

Supplemental Financial Information (unaudited)

For the period ended March 31, 2021

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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). 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 March 31, 2021	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
ASSETS									
Cash and deposits with financial institutions	\$ 19,853	\$ 12,126	\$ 8,844	\$ 14,496	\$ 9,614	\$ 3,709	\$ 3,345	\$ 3,430	\$ 2,637
Securities									
Securities at fair value through profit or loss	36,542	34,960	34,235	34,392	35,653	35,168	37,839	39,005	39,747
Securities at fair value through other comprehensive income	46,862	52,679	54,743	42,597	25,117	22,909	21,431	21,662	22,264
Securities at amortized cost	25	29	275	626	1,462	1,616	1,863	1,728	1,661
	83,429	87,668	89,253	77,615	62,232	59,693	61,133	62,395	63,672
Securities borrowed or purchased under reverse repurchase agreements	13,634	9,658	9,706	10,710	10,565	10,032	12,738	12,324	11,682
Loans									
Residential mortgages	138,438	136,208	134,105	131,729	128,419	126,757	124,902	123,457	120,744
Consumer, credit card and other personal loans	24,789	25,310	25,828	25,623	26,181	27,022	26,851	26,577	26,031
Business and government loans	52,688	51,015	51,046	50,657	52,522	49,988	48,731	47,307	45,948
	215,915	212,533	210,979	208,009	207,122	203,767	200,484	197,341	192,723
Allowance for credit losses	(1,064)	(1,112)	(1,048)	(1,048)	(878)	(685)	(693)	(629)	(735)
	214,851	211,421	209,931	206,961	206,244	203,082	199,791	196,712	191,988
Segregated fund net assets	20,662	19,093	18,032	17,198	15,363	17,026	16,332	16,040	14,379
Other assets									
Clients' liability under acceptances	154	328	-	208	82	380	184	192	143
Premiums receivable	2,641	2,803	2,870	2,740	2,576	2,686	2,716	2,555	2,330
Derivative financial instruments	5,585	5,820	5,846	5,882	6,190	4,246	4,453	4,293	4,169
Amounts receivable from clients, brokers and financial institutions	5,389	2,499	4,597	3,710	4,167	2,229	2,161	3,183	3,186
Reinsurance assets	1,904	1,962	1,989	2,074	1,862	2,001	1,931	1,933	1,966
Right-of-use assets	563	565	561	564	579	566	574	577	590
Investment property	918	924	937	941	924	957	972	956	957
Property, plant and equipment	1,514	1,541	1,487	1,485	1,485	1,471	1,439	1,433	1,420
Goodwill	156	156	156	121	121	121	121	121	121
Intangible assets	455	424	425	398	382	381	381	385	382
Investments in companies accounted for using the equity method	1,238	1,189	1,159	1,146	1,123	1,034	1,033	1,014	990
Deferred tax assets	833	1,154	1,178	1,184	854	1,292	1,278	1,254	1,172
Other	3,202	2,704	2,916	2,501	2,556	2,090	2,149	2,109	2,218
	24,552	22,069	24,121	22,954	22,901	19,454	19,392	20,005	19,644
TOTAL ASSETS	\$ 376,981	\$ 362,035	\$ 359,887	\$ 349,934	\$ 326,919	\$ 312,996	\$ 312,731	\$ 310,906	\$ 304,002

