Supplemental Financial Information (unaudited)

For the period ended December 31, 2020

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NOTES TO THE READER

USE OF THIS DOCUMENT

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

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Québec, which do not differ from IFRS. IFRS represent Canadian generally accepted accounting principles (GAAP). The accounting policies used do not differ from those used in 2019. For further information about the accounting policies applied, see Note 2, “Basis of presentation and significant accounting policies” to the Interim and Annual Combined Financial Statements.

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

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the “Scope of the Group” section of Note 2, “Basis of presentation and significant accounting policies”, to its Annual Combined Financial Statements. In the tables on capital management, the information presented is prepared using Desjardins Group's regulatory scope in accordance with Basel III. This scope differs from the accounting scope as investments in insurance subsidiaries are excluded from it through capital deductions. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the *Enhancing the Risk Disclosures of Banks* document dated October 29, 2012 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 December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018[1]
ASSETS									
Cash and deposits with financial institutions	**$ 12,126**	$ 8,844	$ 14,496	$ 9,614	$ 3,709	$ 3,345	$ 3,430	$ 2,637	$ 3,384
Securities									
Securities at fair value through profit or loss	**34,960**	34,235	34,392	35,653	35,168	37,839	39,005	39,747	36,916
Securities at fair value through other comprehensive income	**52,679**	54,743	42,597	25,117	22,909	21,431	21,662	22,264	21,395
Securities at amortized cost	**29**	275	626	1,462	1,616	1,863	1,728	1,661	1,621
	87,668	89,253	77,615	62,232	59,693	61,133	62,395	63,672	59,932
Securities borrowed or purchased under reverse repurchase agreements	**9,658**	9,706	10,710	10,565	10,032	12,738	12,324	11,682	11,934
Loans									
Residential mortgages	**136,208**	134,105	131,729	128,419	126,757	124,902	123,457	120,744	120,113
Consumer, credit card and other personal loans	**25,310**	25,828	25,623	26,181	27,022	26,851	26,577	26,031	26,210
Business and government loans	**51,015**	51,046	50,657	52,522	49,988	48,731	47,307	45,948	44,906
	212,533	210,979	208,009	207,122	203,767	200,484	197,341	192,723	191,229
Allowance for credit losses	**(1,112)**	(1,048)	(1,048)	(878)	(685)	(693)	(629)	(735)	(719)
	211,421	209,931	206,961	206,244	203,082	199,791	196,712	191,988	190,510
Segregated fund net assets	**19,093**	18,032	17,198	15,363	17,026	16,332	16,040	14,379	13,234
Other assets									
Clients' liability under acceptances	**328**	-	208	82	380	184	192	143	160
Premiums receivable	**2,803**	2,870	2,740	2,576	2,686	2,716	2,555	2,330	2,376
Derivative financial instruments	**5,820**	5,846	5,882	6,190	4,246	4,453	4,293	4,169	3,743
Amounts receivable from clients, brokers and financial institutions	**2,499**	4,597	3,710	4,167	2,229	2,161	3,183	3,186	1,315
Reinsurance assets	**1,962**	1,989	2,074	1,862	2,001	1,931	1,933	1,966	1,958
Right-of-use assets	**565**	561	564	579	566	574	577	590	N/A
Investment property	**924**	937	941	924	957	972	956	957	958
Property, plant and equipment	**1,541**	1,487	1,485	1,485	1,471	1,439	1,433	1,420	1,424
Goodwill	**156**	156	121	121	121	121	121	121	121
Intangible assets	**424**	425	398	382	381	381	385	382	389
Investments in companies accounted for using the equity method	**1,189**	1,159	1,146	1,123	1,034	1,033	1,014	990	907
Deferred tax assets	**1,154**	1,178	1,184	854	1,292	1,278	1,254	1,172	1,174
Other	**2,704**	2,916	2,501	2,556	2,090	2,149	2,109	2,218	1,946
	22,069	24,121	22,954	22,901	19,454	19,392	20,005	19,644	16,471
TOTAL ASSETS	**$ 362,035**	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465

Footnotes to this table are presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018[1]
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	**$ 127,928**	$ 124,541	$ 122,338	$ 113,848	$ 111,665	$ 109,192	$ 109,640	$ 107,122	$ 105,298
Business and government[2]	**96,853**	100,304	97,386	91,045	81,556	83,367	83,138	78,595	77,574
Deposit-taking institutions[2]	**455**	975	546	602	697	261	513	543	286
	225,236	225,820	220,270	205,495	193,918	192,820	193,291	186,260	183,158
Other liabilities									
Acceptances	**328**	-	208	82	380	184	192	143	160
Commitments related to securities sold short	**9,353**	8,846	6,022	8,901	10,615	11,261	11,801	12,129	10,829
Commitments related to securities lent or sold under repurchase agreements	**19,152**	17,673	19,489	13,416	10,562	12,710	11,261	13,608	16,845
Derivative financial instruments	**4,884**	4,095	4,058	3,547	4,278	3,930	3,799	3,501	2,816
Amounts payable to clients, brokers and financial institutions	**6,810**	8,893	7,780	9,795	5,552	5,966	6,328	7,145	4,105
Lease liabilities	**633**	626	627	639	624	627	628	639	N/A
Insurance contract liabilities	**34,827**	34,760	34,455	31,819	31,595	31,850	31,035	30,138	28,740
Segregated fund net liabilities	**19,089**	18,025	17,184	15,352	17,002	16,316	16,025	14,370	13,212
Net defined benefit plan net liabilities	**3,107**	3,281	3,070	1,384	3,068	3,041	3,124	2,726	2,537
Deferred tax liabilities	**372**	375	376	409	281	255	235	234	214
Other	**6,488**	6,610	6,177	5,731	6,294	5,391	5,258	5,599	5,822
	105,043	103,184	99,446	91,075	90,251	91,531	89,686	90,232	85,280
Subordinated notes	**1,493**	1,465	1,451	1,399	1,398	1,392	1,399	1,384	1,378
TOTAL LIABILITIES	**331,772**	330,469	321,167	297,969	285,567	285,743	284,376	277,876	269,816
EQUITY									
Capital stock	**5,021**	5,029	5,037	5,041	5,134	5,178	5,220	5,233	5,350
Share capital	**-**	-	-	-	-	4	4	5	5
Undistributed surplus earnings	**1,874**	1,841	1,985	2,000	2,352	2,121	1,575	3,678	3,649
Accumulated other comprehensive income	**1,302**	1,183	1,047	475	211	386	433	363	(23)
Reserves	**21,316**	20,661	20,015	20,753	18,959	18,538	18,540	16,099	15,920
Equity – Group's share	**29,513**	28,714	28,084	28,269	26,656	26,227	25,772	25,378	24,901
Non-controlling interests	**750**	704	683	681	773	761	758	748	748
Total equity	**30,263**	29,418	28,767	28,950	27,429	26,988	26,530	26,126	25,649
TOTAL LIABILITIES AND EQUITY	**$ 362,035**	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465

[1] In accordance with the standards that were effective before the adoption by Desjardins Group of IFRS 16, "Leases", on January 1, 2019, on a retrospective basis without restatement of comparative figures.
[2] The information as at September 30, 2019 and for prior periods has been reclassified to conform with the presentation for the current period.

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the twelve-month periods ended	
	December 31, 2020	September 30, 2020[(1)]	June 30, 2020[(1)]	March 31, 2020[(1)]	December 31, 2019[(1)]	September 30, 2019[(1)]	June 30, 2019[(1)]	March 31, 2019[(1)]	December 31, 2018[(1)(2)]	**December 31, 2020**	December 31, 2019[(1)]
Interest income											
Loans	**$ 1,790**	$ 1,800	$ 1,753	$ 1,935	$ 2,003	$ 1,985	$ 1,873	$ 1,848	$ 1,857	**$ 7,278**	$ 7,709
Securities	**111**	160	160	109	99	98	107	108	107	**540**	412
	1,901	1,960	1,913	2,044	2,102	2,083	1,980	1,956	1,964	**7,818**	8,121
Interest expense											
Deposits	**440**	431	494	645	669	665	643	641	565	**2,010**	2,618
Subordinated notes and other	**6**	65	51	46	50	55	47	55	115	**168**	207
	446	496	545	691	719	720	690	696	680	**2,178**	2,825
Net interest income	**1,455**	1,464	1,368	1,353	1,383	1,363	1,290	1,260	1,284	**5,640**	5,296
Net premiums	**2,626**	2,534	2,238	2,522	2,527	2,326	2,242	2,317	2,221	**9,920**	9,412
Other income											
Deposit and payment service charges	**104**	96	83	105	109	116	103	103	114	**388**	431
Lending fees and credit card service revenues	**165**	126	141	196	185	193	186	210	177	**628**	774
Brokerage and investment fund services	**243**	235	235	241	226	223	223	214	211	**954**	886
Management and custodial service fees	**168**	152	147	150	155	148	140	139	128	**617**	582
Net investment income (loss)	**646**	304	2,624	(458)	(93)	608	1,052	1,520	44	**3,116**	3,087
Overlay approach adjustment for insurance operations financial assets	**(112)**	(143)	(299)	512	(22)	(13)	10	(167)	258	**(42)**	(192)
Foreign exchange income	**21**	22	14	46	12	11	27	14	29	**103**	64
Other	**48**	14	58	29	341	12	9	55	(18)	**149**	417
	1,283	806	3,003	821	913	1,298	1,750	2,088	943	**5,913**	6,049
Total income	**5,364**	4,804	6,609	4,696	4,823	4,987	5,282	5,665	4,448	**21,473**	20,757
Provision for credit losses (recovery)	**169**	99	271	324	113	154	(11)	109	89	**863**	365
Claims, benefits, annuities and changes in insurance contract liabilities	**1,781**	1,775	3,606	2,071	1,411	2,247	2,345	3,108	1,815	**9,233**	9,111
Non-interest expense											
Salaries and fringe benefits	**1,049**	910	1,006	913	949	852	957	888	810	**3,878**	3,646
Premises, equipment and furniture, including depreciation	**233**	230	208	207	197	189	201	185	172	**878**	772
Service agreements and outsourcing	**86**	53	64	62	94	88	95	84	96	**265**	361
Communications	**77**	58	56	66	90	59	74	65	70	**257**	288
Other	**887**	703	678	751	842	673	742	708	704	**3,019**	2,965
	2,332	1,954	2,012	1,999	2,172	1,861	2,069	1,930	1,852	**8,297**	8,032
Operating surplus earnings	**1,082**	976	720	302	1,127	725	879	518	692	**3,080**	3,249
Income taxes on surplus earnings	**206**	247	191	17	192	155	187	117	114	**661**	651
Surplus earnings before member dividends	**876**	729	529	285	935	570	692	401	578	**2,419**	2,598
Member dividends	**93**	80	80	77	80	80	80	77	60	**330**	317
Tax recovery on member dividends	**(23)**	(20)	(22)	(20)	(23)	(20)	(22)	(20)	(17)	**(85)**	(85)
Net surplus earnings for the period after member dividends	**$ 806**	$ 669	$ 471	$ 228	$ 878	$ 510	$ 634	$ 344	$ 535	**$ 2,174**	$ 2,366
of which:											
Group's share	**$ 763**	$ 648	$ 464	$ 215	$ 858	$ 499	$ 616	$ 347	$ 527	**$ 2,090**	$ 2,320
Non-controlling interests' share	**43**	21	7	13	20	11	18	(3)	8	**84**	46

(1) Data have been reclassified to conform with the presentation for the current period.

(2) In accordance with the standards that were effective before the adoption by Desjardins Group of IFRS 16, "Leases", on January 1, 2019, on a retrospective basis without restatement of comparative figures.

CAPITAL MANAGEMENT

Table 3 – Main capital components

	Total capital		
	Tier 1 capital		Tier 2 capital
	Tier 1A(1)	Tier 1B(1)	
Eligible items	▪ Reserves and undistributed surplus earnings ▪ Eligible accumulated other comprehensive income ▪ Capital shares of the Fédération des caisses Desjardins du Québec (the Federation) ▪ Permanent shares and surplus shares of the caisses subject to phase-out ▪ Eligible portion of general allowance(4)	▪ Non-controlling interests(2)	▪ General allowance ▪ Senior notes subject to phase-out ▪ NVCC subordinated notes(3) ▪ Eligible qualifying shares
Regulatory Adjustments	▪ Goodwill ▪ Software ▪ Other intangible assets ▪ Deferred tax assets essentially resulting from loss carryforwards ▪ Shortfall in allowance		
Deductions	▪ Mainly significant investments in financial entities(5)	▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes	▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes ▪ Subordinated financial instrument

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

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

(3) These notes meet the non-viability contingent capital (NVCC) requirements set out in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF. To be eligible, the securities must have a clause requiring the permanent conversion of all such securities into Tier 1A capital instruments upon non-viability.

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

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

Table 4 – Quarterly changes in regulatory capital

(in millions of dollars)	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018
Tier 1A capital									
Balance at beginning of period	**$ 25,860**	$ 25,493	$ 25,734	$ 24,549	$ 24,205	$ 23,537	$ 23,250	$ 22,412	$ 22,470
Increase in reserves and undistributed surplus earnings	**696**	491	(723)	1,446	613	585	263	206	(145)
Eligible accumulated other comprehensive income	**123**	139	586	237	(141)	(69)	61	385	(81)
Federation capital shares	**-**	-	-	-	(1)	2	58	46	-
Permanent shares and surplus shares subject to phase-out	**(7)**	(9)	(13)	(84)	(39)	(27)	(65)	(163)	(43)
Deductions(1)	**(355)**	(254)	(91)	(414)	(88)	177	(30)	364	211
Balance at end of period	**26,317**	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412
Total Tier 1 capital(2)	**26,317**	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412
Tier 2 capital									
Balance at beginning of period	**756**	727	-	-	213	200	265	426	405
Eligible instruments(3)	**25**	(6)	979	-	-	-	-	-	1
Senior notes subject to phase-out	**7**	34	(56)	(177)	6	(7)	16	(172)	35
General allowance	**9**	1	(6)	24	(250)	20	(81)	11	(19)
Deductions(3)	**-**	-	(190)	153	31	-	-	-	4
Balance at end of period	**797**	756	727	-	-	213	200	265	426
Total capital	**$ 27,114**	$ 26,616	$ 26,220	$ 25,734	$ 24,549	$ 24,418	$ 23,737	$ 23,515	$ 22,838

(1) 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.
(2) No Tier 1B capital instruments have been issued to date.
(3) The information as at June 30, 2020 has been reclassified to conform with the presentation for the current period.

Table 5 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018
Equity balance in the Combined Financial Statements	**$ 29,513**	$ 28,714	$ 28,084	$ 28,269	$ 26,656	$ 26,227	$ 25,772	$ 25,378	$ 24,901
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	**(7)**	(8)	(10)	(11)	(9)	(14)	(18)	(23)	(23)
Qualifying shares	**(25)**	(24)	(25)	(25)	(25)	(25)	(25)	(25)	(25)
Other	**(27)**	(40)	(28)	(62)	(50)	(48)	(80)	2	5
Deductions[1]	**(3,137)**	(2,782)	(2,528)	(2,437)	(2,023)	(1,935)	(2,112)	(2,082)	(2,446)
Tier 1A capital	**26,317**	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412
Tier 1 capital[2]	**26,317**	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412
Items eligible for Tier 2 capital									
Senior notes subject to phase-out	**495**	488	454	510	687	681	688	672	844
General allowance	**105**	96	95	101	77	327	307	388	377
Eligible instruments[3]	**1,023**	998	1,004	25	25	25	25	25	25
Deductions[3]	**(826)**	(826)	(826)	(636)	(789)	(820)	(820)	(820)	(820)
Tier 2 capital	**797**	756	727	-	-	213	200	265	426
Total capital	**$ 27,114**	$ 26,616	$ 26,220	$ 25,734	$ 24,549	$ 24,418	$ 23,737	$ 23,515	$ 22,838

(1) 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.
(2) No Tier 1B capital instruments have been issued to date.
(3) The information as at June 30, 2020 has been reclassified to conform with the presentation for the current period.

Table 6 – Leverage ratio[1]

(in millions of dollars and as a percentage)		As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	**$ 362,035**	$ 359,887	$ 349,934	$ 326,919	$ 312,996	$ 312,731	$ 310,906	$ 304,002	$ 295,465
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	**(56,679)**	(55,698)	(54,842)	(49,848)	(51,079)	(50,988)	(49,699)	(47,548)	(44,694)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard, but excluded from the leverage ratio exposure measure	3	**-**	-	-	-	-	-	-	-	-
Adjustment for derivative financial instruments	4	**(1,505)**	(1,285)	(1,318)	(1,137)	(401)	(543)	(513)	(664)	1,882
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	**1,552**	1,671	1,901	484	934	1,597	1,152	1,215	1,004
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	**21,470**	20,927	20,706	19,657	19,918	20,759	20,971	20,418	20,175
Other adjustments[2]	7	**(18,948)**	(14,997)	(19,480)	(17,576)	(2,046)	(2,028)	(2,173)	(2,132)	(2,473)
Leverage ratio exposure	8	**$ 307,925**	$ 310,505	$ 296,901	$ 278,499	$ 280,322	$ 281,528	$ 280,644	$ 275,291	$ 271,359
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	**$ 271,010**	$ 273,596	$ 259,064	$ 242,920	$ 245,084	$ 241,824	$ 241,878	$ 237,736	$ 231,842
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	**-**	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	**271,010**	273,596	259,064	242,920	245,084	241,824	241,878	237,736	231,842
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	**3,720**	3,738	3,603	4,030	3,000	3,073	2,818	295	2,516
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	**258**	435	533	661	670	573	729	3,026	2,995
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting standard	6	**-**	-	-	-	-	-	-	-	-
(Deductions of receivables assets for cash variation margin provided in derivative transactions)	7	**-**	-	-	-	-	-	-	-	-
(Exempted central counterparty-leg of client cleared trade exposures)	8	**-**	-	-	-	-	-	-	-	-
Adjusted effective notional amount of written credit derivatives	9	**-**	-	-	-	-	-	-	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	**-**	-	-	-	-	-	-	-	-
Total derivative exposures	11	**3,978**	4,173	4,136	4,691	3,670	3,646	3,547	3,321	5,511
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	**9,915**	10,137	11,094	10,747	10,716	13,702	13,096	12,602	12,827
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	**-**	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	**1,552**	1,672	1,901	484	934	1,597	1,152	1,214	1,004
Agent transaction exposures	15	**-**	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	**11,467**	11,809	12,995	11,231	11,650	15,299	14,248	13,816	13,831
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	**124,872**	122,504	121,933	117,460	115,440	113,644	113,378	110,679	109,563
Adjustments for conversion to credit equivalent amounts	18	**(103,402)**	(101,577)	(101,227)	(97,803)	(95,522)	(92,885)	(92,407)	(90,261)	(89,388)
Total other off-balance sheet exposures	19	**21,470**	20,927	20,706	19,657	19,918	20,759	20,971	20,418	20,175
Total exposures	21	**$ 307,925**	$ 310,505	$ 296,901	$ 278,499	$ 280,322	$ 281,528	$ 280,644	$ 275,291	$ 271,359
Tier 1 capital – All-in basis	23	**$ 26,317**	$ 25,860	$ 25,493	$ 25,734	$ 24,549	$ 24,205	$ 23,537	$ 23,250	$ 22,412
Tier 1 capital – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[3]	23a	**26,284**	25,837	25,472	N/A	N/A	N/A	N/A	N/A	N/A
Leverage ratio – All-in basis	26	**8.5%**	8.3%	8.6%	9.2%	8.8%	8.6%	8.4%	8.4%	8.3%
Leverage ratio – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses)[3]	26a	**8.5**	8.3	8.6	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

