177
Other retail client exposures	3,310	1,120	7,113	11,543	3,375	1,269	6,761	11,405	3,301	1,421	6,549	11,271
Total	\$ 147,618	\$ 2,010	\$ 8,475	\$ 158,103	\$ 145,027	\$ 2,119	\$ 7,848	\$ 154,994	\$ 144,347	\$ 2,351	\$ 7,643	\$ 154,341

(in millions of dollars)	As at September 30, 2018				As at June 30, 2018				As at March 31, 2018			
	Remaining contractual term to maturity				Remaining contractual term to maturity				Remaining contractual term to maturity			
	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	\$ 101,539	\$ 1,103	\$ 1,009	\$ 103,651	\$ 107,803	\$ 1,353	\$ 824	\$ 109,980	\$ 104,862	\$ 1,483	\$ 346	\$ 106,691
Revolving retail client exposures	38,475	-	-	38,475	37,849	-	-	37,849	37,311	-	-	37,311
Other retail client exposures	3,193	1,617	6,251	11,061	3,297	1,749	5,728	10,774	3,367	1,882	5,037	10,286
Total	\$ 143,207	\$ 2,720	\$ 7,260	\$ 153,187	\$ 148,949	\$ 3,102	\$ 6,552	\$ 158,603	\$ 145,540	\$ 3,365	\$ 5,383	\$ 154,288

(in millions of dollars)	As at December 31, 2017				As at September 30, 2017				As at June 30, 2017			
	Remaining contractual term to maturity				Remaining contractual term to maturity				Remaining contractual term to maturity			
	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	\$ 103,804	\$ 1,691	\$ 186	\$ 105,681	\$ 99,171	\$ 1,921	\$ 3	\$ 101,095	\$ 97,683	\$ 1,775	\$ 223	\$ 99,681
Revolving retail client exposures	37,349	-	-	37,349	36,310	-	-	36,310	35,674	-	-	35,674
Other retail client exposures	3,279	2,023	4,691	9,993	3,146	2,167	4,279	9,592	3,155	1,798	4,257	9,210
Total	\$ 144,432	\$ 3,714	\$ 4,877	\$ 153,023	\$ 138,627	\$ 4,088	\$ 4,282	\$ 146,997	\$ 136,512	\$ 3,573	\$ 4,480	\$ 144,565

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

Table 18 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach)

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

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

The footnote to this table is presented on page 41.

Table 18 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach) (continued)

(in millions of dollars)	As at June 30, 2018								As at March 31, 2018							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 14,986	\$ -	\$ -	\$ -	\$ -	\$ 99	\$ -	\$ 15,085	\$ 14,775	\$ -	\$ -	\$ -	\$ -	\$ 3	\$ -	\$ 14,778
Financial institutions	-	15,010	-	105	-	331	1	15,447	-	14,063	-	100	-	315	-	14,478
Businesses	-	242	-	683	-	57,448	536	58,909	-	226	-	630	-	55,900	560	57,316
SMEs similar to other retail																
client exposures	-	-	-	-	5,458	1,311	146	6,915	-	-	-	-	5,428	1,310	153	6,891
Mortgages	-	-	460	-	-	1	-	461	-	-	461	-	-	3	-	464
Other retail client exposure																
(excluding SMEs)	-	-	-	-	1,689	1	-	1,690	-	-	-	-	1,712	-	2	1,714
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	6	6
Equities	-	-	-	-	-	191	8	199	-	-	-	-	-	195	8	203
Trading portfolio	9,007	6,201	-	136	-	3,668	17	19,029	9,459	6,276	-	8	-	4,684	5	20,432
Total	\$ 23,993	\$ 21,453	\$ 460	\$ 924	\$ 7,147	\$ 63,050	\$ 713	\$ 117,740	\$ 24,234	\$ 20,565	\$ 461	\$ 738	\$ 7,140	\$ 62,410	\$ 734	\$ 116,282