Footnote to this table is presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at March 31, 2021	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
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 129,676	\$ 127,928	\$ 124,541	\$ 122,338	\$ 113,848	\$ 111,665	\$ 109,192	\$ 109,640	\$ 107,122
Business and government ⁽¹⁾	99,638	96,853	100,304	97,386	91,045	81,556	83,367	83,138	78,595
Deposit-taking institutions ⁽¹⁾	1,605	455	975	546	602	697	261	513	543
	230,919	225,236	225,820	220,270	205,495	193,918	192,820	193,291	186,260
Other liabilities									
Acceptances	154	328	-	208	82	380	184	192	143
Commitments related to securities sold short	11,589	9,353	8,846	6,022	8,901	10,615	11,261	11,801	12,129
Commitments related to securities lent or sold under repurchase agreements	21,883	19,152	17,673	19,489	13,416	10,562	12,710	11,261	13,608
Derivative financial instruments	5,236	4,884	4,095	4,058	3,547	4,278	3,930	3,799	3,501
Amounts payable to clients, brokers and financial institutions	11,047	6,810	8,893	7,780	9,795	5,552	5,966	6,328	7,145
Lease liabilities	631	633	626	627	639	624	627	628	639
Insurance contract liabilities	32,822	34,827	34,760	34,455	31,819	31,595	31,850	31,035	30,138
Segregated fund net liabilities	20,660	19,089	18,025	17,184	15,352	17,002	16,316	16,025	14,370
Net defined benefit plan net liabilities	1,877	3,107	3,281	3,070	1,384	3,068	3,041	3,124	2,726
Deferred tax liabilities	334	372	375	376	409	281	255	235	234
Other	6,712	6,488	6,610	6,177	5,731	6,294	5,391	5,258	5,599
	112,945	105,043	103,184	99,446	91,075	90,251	91,531	89,686	90,232
Subordinated notes	1,473	1,493	1,465	1,451	1,399	1,398	1,392	1,399	1,384
TOTAL LIABILITIES	345,337	331,772	330,469	321,167	297,969	285,567	285,743	284,376	277,876
EQUITY									
Capital stock	5,016	5,021	5,029	5,037	5,041	5,134	5,178	5,220	5,233
Share capital	-	-	-	-	-	-	4	4	5
Undistributed surplus earnings	2,369	1,874	1,841	1,985	2,000	2,352	2,121	1,575	3,678
Accumulated other comprehensive income	999	1,302	1,183	1,047	475	211	386	433	363
Reserves	22,470	21,316	20,661	20,015	20,753	18,959	18,538	18,540	16,099
Equity – Group's share	30,854	29,513	28,714	28,084	28,269	26,656	26,227	25,772	25,378
Non-controlling interests	790	750	704	683	681	773	761	758	748
Total equity	31,644	30,263	29,418	28,767	28,950	27,429	26,988	26,530	26,126
TOTAL LIABILITIES AND EQUITY	\$ 376,981	\$ 362,035	\$ 359,887	\$ 349,934	\$ 326,919	\$ 312,996	\$ 312,731	\$ 310,906	\$ 304,002