	As at December 31, 2020										
			Carrying amount of items								
			Subject to the credit risk framework		Subject to the counterparty risk framework			Subject to the market risk framework			
(in millions of dollars)	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory consolidation	Other than individuals	Individuals	Repo-style transactions	OTC derivatives	Subject to securitization provisions	Also subject to credit risk		Not subject to capital requirements or subject to capital deductions
ASSETS										
Cash and deposits with financial institutions	**$ 12,126**	**$ 11,300**	**$ 11,300**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Securities										
Securities at fair value through profit or loss	**34,960**	**8,579**	**483**	**-**	**-**	**-**	**4**	**-**	**8,092**	**-**
Securities at fair value through other comprehensive income	**52,679**	**47,581**	**47,581**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Securities at amortized cost	**29**	**17**	**13**	**-**	**-**	**-**	**4**	**-**	**-**	**-**
Investments accounted for using the equity method	**1,189**	**5,896**	**2,903**	**-**	**-**	**-**	**-**	**-**	**-**	**2,993**
	88,857	**62,073**	**50,980**	**-**	**-**	**-**	**8**	**-**	**8,092**	**2,993**
Securities borrowed or purchased under reverse repurchase agreements	**9,658**	**9,917**	**-**	**-**	**9,917**	**-**	**-**	**9,371**	**-**	**-**
Loans										
Residential mortgages	**136,208**	**134,462**	**19,543**	**114,919**	**-**	**-**	**-**	**-**	**-**	**-**
Consumer, credit card and other personal loans	**25,310**	**25,132**	**1,290**	**23,842**	**-**	**-**	**-**	**-**	**-**	**-**
Business and government loans	**51,015**	**50,290**	**50,164**	**-**	**-**	**-**	**-**	**-**	**-**	**126**
	212,533	**209,884**	**70,997**	**138,761**	**-**	**-**	**-**	**-**	**-**	**126**
Allowance for credit losses	**(1,112)**	**(1,106)**	**(375)**	**(731)**	**-**	**-**	**-**	**-**	**-**	**-**
	211,421	**208,778**	**70,622**	**138,030**	**-**	**-**	**-**	**-**	**-**	**126**
Segregated fund net assets	**19,093**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Other assets										
Clients' liabilities under acceptances	**328**	**328**	**328**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Premiums receivable	**2,803**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Derivative financial instruments	**5,820**	**5,484**	**-**	**-**	**-**	**5,479**	**-**	**412**	**-**	**5**
Amounts receivable from clients, brokers and financial institutions	**2,499**	**2,485**	**2,485**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Reinsurance assets	**1,962**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Right-of-use assets	**565**	**899**	**899**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Land, buildings and equipment	**2,465**	**1,083**	**1,083**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Goodwill	**156**	**41**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**41**
Intangible assets	**424**	**168**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**168**
Deferred tax assets	**1,154**	**806**	**806**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Other	**2,704**	**1,993**	**1,993**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	20,880	**13,287**	**7,594**	**-**	**-**	**5,479**	**-**	**412**	**-**	**214**
Total assets	**$ 362,035**	**$ 305,355**	**$ 140,496**	**$ 138,030**	**$ 9,917**	**$ 5,479**	**$ 8**	**$ 9,783**	**$ 8,092**	**$ 3,333**

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

(in millions of dollars and as a percentage)	Internal Ratings-Based Approach		Standardized Approach		Total as at December 31, 2020			
	Exposure[2]	RWA	Exposure[2]	RWA	Exposure[2]	RWA	Capital requirement[3]	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	$ 76,474	$ 7,393	$ 9,793	$ -	$ 86,267	$ 7,393	$ 591	8.6 %
Financial institutions	4,157	1,451	9,945	1,995	14,102	3,446	276	24.4
Businesses	62,473	28,383	10,157	9,449	72,630	37,832	3,026	52.1
Securitization	-	-	8	97	8	97	8	1,250.0
Equities	-	-	263	365	263	365	29	138.5
SMEs similar to other retail client exposures	9,801	4,897	215	160	10,016	5,057	405	50.5
Mortgages	96,848	12,125	422	148	97,270	12,273	982	12.6
Other retail client exposures (excluding SMEs)	11,434	5,251	1,360	1,021	12,794	6,272	502	49.0
Qualifying-revolving retail client exposures	32,359	8,569	-	-	32,359	8,569	685	26.5
Sub-total – Credit risk other than counterparty risk	293,546	68,069	32,163	13,235	325,709	81,304	6,504	25.0
Counterparty risk								
Sovereign borrowers	6	-	-	-	6	-	-	-
Financial institutions	2,958	1,353	239	48	3,197	1,401	112	43.8
Businesses	-	-	34	15	34	15	1	44.7
Trading portfolios	1,406	454	633	554	2,039	1,008	81	49.5
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,854	148	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	482	20	2	-
Sub-total – Counterparty risk	4,370	1,807	906	617	5,758	4,298	344	74.6
Other assets[4]	-	-	-	-	19,267	13,864	1,109	71.9
Scaling factors[5]	-	4,192	-	-	-	4,192	336	-
Total – Credit risk	297,916	74,068	33,069	13,852	350,734	103,658	8,293	29.6
Market risk								
Value at Risk (VaR)	-	798	-	-	-	798	64	-
Stressed VaR	-	578	-	-	-	578	46	-
Incremental risk charge (IRC)[6]	-	708	-	-	-	708	57	-
Other[7]	-	87	-	390	-	477	38	-
Total – Market risk[8]	-	2,171	-	390	-	2,561	205	-
Operational risk	-	-	-	13,705	-	13,705	1,096	-
Total risk-weighted assets before RWA floor	$ 297,916	$ 76,239	$ 33,069	$ 27,947	$ 350,734	$ 119,924	$ 9,594	- %
RWA floor adjustment[9]	-	-	-	-	-	177	14	-
Total risk-weighted assets	$ 297,916	$ 76,239	$ 33,069	$ 27,947	$ 350,734	$ 120,101	$ 9,608	- %

Footnotes to this table are presented on the next page.

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

(in millions of dollars and as a percentage)	Risk-weighted assets As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018
Credit risk other than counterparty risk								
Sovereign borrowers	$ 7,637	$ 6,299	$ 4,443	$ 4,233	$ -	$ -	$ -	$ 102
Financial institutions	4,175	2,798	2,641	2,195	2,335	2,592	2,379	2,106
Businesses	38,603	38,361	37,492	35,930	61,498	60,323	57,231	56,333
Securitization	109	121	84	151	59	60	61	63
Equities	330	310	299	325	312	319	344	334
SMEs similar to other retail client exposures	4,935	5,141	5,351	5,132	5,292	5,217	5,510	5,394
Mortgages	11,760	10,303	9,881	9,295	13,002	11,892	12,160	11,643
Other retail client exposures (excluding SMEs)	6,529	6,513	6,404	6,443	6,021	5,799	5,633	5,534
Qualifying-revolving retail client exposures	8,214	8,368	9,367	9,436	10,657	10,114	10,257	10,159
Sub-total – Credit risk other than counterparty risk	82,292	78,214	75,962	73,140	99,176	96,316	93,575	91,668
Counterparty risk								
Sovereign borrowers	-	-	2	1	-	-	-	-
Financial institutions	1,442	2,031	2,055	1,752	601	564	535	551
Businesses	7	3	11	7	11	26	15	12
Trading portfolios	1,130	1,261	1,306	788	676	707	675	533
Credit valuation adjustment charge (CVA)	2,027	2,069	2,298	1,612	1,700	1,704	1,582	1,452
Additional requirements related to the banking and trading portfolio	21	12	17	23	12	13	10	14
Sub-total – Counterparty risk	4,627	5,376	5,689	4,183	3,000	3,014	2,817	2,562
Other assets(4)	13,519	13,254	12,270	13,743	13,809	13,705	12,976	11,268
Scaling factors(5)	4,250	4,089	3,973	3,733	1,717	1,607	1,628	1,584
Total – Credit risk	104,688	100,933	97,894	94,799	117,702	114,642	110,996	107,082
Market risk								
Value at Risk (VaR)	711	852	393	406	605	673	640	575
Stressed VaR	596	954	528	1,394	2,385	2,868	2,257	2,335
Incremental risk charge (IRC)(6)	662	708	692	819	1,425	1,865	1,468	1,732
Other(7)	484	448	755	476	472	732	580	754
Total – Market risk(8)	2,453	2,962	2,368	3,095	4,887	6,138	4,945	5,396
Operational risk	13,462	13,253	13,109	13,021	12,666	12,492	12,364	12,232
Total risk-weighted assets before RWA floor	$ 120,603	$ 117,148	$ 113,371	$ 110,915	$ 135,255	$ 133,272	$ 128,305	$ 124,710
Risk-weighted assets after the transitional provisions for the CVA charge(10)								
RWA for Tier 1A capital	N/A	N/A	N/A	N/A	N/A	N/A	N/A	124,419
RWA for Tier 1 capital	N/A	N/A	N/A	N/A	N/A	N/A	N/A	124,463
RWA for total capital	N/A	N/A	N/A	N/A	N/A	N/A	N/A	124,506
RWA floor adjustment(9)(11)	-	-	2,550	2,946	-	-	-	5,055
Total risk-weighted assets	$ 120,603	$ 117,148	$ 115,921	$ 113,861	$ 135,255	$ 133,272	$ 128,305	$ 129,474

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.
(2) Net exposure after credit risk mitigation (net of allowances for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans), under the Standardized Approach, excluding those under the Internal Ratings-Based Approach, in accordance with the AMF guideline).
(3) The capital requirement represents 8% of risk-weighted assets.
(4) Other assets are measured using a method other than the Standardized Approach or the Internal Ratings-Based Approach. Other assets include the portion of investments in components that are deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.), below a certain threshold, the portion of investments in associates below a certain threshold, as well as the portion of other deferred tax assets above a certain threshold. These three items are weighted at 250% and the deducted portion (above a certain threshold) is weighted at 0%. This class excludes the CVA charge and the additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty risk section.
(5) The scaling factor is a 6% calibration of risk-weighted assets measured using the Internal Ratings-Based Approach for credit exposures in accordance with Section 1.3 of the AMF guideline.
(6) Additional charge representing an estimate of default and migration risks of unsecuritized products exposed to interest rate risk.
(7) Represents mainly capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk.
(8) Since the first quarter of 2020, the simulated value at risk multiplier has been reduced in the calculation of market risk in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic.
(9) In accordance with the guideline updated in the first quarter of 2019, the RWA floor is now determined using the Standardized Approaches set out in that guideline.
(10) 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. Since the 1st quarter of 2019, in accordance with the AMF guideline, the CVA charge has been entirely included in credit risk.
(11) As at December 31, 2018, as prescribed in Section 1.6 of the AMF guideline, the RWA floor was presented to take into account risk-weighted assets after the transitional provisions for the CVA charge applicable to Tier 1A capital.

Table 9 – Change in risk-weighted assets(1)(2)

For the three-month periods ended

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

For the three-month periods ended

(in millions of dollars)	March 31, 2020			December 31, 2019			September 30, 2019		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	$ 90,491	$ 4,308	$ 94,799	$ 114,702	$ 3,000	$ 117,702	$ 111,629	$ 3,013	$ 114,642
Size of portfolio(3)	(220)	1,200	980	1,182	(1,281)	(99)	1,274	162	1,436
Quality of portfolio(4)	858	282	1,140	(1,390)	1,078	(312)	1,019	(177)	842
Updating of models(5)	-	-	-	2,703	-	2,703	-	-	-
Procedures and policies(6)	422	-	422	(26,629)	1,516	(25,113)	739	-	739
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	476	77	553	(77)	(5)	(82)	41	2	43
Total changes in risk-weighted assets	1,536	1,559	3,095	(24,211)	1,308	(22,903)	3,073	(13)	3,060
Risk-weighted assets at end of period	$ 92,027	$ 5,867	$ 97,894	$ 90,491	$ 4,308	$ 94,799	$ 114,702	$ 3,000	$ 117,702

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets[(1)(2)] (continued)

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

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets(1)(2) (continued)

(in millions of dollars)	For the three-month periods ended December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018
Market risk									
Risk-weighted assets at beginning of period	**$ 2,453**	$ 2,962	$ 2,368	$ 3,095	$ 4,887	$ 6,138	$ 4,945	$ 5,396	$ 5,074
Change in risk level(7)	**108**	(509)	594	164	(1,173)	(538)	1,193	(451)	322
Procedures and policies(6)	**-**	-	-	(891)	(619)	(713)	-	-	-
Total changes in risk-weighted assets	**108**	(509)	594	(727)	(1,792)	(1,251)	1,193	(451)	322
Risk-weighted assets at end of period	**$ 2,561**	$ 2,453	$ 2,962	$ 2,368	$ 3,095	$ 4,887	$ 6,138	$ 4,945	$ 5,396
Operational risk									
Risk-weighted assets at beginning of the period	**$ 13,462**	$ 13,253	$ 13,109	$ 13,021	$ 12,666	$ 12,492	$ 12,364	$ 12,232	$ 12,171
Revenue generated	**243**	209	144	88	167	174	128	132	61
Acquisitions and transfers	**-**	-	-	-	188	-	-	-	-
Total changes in risk-weighted assets	**243**	209	144	88	355	174	128	132	61
Risk-weighted assets at end of period	**$ 13,705**	$ 13,462	$ 13,253	$ 13,109	$ 13,021	$ 12,666	$ 12,492	$ 12,364	$ 12,232
RWA floor adjustment									
Risk-weighted assets at beginning of the period	**$ -**	$ -	$ 2,550	$ 2,946	$ -	$ -	$ -	$ 5,055	$ 7,480
Size of portfolio(3)	**(36)**	-	(721)	170	1,089	-	-	-	(264)
Quality of portfolio(4)	**1,026**	-	(1,922)	(1,082)	1,673	-	-	-	(762)
Updating of models(5)	**(879)**	-	-	-	-	-	-	-	(916)
Procedures and policies(6)	**-**	-	-	641	86	-	-	(5,055)	(474)
Acquisitions and transfers	**-**	-	-	-	(28)	-	-	-	-
Change in exchange rates	**66**	-	93	(125)	17	-	-	-	(9)
Other	**-**	-	-	-	109	-	-	-	-
Total changes in risk-weighted assets	**177**	-	(2,550)	(396)	2,946	-	-	(5,055)	(2,425)
Risk-weighted assets at end of year	**$ 177**	$ -	$ -	$ 2,550	$ 2,946	$ -	$ -	$ -	$ 5,055

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

(2) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

(3) Increase or decrease in underlying risk exposure.

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

(5) Change in models and risk parameters.

(6) Regulatory changes and developments in the regulatory capital calculation methods. As at March 31, 2020, the change in market risk is due to a reduction in the simulated value at risk multiplier in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic.

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

Table 10 – Risk-weighted assets[1] by business segment[2]

(in millions of dollars)	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019
Allocated to business segments					
Personal and Business Services	**$ 92,694**	$ 92,754	$ 91,782	$ 92,727	$ 91,274
Wealth Management and Life and Health Insurance	**4,474**	5,025	5,079	4,073	5,150
Property and Casualty Insurance	**3,485**	3,238	3,120	3,612	2,904
Other	**19,271**	19,586	17,167	12,959	11,587
Not allocated[3]	**177**	-	-	2,550	2,946
Total risk-weighted assets	**$ 120,101**	$ 120,603	$ 117,148	$ 115,921	$ 113,861

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

(1) Risk-weighted assets represent the amount of risk-weighted assets used in calculating the Tier 1A capital ratio.
(2) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes For prior periods these asset classes were measured using the Standardized Approach.
(3) Includes risk-weighted assets related to the RWA floor adjustment.

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

	As at December 31, 2020							As at September 30, 2020						
	Exposure classes(2)							Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Standardized Approach														
Sovereign borrowers	$ 9,793	$ -	$ -	$ -	$ -	$ 9,793	$ 9,793	$ 5,970	$ -	$ -	$ -	$ -	$ 5,970	$ 5,970
Financial institutions	9,418	743	34	236	25	10,456	10,184	10,198	535	430	216	17	11,396	10,780
Businesses	8,265	1,456	1	34	881	10,637	10,191	8,286	1,434	83	16	300	10,119	9,987
SMEs similar to other retail client exposures	206	9	-	-	4	219	215	257	9	-	-	5	271	267
Mortgages	417	5	-	-	-	422	422	357	-	-	-	-	357	357
Other retail client exposures (excluding SMEs)	1,435	689	-	-	7	2,131	1,360	1,523	686	-	-	-	2,209	1,440
Securitization	8	-	-	-	-	8	8	9	-	-	-	-	9	9
Equities	263	-	-	-	-	263	263	233	-	-	-	-	233	233
Trading portfolio	-	-	12,124	238	-	12,362	633	-	-	10,909	213	-	11,122	641
Internal Ratings-Based approach														
Sovereign borrowers	39,595	1,523	-	6	201	41,325	76,480	40,288	1,588	-	6	193	42,075	78,014
Financial institutions	3,560	593	1,332	2,916	277	8,678	7,115	5,521	598	1,026	3,071	298	10,514	9,235
Businesses	65,018	8,226	-	-	940	74,184	62,473	63,625	8,078	-	-	982	72,685	61,317
SMEs similar to other retail client exposures	7,336	3,213	-	-	81	10,630	9,801	7,359	3,074	-	-	76	10,509	9,701
Mortgages	102,601	16,074	-	-	-	118,675	96,848	101,412	16,385	-	-	-	117,797	94,805
Revolving retail client exposures	10,580	21,779	-	-	-	32,359	32,359	11,059	21,356	-	-	-	32,415	32,415
Other retail client exposures	11,390	662	-	-	8	12,060	11,434	11,365	712	-	-	7	12,084	11,418
Trading portfolio	-	-	18,904	467	-	19,371	1,406	-	-	18,701	542	-	19,243	1,588
Total	$ 269,885	$ 54,972	$ 32,395	$ 3,897	$ 2,424	$ 363,573	$ 330,985	$ 267,462	$ 54,455	$ 31,149	$ 4,064	$ 1,878	$ 359,008	$ 328,177

	As at June 30, 2020							As at March 31, 2020						
	Exposure classes(2)							Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Standardized Approach														
Sovereign borrowers	$ 11,532	$ -	$ -	$ -	$ -	$ 11,532	$ 11,532	$ 6,980	$ -	$ -	$ -	$ -	$ 6,980	$ 6,980
Financial institutions	7,625	485	1,201	200	16	9,527	8,183	7,307	470	-	183	16	7,976	7,756
Businesses	8,195	1,377	73	10	285	9,940	9,794	7,919	1,598	4	57	265	9,843	9,791
SMEs similar to other retail client exposures	255	9	-	-	5	269	264	311	9	-	-	5	325	318
Mortgages	385	-	-	-	-	385	385	392	-	-	-	-	392	392
Other retail client exposures (excluding SMEs)	1,650	677	-	-	-	2,327	1,547	1,471	669	-	-	-	2,140	1,343
Securitization	10	-	-	-	-	10	10	7	-	-	-	-	7	7
Equities	215	-	-	-	-	215	215	210	-	-	-	-	210	210
Trading portfolio	-	-	11,300	209	-	11,509	586	-	-	9,705	218	-	9,923	435
Internal Ratings-Based Approach														
Sovereign borrowers	31,548	1,574	-	5	189	33,316	68,376	16,133	1,581	576	73	200	18,563	53,117
Financial institutions	3,861	626	1,139	3,043	304	8,973	7,569	4,200	549	987	3,214	180	9,130	7,993
Businesses	62,856	8,206	-	-	922	71,984	60,731	62,934	6,621	-	-	897	70,452	59,278
SMEs similar to other retail client exposures	7,335	2,955	6	-	77	10,373	9,650	7,814	2,808	-	-	77	10,699	10,008
Mortgages	99,632	16,054	-	-	-	115,686	93,391	97,188	15,464	-	-	-	112,652	90,344
Revolving retail client exposures	10,993	21,667	-	-	-	32,660	32,660	11,485	21,650	-	-	-	33,135	33,135
Other retail client exposures	11,188	672	-	-	31	11,891	11,248	11,004	505	-	-	43	11,552	10,756
Trading portfolio	-	-	20,292	610	-	20,902	1,939	-	-	9,721	907	-	10,628	1,079
Total	$ 257,280	$ 54,302	$ 34,011	$ 4,077	$ 1,829	$ 351,499	$ 318,080	$ 235,355	$ 51,924	$ 20,993	$ 4,652	$ 1,683	$ 314,607	$ 292,942

Footnotes to this table are presented on page 19.