(in millions of dollars)	As at December 31, 2017								As at September 30, 2017							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 14,459	\$ 127	\$ -	\$ -	\$ -	\$ 2	\$ -	\$ 14,588	\$ 14,704	\$ 135	\$ -	\$ -	\$ -	\$ 19	\$ -	\$ 14,858
Financial institutions	-	13,740	-	99	-	405	3	14,247	-	14,340	-	38	-	375	58	14,811
Businesses	-	195	-	615	-	53,329	702	54,841	-	257	-	522	-	52,729	627	54,135
SMEs similar to other retail																
client exposures	-	-	-	-	5,454	1,479	111	7,044	-	-	-	-	5,691	1,647	128	7,466
Mortgages	-	-	408	-	-	3	-	411	-	-	270	-	-	1	-	271
Other retail client exposure																
(excluding SMEs)	-	-	-	-	1,456	48	1	1,505	-	-	-	-	1,410	81	-	1,491
Securitization	-	-	-	-	-	-	6	6	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	144	8	152	-	-	-	-	-	116	8	124
Trading portfolio	10,398	5,514	-	12	-	2,650	16	18,590	10,429	4,987	-	2	-	2,603	14	18,035
Total	\$ 24,857	\$ 19,576	\$ 408	\$ 726	\$ 6,910	\$ 58,060	\$ 847	\$ 111,384	\$ 25,133	\$ 19,719	\$ 270	\$ 562	\$ 7,101	\$ 57,571	\$ 842	\$ 111,198

The footnote to this table is presented on page 41.

Table 18 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach) (continued)

(in millions of dollars)	As at June 30, 2017							
	Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 17,520	\$ 10	\$ -	\$ -	\$ -	\$ 4	\$ -	\$ 17,534
Financial institutions	76	13,366	-	35	-	502	17	13,996
Businesses	-	285	-	482	-	51,933	594	53,294
SMEs similar to other retail client exposures	-	-	-	-	5,582	1,731	138	7,451
Mortgages	-	-	205	-	-	1	-	206
Other retail client exposure (excluding SMEs)	-	-	-	-	1,402	89	-	1,491
Securitization	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	120	8	128
Trading portfolio	4,967	6,406	-	11	1	2,084	-	13,469
Total	\$ 22,563	\$ 20,067	\$ 205	\$ 528	\$ 6,985	\$ 56,464	\$ 764	\$ 107,576