⁽¹⁾ 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								
	March 31, 2021	December 31, 2020 ⁽¹⁾	September 30, 2020 ⁽¹⁾	June 30, 2020 ⁽¹⁾	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019
Interest income									
Loans	\$ 1,712	\$ 1,790	\$ 1,800	\$ 1,753	\$ 1,935	\$ 2,003	\$ 1,985	\$ 1,873	\$ 1,848
Securities	113	136	120	123	109	99	98	107	108
	1,825	1,926	1,920	1,876	2,044	2,102	2,083	1,980	1,956
Interest expense									
Deposits	405	440	431	494	645	669	665	643	641
Subordinated notes and other	17	31	25	14	46	50	55	47	55
	422	471	456	508	691	719	720	690	696
Net interest income	1,403	1,455	1,464	1,368	1,353	1,383	1,363	1,290	1,260
Net premiums	2,585	2,626	2,534	2,238	2,522	2,527	2,326	2,242	2,317
Other income									
Deposit and payment service charges	99	104	96	83	105	109	116	103	103
Lending fees and credit card service revenues	187	165	126	141	196	185	193	186	210
Brokerage and investment fund services	273	243	235	235	241	226	223	223	214
Management and custodial service fees	169	168	152	147	150	155	148	140	139
Net investment income (loss)	(1,602)	646	304	2,624	(458)	(93)	608	1,052	1,520
Overlay approach adjustment for insurance operations financial assets	(146)	(112)	(143)	(299)	512	(22)	(13)	10	(167)
Foreign exchange income	30	21	22	14	46	12	11	27	14
Other	37	48	14	58	29	341	12	9	55
	(953)	1,283	806	3,003	821	913	1,298	1,750	2,088
Total income	3,035	5,364	4,804	6,609	4,696	4,823	4,987	5,282	5,665
Provision for credit losses (recovery)	4	169	99	271	324	113	154	(11)	109
Claims, benefits, annuities and changes in insurance contract liabilities	(206)	1,781	1,775	3,606	2,071	1,411	2,247	2,345	3,108
Non-interest expense									
Salaries and fringe benefits	1,061	1,049	910	1,006	913	949	852	957	888
Premises, equipment and furniture, including depreciation	223	233	230	208	207	197	189	201	185
Service agreements and outsourcing	56	86	53	64	62	94	88	95	84
Communications	61	77	58	56	66	90	59	74	65
Other	764	887	703	678	751	842	673	742	708
	2,165	2,332	1,954	2,012	1,999	2,172	1,861	2,069	1,930
Operating surplus earnings	1,072	1,082	976	720	302	1,127	725	879	518
Income taxes on surplus earnings	274	206	247	191	17	192	155	187	117
Surplus earnings before member dividends	798	876	729	529	285	935	570	692	401
Member dividends	90	93	80	80	77	80	80	80	77
Tax recovery on member dividends	(24)	(23)	(20)	(22)	(20)	(23)	(20)	(22)	(20)
Net surplus earnings for the period after member dividends	\$ 732	\$ 806	\$ 669	\$ 471	\$ 228	\$ 878	\$ 510	\$ 634	\$ 344
of which:									
Group's share	\$ 702	\$ 763	\$ 648	\$ 464	\$ 215	\$ 858	\$ 499	\$ 616	\$ 347
Non-controlling interests' share	30	43	21	7	13	20	11	18	(3)

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

CAPITAL MANAGEMENT

Table 3 – Main capital components

	Total capital		
	Tier 1 capital		Tier 2 capital
	Tier 1A ⁽¹⁾	Tier 1B ⁽¹⁾	
Eligible items	<ul style="list-style-type: none"> ▪ Reserves and undistributed surplus earnings ▪ Eligible accumulated other comprehensive income ▪ F capital shares ▪ Permanent shares and surplus shares of the caisses subject to phase-out ▪ Eligible portion of general allowance⁽⁴⁾ 	<ul style="list-style-type: none"> ▪ Non-controlling interests⁽²⁾ 	<ul style="list-style-type: none"> ▪ General allowance ▪ Senior notes subject to phase-out ▪ NVCC subordinated notes⁽³⁾ ▪ Eligible qualifying shares
Regulatory	<ul style="list-style-type: none"> ▪ Goodwill 		
Adjustments	<ul style="list-style-type: none"> ▪ Software ▪ Other intangible assets ▪ Deferred tax assets essentially resulting from loss carryforwards ▪ Shortfall in allowance 		
Deductions	<ul style="list-style-type: none"> ▪ Mainly significant investments in financial entities⁽⁵⁾ 	<ul style="list-style-type: none"> ▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes 	<ul style="list-style-type: none"> ▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes ▪ Subordinated financial instrument