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

	As at December 31, 2019							As at September 30, 2019						
	Exposure classes[(2)]							Exposure classes[(2)]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[(3)]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[(3)]
Standardized Approach														
Sovereign borrowers	$ 103	$ -	$ -	$ -	$ -	$ 103	$ 103	$ 14,620	$ 705	$ 233	$ 6	$ 212	$ 15,776	$ 15,557
Financial institutions	7,552	480	406	169	17	8,624	8,011	8,743	2,693	2,495	2,953	545	17,429	14,587
Businesses	8,047	1,646	1	6	321	10,021	9,894	65,813	5,927	140	5	1,287	73,172	72,573
SMEs similar to other retail client exposures	296	8	-	-	6	310	302	8,059	78	4	-	82	8,223	8,136
Mortgages	385	6	-	-	-	391	391	395	1	-	-	-	396	396
Other retail client exposures (excluding SMEs)	1,513	629	-	-	-	2,142	1,335	1,475	585	-	-	-	2,060	1,238
Securitization	12	-	-	-	-	12	12	5	-	-	-	-	5	5
Equities	222	-	-	-	-	222	222	209	-	-	-	-	209	209
Trading portfolio	-	-	9,423	125	-	9,548	519	-	-	21,961	658	-	22,619	1,937
Internal Ratings-Based Approach														
Sovereign borrowers	15,659	1,497	2	45	180	17,383	52,301	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	2,466	546	549	2,735	285	6,581	5,761	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Businesses	59,456	7,826	-	-	893	68,175	57,279	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SMEs similar to other retail client exposures	7,791	2,796	-	-	77	10,664	9,942	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mortgages	96,178	15,033	-	-	-	111,211	88,846	95,192	12,554	-	-	-	107,746	107,746
Revolving retail client exposures	12,264	20,652	-	-	-	32,916	32,916	12,172	27,950	-	-	-	40,122	40,122
Other retail client exposures	11,092	478	-	-	42	11,612	10,850	11,040	474	-	-	42	11,556	11,556
Trading portfolio	-	-	7,950	514	-	8,464	894	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	$ 223,036	$ 51,597	$ 18,331	$ 3,594	$ 1,821	$ 298,379	$ 279,578	$ 217,723	$ 50,967	$ 24,833	$ 3,622	$ 2,168	$ 299,313	$ 274,062

	As at June 30, 2019							As at March 31, 2019						
	Exposure classes[(2)]							Exposure classes[(2)]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[(3)]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[(3)]
Standardized Approach														
Sovereign borrowers	$ 13,729	$ 644	$ 109	$ 6	$ 203	$ 14,691	$ 14,591	$ 14,109	$ 649	$ 1,377	$ 5	$ 193	$ 16,333	$ 15,033
Financial institutions	9,683	3,047	2,283	2,771	448	18,232	15,687	8,837	2,850	1,930	2,615	400	16,632	14,504
Businesses	64,573	5,964	256	18	1,300	72,111	71,385	61,398	5,760	398	2	1,456	69,014	68,157
SMEs similar to other retail client exposures	7,956	89	24	-	82	8,151	8,040	8,299	91	5	-	99	8,494	8,401
Mortgages	407	1	-	-	-	408	408	422	1	-	-	-	423	423
Other retail client exposures (excluding SMEs)	1,489	530	-	-	-	2,019	1,176	1,500	428	-	-	-	1,928	1,062
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	217	-	-	-	-	217	217	242	-	-	-	-	242	242
Trading portfolio	-	-	19,145	719	-	19,864	1,509	-	-	19,169	663	-	19,832	1,457
Internal Ratings-Based Approach														
Mortgages	94,241	12,367	-	-	-	106,608	106,608	92,392	12,054	-	-	-	104,446	104,446
Revolving retail client exposures	11,910	28,042	-	-	-	39,952	39,952	11,551	27,592	-	-	-	39,143	39,143
Other retail client exposures	11,033	468	-	-	42	11,543	11,543	10,906	457	-	-	42	11,405	11,405
Total	$ 215,243	$ 51,152	$ 21,817	$ 3,514	$ 2,075	$ 293,801	$ 271,121	$ 209,661	$ 49,882	$ 22,879	$ 3,285	$ 2,190	$ 287,897	$ 264,278

Footnotes to this table are presented on page 19.

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

	As at December 31, 2018						
	Exposure classes(2)						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure(3)
Standardized Approach							
Sovereign borrowers	$ 14,493	$ 669	$ 30	$ 8	$ 184	$ 15,384	$ 15,354
Financial institutions	8,052	2,581	2,069	4,593	390	17,685	13,498
Businesses	60,191	6,090	147	17	1,397	67,842	67,220
SMEs similar to other retail client exposures	8,151	129	-	-	103	8,383	8,294
Mortgages	435	-	-	-	-	435	435
Other retail client exposures (excluding SMEs)	1,541	406	-	-	-	1,947	1,057
Securitization	5	-	-	-	-	5	5
Equities	250	-	-	-	-	250	250
Trading portfolio	-	-	20,375	828	-	21,203	1,234
Internal Ratings-Based Approach							
Mortgages	92,158	11,735	-	-	-	103,893	103,893
Revolving retail client exposures	11,879	27,298	-	-	-	39,177	39,177
Other retail client exposures	10,785	443	-	-	43	11,271	11,271
Total	$ 207,940	$ 49,351	$ 22,621	$ 5,446	$ 2,117	$ 287,475	$ 261,688

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.
(2) The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.
(3) After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry[1]

(in millions of dollars)	As at December 31, 2020 – Exposure classes[2]						
	Used exposure	**Unused exposure**	**Repo-style transactions**	**OTC derivatives**	**Off-balance sheet exposure**	**Total**	**Net exposure[3]**
Industries							
Agriculture	**$ 8,040**	**$ 557**	**$ -**	**$ -**	**$ 21**	**$ 8,618**	**$ 9,175**
Mining, oil and gas	**362**	**456**	**-**	**-**	**77**	**895**	**896**
Utilities	**52,986**	**2,328**	**-**	**-**	**269**	**55,583**	**77,661**
Construction	**3,559**	**1,323**	**-**	**-**	**207**	**5,089**	**5,096**
Manufacturing	**4,075**	**1,253**	**-**	**-**	**237**	**5,565**	**5,600**
Wholesale trade	**1,442**	**414**	**-**	**-**	**81**	**1,937**	**1,950**
Retail trade	**2,903**	**1,036**	**-**	**-**	**24**	**3,963**	**4,003**
Transportation	**1,182**	**809**	**-**	**-**	**123**	**2,114**	**2,125**
Information industry	**282**	**612**	**-**	**-**	**43**	**937**	**940**
Finance and insurance	**9,913**	**851**	**1,367**	**3,192**	**837**	**16,160**	**14,136**
Real estate	**39,896**	**1,556**	**-**	**-**	**68**	**41,520**	**41,822**
Professional services	**616**	**428**	**-**	**-**	**74**	**1,118**	**1,129**
Management of companies	**640**	**48**	**-**	**-**	**35**	**723**	**667**
Administrative services	**324**	**57**	**-**	**-**	**31**	**412**	**415**
Education	**1,226**	**163**	**-**	**-**	**7**	**1,396**	**1,398**
Health care	**3,975**	**262**	**-**	**-**	**17**	**4,254**	**4,282**
Arts and entertainments	**669**	**125**	**-**	**-**	**16**	**810**	**822**
Accommodation	**1,392**	**58**	**-**	**-**	**1**	**1,451**	**1,502**
Other services	**780**	**109**	**-**	**-**	**15**	**904**	**924**
Other businesses	**1,387**	**96**	**-**	**-**	**141**	**1,624**	**1,693**
Total	**$ 135,649**	**$ 12,541**	**$ 1,367**	**$ 3,192**	**$ 2,324**	**$ 155,073**	**$ 176,236**

(in millions of dollars)	As at September 30, 2020 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 7,828	$ 564	$ -	$ -	$ 24	$ 8,416	$ 8,975
Mining, oil and gas	386	444	-	-	76	906	906
Utilities	48,747	2,171	-	-	257	51,175	80,433
Construction	3,476	1,239	-	-	213	4,928	4,940
Manufacturing	4,181	1,253	-	-	252	5,686	5,717
Wholesale trade	1,450	384	-	-	87	1,921	1,932
Retail trade	2,689	1,071	-	-	28	3,788	3,825
Transportation	1,238	767	-	-	120	2,125	2,134
Information industry	365	650	-	-	44	1,059	1,063
Finance and insurance	13,692	895	1,539	3,309	421	19,856	18,025
Real estate	39,021	1,482	-	-	69	40,572	34,304
Professional services	630	399	-	-	86	1,115	1,126
Management of companies	628	49	-	-	34	711	654
Administrative services	327	56	-	-	31	414	416
Education	1,220	166	-	-	7	1,393	1,394
Health care	4,029	295	-	-	16	4,340	4,366
Arts and entertainments	691	108	-	-	4	803	813
Accommodation	1,354	56	-	-	1	1,411	1,455
Other services	789	90	-	-	14	893	912
Other businesses	1,147	94	-	-	6	1,247	1,913
Total	$ 133,888	$ 12,233	$ 1,539	$ 3,309	$ 1,790	$ 152,759	$ 175,303

(in millions of dollars)	As at June 30, 2020 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 7,697	$ 563	$ -	$ -	$ 25	$ 8,285	$ 8,858
Mining, oil and gas	466	414	-	-	108	988	989
Utilities	44,749	2,156	-	-	242	47,147	75,731
Construction	3,345	1,319	-	-	188	4,852	4,858
Manufacturing	4,197	1,119	-	-	244	5,560	5,581
Wholesale trade	1,519	385	-	-	86	1,990	1,998
Retail trade	2,743	1,036	-	-	24	3,803	3,824
Transportation	1,171	812	-	-	109	2,092	2,098
Information industry	324	665	-	-	43	1,032	1,034
Finance and insurance	10,309	872	2,413	3,258	379	17,231	14,590
Real estate	38,314	1,599	-	-	67	39,980	33,684
Professional services	725	427	-	-	87	1,239	1,247
Management of companies	628	49	-	-	35	712	645
Administrative services	313	53	-	-	30	396	399
Education	1,120	124	-	-	6	1,250	1,250
Health care	3,966	308	-	-	15	4,289	4,306
Arts and entertainments	693	116	-	-	7	816	820
Accommodation	1,341	70	-	-	1	1,412	1,425
Other services	743	97	-	-	14	854	862
Other businesses	1,254	84	-	-	6	1,344	1,986
Total	$ 125,617	$ 12,268	$ 2,413	$ 3,258	$ 1,716	$ 145,272	$ 166,185

(in millions of dollars)	As at March 31, 2020 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 7,588	$ 508	$ -	$ -	$ 22	$ 8,118	$ 8,720
Mining, oil and gas	424	457	-	-	106	987	988
Utilities	24,235	2,140	576	-	262	27,213	55,266
Construction	3,190	1,372	-	-	189	4,751	4,754
Manufacturing	4,496	931	-	-	233	5,660	5,674
Wholesale trade	1,662	316	-	-	75	2,053	2,060
Retail trade	3,124	520	-	-	23	3,667	3,674
Transportation	1,277	579	-	-	108	1,964	1,965
Information industry	479	447	-	-	43	969	970
Finance and insurance	10,554	765	991	3,527	237	16,074	14,916
Real estate	37,412	1,630	-	-	64	39,106	32,801
Professional services	880	271	-	-	81	1,232	1,239
Management of companies	675	51	-	-	33	759	692
Administrative services	317	50	-	-	31	398	399
Education	1,389	129	-	-	6	1,524	1,525
Health care	4,046	289	-	-	15	4,350	4,355
Arts and entertainments	738	85	-	-	7	830	833
Accommodation	1,321	87	-	-	3	1,411	1,412
Other services	709	108	-	-	12	829	829
Other businesses	957	84	-	-	8	1,049	1,843
Total	$ 105,473	$ 10,819	$ 1,567	$ 3,527	$ 1,558	$ 122,944	$ 144,915

Footnotes to this table are presented on page 22.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry[1] (continued)

As at December 31, 2019 — Exposure classes[2]

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 7,456	$ 523	$ -	$ -	$ 26	$ 8,005	$ 8,636
Mining, oil and gas	344	480	-	-	105	929	929
Utilities	16,020	2,082	2	-	231	18,335	46,851
Construction	3,093	1,560	-	-	190	4,843	4,845
Manufacturing	3,905	1,210	-	-	206	5,321	5,335
Wholesale trade	1,598	343	-	-	75	2,016	2,021
Retail trade	2,681	750	-	-	23	3,454	3,460
Transportation	1,191	739	-	-	106	2,036	2,038
Information industry	353	596	-	-	44	993	994
Finance and insurance	9,152	832	956	2,955	394	14,289	13,013
Real estate	36,314	1,638	-	-	98	38,050	31,892
Professional services	687	367	-	-	64	1,118	1,125
Management of companies	930	26	-	-	33	989	917
Administrative services	272	39	-	-	31	342	342
Education	1,743	137	-	-	7	1,887	1,888
Health care	3,899	297	-	-	15	4,211	4,229
Arts and entertainments	686	113	-	-	8	807	809
Accommodation	1,288	68	-	-	2	1,358	1,359
Other services	689	93	-	-	31	813	813
Other businesses	982	102	-	-	7	1,091	1,853
Total	$ 93,283	$ 11,995	$ 958	$ 2,955	$ 1,696	$ 110,887	$ 133,349

As at September 30, 2019 — Exposure classes[2]

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

As at June 30, 2019 — Exposure classes[2]

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 7,030	$ 202	$ -	$ -	$ 21	$ 7,253	$ 7,246
Mining, oil and gas	398	450	-	-	107	955	955
Utilities	12,957	1,589	109	-	291	14,946	14,838
Construction	3,030	1,109	-	-	206	4,345	4,264
Manufacturing	4,002	773	-	-	222	4,997	4,983
Wholesale trade	1,579	124	-	-	85	1,788	1,778
Retail trade	2,510	376	-	-	23	2,909	2,892
Transportation	1,276	379	-	-	109	1,764	1,757
Information industry	422	444	-	-	42	908	906
Finance and insurance	10,391	1,431	2,539	2,795	583	17,739	14,842
Real estate	34,170	896	-	-	90	35,156	35,061
Professional services	772	147	-	-	63	982	973
Management of companies	720	60	-	-	31	811	740
Administrative services	247	14	-	-	31	292	283
Education	1,312	1,088	-	-	7	2,407	2,406
Health care	3,418	287	-	-	9	3,714	3,699
Arts and entertainments	795	51	-	-	9	855	851
Accommodation	1,240	55	-	-	2	1,297	1,285
Other services	657	53	-	-	13	723	711
Other businesses	1,059	127	-	-	7	1,193	1,193
Total	$ 87,985	$ 9,655	$ 2,648	$ 2,795	$ 1,951	$ 105,034	$ 101,663

As at March 31, 2019 — Exposure classes[2]

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 6,833	$ 184	$ -	$ -	$ 16	$ 7,033	$ 7,026
Mining, oil and gas	320	456	-	-	94	870	870
Utilities	13,544	1,542	1,377	-	274	16,737	15,428
Construction	2,629	925	-	-	190	3,744	3,669
Manufacturing	3,360	830	-	-	211	4,401	4,387
Wholesale trade	1,377	140	-	-	77	1,594	1,585
Retail trade	2,600	346	-	-	24	2,970	2,953
Transportation	1,111	395	-	-	95	1,601	1,597
Information industry	427	322	-	-	261	1,010	1,008
Finance and insurance	8,891	1,459	2,328	2,622	546	15,846	13,216
Real estate	33,212	929	-	-	90	34,231	34,139
Professional services	611	186	-	-	62	859	848
Management of companies	759	67	-	-	34	860	788
Administrative services	235	13	-	-	29	277	268
Education	1,501	986	-	-	8	2,495	2,495
Health care	3,514	239	-	-	7	3,760	3,747
Arts and entertainments	654	58	-	-	6	718	715
Accommodation	1,171	20	-	-	3	1,194	1,187
Other services	627	44	-	-	13	684	673
Other businesses	968	118	-	-	9	1,095	1,095
Total	$ 84,344	$ 9,259	$ 3,705	$ 2,622	$ 2,049	$ 101,979	$ 97,694

Footnotes to this table are presented on page 22.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry[1] (continued)

	As at December 31, 2018						
	Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	$ 6,703	$ 200	$ -	$ -	$ 15	$ 6,918	$ 6,912
Mining, oil and gas	298	458	-	-	94	850	851
Utilities	13,596	1,559	30	3	267	15,455	15,417
Construction	2,499	913	-	-	177	3,589	3,516
Manufacturing	3,245	876	-	-	219	4,340	4,325
Wholesale trade	1,283	125	-	-	70	1,478	1,469
Retail trade	2,411	355	-	-	24	2,790	2,772
Transportation	1,054	365	-	-	99	1,518	1,514
Information industry	456	307	-	-	261	1,024	1,023
Finance and insurance	8,768	1,378	2,216	4,615	545	17,522	13,060
Real estate	32,722	1,060	-	-	82	33,864	33,769
Professional services	519	175	-	-	27	721	710
Management of companies	801	74	-	-	17	892	821
Administrative services	291	15	-	-	28	334	325
Education	1,564	1,028	-	-	8	2,600	2,598
Health care	3,222	244	-	-	6	3,472	3,462
Arts and entertainments	613	57	-	-	8	678	675
Accommodation	1,131	13	-	-	3	1,147	1,139
Other services	600	33	-	-	11	644	639
Other businesses	960	105	-	-	10	1,075	1,075
Total	$ 82,736	$ 9,340	$ 2,246	$ 4,618	$ 1,971	$ 100,911	$ 96,072

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.
(2) The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.
(3) After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

Table 13 – Reconciliation of exposure at default and regulatory balance sheet[1]

	As at December 31, 2020				
		Items subject to:			Items
(in millions of dollars)	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	not subject to credit risk
Cash and deposits with financial institutions	$ 11,300	$ 11,300	$ -	$ -	$ -
Securities	62,073	50,980	8	-	11,085
Securities borrowed or purchased under reverse repurchase agreements	9,917	-	-	9,917	-
Loans	208,778	208,652	-	-	126
Other assets	13,287	7,594	-	5,479	214
Total assets	305,355	278,526	8	15,396	$ 11,425
Commitments related to securities lent or sold under repurchase agreements	18,941	-	-	18,941	
Off-balance sheet derivative financial instruments	(1,582)	-	-	(1,582)	
Unused commitments	123,152	54,915	-	-	
Other off-balance sheet items	2,424	2,424	-	-	
Differences arising from the recognition of allowances	958	958	-	-	
Adjustments to account for differences related to on-balance sheet exposures	4,672	(283)	-	4,955	
Total exposure at default for credit risk	$ 453,920	$ 336,540	$ 8	$ 37,710	

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

Table 14 – Credit risk mitigation[1]

(in millions of dollars)	As at December 31, 2020 Exposure at default (EAD)	As at December 31, 2020 Exposure covered by collateral[2]	As at December 31, 2020 Exposure covered by guarantees/ credit derivatives[3]	As at September 30, 2020 Exposure at default (EAD)	As at September 30, 2020 Exposure covered by collateral[2]	As at September 30, 2020 Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	**$ 9,793**	**$ -**	**$ -**	$ 5,970	$ -	$ -
Financial institutions	**10,456**	**32**	**240**	11,396	406	210
Businesses	**10,637**	**523**	**67**	10,119	238	72
SMEs similar to other retail client exposures	**219**	**4**	**3**	271	4	4
Mortgages	**422**	**-**	**-**	357	-	-
Other retail client exposure (excluding SMEs)	**2,131**	**771**	**-**	2,209	769	-
Securitization	**8**	**-**	**-**	9	-	-
Equities	**263**	**-**	**-**	233	-	-
Trading portfolio	**12,362**	**11,729**	**-**	11,122	10,481	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	**41,325**	**-**	**-**	42,075	-	-
Financial institutions	**8,678**	**1,563**	**-**	10,514	1,279	-
Businesses	**74,184**	**-**	**11,778**	72,685	-	11,428
SMEs similar to other retail client exposures	**10,630**	**-**	**829**	10,509	-	808
Mortgages	**118,675**	**-**	**21,827**	117,797	-	22,992
Revolving retail client exposures	**32,359**	**-**	**-**	32,415	-	-
Other retail client exposures	**12,060**	**-**	**626**	12,084	-	666
Trading portfolio	**19,371**	**17,965**	**-**	19,243	17,655	-
Total	**$ 363,573**	**$ 32,587**	**$ 35,370**	$ 359,008	$ 30,832	$ 36,180

(in millions of dollars)	As at June 30, 2020 Exposure at default (EAD)	As at June 30, 2020 Exposure covered by collateral[2]	As at June 30, 2020 Exposure covered by guarantees/ credit derivatives[3]	As at March 31, 2020 Exposure at default (EAD)	As at March 31, 2020 Exposure covered by collateral[2]	As at March 31, 2020 Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach						
Sovereign borrowers	$ 11,532	$ -	$ -	$ 6,980	$ -	$ -
Financial institutions	9,527	1,134	210	7,976	1	219
Businesses	9,940	202	89	9,843	125	72
SMEs similar to other retail client exposures	269	5	3	325	7	-
Mortgages	385	-	-	392	-	-
Other retail client exposure (excluding SMEs)	2,327	780	-	2,140	797	-
Securitization	10	-	-	7	-	-
Equities	215	-	-	210	-	-
Trading portfolio	11,509	10,923	-	9,923	9,488	-
Internal Ratings-Based Approach[4]						
Sovereign borrowers	33,316	-	-	18,563	561	-
Financial institutions	8,973	1,404	-	9,130	1,137	-
Businesses	71,984	-	11,356	70,452	-	11,289
SMEs similar to other retail client exposures	10,373	6	717	10,699	-	691
Mortgages	115,686	-	22,295	112,652	-	22,308
Revolving retail client exposures	32,660	-	-	33,135	-	-
Other retail client exposures	11,891	-	643	11,552	-	796
Trading portfolio	20,902	18,963	-	10,628	9,549	-
Total	$ 351,499	$ 33,417	$ 35,313	$ 314,607	$ 21,665	$ 35,375