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

RISK MANAGEMENT

Table 19 – Loan portfolio by borrower category and industry

	As at June 30, 2019 ⁽¹⁾		As at March 31, 2019 ⁽¹⁾		As at December 31, 2018 ⁽¹⁾		As at September 30, 2018 ⁽¹⁾		As at June 30, 2018 ⁽¹⁾		As at March 31, 2018 ⁽¹⁾		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017	
(in millions of dollars)	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans
Residential mortgages	\$ 123,457	\$ 340	\$ 120,744	\$ 336	\$ 120,113	\$ 320	\$ 118,981	\$ 320	\$ 117,381	\$ 336	\$ 114,211	\$ 301	\$ 113,146	\$ 141	\$ 111,442	\$ 142	\$ 109,740	\$ 155
Consumer, credit card and other personal loans	26,577	232	26,031	248	26,210	221	25,709	218	25,285	225	24,504	213	24,044	89	23,361	83	22,832	86
Public agency loans ⁽³⁾	3,512	-	3,049	-	3,326	-	2,528	-	2,733	-	2,969	-	3,621	-	2,985	-	2,600	-
Business loans																		
Agriculture	9,497	118	9,291	115	9,191	115	8,512	99	8,371	87	8,051	82	7,988	24	7,712	28	7,550	29
Mining, oil and gas	412	1	369	1	336	1	307	1	362	1	329	2	306	1	417	3	445	1
Utilities	632	-	705	-	751	-	463	-	526	1	403	6	410	6	503	6	517	7
Construction	3,411	159	3,148	155	2,857	154	2,640	52	2,524	46	2,263	51	2,168	35	2,140	41	2,211	38
Manufacturing	4,303	70	4,093	68	3,892	36	3,447	39	3,427	35	2,909	44	2,750	38	2,564	34	2,597	34
Wholesale trade	1,663	10	1,599	10	1,455	12	1,373	11	1,377	8	1,368	13	1,261	5	1,259	4	1,226	6
Retail trade	3,107	33	3,258	35	3,046	37	2,977	30	3,082	30	3,025	35	2,933	22	2,827	23	3,230	22
Transportation	1,561	36	1,441	26	1,475	19	1,384	22	1,412	27	1,325	30	1,277	9	1,366	10	1,419	9
Information industry	462	2	508	6	519	6	475	6	491	6	352	6	344	6	334	7	337	7
Finance and insurance	736	1	690	1	651	-	668	-	922	-	636	-	753	-	766	-	692	-
Real estate	8,287	27	8,009	32	7,849	34	8,283	39	8,358	38	8,067	41	8,099	10	8,095	13	7,949	10
Professional services	1,041	4	910	5	788	4	696	6	681	4	641	5	614	4	626	6	584	3
Management of companies	903	5	903	5	945	5	858	5	868	4	910	8	927	1	930	4	932	4
Administrative services	329	3	320	3	311	4	281	3	267	3	261	6	255	4	279	11	269	12
Education	310	1	315	1	232	2	183	1	329	1	182	1	183	-	338	-	336	-
Health care	3,359	20	3,269	18	3,140	22	2,826	24	2,729	38	2,578	41	2,511	17	2,457	17	2,349	18
Arts and entertainment	829	12	802	13	809	12	745	12	699	8	706	6	722	4	713	6	729	7
Accommodation	1,684	26	1,590	28	1,545	29	1,433	28	1,393	26	1,295	30	1,267	16	1,254	19	1,253	18
Other services	1,075	13	1,071	8	1,046	9	853	10	861	11	786	11	803	8	889	10	870	11
Other businesses	194	-	608	-	742	-	2,263	9	1,219	2	1,798	4	1,546	2	1,161	2	1,144	1
Total business loans	\$ 43,795	\$ 541	\$ 42,899	\$ 530	\$ 41,580	\$ 501	\$ 40,667	\$ 397	\$ 39,898	\$ 376	\$ 37,885	\$ 422	\$ 37,117	\$ 212	\$ 36,630	\$ 244	\$ 36,639	\$ 237
Total loans	\$ 197,341	\$ 1,113	\$ 192,723	\$ 1,114	\$ 191,229	\$ 1,042	\$ 187,885	\$ 935	\$ 185,297	\$ 937	\$ 179,569	\$ 936	\$ 177,928	\$ 442	\$ 174,418	\$ 469	\$ 171,811	\$ 478

⁽¹⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽³⁾ Includes government loans.

Table 20 – Loan portfolio by geographic area

	As at June 30, 2019 ⁽¹⁾		As at March 31, 2019 ⁽¹⁾		As at December 31, 2018 ⁽¹⁾		As at September 30, 2018 ⁽¹⁾		As at June 30, 2018 ⁽¹⁾	
(in millions of dollars)	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans ⁽³⁾
Canada										
Quebec	\$ 178,977	\$ 912	\$ 175,000	\$ 899	\$ 173,788	\$ 830	\$ 170,830	\$ 835	\$ 168,542	\$ 855
Other Canadian provinces	17,725	199	17,148	212	16,752	209	16,438	92	16,331	81
Total – Canada	\$ 196,702	\$ 1,111	\$ 192,148	\$ 1,111	\$ 190,540	\$ 1,039	\$ 187,268	\$ 927	\$ 184,873	\$ 936
Other countries	639	2	575	3	689	3	617	8	424	1
Total	\$ 197,341	\$ 1,113	\$ 192,723	\$ 1,114	\$ 191,229	\$ 1,042	\$ 187,885	\$ 935	\$ 185,297	\$ 937

	As at March 31, 2018 ⁽¹⁾		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017	
(in millions of dollars)	Gross loans	Gross credit- impaired ⁽²⁾ loans ⁽³⁾	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans
Canada								
Quebec	\$ 163,452	\$ 843	\$ 163,921	\$ 389	\$ 159,085	\$ 417	\$ 156,788	\$ 424
Other Canadian provinces	15,614	89	13,667	50	15,074	50	14,803	52
Total – Canada	\$ 179,066	\$ 932	\$ 177,588	\$ 439	\$ 174,159	\$ 467	\$ 171,591	\$ 476
Other countries	503	4	340	3	259	2	220	2
Total	\$ 179,569	\$ 936	\$ 177,928	\$ 442	\$ 174,418	\$ 469	\$ 171,811	\$ 478

⁽¹⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽³⁾ Due to methodological enhancements, the amounts as at June 30, 2018 and March 31, 2018 have been reclassified, regardless of the standards and amendments adopted on January 1, 2018.