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

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

⁽³⁾ 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 "Capital management" section of Desjardins Group's 2020 Annual 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 March 31, 2021	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
Tier 1A capital									
Balance at beginning of period	\$ 26,317	\$ 25,860	\$ 25,493	\$ 25,734	\$ 24,549	\$ 24,205	\$ 23,537	\$ 23,250	\$ 22,412
Increase in reserves and undistributed surplus earnings	1,660	696	491	(723)	1,446	613	585	263	206
Eligible accumulated other comprehensive income	(304)	123	139	586	237	(141)	(69)	61	385
F capital shares	-	-	-	-	-	(1)	2	58	46
Permanent shares and surplus shares subject to phase-out	(15)	(7)	(9)	(13)	(84)	(39)	(27)	(65)	(163)
Deductions ⁽¹⁾	(155)	(355)	(254)	(91)	(414)	(88)	177	(30)	364
Balance at end of period	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537	23,250
Total Tier 1 capital⁽²⁾	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537	23,250
Tier 2 capital									
Balance at beginning of period	797	756	727	-	-	213	200	265	426
Eligible instruments ⁽³⁾	(3)	25	(6)	979	-	-	-	-	-
Senior notes subject to phase-out	(186)	7	34	(56)	(177)	6	(7)	16	(172)
General allowance	7	9	1	(6)	24	(250)	20	(81)	11
Deductions ⁽³⁾	-	-	-	(190)	153	31	-	-	-
Balance at end of period	615	797	756	727	-	-	213	200	265
Total capital	\$ 28,118	\$ 27,114	\$ 26,616	\$ 26,220	\$ 25,734	\$ 24,549	\$ 24,418	\$ 23,737	\$ 23,515

⁽¹⁾ The balance of deductions as at March 31, 2019 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 March 31, 2021	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
Equity balance in the Combined Financial Statements	\$ 30,854	\$ 29,513	\$ 28,714	\$ 28,084	\$ 28,269	\$ 26,656	\$ 26,227	\$ 25,772	\$ 25,378
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	(14)	(7)	(8)	(10)	(11)	(9)	(14)	(18)	(23)
Qualifying shares	(25)	(25)	(24)	(25)	(25)	(25)	(25)	(25)	(25)
Other	(20)	(27)	(40)	(28)	(62)	(50)	(48)	(80)	2
Deductions ⁽¹⁾	(3,292)	(3,137)	(2,782)	(2,528)	(2,437)	(2,023)	(1,935)	(2,112)	(2,082)
Tier 1A capital	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537	23,250
Tier 1 capital⁽²⁾	27,503	26,317	25,860	25,493	25,734	24,549	24,205	23,537	23,250
Items eligible for Tier 2 capital									
Senior notes subject to phase-out	309	495	488	454	510	687	681	688	672
General allowance	112	105	96	95	101	77	327	307	388
Eligible instruments ⁽³⁾	1,020	1,023	998	1,004	25	25	25	25	25
Deductions ⁽³⁾	(826)	(826)	(826)	(826)	(636)	(789)	(820)	(820)	(820)
Tier 2 capital	615	797	756	727	-	-	213	200	265
Total capital	\$ 28,118	\$ 27,114	\$ 26,616	\$ 26,220	\$ 25,734	\$ 24,549	\$ 24,418	\$ 23,737	\$ 23,515

⁽¹⁾ The balance of deductions as at March 31, 2019 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⁾