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	As at December 31, 2019 Exposure at default (EAD)	Exposure covered by collateral(2)	Exposure covered by guarantees/ credit derivatives(3)	As at September 30, 2019 Exposure at default (EAD)	Exposure covered by collateral(2)	Exposure covered by guarantees/ credit derivatives(3)
Standardized Approach						
Sovereign borrowers	$ 103	$ -	$ -	$ 15,776	$ 219	$ -
Financial institutions	8,624	389	224	17,429	2,842	228
Businesses	10,021	177	93	73,172	599	10,823
SMEs similar to other retail client exposures	310	7	1	8,223	87	1,216
Mortgages	391	-	-	396	-	-
Other retail client exposure (excluding SMEs)	2,142	807	-	2,060	822	-
Securitization	12	-	-	5	-	-
Equities	222	-	-	209	-	-
Trading portfolio	9,548	9,029	-	22,619	20,682	-
Internal Ratings-Based Approach(4)						
Sovereign borrowers	17,383	2	-	N/A	N/A	N/A
Financial institutions	6,581	820	-	N/A	N/A	N/A
Businesses	68,175	-	11,016	N/A	N/A	N/A
SMEs similar to other retail client exposures	10,664	-	722	N/A	N/A	N/A
Mortgages	111,211	-	22,365	107,746	-	28,776
Revolving retail client exposures	32,916	-	-	40,122	-	-
Other retail client exposures	11,612	-	762	11,556	-	2,964
Trading portfolio	8,464	7,570	-	N/A	N/A	N/A
Total	$ 298,379	$ 18,801	$ 35,183	$ 299,313	$ 25,251	$ 44,007

(in millions of dollars)	As at June 30, 2019 Exposure at default (EAD)	Exposure covered by collateral(2)	Exposure covered by guarantees/ credit derivatives(3)	As at March 31, 2019 Exposure at default (EAD)	Exposure covered by collateral(2)	Exposure covered by guarantees/ credit derivatives(3)
Standardized Approach						
Sovereign borrowers	$ 14,691	$ 100	$ -	$ 16,333	$ 1,300	$ -
Financial institutions	18,232	2,545	223	16,632	2,128	226
Businesses	72,111	726	10,748	69,014	859	10,694
SMEs similar to other retail client exposures	8,151	111	1,216	8,494	94	1,227
Mortgages	408	-	-	423	-	-
Other retail client exposure (excluding SMEs)	2,019	843	-	1,928	866	-
Securitization	5	-	-	5	-	-
Equities	217	-	-	242	-	-
Trading portfolio	19,864	18,355	-	19,832	18,375	-
Internal Ratings-Based Approach(4)						
Mortgages	106,608	-	28,874	104,446	-	28,263
Revolving retail client exposures	39,952	-	-	39,143	-	-
Other retail client exposures	11,543	-	3,079	11,405	-	3,205
Total	$ 293,801	$ 22,680	$ 44,140	$ 287,897	$ 23,622	$ 43,615

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	As at December 31, 2018 Exposure at default (EAD)	Exposure covered by collateral[2]	Exposure covered by guarantees/ credit derivatives[3]
Standardized Approach			
Sovereign borrowers	$ 15,384	$ 30	$ -
Financial institutions	17,685	4,187	233
Businesses	67,842	622	10,656
SMEs similar to other retail client exposures	8,383	89	1,261
Mortgages	435	-	-
Other retail client exposure (excluding SMEs)	1,947	890	-
Securitization	5	-	-
Equities	250	-	-
Trading portfolio	21,203	19,969	-
Internal Ratings-Based Approach[4]			
Mortgages	103,893	-	28,684
Revolving retail client exposures	39,177	-	-
Other retail client exposures	11,271	-	3,191
Total	$ 287,475	$ 25,787	$ 44,025

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

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

(3) The redistribution of exposures covered by guarantees to exposure at default of the guarantor is not reflected.

(4) Since the 4th quarter of 2019, qualifying financial collateral is taken into account as a deduction of the exposure at default. For prior periods, qualifying financial collateral was taken into account when estimating loss given default (LGD) in internal models. Comparative figures have not been restated.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1]

Used exposure – Non-retail clients

(in millions of dollars and as a percentage)		As at December 31, 2020							As at September 30, 2020						
	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[2]**	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Sovereign borrowers															
	0.00 - 0.14	**0.02%**	**25.52%**	**$ 74,375**	**$ 7,240**	**9.73%**	**$ 3.9**	**9.80%**	0.02%	25.26%	$ 75,841	$ 7,316	9.65%	$ 3.9	9.71%
	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	10.00 - 99.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	24.00	74.53	1	2	382.95	0.1	606.56
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	Total	**0.02**	**25.52**	**74,375**	**7,240**	**9.73**	**3.9**	**9.80**	0.02	25.26	75,842	7,318	9.65	4.0	9.72
Financial institutions															
	0.00 - 0.14	**0.07**	**63.29**	**3,536**	**1,241**	**35.08**	**1.5**	**35.59**	0.06	64.46	5,449	1,784	32.75	2.1	33.23
	0.15 - 0.24	**-**	**-**	**-**	**-**	**-**	**-**	**-**	0.24	66.04	7	3	49.56	-	51.54
	0.25 - 0.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.50 - 0.74	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	0.75 - 2.49	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	2.50 - 9.99	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	10.00 - 99.99	**27.96**	**66.01**	**24**	**83**	**345.21**	**4.4**	**575.89**	27.96	65.99	65	226	345.10	12.1	575.70
	100.00	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-
	Total	**0.26**	**63.30**	**3,560**	**1,324**	**37.18**	**5.9**	**39.25**	0.39	64.48	5,521	2,013	36.46	14.2	39.67
Businesses															
	0.00 - 0.14	**0.07**	**20.23**	**1,863**	**241**	**12.96**	**0.3**	**13.16**	0.07	22.26	1,811	261	14.41	0.3	14.65
	0.15 - 0.24	**0.18**	**16.31**	**10,289**	**1,809**	**17.58**	**3.0**	**17.95**	0.18	16.53	9,505	1,694	17.82	2.9	18.20
	0.25 - 0.49	**0.35**	**24.79**	**10,940**	**3,730**	**34.09**	**9.2**	**35.14**	0.35	24.50	10,388	3,494	33.64	8.7	34.69
	0.50 - 0.74	**0.57**	**22.70**	**5,793**	**2,231**	**38.52**	**7.4**	**40.12**	0.57	24.58	5,917	2,454	41.48	8.2	43.21
	0.75 - 2.49	**1.37**	**24.05**	**16,762**	**8,793**	**52.46**	**54.2**	**56.50**	1.37	24.01	16,961	8,869	52.29	55.1	56.35
	2.50 - 9.99	**4.90**	**20.80**	**6,127**	**3,793**	**61.90**	**62.3**	**74.61**	4.76	21.49	6,106	3,843	62.93	62.1	75.64
	10.00 - 99.99	**19.62**	**31.09**	**1,287**	**1,816**	**141.11**	**85.8**	**224.43**	21.08	40.27	1,359	2,555	188.09	125.5	303.51
	100.00	**100.00**	**30.36**	**549**	**1,196**	**217.91**	**102.9**	**452.26**	100.00	33.68	526	1,344	255.26	111.2	519.43
	Total	**2.65**	**22.30**	**53,610**	**23,609**	**44.04**	**325.1**	**51.62**	2.71	22.98	52,573	24,514	46.63	374.0	55.52
Total non-retail clients		**1.10%**	**25.23%**	**$ 131,545**	**$ 32,173**	**90.95%**	**$ 334.9**	**27.64%**	1.09%	25.98%	$ 133,936	$ 33,845	92.74%	$ 392.2	28.93%

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure – Non-retail clients

(in millions of dollars and as a percentage)		As at June 30, 2020							As at March 31, 2020						
	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[2]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Sovereign borrowers															
	0.00 - 0.14	0.02%	25.48%	$ 66,235	$ 6,140	9.27%	$ 3.3	9.33%	0.02%	26.07%	$ 50,916	$ 4,272	8.38%	$ 2.2	8.43%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.00	74.57	1	2	383.16	0.1	606.86	24.00	74.47	4	14	382.66	0.6	606.06
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.02	25.48	66,236	6,142	9.27	3.4	9.34	0.02	26.07	50,920	4,286	8.41	2.8	8.48
Financial institutions															
	0.00 - 0.14	0.07	61.19	3,711	894	24.08	1.4	24.54	0.07	59.75	4,039	953	23.55	1.5	24.01
	0.15 - 0.24	0.24	19.79	91	15	16.41	-	17.00	0.24	35.91	139	39	27.97	0.1	29.04
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	27.96	65.99	59	202	345.10	10.8	575.70	27.96	65.99	22	76	345.10	4.1	575.70
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.49	60.29	3,861	1,111	28.76	12.2	32.73	0.22	59.00	4,200	1,068	25.39	5.7	27.07
Businesses															
	0.00 - 0.14	0.07	24.61	1,869	298	15.97	0.4	16.24	0.08	34.40	2,266	536	23.65	0.8	24.09
	0.15 - 0.24	0.18	15.98	9,440	1,628	17.25	2.7	17.61	0.18	16.70	9,140	1,638	17.93	2.8	18.31
	0.25 - 0.49	0.35	24.72	10,162	3,445	33.90	8.6	34.96	0.36	25.44	10,239	3,554	34.71	9.1	35.82
	0.50 - 0.74	0.57	24.63	6,164	2,565	41.60	8.6	43.34	0.57	27.60	6,303	2,910	46.17	10.0	48.14
	0.75 - 2.49	1.38	24.64	16,902	9,130	54.02	57.2	58.25	1.39	25.31	17,221	9,569	55.56	60.4	59.94
	2.50 - 9.99	4.71	21.70	5,636	3,533	62.68	56.0	75.11	4.59	22.22	5,528	3,485	63.05	54.2	75.30
	10.00 - 99.99	22.40	45.29	1,263	2,751	217.90	138.2	354.78	22.03	41.25	963	1,874	194.52	94.8	317.48
	100.00	100.00	32.03	476	1,087	228.25	113.4	525.94	100.00	25.48	378	823	217.71	62.3	423.78
	Total	2.59	23.33	51,912	24,437	47.07	385.1	56.35	2.25	24.46	52,038	24,389	46.87	294.4	53.94
Total non-retail clients		1.13%	25.67%	$ 122,009	$ 31,690	85.11%	$ 400.7	30.08%	1.11%	26.58%	$ 107,158	$ 29,743	80.67%	$ 302.9	31.28%

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[(1)] (continued)
Used exposure – Non-retail clients

(in millions of dollars and as a percentage) — As at December 31, 2019

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[(2)]
Sovereign borrowers								
	0.00 - 0.14	0.02%	25.69%	$ 50,245	$ 4,073	8.11%	$ 2.0	8.15%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-
	10.00 - 99.99	24.00	74.56	3	13	383.13	0.6	606.81
	100.00	-	-	-	-	-	-	-
	Total	0.02	25.70	50,248	4,086	8.13	2.6	8.19
Financial institutions								
	0.00 - 0.14	0.08	52.07	2,332	515	22.07	0.8	22.50
	0.15 - 0.24	0.24	30.77	119	29	24.28	0.1	25.20
	0.25 - 0.49	0.42	95.89	15	21	136.50	0.1	141.52
	0.50 - 0.74	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-
	10.00 - 99.99	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-
	Total	0.09	51.32	2,466	565	22.88	1.0	23.36
Businesses								
	0.00 - 0.14	0.08	29.09	2,011	394	19.59	0.6	19.94
	0.15 - 0.24	0.18	15.70	8,816	1,489	16.89	2.5	17.24
	0.25 - 0.49	0.36	24.74	9,314	3,124	33.53	7.9	34.60
	0.50 - 0.74	0.57	28.39	6,057	2,889	47.70	9.9	49.73
	0.75 - 2.49	1.39	24.95	16,214	8,764	54.05	56.5	58.41
	2.50 - 9.99	4.61	22.09	5,337	3,327	62.33	51.8	74.46
	10.00 - 99.99	20.43	31.49	734	1,043	142.16	48.8	225.33
	100.00	100.00	24.60	353	687	194.95	64.2	422.69
	Total	2.17	23.62	48,836	21,717	44.47	242.2	50.67
Total non-retail clients		1.05%	25.32%	$ 101,550	$ 26,368	75.48%	$ 245.8	28.99%

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure – Retail clients

(in millions of dollars and as a percentage)

		As at December 31, 2020							As at September 30, 2020						
	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[2]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs similar to other retail client exposures															
	0.00 - 0.14	0.09 %	39.82 %	$ 752	$ 70	9.35 %	$ 0.3	9.81 %	0.09 %	39.99 %	$ 728	$ 69	9.43 %	$ 0.3	9.90 %
	0.15 - 0.24	0.19	39.93	986	153	15.54	0.7	16.48	0.19	40.29	989	155	15.69	0.8	16.64
	0.25 - 0.49	0.39	42.94	1,872	496	26.51	3.1	28.59	0.39	43.78	1,845	498	27.01	3.1	29.14
	0.50 - 0.74	0.65	19.16	59	9	15.88	0.1	17.44	0.65	19.16	53	8	15.88	0.1	17.43
	0.75 - 2.49	1.30	53.08	2,001	1,158	57.86	14.0	66.58	1.30	54.17	2,066	1,222	59.15	14.8	68.12
	2.50 - 9.99	4.68	57.55	554	467	84.31	15.2	118.57	4.67	57.47	612	515	84.16	16.7	118.27
	10.00 - 99.99	20.35	59.58	174	222	127.84	21.0	279.29	19.92	58.21	207	257	124.01	23.9	268.47
	100.00	100.00	51.30	127	818	641.25	-	641.30	100.00	56.00	69	480	699.97	-	699.97
	Total	3.45	46.87	6,525	3,393	52.01	54.4	62.44	2.67	47.76	6,569	3,204	48.77	59.7	60.13
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	33.02	6,910	456	6.61	1.8	6.94	0.08	30.18	6,103	369	6.04	1.5	6.34
	0.15 - 0.24	0.18	30.12	446	51	11.38	0.2	12.08	0.18	27.85	415	43	10.41	0.2	11.04
	0.25 - 0.49	0.43	24.64	1	-	17.49	-	18.84	0.44	51.79	-	-	36.56	-	39.38
	0.50 - 0.74	0.56	34.01	252	72	28.54	0.6	30.90	0.56	31.03	237	62	26.08	0.4	28.24
	0.75 - 2.49	1.28	34.52	208	105	50.23	0.9	55.72	1.29	30.16	209	91	43.68	0.8	48.44
	2.50 - 9.99	4.61	32.64	44	44	99.48	0.7	118.34	4.59	25.13	56	43	75.63	0.6	89.81
	10.00 - 99.99	24.26	35.11	9	18	200.83	0.7	305.10	23.97	26.86	11	16	153.57	0.7	232.92
	100.00	100.00	31.99	12	48	399.88	-	399.88	100.00	24.93	14	43	311.67	-	311.67
	Sub-total	0.34	32.93	7,882	794	10.07	4.9	10.84	0.41	30.02	7,045	667	9.47	4.2	10.21
Uninsured exposures															
	0.00 - 0.14	0.08	19.83	28,126	1,085	3.86	4.3	4.05	0.08	17.41	25,358	857	3.38	3.4	3.55
	0.15 - 0.24	0.22	20.79	19,556	1,768	9.04	9.1	9.62	0.22	18.22	18,450	1,462	7.93	7.5	8.43
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	20.92	12,724	2,141	16.83	13.9	18.20	0.53	18.42	12,458	1,846	14.81	12.0	16.02
	0.75 - 2.49	1.23	21.22	9,618	2,907	30.23	25.1	33.49	1.28	18.59	11,033	2,991	27.11	26.2	30.08
	2.50 - 9.99	3.99	20.69	2,239	1,315	58.74	18.4	68.98	3.88	18.53	3,420	1,777	51.95	24.5	60.89
	10.00 - 99.99	19.97	20.17	429	485	112.95	17.1	162.82	20.05	17.65	454	449	98.94	15.9	142.82
	100.00	100.00	17.92	251	563	224.04	-	224.04	100.00	15.80	249	491	197.50	-	197.50
	Sub-total	0.93	20.48	72,943	10,264	14.07	87.9	15.58	1.03	18.03	71,422	9,873	13.82	89.5	15.39
	Total	0.87	21.70	80,825	11,058	24.14	92.8	26.42	0.98	19.10	78,467	10,540	23.29	93.7	25.60
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.06	84.64	2,542	79	3.09	1.2	3.68	0.05	84.27	2,575	72	2.78	1.1	3.31
	0.15 - 0.24	0.20	90.95	569	55	9.70	1.0	11.98	0.16	90.94	596	48	8.08	0.9	9.90
	0.25 - 0.49	0.41	85.69	1,616	266	16.45	5.8	20.91	0.37	85.27	1,663	249	15.00	5.3	18.97
	0.50 - 0.74	0.68	73.65	339	71	20.93	1.7	27.19	0.68	72.73	371	77	20.66	1.8	26.85
	0.75 - 2.49	1.09	88.88	1,274	462	36.23	12.3	48.30	1.89	84.75	3,793	1,920	50.61	59.8	70.33
	2.50 - 9.99	3.45	81.74	3,234	2,455	75.91	90.8	110.99	4.83	78.57	960	895	93.29	36.6	140.98
	10.00 - 99.99	19.49	65.41	901	1,526	169.50	114.7	328.71	18.79	65.37	992	1,656	166.94	121.8	320.41
	100.00	100.00	79.15	105	1,038	989.34	-	989.34	100.00	78.69	109	1,073	983.56	-	983.56
	Total	3.95	82.72	10,580	5,952	56.25	227.5	83.13	3.84	82.31	11,059	5,990	54.16	227.3	79.86
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	77.45	1,179	220	18.64	0.9	19.57	0.09	77.04	1,033	192	18.59	0.8	19.53
	0.15 - 0.24	0.19	91.77	946	340	35.89	1.7	38.07	0.19	91.46	895	320	35.76	1.6	37.93
	0.25 - 0.49	0.38	69.12	1,239	540	43.59	3.4	47.07	0.38	70.29	1,133	504	44.48	3.2	48.04
	0.50 - 0.74	0.53	39.29	1,070	312	29.20	2.2	31.81	0.53	39.25	958	279	29.18	2.0	31.78
	0.75 - 2.49	1.84	39.33	5,243	2,515	47.99	37.8	57.00	1.85	39.48	5,282	2,546	48.21	38.3	57.27
	2.50 - 9.99	4.05	42.83	683	421	61.57	11.7	82.93	4.08	42.34	948	578	60.95	16.1	82.22
	10.00 - 99.99	22.92	41.97	320	316	98.76	31.0	219.83	22.92	41.75	344	339	98.28	33.2	218.77
	100.00	100.00	45.95	86	492	574.34	-	574.34	100.00	44.32	107	595	553.99	-	553.99
	Total	2.75	51.89	10,766	5,156	47.90	88.7	58.19	3.13	51.07	10,700	5,353	50.03	95.2	61.15
Total retail clients		1.51 %	32.14 %	$ 108,696	$ 25,559	23.52 %	$ 463.4	1.81 %	1.59 %	30.61 %	$ 106,795	$ 25,087	23.49 %	$ 475.9	1.90 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure – Retail clients

(in millions of dollars and as a percentage)