Table 21 – Loan and acceptance portfolio by entity

	As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 30, 2018		As at June 30, 2018	
(in millions of dollars and as a percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group										
Caisse network	\$ 159,335	80.6%	\$ 156,002	80.9%	\$ 154,692	80.9%	\$ 152,753	81.2%	\$ 150,494	81.2%
Fédération des caisses Desjardins du Québec	33,949	17.2	32,762	17.0	31,862	16.6	30,605	16.3	30,023	16.2
Desjardins Financial Security Life Assurance Company	3,280	1.7	3,144	1.6	3,133	1.6	3,015	1.6	3,087	1.7
Other entities	969	0.5	958	0.5	1,702	0.9	1,763	0.9	1,735	0.9
Total	\$ 197,533	100.0%	\$ 192,866	100.0%	\$ 191,389	100.0%	\$ 188,136	100.0%	\$ 185,339	100.0%

	As at March 31, 2018		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017	
(in millions of dollars and as a percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group								
Caisse network	\$ 146,828	81.7%	\$ 145,259	81.6%	\$ 143,006	81.9%	\$ 140,929	82.0%
Fédération des caisses Desjardins du Québec	27,794	15.5	27,972	15.7	27,174	15.6	26,640	15.5
Desjardins Financial Security Life Assurance Company	3,217	1.8	3,297	1.9	3,273	1.9	3,297	1.9
Other entities	1,773	1.0	1,431	0.8	1,106	0.6	1,004	0.6
Total	\$ 179,612	100.0%	\$ 177,959	100.0%	\$ 174,559	100.0%	\$ 171,870	100.0%

Table 22 – Loan and acceptance portfolio by product

	As at June 30, 2019 ⁽¹⁾						As at March 31, 2019 ⁽¹⁾					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
(in millions of dollars and as a percentage)												
Desjardins Group												
Residential mortgages	\$ 123,457	62.5%	\$ 37,281	79.0%	\$ 340	30.6%	\$ 120,744	62.6%	\$ 36,328	77.8%	\$ 336	30.1%
Consumer, credit card and other personal loans	26,577	13.5	3,304	7.0	232	20.8	26,031	13.5	3,437	7.4	248	22.3
Business and government loans	47,499	24.0	6,602	14.0	541	48.6	46,091	23.9	6,912	14.8	530	47.6
Total	\$ 197,533	100.0%	\$ 47,187	100.0%	\$ 1,113	100.0%	\$ 192,866	100.0%	\$ 46,677	100.0%	\$ 1,114	100.0%
	As at December 31, 2018 ⁽¹⁾						As at September 30, 2018 ⁽¹⁾					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
(in millions of dollars and as a percentage)												
Desjardins Group												
Residential mortgages	\$ 120,113	62.8%	\$ 36,764	78.0%	\$ 320	30.7%	\$ 118,981	63.2%	\$ 36,828	79.0%	\$ 320	34.2%
Consumer, credit card and other personal loans	26,210	13.7	3,441	7.3	221	21.2	25,709	13.7	3,399	7.3	218	23.3
Business and government loans	45,066	23.5	6,924	14.7	501	48.1	43,446	23.1	6,362	13.7	397	42.5
Total	\$ 191,389	100.0%	\$ 47,129	100.0%	\$ 1,042	100.0%	\$ 188,136	100.0%	\$ 46,589	100.0%	\$ 935	100.0%
	As at June 30, 2018 ⁽¹⁾						As at March 31, 2018 ⁽¹⁾					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
(in millions of dollars and as a percentage)												
Desjardins Group												
Residential mortgages	\$ 117,381	63.4%	\$ 36,842	78.2%	\$ 336	35.9%	\$ 114,211	63.6%	\$ 36,033	77.5%	\$ 300	32.0%
Consumer, credit card and other personal loans	25,285	13.6	3,550	7.5	225	24.0	24,504	13.6	3,706	8.0	213	22.8
Business and government loans	42,673	23.0	6,727	14.3	376	40.1	40,897	22.8	6,766	14.5	423	45.2
Total	\$ 185,339	100.0%	\$ 47,119	100.0%	\$ 937	100.0%	\$ 179,612	100.0%	\$ 46,505	100.0%	\$ 936	100.0%
	As at December 31, 2017						As at September 30, 2017					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
(in millions of dollars and as a percentage)												
Desjardins Group												
Residential mortgages	\$ 113,146	63.6%	\$ 36,091	76.9%	\$ 141	31.9%	\$ 111,442	63.8%	\$ 36,085	77.6%	\$ 142	30.3%
Consumer, credit card and other personal loans	24,044	13.5	3,681	7.8	89	20.1	23,361	13.4	3,577	7.7	83	17.7
Business and government loans	40,769	22.9	7,180	15.3	212	48.0	39,756	22.8	6,823	14.7	244	52.0
Total	\$ 177,959	100.0%	\$ 46,952	100.0%	\$ 442	100.0%	\$ 174,559	100.0%	\$ 46,485	100.0%	\$ 469	100.0%
	As at June 30, 2017											
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans							
(in millions of dollars and as a percentage)												
Desjardins Group												
Residential mortgages	\$ 109,740	63.8%	\$ 36,024	77.8%	\$ 155	32.4%						
Consumer, credit card and other personal loans	22,832	13.3	3,630	7.8	86	18.0						
Business and government loans	39,298	22.9	6,650	14.4	237	49.6						
Total	\$ 171,870	100.0%	\$ 46,304	100.0%	\$ 478	100.0%						

