

## Supplemental Financial Information (unaudited)

For the period ended September 30, 2019

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## NOTES TO THE READER

### USE OF THIS DOCUMENT

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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](http://www.desjardins.com/ca/about-us/investor-relations) and on the SEDAR website at [www.sedar.com](http://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

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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

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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 September 30, 2019 <sup>(1)(2)</sup>	As at June 30, 2019 <sup>(1)(2)</sup>	As at March 31, 2019 <sup>(1)(2)</sup>	As at December 31, 2018 <sup>(2)</sup>	As at September 30, 2018 <sup>(2)</sup>	As at June 30, 2018 <sup>(2)</sup>	As at March 31, 2018 <sup>(2)</sup>	As at December 31, 2017	As at September 30, 2017
<b>ASSETS</b>									
<b>Cash and deposits with financial institutions</b>	<b>\$ 3,345</b>	<b>\$ 3,430</b>	<b>\$ 2,637</b>	<b>\$ 3,384</b>	<b>\$ 3,245</b>	<b>\$ 2,976</b>	<b>\$ 2,284</b>	<b>\$ 2,435</b>	<b>\$ 2,265</b>
<b>Securities</b>									
Securities at fair value through profit or loss	37,839	39,005	39,747	36,916	38,944	37,936	36,004	31,654	33,846
Available-for-sale securities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24,934	24,156
Securities at fair value through other comprehensive income	21,431	21,662	22,264	21,395	21,396	20,711	20,258	N/A	N/A
Securities at amortized cost	1,863	1,728	1,661	1,621	1,732	1,635	1,424	N/A	N/A
	61,133	62,395	63,672	59,932	62,072	60,282	57,686	56,588	58,002
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	<b>12,738</b>	<b>12,324</b>	<b>11,682</b>	<b>11,934</b>	<b>10,219</b>	<b>9,522</b>	<b>9,889</b>	<b>8,674</b>	<b>10,342</b>
<b>Loans</b>									
Residential mortgages	124,902	123,457	120,744	120,113	118,981	117,381	114,211	113,146	111,442
Consumer, credit card and other personal loans	26,851	26,577	26,031	26,210	25,709	25,285	24,504	24,044	23,361
Business and government loans	48,731	47,307	45,948	44,906	43,195	42,631	40,854	40,738	39,615
	200,484	197,341	192,723	191,229	187,885	185,297	179,569	177,928	174,418
Allowance for credit losses	(693)	(629)	(735)	(719)	(731)	(714)	(723)	(438)	(437)
	199,791	196,712	191,988	190,510	187,154	184,583	178,846	177,490	173,981
<b>Segregated fund net assets</b>	<b>16,332</b>	<b>16,040</b>	<b>14,379</b>	<b>13,234</b>	<b>13,964</b>	<b>13,902</b>	<b>13,500</b>	<b>13,379</b>	<b>12,679</b>
<b>Other assets</b>									
Clients' liability under acceptances	184	192	143	160	251	42	43	31	141
Premiums receivable	2,716	2,555	2,330	2,376	2,387	2,210	2,001	2,095	2,137
Derivative financial instruments	4,453	4,293	4,169	3,743	3,545	3,559	3,445	3,206	3,027
Amounts receivable from clients, brokers and financial institutions	2,161	3,183	3,186	1,315	3,036	4,103	4,761	1,554	4,525
Reinsurance assets	1,931	1,933	1,966	1,958	2,032	2,048	2,031	2,202	2,197
Right-of-use assets	574	577	590	N/A	N/A	N/A	N/A	N/A	N/A
Investment property	972	956	957	958	950	952	881	832	827
Property, plant and equipment	1,439	1,433	1,420	1,424	1,397	1,375	1,388	1,411	1,434
Goodwill	121	121	121	121	121	121	121	121	153
Intangible assets	381	385	382	389	468	480	468	466	528
Deferred tax assets	1,278	1,254	1,172	1,174	984	1,007	1,070	992	889
Other	3,182	3,123	3,208	2,853	3,440	2,911	2,729	2,738	3,183
Assets of the disposal group held to be transferred	-	-	-	-	-	-	922	881	-
	19,392	20,005	19,644	16,471	18,611	18,808	19,860	16,529	19,041
<b>TOTAL ASSETS</b>	<b>\$ 312,731</b>	<b>\$ 310,906</b>	<b>\$ 304,002</b>	<b>\$ 295,465</b>	<b>\$ 295,265</b>	<b>\$ 290,073</b>	<b>\$ 282,065</b>	<b>\$ 275,095</b>	<b>\$ 276,310</b>

Footnotes to this table is presented on the next page.

**Table 1 – Combined Balance Sheets (continued)**

(in millions of dollars)	As at September 30, 2019 <sup>(1)(2)</sup>	As at June 30, 2019 <sup>(1)(2)</sup>	As at March 31, 2019 <sup>(1)(2)</sup>	As at December 31, 2018 <sup>(2)</sup>	As at September 30, 2018 <sup>(2)</sup>	As at June 30, 2018 <sup>(2)</sup>	As at March 31, 2018 <sup>(2)</sup>	As at December 31, 2017	As at September 30, 2017
<b>LIABILITIES AND EQUITY</b>									
<b>LIABILITIES</b>									
<b>Deposit</b>									
Individuals	\$ 109,192	\$ 109,640	\$ 107,122	\$ 105,298	\$ 104,148	\$ 103,357	\$ 101,238	\$ 100,578	\$ 99,520
Business and government	81,593	81,235	76,724	76,174	76,114	76,009	71,411	69,102	70,542
Deposit-taking institutions	2,035	2,416	2,414	1,686	2,124	2,157	1,986	1,906	1,841
	192,820	193,291	186,260	183,158	182,386	181,523	174,635	171,586	171,903
<b>Other liabilities</b>									
Acceptances	184	192	143	160	251	42	43	31	141
Commitments related to securities sold short	11,261	11,801	12,129	10,829	11,199	11,040	8,789	9,112	10,249
Commitments related to securities lent or sold under repurchase agreements	12,710	11,261	13,608	16,845	13,809	10,729	11,921	10,229	9,535
Derivative financial instruments	3,930	3,799	3,501	2,816	3,633	3,102	2,801	3,094	2,897
Amounts payable to clients, brokers and financial institutions	5,966	6,328	7,145	4,105	6,553	7,125	7,296	4,247	7,263
Lease liabilities	627	628	639	N/A	N/A	N/A	N/A	N/A	N/A
Insurance contract liabilities	31,850	31,035	30,138	28,740	28,643	28,600	28,224	28,272	27,782
Segregated fund net liabilities	16,316	16,025	14,370	13,212	13,931	13,880	13,483	13,354	12,658
Net defined benefit plan net liabilities	3,041	3,124	2,726	2,537	2,030	2,239	2,533	2,624	2,045
Deferred tax liabilities	255	235	234	214	165	158	153	155	168
Other	5,391	5,258	5,599	5,822	5,381	4,763	5,483	5,568	5,564
Liabilities of the disposal group held to be transferred	-	-	-	-	-	-	718	662	-
	91,531	89,686	90,232	85,280	85,595	81,678	81,444	77,348	78,302
<b>Subordinated notes</b>	1,392	1,399	1,384	1,378	1,343	1,350	1,383	1,388	1,357
<b>TOTAL LIABILITIES</b>	285,743	284,376	277,876	269,816	269,324	264,551	257,462	250,322	251,562
<b>EQUITY</b>									
Capital stock	5,178	5,220	5,233	5,350	5,401	5,428	5,300	5,361	5,375
Share capital	4	4	5	5	5	91	93	90	92
Undistributed surplus earnings	2,121	1,575	3,678	3,649	1,949	1,447	1,524	1,360	1,792
Accumulated other comprehensive income	386	433	363	(23)	58	178	232	445	342
Reserves	18,538	18,540	16,099	15,920	17,767	17,616	16,695	16,707	16,333
<b>Equity – Group's share</b>	26,227	25,772	25,378	24,901	25,180	24,760	23,844	23,963	23,934
<b>Non-controlling interests</b>	761	758	748	748	761	762	759	810	814
<b>Total equity</b>	26,988	26,530	26,126	25,649	25,941	25,522	24,603	24,773	24,748
<b>TOTAL LIABILITIES AND EQUITY</b>	\$ 312,731	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265	\$ 290,073	\$ 282,065	\$ 275,095	\$ 276,310

<sup>(1)</sup> The information presented as at September 30, 2019, 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.

<sup>(2)</sup> 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 nine-month periods ended	
	September 30, 2019 <sup>(1)(2)</sup>	June 30, 2019 <sup>(1)(2)</sup>	March 31, 2019 <sup>(1)(2)</sup>	December 31, 2018 <sup>(2)</sup>	September 30, 2018 <sup>(2)</sup>	June 30, 2018 <sup>(2)</sup>	March 31, 2018 <sup>(2)</sup>	December 31, 2017	September 30, 2017	September 30, 2019 <sup>(1)(2)</sup>	September 30, 2018 <sup>(2)</sup>
(in millions of dollars)											
<b>Interest income</b>											
Loans	\$ 2,014	\$ 1,906	\$ 1,875	\$ 1,874	\$ 1,825	\$ 1,648	\$ 1,584	\$ 1,548	\$ 1,513	\$ 5,795	\$ 5,057
Securities	98	107	108	107	101	89	93	88	80	313	283
	2,112	2,013	1,983	1,981	1,926	1,737	1,677	1,636	1,593	6,108	5,340
<b>Interest expense</b>											
Deposits	681	662	656	576	616	538	505	477	424	1,999	1,659
Subordinated notes and other	59	52	63	121	24	24	23	21	20	174	71
	740	714	719	697	640	562	528	498	444	2,173	1,730
<b>Net interest income</b>	1,372	1,299	1,264	1,284	1,286	1,175	1,149	1,138	1,149	3,935	3,610
<b>Net premiums</b>	2,326	2,242	2,317	2,221	2,263	2,200	2,139	2,009	1,982	6,885	6,602
<b>Other income</b>											
Deposit and payment service charges	116	103	103	114	110	106	103	107	109	322	319
Lending fees and credit card service revenues	193	186	210	177	171	163	186	180	154	589	520
Brokerage and investment fund services	223	223	214	211	216	223	255	245	227	660	694
Management and custodial service fees	146	141	140	130	147	138	136	133	118	427	421
Net investment income (loss)	605	1,045	1,519	45	(253)	308	111	904	(362)	3,169	166
Overlay approach adjustment for insurance operations											
financial assets	(13)	10	(167)	258	76	20	169	N/A	N/A	(170)	265
Foreign exchange income	11	27	14	29	14	21	27	22	16	52	62
Other	7	6	50	(21)	36	130	37	(100)	295	63	203
	1,288	1,741	2,083	943	517	1,109	1,024	1,491	557	5,112	2,650
<b>Total income</b>	4,986	5,282	5,664	4,448	4,066	4,484	4,312	4,638	3,688	15,932	12,862
<b>Provision for credit losses (recovery)</b>	154	(11)	109	89	100	80	115	89	92	252	295
<b>Claims, benefits, annuities and changes in insurance contract liabilities</b>	2,258	2,361	3,118	1,821	1,375	1,727	1,656	2,042	1,000	7,737	4,758
<b>Non-interest expense</b>											
Salaries and fringe benefits	852	957	888	810	820	887	890	846	794	2,697	2,597
Premises, equipment and furniture, including depreciation	189	201	185	172	185	171	173	210	180	575	529
Service agreements and outsourcing	88	95	84	96	75	88	79	112	64	267	242
Communications	59	74	65	70	58	69	64	79	65	198	191
Other	661	726	697	698	721	638	721	704	595	2,084	2,080
	1,849	2,053	1,919	1,846	1,859	1,853	1,927	1,951	1,698	5,821	5,639
<b>Operating surplus earnings</b>	725	879	518	692	732	824	614	556	898	2,122	2,170
Income taxes on surplus earnings	155	187	117	114	162	147	113	127	140	459	422
<b>Surplus earnings before member dividends</b>	570	692	401	578	570	677	501	429	758	1,663	1,748
Member dividends	80	80	77	60	72	71	50	67	60	237	193
Tax recovery on member dividends	(20)	(22)	(20)	(17)	(19)	(18)	(14)	(18)	(16)	(62)	(51)
<b>Net surplus earnings for the period after member dividends</b>	\$ 510	\$ 634	\$ 344	\$ 535	\$ 517	\$ 624	\$ 465	\$ 380	\$ 714	\$ 1,488	\$ 1,606
of which:											
Group's share	\$ 499	\$ 616	\$ 347	\$ 527	\$ 504	\$ 613	\$ 456	\$ 371	\$ 699	\$ 1,462	\$ 1,573
Non-controlling interests' share	11	18	(3)	8	13	11	9	9	15	26	33

<sup>(1)</sup> The information presented for the three-month and nine-month periods ended September 30, 2019 and the three-month periods ended June 30, 2019 and 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.

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

<sup>(1)</sup> 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.

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

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

Table 4 – Quarterly changes in regulatory capital

(in millions of dollars)	As at September 30, 2019 <sup>(1)</sup>	As at June 30, 2019 <sup>(1)</sup>	As at March 31, 2019 <sup>(1)</sup>	As at December 31, 2018 <sup>(1)</sup>	As at September 30, 2018 <sup>(1)</sup>	As at June 30, 2018 <sup>(1)</sup>	As at March 31, 2018 <sup>(1)</sup>	As at December 31, 2017	As at September 30, 2017
<b>Tier 1A capital</b>									
Balance at beginning of period	\$ 23,537	\$ 23,250	\$ 22,412	\$ 22,470	\$ 21,514	\$ 20,897	\$ 20,985	\$ 20,410	\$ 19,140
Increase in reserves and undistributed surplus earnings	585	263	206	(145)	654	845	158	(62)	1,044
Eligible accumulated other comprehensive income	(69)	61	385	(81)	(120)	(53)	(224)	102	(126)
Federation capital shares	2	58	46	-	2	196	68	22	32
Permanent shares and surplus shares subject to phase-out	(27)	(65)	(163)	(43)	(24)	(69)	(126)	(27)	(41)
Non-controlling interests	-	-	-	-	-	-	-	-	-
Deductions <sup>(2)</sup>	177	(30)	364	211	444	(302)	36	540	361
Balance at end of period	24,205	23,537	23,250	22,412	22,470	21,514	20,897	20,985	20,410
<b>Tier 1B capital</b>									
Balance at beginning of period	-	-	-	-	-	11	13	12	14
Non-controlling interests	-	-	-	-	-	(11)	(2)	1	(2)
Balance at end of period	-	-	-	-	-	-	11	13	12
<b>Total Tier 1 capital</b>	<b>24,205</b>	<b>23,537</b>	<b>23,250</b>	<b>22,412</b>	<b>22,470</b>	<b>21,514</b>	<b>20,908</b>	<b>20,998</b>	<b>20,422</b>
<b>Tier 2 capital</b>									
Balance at beginning of period	200	265	426	405	391	420	438	416	429
Eligible qualifying shares	-	-	-	1	-	-	(1)	1	-
Non-controlling interests	-	-	-	-	-	-	-	-	-
Subordinated notes subject to phase-out	(7)	16	(172)	35	(8)	(32)	(183)	31	(17)
General allowance	20	(81)	11	(19)	22	3	114	(10)	4
Deductions	-	-	-	4	-	-	52	-	-
Balance at end of period	213	200	265	426	405	391	420	438	416
<b>Total capital</b>	<b>\$ 24,418</b>	<b>\$ 23,737</b>	<b>\$ 23,515</b>	<b>\$ 22,838</b>	<b>\$ 22,875</b>	<b>\$ 21,905</b>	<b>\$ 21,328</b>	<b>\$ 21,436</b>	<b>\$ 20,838</b>

<sup>(1)</sup> 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.

<sup>(2)</sup> The balance of deductions as at March 31, 2019 and for prior periods 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 September 30, 2019 <sup>(1)</sup>	As at June 30, 2019 <sup>(1)</sup>	As at March 31, 2019 <sup>(1)</sup>	As at December 31, 2018 <sup>(1)</sup>	As at September 30, 2018 <sup>(1)</sup>	As at June 30, 2018 <sup>(1)</sup>	As at March 31, 2018 <sup>(1)</sup>	As at December 31, 2017	As at September 30, 2017
<b>Equity balance in the Combined Financial Statements</b>	<b>\$ 26,227</b>	<b>\$ 25,772</b>	<b>\$ 25,378</b>	<b>\$ 24,901</b>	<b>\$ 25,180</b>	<b>\$ 24,760</b>	<b>\$ 23,844</b>	<b>\$ 23,963</b>	<b>\$ 23,934</b>
<b>Items non-eligible for Tier 1A capital</b>									
Non-eligible portion of permanent shares and surplus shares	(14)	(18)	(23)	(23)	(29)	(33)	(39)	(40)	(45)
Preferred shares of <i>La Fédération des caisses populaires de l'Ontario</i> Inc. and the caisses in Ontario	(3)	(2)	(3)	(3)	(3)	(89)	(91)	(89)	(90)
Qualifying shares	(25)	(25)	(25)	(25)	(24)	(24)	(24)	(25)	(24)
Other	(45)	(78)	5	8	3	1	6	11	10
Deductions <sup>(2)</sup>	(1,935)	(2,112)	(2,082)	(2,446)	(2,657)	(3,101)	(2,799)	(2,835)	(3,375)
<b>Tier 1A capital</b>	<b>24,205</b>	<b>23,537</b>	<b>23,250</b>	<b>22,412</b>	<b>22,470</b>	<b>21,514</b>	<b>20,897</b>	<b>20,985</b>	<b>20,410</b>
Non-controlling interests	-	-	-	-	-	-	11	13	12
<b>Tier 1B capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>13</b>	<b>12</b>
<b>Tier 1 capital</b>	<b>24,205</b>	<b>23,537</b>	<b>23,250</b>	<b>22,412</b>	<b>22,470</b>	<b>21,514</b>	<b>20,908</b>	<b>20,998</b>	<b>20,422</b>
<b>Items eligible for Tier 2 capital</b>									
Subordinated notes subject to phase-out	681	688	672	844	809	817	849	1,032	1,001
General allowance	327	307	388	377	396	374	371	257	267
Eligible qualifying shares	25	25	25	25	24	24	24	25	24
Deductions	(820)	(820)	(820)	(820)	(824)	(824)	(824)	(876)	(876)
<b>Tier 2 capital</b>	<b>213</b>	<b>200</b>	<b>265</b>	<b>426</b>	<b>405</b>	<b>391</b>	<b>420</b>	<b>438</b>	<b>416</b>
<b>Total capital</b>	<b>\$ 24,418</b>	<b>\$ 23,737</b>	<b>\$ 23,515</b>	<b>\$ 22,838</b>	<b>\$ 22,875</b>	<b>\$ 21,905</b>	<b>\$ 21,328</b>	<b>\$ 21,436</b>	<b>\$ 20,838</b>

<sup>(1)</sup> 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.

<sup>(2)</sup> The balance of deductions as at March 31, 2019 and for prior periods has been restated to reflect the presentation used in the Pillar 3 report.