		As at June 30, 2020							As at March 31, 2020						
	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[2]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs similar to other retail client exposures															
	0.00 - 0.14	0.09%	39.41%	$ 657	$ 62	9.36%	$ 0.2	9.83%	0.09%	40.54%	$ 733	$ 70	9.44%	$ 0.3	9.91%
	0.15 - 0.24	0.19	39.73	958	148	15.43	0.7	16.37	0.19	43.15	913	153	16.80	0.7	17.82
	0.25 - 0.49	0.39	44.59	1,817	501	27.55	3.2	29.73	0.39	46.31	1,806	518	28.67	3.3	30.93
	0.50 - 0.74	0.65	20.40	62	10	16.91	0.1	18.57	0.65	19.51	62	10	16.17	0.1	17.76
	0.75 - 2.49	1.31	54.08	2,189	1,295	59.15	15.8	68.15	1.33	55.80	2,571	1,579	61.42	19.4	70.86
	2.50 - 9.99	4.71	58.73	655	563	86.02	18.3	120.99	4.69	60.79	748	666	89.04	21.6	125.16
	10.00 - 99.99	20.29	58.51	220	274	124.89	25.8	271.63	20.75	58.96	279	353	126.56	33.7	277.61
	100.00	100.00	59.51	77	576	743.87	-	743.87	100.00	87.73	27	291	1,096.57	-	1,096.57
	Total	2.88	48.31	6,635	3,429	51.69	64.1	63.76	2.29	50.66	7,139	3,640	50.98	79.1	64.83
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	29.09	6,722	391	5.82	1.6	6.11	0.08	27.84	6,001	335	5.57	1.4	5.85
	0.15 - 0.24	0.18	27.70	453	47	10.32	0.2	10.95	0.18	26.69	467	46	9.87	0.2	10.47
	0.25 - 0.49	0.42	49.80	-	-	34.77	-	37.44	0.44	45.15	1	-	32.16	-	34.64
	0.50 - 0.74	0.56	30.66	249	64	25.79	0.4	27.93	0.56	29.45	263	65	24.81	0.4	26.86
	0.75 - 2.49	1.29	30.21	201	88	43.78	0.8	48.55	1.31	28.40	241	100	41.35	0.9	45.87
	2.50 - 9.99	4.52	24.75	51	38	74.57	0.6	88.49	4.51	24.07	64	46	72.95	0.7	86.59
	10.00 - 99.99	23.89	26.48	9	14	151.45	0.6	229.90	24.23	24.11	16	22	138.25	0.9	211.14
	100.00	100.00	23.98	15	46	299.81	-	299.81	100.00	23.13	17	48	289.16	-	289.16
	Sub-total	0.39	29.05	7,700	688	8.94	4.2	9.61	0.47	27.79	7,070	662	9.36	4.5	10.16
Uninsured exposures															
	0.00 - 0.14	0.08	16.57	26,595	854	3.21	3.4	3.37	0.08	15.48	24,112	723	3.00	2.8	3.14
	0.15 - 0.24	0.22	17.33	18,280	1,378	7.54	7.1	8.02	0.22	16.26	17,811	1,260	7.08	6.5	7.53
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	17.42	11,991	1,682	14.03	10.9	15.17	0.53	16.41	12,481	1,648	13.21	10.7	14.28
	0.75 - 2.49	1.24	17.71	9,523	2,415	25.36	20.9	28.10	1.24	16.62	9,905	2,355	23.77	20.4	26.35
	2.50 - 9.99	3.96	17.43	2,607	1,283	49.23	17.8	57.76	3.95	16.07	2,805	1,277	45.55	17.8	53.47
	10.00 - 99.99	20.04	16.63	448	418	93.20	14.8	134.50	19.93	15.67	496	435	87.76	15.4	126.49
	100.00	100.00	15.02	238	447	187.75	-	187.75	100.00	14.40	232	418	179.96	-	179.96
	Sub-total	0.97	17.10	69,682	8,477	12.17	74.9	13.51	1.01	16.05	67,842	8,116	11.96	73.6	13.32
	Total	0.91	18.29	77,382	9,165	21.11	79.1	23.12	0.96	17.16	74,912	8,778	21.33	78.1	23.48
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	84.15	2,616	72	2.76	1.1	3.28	0.05	82.80	2,337	66	2.77	1.0	3.29
	0.15 - 0.24	0.16	90.93	595	48	8.08	0.9	9.90	0.16	90.94	530	43	8.08	0.8	9.90
	0.25 - 0.49	0.37	85.43	1,675	252	15.07	5.3	19.05	0.36	84.66	1,652	244	14.76	5.1	18.66
	0.50 - 0.74	0.68	72.72	349	72	20.66	1.7	26.84	0.68	72.84	427	88	20.70	2.1	26.89
	0.75 - 2.49	1.88	84.90	3,767	1,905	50.56	59.4	70.26	1.91	84.60	4,038	2,062	51.07	64.5	71.03
	2.50 - 9.99	4.84	78.53	934	872	93.36	35.7	141.10	4.84	78.51	1,128	1,052	93.32	43.1	141.04
	10.00 - 99.99	18.77	65.42	923	1,541	166.99	113.2	320.43	18.74	65.41	1,233	2,058	166.82	151.1	319.95
	100.00	100.00	78.82	134	1,323	985.24	-	985.24	100.00	78.83	139	1,369	985.34	-	985.34
	Total	3.95	82.49	10,993	6,085	55.35	217.3	80.06	4.47	81.37	11,484	6,982	60.79	267.7	89.92
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	77.57	1,099	207	18.84	0.8	19.80	0.09	80.19	876	167	19.03	0.6	19.99
	0.15 - 0.24	0.19	91.74	953	342	35.87	1.7	38.05	0.19	91.26	846	302	35.69	1.5	37.85
	0.25 - 0.49	0.38	69.36	1,179	516	43.84	3.3	47.35	0.38	73.56	1,222	571	46.69	3.7	50.43
	0.50 - 0.74	0.53	39.33	1,008	295	29.24	2.1	31.86	0.53	40.26	928	279	30.09	2.0	32.79
	0.75 - 2.49	1.85	39.40	5,093	2,452	48.14	37.0	57.21	1.87	39.58	5,189	2,517	48.50	38.1	57.67
	2.50 - 9.99	4.06	42.71	736	452	61.40	12.6	82.71	4.02	44.57	649	415	63.92	11.4	85.89
	10.00 - 99.99	22.90	41.52	365	356	97.61	34.8	217.05	22.94	42.16	383	380	99.19	37.3	220.73
	100.00	100.00	44.34	114	634	554.30	-	554.30	100.00	45.27	116	654	565.88	-	565.88
	Total	3.17	51.81	10,547	5,254	49.82	92.3	60.75	3.32	51.95	10,209	5,285	51.77	94.6	63.35
Total retail clients		1.58%	30.21%	$ 105,557	$ 23,933	22.67%	$ 452.8	1.89%	1.67%	29.99%	$ 103,744	$ 24,685	23.79%	$ 519.5	2.10%

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure – Retail clients

(in millions of dollars and as a percentage)		As at December 31, 2019							As at September 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[2]	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs similar to other retail client exposures															
	0.00 - 0.14	0.09%	41.96%	$ 790	$ 77	9.79%	$ 0.3	10.28%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.15 - 0.24	0.19	43.51	950	161	16.94	0.8	17.97	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.25 - 0.49	0.39	46.35	1,846	528	28.61	3.3	30.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.50 - 0.74	0.65	19.45	58	9	16.12	0.1	17.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.75 - 2.49	1.32	55.82	2,470	1,515	61.31	18.5	70.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2.50 - 9.99	4.66	60.21	704	621	88.09	20.0	123.54	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	10.00 - 99.99	20.83	59.55	247	316	127.70	30.0	279.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	100.00	100.00	85.96	23	243	1,074.46	-	1,074.46	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Total	2.11	50.53	7,088	3,470	48.95	73.0	61.83	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgage loans															
Insured exposures	0.00 - 0.14	0.08	27.12	5,969	324	5.43	1.4	5.70	0.08%	11.94%	$ 8,093	$ 193	2.39%	$ 0.8	2.51%
	0.15 - 0.24	0.17	26.52	484	47	9.79	0.2	10.38	-	-	-	-	-	-	-
	0.25 - 0.49	0.44	40.05	1	-	28.52	-	30.73	0.26	13.44	7,243	474	6.55	2.5	6.99
	0.50 - 0.74	0.56	29.23	273	67	24.63	0.4	26.68	0.65	13.96	6,363	832	13.07	5.8	14.20
	0.75 - 2.49	1.31	28.33	250	103	41.37	0.9	45.91	1.56	14.34	5,627	1,339	23.79	12.6	26.58
	2.50 - 9.99	4.70	24.02	64	48	74.06	0.7	88.26	5.41	13.98	1,557	725	46.57	11.7	55.99
	10.00 - 99.99	23.65	25.24	16	24	144.28	1.0	218.85	27.40	13.21	333	257	77.12	12.0	122.37
	100.00	100.00	22.87	16	45	285.91	-	285.91	100.00	12.27	206	317	153.37	-	153.37
	Sub-total	0.47	27.16	7,073	658	9.30	4.6	10.11	1.82	13.33	29,422	4,137	14.06	45.4	15.99
Uninsured exposures															
	0.00 - 0.14	0.08	14.85	23,780	683	2.87	2.8	3.01	0.08	13.47	22,656	610	2.69	2.4	2.83
	0.15 - 0.24	0.22	15.55	17,742	1,201	6.77	6.2	7.20	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	0.26	14.14	17,455	1,202	6.89	6.4	7.34
	0.50 - 0.74	0.53	15.68	12,254	1,546	12.62	10.1	13.65	0.65	14.25	12,400	1,653	13.34	11.5	14.49
	0.75 - 2.49	1.24	15.91	9,705	2,209	22.76	19.1	25.23	1.56	14.49	9,974	2,403	24.09	22.6	26.92
	2.50 - 9.99	3.99	15.73	2,598	1,162	44.72	16.2	52.52	5.40	14.18	2,546	1,202	47.23	19.5	56.78
	10.00 - 99.99	19.96	15.01	461	388	84.12	13.7	121.34	27.42	13.64	497	396	79.62	18.6	126.36
	100.00	100.00	13.87	233	405	173.38	-	173.38	100.00	12.71	242	385	158.84	-	158.84
	Sub-total	1.01	15.38	66,773	7,594	11.37	68.1	12.65	1.24	13.97	65,770	7,851	11.94	81.0	13.48
	Total	0.95	16.50	73,846	8,252	20.68	72.7	22.76	1.42	13.77	95,192	11,988	12.59	126.4	14.25
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	83.75	2,719	74	2.76	1.1	3.28	0.07	84.33	2,644	91	3.47	1.5	4.15
	0.15 - 0.24	0.16	90.94	602	49	8.08	0.9	9.90	0.19	87.96	598	54	9.00	1.0	11.09
	0.25 - 0.49	0.36	84.86	1,738	258	14.84	5.5	18.77	0.38	85.65	1,761	271	15.36	5.8	19.44
	0.50 - 0.74	0.68	72.68	428	88	20.65	2.1	26.83	0.68	81.38	442	102	23.12	2.4	30.04
	0.75 - 2.49	1.92	84.60	4,233	2,166	51.16	67.8	71.17	1.95	82.75	4,158	2,104	50.60	66.1	70.46
	2.50 - 9.99	4.85	78.54	1,170	1,093	93.48	44.7	141.30	4.95	80.24	1,186	1,144	96.45	47.0	146.09
	10.00 - 99.99	18.74	65.40	1,241	2,070	166.81	152.0	319.95	19.95	66.76	1,245	2,177	174.84	166.2	341.65
	100.00	100.00	78.87	133	1,313	985.90	-	985.90	100.00	80.01	138	1,376	1,000.18	-	1,000.18
	Total	4.20	81.76	12,264	7,111	57.99	274.1	85.93	4.42	81.81	12,172	7,319	60.13	290.0	89.91
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	80.19	892	170	19.01	0.7	19.96	0.08	31.37	838	52	6.17	0.2	6.47
	0.15 - 0.24	0.19	91.34	842	301	35.72	1.5	37.89	0.19	87.96	2	1	34.40	-	36.49
	0.25 - 0.49	0.38	73.07	1,195	553	46.32	3.5	50.03	0.28	29.06	1,255	182	14.48	1.0	15.48
	0.50 - 0.74	0.53	40.14	920	276	29.94	2.0	32.63	0.60	32.14	1,657	415	25.04	3.1	27.38
	0.75 - 2.49	1.87	39.52	5,267	2,553	48.48	38.6	57.67	1.61	37.13	2,520	1,095	43.45	15.2	51.01
	2.50 - 9.99	4.03	44.11	717	454	63.30	12.5	85.11	3.21	38.27	4,152	2,214	53.36	50.6	51.01
	10.00 - 99.99	22.92	42.14	381	378	99.12	37.1	220.58	24.40	36.20	456	397	86.96	40.2	197.29
	100.00	100.00	44.34	117	650	554.26	-	554.26	100.00	30.77	161	621	384.56	-	384.56
	Total	3.33	51.66	10,331	5,335	51.64	95.9	63.25	4.17	35.33	11,041	4,977	45.08	110.3	57.57
Total retail clients		1.66%	30.07%	$ 103,529	$ 24,168	23.34%	$ 515.7	2.13%	1.99%	22.78%	$ 118,405	$ 24,284	20.51%	$ 526.7	26.07%

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Used exposure – Retail clients

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

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach(1) (continued)

Used exposure – Retail clients

(in millions of dollars and as a percentage)	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(2)
	As at December 31, 2018							
Exposures related to residential mortgage loans								
Insured exposures								
	0.00 - 0.14	0.08 %	11.45 %	$ 8,386	$ 192	2.29 %	$ 0.7	2.41 %
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.52	7,252	442	6.10	2.4	6.51
	0.50 - 0.74	0.65	13.06	6,179	756	12.23	5.2	13.29
	0.75 - 2.49	1.56	13.63	5,369	1,219	22.71	11.5	25.38
	2.50 - 9.99	5.41	13.61	1,491	674	45.23	10.9	54.37
	10.00 - 99.99	27.39	12.69	308	228	74.10	10.7	117.55
	100.00	100.00	11.74	206	303	146.71	-	146.71
	Sub-total	1.78	12.59	29,191	3,814	13.07	41.4	14.84
Uninsured exposures								
	0.00 - 0.14	0.08	12.35	22,240	549	2.47	2.2	2.59
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.92	16,590	1,045	6.29	5.6	6.71
	0.50 - 0.74	0.65	13.12	11,636	1,428	12.28	9.9	13.34
	0.75 - 2.49	1.57	13.43	9,346	2,099	22.46	19.8	25.10
	2.50 - 9.99	5.37	13.41	2,490	1,105	44.40	17.8	53.31
	10.00 - 99.99	27.42	12.46	452	329	72.73	15.4	115.44
	100.00	100.00	11.77	213	314	147.11	-	147.11
	Sub-total	1.20	12.84	62,967	6,869	10.91	70.7	12.31
	Total	1.38	12.76	92,158	10,683	11.59	112.1	13.11
Qualifying revolving retail client exposures (QRRCE)								
	0.00 - 0.14	0.06	83.97	2,623	89	3.44	1.4	4.12
	0.15 - 0.24	0.19	87.96	575	52	9.00	1.0	11.09
	0.25 - 0.49	0.38	85.18	1,709	260	15.22	5.5	19.27
	0.50 - 0.74	0.68	80.56	451	103	22.89	2.5	29.73
	0.75 - 2.49	1.95	82.70	4,102	2,078	50.67	65.3	70.56
	2.50 - 9.99	4.93	79.94	1,154	1,105	95.83	45.5	145.10
	10.00 - 99.99	19.94	66.68	1,145	2,005	174.60	152.8	341.07
	100.00	100.00	79.96	119	1,187	999.48	-	999.48
	Total	4.18	81.67	11,878	6,879	57.92	274.0	86.74
Other retail client exposures (non-QRRCE) excluding SMEs								
	0.00 - 0.14	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
	0.25 - 0.49	0.28	27.46	1,255	172	13.67	0.9	14.61
	0.50 - 0.74	0.60	30.84	1,649	396	24.00	3.0	26.23
	0.75 - 2.49	1.60	36.47	2,405	1,026	42.67	14.3	50.10
	2.50 - 9.99	3.22	38.05	4,108	2,180	53.08	50.0	50.10
	10.00 - 99.99	24.43	34.82	403	337	83.68	34.2	189.91
	100.00	100.00	32.09	120	483	401.08	-	401.08
	Total	3.75	34.55	10,785	4,644	43.06	102.6	54.96
Total retail clients		1.90 %	21.94 %	$ 114,821	$ 22,206	19.34 %	$ 488.7	24.66 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

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

(in millions of dollars and as a percentage)	As at December 31, 2020									As at September 30, 2020								
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[2]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Sovereign borrowers																		
0.00 - 0.14	0.04 %	31.75 %	$ 4,613	$ 2,096	45.44 %	$ 143	6.84 %	$ 0.2	6.96 %	0.04 %	31.88 %	$ 4,941	$ 2,161	43.75 %	$ 143	6.63 %	$ 0.2	6.75 %
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	24.88	74.56	5	3	49.66	10	385.16	0.5	617.07	24.22	74.78	18	5	26.49	19	384.74	0.9	611.14
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.07	31.80	4,618	2,099	45.27	153	7.31	0.7	7.72	0.09	31.97	4,959	2,166	45.60	162	7.48	1.1	8.10
Financial institutions																		
0.00 - 0.14	0.13	6.43	1,539	368	23.93	26	7.13	0.1	7.35	0.13	8.61	1,514	401	26.44	29	7.18	0.1	7.41
0.15 - 0.24	0.24	10.26	677	208	30.72	20	9.62	0.1	9.93	0.24	11.20	789	201	25.52	18	8.38	-	8.71
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	27.96	74.91	42	21	49.01	81	391.73	4.2	653.48	-	-	-	-	-	-	-	-	-
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1.13	10.13	2,258	597	45.27	127	21.35	4.4	30.64	0.17	9.48	2,303	602	45.60	47	7.80	0.1	8.06
Businesses																		
0.00 - 0.14	0.11	64.56	1,880	1,482	78.81	414	27.92	1.1	28.80	0.10	64.04	1,524	1,190	78.07	325	27.34	0.8	28.19
0.15 - 0.24	0.22	46.01	1,598	808	50.53	259	32.02	0.8	33.27	0.22	55.28	2,158	1,301	60.28	508	39.10	1.6	40.63
0.25 - 0.49	0.33	47.33	4,256	2,095	49.23	877	41.87	3.2	43.79	0.33	45.71	3,633	1,790	49.28	736	41.09	2.7	42.98
0.50 - 0.74	0.58	35.62	1,997	838	41.96	369	44.10	1.7	46.68	0.58	41.28	2,203	965	43.80	497	51.46	2.3	54.47
0.75 - 2.49	1.42	40.02	6,048	2,632	43.52	1,863	70.78	15.2	78.02	1.46	38.86	6,161	2,644	42.91	1,845	69.78	15.3	77.02
2.50 - 9.99	4.66	29.58	1,983	807	40.73	604	74.76	11.1	91.88	4.66	31.16	1,779	702	39.48	555	79.04	10.3	97.27
10.00 - 99.99	18.46	43.73	434	201	46.27	388	193.47	18.2	306.76	20.46	48.26	375	148	39.43	315	213.65	16.0	349.13
100.00	-	-	164	-	-	-	-	-	-	100.00	56.09	178	4	2.29	29	701.15	-	701.15
Total	1.43	45.11	18,360	8,863	48.27	4,774	53.86	51.3	61.10	1.39	45.95	18,011	8,744	48.55	4,810	55.01	49.0	62.01
Total non-retail clients	1.17 %	40.89 %	$ 25,236	$ 11,559	45.80 %	$ 5,054	82.52 %	$ 56.4	49.83 %	1.08 %	41.41 %	$ 25,273	$ 11,512	45.55 %	$ 5,019	70.29 %	$ 50.2	49.05 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

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

(in millions of dollars and as a percentage)		As at June 30, 2020									As at March 31, 2020								
	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[2]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Sovereign borrowers																			
	0.00 - 0.14	0.04 %	31.12 %	$ 4,934	$ 2,131	43.20 %	$ 141	6.61 %	$ 0.2	6.73 %	0.04 %	31.52 %	$ 4,717	$ 2,104	44.61 %	$ 140	6.66 %	$ 0.2	6.79 %
	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.00	74.75	15	4	28.10	16	384.10	0.8	608.34	24.00	74.14	16	5	28.79	17	380.98	0.8	603.40
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.08	31.20	4,949	2,135	45.67	157	7.37	1.0	7.94	0.09	31.61	4,733	2,109	45.45	157	7.47	1.0	8.07
Financial institutions																			
	0.00 - 0.14	0.13	9.71	1,514	405	26.77	30	7.46	0.1	7.69	0.13	9.59	1,556	418	26.91	23	5.69	0.1	5.86
	0.15 - 0.24	0.24	20.41	773	224	28.99	34	15.17	0.1	15.77	0.24	14.47	423	127	29.95	14	10.77	-	11.20
	0.25 - 0.49	0.29	53.99	1	1	59.41	-	45.74	-	47.70	0.29	9.35	31	8	24.74	1	7.92	-	8.26
	0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0.17	13.55	2,288	630	45.67	64	10.23	0.2	10.60	0.16	10.71	2,010	553	45.45	38	6.88	0.1	7.12
Businesses																			
	0.00 - 0.14	0.10	62.62	1,858	1,670	89.83	446	26.71	1.1	27.55	0.10	59.18	1,470	1,154	78.49	284	24.57	0.7	25.33
	0.15 - 0.24	0.22	44.82	1,812	1,001	55.23	316	31.61	1.0	32.85	0.22	41.36	1,566	763	48.70	219	28.68	0.7	29.82
	0.25 - 0.49	0.35	46.42	3,538	1,652	46.68	709	42.89	2.7	44.91	0.35	42.40	3,172	1,299	40.97	506	38.93	1.9	40.78
	0.50 - 0.74	0.58	41.63	2,263	963	42.56	498	51.67	2.3	54.70	0.58	43.06	2,090	952	45.53	512	53.84	2.4	57.00
	0.75 - 2.49	1.48	39.21	5,966	2,659	44.57	1,892	71.16	15.8	78.59	1.46	38.64	5,329	2,376	44.60	1,653	69.57	13.6	76.73
	2.50 - 9.99	4.59	29.44	1,777	731	41.15	538	73.60	9.7	90.23	4.54	30.21	1,535	622	40.55	469	75.40	8.5	92.39
	10.00 - 99.99	22.01	50.73	338	139	41.22	314	225.54	16.7	375.03	19.12	45.23	208	74	35.46	138	186.83	7.0	306.06
	100.00	100.00	40.13	126	4	3.49	22	501.57	-	501.57	-	-	90	-	-	-	-	-	-
	Total	1.40	45.27	17,678	8,819	49.88	4,735	53.69	49.3	60.68	1.24	42.80	15,460	7,240	46.83	3,781	52.22	34.8	58.23
Total non-retail clients		1.09 %	40.95 %	$ 24,915	$ 11,584	46.49 %	$ 4,956	71.30 %	$ 50.5	48.23 %	0.93 %	38.62 %	$ 22,203	$ 9,902	44.60 %	$ 3,976	66.57 %	$ 35.9	44.69 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