⁽¹⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).

⁽³⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

Table 23 – Change in gross credit-impaired⁽¹⁾ loans

(in millions of dollars)	For the three-month periods ended				
	June 30, 2019 ⁽²⁾	March 31, 2019 ⁽²⁾	December 31, 2018 ⁽²⁾	September 30, 2018 ⁽²⁾⁽³⁾	June 30, 2018 ⁽²⁾
Gross credit-impaired loans at the beginning of the period under IAS 39	N/A	N/A	N/A	N/A	N/A
Impact of adopting IFRS 9 as at January 1, 2018	N/A	N/A	N/A	N/A	N/A
Gross credit-impaired loans at the beginning of the last period under IFRS 9	\$ 1,114	\$ 1,042	\$ 935	\$ 937	\$ 936
Gross loans that became credit-impaired since the last period	708	732	526	365	576
Loans returned to unimpaired status	(592)	(568)	(300)	(280)	(453)
Write-offs and recoveries	(105)	(89)	(98)	(76)	(89)
Other changes	(12)	(3)	(21)	(11)	(33)
Gross credit-impaired loans at the end of the period	\$ 1,113	\$ 1,114	\$ 1,042	\$ 935	\$ 937

(in millions of dollars)	For the three-month periods ended			
	March 31, 2018 ⁽²⁾	December 31, 2017	September 30, 2017	June 30, 2017
Gross credit-impaired loans at the beginning of the period under IAS 39	\$ 442	\$ 469	\$ 478	\$ 544
Impact of adopting IFRS 9 as at January 1, 2018	492	N/A	N/A	N/A
Gross credit-impaired loans at the beginning of the last period under IFRS 9	934	N/A	N/A	N/A
Gross loans that became credit-impaired since the last period	152	227	207	202
Loans returned to unimpaired status	(82)	(191)	(128)	(180)
Write-offs and recoveries	(90)	(87)	(93)	(103)
Other changes	22	24	5	15
Gross credit-impaired loans at the end of the period	\$ 936	\$ 442	\$ 469	\$ 478

⁽¹⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ The information presented for the 2019 and 2018 quarters reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽³⁾ Data for the three-month period ended September 30, 2018 have been reclassified to conform with the presentation for the current period, regardless of the standards and amendments adopted on January 1, 2018.