Table 6 – Leverage ratio<sup>(1)</sup>

		As at September 30, 2019	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
(in millions of dollars and as a percentage)										
<b>SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE</b>										
<b>Total combined assets as per published financial statements</b>	1	\$ 312,731	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265	\$ 290,073	\$ 282,065	\$ 275,096	\$ 276,310
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	(50,988)	(49,699)	(47,548)	(44,694)	(45,761)	(45,277)	(44,574)	(44,600)	(44,565)
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	(543)	(513)	(664)	1,882	1,052	1,379	1,313	1,032	951
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	1,597	1,152	1,215	1,004	1,042	956	1,118	910	819
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	20,759	20,971	20,418	20,175	19,612	17,978	17,829	17,273	16,746
Other adjustments	7	(2,028)	(2,173)	(2,132)	(2,473)	(2,854)	(3,163)	(2,782)	(2,879)	(3,328)
<b>Leverage ratio exposure</b>	8	\$ 281,528	\$ 280,644	\$ 275,291	\$ 271,359	\$ 268,356	\$ 261,946	\$ 254,969	\$ 246,832	\$ 246,933
<b>LEVERAGE RATIO</b>										
<b>On-balance sheet exposures</b>										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	\$ 241,824	\$ 241,878	\$ 237,736	\$ 231,842	\$ 232,221	\$ 228,001	\$ 220,779	\$ 215,431	\$ 215,271
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	-	-	-	-	-	-	-	-	-
<b>Total on-balance sheet exposures excluding derivatives and SFTs</b>	3	241,824	241,878	237,736	231,842	232,221	228,001	220,779	215,431	215,271
<b>Derivative exposures</b>										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	3,073	2,818	295	2,516	1,991	2,228	2,159	1,859	1,781
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	573	729	3,026	2,995	2,489	2,571	2,473	2,212	2,044
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	-	-	-	-	-	-	-	-	-
<b>Total derivative exposures</b>	11	3,646	3,547	3,321	5,511	4,480	4,799	4,632	4,071	3,825
<b>Securities financing transaction exposures</b>										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	13,702	13,096	12,602	12,827	11,001	10,212	10,610	9,147	10,272
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	-	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	1,597	1,152	1,214	1,004	1,042	956	1,119	910	819
Agent transaction exposures	15	-	-	-	-	-	-	-	-	-
<b>Total securities financing transaction exposures</b>	16	15,299	14,248	13,816	13,831	12,043	11,168	11,729	10,057	11,091
<b>Other off-balance sheet exposures</b>										
Off-balance sheet exposure at gross notional amount	17	113,644	113,378	110,679	109,563	106,454	103,328	102,427	100,028	97,580
Adjustments for conversion to credit equivalent amounts	18	(92,885)	(92,407)	(90,261)	(89,388)	(86,842)	(85,350)	(84,598)	(82,755)	(80,834)
<b>Total other off-balance sheet exposures</b>	19	20,759	20,971	20,418	20,175	19,612	17,978	17,829	17,273	16,746
<b>Total exposures</b>	21	\$ 281,528	\$ 280,644	\$ 275,291	\$ 271,359	\$ 268,356	\$ 261,946	\$ 254,969	\$ 246,832	\$ 246,933
<b>Tier 1 capital – All-in basis</b>	23	\$ 24,205	\$ 23,537	\$ 23,250	\$ 22,412	\$ 22,470	\$ 21,514	\$ 20,908	\$ 20,998	\$ 20,422
<b>Leverage ratio – All-in basis</b>	26	8.6%	8.4%	8.4%	8.3%	8.4%	8.2%	8.2%	8.5%	8.3%

<sup>(1)</sup> 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 September 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	\$ 3,345	\$ 1,940	\$ 1,940	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Securities											
Securities at fair value through profit or loss	37,839	14,548	410	-	-	-	5	-	14,133	-	
Securities at fair value through other comprehensive income	21,431	16,166	16,166	-	-	-	-	-	-	-	
Securities at amortized cost	1,863	1,850	1,850	-	-	-	-	-	-	-	
Investment securities accounted for using the equity method	1,033	4,387	2,586	-	-	-	-	-	-	-	1,801
	62,166	36,951	21,012	-	-	-	5	-	14,133	-	1,801
Securities borrowed or purchased under reverse repurchase agreements	12,738	13,699	-	-	13,699	-	-	-	11,813	-	-
Loans											
Residential mortgages	124,902	123,058	16,917	106,141	-	-	-	-	-	-	-
Consumer, credit card and other personal loans	26,851	26,667	1,698	24,969	-	-	-	-	-	-	-
Business and government loans	48,731	47,681	47,561	-	-	-	-	-	-	-	120
	200,484	197,406	66,176	131,110	-	-	-	-	-	-	120
Allowance for credit losses	(693)	(688)	(161)	(527)	-	-	-	-	-	-	-
	199,791	196,718	66,015	130,583	-	-	-	-	-	-	120
Segregated fund net assets	16,332	-	-	-	-	-	-	-	-	-	-
Other assets											
Clients' liabilities under acceptances	184	184	184	-	-	-	-	-	-	-	-
Premiums receivable	2,716	-	-	-	-	-	-	-	-	-	-
Derivative financial instruments	4,453	4,189	-	-	-	4,185	-	241	-	-	4
Amounts receivable from clients, brokers and financial institutions	2,161	2,132	2,132	-	-	-	-	-	-	-	-
Reinsurance assets	1,931	-	-	-	-	-	-	-	-	-	-
Right-of-use assets	574	945	945	-	-	-	-	-	-	-	-
Land, buildings and equipment	2,411	979	979	-	-	-	-	-	-	-	-
Goodwill	121	3	-	-	-	-	-	-	-	-	3
Intangible assets	381	142	-	-	-	-	-	-	-	-	142
Deferred tax assets	1,278	968	968	-	-	-	-	-	-	-	-
Other	2,149	2,893	2,893	-	-	-	-	-	-	-	-
	18,359	12,435	8,101	-	-	4,185	-	241	-	-	149
Total assets	\$ 312,731	\$ 261,743	\$ 97,068	\$ 130,583	\$ 13,699	\$ 4,185	\$ 5	\$ 12,054	\$ 14,133	\$ 2,070	

Table 8 – Risk-weighted assets (RWA)

	Internal Ratings-Based Approach		Standardized Approach		Total as at September 30, 2019			
	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Capital requirement <sup>(2)</sup>	Average risk-weighting rate
(in millions of dollars and as a percentage)								
<b>Credit risk other than counterparty risk</b>								
Sovereign borrowers	\$ -	\$ -	\$ 15,538	\$ -	\$ 15,538	\$ -	\$ -	-%
Financial institutions	-	-	11,584	2,335	11,584	2,335	187	20.2
Businesses	-	-	72,562	61,498	72,562	61,498	4,919	84.8
Securitization	-	-	5	59	5	59	5	1,250.0
Equities	-	-	209	312	209	312	25	149.3
SMEs similar to other retail client exposures	-	-	8,136	5,292	8,136	5,292	423	65.0
Mortgages	107,746	12,863	396	139	108,142	13,002	1,040	12.0
Other retail client exposures (excluding SMEs)	11,556	5,092	1,238	929	12,794	6,021	482	47.1
Qualifying-revolving retail client exposures	40,122	10,657	-	-	40,122	10,657	853	26.6
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>159,424</b>	<b>28,612</b>	<b>109,668</b>	<b>70,564</b>	<b>269,092</b>	<b>99,176</b>	<b>7,934</b>	<b>36.9</b>
<b>Counterparty risk</b>								
Sovereign borrowers	-	-	19	-	19	-	-	-
Financial institutions	-	-	3,003	601	3,003	601	48	20.0
Businesses	-	-	11	11	11	11	1	100.0
Trading portfolios	-	-	1,937	676	1,937	676	54	34.9
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,700	136	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	136	12	1	-
<b>Sub-total – Counterparty risk</b>	<b>-</b>	<b>-</b>	<b>4,970</b>	<b>1,288</b>	<b>5,106</b>	<b>3,000</b>	<b>240</b>	<b>58.8</b>
Other assets <sup>(3)</sup>	-	-	-	-	17,728	13,809	1,105	77.9
Scaling factors <sup>(4)</sup>	-	1,717	-	-	-	1,717	137	-
<b>Total – Credit risk</b>	<b>159,424</b>	<b>30,329</b>	<b>114,638</b>	<b>71,852</b>	<b>291,926</b>	<b>117,702</b>	<b>9,416</b>	<b>40.3</b>
<b>Market risk</b>								
Value at Risk (VaR)	-	605	-	-	-	605	48	-
Stressed VaR	-	2,385	-	-	-	2,385	191	-
Incremental risk charge (IRC) <sup>(5)</sup>	-	1,425	-	-	-	1,425	114	-
Other <sup>(6)</sup>	-	-	-	472	-	472	38	-
<b>Total – Market risk<sup>(7)</sup></b>	<b>-</b>	<b>4,415</b>	<b>-</b>	<b>472</b>	<b>-</b>	<b>4,887</b>	<b>391</b>	<b>-</b>
<b>Operational risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,666</b>	<b>-</b>	<b>12,666</b>	<b>1,013</b>	<b>-</b>
<b>Total risk-weighted assets before capital floor</b>	<b>\$ 159,424</b>	<b>\$ 34,744</b>	<b>\$ 114,638</b>	<b>\$ 84,990</b>	<b>\$ 291,926</b>	<b>\$ 135,255</b>	<b>\$ 10,820</b>	<b>-%</b>
<b>Risk-weighted assets after the transitional provisions for the CVA charge<sup>(8)</sup></b>								
RWA for Tier 1A capital	-	-	-	-	-	135,255	10,820	-
RWA for Tier 1 capital	-	-	-	-	-	135,255	10,820	-
RWA for total capital	-	-	-	-	-	135,255	10,820	-
Transitional capital floor adjustment	-	-	-	-	-	-	-	-
<b>Total risk-weighted assets</b>	<b>\$ 159,424</b>	<b>\$ 34,744</b>	<b>\$ 114,638</b>	<b>\$ 84,990</b>	<b>\$ 291,926</b>	<b>\$ 135,255</b>	<b>\$ 10,820</b>	<b>-%</b>

Footnotes to this table are presented on the next page.

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

	Risk-weighted assets							
	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
(in millions of dollars and as a percentage)								
<b>Credit risk other than counterparty risk</b>								
Sovereign borrowers	\$ -	\$ -	\$ 102	\$ 99	\$ 99	\$ 2	\$ 28	\$ 29
Financial institutions	2,592	2,379	2,106	2,164	2,084	1,898	2,094	2,135
Businesses	60,323	57,231	56,333	53,826	47,535	46,024	43,738	43,309
Securitization	60	61	63	68	67	71	75	85
Equities	319	344	334	289	288	291	241	213
SMEs similar to other retail client exposures	5,217	5,510	5,394	5,360	4,648	4,616	4,687	4,885
Mortgages	11,892	12,160	11,643	11,646	11,433	10,919	9,769	8,765
Other retail client exposures (excluding SMEs)	5,799	5,633	5,534	5,255	4,868	4,403	3,975	3,597
Qualifying-revolving retail client exposures	10,114	10,257	10,159	9,219	8,869	9,090	8,833	7,641
<b>Sub-total - Credit risk other than counterparty risk</b>	<b>96,316</b>	<b>93,575</b>	<b>91,668</b>	<b>87,926</b>	<b>79,891</b>	<b>77,314</b>	<b>73,440</b>	<b>70,659</b>
<b>Counterparty risk</b>								
Financial institutions	564	535	551	396	379	386	343	325
Businesses	26	15	12	11	8	17	5	7
Trading portfolios	707	675	533	333	395	373	365	334
Credit valuation adjustment charge (CVA)	1,704	1,582	1,452	1,063	1,051	1,023	903	854
Additional requirements related to the banking and trading portfolio	13	10	14	4	4	8	1	2
<b>Sub-total – Counterparty risk</b>	<b>3,014</b>	<b>2,817</b>	<b>2,562</b>	<b>1,807</b>	<b>1,837</b>	<b>1,807</b>	<b>1,617</b>	<b>1,522</b>
Other assets <sup>(3)</sup>	13,705	12,976	11,268	11,304	11,020	11,826	11,677	10,053
Scaling factors <sup>(4)</sup>	1,607	1,628	1,584	1,516	1,467	1,431	1,333	1,185
<b>Total - Credit risk</b>	<b>114,642</b>	<b>110,996</b>	<b>107,082</b>	<b>102,553</b>	<b>94,215</b>	<b>92,378</b>	<b>88,067</b>	<b>83,419</b>
<b>Market risk</b>								
Value at Risk (VaR)	673	640	575	681	-	-	-	-
Stressed VaR	2,868	2,257	2,335	2,106	-	-	-	-
Incremental risk charge (IRC) <sup>(5)</sup>	1,865	1,468	1,732	1,798	-	-	-	-
Other <sup>(6)</sup>	732	580	754	489	2,552	2,432	1,965	2,289
<b>Total - Market risk<sup>(7)</sup></b>	<b>6,138</b>	<b>4,945</b>	<b>5,396</b>	<b>5,074</b>	<b>2,552</b>	<b>2,432</b>	<b>1,965</b>	<b>2,289</b>
<b>Operational risk</b>	<b>12,492</b>	<b>12,364</b>	<b>12,232</b>	<b>12,171</b>	<b>11,997</b>	<b>11,890</b>	<b>11,850</b>	<b>11,831</b>
<b>Total risk-weighted assets before capital floor</b>	<b>133,272</b>	<b>128,305</b>	<b>124,710</b>	<b>119,798</b>	<b>108,764</b>	<b>106,700</b>	<b>101,882</b>	<b>97,539</b>
<b>Risk-weighted assets after the transitional provisions for the CVA charge<sup>(8)</sup></b>								
RWA for Tier 1A capital	133,272	128,305	124,419	119,584	108,554	106,496	101,629	97,300
RWA for Tier 1 capital	133,272	128,305	124,463	119,617	108,585	106,527	101,674	97,342
RWA for total capital	133,272	128,305	124,506	119,649	108,617	106,558	101,710	97,377
Transitional capital floor adjustment	-	-	5,055	7,480	14,636	13,698	14,858	17,098
<b>Total risk-weighted assets</b>	<b>\$ 133,272</b>	<b>\$ 128,305</b>	<b>\$ 129,474</b>	<b>\$ 127,064</b>	<b>\$ 123,190</b>	<b>\$ 120,194</b>	<b>\$ 116,487</b>	<b>\$ 114,398</b>

<sup>(1)</sup> 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).

<sup>(2)</sup> The capital requirement represents 8% of risk-weighted assets.

<sup>(3)</sup> 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.

<sup>(4)</sup> 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.

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

<sup>(6)</sup> 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.

<sup>(7)</sup> 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.

<sup>(8)</sup> 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<sup>(1)</sup>

(in millions of dollars)	For the three-month periods ended								
	September 30, 2019			June 30, 2019			March 31, 2019		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Credit risk</b>									
Risk-weighted assets at beginning of period	\$ 111,629	\$ 3,013	\$ 114,642	\$ 108,180	\$ 2,815	\$ 110,995	\$ 104,520	\$ 2,271	\$ 106,791
Size of portfolio <sup>(2)</sup>	1,274	162	1,436	3,897	17	3,914	3,012	(645)	2,367
Quality of portfolio <sup>(3)</sup>	1,019	(177)	842	(9)	187	178	240	569	809
Updating of models <sup>(4)</sup>	-	-	-	-	-	-	-	-	-
Procedures and policies <sup>(5)</sup>	739	-	739	(343)	-	(343)	505	628	1,133
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	41	2	43	(96)	(6)	(102)	(97)	(8)	(105)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,073	(13)	3,060	3,449	198	3,647	3,660	544	4,204
<b>Risk-weighted assets at end of period</b>	<b>\$ 114,702</b>	<b>\$ 3,000</b>	<b>\$ 117,702</b>	<b>\$ 111,629</b>	<b>\$ 3,013</b>	<b>\$ 114,642</b>	<b>\$ 108,180</b>	<b>\$ 2,815</b>	<b>\$ 110,995</b>

  

(in millions of dollars)	For the three-month periods ended								
	December 31, 2018			September 30, 2018			June 30, 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
<b>Credit risk</b>									
Risk-weighted assets at beginning of period	\$ 100,747	\$ 1,592	\$ 102,339	\$ 92,379	\$ 1,626	\$ 94,005	\$ 90,572	\$ 1,602	\$ 92,174
Size of portfolio <sup>(2)</sup>	1,901	433	2,334	2,082	123	2,205	2,267	(17)	2,250
Quality of portfolio <sup>(3)</sup>	242	226	468	449	(155)	294	38	40	78
Updating of models <sup>(4)</sup>	939	-	939	-	-	-	-	-	-
Procedures and policies <sup>(5)</sup>	466	-	466	5,907	-	5,907	321	-	321
Acquisitions and transfers	-	-	-	-	-	-	(892)	-	(892)
Change in exchange rates	225	20	245	(70)	(2)	(72)	73	1	74
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,773	679	4,452	8,368	(34)	8,334	1,807	24	1,831
<b>Risk-weighted assets at end of period</b>	<b>\$ 104,520</b>	<b>\$ 2,271</b>	<b>\$ 106,791</b>	<b>\$ 100,747</b>	<b>\$ 1,592</b>	<b>\$ 102,339</b>	<b>\$ 92,379</b>	<b>\$ 1,626</b>	<b>\$ 94,005</b>

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets<sup>(1)</sup> (continued)

(in millions of dollars)	For the three-month periods ended								
	March 31, 2018			December 31, 2017			September 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
<b>Credit risk</b>									
Risk-weighted assets at beginning of period	\$ 86,448	\$ 1,366	\$ 87,814	\$ 81,897	\$ 1,283	\$ 83,180	\$ 80,227	\$ 1,157	\$ 81,384
Size of portfolio <sup>(2)</sup>	2,276	154	2,430	2,508	83	2,591	810	140	950
Quality of portfolio <sup>(3)</sup>	752	-	752	(455)	-	(455)	921	(14)	907
Updating of models <sup>(4)</sup>	-	-	-	2,120	-	2,120	-	-	-
Procedures and policies <sup>(5)</sup>	1,003	82	1,085	352	-	352	-	-	-
Acquisitions and transfers	-	-	-	-	-	-	65	-	65
Change in exchange rates	93	-	93	26	-	26	(126)	-	(126)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	4,124	236	4,360	4,551	83	4,634	1,670	126	1,796
<b>Risk-weighted assets at end of period</b>	<b>\$ 90,572</b>	<b>\$ 1,602</b>	<b>\$ 92,174</b>	<b>\$ 86,448</b>	<b>\$ 1,366</b>	<b>\$ 87,814</b>	<b>\$ 81,897</b>	<b>\$ 1,283</b>	<b>\$ 83,180</b>

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets<sup>(1)</sup> (continued)

(in millions of dollars)	For the three-month periods ended								
	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018	December 31, 2017	September 30, 2017
<b>Market risk</b>									
Risk-weighted assets at beginning of period	\$ 6,138	\$ 4,945	\$ 5,396	\$ 5,074	\$ 2,552	\$ 2,432	\$ 1,965	\$ 2,289	\$ 1,887
Change in risk level <sup>(6)</sup>	(538)	1,193	(451)	322	(516)	120	467	(324)	402
Updating of models <sup>(4)</sup>	-	-	-	-	-	-	-	-	-
Procedures and policies <sup>(5)</sup>	(713)	-	-	-	3,038	-	-	-	-
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	(1,251)	1,193	(451)	322	2,522	120	467	(324)	402
<b>Risk-weighted assets at end of period</b>	<b>\$ 4,887</b>	<b>\$ 6,138</b>	<b>\$ 4,945</b>	<b>\$ 5,396</b>	<b>\$ 5,074</b>	<b>\$ 2,552</b>	<b>\$ 2,432</b>	<b>\$ 1,965</b>	<b>\$ 2,289</b>
<b>Operational risk</b>									
Risk-weighted assets at beginning of the period	\$ 12,492	\$ 12,364	\$ 12,232	\$ 12,171	\$ 11,997	\$ 11,890	\$ 11,850	\$ 11,831	\$ 11,849
Revenue generated	174	128	132	61	174	119	40	19	(18)
Procedures and policies <sup>(5)</sup>	-	-	-	-	-	-	-	-	-
Acquisitions and transfers	-	-	-	-	-	(12)	-	-	-
Total changes in risk-weighted assets	174	128	132	61	174	107	40	19	(18)
<b>Risk-weighted assets at end of period</b>	<b>\$ 12,666</b>	<b>\$ 12,492</b>	<b>\$ 12,364</b>	<b>\$ 12,232</b>	<b>\$ 12,171</b>	<b>\$ 11,997</b>	<b>\$ 11,890</b>	<b>\$ 11,850</b>	<b>\$ 11,831</b>
<b>Transitional threshold adjustment</b>									
Risk-weighted assets at beginning of the period	\$ -	\$ -	\$ 5,055	\$ 7,480	\$ 14,636	\$ 13,698	\$ 14,858	\$ 17,098	\$ 16,917
Size of portfolio <sup>(2)</sup>	-	-	-	(264)	2,003	1,462	30	(361)	358
Quality of portfolio <sup>(3)</sup>	-	-	-	(762)	(223)	666	(212)	203	(175)
Updating of models <sup>(4)</sup>	-	-	-	(916)	-	-	-	(2,076)	-
Procedures and policies <sup>(5)</sup>	-	-	(5,055)	(474)	(8,937)	(325)	(973)	(6)	-
Acquisitions and transfers	-	-	-	-	-	(867)	-	-	(1)
Change in exchange rates	-	-	-	(9)	1	2	(5)	-	(1)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	-	-	(5,055)	(2,425)	(7,156)	938	(1,160)	(2,240)	181
<b>Risk-weighted assets at end of year</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,055</b>	<b>\$ 7,480</b>	<b>\$ 14,636</b>	<b>\$ 13,698</b>	<b>\$ 14,858</b>	<b>\$ 17,098</b>

<sup>(1)</sup> 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.