	As at March 31, 2021	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	
(in millions of dollars and as a percentage)										
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	\$ 376,981	\$ 362,035	\$ 359,887	\$ 349,934	\$ 326,919	\$ 312,996	\$ 312,731	\$ 310,906	\$ 304,002
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	(56,441)	(56,679)	(55,698)	(54,842)	(49,848)	(51,079)	(50,988)	(49,699)	(47,548)
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	(1,010)	(1,505)	(1,285)	(1,318)	(1,137)	(401)	(543)	(513)	(664)
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	1,346	1,552	1,671	1,901	484	934	1,597	1,152	1,215
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	21,919	21,470	20,927	20,706	19,657	19,918	20,759	20,971	20,418
Other adjustments ⁽²⁾	7	(28,467)	(18,948)	(14,997)	(19,480)	(17,576)	(2,046)	(2,028)	(2,173)	(2,132)
Leverage ratio exposure	8	\$ 314,328	\$ 307,925	\$ 310,505	\$ 296,901	\$ 278,499	\$ 280,322	\$ 281,528	\$ 280,644	\$ 275,291
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	\$ 272,815	\$ 271,010	\$ 273,596	\$ 259,064	\$ 242,920	\$ 245,084	\$ 241,824	\$ 241,878	\$ 237,736
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	-	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	272,815	271,010	273,596	259,064	242,920	245,084	241,824	241,878	237,736
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	3,972	3,720	3,738	3,603	4,030	3,000	3,073	2,818	295
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	431	258	435	533	661	670	573	729	3,026
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	4,403	3,978	4,173	4,136	4,691	3,670	3,646	3,547	3,321
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	13,845	9,915	10,137	11,094	10,747	10,716	13,702	13,096	12,602
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	-	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	1,346	1,552	1,672	1,901	484	934	1,597	1,152	1,214
Agent transaction exposures	15	-	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	15,191	11,467	11,809	12,995	11,231	11,650	15,299	14,248	13,816
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	125,416	124,872	122,504	121,933	117,460	115,440	113,644	113,378	110,679
Adjustments for conversion to credit equivalent amounts	18	(103,497)	(103,402)	(101,577)	(101,227)	(97,803)	(95,522)	(92,885)	(92,407)	(90,261)
Total other off-balance sheet exposures	19	21,919	21,470	20,927	20,706	19,657	19,918	20,759	20,971	20,418
Total exposures	21	\$ 314,328	\$ 307,925	\$ 310,505	\$ 296,901	\$ 278,499	\$ 280,322	\$ 281,528	\$ 280,644	\$ 275,291
Tier 1 capital – All-in basis	23	\$ 27,503	\$ 26,317	\$ 25,860	\$ 25,493	\$ 25,734	\$ 24,549	\$ 24,205	\$ 23,537	\$ 23,250
Tier 1 capital – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses) ⁽³⁾	23a	27,480	26,284	25,837	25,472	N/A	N/A	N/A	N/A	N/A
Leverage ratio – All-in basis	26	8.7%	8.5%	8.3%	8.6%	9.2%	8.8%	8.6%	8.4%	8.4%
Leverage ratio – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses) ⁽³⁾	26a	8.7	8.5	8.3	8.6	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 "Capital management" section of Desjardins Group's 2020 Annual Management's Discussion and Analysis.

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

	As at March 31, 2021									
	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory consolidation	Carrying amount of items							Not subject to capital requirements or subject to capital deductions
			Subject to the credit risk framework		Subject to the counterparty risk framework		Subject to securitization provisions	Subject to the market risk framework	Also subject to credit risk	
(in millions of dollars)			Other than individuals	Individuals	Repo-style transactions	OTC derivatives				
ASSETS										
Cash and deposits with financial institutions	\$ 19,853	\$ 19,217	\$ 19,217	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Securities										
Securities at fair value through profit or loss	36,542	11,195	515	-	-	-	4	-	10,676	-
Securities at fair value through other comprehensive income	46,862	41,709	41,709	-	-	-	-	-	-	-
Securities at amortized cost	25	13	5	-	-	-	8	-	-	-
Investments accounted for using the equity method	1,238	6,204	3,062	-	-	-	-	-	-	3,142
	84,667	59,121	45,291	-	-	-	12	-	10,676	3,142
Securities borrowed or purchased under reverse repurchase agreements	13,634	13,847	-	-	13,847	-	-	13,445	-	-
Loans										
Residential mortgages	138,438	136,717	20,406	116,311	-	-	-	-	-	-
Consumer, credit card and other personal loans	24,789	24,613	1,357	23,256	-	-	-	-	-	-
Business and government loans	52,688	51,892	51,766	-	-	-	-	-	-	126
	215,915	213,222	73,529	139,567	-	-	-	-	-	126
Allowance for credit losses	(1,064)	(1,058)	(384)	(674)	-	-	-	-	-	-
	214,851	212,164	73,145	138,893	-	-	-	-	-	126
Segregated fund net assets	20,662	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	154	154	154	-	-	-	-	-	-	-
Premiums receivable	2,641	-	-	-	-	-	-	-	-	-
Derivative financial instruments	5,585	5,413	-	-	-	5,402	-	298	-	11
Amounts receivable from clients, brokers and financial institutions	5,389	5,383	5,383	-	-	-	-	-	-	-
Reinsurance assets	1,904	-	-	-	-	-	-	-	-	-
Right-of-use assets	563	891	891	-	-	-	-	-	-	-
Land, buildings and equipment	2,432	1,063	1,063	-	-	-	-	-	-	-
Goodwill	156	41	-	-	-	-	-	-	-	41
Intangible assets	455	195	-	-	-	-	-	-	-	195
Deferred tax assets	833	543	543	-	-	-	-	-	-	-
Other	3,202	2,508	2,508	-	-	-	-	-	-	-
	23,314	16,191	10,542	-	-	5,402	-	298	-	247
Total assets	\$ 376,981	\$ 320,540	\$ 148,195	\$ 138,893	\$ 13,847	\$ 5,402	\$ 12	\$ 13,743	\$ 10,676	\$ 3,515