Table 24 – Residential mortgage loan portfolio⁽¹⁾

Caisse network in Quebec and Ontario⁽²⁾

(in millions of dollars and as a percentage)	As at June 30, 2019								As at March 31, 2019							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,631	97.1%	\$ 64,936	96.1%	\$ 6,216	94.7%	\$ 98,783	96.3%	\$ 27,134	97.1%	\$ 63,138	96.1%	\$ 6,343	94.9%	\$ 96,615	96.3%
Ontario	797	2.8	2,568	3.8	339	5.2	3,704	3.6	810	2.9	2,497	3.8	342	5.1	3,649	3.6
Other ⁽⁶⁾	28	0.1	67	0.1	4	0.1	99	0.1	-	-	65	0.1	2	-	67	0.1
All geographic areas	\$ 28,456	100.0%	\$ 67,571	100.0%	\$ 6,559	100.0%	\$ 102,586	100.0%	\$ 27,944	100.0%	\$ 65,700	100.0%	\$ 6,687	100.0%	\$ 100,331	100.0%

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

(in millions of dollars and as a percentage)	As at June 30, 2018								As at March 31, 2018							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,607	97.1%	\$ 60,341	96.3%	\$ 6,558	95.0%	\$ 94,506	96.4%	\$ 26,982	97.1%	\$ 58,375	96.4%	\$ 6,659	95.1%	\$ 92,016	96.5%
Ontario	824	2.9	2,256	3.6	347	5.0	3,427	3.5	806	2.9	2,180	3.6	344	4.9	3,330	3.5
Other ⁽⁶⁾	-	-	62	0.1	3	-	65	0.1	-	-	-	-	3	-	3	-
All geographic areas	\$ 28,431	100.0%	\$ 62,659	100.0%	\$ 6,908	100.0%	\$ 97,998	100.0%	\$ 27,788	100.0%	\$ 60,555	100.0%	\$ 7,006	100.0%	\$ 95,349	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2017								As at September 30, 2017							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,192	97.1%	\$ 57,695	96.5%	\$ 6,693	95.0%	\$ 91,580	96.6%	\$ 27,242	97.1%	\$ 56,383	96.5%	\$ 6,737	95.0%	\$ 90,362	96.6%
Ontario	812	2.9	2,093	3.5	348	4.9	3,253	3.4	786	2.8	1,987	3.4	346	4.9	3,119	3.3
Other ⁽⁶⁾	-	-	-	-	4	0.1	4	-	28	0.1	58	0.1	4	0.1	90	0.1
All geographic areas	\$ 28,004	100.0%	\$ 59,788	100.0%	\$ 7,045	100.0%	\$ 94,837	100.0%	\$ 28,056	100.0%	\$ 58,428	100.0%	\$ 7,087	100.0%	\$ 93,571	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2017							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,368	97.2%	\$ 55,140	96.6%	\$ 6,778	95.0%	\$ 89,286	96.6%
Ontario	788	2.8	1,884	3.3	349	4.9	3,021	3.3
Other ⁽⁶⁾	-	-	57	0.1	5	0.1	62	0.1
All geographic areas	\$ 28,156	100.0%	\$ 57,081	100.0%	\$ 7,132	100.0%	\$ 92,369	100.0%

⁽¹⁾ Represents all loans secured by a property with up to four units. Residential mortgage loans on properties with up to four units held outside of the caisse network in Quebec and Ontario totalled \$130 million as at June 30, 2019. They amounted to \$133 million and \$129 million respectively for the June 2018 and June 2017 quarters.

⁽²⁾ Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

⁽³⁾ Term mortgages and amortized portion of home equity lines of credit for which Desjardins Group has a full or partial guarantee or insurance from a mortgage insurer (public or private) or a government.

⁽⁴⁾ Conventional term mortgages including the conventional amortized portion of home equity lines of credit and amortized consumer loans secured by a property with up to four units.

⁽⁵⁾ Unamortized portion of home equity lines of credit and consumer lines of credit secured by a property with up to four units.

⁽⁶⁾ Represents the geographic areas of Canada other than Quebec and Ontario.