<sup>(2)</sup> Increase or decrease in underlying risk exposure.

<sup>(3)</sup> Change in risk mitigation factors and portfolio quality.

<sup>(4)</sup> Changes in risk parameters and models.

<sup>(5)</sup> Regulatory changes and developments in the regulatory capital calculation methods.

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

**Table 10 – Risk-weighted assets<sup>(1)</sup> by business segment**

(in millions of dollars)	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018
Allocated to business segments					
Personal and Business Services	\$ 115,984	\$ 112,930	\$ 106,341	\$ 105,540	\$ 101,256
Wealth Management and Life and Health Insurance	4,981	5,026	7,778	5,360	5,445
Property and Casualty Insurance	3,059	2,832	2,636	2,376	2,410
Other	11,231	12,484	11,550	11,143	10,473
Not allocated <sup>(2)</sup>	-	-	-	5,055	7,480
<b>Total risk-weighted assets</b>	<b>\$ 135,255</b>	<b>\$ 133,272</b>	<b>\$ 128,305</b>	<b>\$ 129,474</b>	<b>\$ 127,064</b>

(in millions of dollars)	As at June 30, 2018	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017
Allocated to business segments				
Personal and Business Services	\$ 92,460	\$ 89,891	\$ 85,672	\$ 81,550
Wealth Management and Life and Health Insurance	5,641	6,124	5,996	5,733
Property and Casualty Insurance	2,161	2,230	2,437	2,231
Other	8,292	8,251	7,523	7,785
Not allocated <sup>(2)</sup>	14,636	13,698	14,859	17,099
<b>Total risk-weighted assets</b>	<b>\$ 123,190</b>	<b>\$ 120,194</b>	<b>\$ 116,487</b>	<b>\$ 114,398</b>

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

<sup>(2)</sup> 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 September 30, 2019							As at June 30, 2019						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	\$ 14,620	\$ 705	\$ 233	\$ 6	\$ 212	\$ 15,776	\$ 15,557	\$ 13,729	\$ 644	\$ 109	\$ 6	\$ 203	\$ 14,691	\$ 14,591
Financial institutions	8,743	2,693	2,495	2,953	545	17,429	14,587	9,683	3,047	2,283	2,771	448	18,232	15,687
Businesses	65,813	5,927	140	5	1,287	73,172	72,573	64,573	5,964	256	18	1,300	72,111	71,385
SMEs similar to other retail client exposures	8,059	78	4	-	82	8,223	8,136	7,956	89	24	-	82	8,151	8,040
Mortgages	395	1	-	-	-	396	396	407	1	-	-	-	408	408
Other retail client exposures (excluding SMEs)	1,475	585	-	-	-	2,060	1,238	1,489	530	-	-	-	2,019	1,176
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	209	-	-	-	-	209	209	217	-	-	-	-	217	217
Trading portfolio	-	-	21,961	658	-	22,619	1,937	-	-	19,145	719	-	19,864	1,509
<b>Internal Ratings-Based approach</b>														
Mortgages	95,192	12,554	-	-	-	107,746	107,746	94,241	12,367	-	-	-	106,608	106,608
Revolving retail client exposures	12,172	27,950	-	-	-	40,122	40,122	11,910	28,042	-	-	-	39,952	39,952
Other retail client exposures	11,040	474	-	-	42	11,556	11,556	11,033	468	-	-	42	11,543	11,543
<b>Total</b>	<b>\$ 217,723</b>	<b>\$ 50,967</b>	<b>\$ 24,833</b>	<b>\$ 3,622</b>	<b>\$ 2,168</b>	<b>\$ 299,313</b>	<b>\$ 274,062</b>	<b>\$ 215,243</b>	<b>\$ 51,152</b>	<b>\$ 21,817</b>	<b>\$ 3,514</b>	<b>\$ 2,075</b>	<b>\$ 293,801</b>	<b>\$ 271,121</b>
(in millions of dollars)	As at March 31, 2019							As at December 31, 2018						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	\$ 14,109	\$ 649	\$ 1,377	\$ 5	\$ 193	\$ 16,333	\$ 15,033	\$ 14,493	\$ 669	\$ 30	\$ 8	\$ 184	\$ 15,384	\$ 15,354
Financial institutions	8,837	2,850	1,930	2,615	400	16,632	14,504	8,052	2,581	2,069	4,593	390	17,685	13,498
Businesses	61,398	5,760	398	2	1,456	69,014	68,157	60,191	6,090	147	17	1,397	67,842	67,220
SMEs similar to other retail client exposures	8,299	91	5	-	99	8,494	8,401	8,151	129	-	-	103	8,383	8,294
Mortgages	422	1	-	-	-	423	423	435	-	-	-	-	435	435
Other retail client exposures (excluding SMEs)	1,500	428	-	-	-	1,928	1,062	1,541	406	-	-	-	1,947	1,057
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	242	-	-	-	-	242	242	250	-	-	-	-	250	250
Trading portfolio	-	-	19,169	663	-	19,832	1,457	-	-	20,375	828	-	21,203	1,234
<b>Internal Ratings-Based Approach</b>														
Mortgages	92,392	12,054	-	-	-	104,446	104,446	92,158	11,735	-	-	-	103,893	103,893
Revolving retail client exposures	11,551	27,592	-	-	-	39,143	39,143	11,879	27,298	-	-	-	39,177	39,177
Other retail client exposures	10,906	457	-	-	42	11,405	11,405	10,785	443	-	-	43	11,271	11,271
<b>Total</b>	<b>\$ 209,661</b>	<b>\$ 49,882</b>	<b>\$ 22,879</b>	<b>\$ 3,285</b>	<b>\$ 2,190</b>	<b>\$ 287,897</b>	<b>\$ 264,278</b>	<b>\$ 207,940</b>	<b>\$ 49,351</b>	<b>\$ 22,621</b>	<b>\$ 5,446</b>	<b>\$ 2,117</b>	<b>\$ 287,475</b>	<b>\$ 261,688</b>

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 September 30, 2018							As at June 30, 2018						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	\$ 15,158	\$ 681	\$ 524	\$ 11	\$ 224	\$ 16,598	\$ 16,098	\$ 14,201	\$ 714	\$ 1	\$ 9	\$ 160	\$ 15,085	\$ 15,084
Financial institutions	8,191	2,547	2,337	3,698	433	17,206	12,880	7,894	2,114	1,083	3,707	649	15,447	12,043
Businesses	57,798	5,977	146	2	1,109	65,032	64,478	52,723	5,442	160	2	582	58,909	58,377
SMEs similar to other retail client exposures	8,097	173	-	-	104	8,374	8,280	6,720	159	-	-	36	6,915	6,857
Mortgages	438	-	-	-	-	438	438	461	-	-	-	-	461	461
Other retail client exposures (excluding SMEs)	1,508	332	-	-	-	1,840	922	1,445	245	-	-	-	1,690	745
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	200	-	-	-	-	200	200	199	-	-	-	-	199	199
Trading portfolio	-	-	19,765	699	-	20,464	1,159	-	-	18,029	1,000	-	19,029	1,260
<b>Internal Ratings-Based Approach</b>														
Mortgages	92,162	11,489	-	-	-	103,651	103,651	96,477	13,503	-	-	-	109,980	109,980
Revolving retail client exposures	11,624	26,851	-	-	-	38,475	38,475	11,452	26,397	-	-	-	37,849	37,849
Other retail client exposures	10,589	429	-	-	43	11,061	11,061	10,319	412	-	-	43	10,774	10,774
<b>Total</b>	<b>\$ 205,770</b>	<b>\$ 48,479</b>	<b>\$ 22,772</b>	<b>\$ 4,410</b>	<b>\$ 1,913</b>	<b>\$ 283,344</b>	<b>\$ 257,647</b>	<b>\$ 201,896</b>	<b>\$ 48,986</b>	<b>\$ 19,273</b>	<b>\$ 4,718</b>	<b>\$ 1,470</b>	<b>\$ 276,343</b>	<b>\$ 253,634</b>
(in millions of dollars)	As at March 31, 2018							As at December 31, 2017						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	\$ 13,935	\$ 687	\$ -	\$ 6	\$ 150	\$ 14,778	\$ 14,778	\$ 13,745	\$ 678	\$ 16	\$ 8	\$ 141	\$ 14,588	\$ 14,572
Financial institutions	7,017	2,200	1,178	3,413	670	14,478	11,272	7,475	2,478	483	3,287	524	14,247	11,778
Businesses	51,081	5,402	211	12	610	57,316	56,699	49,094	4,823	283	2	639	54,841	54,122
SMEs similar to other retail client exposures	6,697	160	-	-	34	6,891	6,830	6,822	188	-	-	34	7,044	6,981
Mortgages	464	-	-	-	-	464	464	411	-	-	-	-	411	411
Other retail client exposures (excluding SMEs)	1,509	205	-	-	-	1,714	525	1,438	67	-	-	-	1,505	279
Securitization	6	-	-	-	-	6	6	6	-	-	-	-	6	6
Equities	203	-	-	-	-	203	203	152	-	-	-	-	152	152
Trading portfolio	-	-	19,293	1,139	-	20,432	1,454	-	-	17,840	750	-	18,590	1,268
<b>Internal Ratings-Based Approach</b>														
Mortgages	93,651	13,040	-	-	-	106,691	106,691	93,067	12,614	-	-	-	105,681	105,681
Revolving retail client exposures	11,112	26,199	-	-	-	37,311	37,311	11,239	26,110	-	-	-	37,349	37,349
Other retail client exposures	9,832	411	-	-	43	10,286	10,286	9,577	395	-	-	21	9,993	9,993
<b>Total</b>	<b>\$ 195,507</b>	<b>\$ 48,304</b>	<b>\$ 20,682</b>	<b>\$ 4,570</b>	<b>\$ 1,507</b>	<b>\$ 270,570</b>	<b>\$ 246,519</b>	<b>\$ 193,026</b>	<b>\$ 47,353</b>	<b>\$ 18,622</b>	<b>\$ 4,047</b>	<b>\$ 1,359</b>	<b>\$ 264,407</b>	<b>\$ 242,592</b>

Footnotes to this table are presented on page 19.

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

	As at September 30, 2017						
	Exposure classes <sup>(1)</sup>						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>							
Sovereign borrowers	\$ 14,261	\$ 459	\$ 3	\$ 5	\$ 130	\$ 14,858	\$ 14,855
Financial institutions	7,630	2,489	1,134	2,956	602	14,811	11,850
Businesses	48,786	4,624	162	3	560	54,135	53,632
SMEs similar to other retail client exposures	7,210	222	-	-	34	7,466	7,399
Mortgages	271	-	-	-	-	271	271
Other retail client exposures (excluding SMEs)	1,452	39	-	-	-	1,491	258
Securitization	7	-	-	-	-	7	7
Equities	124	-	-	-	-	124	124
Trading portfolio	-	-	17,202	833	-	18,035	1,191
<b>Internal Ratings-Based Approach</b>							
Mortgages	91,805	9,290	-	-	-	101,095	101,095
Revolving retail client exposures	10,934	25,376	-	-	-	36,310	36,310
Other retail client exposures	9,217	354	-	-	21	9,592	9,592
<b>Total</b>	<b>\$ 191,697</b>	<b>\$ 42,853</b>	<b>\$ 18,501</b>	<b>\$ 3,797</b>	<b>\$ 1,347</b>	<b>\$ 258,195</b>	<b>\$ 236,584</b>

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

<sup>(2)</sup> 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 September 30, 2019							As at June 30, 2019						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	\$ 7,198	\$ 198	\$ -	\$ -	\$ 19	\$ 7,415	\$ 7,404	\$ 7,030	\$ 202	\$ -	\$ -	\$ 21	\$ 7,253	\$ 7,246
Mining, oil and gas	369	472	-	-	103	944	942	398	450	-	-	107	955	955
Utilities	14,111	1,619	233	-	298	16,261	16,033	12,957	1,589	109	-	291	14,946	14,838
Construction	3,057	1,175	-	-	201	4,433	4,365	3,030	1,109	-	-	206	4,345	4,264
Manufacturing	4,010	653	-	-	224	4,887	4,873	4,002	773	-	-	222	4,997	4,983
Wholesale trade	1,634	139	-	-	84	1,857	1,844	1,579	124	-	-	85	1,788	1,778
Retail trade	2,492	406	-	-	23	2,921	2,908	2,510	376	-	-	23	2,909	2,892
Transportation	1,291	384	-	-	108	1,783	1,779	1,276	379	-	-	109	1,764	1,757
Information industry	417	434	-	-	42	893	893	422	444	-	-	42	908	906
Finance and insurance	8,882	1,305	2,635	2,964	678	16,464	13,390	10,391	1,431	2,539	2,795	583	17,739	14,842
Real estate	34,954	877	-	-	94	35,925	35,833	34,170	896	-	-	90	35,156	35,061
Professional services	683	175	-	-	63	921	912	772	147	-	-	63	982	973
Management of companies	715	11	-	-	32	758	681	720	60	-	-	31	811	740
Administrative services	260	15	-	-	31	306	297	247	14	-	-	31	292	283
Education	1,490	906	-	-	7	2,403	2,400	1,312	1,088	-	-	7	2,407	2,406
Health care	3,852	304	-	-	10	4,166	4,151	3,418	287	-	-	9	3,714	3,699
Arts and entertainments	692	56	-	-	7	755	751	795	51	-	-	9	855	851
Accommodation	1,202	52	-	-	2	1,256	1,245	1,240	55	-	-	2	1,297	1,285
Other services	663	54	-	-	11	728	715	657	53	-	-	13	723	711
Other businesses	1,204	90	-	-	7	1,301	1,301	1,059	127	-	-	7	1,193	1,193
<b>Total</b>	<b>\$ 89,176</b>	<b>\$ 9,325</b>	<b>\$ 2,868</b>	<b>\$ 2,964</b>	<b>\$ 2,044</b>	<b>\$ 106,377</b>	<b>\$ 102,717</b>	<b>\$ 87,985</b>	<b>\$ 9,655</b>	<b>\$ 2,648</b>	<b>\$ 2,795</b>	<b>\$ 1,951</b>	<b>\$ 105,034</b>	<b>\$ 101,663</b>
(in millions of dollars)	As at March 31, 2019							As at December 31, 2018						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	\$ 6,833	\$ 184	\$ -	\$ -	\$ 16	\$ 7,033	\$ 7,026	\$ 6,703	\$ 200	\$ -	\$ -	\$ 15	\$ 6,918	\$ 6,912
Mining, oil and gas	320	456	-	-	94	870	870	298	458	-	-	94	850	851
Utilities	13,544	1,542	1,377	-	274	16,737	15,428	13,596	1,559	30	3	267	15,455	15,417
Construction	2,629	925	-	-	190	3,744	3,669	2,499	913	-	-	177	3,589	3,516
Manufacturing	3,360	830	-	-	211	4,401	4,387	3,245	876	-	-	219	4,340	4,325
Wholesale trade	1,377	140	-	-	77	1,594	1,585	1,283	125	-	-	70	1,478	1,469
Retail trade	2,600	346	-	-	24	2,970	2,953	2,411	355	-	-	24	2,790	2,772
Transportation	1,111	395	-	-	95	1,601	1,597	1,054	365	-	-	99	1,518	1,514
Information industry	427	322	-	-	261	1,010	1,008	456	307	-	-	261	1,024	1,023
Finance and insurance	8,891	1,459	2,328	2,622	546	15,846	13,216	8,768	1,378	2,216	4,615	545	17,522	13,060
Real estate	33,212	929	-	-	90	34,231	34,139	32,722	1,060	-	-	82	33,864	33,769
Professional services	611	186	-	-	62	859	848	519	175	-	-	27	721	710
Management of companies	759	67	-	-	34	860	788	801	74	-	-	17	892	821
Administrative services	235	13	-	-	29	277	268	291	15	-	-	28	334	325
Education	1,501	986	-	-	8	2,495	2,495	1,564	1,028	-	-	8	2,600	2,598
Health care	3,514	239	-	-	7	3,760	3,747	3,222	244	-	-	6	3,472	3,462
Arts and entertainments	654	58	-	-	6	718	715	613	57	-	-	8	678	675
Accommodation	1,171	20	-	-	3	1,194	1,187	1,131	13	-	-	3	1,147	1,139
Other services	627	44	-	-	13	684	673	600	33	-	-	11	644	639
Other businesses	968	118	-	-	9	1,095	1,095	960	105	-	-	10	1,075	1,075
<b>Total</b>	<b>\$ 84,344</b>	<b>\$ 9,259</b>	<b>\$ 3,705</b>	<b>\$ 2,622</b>	<b>\$ 2,049</b>	<b>\$ 101,979</b>	<b>\$ 97,694</b>	<b>\$ 82,736</b>	<b>\$ 9,340</b>	<b>\$ 2,246</b>	<b>\$ 4,618</b>	<b>\$ 1,971</b>	<b>\$ 100,911</b>	<b>\$ 96,072</b>

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 September 30, 2018							As at June 30, 2018						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	\$ 6,385	\$ 204	\$ -	\$ -	\$ 19	\$ 6,608	\$ 6,603	\$ 6,910	\$ 186	\$ -	\$ -	\$ 11	\$ 7,107	\$ 7,099
Mining, oil and gas	291	454	-	-	95	840	840	345	457	-	-	51	853	853
Utilities	14,096	1,519	524	-	306	16,445	15,937	13,290	1,488	1	-	189	14,968	14,961
Construction	2,370	862	-	-	175	3,407	3,333	2,383	742	-	-	81	3,206	3,151
Manufacturing	3,000	827	-	-	206	4,033	4,021	3,194	504	-	-	102	3,800	3,789
Wholesale trade	1,247	131	-	-	88	1,466	1,457	1,334	99	-	-	50	1,483	1,471
Retail trade	2,459	332	-	-	26	2,817	2,800	2,703	345	-	-	10	3,058	3,044
Transportation	1,108	409	-	-	100	1,617	1,614	1,194	419	-	-	51	1,664	1,660
Information industry	436	286	-	-	40	762	761	454	283	-	-	20	757	755
Finance and insurance	9,089	1,358	2,465	3,711	525	17,148	12,627	8,900	1,162	1,229	3,718	729	15,738	12,115
Real estate	31,551	958	-	-	81	32,590	32,494	24,790	707	-	-	36	25,533	25,470
Professional services	457	145	-	-	29	631	622	493	117	-	-	13	623	614
Management of companies	747	112	-	-	17	876	807	806	109	-	-	11	926	854
Administrative services	241	9	-	-	15	265	256	235	16	-	-	9	260	251
Education	1,317	1,137	-	-	8	2,462	2,461	1,220	1,171	-	-	4	2,395	2,392
Health care	3,134	257	-	-	3	3,394	3,381	3,037	257	-	-	2	3,296	3,284
Arts and entertainments	633	49	-	-	8	690	688	608	46	-	-	3	657	655
Accommodation	1,078	24	-	-	3	1,105	1,098	1,158	22	-	-	2	1,182	1,172
Other services	582	42	-	-	11	635	627	659	38	-	-	7	704	695
Other businesses	926	90	18	-	11	1,045	1,029	1,105	102	14	-	10	1,231	1,219
<b>Total</b>	<b>\$ 81,147</b>	<b>\$ 9,205</b>	<b>\$ 3,007</b>	<b>\$ 3,711</b>	<b>\$ 1,766</b>	<b>\$ 98,836</b>	<b>\$ 93,456</b>	<b>\$ 74,818</b>	<b>\$ 8,270</b>	<b>\$ 1,244</b>	<b>\$ 3,718</b>	<b>\$ 1,391</b>	<b>\$ 89,441</b>	<b>\$ 85,504</b>
(in millions of dollars)	As at March 31, 2018							As at December 31, 2017						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	\$ 6,583	\$ 167	\$ -	\$ -	\$ 11	\$ 6,761	\$ 6,751	\$ 6,492	\$ 144	\$ -	\$ -	\$ 12	\$ 6,648	\$ 6,640
Mining, oil and gas	338	450	-	-	52	840	839	308	460	-	-	52	820	819
Utilities	13,204	1,485	-	-	184	14,873	14,864	13,306	1,404	16	-	174	14,900	14,877
Construction	2,155	622	-	-	82	2,859	2,806	2,066	583	-	-	78	2,727	2,678
Manufacturing	2,846	543	-	-	100	3,489	3,478	2,601	597	-	-	96	3,294	3,280
Wholesale trade	1,353	126	-	-	44	1,523	1,513	1,256	192	-	-	45	1,493	1,484
Retail trade	2,687	325	-	-	8	3,020	3,007	2,592	328	-	-	8	2,928	2,910
Transportation	1,140	484	-	-	52	1,676	1,669	1,090	463	-	-	53	1,606	1,600
Information industry	337	323	-	-	20	680	679	333	345	-	-	-	678	677
Finance and insurance	8,116	1,134	1,389	3,431	787	14,857	11,331	7,345	1,053	766	3,297	683	13,144	10,247
Real estate	24,390	663	-	-	40	25,093	24,983	23,863	623	-	-	42	24,528	24,466
Professional services	460	126	-	-	12	598	589	445	133	-	-	14	592	586
Management of companies	833	154	-	-	10	997	926	817	224	-	-	18	1,059	982
Administrative services	234	10	-	-	7	251	243	206	15	-	-	7	228	219
Education	1,112	1,191	-	-	3	2,306	2,306	1,621	926	-	-	4	2,551	2,550
Health care	2,898	210	-	-	1	3,109	3,097	2,716	216	-	-	1	2,933	2,926
Arts and entertainments	620	42	-	-	3	665	663	729	41	-	-	3	773	772
Accommodation	1,060	29	-	-	2	1,091	1,081	1,020	33	-	-	2	1,055	1,046
Other services	659	38	-	-	7	704	697	635	34	-	-	7	676	669
Other businesses	1,008	167	-	-	5	1,180	1,227	873	165	-	-	5	1,043	1,044
<b>Total</b>	<b>\$ 72,033</b>	<b>\$ 8,289</b>	<b>\$ 1,389</b>	<b>\$ 3,431</b>	<b>\$ 1,430</b>	<b>\$ 86,572</b>	<b>\$ 82,749</b>	<b>\$ 70,314</b>	<b>\$ 7,979</b>	<b>\$ 782</b>	<b>\$ 3,297</b>	<b>\$ 1,304</b>	<b>\$ 83,676</b>	<b>\$ 80,472</b>

Footnotes to this table are presented on page 22.