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

	Internal Ratings-Based Approach		Standardized Approach		Total as at March 31, 2021		Capital requirement ⁽³⁾	Average risk-weighting rate
	Exposure ⁽²⁾	RWA	Exposure ⁽²⁾	RWA	Exposure ⁽²⁾	RWA		
(in millions of dollars and as a percentage)								
Credit risk other than counterparty risk								
Sovereign borrowers	\$ 69,549	\$ 7,228	\$ 17,373	\$ -	\$ 86,922	\$ 7,228	\$ 578	8.3%
Financial institutions	3,494	1,249	9,786	1,963	13,280	3,212	257	24.2
Businesses	64,225	29,769	10,676	10,154	74,901	39,923	3,194	53.3
Securitization	-	-	12	150	12	150	12	1,250.0
Equities	-	-	283	387	283	387	31	136.8
SMEs similar to other retail client exposures	9,687	4,938	221	165	9,908	5,103	408	51.5
Mortgages	101,528	13,511	407	143	101,935	13,654	1,092	13.4
Other retail client exposures (excluding SMEs)	11,221	5,222	1,261	946	12,482	6,168	494	49.4
Qualifying-revolving retail client exposures	30,754	7,675	-	-	30,754	7,675	614	25.0
Sub-total – Credit risk other than counterparty risk	290,458	69,592	40,019	13,908	330,477	83,500	6,680	25.3
Counterparty risk								
Sovereign borrowers	7	-	-	-	7	-	-	-
Financial institutions	3,046	1,611	260	52	3,306	1,663	133	50.3
Businesses	-	-	7	2	7	2	-	39.5
Trading portfolios	888	387	690	607	1,578	994	80	63.0
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,674	134	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	291	17	1	-
Sub-total – Counterparty risk	3,941	1,998	957	661	5,189	4,350	348	83.8
Other assets ⁽⁴⁾	-	-	-	-	22,553	14,164	1,133	62.8
Scaling factors ⁽⁵⁾	-	4,296	-	-	-	4,295	344	-
Total – Credit risk	294,399	75,886	40,976	14,569	358,219	106,309	8,505	29.7
Market risk								
Value at Risk (VaR)	-	856	-	-	-	856	68	-
Stressed VaR	-	719	-	-	-	719	58	-
Incremental risk charge (IRC) ⁽⁶⁾	-	807	-	-	-	807	65	-
Other ⁽⁷⁾	-	47	-	432	-	479	38	-
Total – Market risk⁽⁸⁾	-	2,429	-	432	-	2,861	229	-
Operational risk	-	-	-	13,822	-	13,822	1,105	-
Total risk-weighted assets before RWA floor	\$ 294,399	\$ 78,315	\$ 40,976	\$ 28,823	\$ 358,219	\$ 122,992	\$ 9,839	-%
RWA floor adjustment⁽⁹⁾	-	-	-	-	-	1,412	113	-
Total risk-weighted assets	\$ 294,399	\$ 78,315	\$ 40,976	\$ 28,823	\$ 358,219	\$ 124,404	\$ 9,952	-%

Footnotes to this table are presented on the next page.