Table 25 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter

Caisse network in Quebec and Ontario⁽¹⁾

	As at June 30, 2019			As at March 31, 2019			As at December 31, 2018		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
(average loan-to-value ratio, by geographic area)									
Quebec	67.8%	70.6%	69.5%	67.5%	69.8%	68.9%	68.2%	69.9%	69.4%
Ontario	71.5	70.2	70.7	71.2	68.1	69.5	71.0	68.3	69.2
Other ⁽⁴⁾	70.2	70.8	70.4	59.2	71.7	59.4	75.0	72.7	73.9
All geographic areas	68.0%	70.6%	69.6%	67.7%	69.7%	69.0%	68.3%	69.9%	69.3%

	As at September 30, 2018			As at June 30, 2018			As at March 31, 2018		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
(average loan-to-value ratio, by geographic area)									
Quebec	66.9%	70.8%	69.7%	68.2%	70.6%	69.6%	68.2%	70.6%	69.8%
Ontario	70.4	68.9	69.6	68.4	70.0	69.2	70.1	69.7	69.9
Other ⁽⁴⁾	75.6	76.0	75.7	75.1	57.8	66.1	76.7	73.6	75.0
All geographic areas	67.2%	70.8%	69.7%	68.2%	70.5%	69.6%	68.4%	70.6%	69.8%

	As at December 31, 2017			As at September 30, 2017			As at June 30, 2017		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
(average loan-to-value ratio, by geographic area)									
Quebec	68.0%	70.1%	69.4%	67.6%	70.7%	69.8%	68.0%	70.4%	69.6%
Ontario	69.8	68.6	69.1	66.7	68.3	67.6	73.3	68.5	70.5
Other ⁽⁴⁾	61.5	75.7	66.1	69.1	71.5	70.6	75.5	66.2	71.4
All geographic areas	68.1%	70.0%	69.3%	67.5%	70.6%	69.7%	68.3%	70.3%	69.6%

⁽¹⁾ Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

⁽²⁾ Conventional term mortgages and amortized consumer loans secured by a property with up to four units.

⁽³⁾ Home equity lines of credit including related amortized loans and consumer lines of credit secured by a property with up to four units.

⁽⁴⁾ Represents the geographic areas of Canada other than Quebec and Ontario.

Table 26 – Remaining amortization period for residential mortgage loans

Caisse network in Quebec and Ontario⁽¹⁾

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans														
	As at June 30, 2019			As at March 31, 2019		As at December 31, 2018		As at September 30, 2018		As at June 30, 2018					
0-10 years	\$	2,863	3.0%	\$	2,790	3.0%	\$	2,822	3.0%	\$	2,803	3.0%	\$	2,759	3.0%
10-20 years		17,702	18.4		17,540	18.7		17,503	18.8		17,353	18.8		17,117	18.8
20-25 years		66,678	69.5		64,527	68.9		64,143	68.8		63,451	68.6		62,408	68.4
25-30 years		7,047	7.3		6,987	7.5		6,949	7.5		6,913	7.5		6,878	7.6
30-35 years		1,416	1.5		1,480	1.6		1,514	1.6		1,544	1.7		1,601	1.8
35 years or more		321	0.3		320	0.3		324	0.3		326	0.4		327	0.4
All amortization periods	\$	96,027	100.0%	\$	93,644	100.0%	\$	93,255	100.0%	\$	92,390	100.0%	\$	91,090	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans											
	As at March 31, 2018			As at December 31, 2017			As at September 30, 2017			As at June 30, 2017		
0-10 years	\$	2,699	3.1%	\$	2,713	3.1%	\$	2,709	3.1%	\$	2,671	3.1%
10-20 years		16,800	19.0		16,734	19.1		16,673	19.3		16,512	19.4
20-25 years		59,953	67.8		59,434	67.7		58,153	67.3		57,029	67.0
25-30 years		6,879	7.8		6,863	7.8		6,838	7.9		6,854	8.0
30-35 years		1,674	1.9		1,708	1.9		1,761	2.0		1,809	2.1
35 years or more		338	0.4		340	0.4		350	0.4		361	0.4
All amortization periods	\$	88,343	100.0%	\$	87,792	100.0%	\$	86,484	100.0%	\$	85,236	100.0%

⁽¹⁾ Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

GLOSSARY

Acceptance

Short-term debt security traded on the money market, guaranteed by a financial institution for a borrower in exchange for a stamping fee.

Allowance for credit losses

The loss allowance for expected credit losses reflects an unbiased amount, based on a probability-weighted present value of cash flow shortfalls, and takes into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

Autorité des marchés financiers (AMF)

Organization whose mission is to enforce the laws governing the financial industry in Quebec, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

Capital ratios

Regulatory Tier 1A capital, Tier 1 capital or total regulatory capital divided by risk-weighted assets. These measures are governed by the guidelines issued by the AMF, which are based on the standards developed by the Basel Committee on Banking Supervision.