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

As at September 30, 2017							
(in millions of dollars)	Exposure classes <sup>(1)</sup>						Net exposure <sup>(2)</sup>
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	
<b>Industries</b>							
Agriculture	\$ 6,179	\$ 153	\$ -	\$ -	\$ 12	\$ 6,344	\$ 6,335
Mining, oil and gas	422	457	-	-	52	931	930
Utilities	13,570	1,158	-	-	167	14,895	14,887
Construction	1,999	488	-	-	78	2,565	2,512
Manufacturing	2,462	547	-	-	97	3,106	3,098
Wholesale trade	1,235	158	-	-	47	1,440	1,432
Retail trade	2,398	399	-	-	10	2,807	2,793
Transportation	1,137	463	-	-	53	1,653	1,652
Information industry	319	322	-	-	19	660	660
Finance and insurance	8,278	976	1,299	2,964	663	14,180	10,994
Real estate	23,390	652	-	-	37	24,079	24,009
Professional services	461	122	-	-	15	598	593
Management of companies	818	214	-	-	16	1,048	975
Administrative services	229	9	-	-	7	245	236
Education	1,275	982	-	-	4	2,261	2,260
Health care	2,629	176	-	-	1	2,806	2,801
Arts and entertainments	776	41	-	-	2	819	818
Accommodation	973	35	-	-	1	1,009	999
Other services	630	39	-	-	6	675	669
Other businesses	1,497	181	-	-	5	1,683	1,684
<b>Total</b>	<b>\$ 70,677</b>	<b>\$ 7,572</b>	<b>\$ 1,299</b>	<b>\$ 2,964</b>	<b>\$ 1,292</b>	<b>\$ 83,804</b>	<b>\$ 80,337</b>

(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<sup>(1)</sup>

	As at September 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	\$ 1,940	\$ 1,940	\$ -	\$ -	\$ -
Securities	36,951	21,012	5	-	15,934
Securities borrowed or purchased under reverse repurchase agreements	13,699	-	-	13,699	-
Loans	196,718	196,598	-	-	120
Segregated fund net assets	-	-	-	-	-
Other assets	12,435	8,101	-	4,185	149
<b>Total assets</b>	<b>261,743</b>	<b>227,651</b>	<b>5</b>	<b>17,884</b>	<b>\$ 16,203</b>
Commitments related to securities lent or sold under repurchase agreements	12,585	-	-	12,585	
Off-balance sheet derivative financial instruments	(563)	-	-	(563)	
Unused commitments	112,114	50,967	-	-	
Other off-balance sheet items	2,167	2,167	-	-	
Differences arising from the recognition of allowances	613	613	-	-	
Adjustments to account for differences related to on-balance sheet exposures	390	(253)	-	643	
<b>Total exposure at default for credit risk</b>	<b>\$ 389,049</b>	<b>\$ 281,145</b>	<b>\$ 5</b>	<b>\$ 30,549</b>	

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

Table 14 – Credit risk mitigation

	As at September 30, 2019			As at June 30, 2019		
	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives
(in millions of dollars)						
<b>Standardized Approach</b>						
Sovereign borrowers	\$ 15,776	\$ 219	\$ -	\$ 14,691	\$ 100	\$ -
Financial institutions	17,429	2,842	228	18,232	2,545	223
Businesses	73,172	599	10,823	72,111	726	10,748
SMEs similar to other retail client exposures	8,223	87	1,216	8,151	111	1,216
Mortgages	396	-	-	408	-	-
Other retail client exposure (excluding SMEs)	2,060	822	-	2,019	843	-
Securitization	5	-	-	5	-	-
Equities	209	-	-	217	-	-
Trading portfolio	22,619	20,682	-	19,864	18,355	-
<b>Internal Ratings-Based Approach<sup>(2)</sup></b>						
Mortgages	107,746	-	28,776	106,608	-	28,874
Revolving retail client exposures	40,122	-	-	39,952	-	-
Other retail client exposures	11,556	-	2,964	11,543	-	3,079
<b>Total</b>	<b>\$ 299,313</b>	<b>\$ 25,251</b>	<b>\$ 44,007</b>	<b>\$ 293,801</b>	<b>\$ 22,680</b>	<b>\$ 44,140</b>

	As at March 31, 2019			As at December 31, 2018		
	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives
(in millions of dollars)						
<b>Standardized Approach</b>						
Sovereign borrowers	\$ 16,333	\$ 1,300	\$ -	\$ 15,384	\$ 30	\$ -
Financial institutions	16,632	2,128	226	17,685	4,187	233
Businesses	69,014	859	10,694	67,842	622	10,656
SMEs similar to other retail client exposures	8,494	94	1,227	8,383	89	1,261
Mortgages	423	-	-	435	-	-
Other retail client exposure (excluding SMEs)	1,928	866	-	1,947	890	-
Securitization	5	-	-	5	-	-
Equities	242	-	-	250	-	-
Trading portfolio	19,832	18,375	-	21,203	19,969	-
<b>Internal Ratings-Based Approach<sup>(2)</sup></b>						
Mortgages	104,446	-	28,263	103,893	-	28,684
Revolving retail client exposures	39,143	-	-	39,177	-	-
Other retail client exposures	11,405	-	3,205	11,271	-	3,191
<b>Total</b>	<b>\$ 287,897</b>	<b>\$ 23,622</b>	<b>\$ 43,615</b>	<b>\$ 287,475</b>	<b>\$ 25,787</b>	<b>\$ 44,025</b>

Footnotes to this table are presented on page 26.



Table 14 – Credit risk mitigation (continued)

(in millions of dollars)	As at September 30, 2018			As at June 30, 2018		
	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives
<b>Standardized Approach</b>						
Sovereign borrowers	\$ 16,598	\$ 500	\$ -	\$ 15,085	\$ 1	\$ -
Financial institutions	17,206	4,326	228	15,447	3,404	233
Businesses	65,032	554	10,416	58,909	532	10,511
SMEs similar to other retail client exposures	8,374	94	1,282	6,915	58	1,187
Mortgages	438	-	-	461	-	-
Other retail client exposure (excluding SMEs)	1,840	918	-	1,690	945	-
Securitization	5	-	-	5	-	-
Equities	200	-	-	199	-	-
Trading portfolio	20,464	19,305	-	19,029	17,769	-
<b>Internal Ratings-Based Approach<sup>(2)</sup></b>						
Mortgages	103,651	-	28,951	109,980	-	29,215
Revolving retail client exposures	38,475	-	-	37,849	-	-
Other retail client exposures	11,061	-	3,140	10,774	-	2,337
<b>Total</b>	<b>\$ 283,344</b>	<b>\$ 25,697</b>	<b>\$ 44,017</b>	<b>\$ 276,343</b>	<b>\$ 22,709</b>	<b>\$ 43,483</b>

  

(in millions of dollars)	As at March 31, 2018			As at December 31, 2017		
	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives
<b>Standardized Approach</b>						
Sovereign borrowers	\$ 14,778	\$ -	\$ -	\$ 14,588	\$ 16	\$ -
Financial institutions	14,478	3,206	234	14,247	2,469	263
Businesses	57,316	617	10,376	54,841	719	10,201
SMEs similar to other retail client exposures	6,891	61	1,213	7,044	63	1,279
Mortgages	464	-	-	411	-	-
Other retail client exposure (excluding SMEs)	1,714	1,189	-	1,505	1,226	-
Securitization	6	-	-	6	-	-
Equities	203	-	-	152	-	-
Trading portfolio	20,432	18,978	-	18,590	17,322	-
<b>Internal Ratings-Based Approach<sup>(2)</sup></b>						
Mortgages	106,691	-	28,366	105,681	-	28,398
Revolving retail client exposures	37,311	-	-	37,349	-	-
Other retail client exposures	10,286	-	2,416	9,993	-	2,352
<b>Total</b>	<b>\$ 270,570</b>	<b>\$ 24,051</b>	<b>\$ 42,605</b>	<b>\$ 264,407</b>	<b>\$ 21,815</b>	<b>\$ 42,493</b>

Footnotes to this table are presented on page 26.

Table 14 – Credit risk mitigation (continued)

(in millions of dollars)	As at September 30, 2017		
	Exposure at default (EAD)	Exposure covered by collateral <sup>(1)</sup>	Exposure covered by guarantees/ credit derivatives
<b>Standardized Approach</b>			
Sovereign borrowers	\$ 14,858	\$ 3	\$ 17
Financial institutions	14,811	2,961	279
Businesses	54,135	503	10,082
SMEs similar to other retail client exposures	7,466	67	1,451
Mortgages	271	-	173
Other retail client exposure (excluding SMEs)	1,491	1,233	-
Securitization	7	-	-
Equities	124	-	-
Trading portfolio	18,035	16,844	-
<b>Internal Ratings-Based Approach<sup>(2)</sup></b>			
Mortgages	101,095	-	28,356
Revolving retail client exposures	36,310	-	-
Other retail client exposures	9,592	-	2,239
<b>Total</b>	<b>\$ 258,195</b>	<b>\$ 21,611</b>	<b>\$ 42,597</b>

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

<sup>(2)</sup> 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 September 30, 2019							As at June 30, 2019						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD <sup>(1)</sup>	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 <sup>(1)</sup>
<b>Exposures related to residential mortgage loans</b>															
<b>Insured exposures</b>															
Excellent	0.00 - 0.14	0.08%	11.94%	\$ 8,093	\$ 193	2.39%	\$ 0.8	2.51%	0.08%	11.68%	\$ 8,562	\$ 200	2.34%	\$ 0.8	2.45%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.44	7,243	474	6.55	2.5	6.99	0.26	12.84	7,501	469	6.26	2.5	6.67
	0.50 - 0.74	0.65	13.96	6,363	832	13.07	5.8	14.20	0.65	13.41	6,294	790	12.55	5.5	13.64
Low	0.75 - 2.49	1.56	14.34	5,627	1,339	23.79	12.6	26.58	1.55	13.88	5,292	1,218	23.02	11.4	25.72
Medium	2.50 - 9.99	5.41	13.98	1,557	725	46.57	11.7	55.99	5.40	13.60	1,434	648	45.21	10.5	54.34
High	10.00 - 99.99	27.40	13.21	333	257	77.12	12.0	122.37	27.40	13.04	278	212	76.15	9.9	120.83
Default	100.00	100.00	12.27	206	317	153.37	-	153.37	100.00	11.94	207	310	149.26	-	149.26
Sub-total		1.82	13.33	29,422	4,137	14.06	45.4	15.99	1.73	12.85	29,568	3,847	13.01	40.6	14.73
<b>Uninsured exposures</b>															
Excellent	0.00 - 0.14	0.08	13.47	22,656	610	2.69	2.4	2.83	0.08	12.73	23,371	595	2.55	2.4	2.67
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	14.14	17,455	1,202	6.89	6.4	7.34	0.26	13.38	17,286	1,127	6.52	6.0	6.95
	0.50 - 0.74	0.65	14.25	12,400	1,653	13.34	11.5	14.49	0.65	13.57	11,793	1,497	12.70	10.4	13.80
Low	0.75 - 2.49	1.56	14.49	9,974	2,403	24.09	22.6	26.92	1.55	13.90	9,231	2,126	23.03	19.9	25.73
Medium	2.50 - 9.99	5.40	14.18	2,546	1,202	47.23	19.5	56.78	5.40	13.55	2,348	1,058	45.06	17.1	54.17
High	10.00 - 99.99	27.42	13.64	497	396	79.62	18.6	126.36	27.42	12.87	416	313	75.16	14.7	119.29
Default	100.00	100.00	12.71	242	385	158.84	-	158.84	100.00	12.01	229	344	150.10	-	150.10
Sub-total		1.24	13.97	65,770	7,851	11.94	81.0	13.48	1.17	13.25	64,674	7,060	10.92	70.5	12.28
Total		1.42	13.77	95,192	11,988	12.59	126.4	14.25	1.34	13.13	94,242	10,907	11.57	111.1	13.05
<b>Qualifying revolving retail client exposures (QRRCE)</b>															
Excellent	0.00 - 0.14	0.07	84.33	2,644	91	3.47	1.5	4.15	0.07	84.19	2,675	92	3.46	1.5	4.15
Very low	0.15 - 0.24	0.19	87.96	598	54	9.00	1.0	11.09	0.19	87.96	606	55	9.00	1.0	11.09
	0.25 - 0.49	0.38	85.65	1,761	271	15.36	5.8	19.44	0.38	85.41	1,743	268	15.35	5.7	19.44
	0.50 - 0.74	0.68	81.38	442	102	23.12	2.4	30.04	0.68	80.39	424	97	22.84	2.3	29.68
Low	0.75 - 2.49	1.95	82.75	4,158	2,104	50.60	66.1	70.46	1.94	82.73	4,081	2,060	50.50	64.7	70.32
Medium	2.50 - 9.99	4.95	80.24	1,186	1,144	96.45	47.0	146.09	4.95	80.05	1,144	1,101	96.27	45.3	145.82
High	10.00 - 99.99	19.95	66.76	1,245	2,177	174.84	166.2	341.65	19.95	66.72	1,124	1,965	174.74	150.0	341.46
Default	100.00	100.00	80.01	138	1,376	1,000.18	-	1,000.18	100.00	80.01	113	1,129	1,000.11	-	1,000.11
Total		4.42	81.81	12,172	7,319	60.13	290.0	89.91	4.08	81.84	11,910	6,767	56.82	270.5	85.21
<b>Other retail client exposures, excluding SMEs similar to the other retail client exposures</b>															
Excellent	0.00 - 0.14	0.08	31.37	838	52	6.17	0.2	6.47	0.08	32.03	881	56	6.32	0.2	6.62
Very low	0.15 - 0.24	0.19	87.96	2	1	34.40	-	36.49	0.19	87.96	1	-	34.40	-	36.49
	0.25 - 0.49	0.28	29.06	1,255	182	14.48	1.0	15.48	0.28	28.90	1,305	188	14.40	1.0	15.38
	0.50 - 0.74	0.60	32.14	1,657	415	25.04	3.1	27.38	0.60	31.64	1,699	418	24.59	3.1	26.88
Low	0.75 - 2.49	1.61	37.13	2,520	1,095	43.45	15.2	51.01	1.60	36.77	2,483	1,067	42.97	14.8	50.43
Medium	2.50 - 9.99	3.21	38.27	4,152	2,214	53.36	50.6	51.01	3.21	38.16	4,123	2,193	53.20	50.1	50.43
High	10.00 - 99.99	24.40	36.20	456	397	86.96	40.2	197.29	24.42	35.49	395	337	85.27	34.2	193.49
Default	100.00	100.00	30.77	161	621	384.56	-	384.56	100.00	30.49	146	557	381.19	-	381.19
Total		4.17	35.33	11,041	4,977	45.08	110.3	57.57	3.89	35.06	11,033	4,816	43.65	103.4	55.36
Overall total		1.99%	22.78%	\$ 118,405	\$ 24,284	20.51%	\$ 526.7	26.07%	1.86%	22.17%	\$ 117,185	\$ 22,490	19.19%	\$ 485.0	24.37%

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 March 31, 2019								As at December 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 <sup>(1)</sup>	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 <sup>(1)</sup>	
Exposures related to residential mortgage loans																	
Insured exposures																	
Excellent	0.00 - 0.14	0.08%	11.95%	\$ 8,450	\$ 202	2.39%	\$ 0.8	2.51%	0.08%	11.45%	\$ 8,386	\$ 192	2.29%	\$ 0.7	2.41%		
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	13.18	7,157	460	6.42	2.5	6.85	0.26	12.52	7,252	442	6.10	2.4	6.51		
	0.50 - 0.74	0.65	13.68	6,102	781	12.81	5.4	13.92	0.65	13.06	6,179	756	12.23	5.2	13.29		
Low	0.75 - 2.49	1.56	14.27	5,341	1,267	23.71	11.9	26.49	1.56	13.63	5,369	1,219	22.71	11.5	25.38		
	2.50 - 9.99	5.44	13.96	1,456	679	46.64	11.0	56.11	5.41	13.61	1,491	674	45.23	10.9	54.37		
Medium	10.00 - 99.99	27.39	13.44	318	249	78.44	11.7	124.44	27.39	12.69	308	228	74.10	10.7	117.55		
High																	
Default	100.00	100.00	12.09	209	316	151.11	-	151.11	100.00	11.74	206	303	146.71	-	146.71		
Sub-total		1.80	13.16	29,033	3,954	13.62	43.3	15.48	1.78	12.59	29,191	3,814	13.07	41.4	14.84		
Uninsured exposures																	
Excellent	0.00 - 0.14	0.08	12.99	22,849	593	2.60	2.4	2.73	0.08	12.35	22,240	549	2.47	2.2	2.59		
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	13.69	16,601	1,107	6.67	5.9	7.11	0.26	12.92	16,590	1,045	6.29	5.6	6.71		
	0.50 - 0.74	0.65	13.85	11,499	1,491	12.97	10.4	14.09	0.65	13.12	11,636	1,428	12.28	9.9	13.34		
Low	0.75 - 2.49	1.57	14.19	9,267	2,198	23.72	20.7	26.51	1.57	13.43	9,346	2,099	22.46	19.8	25.10		
	2.50 - 9.99	5.43	13.86	2,436	1,126	46.22	18.3	55.58	5.37	13.41	2,490	1,105	44.40	17.8	53.31		
Medium	10.00 - 99.99	27.42	13.10	486	372	76.47	17.5	121.36	27.42	12.46	452	329	72.73	15.4	115.44		
High	100.00	100.00	12.25	221	338	153.10	-	153.10	100.00	11.77	213	314	147.11	-	147.11		
Default																	
Sub-total		1.21	13.54	63,359	7,225	11.40	75.2	12.88	1.20	12.84	62,967	6,869	10.91	70.7	12.31		
Total		1.40	13.42	92,392	11,179	12.10	118.5	13.70	1.38	12.76	92,158	10,683	11.59	112.1	13.11		
Qualifying revolving retail client exposures (QRRCE)																	
Excellent	0.00 - 0.14	0.07	83.85	2,439	84	3.46	1.3	4.14	0.06	83.97	2,623	89	3.44	1.4	4.12		
	0.15 - 0.24	0.19	87.96	539	48	9.00	0.9	11.09	0.19	87.96	575	52	9.00	1.0	11.09		
Very low	0.25 - 0.49	0.38	85.23	1,667	254	15.23	5.4	19.28	0.38	85.18	1,709	260	15.22	5.5	19.27		
	0.50 - 0.74	0.68	80.45	447	102	22.86	2.4	29.70	0.68	80.56	451	103	22.89	2.5	29.73		
Low	0.75 - 2.49	1.95	82.68	4,032	2,045	50.70	64.3	70.61	1.95	82.70	4,102	2,078	50.67	65.3	70.56		
	2.50 - 9.99	4.93	80.01	1,153	1,106	95.95	45.5	145.28	4.93	79.94	1,154	1,105	95.83	45.5	145.10		
Medium	10.00 - 99.99	19.96	66.76	1,144	2,000	174.89	152.7	341.83	19.94	66.68	1,145	2,005	174.60	152.8	341.07		
High	100.00	100.00	79.96	130	1,297	999.56	-	999.56	100.00	79.96	119	1,187	999.48	-	999.48		
Default																	
Total		4.38	81.58	11,551	6,936	60.05	272.5	89.54	4.18	81.67	11,878	6,879	57.92	274.0	86.74		
Other retail client exposures, excluding SMEs similar to the other retail client exposures																	
Excellent	0.00 - 0.14	0.08	30.29	846	50	5.90	0.2	6.18	0.08	30.03	844	50	5.91	0.2	6.19		
	0.15 - 0.24	0.19	87.96	1	-	34.40	-	36.49	0.19	87.96	1	-	34.40	-	36.49		
Very low	0.25 - 0.49	0.28	28.03	1,289	180	13.96	1.0	14.91	0.28	27.46	1,255	172	13.67	0.9	14.61		
	0.50 - 0.74	0.60	30.64	1,690	403	23.85	3.0	26.08	0.60	30.84	1,649	396	24.00	3.0	26.23		
Low	0.75 - 2.49	1.60	36.26	2,432	1,033	42.43	14.4	49.80	1.60	36.47	2,405	1,026	42.67	14.3	50.10		
	2.50 - 9.99	3.19	38.09	4,100	2,176	53.09	49.5	49.80	3.22	38.05	4,108	2,180	53.08	50.0	50.10		
Medium	10.00 - 99.99	24.43	34.70	410	342	83.38	34.7	189.20	24.43	34.82	403	337	83.68	34.2	189.91		
High	100.00	100.00	32.16	138	554	401.95	-	401.95	100.00	32.09	120	483	401.08	-	401.08		
Default																	
Total		3.87	34.54	10,906	4,738	43.44	102.8	55.21	3.75	34.55	10,785	4,644	43.06	102.6	54.96		
Overall total		1.93%	22.28%	\$ 114,849	\$ 22,853	19.90%	\$ 493.8	25.27%	1.90%	21.94%	\$ 114,821	\$ 22,206	19.34%	\$ 488.7	24.66%		