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

(in millions of dollars and as a percentage) As at December 31, 2019

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
Sovereign borrowers										
	0.00 - 0.14	0.04 %	31.29 %	$ 4,605	$ 2,004	43.52 %	$ 131	6.58 %	$ 0.3	6.70 %
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	24.00	74.03	15	4	27.35	16	380.41	0.7	602.50
	100.00	-	-	-	-	-	-	-	-	-
	Total	0.08	31.38	4,620	2,008	45.94	147	7.34	1.0	7.91
Financial institutions										
	0.00 - 0.14	0.13	9.91	1,416	383	27.08	27	7.14	0.1	7.36
	0.15 - 0.24	0.24	13.37	503	146	28.97	14	9.95	-	10.35
	0.25 - 0.49	0.37	7.64	86	21	24.13	2	7.33	-	7.67
	0.50 - 0.74	-	-	-	-	-	-	-	-	-
	0.75 - 2.49	-	-	-	-	-	-	-	-	-
	2.50 - 9.99	-	-	-	-	-	-	-	-	-
	10.00 - 99.99	-	-	-	-	-	-	-	-	-
	100.00	-	-	-	-	-	-	-	-	-
	Total	0.17	10.74	2,005	550	45.94	43	7.89	0.1	8.17
Businesses										
	0.00 - 0.14	0.10	59.03	1,800	1,509	83.83	370	24.53	0.9	25.29
	0.15 - 0.24	0.22	44.14	1,659	873	52.62	269	30.84	0.8	32.05
	0.25 - 0.49	0.34	46.28	3,391	1,584	46.71	679	42.85	2.5	44.84
	0.50 - 0.74	0.58	46.48	2,136	1,040	48.70	603	57.99	2.8	61.41
	0.75 - 2.49	1.50	43.67	5,797	2,784	48.03	2,240	80.43	18.9	88.86
	2.50 - 9.99	4.49	31.03	1,430	597	41.73	457	76.54	8.1	93.47
	10.00 - 99.99	18.01	37.99	144	56	38.53	83	150.10	4.0	240.39
	100.00	-	-	95	-	-	-	-	-	-
	Total	1.11	46.37	16,452	8,443	51.32	4,701	55.68	38.0	61.31
Total non-retail clients		0.87 %	41.85 %	$ 23,077	$ 11,001	47.67 %	$ 4,891	70.91 %	$ 39.1	48.90 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[(1)] (continued)

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)		As at December 31, 2020									As at September 30, 2020								
	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[(2)]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[(2)]
SMEs similar to other retail client exposures																			
	0.00 - 0.14	0.09 %	79.67 %	$ 1,819	$ 879	48.32 %	$ 167	19.06 %	$ 0.7	20.01 %	0.09 %	79.32 %	$ 1,673	$ 790	47.22 %	$ 150	19.00 %	$ 0.6	19.95 %
	0.15 - 0.24	0.19	84.27	1,520	782	51.43	258	32.98	1.3	35.00	0.19	84.40	1,425	727	51.02	240	33.07	1.2	35.10
	0.25 - 0.49	0.35	78.78	2,203	878	39.86	404	45.94	2.5	49.42	0.35	79.37	2,175	868	39.89	402	46.34	2.4	49.86
	0.50 - 0.74	0.65	40.75	15	7	47.18	2	33.77	-	37.08	0.65	44.64	16	7	46.64	3	37.00	-	40.63
	0.75 - 2.49	1.18	84.19	1,217	633	51.97	556	87.91	6.2	100.25	1.18	84.91	1,236	637	51.47	565	88.72	6.4	101.21
	2.50 - 9.99	4.76	80.95	198	89	45.04	106	118.59	3.4	166.61	4.82	80.52	206	93	45.24	110	118.07	3.6	166.25
	10.00 - 99.99	13.89	72.44	56	8	14.89	11	133.29	0.8	254.65	14.02	69.50	62	10	16.26	13	129.17	1.0	247.91
	100.00	-	-	21	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-
	Total	0.56	81.33	7,049	3,276	46.47	1,504	45.91	14.9	51.59	0.60	81.57	6,804	3,132	46.02	1,483	47.35	15.2	53.40
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08	34.25	12	6	50.00	-	6.87	-	7.22	0.08	31.59	10	5	50.00	-	6.35	-	6.67
	0.15 - 0.24	0.22	40.23	11	5	50.00	1	17.15	-	18.24	0.21	37.99	7	4	50.00	1	16.07	-	17.09
	0.25 - 0.49	0.27	-	-	-	42.82	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.54	40.42	9	4	50.00	2	33.16	-	35.89	0.53	37.43	9	4	50.00	1	30.27	-	32.74
	0.75 - 2.49	1.39	40.81	10	5	50.00	3	63.02	-	70.17	1.41	36.60	11	6	50.00	3	56.94	0.1	63.40
	2.50 - 9.99	3.88	40.41	5	3	50.00	3	114.01	0.1	133.62	3.89	36.98	4	2	50.00	2	104.95	-	123.19
	10.00 - 99.99	19.44	42.39	-	-	50.00	-	236.12	-	338.55	18.96	41.28	1	-	50.00	1	229.38	-	326.90
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.90	38.87	47	23	49.60	9	37.63	0.1	42.16	1.18	35.88	42	21	49.58	8	39.00	0.1	44.57
Uninsured exposures																			
	0.00 - 0.14	0.08	13.30	13,285	8,309	62.54	221	2.66	0.9	2.79	0.08	12.53	12,314	7,935	64.44	199	2.50	0.8	2.63
	0.15 - 0.24	0.22	14.37	6,813	4,480	65.75	277	6.19	1.4	6.58	0.22	13.26	6,675	4,679	70.10	267	5.71	1.4	6.08
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	14.78	3,166	1,978	62.49	231	11.70	1.5	12.64	0.51	13.57	3,166	2,149	67.88	231	10.73	1.5	11.60
	0.75 - 2.49	1.25	15.67	1,743	1,037	59.51	234	22.51	2.0	24.95	1.27	14.31	1,995	1,274	63.88	264	20.74	2.3	23.00
	2.50 - 9.99	3.54	16.46	308	174	56.52	77	44.30	1.0	51.59	3.55	15.33	431	253	58.57	105	41.38	1.4	48.21
	10.00 - 99.99	18.98	14.67	45	22	49.91	18	81.65	0.6	116.57	19.00	14.31	51	27	52.58	21	79.63	0.7	113.72
	100.00	-	-	36	-	-	-	-	-	-	-	-	37	-	-	-	-	-	-
	Sub-total	0.31	13.97	25,396	16,000	63.00	1,058	6.61	7.4	7.20	0.35	13.06	24,669	16,317	66.14	1,087	6.66	8.1	7.28
	Total	0.31	14.01	25,443	16,023	62.98	1,067	6.66	7.5	7.25	0.36	13.09	24,711	16,338	66.12	1,095	6.70	8.2	7.33
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.05	83.09	21,713	10,511	48.41	282	2.69	4.2	3.19	0.08	84.28	32,601	16,492	50.59	664	4.03	10.9	4.85
	0.15 - 0.24	0.20	90.95	2,487	875	35.20	85	9.70	1.6	11.98	0.16	90.95	2,562	891	34.77	72	8.08	1.3	9.90
	0.25 - 0.49	0.29	85.68	15,928	8,354	52.45	1,019	12.19	20.4	15.26	0.35	83.58	4,065	1,753	43.12	250	14.25	5.2	18.00
	0.50 - 0.74	0.68	73.48	360	230	63.95	48	20.88	1.2	27.12	0.68	73.43	398	253	63.50	53	20.86	1.3	27.10
	0.75 - 2.49	1.09	88.87	2,066	711	34.42	257	36.20	6.9	48.27	1.69	85.58	5,028	1,606	31.95	750	46.69	22.8	64.43
	2.50 - 9.99	3.23	81.93	3,314	968	29.20	706	72.91	25.5	105.82	4.57	78.13	668	215	32.23	192	89.18	7.7	134.15
	10.00 - 99.99	19.38	65.57	485	130	26.79	220	169.42	16.5	328.05	18.70	65.54	538	146	27.15	243	166.92	17.9	319.93
	100.00	-	-	23	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-
	Total	0.44	84.33	46,376	21,779	46.96	2,617	12.02	76.3	16.40	0.40	84.28	45,892	21,356	46.54	2,224	10.42	67.1	14.35
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	46.40	707	500	70.76	34	6.84	0.1	7.14	0.05	41.72	755	534	70.75	33	6.16	0.1	6.43
	0.15 - 0.24	0.20	88.14	4	1	28.95	-	35.54	0.1	37.73	0.17	81.15	3	1	34.01	-	28.82	-	30.50
	0.25 - 0.49	0.27	51.23	167	102	61.41	27	25.43	0.1	27.17	0.27	46.67	179	111	61.92	26	23.28	0.2	24.88
	0.50 - 0.74	0.68	55.11	64	37	57.87	18	46.76	0.1	51.44	0.68	51.14	71	41	57.86	18	43.39	0.1	47.74
	0.75 - 2.49	1.34	50.57	28	17	57.84	9	57.56	0.1	65.98	1.34	53.41	33	18	54.82	11	60.87	0.1	69.85
	2.50 - 9.99	2.93	48.48	19	11	55.98	7	66.93	0.2	84.86	3.05	41.52	22	12	56.12	7	57.59	0.2	73.67
	10.00 - 99.99	14.40	42.56	1	-	52.94	-	82.51	-	159.67	14.49	49.62	1	1	52.92	1	96.41	-	186.83
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.21	47.82	991	668	67.42	95	14.23	0.7	15.53	0.21	43.39	1,065	718	67.42	96	13.29	0.7	14.56
Total retail clients		0.40 %	56.52 %	$ 79,859	$ 41,746	52.28 %	$ 5,283	12.66 %	$ 99.4	15.63 %	0.40 %	55.37 %	$ 78,472	$ 41,544	52.94 %	$ 4,898	11.79 %	$ 91.2	14.53 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)	PD scale (%)	As at June 30, 2020 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[2]	As at March 31, 2020 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[2]
SMEs similar to other retail client exposures																			
	0.00 - 0.14	0.09 %	78.59 %	$ 1,537	$ 722	47.00 %	$ 136	18.77 %	$ 0.5	19.71 %	0.09 %	79.42 %	$ 1,683	$ 781	46.41 %	$ 145	18.55 %	$ 0.5	19.48 %
	0.15 - 0.24	0.19	84.06	1,353	687	50.77	226	32.86	1.1	34.86	0.19	85.85	1,215	629	51.74	211	33.59	1.0	35.64
	0.25 - 0.49	0.36	79.96	2,028	832	41.01	389	46.79	2.4	50.35	0.35	81.52	1,873	746	39.80	355	47.61	2.2	51.22
	0.50 - 0.74	0.65	39.20	15	7	46.83	2	32.49	-	35.67	0.65	41.56	16	7	46.58	3	34.44	-	37.82
	0.75 - 2.49	1.19	84.72	1,285	660	51.29	586	88.76	6.6	101.33	1.22	86.05	1,168	612	52.41	556	90.85	6.4	103.91
	2.50 - 9.99	4.79	80.13	214	96	45.12	113	117.42	3.7	165.05	4.77	81.75	185	84	45.50	101	119.72	3.3	168.07
	10.00 - 99.99	14.97	69.20	68	11	16.26	14	130.97	1.1	255.47	15.50	67.26	55	10	17.52	12	127.57	1.0	250.68
	100.00	-	-	10	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-
	Total	0.63	81.47	6,510	3,015	46.31	1,466	48.62	15.4	55.02	0.61	82.72	6,200	2,869	46.26	1,383	48.22	14.4	54.49
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08	30.67	13	6	50.00	-	6.14	-	6.45	0.08	28.63	10	5	50.00	-	5.74	-	6.02
	0.15 - 0.24	0.22	36.29	7	4	50.00	-	15.42	-	16.41	0.21	36.21	5	3	50.00	-	15.33	-	16.30
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.54	35.47	6	3	50.00	1	29.04	-	31.42	0.53	35.76	5	2	50.00	1	28.97	-	31.34
	0.75 - 2.49	1.39	36.00	9	5	50.00	4	54.93	-	61.12	1.30	35.74	6	3	50.00	2	52.63	-	58.42
	2.50 - 9.99	3.70	37.50	4	2	50.00	2	102.49	-	119.64	3.69	33.72	2	1	50.00	1	93.15	-	108.81
	10.00 - 99.99	19.11	37.25	-	-	50.00	-	207.13	-	295.73	19.83	35.91	-	-	50.00	-	200.53	-	289.20
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.97	34.30	39	20	49.87	7	33.38	-	37.76	0.95	33.30	28	14	49.77	4	30.72	-	34.86
Uninsured exposures																			
	0.00 - 0.14	0.08	12.27	12,466	7,989	64.09	196	2.45	0.8	2.58	0.08	11.97	11,506	7,379	64.13	176	2.39	0.8	2.51
	0.15 - 0.24	0.22	12.88	6,521	4,573	70.13	254	5.55	1.3	5.90	0.22	12.48	6,384	4,462	69.89	240	5.38	1.2	5.72
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	13.20	3,001	2,038	67.90	213	10.44	1.4	11.29	0.51	12.66	3,137	2,136	68.10	214	10.01	1.4	10.82
	0.75 - 2.49	1.25	13.71	1,747	1,136	65.02	225	19.77	2.0	21.93	1.25	13.16	1,787	1,160	64.90	220	18.95	1.9	21.01
	2.50 - 9.99	3.59	14.40	362	226	62.52	88	38.88	1.2	45.31	3.53	13.45	394	254	64.33	92	36.08	1.2	42.01
	10.00 - 99.99	18.91	13.62	50	27	54.22	20	75.75	0.7	108.10	18.83	12.35	53	27	51.43	19	68.63	0.6	97.71
	100.00	-	-	40	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-
	Sub-total	0.34	12.70	24,187	15,989	66.11	996	6.23	7.4	6.79	0.36	12.33	23,302	15,418	66.17	961	6.23	7.1	6.80
	Total	0.34	12.73	24,226	16,009	66.08	1,003	6.26	7.4	6.83	0.36	12.35	23,330	15,432	66.15	965	6.25	7.1	6.83
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.08	84.23	32,983	16,723	50.70	681	4.07	11.2	4.91	0.08	84.34	31,978	16,471	51.51	668	4.05	11.0	4.88
	0.15 - 0.24	0.16	90.95	2,596	910	35.06	74	8.08	1.3	9.90	0.16	90.95	2,596	939	36.19	76	8.08	1.4	9.90
	0.25 - 0.49	0.35	83.92	4,089	1,760	43.04	253	14.40	5.4	18.19	0.35	83.65	4,143	1,804	43.55	258	14.31	5.4	18.07
	0.50 - 0.74	0.68	73.37	374	237	63.36	49	20.85	1.2	27.08	0.68	73.33	420	264	62.80	55	20.83	1.3	27.07
	0.75 - 2.49	1.68	85.86	5,154	1,672	32.44	780	46.64	23.7	64.34	1.70	85.73	5,575	1,768	31.70	830	46.97	25.3	64.85
	2.50 - 9.99	4.64	78.19	663	214	32.25	193	90.24	7.8	135.91	4.67	78.31	747	232	31.01	210	90.83	8.5	136.89
	10.00 - 99.99	18.69	65.60	546	151	27.74	253	166.99	18.5	319.98	18.69	65.55	647	173	26.70	288	166.91	21.1	319.87
	100.00	-	-	55	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-
	Total	0.41	84.30	46,460	21,667	46.64	2,283	10.54	69.1	14.52	0.44	84.33	46,131	21,651	46.93	2,385	11.02	74.0	15.29
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	40.05	713	510	71.46	30	5.81	0.1	6.06	0.05	59.44	516	357	69.00	32	8.51	0.1	8.88
	0.15 - 0.24	0.16	91.65	3	1	30.33	-	32.49	-	34.38	0.17	89.79	4	1	27.94	-	32.13	-	34.01
	0.25 - 0.49	0.27	53.19	185	125	68.31	33	26.38	0.2	28.19	0.27	63.66	175	121	69.46	38	31.55	0.2	33.71
	0.50 - 0.74	0.68	51.65	69	37	54.79	17	43.82	0.1	48.21	0.68	62.36	73	40	54.17	21	52.91	0.2	58.21
	0.75 - 2.49	1.35	57.61	30	17	55.44	11	65.55	0.1	75.25	1.35	62.64	33	19	57.11	13	71.59	0.2	82.20
	2.50 - 9.99	2.89	44.97	18	10	54.18	6	61.97	0.1	78.37	2.91	52.52	16	8	53.08	6	72.40	0.1	91.63
	10.00 - 99.99	14.37	60.37	2	1	45.36	1	116.68	0.1	225.24	14.58	69.11	2	1	46.15	1	134.21	0.1	260.00
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.21	43.62	1,021	701	68.73	98	13.96	0.7	15.33	0.26	60.68	820	547	66.66	111	20.28	0.9	22.27
Total retail clients		0.40 %	55.72 %	$ 78,217	$ 41,392	52.92 %	$ 4,850	11.71 %	$ 92.6	14.51 %	0.42 %	56.47 %	$ 76,481	$ 40,499	52.95 %	$ 4,844	11.96 %	$ 96.4	14.94 %

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[1] (continued)