Commitment

- Direct commitment

Any agreement entered into by a Desjardins Group component with a natural or legal person creating a on- or off-balance sheet exposure, either disbursed or non-disbursed, revocable or irrevocable, with or without condition, that may lead to losses for the component if the debtor is unable to meet its obligations.

- Indirect commitment

Any financial receivable creating a credit exposure that is acquired by a Desjardins Group component in connection with a purchase on the market or the delivery of a financial asset pledged as collateral by a client or a counterparty, whose value may change in particular as a result of the deterioration of the creditworthiness of the counterparty associated to this receivable or changes in market prices.

Counterparty and issuer risk

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

Credit-impaired loan

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

Credit risk

Risk of losses resulting from a borrower's, guarantor's, issuer's or counterparty's failure to honour its contractual obligations, whether or not such obligations appear on the Combined Balance Sheets.

Credit valuation adjustment

Adjustment representing the market value of a potential loss on over-the-counter derivatives due to counterparty risk.

Expected loss (EL)

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

Exposure at default (EAD)

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

Exposures related to residential mortgage loans

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

Fair value

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

Incremental risk charge (IRC)

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

Internal Model Method

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

Internal Ratings-Based Approach

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

Leverage ratio

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

Loss given default (LGD)

Economic loss that may be incurred should the borrower default, expressed as a percentage of exposure at default.

Market risk

Risk of changes in the fair value of financial instruments resulting from fluctuations in the parameters affecting this value, in particular, interest rates, exchange rates, credit spreads and their volatility.

Off-balance sheet exposure

Includes guarantees, commitments, derivatives and other contractual agreements whose total notional amount may not be recognized on the balance sheet.

Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events and resulting in losses, failure to achieve objectives or a negative impact on reputation.

Other retail client exposures

In accordance with the regulatory capital framework, risk category that includes all loans granted to individuals except for exposures related to residential mortgage loans and qualifying revolving retail client exposures.

Probability of default (PD)

Probability that a borrower defaults on his obligations over a period of one year.

Qualifying revolving retail client exposures

In accordance with the regulatory capital framework, risk category that includes credit card loans and unsecured credit margins granted to individuals.

Regulatory capital

In accordance with the definition set out in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

Funds needed to cover unexpected losses, calculated according to parameters and methods prescribed by regulatory authorities.

Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. This type of agreement represents a form of short-term financing.

Reverse repurchase agreement

Agreement involving both the purchase of securities for cash and the sale of these securities for value at a later date. This type of agreement represents a form of short-term financing.

Risk-weighted assets

Assets adjusted based on a risk-weighting factor prescribed by regulations to reflect the level of risk associated with items presented in the Combined Balance Sheets. Some assets are not weighted, but rather deducted from capital. The calculation method is defined in the AMF guidelines. For more details, see the "Capital management" section of the Management's Discussion and Analysis.

Scaling factor

Adjustment representing 6.0% of assets valued according to the Internal Ratings-Based Approach, applied to credit exposures in compliance with section 1.3 of the AMF guideline on the capital adequacy standards applicable to financial services cooperatives.

Securitization

Process by which financial assets, such as mortgage loans, are converted into asset-backed securities and transferred to a trust.

Standardized Approach

- Credit risk

Default approach used to calculate risk-weighted assets. Under this method, the financial institution uses valuations performed by external credit assessment institutions recognized by the AMF to determine the risk-weighting factors related to the various exposure categories.

- Market risk

Default approach used to calculate risk-weighted assets for the four areas of market risk: interest rate risk, equity price risk, foreign exchange risk and commodity risk. The calculation is based on predefined rules such as those on the size and nature of the financial instruments held.

- Operational risk

Risk measurement approach used to assess the capital charge for operational risk. For this measurement, activities are divided into predefined business lines for a financial institution. The capital charge is calculated by multiplying each business line's gross income by a specific factor. The total capital charge represents the three-year average of the summation of the capital charges across each of the business lines in each year.

Unused exposure

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

Used exposure

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

Value at Risk (VaR)

Estimate of the potential loss over a certain period of time at a given confidence level, calculated using historical data for a one-year interval.