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 September 30, 2018										As at June 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 <sup>(1)</sup>	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 <sup>(1)</sup>	
Exposures related to residential mortgage loans																
Insured exposures																
Excellent	0.00 - 0.14	0.08%	11.05%	\$ 8,019	\$ 177	2.21%	\$ 0.7	2.32%	0.08%	10.53%	\$ 8,463	\$ 178	2.11%	\$ 0.7	2.21%	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	12.06	7,358	433	5.88	2.3	6.27	0.26	11.29	7,558	416	5.50	2.2	5.87	
	0.50 - 0.74	0.65	12.69	6,346	754	11.88	5.2	12.91	0.65	11.74	6,341	697	10.99	4.8	11.95	
Low	0.75 - 2.49	1.56	13.34	5,687	1,265	22.23	12.0	24.84	1.55	12.38	5,478	1,126	20.56	10.6	22.97	
	2.50 - 9.99	5.42	13.29	1,540	680	44.19	11.0	53.13	5.39	12.39	1,473	606	41.14	9.8	49.45	
Medium	10.00 - 99.99	27.40	12.41	315	228	72.42	10.7	114.89	27.40	11.91	309	215	69.52	10.1	110.29	
High	100.00	100.00	11.49	198	284	143.62	-	143.62	100.00	10.86	199	270	135.79	-	135.79	
Default																
Sub-total		1.78	12.23	29,463	3,821	12.97	41.9	14.75	1.73	11.43	29,821	3,508	11.76	38.2	13.36	
Uninsured exposures																
Excellent	0.00 - 0.14	0.08	12.11	21,366	518	2.42	2.1	2.54	0.08	11.52	23,370	539	2.30	2.2	2.42	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	12.72	16,738	1,037	6.19	5.5	6.61	0.26	11.98	17,873	1,043	5.84	5.6	6.23	
	0.50 - 0.74	0.65	12.94	11,789	1,428	12.11	9.9	13.17	0.65	12.18	12,348	1,408	11.40	9.8	12.39	
Low	0.75 - 2.49	1.57	13.29	9,573	2,122	22.18	19.9	24.78	1.56	12.46	9,792	2,034	20.77	19.0	23.21	
	2.50 - 9.99	5.39	13.29	2,560	1,128	44.08	18.2	52.95	5.37	12.58	2,603	1,084	41.66	17.4	50.04	
Medium	10.00 - 99.99	27.42	12.36	462	334	72.15	15.7	114.52	27.42	11.87	466	323	69.27	15.2	109.94	
High	100.00	100.00	11.53	211	304	144.09	-	144.09	100.00	11.27	204	287	140.86	-	140.86	
Default																
Sub-total		1.22	12.66	62,699	6,871	10.96	71.3	12.38	1.16	11.95	66,656	6,718	10.08	69.2	11.38	
Total		1.40	12.52	92,162	10,692	11.60	113.2	13.14	1.33	11.79	96,477	10,226	10.60	107.4	11.99	
Qualifying revolving retail client exposures (QRRCE)																
Excellent	0.00 - 0.14	0.07	77.51	2,512	80	3.20	1.3	3.83	0.07	77.73	2,596	83	3.19	1.3	3.83	
	0.15 - 0.24	0.19	82.28	565	48	8.42	0.9	10.37	0.19	82.28	576	48	8.42	0.9	10.37	
Very low	0.25 - 0.49	0.38	76.05	1,697	232	13.69	4.9	17.33	0.38	76.20	1,685	232	13.76	4.9	17.43	
	0.50 - 0.74	0.68	65.53	457	85	18.62	2.0	24.19	0.68	65.31	443	82	18.55	2.0	24.11	
Low	0.75 - 2.49	1.95	77.34	3,999	1,903	47.58	59.9	66.29	1.94	77.33	3,915	1,856	47.40	58.3	66.02	
	2.50 - 9.99	4.94	71.70	1,137	982	86.34	40.4	130.80	4.93	71.64	1,080	931	86.18	38.3	130.54	
Medium	10.00 - 99.99	19.94	61.39	1,138	1,829	160.70	139.5	313.83	19.96	61.37	1,039	1,669	160.66	127.3	313.83	
High	100.00	100.00	72.36	119	1,078	904.48	-	904.48	100.00	72.43	118	1,069	905.35	-	905.35	
Default																
Total		4.24	74.80	11,624	6,237	53.65	248.9	80.42	4.08	75.00	11,452	5,970	52.13	233.0	77.57	
Other retail client exposures, excluding SMEs similar to the other retail client exposures																
Excellent	0.00 - 0.14	0.08	26.93	820	44	5.34	0.2	5.60	0.08	26.89	843	45	5.33	0.2	5.59	
	0.15 - 0.24	0.19	82.28	1	-	32.18	-	34.13	0.19	82.28	2	1	32.18	-	34.13	
Very low	0.25 - 0.49	0.28	25.70	1,199	153	12.79	0.8	13.67	0.28	25.63	1,221	156	12.76	0.9	13.63	
	0.50 - 0.74	0.60	29.66	1,585	365	23.03	2.7	25.18	0.61	29.05	1,584	357	22.54	2.7	24.64	
Low	0.75 - 2.49	1.61	36.21	2,415	1,025	42.43	14.3	49.83	1.60	35.42	2,336	968	41.44	13.5	48.65	
	2.50 - 9.99	3.28	37.76	4,090	2,158	52.76	50.3	49.83	3.26	37.48	3,906	2,044	52.35	47.2	48.65	
Medium	10.00 - 99.99	24.45	33.67	378	305	80.90	31.0	183.61	24.47	32.42	327	255	77.91	25.9	176.84	
High	100.00	100.00	33.31	102	427	416.40	-	416.40	100.00	32.10	100	402	401.22	-	401.22	
Default																
Total		3.60	33.80	10,590	4,477	42.28	99.3	54.00	3.48	33.25	10,319	4,228	40.97	90.4	51.93	
Overall total		1.89%	20.82%	\$ 114,376	\$ 21,406	18.72%	\$ 461.4	23.76%	1.79%	19.78%	\$ 118,248	\$ 20,424	17.27%	\$ 430.8	21.83%	

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 March 31, 2018										As at December 31, 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 <sup>(1)</sup>	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 <sup>(1)</sup>	
Exposures related to residential mortgage loans																
Insured exposures																
Excellent	0.00 - 0.14	0.08%	10.22%	\$ 8,472	\$ 173	2.04%	\$ 0.7	2.15%	0.08%	8.38%	\$ 8,321	\$ 139	1.68%	\$ 0.6	1.76%	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	10.83	7,197	380	5.28	2.0	5.63	0.26	8.33	7,345	298	4.06	1.6	4.33	
	0.50 - 0.74	0.65	11.15	6,128	640	10.44	4.4	11.35	0.65	8.31	6,245	486	7.78	3.4	8.45	
Low	0.75 - 2.49	1.56	11.61	5,401	1,041	19.28	9.8	21.54	1.56	8.33	5,439	752	13.81	7.0	15.43	
Medium	2.50 - 9.99	5.49	11.61	1,475	574	38.94	9.4	46.89	5.50	8.36	1,472	413	28.08	6.8	33.83	
High	10.00 - 99.99	27.39	11.48	349	234	66.99	11.0	106.27	27.39	8.42	376	185	49.16	8.6	77.98	
Default	100.00	100.00	10.55	179	236	131.84	-	131.84	100.00	8.45	174	183	105.04	0.4	108.01	
Sub-total		1.73	10.91	29,201	3,278	11.23	37.3	12.82	1.73	8.34	29,372	2,456	8.36	28.4	9.57	
Uninsured exposures																
Excellent	0.00 - 0.14	0.08	11.44	22,956	525	2.29	2.1	2.40	0.08	11.17	22,263	497	2.23	2.0	2.35	
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very low	0.25 - 0.49	0.26	11.88	16,965	981	5.78	5.2	6.17	0.26	11.56	16,958	955	5.63	5.1	6.01	
	0.50 - 0.74	0.65	12.05	11,727	1,324	11.28	9.2	12.26	0.65	11.73	11,828	1,298	10.98	9.0	11.93	
Low	0.75 - 2.49	1.57	12.31	9,541	1,963	20.58	18.5	23.00	1.57	11.97	9,452	1,888	19.98	17.8	22.33	
Medium	2.50 - 9.99	5.38	12.34	2,563	1,049	40.94	16.9	49.18	5.41	12.12	2,539	1,025	40.36	16.6	48.51	
High	10.00 - 99.99	27.42	11.70	499	341	68.32	16.0	108.44	27.42	11.37	473	314	66.38	14.7	105.35	
Default	100.00	100.00	11.16	200	280	139.51	-	139.51	100.00	10.94	183	208	113.41	10.3	183.86	
Sub-total		1.19	11.83	64,451	6,463	10.03	67.9	11.35	1.16	11.54	63,696	6,185	9.71	75.5	11.19	
Total		1.35	11.55	93,652	9,741	10.40	105.2	11.81	1.34	10.53	93,068	8,641	9.29	103.9	10.68	
Qualifying revolving retail client exposures (QRRCE)																
Excellent	0.00 - 0.14	0.07	76.66	2,356	74	3.16	1.2	3.78	0.07	77.10	2,480	78	3.16	1.2	3.79	
	0.15 - 0.24	0.19	82.28	504	42	8.42	0.8	10.37	0.19	82.28	528	44	8.42	0.8	10.37	
Very low	0.25 - 0.49	0.37	75.76	1,586	216	13.60	4.6	17.22	0.37	75.79	1,633	222	13.60	4.7	17.22	
	0.50 - 0.74	0.68	65.30	455	84	18.55	2.0	24.10	0.68	65.13	450	83	18.51	2.0	24.04	
Low	0.75 - 2.49	1.96	77.24	3,843	1,833	47.67	57.7	66.43	1.95	77.26	3,818	1,816	47.56	57.1	66.26	
Medium	2.50 - 9.99	4.93	71.70	1,113	959	86.23	39.5	130.61	4.92	71.67	1,086	935	86.11	38.5	130.40	
High	10.00 - 99.99	19.96	61.35	1,126	1,809	160.60	137.8	313.68	19.95	61.34	1,127	1,810	160.54	138.0	313.52	
Default	100.00	100.00	72.50	129	1,171	906.28	-	906.28	100.00	72.47	117	1,003	858.74	6.2	925.06	
Total		4.46	74.43	11,112	6,188	55.68	243.6	83.09	4.28	74.58	11,239	5,991	53.30	248.5	80.94	
Other retail client exposures, excluding SMEs similar to the other retail client exposures																
Excellent	0.00 - 0.14	0.08	26.45	829	44	5.26	0.2	5.51	0.08	25.70	809	41	5.08	0.2	5.33	
	0.15 - 0.24	0.19	82.28	1	-	32.18	-	34.13	0.19	82.28	1	-	32.18	-	34.13	
Very low	0.25 - 0.49	0.28	24.49	1,187	145	12.19	0.8	13.02	0.28	23.90	1,182	141	11.91	0.8	12.72	
	0.50 - 0.74	0.61	27.66	1,558	335	21.53	2.5	23.54	0.61	27.67	1,480	319	21.55	2.4	23.57	
Low	0.75 - 2.49	1.60	34.82	2,162	882	40.80	12.3	47.91	1.60	35.24	2,090	863	41.29	12.0	48.48	
Medium	2.50 - 9.99	3.21	37.30	3,676	1,912	52.00	43.6	47.91	3.26	37.40	3,595	1,878	52.23	43.3	48.48	
High	10.00 - 99.99	24.51	30.93	331	246	74.36	25.0	168.84	24.52	30.20	344	250	72.60	25.4	164.88	
Default	100.00	100.00	33.14	88	363	414.27	-	414.27	100.00	36.00	76	188	247.47	15.3	498.38	
Total		3.41	32.52	9,832	3,927	39.94	84.4	50.67	3.38	32.50	9,577	3,680	38.42	99.4	51.40	
Overall total		1.83%	19.44%	\$ 114,596	\$ 19,856	17.33%	\$ 433.2	22.05%	1.80%	18.70%	\$ 113,884	\$ 18,312	16.08%	\$ 451.8	21.04%	

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 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 <sup>(1)</sup>	
Exposures related to residential mortgage loans										
Insured exposures										
Excellent	0.00 - 0.14	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	8.34	7,308	297	4.06	1.6	4.33		
	0.50 - 0.74	0.59	8.31	6,403	466	7.28	3.1	7.89		
Low	0.75 - 2.49	1.43	8.33	5,771	756	13.10	6.9	14.59		
Medium	2.50 - 9.99	5.47	8.36	1,530	429	28.03	7.0	33.75		
High	10.00 - 99.99	27.39	8.40	375	184	49.03	8.7	77.79		
Default	100.00	100.00	8.45	183	192	104.91	0.4	107.93		
Sub-total		1.75	8.35	29,448	2,443	8.30	28.2	9.49		
Uninsured exposures										
Excellent	0.00 - 0.14	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	11.10	16,708	903	5.41	4.8	5.77		
	0.50 - 0.74	0.59	11.25	11,835	1,165	9.84	7.9	10.67		
Low	0.75 - 2.49	1.44	11.45	9,522	1,721	18.08	15.7	20.15		
Medium	2.50 - 9.99	5.45	11.74	2,503	982	39.23	15.8	47.19		
High	10.00 - 99.99	27.42	11.18	459	300	65.26	14.1	103.57		
Default	100.00	100.00	10.75	192	219	114.09	9.5	175.73		
Sub-total		1.15	11.11	62,358	5,703	9.15	69.4	10.54		
Total		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	77.60	2,871	98	3.43	1.6	4.12		
	0.15 - 0.24	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.33	75.57	1,609	196	12.20	4.1	15.35		
	0.50 - 0.74	0.68	65.06	458	85	18.48	2.0	24.01		
Low	0.75 - 2.49	1.70	77.23	3,701	1,584	42.81	48.0	59.02		
Medium	2.50 - 9.99	4.38	71.67	1,081	861	79.63	34.0	118.96		
High	10.00 - 99.99	17.48	59.63	1,102	1,626	147.53	115.0	277.95		
Default	100.00	100.00	59.67	112	781	698.73	5.9	764.75		
Total		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	28.92	994	56	5.66	0.2	5.93		
	0.15 - 0.24	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.28	28.12	1,470	207	14.05	1.1	15.01		
	0.50 - 0.74	0.64	29.63	1,651	397	24.06	3.1	26.37		
Low	0.75 - 2.49	1.61	34.84	1,859	785	42.24	10.7	49.42		
Medium	2.50 - 9.99	3.39	36.73	2,840	1,459	51.38	34.9	49.42		
High	10.00 - 99.99	22.78	29.59	328	225	68.43	21.5	150.10		
Default	100.00	100.00	35.82	74	186	250.09	14.8	499.22		
Total		3.15	32.60	9,216	3,315	35.97	86.3	47.67		
Overall total		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)**