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)		As at December 31, 2019									As at September 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	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD[2]
SMEs similar to other retail client exposures																			
	0.00 - 0.14	0.09%	78.90%	$ 1,698	$ 783	46.12%	$ 144	18.40%	$ 0.6	19.32%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.15 - 0.24	0.19	84.73	1,274	651	51.08	216	33.19	1.1	35.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.25 - 0.49	0.35	81.27	1,843	736	39.93	349	47.37	2.0	50.96	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.50 - 0.74	0.65	41.89	15	7	46.68	2	34.71	-	38.12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0.75 - 2.49	1.21	85.73	1,119	588	52.50	531	90.37	6.1	103.31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2.50 - 9.99	4.77	82.16	177	81	45.94	98	120.32	3.2	168.88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	10.00 - 99.99	15.34	69.05	49	8	16.86	11	129.79	0.8	254.03	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	100.00	-	-	5	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Total	0.59	82.22	6,180	2,854	46.18	1,351	47.33	13.8	53.39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgage loans																			
Insured exposures	0.00 - 0.14	0.08%	29.18%	$ 10	$ 4	50.00%	$ -	5.85%	$ -	6.15%	0.08%	14.34%	$ 11	$ 6	50.00%	$ -	2.87%	$ -	3.01%
	0.15 - 0.24	0.21	35.64	4	2	50.00	-	14.93	-	15.87	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.26	15.05	32	15	50.00	1	7.33	-	7.82
	0.50 - 0.74	0.53	35.11	4	2	50.00	1	28.49	-	30.82	0.65	15.71	27	14	50.00	2	14.70	-	15.98
	0.75 - 2.49	1.41	35.27	5	3	50.00	1	54.61	-	60.81	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04
	2.50 - 9.99	4.03	34.75	2	1	50.00	1	100.43	-	117.99	5.15	15.56	7	4	50.00	2	51.16	-	61.36
	10.00 - 99.99	19.54	32.95	-	-	50.00	-	183.60	-	263.44	27.39	14.93	1	1	50.00	1	87.18	-	138.31
	100.00	-	-	-	-	-	-	-	-	-	100.00	14.97	-	-	50.00	-	187.09	-	187.09
	Sub-total	0.80	32.95	25	12	49.48	3	28.65	-	32.12	1.50	15.37	109	55	50.00	10	18.26	0.1	20.97
Uninsured exposures																			
	0.00 - 0.14	0.08	11.81	11,255	7,230	64.22	169	2.36	0.6	2.48	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44
	0.15 - 0.24	0.22	12.25	6,198	4,315	69.62	228	5.28	1.2	5.61	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23
	0.50 - 0.74	0.51	12.44	3,050	2,072	67.95	204	9.84	1.3	10.63	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56
	0.75 - 2.49	1.24	12.89	1,740	1,136	65.33	210	18.44	1.8	20.44	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27
	2.50 - 9.99	3.66	12.96	337	211	62.64	75	35.41	1.0	41.33	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40
	10.00 - 99.99	18.82	12.26	47	24	52.10	17	68.11	0.6	96.98	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39
	100.00	-	-	41	-	-	-	-	-	-	100.00	14.30	42	-	0.80	1	178.79	-	178.79
	Sub-total	0.35	12.12	22,668	14,988	66.12	903	6.03	6.5	6.57	0.44	11.99	22,222	12,499	56.25	866	6.92	7.2	7.64
	Total	0.35	12.14	22,693	15,000	66.10	906	6.04	6.5	6.59	0.45	12.00	22,331	12,554	56.22	876	6.97	7.3	7.70
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.08	84.07	30,929	15,641	50.58	639	4.08	10.5	4.92	0.06	85.29	19,154	12,838	67.02	395	3.07	6.1	3.67
	0.15 - 0.24	0.16	90.95	2,527	869	34.37	70	8.08	1.3	9.90	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02
	0.25 - 0.49	0.35	83.53	4,068	1,728	42.49	246	14.26	5.2	18.00	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05
	0.50 - 0.74	0.68	73.38	416	260	62.45	54	20.85	1.3	27.09	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33
	0.75 - 2.49	1.72	85.59	5,634	1,761	31.25	835	47.41	25.5	65.51	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40
	2.50 - 9.99	4.66	78.29	740	229	30.91	208	90.67	8.4	136.62	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45
	10.00 - 99.99	18.70	65.50	614	164	26.63	273	166.83	20.0	319.75	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16
	100.00	-	-	23	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-
	Total	0.45	84.10	44,951	20,652	45.94	2,325	11.26	72.2	15.62	0.41	83.31	44,441	27,950	62.89	3,337	11.94	91.4	16.03
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	59.08	497	342	68.79	29	8.48	0.1	8.84	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33
	0.15 - 0.24	0.17	88.94	3	1	28.67	-	31.75	-	33.60	0.19	84.21	4	3	64.19	1	32.93	-	34.93
	0.25 - 0.49	0.27	64.85	164	111	67.53	36	32.13	0.2	34.32	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29
	0.50 - 0.74	0.68	62.63	63	34	54.61	18	53.14	0.2	58.46	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52
	0.75 - 2.49	1.36	60.80	27	15	56.13	11	69.52	0.1	79.90	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59
	2.50 - 9.99	2.79	54.08	26	15	58.83	11	74.22	0.2	93.17	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59
	10.00 - 99.99	14.37	67.32	2	1	48.21	1	130.03	0.1	250.93	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80
	100.00	-	-	1	-	-	-	-	-	-	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33
	Total	0.29	60.52	783	519	66.32	106	20.53	0.9	22.70	0.34	55.50	765	516	67.38	115	22.37	1.1	24.88
Total retail clients		0.42 %	55.99 %	$ 74,607	$ 39,025	52.31 %	$ 4,688	12.01 %	$ 93.4	15.01 %	0.42 %	61.14 %	$ 67,537	$ 41,020	60.74 %	$ 4,328	10.55 %	$ 99.8	13.59%

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[(1)] (continued)

Unused exposure and off-balance sheet exposure – Retail clients

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

Footnotes to this table are presented on page 42.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach[(1)] (continued)

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage) As at 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[(2)]
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08 %	13.76 %	$ 9	$ 4	50.00 %	$ -	2.76 %	$ 0.1	2.90 %
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.37	21	11	50.00	1	7.49	-	7.99
	0.50 - 0.74	0.65	15.54	22	11	50.00	2	14.54	-	15.80
	0.75 - 2.49	1.63	16.08	23	12	50.00	3	27.58	-	30.88
	2.50 - 9.99	5.29	16.88	6	3	50.00	2	55.17	-	66.10
	10.00 - 99.99	27.42	14.74	1	-	50.00	-	86.07	-	136.60
	100.00	100.00	12.54	-	-	50.00	-	156.72	-	156.72
	Sub-total	1.60	15.53	82	41	50.00	8	19.09	0.1	21.70
Uninsured exposures										
	0.00 - 0.14	0.08	11.44	10,009	5,475	54.70	125	2.29	0.5	2.40
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.70	5,793	3,436	59.35	196	5.70	1.0	6.08
	0.50 - 0.74	0.65	12.15	2,916	1,676	57.46	190	11.37	1.3	12.36
	0.75 - 2.49	1.56	12.94	1,674	918	54.81	198	21.55	1.9	24.08
	2.50 - 9.99	4.78	13.86	323	171	52.89	76	44.09	1.2	52.52
	10.00 - 99.99	27.42	14.72	44	18	40.64	15	85.92	0.7	136.36
	100.00	100.00	12.64	33	-	0.68	-	158.00	-	158.00
	Sub-total	0.44	11.78	20,792	11,69	56.25	800	6.84	6.6	7.55
	Total	0.45	11.79	20,874	11,73	56.22	808	6.89	6.7	7.60
Qualifying revolving retail client exposures (QRRCE)										
	0.00 - 0.14	0.06	85.09	18,612	12,48	67.05	383	3.07	5.9	3.66
	0.15 - 0.24	0.19	79.54	13,361	8,617	64.49	701	8.14	13.0	10.03
	0.25 - 0.49	0.39	86.14	4,062	2,626	64.65	416	15.83	8.9	20.06
	0.50 - 0.74	0.68	81.75	437	257	58.73	60	23.23	1.3	30.18
	0.75 - 2.49	1.70	84.06	5,628	3,029	53.82	1,390	45.93	42.4	63.40
	2.50 - 9.99	4.77	80.38	710	222	31.20	208	93.94	8.5	141.80
	10.00 - 99.99	20.26	67.51	562	68	12.16	122	177.87	9.5	349.58
	100.00	-	-	18	-	-	-	-	-	-
	Total	0.41	83.21	43,390	27,29	62.91	3,280	12.01	89.5	16.11
Other retail client exposures (non-QRRCE) excluding SMEs										
	0.00 - 0.14	0.07	50.75	443	308	69.45	28	8.95	0.1	9.37
	0.15 - 0.24	0.19	83.94	4	2	64.21	1	32.83	-	34.82
	0.25 - 0.49	0.28	53.20	160	109	68.26	30	27.06	0.2	28.94
	0.50 - 0.74	0.68	57.26	69	40	58.48	20	48.58	0.2	53.45
	0.75 - 2.49	1.36	61.21	26	15	57.47	11	69.85	0.1	80.21
	2.50 - 9.99	3.30	48.60	16	9	54.59	4	68.00	0.1	80.21
	10.00 - 99.99	24.88	54.63	4	3	62.43	3	132.14	0.3	302.00
	100.00	100.00	24.01	1	-	0.03	-	300.10	-	300.10
	Total	0.38	52.30	723	486	67.23	97	20.00	1.0	22.59
Total retail clients		0.42 %	61.62 %	$ 64,987	$ 39,52	60.81 %	$ 4,185	10.59 %	$ 97.2	13.66 %

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

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

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

(as a percentage)	As at December 31, 2020						As at September 30, 2020					
	Weighted average PD[3]	**Average historical annual default rate**	**EAD - weighted average LGD[3]**	**EAD - weighted actual LGD[3]**	**EAD - weighted average CCF[3]**	**EAD - weighted actual CCF[3]**	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	**0.02%**	**- %**	**25.69%**	**25.34%**	**45.45%**	**12.37%**	0.02%	- %	25.45%	24.89%	43.68%	10.90%
Financial institutions	**0.38**	**-**	**55.67**	**-**	**26.43**	**0.03**	0.37	-	59.07	-	26.13	0.02
Businesses	**2.48**	**1.16**	**25.54**	**23.98**	**48.27**	**13.90**	2.52	1.92	26.26	30.98	48.55	14.86
SMEs similar to other retail client exposures	**2.48**	**1.47**	**58.39**	**30.00**	**46.47**	**33.18**	2.00	2.08	58.68	40.31	46.02	24.47
Exposures related to residential mortgages												
Insured exposures	**0.34**	**0.14**	**32.95**	**11.35**	**49.60**	**49.60**	0.41	0.18	30.04	11.88	49.58	49.58
Uninsured exposures	**0.82**	**0.41**	**19.31**	**5.52**	**63.00**	**20.21**	0.91	0.52	17.10	5.39	66.14	15.79
Qualifying revolving retail client exposures (QRRCE)	**1.59**	**1.14**	**83.81**	**71.71**	**46.96**	**28.06**	1.58	1.30	83.61	72.18	46.54	29.22
Other retail client exposures (non-QRRCE) excluding SMEs	**2.61**	**1.38**	**51.65**	**43.03**	**67.42**	**63.11**	2.95	1.81	50.59	42.14	67.42	62.77

(as a percentage)	As at June 30, 2020						As at March 31, 2020					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	- %	25.66%	24.64%	43.15%	9.47%	0.02%	- %	26.29%	24.16%	44.56%	11.52%
Financial institutions	0.45	-	53.74	-	27.53	0.03	0.21	-	53.38	-	27.52	0.23
Businesses	2.42	1.72	26.51	29.34	49.88	17.57	2.13	1.18	26.70	20.83	46.83	15.29
SMEs similar to other retail client exposures	2.18	2.16	58.67	39.99	46.31	18.87	1.81	2.02	59.85	34.84	46.26	25.74
Exposures related to residential mortgages												
Insured exposures	0.39	0.20	29.06	11.77	49.87	49.87	0.48	0.25	27.81	13.15	49.77	49.77
Uninsured exposures	0.85	0.56	16.28	5.51	66.11	11.51	0.89	0.59	15.36	5.83	66.17	7.32
Qualifying revolving retail client exposures (QRRCE)	1.60	1.43	83.69	72.93	46.64	45.14	1.84	1.54	83.30	74.11	46.93	32.47
Other retail client exposures (non-QRRCE) excluding SMEs	2.99	2.10	51.30	43.59	68.73	59.91	3.16	2.13	52.39	43.29	66.66	59.65

(as a percentage)	As at December 31, 2019						As at September 30, 2019					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	- %	25.91%	22.94%	43.47%	10.27%	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	0.10	-	43.92	-	27.43	0.22	N/A	N/A	N/A	N/A	N/A	N/A
Businesses	2.01	1.33	26.97	13.00	51.32	12.47	N/A	N/A	N/A	N/A	N/A	N/A
SMEs similar to other retail client exposures	1.67	1.69	59.62	32.10	46.18	22.14	N/A	N/A	N/A	N/A	N/A	N/A
Exposures related to residential mortgages												
Insured exposures	0.47	0.25	27.17	14.79	49.48	47.98	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%
Uninsured exposures	0.89	0.58	14.78	5.90	66.12	61.03	1.14	0.55	13.65	10.19	56.25	36.56
Qualifying revolving retail client exposures (QRRCE)	1.85	1.51	83.23	73.76	45.94	39.38	1.62	1.09	82.86	70.73	62.89	42.09
Other retail client exposures (non-QRRCE) excluding SMEs	3.19	2.18	52.09	43.36	66.32	65.95	4.00	1.90	44.85	30.54	67.45	56.31

(as a percentage)	As at June 30, 2019						As at March 31, 2019					
	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Exposures related to residential mortgages												
Insured exposures	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%	1.75%	0.75%	13.17%	12.73%	50.00%	50.00%
Uninsured exposures	1.07	0.54	13.03	9.70	56.30	37.82	1.11	0.53	13.28	10.28	56.31	35.12
Qualifying revolving retail client exposures (QRRCE)	1.50	1.07	82.82	69.13	62.97	42.24	1.58	1.07	82.78	71.75	62.92	42.27
Other retail client exposures (non-QRRCE) excluding SMEs	3.73	1.73	44.75	31.78	67.54	56.50	3.72	1.75	44.67	30.82	67.63	56.56

(as a percentage)	As at December 31, 2018					
	Weighted average PD[3]	Average historical annual default rate[4]	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3][4]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3][4]
Exposures related to residential mortgages						
Insured exposures	1.76%	0.75%	12.56%	9.16%	50.00%	50.00%
Uninsured exposures	1.09	0.53	12.69	9.54	56.25	59.02
Qualifying revolving retail client exposures (QRRCE)	1.55	1.08	82.74	70.59	62.91	45.07
Other retail client exposures (non-QRRCE) excluding SMEs	3.60	1.64	44.50	29.85	67.24	56.74

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.
(2) In this table, “PD” stands for probability of default, “LGD” stands for loss given default, “EAD” stands for exposure at default, and “CCF” stands for credit conversion factor.
(3) PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.
(4) The “Average historical annual default rate”, “Actual LGD” and “Actual CCF” parameters disclosed as at December 31, 2018 are those observed as at June 30, 2018 due to an update of the backtesting systems that ended in the first quarter of 2019.

Table 17 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)[2]

	As at December 31, 2020								As at September 30, 2020							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	**0%**	**20%**	**35%**	**50%**	**75%**	**100%**	**Other**	**Total**	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	**$ 9,793**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 9,793**	$ 5,813	$ -	$ -	$ -	$ -	$ 157	$ -	$ 5,970
Financial institutions	**-**	**10,448**	**-**	**-**	**-**	**7**	**1**	**10,456**	-	11,372	-	23	-	-	1	11,396
Businesses	**-**	**643**	**-**	**366**	**-**	**9,513**	**115**	**10,637**	-	686	-	342	-	8,963	128	10,119
SMEs similar to other retail client exposures	**-**	**-**	**-**	**-**	**216**	**-**	**3**	**219**	-	-	-	-	204	-	67	271
Mortgages	**-**	**-**	**422**	**-**	**-**	**-**	**-**	**422**	-	-	357	-	-	-	-	357
Other retail client exposures (excluding SMEs)	**-**	**-**	**-**	**-**	**2,130**	**1**	**-**	**2,131**	-	-	-	-	2,207	2	-	2,209
Securitization	**-**	**-**	**-**	**-**	**-**	**-**	**8**	**8**	-	-	-	-	-	-	9	9
Equities	**-**	**-**	**-**	**-**	**-**	**255**	**8**	**263**	-	-	-	-	-	225	8	233
Trading portfolio	**-**	**2,300**	**-**	**2**	**-**	**10,049**	**11**	**12,362**	-	2,341	-	6	-	8,775	-	11,122
Total	**$ 9,793**	**$ 13,391**	**$ 422**	**$ 368**	**$ 2,346**	**$ 19,825**	**$ 146**	**$ 46,291**	$ 5,813	$ 14,399	$ 357	$ 371	$ 2,411	$ 18,122	$ 213	$ 41,686

	As at June 30, 2020								As at March 31, 2020							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 11,532	$ -	$ -	$ -	$ -	$ -	$ -	$ 11,532	$ 6,960	$ 20	$ -	$ -	$ -	$ -	$ -	$ 6,980
Financial institutions	-	9,450	-	55	-	8	14	9,527	-	7,909	-	65	-	-	2	7,976
Businesses	-	558	-	372	-	8,881	129	9,940	-	349	-	307	-	9,062	125	9,843
SMEs similar to other retail client exposures	-	-	-	-	202	-	67	269	-	-	-	-	202	-	123	325
Mortgages	-	-	385	-	-	-	-	385	-	-	392	-	-	-	-	392
Other retail client exposures (excluding SMEs)	-	-	-	-	2,325	2	-	2,327	-	-	-	-	2,138	2	-	2,140
Securitization	-	-	-	-	-	-	10	10	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	207	8	215	-	-	-	-	-	203	7	210
Trading portfolio	-	2,026	-	1	-	9,475	7	11,509	-	2,836	-	97	-	6,990	-	9,923
Total	$ 11,532	$ 12,034	$ 385	$ 428	$ 2,527	$ 18,573	$ 235	$ 45,714	$ 6,960	$ 11,114	$ 392	$ 469	$ 2,340	$ 16,257	$ 264	$ 37,796

Footnotes to this table are presented on page 46.

Table 17 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)[2] (continued)

	As at December 31, 2019								As at September 30, 2019							
	Risk Tranches								Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 103	$ -	$ -	$ -	$ -	$ -	$ -	$ 103	$ 15,776	$ -	$ -	$ -	$ -	$ -	$ -	$ 15,776
Financial institutions	-	8,548	-	75	-	-	1	8,624	-	17,205	-	219	-	4	1	17,429
Businesses	-	211	-	450	-	9,146	214	10,021	-	239	-	649	-	71,548	736	73,172
SMEs similar to other retail client exposures	-	-	-	-	193	-	117	310	-	-	-	-	8,051	-	172	8,223
Mortgages	-	-	391	-	-	-	-	391	-	-	396	-	-	-	-	396
Other retail client exposures (excluding SMEs)	-	-	-	-	2,141	1	-	2,142	-	-	-	-	2,059	1	-	2,060
Securitization	-	-	-	-	-	-	12	12	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	213	9	222	-	-	-	-	-	200	9	209
Trading portfolio	-	3,423	-	12	-	6,111	2	9,548	12,127	3,776	-	2	711	6,000	3	22,619
Total	$ 103	$ 12,182	$ 391	$ 537	$ 2,334	$ 15,471	$ 355	$ 31,373	$ 27,903	$ 21,220	$ 396	$ 870	$ 10,821	$ 77,753	$ 926	$ 139,889

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

Footnotes to this table are presented on page 46.

Table 17 – Risk exposure by asset class[1] and risk tranche (Standardized Approach)[2] (continued)

	As at December 31, 2018							
	Risk Tranches							
(in millions of dollars)	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	$ 15,282	$ -	$ -	$ -	$ -	$ 102	$ -	$ 15,384
Financial institutions	-	17,659	-	21	-	4	1	17,685
Businesses	-	219	-	653	-	66,260	710	67,842
SMEs similar to other retail client exposures	-	-	-	-	8,120	113	150	8,383
Mortgages	-	-	435	-	-	-	-	435
Other retail client exposures (excluding SMEs)	-	-	-	-	1,946	1	-	1,947
Securitization	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	243	7	250
Trading portfolio	11,386	4,927	-	34	30	4,821	5	21,203
Total	$ 26,668	$ 22,805	$ 435	$ 708	$ 10,096	$ 71,544	$ 878	$ 133,134

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

(2) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

RISK MANAGEMENT

Table 18 – Loan portfolio by borrower category and industry

	As at December 31, 2020		As at September 30, 2020		As at June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019		As at December 31, 2018	
(in millions of dollars)	**Gross loans**	**Gross credit-impaired loans**	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans	Gross loans	Gross credit-impaired loans
Residential mortgages	**$ 136,208**	**$ 374**	$ 134,105	$ 366	$ 131,729	$ 341	$ 128,419	$ 333	$ 126,757	$ 326	$ 124,902	$ 372	$ 123,457	$ 340	$ 120,744	$ 336	$ 120,113	$ 320
Consumer, credit card and other personal loans	**25,310**	**212**	25,828	242	25,623	283	26,181	284	27,022	276	26,851	271	26,577	232	26,031	248	26,210	221
Public agency loans[(1)]	**3,017**	**-**	4,203	-	3,847	-	2,455	-	3,319	-	3,473	-	3,512	-	3,049	-	3,326	-
Business loans																		
Agriculture	**9,738**	**125**	10,293	115	10,141	133	10,074	153	9,971	147	9,683	125	9,497	118	9,291	115	9,191	115
Mining, oil and gas	**389**	**44**	363	45	426	2	457	2	358	2	396	3	412	1	369	1	336	1
Utilities	**720**	**-**	718	-	694	-	831	-	676	-	680	-	632	-	705	-	751	-
Construction	**3,904**	**117**	3,590	152	3,508	159	3,690	131	3,485	134	3,466	174	3,411	159	3,148	155	2,857	154
Manufacturing	**4,324**	**111**	4,051	119	4,122	131	4,991	65	4,257	61	4,453	50	4,303	70	4,093	68	3,892	36
Wholesale trade	**1,568**	**35**	1,421	15	1,490	15	1,772	11	1,663	11	1,727	10	1,663	10	1,599	10	1,455	12
Retail trade	**3,389**	**73**	3,201	79	3,245	50	3,762	37	3,274	36	3,095	39	3,107	33	3,258	35	3,046	37
Transportation	**1,359**	**34**	1,374	33	1,346	25	1,661	23	1,531	22	1,615	33	1,561	36	1,441	26	1,475	19
Information industry	**312**	**14**	363	3	333	4	530	1	388	2	458	2	462	2	508	6	519	6
Finance and insurance	**855**	**1**	2,083	1	2,117	-	1,930	-	1,723	-	1,126	-	736	1	690	1	651	-
Real estate	**10,573**	**43**	9,162	18	9,193	22	9,379	22	8,862	19	8,447	22	8,287	27	8,009	32	7,849	34
Professional services	**887**	**8**	875	8	946	5	1,186	4	964	4	957	4	1,041	4	910	5	788	4
Management of companies	**993**	**9**	858	7	858	7	922	7	976	6	889	6	903	5	903	5	945	5
Administrative services	**353**	**13**	380	13	367	14	395	15	354	16	344	14	329	3	320	3	311	4
Education	**255**	**2**	298	2	307	2	306	3	287	2	284	1	310	1	315	1	232	2
Health care	**3,666**	**35**	3,779	37	3,759	29	3,782	21	3,719	22	3,688	21	3,359	20	3,269	18	3,140	22
Arts and entertainment	**786**	**19**	793	40	801	41	877	12	822	14	836	13	829	12	802	13	809	12
Accommodation	**1,834**	**48**	1,832	35	1,819	36	1,812	34	1,755	31	1,658	29	1,684	26	1,590	28	1,545	29
Other services	**1,133**	**6**	1,163	10	1,126	8	1,135	9	1,112	10	1,087	9	1,075	13	1,071	8	1,046	9
Other businesses	**960**	**-**	246	-	212	-	575	-	492	1	369	-	194	-	608	-	742	-
Total business loans	**$ 47,998**	**$ 737**	$ 46,843	$ 732	$ 46,810	$ 683	$ 50,067	$ 550	$ 46,669	$ 540	$ 45,258	$ 555	$ 43,795	$ 541	$ 42,899	$ 530	$ 41,580	$ 501
Total loans	**$ 212,533**	**$ 1,323**	$ 210,979	$ 1,340	$ 208,009	$ 1,307	$ 207,122	$ 1,167	$ 203,767	$ 1,142	$ 200,484	$ 1,198	$ 197,341	$ 1,113	$ 192,723	$ 1,114	$ 191,229	$ 1,042

(1) Includes government loans.