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 September 30, 2019										As at June 30, 2019									
PD scale (%)		EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD <sup>(1)</sup>	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 <sup>(1)</sup>				
Exposures related to residential mortgage loans																					
Insured exposures																					
Excellent	0.00 - 0.14	0.08%	14.34%	\$ 11	\$ 6	50.00%	\$ -	2.87%	\$ -	3.01%	0.08%	13.84%	\$ 11	\$ 5	50.00%	\$ -	2.77%	\$ -	2.91%		
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.26	15.05	32	15	50.00	1	7.33	-	7.82	0.26	15.02	35	17	50.00	1	7.32	-	7.81		
	0.50 - 0.74	0.65	15.71	27	14	50.00	2	14.70	-	15.98	0.65	15.20	31	16	50.00	3	14.23	-	15.46		
Low	0.75 - 2.49	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04	1.58	15.55	30	15	50.00	4	26.10	0.1	29.18		
	2.50 - 9.99	5.15	15.56	7	4	50.00	2	51.16	-	61.36	5.49	14.45	6	3	50.00	2	48.57	-	58.50		
Medium	10.00 - 99.99	27.39	14.93	1	1	50.00	1	87.18	-	138.31	27.40	14.92	1	1	50.00	-	87.10	-	138.21		
High	100.00	100.00	14.97	-	-	50.00	-	187.09	-	187.09	100.00	14.95	-	-	50.00	-	186.84	-	186.84		
Default																					
Sub-total		1.50	15.37	109	55	50.00	10	18.26	0.1	20.97	1.41	15.07	114	57	50.00	10	17.10	0.1	19.47		
Uninsured exposures																					
Excellent	0.00 - 0.14	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44	0.08	11.55	10,726	5,875	54.77	136	2.31	0.5	2.42		
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Very low	0.25 - 0.49	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23	0.26	11.85	6,073	3,602	59.30	208	5.77	1.1	6.16		
	0.50 - 0.74	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56	0.65	12.26	3,009	1,739	57.79	200	11.48	1.4	12.47		
Low	0.75 - 2.49	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27	1.57	13.14	1,672	920	55.03	201	21.86	1.9	24.43		
	2.50 - 9.99	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40	4.88	14.14	301	155	51.47	70	45.43	1.1	54.22		
Medium	10.00 - 99.99	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39	27.42	14.69	45	19	42.29	16	85.75	0.8	136.09		
High	100.00	100.00	14.30	42	-	0.80	1	178.79	-	178.79	100.00	15.41	39	-	1.09	1	192.66	-	192.66		
Default																					
Sub-total		0.44	11.99	22,222	12,499	56.25	866	6.92	7.2	7.64	0.43	11.89	21,865	12,310	56.30	832	6.76	6.8	7.44		
Total		0.45	12.00	22,331	12,554	56.22	876	6.97	7.3	7.70	0.43	11.91	21,979	12,367	56.27	842	6.80	6.9	7.50		
Qualifying revolving retail client exposures (QRRCE)																					
Excellent	0.00 - 0.14	0.06	85.29	19,154	12,838	67.02	395	3.07	6.1	3.67	0.06	85.16	19,188	12,874	67.09	394	3.06	6.1	3.65		
	0.15 - 0.24	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02	0.19	79.52	13,763	8,877	64.50	722	8.13	13.4	10.02		
Very low	0.25 - 0.49	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05	0.39	86.18	4,155	2,690	64.75	427	15.85	9.1	20.09		
	0.50 - 0.74	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33	0.68	81.75	415	246	59.36	57	23.23	1.4	30.18		
Low	0.75 - 2.49	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40	1.70	84.07	5,671	3,053	53.83	1,402	45.94	42.7	63.43		
	2.50 - 9.99	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45	4.81	80.45	751	232	30.93	220	94.66	9.0	143.00		
Medium	10.00 - 99.99	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16	20.26	67.56	570	69	12.18	124	178.03	9.5	349.93		
High	100.00	-	-	26	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-		
Default																					
Total		0.41	83.31	44,441	27,950	62.89	3,337	11.94	91.4	16.03	0.40	83.24	44,530	28,041	62.97	3,346	11.93	91.2	16.00		
Other retail client exposures, excluding SMEs similar to the other retail client exposures																					
Excellent	0.00 - 0.14	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33	0.06	51.49	471	333	70.55	29	8.92	0.1	9.34		
	0.15 - 0.24	0.19	84.21	4	3	64.19	1	32.93	-	34.93	0.19	84.35	3	2	64.18	1	32.99	-	35.00		
Very low	0.25 - 0.49	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29	0.28	52.04	159	108	68.14	29	26.50	0.2	28.34		
	0.50 - 0.74	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52	0.68	60.70	70	38	54.20	19	51.50	0.2	56.66		
Low	0.75 - 2.49	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59	1.37	60.06	31	18	57.18	12	68.97	0.1	79.35		
	2.50 - 9.99	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59	3.32	60.79	18	10	56.71	9	84.85	0.2	79.35		
Medium	10.00 - 99.99	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80	24.91	51.24	2	1	62.69	2	124.02	0.2	283.56		
High	100.00	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33	100.00	-	1	-	0.02	-	-	-	-		
Default																					
Total		0.34	55.50	765	516	67.38	115	22.37	1.1	24.88	0.34	52.89	755	510	67.53	101	19.88	1.0	22.28		
Overall total		0.42%	61.14%	\$ 67,537	\$ 41,020	60.74%	\$ 4,328	10.55%	\$ 99.8	13.59%	0.41%	61.30%	\$ 67,264	\$ 40,918	60.83%	\$ 4,289	10.48%	\$ 99.1	13.51%		

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 March 31, 2019							As at December 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	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD <sup>(1)</sup>	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 <sup>(1)</sup>
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.08%	15.45%	\$ 9	\$ 4	50.00%	\$ -	3.09%	\$ -	3.24%	0.08%	13.76%	\$ 9	\$ 4	50.00%	\$ -	2.76%	\$ 0.1	2.90%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.85	22	11	50.00	1	7.72	-	8.24	0.26	15.37	21	11	50.00	1	7.49	-	7.99
	0.50 - 0.74	0.65	15.71	22	11	50.00	2	14.71	-	15.98	0.65	15.54	22	11	50.00	2	14.54	-	15.80
Low	0.75 - 2.49	1.56	15.85	24	14	50.00	3	26.30	-	29.38	1.63	16.08	23	12	50.00	3	27.58	-	30.88
	2.50 - 9.99	5.83	16.63	7	3	50.00	2	57.64	0.1	69.82	5.29	16.88	6	3	50.00	2	55.17	-	66.10
High	10.00 - 99.99	27.42	13.75	1	-	50.00	-	80.26	-	127.38	27.42	14.74	1	-	50.00	-	86.07	-	136.60
Default	100.00	100.00	14.88	-	-	50.00	-	185.94	-	185.94	100.00	12.54	-	-	50.00	-	156.72	-	156.72
Sub-total		1.49	15.82	85	43	50.00	8	19.26	0.1	22.03	1.60	15.53	82	41	50.00	8	19.09	0.1	21.70
Uninsured exposures																			
Excellent	0.00 - 0.14	0.08	11.57	10,453	5,727	54.79	132	2.31	0.6	2.43	0.08	11.44	10,009	5,475	54.70	125	2.29	0.5	2.40
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.91	5,874	3,488	59.40	202	5.80	1.1	6.19	0.26	11.70	5,793	3,436	59.35	196	5.70	1.0	6.08
	0.50 - 0.74	0.65	12.29	2,925	1,685	57.61	194	11.50	1.3	12.50	0.65	12.15	2,916	1,676	57.46	190	11.37	1.3	12.36
Low	0.75 - 2.49	1.57	13.22	1,693	930	54.90	205	22.04	1.9	24.63	1.56	12.94	1,674	918	54.81	198	21.55	1.9	24.08
	2.50 - 9.99	4.86	14.15	310	161	51.93	73	45.27	1.1	54.00	4.78	13.86	323	171	52.89	76	44.09	1.2	52.52
High	10.00 - 99.99	27.42	15.36	48	20	41.28	18	89.68	0.8	142.34	27.42	14.72	44	18	40.64	15	85.92	0.7	136.36
Default	100.00	100.00	15.61	30	-	1.05	1	195.07	-	195.07	100.00	12.64	33	-	0.68	-	158.00	-	158.00
Sub-total		0.44	11.94	21,333	12,011	56.31	825	6.87	6.8	7.58	0.44	11.78	20,792	11,694	56.25	800	6.84	6.6	7.55
Total		0.44	11.95	21,418	12,054	56.28	833	6.91	6.9	7.63	0.45	11.79	20,874	11,735	56.22	808	6.89	6.7	7.60
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.06	85.13	18,928	12,694	67.06	390	3.07	6.0	3.67	0.06	85.09	18,612	12,480	67.05	383	3.07	5.9	3.66
Very low	0.15 - 0.24	0.19	79.60	13,320	8,590	64.49	700	8.14	13.0	10.03	0.19	79.54	13,361	8,617	64.49	701	8.14	13.0	10.03
	0.25 - 0.49	0.39	86.20	4,163	2,692	64.68	428	15.88	9.2	20.13	0.39	86.14	4,062	2,626	64.65	416	15.83	8.9	20.06
	0.50 - 0.74	0.68	81.78	431	254	58.96	59	23.24	1.4	30.19	0.68	81.75	437	257	58.73	60	23.23	1.3	30.18
Low	0.75 - 2.49	1.69	84.09	5,690	3,065	53.87	1,405	45.83	42.7	63.25	1.70	84.06	5,628	3,029	53.82	1,390	45.93	42.4	63.40
	2.50 - 9.99	4.79	80.47	735	227	30.93	215	94.36	8.8	142.49	4.77	80.38	710	222	31.20	208	93.94	8.5	141.80
High	10.00 - 99.99	20.34	67.72	571	70	12.33	126	178.69	9.7	351.69	20.26	67.51	562	68	12.16	122	177.87	9.5	349.58
Default	100.00	-	-	17	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-
Total		0.41	83.28	43,855	27,592	62.92	3,323	12.04	90.8	16.15	0.41	83.21	43,390	27,299	62.91	3,280	12.01	89.5	16.11
Other retail client exposures, excluding SMEs similar to the other retail client exposures																			
Excellent	0.00 - 0.14	0.07	51.34	463	326	70.51	29	8.92	0.1	9.34	0.07	50.75	443	308	69.45	28	8.95	0.1	9.37
Very low	0.15 - 0.24	0.19	84.20	3	2	64.19	1	32.93	-	34.93	0.19	83.94	4	2	64.21	1	32.83	-	34.82
	0.25 - 0.49	0.28	52.80	158	107	67.65	29	26.89	0.2	28.75	0.28	53.20	160	109	68.26	30	27.06	0.2	28.94
	0.50 - 0.74	0.68	61.68	67	37	55.64	20	52.33	0.2	57.57	0.68	57.26	69	40	58.48	20	48.58	0.2	53.45
Low	0.75 - 2.49	1.34	59.54	27	16	58.01	11	67.78	0.1	77.74	1.36	61.21	26	15	57.47	11	69.85	0.1	80.21
	2.50 - 9.99	3.43	54.99	18	10	56.74	8	77.09	0.2	77.74	3.30	48.60	16	9	54.59	4	68.00	0.1	80.21
High	10.00 - 99.99	24.87	55.97	3	2	61.15	2	135.37	0.2	309.34	24.88	54.63	4	3	62.43	3	132.14	0.3	302.00
Default	100.00	100.00	-	1	-	0.02	-	-	-	-	100.00	24.01	1	-	0.03	-	300.10	-	300.10
Total		0.34	52.89	740	500	67.62	100	19.70	1.0	22.12	0.38	52.30	723	486	67.23	97	20.00	1.0	22.59
Overall total		0.42%	61.49%	\$ 66,013	\$ 40,146	60.82%	\$ 4,256	10.59%	\$ 98.7	13.67%	0.42%	61.62%	\$ 64,987	\$ 39,520	60.81%	\$ 4,185	10.59%	\$ 97.2	13.66%

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 September 30, 2018																			As at June 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 <sup>(1)</sup>	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 <sup>(1)</sup>																			
Exposures related to residential mortgage loans																																																								
Insured exposures																																																								
Excellent	0.00 - 0.14	0.08%	13.03%	\$ 9	\$ 4	50.00%	\$ -	2.61%	\$ 0.1	2.74%	0.08%	12.46%	\$ 10	\$ 5	50.00%	\$ -	2.49%	\$ -	2.62%																																					
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																					
	0.25 - 0.49	0.26	14.95	28	14	50.00	1	7.29	-	7.77	0.26	13.68	31	16	50.00	1	6.66	-	7.11																																					
Low	0.50 - 0.74	0.65	15.31	29	15	50.00	3	14.33	-	15.58	0.65	14.50	31	15	50.00	3	13.57	0.1	14.75																																					
	0.75 - 2.49	1.60	16.13	28	14	50.00	4	27.12	-	30.32	1.59	14.78	28	14	50.00	4	24.88	-	27.82																																					
Medium	2.50 - 9.99	5.52	16.13	7	4	50.00	2	54.08	-	65.11	5.20	14.32	6	3	50.00	1	46.73	-	55.97																																					
High	10.00 - 99.99	27.42	13.03	1	-	50.00	-	76.07	-	120.73	27.42	12.94	1	-	50.00	-	75.55	-	119.90																																					
Default	100.00	100.00	11.40	-	-	50.00	-	142.50	-	142.50	100.00	9.79	-	-	50.00	-	122.41	-	122.41																																					
Sub-total		1.55	15.27	102	51	50.00	10	18.47	0.1	20.90	1.43	14.10	107	53	50.00	9	16.04	0.1	18.13																																					
Uninsured exposures																																																								
Excellent	0.00 - 0.14	0.08	11.36	9,532	5,230	54.86	119	2.27	0.5	2.39	0.08	12.06	9,459	6,672	70.54	161	2.41	0.6	2.53																																					
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																					
	0.25 - 0.49	0.26	11.67	5,767	3,416	59.23	194	5.69	1.0	6.07	0.26	12.96	5,619	3,745	66.64	236	6.31	1.3	6.73																																					
Low	0.50 - 0.74	0.65	12.05	2,929	1,687	57.61	190	11.28	1.3	12.26	0.65	14.23	2,826	1,817	64.29	242	13.32	1.7	14.47																																					
	0.75 - 2.49	1.56	12.88	1,679	914	54.45	196	21.42	1.8	23.94	1.55	15.66	1,610	1,004	62.32	260	25.93	2.4	28.96																																					
Medium	2.50 - 9.99	4.85	13.73	324	172	53.15	76	43.93	1.2	52.40	5.08	17.74	301	185	61.48	107	57.97	1.7	69.44																																					
High	10.00 - 99.99	27.42	14.32	45	19	42.94	16	83.63	0.8	132.72	27.42	19.24	41	27	65.37	30	112.34	1.4	178.29																																					
Default	100.00	100.00	12.11	35	-	0.59	-	151.38	-	151.38	100.00	11.23	33	-	0.89	-	140.36	-	140.36																																					
Sub-total		0.46	11.72	20,311	11,438	56.32	791	6.92	6.6	7.64	0.44	12.96	19,889	13,450	67.62	1,036	7.71	9.1	8.56																																					
Total		0.46	11.74	20,413	11,489	56.29	801	6.97	6.7	7.70	0.45	12.97	19,996	13,503	67.53	1,045	7.74	9.2	8.59																																					
Qualifying revolving retail client exposures (QRRCE)																																																								
Excellent	0.00 - 0.14	0.06	80.16	18,212	12,211	67.04	356	2.92	5.5	3.48	0.06	80.09	18,134	12,163	67.07	353	2.90	5.4	7.97																																					
Very low	0.15 - 0.24	0.16	78.52	12,918	8,331	64.49	575	6.90	10.3	8.46	0.16	78.55	12,499	8,060	64.48	557	6.91	10.0	30.86																																					
	0.25 - 0.49	0.39	77.89	4,167	2,692	64.61	388	14.41	8.3	18.27	0.39	77.98	4,112	2,656	64.58	384	14.47	8.2	24.82																																					
Low	0.50 - 0.74	0.68	66.20	448	263	58.87	50	18.81	1.2	24.44	0.68	66.15	431	253	58.81	48	18.79	1.1	49.77																																					
	0.75 - 2.49	1.69	78.75	5,694	3,066	53.85	1,320	43.06	40.2	59.46	1.69	78.76	5,561	2,998	53.91	1,287	42.94	39.3	71.42																																					
Medium	2.50 - 9.99	4.76	71.59	712	223	31.28	187	84.08	7.6	126.99	4.77	71.55	668	209	31.26	176	84.10	7.2	127.04																																					
High	10.00 - 99.99	20.27	61.58	536	65	12.19	106	162.09	8.3	318.28	20.28	61.49	478	58	12.21	94	161.87	7.3	214.69																																					
Default	100.00	-	-	15	-	-	-	-	-	-	100.00	-	12	-	-	-	-	-	-																																					
Total		0.40	79.01	42,702	26,851	62.88	2,982	11.11	81.4	14.90	0.39	79.01	41,895	26,397	63.01	2,899	10.98	78.5	14.70																																					
Other retail client exposures, excluding SMEs similar to the other retail client exposures																																																								
Excellent	0.00 - 0.14	0.07	43.52	433	300	69.51	23	7.71	0.1	8.08	0.07	43.19	411	286	69.66	22	7.61	0.1	7.97																																					
Very low	0.15 - 0.24	0.17	80.00	3	2	64.28	1	29.05	-	30.76	0.17	80.07	2	2	64.27	-	29.14	-	30.86																																					
	0.25 - 0.49	0.28	45.43	151	103	68.65	24	23.14	0.1	24.74	0.28	45.42	148	101	68.28	25	23.20	0.1	24.82																																					
Low	0.50 - 0.74	0.68	51.58	67	37	54.97	16	43.76	0.1	48.15	0.68	53.31	65	36	55.62	16	45.23	0.1	49.77																																					
	0.75 - 2.49	1.34	51.63	27	15	55.37	9	58.75	0.1	67.38	1.34	54.64	32	18	55.89	11	62.26	0.2	71.42																																					
Medium	2.50 - 9.99	3.23	38.42	20	12	57.84	6	53.73	0.2	67.38	3.21	40.12	20	11	55.33	6	56.02	0.1	72.77																																					
High	10.00 - 99.99	24.87	43.99	3	2	65.64	2	106.36	0.2	243.01	24.86	38.88	2	1	60.02	1	93.99	0.2	214.69																																					
Default	100.00	100.00	24.32	-	-	0.06	-	304.05	-	304.05	100.00	49.35	1	-	0.02	-	616.88	-	616.88																																					
Total		0.37	44.85	704	471	66.98	81	17.10	0.8	19.19	0.16	78.55	681	455	64.48	81	6.91	0.8	8.47																																					
Overall total		0.42%	58.68%	\$ 63,819	\$ 38,811	60.82%	\$ 3,864	9.96%	\$ 88.9	12.82%	0.41%	56.53%	\$ 62,572	\$ 40,355	64.49%	\$ 4,025	9.98%	\$ 88.5	12.72%																																					

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 March 31, 2018																			As at December 31, 2017																		
																			RWA																			RWA																		
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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 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 <sup>(1)</sup>
<b>Exposures related to residential mortgage loans</b>										
<b>Insured exposures</b>										
Excellent	0.00 - 0.14	0.07 %	8.20 %	\$ 8	\$ 4	50.00 %	\$ -	1.48 %	\$ -	1.55 %
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.26	8.18	30	14	50.00	1	3.98	-	4.25
	0.50 - 0.74	0.59	8.17	28	14	50.00	1	7.15	0.1	7.76
Low	0.75 - 2.49	1.43	8.16	27	14	50.00	2	12.80	-	14.26
	2.50 - 9.99	5.36	8.16	8	4	50.00	1	27.10	-	32.57
Medium	10.00 - 99.99	27.42	8.15	1	1	50.00	-	47.60	-	75.55
High	100.00	100.00	8.14	-	-	50.00	-	101.75	-	101.75
Default										
Sub-total		1.51	8.17	102	51	50.00	5	9.46	0.1	10.85
<b>Uninsured exposures</b>										
Excellent	0.00 - 0.14	0.07	11.12	8,350	4,308	51.60	86	2.00	0.3	2.10
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.26	11.31	5,280	2,750	52.07	151	5.51	0.8	5.88
	0.50 - 0.74	0.59	11.63	2,722	1,332	48.93	137	10.18	0.9	11.04
Low	0.75 - 2.49	1.43	12.39	1,568	711	45.38	139	19.45	1.3	21.67
	2.50 - 9.99	4.92	13.56	285	122	42.95	53	43.57	0.8	52.02
Medium	10.00 - 99.99	27.42	15.33	41	15	36.54	13	89.51	0.6	142.06
High	100.00	100.00	10.10	25	-	1.03	-	126.20	-	126.20
Default										
Sub-total		0.42	11.39	18,271	9,238	50.57	579	6.26	4.7	6.91
Total		0.42	11.37	18,373	9,289	50.56	584	6.28	4.8	6.93
<b>Qualifying revolving retail client exposures (QRRCE)</b>										
Excellent	0.00 - 0.14	0.08	79.42	29,865	19,452	65.13	716	3.68	11.6	7.79
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.34	77.98	4,107	2,605	63.44	335	12.87	7.0	24.77
	0.50 - 0.74	0.68	65.79	450	248	55.08	46	18.69	1.1	50.12
Low	0.75 - 2.49	1.45	78.76	5,248	2,825	53.84	1,083	38.32	31.7	70.30
	2.50 - 9.99	4.25	71.61	628	193	30.75	151	78.03	5.9	116.29
Medium	10.00 - 99.99	18.08	60.04	428	53	12.31	79	150.44	5.7	266.43
High	100.00	100.00	-	9	-	-	-	-	-	-
Default										
Total		0.33	78.97	40,735	25,376	62.30	2,410	9.50	63.0	12.60
<b>Other retail client exposures, excluding SMEs similar to the other retail client exposures</b>										
Excellent	0.00 - 0.14	0.07	41.94	362	236	64.94	17	7.44	0.1	7.79
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
Very low	0.25 - 0.49	0.28	45.66	130	80	61.16	19	23.16	0.1	24.77
	0.50 - 0.74	0.68	53.70	62	33	53.66	15	45.56	0.1	50.12
Low	0.75 - 2.49	1.34	53.93	30	16	54.76	10	61.28	0.1	70.30
	2.50 - 9.99	3.23	39.57	18	9	52.03	5	55.30	0.1	72.00
Medium	10.00 - 99.99	24.91	48.14	4	2	49.93	2	116.52	0.2	266.43
High	100.00	100.00	0.37	-	-	-	-	4.63	-	4.63
Default										
Total		0.42	44.26	606	376	61.96	68	18.20	0.7	20.67
<b>Overall total</b>		<b>0.36 %</b>	<b>60.67 %</b>	<b>\$ 59,714</b>	<b>\$ 35,041</b>	<b>58.68 %</b>	<b>\$ 3,062</b>	<b>8.74 %</b>	<b>\$ 68.5</b>	<b>11.19 %</b>

<sup>(1)</sup> 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<sup>(1)</sup>

	As at September 30, 2019						As at June 30, 2019					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.77 %	0.78 %	13.34 %	11.65 %	50.00 %	50.00 %	1.67 %	0.75 %	12.85 %	11.21 %	50.00 %	50.00 %
Uninsured exposures	1.14	0.55	13.65	10.19	56.25	36.56	1.07	0.54	13.03	9.70	56.30	37.82
Qualifying revolving retail client exposures	1.62	1.09	82.86	70.73	62.89	42.09	1.50	1.07	82.82	69.13	62.97	42.24
Other retail client exposures, excluding SME's similar to other retail client exposures	4.00	1.90	44.85	30.54	67.45	56.31	3.73	1.73	44.75	31.78	67.54	56.50
	As at March 31, 2019						As at December 31, 2018					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate <sup>(3)</sup>	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)(3)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)(3)</sup>
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.75 %	0.75 %	13.17 %	12.73 %	50.00 %	50.00 %	1.76 %	0.75 %	12.56 %	9.16 %	50.00 %	50.00 %
Uninsured exposures	1.11	0.53	13.28	10.28	56.31	35.12	1.09	0.53	12.69	9.54	56.25	59.02
Qualifying revolving retail client exposures	1.58	1.07	82.78	71.75	62.92	42.27	1.55	1.08	82.74	70.59	62.91	45.07
Other retail client exposures, excluding SME's similar to other retail client exposures	3.72	1.75	44.67	30.82	67.63	56.56	3.60	1.64	44.50	29.85	67.24	56.74
	As at September 30, 2018						As at June 30, 2018					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate <sup>(3)</sup>	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)(3)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)(3)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.72 %	0.75 %	12.21 %	9.16 %	50.00 %	50.00 %	1.68 %	0.75 %	11.40 %	9.16 %	50.00 %	50.00 %
Uninsured exposures	1.15	0.53	12.52	9.54	56.32	59.02	1.08	0.53	12.13	9.54	67.62	59.02
Qualifying revolving retail client exposures	1.56	1.08	77.74	70.59	62.88	45.07	1.50	1.08	77.80	70.59	63.01	45.07
Other retail client exposures, excluding SME's similar to other retail client exposures	3.43	1.64	42.95	29.85	66.99	56.74	3.32	1.64	43.03	29.85	66.84	56.74
	As at March 31, 2018						As at December 31, 2017					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.68 %	0.72 %	10.88 %	8.48 %	50.00 %	50.00 %	1.70 %	0.75 %	8.28 %	5.07 %	50.00 %	50.00 %
Uninsured exposures	1.12	0.51	12.02	9.57	67.34	50.45	1.09	0.52	11.75	9.00	67.04	51.36
Qualifying revolving retail client exposures	1.60	1.11	77.59	70.78	62.97	44.06	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	3.25	1.57	43.19	33.29	66.63	49.49	3.24	1.59	43.10	33.36	65.25	48.98

<sup>(1)</sup> 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.

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

<sup>(3)</sup> 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<sup>(1)</sup> and remaining contractual term to maturity

(in millions of dollars)	As at September 30, 2019				As at June 30, 2019				As at March 31, 2019			
	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
<b>Internal Ratings-Based Approach</b>												
Mortgages	\$ 105,449	\$ 892	\$ 1,405	\$ 107,746	\$ 104,356	\$ 890	\$ 1,362	\$ 106,608	\$ 102,509	\$ 850	\$ 1,087	\$ 104,446
Revolving retail client exposures	40,122	-	-	40,122	39,952	-	-	39,952	39,143	-	-	39,143
Other retail client exposures	3,252	950	7,354	11,556	3,310	1,120	7,113	11,543	3,375	1,269	6,761	11,405
<b>Total</b>	<b>\$ 148,823</b>	<b>\$ 1,842</b>	<b>\$ 8,759</b>	<b>\$ 159,424</b>	<b>\$ 147,618</b>	<b>\$ 2,010</b>	<b>\$ 8,475</b>	<b>\$ 158,103</b>	<b>\$ 145,027</b>	<b>\$ 2,119</b>	<b>\$ 7,848</b>	<b>\$ 154,994</b>

(in millions of dollars)	As at December 31, 2018				As at September 30, 2018				As at June 30, 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
<b>Internal Ratings-Based Approach</b>												
Mortgages	\$ 101,869	\$ 930	\$ 1,094	\$ 103,893	\$ 101,539	\$ 1,103	\$ 1,009	\$ 103,651	\$ 107,803	\$ 1,353	\$ 824	\$ 109,980
Revolving retail client exposures	39,177	-	-	39,177	38,475	-	-	38,475	37,849	-	-	37,849
Other retail client exposures	3,301	1,421	6,549	11,271	3,193	1,617	6,251	11,061	3,297	1,749	5,728	10,774
<b>Total</b>	<b>\$ 144,347</b>	<b>\$ 2,351</b>	<b>\$ 7,643</b>	<b>\$ 154,341</b>	<b>\$ 143,207</b>	<b>\$ 2,720</b>	<b>\$ 7,260</b>	<b>\$ 153,187</b>	<b>\$ 148,949</b>	<b>\$ 3,102</b>	<b>\$ 6,552</b>	<b>\$ 158,603</b>

(in millions of dollars)	As at March 31, 2018				As at December 31, 2017				As at September 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
<b>Internal Ratings-Based Approach</b>												
Mortgages	\$ 104,862	\$ 1,483	\$ 346	\$ 106,691	\$ 103,804	\$ 1,691	\$ 186	\$ 105,681	\$ 99,171	\$ 1,921	\$ 3	\$ 101,095
Revolving retail client exposures	37,311	-	-	37,311	37,349	-	-	37,349	36,310	-	-	36,310
Other retail client exposures	3,367	1,882	5,037	10,286	3,279	2,023	4,691	9,993	3,146	2,167	4,279	9,592
<b>Total</b>	<b>\$ 145,540</b>	<b>\$ 3,365</b>	<b>\$ 5,383</b>	<b>\$ 154,288</b>	<b>\$ 144,432</b>	<b>\$ 3,714</b>	<b>\$ 4,877</b>	<b>\$ 153,023</b>	<b>\$ 138,627</b>	<b>\$ 4,088</b>	<b>\$ 4,282</b>	<b>\$ 146,997</b>

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

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

(in millions of dollars)	As at September 30, 2019								As at June 30, 2019							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 15,776	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,776	\$ 14,691	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,691
Financial institutions	-	17,205	-	219	-	4	1	17,429	-	18,005	-	219	-	7	1	18,232
Businesses	-	239	-	649	-	71,548	736	73,172	-	269	-	724	-	70,386	732	72,111
SMEs similar to other retail client exposures	-	-	-	-	8,051	-	172	8,223	-	-	-	-	7,985	1	165	8,151
Mortgages	-	-	396	-	-	-	-	396	-	-	408	-	-	-	-	408
Other retail client exposure (excluding SMEs)	-	-	-	-	2,059	1	-	2,060	-	-	-	-	2,017	2	-	2,019
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	200	9	209	-	-	-	-	-	208	9	217
Trading portfolio	12,127	3,776	-	2	711	6,000	3	22,619	9,448	4,426	-	21	861	5,101	7	19,864
<b>Total</b>	<b>\$ 27,903</b>	<b>\$ 21,220</b>	<b>\$ 396</b>	<b>\$ 870</b>	<b>\$ 10,821</b>	<b>\$ 77,753</b>	<b>\$ 926</b>	<b>\$ 139,889</b>	<b>\$ 24,139</b>	<b>\$ 22,700</b>	<b>\$ 408</b>	<b>\$ 964</b>	<b>\$ 10,863</b>	<b>\$ 75,705</b>	<b>\$ 919</b>	<b>\$ 135,698</b>

(in millions of dollars)	As at March 31, 2019								As at December 31, 2018							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 16,333	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,333	\$ 15,282	\$ -	\$ -	\$ -	\$ -	\$ 102	\$ -	\$ 15,384
Financial institutions	-	16,429	-	199	-	3	1	16,632	-	17,659	-	21	-	4	1	17,685
Businesses	-	255	-	602	-	67,429	728	69,014	-	219	-	653	-	66,260	710	67,842
SMEs similar to other retail client exposures	-	-	-	-	8,209	128	157	8,494	-	-	-	-	8,120	113	150	8,383
Mortgages	-	-	423	-	-	-	-	423	-	-	435	-	-	-	-	435
Other retail client exposure (excluding SMEs)	-	-	-	-	1,926	2	-	1,928	-	-	-	-	1,946	1	-	1,947
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	233	9	242	-	-	-	-	-	243	7	250
Trading portfolio	9,844	5,025	-	12	517	4,424	10	19,832	11,386	4,927	-	34	30	4,821	5	21,203
<b>Total</b>	<b>\$ 26,177</b>	<b>\$ 21,709</b>	<b>\$ 423</b>	<b>\$ 813</b>	<b>\$ 10,652</b>	<b>\$ 72,219</b>	<b>\$ 910</b>	<b>\$ 132,903</b>	<b>\$ 26,668</b>	<b>\$ 22,805</b>	<b>\$ 435</b>	<b>\$ 708</b>	<b>\$ 10,096</b>	<b>\$ 71,544</b>	<b>\$ 878</b>	<b>\$ 133,134</b>

The footnote to this table is presented on page 41.

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

(in millions of dollars)	As at September 30, 2018								As at June 30, 2018							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 16,499	\$ -	\$ -	\$ -	\$ -	\$ 99	\$ -	\$ 16,598	\$ 14,986	\$ -	\$ -	\$ -	\$ -	\$ 99	\$ -	\$ 15,085
Financial institutions	-	17,096	-	104	-	5	1	17,206	-	15,010	-	105	-	331	1	15,447
Businesses	-	157	-	652	-	63,634	589	65,032	-	242	-	683	-	57,448	536	58,909
SMEs similar to other retail																
client exposures	-	-	-	-	8,135	101	138	8,374	-	-	-	-	5,458	1,311	146	6,915
Mortgages	-	-	438	-	-	-	-	438	-	-	460	-	-	1	-	461
Other retail client exposure																
(excluding SMEs)	-	-	-	-	1,833	-	7	1,840	-	-	-	-	1,689	1	-	1,690
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	192	8	200	-	-	-	-	-	191	8	199
Trading portfolio	10,760	6,174	-	7	2	3,512	9	20,464	9,007	6,201	-	136	-	3,668	17	19,029
<b>Total</b>	<b>\$ 27,259</b>	<b>\$ 23,427</b>	<b>\$ 438</b>	<b>\$ 763</b>	<b>\$ 9,970</b>	<b>\$ 67,543</b>	<b>\$ 757</b>	<b>\$ 130,157</b>	<b>\$ 23,993</b>	<b>\$ 21,453</b>	<b>\$ 460</b>	<b>\$ 924</b>	<b>\$ 7,147</b>	<b>\$ 63,050</b>	<b>\$ 713</b>	<b>\$ 117,740</b>

  

(in millions of dollars)	As at March 31, 2018								As at December 31, 2017							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 14,775	\$ -	\$ -	\$ -	\$ -	\$ 3	\$ -	\$ 14,778	\$ 14,459	\$ 127	\$ -	\$ -	\$ -	\$ 2	\$ -	\$ 14,588
Financial institutions	-	14,063	-	100	-	315	-	14,478	-	13,740	-	99	-	405	3	14,247
Businesses	-	226	-	630	-	55,900	560	57,316	-	195	-	615	-	53,329	702	54,841
SMEs similar to other retail																
client exposures	-	-	-	-	5,428	1,310	153	6,891	-	-	-	-	5,454	1,479	111	7,044
Mortgages	-	-	461	-	-	3	-	464	-	-	408	-	-	3	-	411
Other retail client exposure																
(excluding SMEs)	-	-	-	-	1,712	-	2	1,714	-	-	-	-	1,456	48	1	1,505
Securitization	-	-	-	-	-	-	6	6	-	-	-	-	-	-	6	6
Equities	-	-	-	-	-	195	8	203	-	-	-	-	-	144	8	152
Trading portfolio	9,459	6,276	-	8	-	4,684	5	20,432	10,398	5,514	-	12	-	2,650	16	18,590
<b>Total</b>	<b>\$ 24,234</b>	<b>\$ 20,565</b>	<b>\$ 461</b>	<b>\$ 738</b>	<b>\$ 7,140</b>	<b>\$ 62,410</b>	<b>\$ 734</b>	<b>\$ 116,282</b>	<b>\$ 24,857</b>	<b>\$ 19,576</b>	<b>\$ 408</b>	<b>\$ 726</b>	<b>\$ 6,910</b>	<b>\$ 58,060</b>	<b>\$ 847</b>	<b>\$ 111,384</b>

The footnote to this table is presented on page 41.



**Table 18 – Risk exposure by asset class<sup>(1)</sup> and risk tranche (Standardized Approach) (continued)**

(in millions of dollars)	As at September 30, 2017							
	Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 14,704	\$ 135	\$ -	\$ -	\$ -	\$ 19	\$ -	\$ 14,858
Financial institutions	-	14,340	-	38	-	375	58	14,811
Businesses	-	257	-	522	-	52,729	627	54,135
SMEs similar to other retail client exposures	-	-	-	-	5,691	1,647	128	7,466
Mortgages	-	-	270	-	-	1	-	271
Other retail client exposure (excluding SMEs)	-	-	-	-	1,410	81	-	1,491
Securitization	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	116	8	124
Trading portfolio	10,429	4,987	-	2	-	2,603	14	18,035
<b>Total</b>	<b>\$ 25,133</b>	<b>\$ 19,719</b>	<b>\$ 270</b>	<b>\$ 562</b>	<b>\$ 7,101</b>	<b>\$ 57,571</b>	<b>\$ 842</b>	<b>\$ 111,198</b>

<sup>(1)</sup> 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 September 30, 2019 <sup>(1)</sup>		As at June 30, 2019 <sup>(1)</sup>		As at March 31, 2019 <sup>(1)</sup>		As at December 31, 2018 <sup>(1)</sup>		As at September 30, 2018 <sup>(1)</sup>		As at June 30, 2018 <sup>(1)</sup>		As at March 31, 2018 <sup>(1)</sup>		As at December 31, 2017		As at September 30, 2017	
(in millions of dollars)	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans
Residential mortgages	\$ 124,902	\$ 372	\$ 123,457	\$ 340	\$ 120,744	\$ 336	\$ 120,113	\$ 320	\$ 118,981	\$ 320	\$ 117,381	\$ 336	\$ 114,211	\$ 301	\$ 113,146	\$ 141	\$ 111,442	\$ 142
Consumer, credit card and other personal loans	26,851	271	26,577	232	26,031	248	26,210	221	25,709	218	25,285	225	24,504	213	24,044	89	23,361	83
Public agency loans <sup>(3)</sup>	3,473	-	3,512	-	3,049	-	3,326	-	2,528	-	2,733	-	2,969	-	3,621	-	2,985	-
Business loans																		
Agriculture	9,683	125	9,497	118	9,291	115	9,191	115	8,512	99	8,371	87	8,051	82	7,988	24	7,712	28
Mining, oil and gas	396	3	412	1	369	1	336	1	307	1	362	1	329	2	306	1	417	3
Utilities	680	-	632	-	705	-	751	-	463	-	526	1	403	6	410	6	503	6
Construction	3,466	174	3,411	159	3,148	155	2,857	154	2,640	52	2,524	46	2,263	51	2,168	35	2,140	41
Manufacturing	4,453	50	4,303	70	4,093	68	3,892	36	3,447	39	3,427	35	2,909	44	2,750	38	2,564	34
Wholesale trade	1,727	10	1,663	10	1,599	10	1,455	12	1,373	11	1,377	8	1,368	13	1,261	5	1,259	4
Retail trade	3,095	39	3,107	33	3,258	35	3,046	37	2,977	30	3,082	30	3,025	35	2,933	22	2,827	23
Transportation	1,615	33	1,561	36	1,441	26	1,475	19	1,384	22	1,412	27	1,325	30	1,277	9	1,366	10
Information industry	458	2	462	2	508	6	519	6	475	6	491	6	352	6	344	6	334	7
Finance and insurance	1,126	-	736	1	690	1	651	-	668	-	922	-	636	-	753	-	766	-
Real estate	8,447	22	8,287	27	8,009	32	7,849	34	8,283	39	8,358	38	8,067	41	8,099	10	8,095	13
Professional services	957	4	1,041	4	910	5	788	4	696	6	681	4	641	5	614	4	626	6
Management of companies	889	6	903	5	903	5	945	5	858	5	868	4	910	8	927	1	930	4
Administrative services	344	14	329	3	320	3	311	4	281	3	267	3	261	6	255	4	279	11
Education	284	1	310	1	315	1	232	2	183	1	329	1	182	1	183	-	338	-
Health care	3,688	21	3,359	20	3,269	18	3,140	22	2,826	24	2,729	38	2,578	41	2,511	17	2,457	17
Arts and entertainment	836	13	829	12	802	13	809	12	745	12	699	8	706	6	722	4	713	6
Accommodation	1,658	29	1,684	26	1,590	28	1,545	29	1,433	28	1,393	26	1,295	30	1,267	16	1,254	19
Other services	1,087	9	1,075	13	1,071	8	1,046	9	853	10	861	11	786	11	803	8	889	10
Other businesses	369	-	194	-	608	-	742	-	2,263	9	1,219	2	1,798	4	1,546	2	1,161	2
<b>Total business loans</b>	<b>\$ 45,258</b>	<b>\$ 555</b>	<b>\$ 43,795</b>	<b>\$ 541</b>	<b>\$ 42,899</b>	<b>\$ 530</b>	<b>\$ 41,580</b>	<b>\$ 501</b>	<b>\$ 40,667</b>	<b>\$ 397</b>	<b>\$ 39,898</b>	<b>\$ 376</b>	<b>\$ 37,885</b>	<b>\$ 422</b>	<b>\$ 37,117</b>	<b>\$ 212</b>	<b>\$ 36,630</b>	<b>\$ 244</b>
<b>Total loans</b>	<b>\$ 200,484</b>	<b>\$ 1,198</b>	<b>\$ 197,341</b>	<b>\$ 1,113</b>	<b>\$ 192,723</b>	<b>\$ 1,114</b>	<b>\$ 191,229</b>	<b>\$ 1,042</b>	<b>\$ 187,885</b>	<b>\$ 935</b>	<b>\$ 185,297</b>	<b>\$ 937</b>	<b>\$ 179,569</b>	<b>\$ 936</b>	<b>\$ 177,928</b>	<b>\$ 442</b>	<b>\$ 174,418</b>	<b>\$ 469</b>

<sup>(1)</sup> 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.

<sup>(2)</sup> 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.

<sup>(3)</sup> Includes government loans.

Table 20 – Loan portfolio by geographic area

	As at September 30, 2019 <sup>(1)</sup>		As at June 30, 2019 <sup>(1)</sup>		As at March 31, 2019 <sup>(1)</sup>		As at December 31, 2018 <sup>(1)</sup>		As at September 30, 2018 <sup>(1)</sup>	
(in millions of dollars)	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans
<b>Canada</b>										
Quebec	\$ 181,209	\$ 966	\$ 178,977	\$ 912	\$ 175,000	\$ 899	\$ 173,788	\$ 830	\$ 170,830	\$ 835
Other Canadian provinces	18,374	229	17,725	199	17,148	212	16,752	209	16,438	92
<b>Total – Canada</b>	<b>\$ 199,583</b>	<b>\$ 1,195</b>	<b>\$ 196,702</b>	<b>\$ 1,111</b>	<b>\$ 192,148</b>	<b>\$ 1,111</b>	<b>\$ 190,540</b>	<b>\$ 1,039</b>	<b>\$ 187,268</b>	<b>\$ 927</b>
Other countries	901	3	639	2	575	3	689	3	617	8
<b>Total</b>	<b>\$ 200,484</b>	<b>\$ 1,198</b>	<b>\$ 197,341</b>	<b>\$ 1,113</b>	<b>\$ 192,723</b>	<b>\$ 1,114</b>	<b>\$ 191,229</b>	<b>\$ 1,042</b>	<b>\$ 187,885</b>	<b>\$ 935</b>

	As at June 30, 2018 <sup>(1)</sup>		As at March 31, 2018 <sup>(1)</sup>		As at December 31, 2017		As at September 30, 2017	
(in millions of dollars)	Gross loans	Gross credit- impaired <sup>(2)</sup> loans <sup>(3)</sup>	Gross loans	Gross credit- impaired <sup>(2)</sup> loans <sup>(3)</sup>	Gross loans	Gross credit- impaired <sup>(2)</sup> loans	Gross loans	Gross credit- impaired <sup>(2)</sup> loans
<b>Canada</b>								
Quebec	\$ 168,542	\$ 855	\$ 163,452	\$ 843	\$ 163,921	\$ 389	\$ 159,085	\$ 417
Other Canadian provinces	16,331	81	15,614	89	13,667	50	15,074	50
<b>Total – Canada</b>	<b>\$ 184,873</b>	<b>\$ 936</b>	<b>\$ 179,066</b>	<b>\$ 932</b>	<b>\$ 177,588</b>	<b>\$ 439</b>	<b>\$ 174,159</b>	<b>\$ 467</b>
Other countries	424	1	503	4	340	3	259	2
<b>Total</b>	<b>\$ 185,297</b>	<b>\$ 937</b>	<b>\$ 179,569</b>	<b>\$ 936</b>	<b>\$ 177,928</b>	<b>\$ 442</b>	<b>\$ 174,418</b>	<b>\$ 469</b>

<sup>(1)</sup> 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.