Table 19 – Loan portfolio by geographic area

(in millions of dollars)	As at December 31, 2020 Gross loans	As at December 31, 2020 Gross credit-impaired loans	As at September 30, 2020 Gross loans	As at September 30, 2020 Gross credit-impaired loans	As at June 30, 2020 Gross loans	As at June 30, 2020 Gross credit-impaired loans	As at March 31, 2020 Gross loans	As at March 31, 2020 Gross credit-impaired loans	As at December 31, 2019 Gross loans	As at December 31, 2019 Gross credit-impaired loans
Canada										
Québec	**$ 193,489**	**$ 1,133**	$ 191,382	$ 1,099	$ 188,462	$ 1,102	$ 186,861	$ 968	$ 183,835	$ 947
Other Canadian provinces	**18,639**	**190**	18,694	237	18,644	201	19,338	196	19,024	192
Total – Canada	**$ 212,128**	**$ 1,323**	$ 210,076	$ 1,336	$ 207,106	$ 1,303	$ 206,199	$ 1,164	$ 202,859	$ 1,139
Other countries	**405**	**-**	903	4	903	4	923	3	908	3
Total	**$ 212,533**	**$ 1,323**	$ 210,979	$ 1,340	$ 208,009	$ 1,307	$ 207,122	$ 1,167	$ 203,767	$ 1,142

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

Table 20 – Loan and acceptance portfolio by entity

(in millions of dollars and as a percentage)	As at December 31, 2020 Gross loans and acceptances		As at September 30, 2020 Gross loans and acceptances		As at June 30, 2020 Gross loans and acceptances		As at March 31, 2020 Gross loans and acceptances		As at December 31, 2019 Gross loans and acceptances	
Desjardins Group										
Caisse network	**$ 176,687**	**83.0%**	$ 173,245	82.2%	$ 170,236	81.8%	$ 167,054	80.7%	$ 165,095	80.9%
Fédération des caisses Desjardins du Québec	**32,447**	**15.2**	33,842	16.0	33,922	16.3	35,939	17.3	34,946	17.1
Desjardins Financial Security Life Assurance Company	**2,948**	**1.4**	2,982	1.4	3,016	1.4	3,085	1.5	3,112	1.5
Other entities	**779**	**0.4**	910	0.4	1,043	0.5	1,126	0.5	994	0.5
Total	**$ 212,861**	**100.0%**	$ 210,979	100.0%	$ 208,217	100.0%	$ 207,204	100.0%	$ 204,147	100.0%

(in millions of dollars and as a percentage)	As at September 30, 2019 Gross loans and acceptances		As at June 30, 2019 Gross loans and acceptances		As at March 31, 2019 Gross loans and acceptances		As at December 31, 2018 Gross loans and acceptances	
Desjardins Group								
Caisse network	$ 161,627	80.5%	$ 159,335	80.6%	$ 156,002	80.9%	$ 154,692	80.9%
Fédération des caisses Desjardins du Québec	34,855	17.4	33,949	17.2	32,762	17.0	31,862	16.6
Desjardins Financial Security Life Assurance Company	3,198	1.6	3,280	1.7	3,144	1.6	3,133	1.6
Other entities	988	0.5	969	0.5	958	0.5	1,702	0.9
Total	$ 200,668	100.0%	$ 197,533	100.0%	$ 192,866	100.0%	$ 191,389	100.0%

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at December 31, 2020						As at September 30, 2020					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	**$ 136,208**	**64.0%**	**$ 37,823**	**78.6%**	**$ 374**	**28.3%**	$ 134,105	63.6%	$ 38,051	78.5%	$ 366	27.3%
Consumer, credit card and other personal loans	**25,310**	**11.9**	**3,319**	**6.9**	**212**	**16.0**	25,828	12.2	3,207	6.6	242	18.1
Business and government loans	**51,343**	**24.1**	**6,962**	**14.5**	**737**	**55.7**	51,046	24.2	7,205	14.9	732	54.6
Total	**$ 212,861**	**100.0%**	**$ 48,104**	**100.0%**	**$ 1,323**	**100.0%**	$ 210,979	100.0%	$ 48,463	100.0%	$ 1,340	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2020						As at March 31, 2020					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	$ 131,729	63.3%	$ 37,986	79.1%	$ 341	26.0%	$ 128,419	62.0%	$ 37,283	78.3%	$ 333	28.6%
Consumer, credit card and other personal loans	25,623	12.3	3,292	6.9	283	21.7	26,181	12.6	3,277	6.9	284	24.3
Business and government loans	50,865	24.4	6,714	14.0	683	52.3	52,604	25.4	7,019	14.8	550	47.1
Total	$ 208,217	100.0%	$ 47,992	100.0%	$ 1,307	100.0%	$ 207,204	100.0%	$ 47,579	100.0%	$ 1,167	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2019						As at September 30, 2019					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans[1][2]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	$ 126,757	62.1%	$ 37,144	77.5%	$ 326	28.5%	$ 124,902	62.2%	$ 37,119	78.4%	$ 372	31.1%
Consumer, credit card and other personal loans	27,022	13.2	3,254	6.8	276	24.2	26,851	13.4	3,196	6.8	271	22.6
Business and government loans	50,368	24.7	7,500	15.7	540	47.3	48,915	24.4	6,980	14.8	555	46.3
Total	$ 204,147	100.0%	$ 47,898	100.0%	$ 1,142	100.0%	$ 200,668	100.0%	$ 47,295	100.0%	$ 1,198	100.0%

(in millions of dollars and as a percentage)	As at June 30, 2019						As at March 31, 2019					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	$ 123,457	62.5%	$ 37,281	79.0%	$ 340	30.6%	$ 120,744	62.6%	$ 36,328	77.8%	$ 336	30.1%
Consumer, credit card and other personal loans	26,577	13.5	3,304	7.0	232	20.8	26,031	13.5	3,437	7.4	248	22.3
Business and government loans	47,499	24.0	6,602	14.0	541	48.6	46,091	23.9	6,912	14.8	530	47.6
Total	$ 197,533	100.0%	$ 47,187	100.0%	$ 1,113	100.0%	$ 192,866	100.0%	$ 46,677	100.0%	$ 1,114	100.0%

(in millions of dollars and as a percentage)	As at December 31, 2018					
	Gross loans and acceptances		Guaranteed or insured loans[1]		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	$ 120,113	62.8%	$ 36,764	78.0%	$ 320	30.7%
Consumer, credit card and other personal loans	26,210	13.7	3,441	7.3	221	21.2
Business and government loans	45,066	23.5	6,924	14.7	501	48.1
Total	$ 191,389	100.0%	$ 47,129	100.0%	$ 1,042	100.0%

(1) Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).
(2) The amounts as at September 30, 2019 have been adjusted.

Table 22 – Change in gross credit-impaired loans

(in millions of dollars)	For the three-month periods ended December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019
Gross credit-impaired loans at the beginning of the period	**$ 1,340**	$ 1,307	$ 1,167	$ 1,142	$ 1,198
Gross loans that became credit-impaired since the last period	**851**	440	634	483	447
Loans returned to unimpaired status	**(772)**	(325)	(366)	(407)	(404)
Write-offs and recoveries	**(114)**	(89)	(88)	(105)	(119)
Other changes	**18**	7	(40)	54	20
Gross credit-impaired loans at the end of the period	**$ 1,323**	$ 1,340	$ 1,307	$ 1,167	$ 1,142

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

Table 23 – Residential mortgage loan portfolio[(1)(2)]

Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.[(3)]

As at December 31, 2020

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 28,615	97.1%	$ 71,622	95.3%	$ 5,316	94.7%	$ 105,553	95.7%
Ontario	819	2.8	3,492	4.6	300	5.3	4,611	4.2
Other[(7)]	30	0.1	101	0.1	1	-	132	0.1
All geographic areas	$ 29,464	100.0%	$ 75,215	100.0%	$ 5,617	100.0%	$ 110,296	100.0%

As at September 30, 2020

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 28,226	97.3%	$ 69,258	95.3%	$ 5,591	94.5%	$ 103,075	95.8%
Ontario	796	2.7	3,339	4.6	322	5.4	4,457	4.1
Other[(7)]	11	-	61	0.1	3	0.1	75	0.1
All geographic areas	$ 29,033	100.0%	$ 72,658	100.0%	$ 5,916	100.0%	$ 107,607	100.0%

As at June 30, 2020

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 28,037	97.2%	$ 67,312	95.4%	$ 5,576	94.7%	$ 100,925	95.8%
Ontario	803	2.8	3,200	4.5	311	5.3	4,314	4.1
Other[(7)]	10	-	53	0.1	2	-	65	0.1
All geographic areas	$ 28,850	100.0%	$ 70,565	100.0%	$ 5,889	100.0%	$ 105,304	100.0%

As at March 31, 2020

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 27,257	97.1%	$ 65,172	95.6%	$ 5,932	94.8%	$ 98,361	96.0%
Ontario	803	2.9	2,916	4.3	324	5.2	4,043	3.9
Other[(7)]	10	-	46	0.1	2	-	58	0.1
All geographic areas	$ 28,070	100.0%	$ 68,134	100.0%	$ 6,258	100.0%	$ 102,462	100.0%

As at December 31, 2019

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 27,339	97.1%	$ 64,328	95.7%	$ 5,975	94.9%	$ 97,642	96.0%
Ontario	814	2.9	2,806	4.2	323	5.1	3,943	3.9
Other[(7)]	9	-	44	0.1	2	-	55	0.1
All geographic areas	$ 28,162	100.0%	$ 67,178	100.0%	$ 6,300	100.0%	$ 101,640	100.0%

As at September 30, 2019

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 27,332	97.1%	$ 62,871	95.8%	$ 6,162	94.8%	$ 96,365	96.1%
Ontario	809	2.9	2,677	4.1	339	5.2	3,825	3.8
Other[(7)]	10	-	38	0.1	3	-	51	0.1
All geographic areas	$ 28,151	100.0%	$ 65,586	100.0%	$ 6,504	100.0%	$ 100,241	100.0%

As at June 30, 2019

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 27,387	97.1%	$ 61,614	96.0%	$ 6,216	94.8%	$ 95,217	96.2%
Ontario	811	2.9	2,586	4.0	339	5.2	3,736	3.8
Other[(7)]	9	-	32	-	3	-	44	-
All geographic areas	$ 28,207	100.0%	$ 64,232	100.0%	$ 6,558	100.0%	$ 98,997	100.0%

As at March 31, 2019

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 26,770	97.0%	$ 60,015	96.0%	$ 6,342	94.9%	$ 93,127	96.2%
Ontario	815	3.0	2,518	4.0	342	5.1	3,675	3.8
Other[(7)]	10	-	26	-	2	-	38	-
All geographic areas	$ 27,595	100.0%	$ 62,559	100.0%	$ 6,686	100.0%	$ 96,840	100.0%

As at December 31, 2018

(in millions of dollars and as a percentage)	Guaranteed or insured loans[(4)]		Uninsured loans[(5)]		Home equity lines of credit[(6)]		Total	
Québec	$ 26,892	97.0%	$ 59,577	96.0%	$ 6,357	94.9%	$ 92,826	96.2%
Ontario	819	3.0	2,461	4.0	342	5.1	3,622	3.8
Other[(7)]	10	-	28	-	3	-	41	-
All geographic areas	$ 27,721	100.0%	$ 62,066	100.0%	$ 6,702	100.0%	$ 96,489	100.0%

(1) Represents all loans secured by a property with up to four units. Residential mortgage loans on properties with up to four units held outside of the caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc. totalled $131 million as at December 31, 2020. They amounted to $132 million and $132 million respectively for the December 2019 and December 2018 quarters.
(2) Data as at September 30, 2020 and for prior periods have been restated to conform with the presentation for the current period.
(3) Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is instead subject to the Financial Services Regulatory Authority of Ontario rules.
(4) 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.
(5) 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.
(6) Unamortized portion of home equity lines of credit and consumer lines of credit secured by a property with up to four units.
(7) Represents the geographic areas of Canada other than Québec and Ontario.

Table 24 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter[(1)]
Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.[(2)]

	As at December 31, 2020			As at September 30, 2020			As at June 30, 2020		
(average loan-to-value ratio, by geographic area)	**Uninsured loans[(3)]**	**Home equity lines of credit and related loans[(4)]**	**Total uninsured**	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured
Québec	**65.9%**	**70.8%**	**69.3%**	66.8%	72.1%	70.7%	68.4%	71.8%	70.7%
Ontario	**70.7**	**69.9**	**70.2**	68.7	69.0	68.9	65.4	68.8	67.2
Other[(5)]	**63.5**	**66.6**	**64.8**	71.7	74.8	73.5	72.0	75.4	73.5
All geographic areas	**66.2%**	**70.7%**	**69.4%**	66.9%	71.9%	70.6%	68.1%	71.6%	70.4%

	As at March 31, 2020			As at December 31, 2019			As at September 30, 2019		
(average loan-to-value ratio, by geographic area)	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured
Québec	67.8%	70.8%	69.9%	67.9%	70.5%	69.7%	67.6%	70.9%	70.0%
Ontario	71.7	70.3	71.0	69.9	69.2	69.5	70.1	69.2	69.6
Other[(5)]	74.1	72.6	73.2	70.2	73.9	72.4	69.0	77.9	73.7
All geographic areas	68.1%	70.8%	69.9%	68.0%	70.5%	69.7%	67.8%	70.8%	70.0%

	As at June 30, 2019			As at March 31, 2019			As at December 31, 2018		
(average loan-to-value ratio, by geographic area)	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured	Uninsured loans[(3)]	Home equity lines of credit and related loans[(4)]	Total uninsured
Québec	67.1%	70.8%	69.6%	66.6%	70.0%	69.0%	67.2%	70.3%	69.4%
Ontario	71.4	70.2	70.7	71.2	68.4	69.6	70.2	68.6	69.1
Other[(5)]	77.3	74.3	75.2	63.4	79.1	67.2	75.0	74.3	74.4
All geographic areas	67.3%	70.8%	69.7%	66.9%	70.0%	69.0%	67.4%	70.3%	69.4%

(1) Data as at September 30, 2020 and for prior periods have been restated to conform with the presentation for the current period.
(2) Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is instead subject to the Financial Services Regulatory Authority of Ontario rules.
(3) Conventional term mortgages and amortized consumer loans secured by a property with up to four units.
(4) Home equity lines of credit including related amortized loans and consumer lines of credit secured by a property with up to four units.
(5) Represents the geographic areas of Canada other than Québec and Ontario.

Table 25 – Remaining amortization period for residential mortgage loans(1)
Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.(2)

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans As at December 31, 2020		As at September 30, 2020		As at June 30, 2020		As at March 31, 2020		As at December 31, 2019	
0-10 years	**$ 3,293**	**3.1%**	$ 3,191	3.1%	$ 3,045	3.1%	$ 2,937	3.1%	$ 2,940	3.1%
10-20 years	**20,024**	**19.1**	19,388	19.1	18,787	18.9	18,043	18.8	17,825	18.7
20-25 years	**71,785**	**68.6**	70,010	68.8	68,609	68.9	66,648	69.2	66,156	69.4
25-30 years	**8,187**	**7.8**	7,713	7.6	7,517	7.6	7,056	7.3	6,867	7.2
30-35 years	**1,108**	**1.1**	1,112	1.1	1,169	1.2	1,225	1.3	1,259	1.3
35 years or more	**282**	**0.3**	277	0.3	288	0.3	295	0.3	293	0.3
All amortization periods	**$ 104,679**	**100.0%**	$ 101,691	100.0%	$ 99,415	100.0%	$ 96,204	100.0%	$ 95,340	100.0%

(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	
0-10 years	$ 2,904	3.1%	$ 2,837	3.1%	$ 2,765	3.1%	$ 2,797	3.1%
10-20 years	17,576	18.8	17,336	18.8	17,168	19.0	17,123	19.1
20-25 years	65,068	69.4	64,145	69.3	62,069	68.9	61,701	68.8
25-30 years	6,594	7.0	6,479	7.0	6,436	7.1	6,409	7.1
30-35 years	1,298	1.4	1,344	1.5	1,411	1.6	1,448	1.6
35 years or more	297	0.3	298	0.3	305	0.3	309	0.3
All amortization periods	$ 93,737	100.0%	$ 92,439	100.0%	$ 90,154	100.0%	$ 89,787	100.0%

(1) Data as at September 30, 2020 and for prior periods have been restated to conform with the presentation for the current period.
(2) Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is instead subject to the Financial Services Regulatory Authority of Ontario 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 Québec, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

Capital ratios

Regulatory Tier 1A capital, Tier 1 capital or total regulatory capital divided by risk-weighted assets. These measures are calculated in accordance with the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF.

Commitment

- Direct commitment

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

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

Counterparty and issuer risk

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

Credit-impaired loan

A financial asset is credit impaired when one or more events that have a detrimental impact on the estimated cash flows of that financial asset have occurred 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.

Foreign exchange risk

Risk that arises when the actual or expected value of assets denominated in a foreign currency is higher or lower than that of liabilities denominated in the same currency.

Incremental risk charge (IRC)

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

Internal Model Method

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

Internal Ratings-Based Approach

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

Leverage ratio

Ratio calculated by dividing Tier 1 capital by the exposure measure. The exposure measure is independent from risk and includes: 1) on-balance sheet exposures; 2) securities financing transaction exposures; 3) derivative exposures; and 4) off-balance sheet items.

Loss given default (LGD)

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

Market risk

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

NVCC subordinated notes

Securities that meet the non-viability contingent capital (NVCC) requirements set out in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF, in particular securities issued by the Federation with a clause providing for their automatic conversion into capital shares of the Federation upon the occurrence of a trigger event as defined in the guideline.

Off-balance sheet exposure

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

Operational risk

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

Other retail client exposures

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

Probability of default (PD)

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

Qualifying revolving retail client exposures

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

Regulatory capital

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

Regulatory funds

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

Repurchase agreement

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

Reverse repurchase agreement

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

Risk-weighted assets

Assets adjusted based on a risk-weighting factor prescribed by regulations to reflect the level of risk associated with items presented in the Combined Balance Sheets. Some assets are not weighted, but rather deducted from capital. The calculation method is defined in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF. For more details, see the “Capital management” section of the Management’s Discussion and Analysis.

Scaling factor

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

Securitization

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

Standardized Approach

- Credit risk

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

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

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

Unused exposure

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

Used exposure

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

Value at Risk (VaR)

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