<sup>(2)</sup> 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.

<sup>(3)</sup> 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 September 30, 2019		As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 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	
<b>Desjardins Group</b>										
Caisse network	\$ 161,627	80.5 %	\$ 159,335	80.6 %	\$ 156,002	80.9 %	\$ 154,692	80.9 %	\$ 152,753	81.2 %
Fédération des caisses Desjardins du Québec	34,855	17.4	33,949	17.2	32,762	17.0	31,862	16.6	30,605	16.3
Desjardins Financial Security Life Assurance Company	3,198	1.6	3,280	1.7	3,144	1.6	3,133	1.6	3,015	1.6
Other entities	988	0.5	969	0.5	958	0.5	1,702	0.9	1,763	0.9
<b>Total</b>	<b>\$ 200,668</b>	<b>100.0 %</b>	<b>\$ 197,533</b>	<b>100.0 %</b>	<b>\$ 192,866</b>	<b>100.0 %</b>	<b>\$ 191,389</b>	<b>100.0 %</b>	<b>\$ 188,136</b>	<b>100.0 %</b>

	As at June 30, 2018		As at March 31, 2018		As at December 31, 2017		As at September 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	
<b>Desjardins Group</b>								
Caisse network	\$ 150,494	81.2 %	\$ 146,828	81.7 %	\$ 145,259	81.6 %	\$ 143,006	81.9 %
Fédération des caisses Desjardins du Québec	30,023	16.2	27,794	15.5	27,972	15.7	27,174	15.6
Desjardins Financial Security Life Assurance Company	3,087	1.7	3,217	1.8	3,297	1.9	3,273	1.9
Other entities	1,735	0.9	1,773	1.0	1,431	0.8	1,106	0.6
<b>Total</b>	<b>\$ 185,339</b>	<b>100.0 %</b>	<b>\$ 179,612</b>	<b>100.0 %</b>	<b>\$ 177,959</b>	<b>100.0 %</b>	<b>\$ 174,559</b>	<b>100.0 %</b>

Table 22 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2019 <sup>(1)</sup>						As at June 30, 2019 <sup>(1)</sup>					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 124,902	62.2 %	\$ 37,119	83.1 %	\$ 372	31.1 %	\$ 123,457	62.5 %	\$ 37,281	79.0 %	\$ 340	30.6 %
Consumer, credit card and other personal loans	26,851	13.4	3,196	7.2	271	22.6	26,577	13.5	3,304	7.0	232	20.8
Business and government loans	48,915	24.4	4,320	9.7	555	46.3	47,499	24.0	6,602	14.0	541	48.6
<b>Total</b>	<b>\$ 200,668</b>	<b>100.0 %</b>	<b>\$ 44,635</b>	<b>100.0 %</b>	<b>\$ 1,198</b>	<b>100.0 %</b>	<b>\$ 197,533</b>	<b>100.0 %</b>	<b>\$ 47,187</b>	<b>100.0 %</b>	<b>\$ 1,113</b>	<b>100.0 %</b>
(in millions of dollars and as a percentage)	As at March 31, 2019 <sup>(1)</sup>						As at December 31, 2018 <sup>(1)</sup>					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 120,744	62.6 %	\$ 36,328	77.8 %	\$ 336	30.1 %	\$ 120,113	62.8 %	\$ 36,764	78.0 %	\$ 320	30.7 %
Consumer, credit card and other personal loans	26,031	13.5	3,437	7.4	248	22.3	26,210	13.7	3,441	7.3	221	21.2
Business and government loans	46,091	23.9	6,912	14.8	530	47.6	45,066	23.5	6,924	14.7	501	48.1
<b>Total</b>	<b>\$ 192,866</b>	<b>100.0 %</b>	<b>\$ 46,677</b>	<b>100.0 %</b>	<b>\$ 1,114</b>	<b>100.0 %</b>	<b>\$ 191,389</b>	<b>100.0 %</b>	<b>\$ 47,129</b>	<b>100.0 %</b>	<b>\$ 1,042</b>	<b>100.0 %</b>
(in millions of dollars and as a percentage)	As at September 30, 2018 <sup>(1)</sup>						As at June 30, 2018 <sup>(1)</sup>					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 118,981	63.2 %	\$ 36,828	79.0 %	\$ 320	34.2 %	\$ 117,381	63.4 %	\$ 36,842	78.2 %	\$ 336	35.9 %
Consumer, credit card and other personal loans	25,709	13.7	3,399	7.3	218	23.3	25,285	13.6	3,550	7.5	225	24.0
Business and government loans	43,446	23.1	6,362	13.7	397	42.5	42,673	23.0	6,727	14.3	376	40.1
<b>Total</b>	<b>\$ 188,136</b>	<b>100.0 %</b>	<b>\$ 46,589</b>	<b>100.0 %</b>	<b>\$ 935</b>	<b>100.0 %</b>	<b>\$ 185,339</b>	<b>100.0 %</b>	<b>\$ 47,119</b>	<b>100.0 %</b>	<b>\$ 937</b>	<b>100.0 %</b>
(in millions of dollars and as a percentage)	As at March 31, 2018 <sup>(1)</sup>						As at December 31, 2017					
	Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans		Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans	
<b>Desjardins Group</b>												
Residential mortgages	\$ 114,211	63.6 %	\$ 36,033	77.5 %	\$ 300	32.0 %	\$ 113,146	63.6 %	\$ 36,091	76.9 %	\$ 141	31.9 %
Consumer, credit card and other personal loans	24,504	13.6	3,706	8.0	213	22.8	24,044	13.5	3,681	7.8	89	20.1
Business and government loans	40,897	22.8	6,766	14.5	423	45.2	40,769	22.9	7,180	15.3	212	48.0
<b>Total</b>	<b>\$ 179,612</b>	<b>100.0 %</b>	<b>\$ 46,505</b>	<b>100.0 %</b>	<b>\$ 936</b>	<b>100.0 %</b>	<b>\$ 177,959</b>	<b>100.0 %</b>	<b>\$ 46,952</b>	<b>100.0 %</b>	<b>\$ 442</b>	<b>100.0 %</b>
(in millions of dollars and as a percentage)	As at September 30, 2017											
	Gross loans and acceptances		Guaranteed or insured loans <sup>(2)</sup>		Gross credit-impaired <sup>(3)</sup> loans							
<b>Desjardins Group</b>												
Residential mortgages	\$ 111,442	63.8 %	\$ 36,085	77.6 %	\$ 142	30.3 %						
Consumer, credit card and other personal loans	23,361	13.4	3,577	7.7	83	17.7						
Business and government loans	39,756	22.8	6,823	14.7	244	52.0						
<b>Total</b>	<b>\$ 174,559</b>	<b>100.0 %</b>	<b>\$ 46,485</b>	<b>100.0 %</b>	<b>\$ 469</b>	<b>100.0 %</b>						

<sup>(1)</sup> 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.

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

<sup>(3)</sup> 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<sup>(1)</sup> loans

(in millions of dollars)	For the three-month periods ended				
	September 30, 2019 <sup>(2)</sup>	June 30, 2019 <sup>(2)</sup>	March 31, 2019 <sup>(2)</sup>	December 31, 2018 <sup>(2)</sup>	September 30, 2018 <sup>(2)(3)</sup>
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	\$ 1,113	\$ 1,114	\$ 1,042	\$ 935	\$ 937
Gross loans that became credit-impaired since the last period	439	708	732	526	365
Loans returned to unimpaired status	(287)	(592)	(568)	(300)	(280)
Write-offs and recoveries	(88)	(105)	(89)	(98)	(76)
Other changes	21	(12)	(3)	(21)	(11)
Gross credit-impaired loans at the end of the period	\$ 1,198	\$ 1,113	\$ 1,114	\$ 1,042	\$ 935

(in millions of dollars)	For the three-month periods ended			
	June 30, 2018 <sup>(2)</sup>	March 31, 2018 <sup>(2)</sup>	December 31, 2017	September 30, 2017
Gross credit-impaired loans at the beginning of the period under IAS 39	N/A	\$ 442	\$ 469	\$ 478
Impact of adopting IFRS 9 as at January 1, 2018	N/A	492	N/A	N/A
Gross credit-impaired loans at the beginning of the last period under IFRS 9	\$ 936	934	N/A	N/A
Gross loans that became credit-impaired since the last period	576	152	227	207
Loans returned to unimpaired status	(453)	(82)	(191)	(128)
Write-offs and recoveries	(89)	(90)	(87)	(93)
Other changes	(33)	22	24	5
Gross credit-impaired loans at the end of the period	\$ 937	\$ 936	\$ 442	\$ 469

<sup>(1)</sup> 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.

<sup>(2)</sup> 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.

<sup>(3)</sup> 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<sup>(1)</sup>**

Caisse network in Quebec and Ontario<sup>(2)</sup>

(in millions of dollars and as a percentage)	As at September 30, 2019								As at June 30, 2019							
	Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total		Guaranteed or insured loans <sup>(3)(7)</sup>		Uninsured loans <sup>(4)(7)</sup>		Home equity lines of credit <sup>(5)</sup>		Total	
Quebec	\$ 27,682	97.1 %	\$ 66,106	96.0 %	\$ 6,162	94.8 %	\$ 99,950	96.2 %	\$ 27,740	97.1 %	\$ 64,828	96.1 %	\$ 6,216	94.7 %	\$ 98,784	96.3 %
Ontario	798	2.8	2,686	3.9	339	5.2	3,823	3.7	800	2.8	2,563	3.8	339	5.2	3,702	3.6
Other <sup>(6)</sup>	29	0.1	68	0.1	3	-	100	0.1	28	0.1	68	0.1	4	0.1	100	0.1
<b>All geographic areas</b>	<b>\$ 28,509</b>	<b>100.0 %</b>	<b>\$ 68,860</b>	<b>100.0 %</b>	<b>\$ 6,504</b>	<b>100.0 %</b>	<b>\$ 103,873</b>	<b>100.0 %</b>	<b>\$ 28,568</b>	<b>100.0 %</b>	<b>\$ 67,459</b>	<b>100.0 %</b>	<b>\$ 6,559</b>	<b>100.0 %</b>	<b>\$ 102,586</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at March 31, 2019								As at December 31, 2018							
	Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total		Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total	
Quebec	\$ 27,134	97.1 %	\$ 63,138	96.1 %	\$ 6,343	94.9 %	\$ 96,615	96.3 %	\$ 27,260	97.1 %	\$ 62,704	96.2 %	\$ 6,356	94.9 %	\$ 96,320	96.4 %
Ontario	810	2.9	2,497	3.8	342	5.1	3,649	3.6	814	2.9	2,477	3.8	342	5.1	3,633	3.6
Other <sup>(6)</sup>	-	-	65	0.1	2	-	67	0.1	-	-	-	-	3	-	3	-
<b>All geographic areas</b>	<b>\$ 27,944</b>	<b>100.0 %</b>	<b>\$ 65,700</b>	<b>100.0 %</b>	<b>\$ 6,687</b>	<b>100.0 %</b>	<b>\$ 100,331</b>	<b>100.0 %</b>	<b>\$ 28,074</b>	<b>100.0 %</b>	<b>\$ 65,181</b>	<b>100.0 %</b>	<b>\$ 6,701</b>	<b>100.0 %</b>	<b>\$ 99,956</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at September 30, 2018								As at June 30, 2018							
	Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total		Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total	
Quebec	\$ 27,424	97.1 %	\$ 61,709	96.2 %	\$ 6,523	94.9 %	\$ 95,656	96.3 %	\$ 27,607	97.1 %	\$ 60,341	96.3 %	\$ 6,558	95.0 %	\$ 94,506	96.4 %
Ontario	819	2.9	2,373	3.7	344	5.0	3,536	3.6	824	2.9	2,256	3.6	347	5.0	3,427	3.5
Other <sup>(6)</sup>	-	-	65	0.1	4	0.1	69	0.1	-	-	62	0.1	3	-	65	0.1
<b>All geographic areas</b>	<b>\$ 28,243</b>	<b>100.0 %</b>	<b>\$ 64,147</b>	<b>100.0 %</b>	<b>\$ 6,871</b>	<b>100.0 %</b>	<b>\$ 99,261</b>	<b>100.0 %</b>	<b>\$ 28,431</b>	<b>100.0 %</b>	<b>\$ 62,659</b>	<b>100.0 %</b>	<b>\$ 6,908</b>	<b>100.0 %</b>	<b>\$ 97,998</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at March 31, 2018								As at December 31, 2017							
	Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total		Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total	
Quebec	\$ 26,982	97.1 %	\$ 58,375	96.4 %	\$ 6,659	95.1 %	\$ 92,016	96.5 %	\$ 27,192	97.1 %	\$ 57,695	96.5 %	\$ 6,693	95.0 %	\$ 91,580	96.6 %
Ontario	806	2.9	2,180	3.6	344	4.9	3,330	3.5	812	2.9	2,093	3.5	348	4.9	3,253	3.4
Other <sup>(6)</sup>	-	-	-	-	3	-	3	-	-	-	-	-	4	0.1	4	-
<b>All geographic areas</b>	<b>\$ 27,788</b>	<b>100.0 %</b>	<b>\$ 60,555</b>	<b>100.0 %</b>	<b>\$ 7,006</b>	<b>100.0 %</b>	<b>\$ 95,349</b>	<b>100.0 %</b>	<b>\$ 28,004</b>	<b>100.0 %</b>	<b>\$ 59,788</b>	<b>100.0 %</b>	<b>\$ 7,045</b>	<b>100.0 %</b>	<b>\$ 94,837</b>	<b>100.0 %</b>

  

(in millions of dollars and as a percentage)	As at September 30, 2017							
	Guaranteed or insured loans <sup>(3)</sup>		Uninsured loans <sup>(4)</sup>		Home equity lines of credit <sup>(5)</sup>		Total	
Quebec	\$ 27,242	97.1 %	\$ 56,383	96.5 %	\$ 6,737	95.0 %	\$ 90,362	96.6 %
Ontario	786	2.8	1,987	3.4	346	4.9	3,119	3.3
Other <sup>(6)</sup>	28	0.1	58	0.1	4	0.1	90	0.1
<b>All geographic areas</b>	<b>\$ 28,056</b>	<b>100.0 %</b>	<b>\$ 58,428</b>	<b>100.0 %</b>	<b>\$ 7,087</b>	<b>100.0 %</b>	<b>\$ 93,571</b>	<b>100.0 %</b>

<sup>(1)</sup> 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 \$132 million as at September 30, 2019. They amounted to \$122 million and \$127 million respectively for the September 2018 and September 2017 quarters.

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

<sup>(3)</sup> 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.

<sup>(4)</sup> 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.

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

<sup>(6)</sup> Represents the geographic areas of Canada other than Quebec and Ontario.

<sup>(7)</sup> Due to methodological enhancements, the amounts as at June 30, 2019 have been reclassified.

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

Caisse network in Quebec and Ontario<sup>(1)</sup>

(average loan-to-value ratio, by geographic area)	As at September 30, 2019			As at June 30, 2019			As at March 31, 2019		
	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured
Quebec	67.6%	70.7%	69.7%	67.8%	70.6%	69.5%	67.5%	69.8%	68.9%
Ontario	70.5	68.8	69.5	71.5	70.2	70.7	71.2	68.1	69.5
Other <sup>(4)</sup>	69.0	78.4	72.1	70.2	70.8	70.4	59.2	71.7	59.4
<b>All geographic areas</b>	<b>67.8%</b>	<b>70.6%</b>	<b>69.7%</b>	<b>68.0%</b>	<b>70.6%</b>	<b>69.6%</b>	<b>67.7%</b>	<b>69.7%</b>	<b>69.0%</b>

(average loan-to-value ratio, by geographic area)	As at December 31, 2018			As at September 30, 2018			As at June 30, 2018		
	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured
Quebec	68.2%	69.9%	69.4%	66.9%	70.8%	69.7%	68.2%	70.6%	69.6%
Ontario	71.0	68.3	69.2	70.4	68.9	69.6	68.4	70.0	69.2
Other <sup>(4)</sup>	75.0	72.7	73.9	75.6	76.0	75.7	75.1	57.8	66.1
<b>All geographic areas</b>	<b>68.3%</b>	<b>69.9%</b>	<b>69.3%</b>	<b>67.2%</b>	<b>70.8%</b>	<b>69.7%</b>	<b>68.2%</b>	<b>70.5%</b>	<b>69.6%</b>

(average loan-to-value ratio, by geographic area)	As at March 31, 2018			As at December 31, 2017			As at September 30, 2017		
	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured	Uninsured loans <sup>(2)</sup>	Home equity lines of credit and related loans <sup>(3)</sup>	Total uninsured
Quebec	68.2%	70.6%	69.8%	68.0%	70.1%	69.4%	67.6%	70.7%	69.8%
Ontario	70.1	69.7	69.9	69.8	68.6	69.1	66.7	68.3	67.6
Other <sup>(4)</sup>	76.7	73.6	75.0	61.5	75.7	66.1	69.1	71.5	70.6
<b>All geographic areas</b>	<b>68.4%</b>	<b>70.6%</b>	<b>69.8%</b>	<b>68.1%</b>	<b>70.0%</b>	<b>69.3%</b>	<b>67.5%</b>	<b>70.6%</b>	<b>69.7%</b>

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

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

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

<sup>(4)</sup> 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<sup>(1)</sup>

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans														
	As at September 30, 2019			As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 30, 2018					
0-10 years	\$	2,928	3.0%	\$	2,863	3.0%	\$	2,790	3.0%	\$	2,822	3.0%	\$	2,803	3.0%
10-20 years		17,948	18.4		17,702	18.4		17,540	18.7		17,503	18.8		17,353	18.8
20-25 years		67,612	69.5		66,678	69.5		64,527	68.9		64,143	68.8		63,451	68.6
25-30 years		7,182	7.4		7,047	7.3		6,987	7.5		6,949	7.5		6,913	7.5
30-35 years		1,373	1.4		1,416	1.5		1,480	1.6		1,514	1.6		1,544	1.7
35 years or more		326	0.3		321	0.3		320	0.3		324	0.3		326	0.4
All amortization periods	\$	97,369	100.0%	\$	96,027	100.0%	\$	93,644	100.0%	\$	93,255	100.0%	\$	92,390	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans											
	As at June 30, 2018			As at March 31, 2018		As at December 31, 2017		As at September 30, 2017				
0-10 years	\$	2,759	3.0 %	\$	2,699	3.1 %	\$	2,713	3.1 %	\$	2,709	3.1 %
10-20 years		17,117	18.8		16,800	19.0		16,734	19.1		16,673	19.3
20-25 years		62,408	68.4		59,953	67.8		59,434	67.7		58,153	67.3
25-30 years		6,878	7.6		6,879	7.8		6,863	7.8		6,838	7.9
30-35 years		1,601	1.8		1,674	1.9		1,708	1.9		1,761	2.0
35 years or more		327	0.4		338	0.4		340	0.4		350	0.4
<b>All amortization periods</b>	\$	91,090	100.0 %	\$	88,343	100.0 %	\$	87,792	100.0 %	\$	86,484	100.0 %

<sup>(1)</sup> 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.