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

	Risk-weighted assets							
	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
(in millions of dollars and as a percentage)								
Credit risk other than counterparty risk								
Sovereign borrowers	\$ 7,393	\$ 7,637	\$ 6,299	\$ 4,443	\$ 4,233	\$ -	\$ -	\$ -
Financial institutions	3,446	4,175	2,798	2,641	2,195	2,335	2,592	2,379
Businesses	37,832	38,603	38,361	37,492	35,930	61,498	60,323	57,231
Securitization	97	109	121	84	151	59	60	61
Equities	365	330	310	299	325	312	319	344
SMEs similar to other retail client exposures	5,057	4,935	5,141	5,351	5,132	5,292	5,217	5,510
Mortgages	12,273	11,760	10,303	9,881	9,295	13,002	11,892	12,160
Other retail client exposures (excluding SMEs)	6,272	6,529	6,513	6,404	6,443	6,021	5,799	5,633
Qualifying-revolving retail client exposures	8,569	8,214	8,368	9,367	9,436	10,657	10,114	10,257
Sub-total – Credit risk other than counterparty risk	81,304	82,292	78,214	75,962	73,140	99,176	96,316	93,575
Counterparty risk								
Sovereign borrowers	-	-	-	2	1	-	-	-
Financial institutions	1,401	1,442	2,031	2,055	1,752	601	564	535
Businesses	15	7	3	11	7	11	26	15
Trading portfolios	1,008	1,130	1,261	1,306	788	676	707	675
Credit valuation adjustment charge (CVA)	1,854	2,027	2,069	2,298	1,612	1,700	1,704	1,582
Additional requirements related to the banking and trading portfolio	20	21	12	17	23	12	13	10
Sub-total – Counterparty risk	4,298	4,627	5,376	5,689	4,183	3,000	3,014	2,817
Other assets ⁽⁴⁾	13,864	13,519	13,254	12,270	13,743	13,809	13,705	12,976
Scaling factors ⁽⁵⁾	4,192	4,250	4,089	3,973	3,733	1,717	1,607	1,628
Total – Credit risk	103,658	104,688	100,933	97,894	94,799	117,702	114,642	110,996
Market risk								
Value at Risk (VaR)	798	711	852	393	406	605	673	640
Stressed VaR	578	596	954	528	1,394	2,385	2,868	2,257
Incremental risk charge (IRC) ⁽⁶⁾	708	662	708	692	819	1,425	1,865	1,468
Other ⁽⁷⁾	477	484	448	755	476	472	732	580
Total – Market risk⁽⁸⁾	2,561	2,453	2,962	2,368	3,095	4,887	6,138	4,945
Operational risk	13,705	13,462	13,253	13,109	13,021	12,666	12,492	12,364
Total risk-weighted assets before RWA floor	\$ 119,924	\$ 120,603	\$ 117,148	\$ 113,371	\$ 110,915	\$ 135,255	\$ 133,272	\$ 128,305
RWA floor adjustment⁽⁹⁾	177	-	-	2,550	2,946	-	-	-
Total risk-weighted assets	\$ 120,101	\$ 120,603	\$ 117,148	\$ 115,921	\$ 113,861	\$ 135,255	\$ 133,272	\$ 128,305

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

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

(in millions of dollars)	For the three-month periods ended								
	March 31, 2021			December 31, 2020			September 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	\$ 99,252	\$ 4,406	\$ 103,658	\$ 99,942	\$ 4,746	\$ 104,688	\$ 95,394	\$ 5,539	\$ 100,933
Size of portfolio ⁽²⁾	664	(180)	484	1,404	(24)	1,380	2,949	(85)	2,864
Quality of portfolio ⁽³⁾	463	(343)	120	(2,746)	(307)	(3,053)	928	(21)	907
Updating of models ⁽⁴⁾	548	593	1,141	879	-	879	(135)	(681)	(816)
Procedures and policies ⁽⁵⁾	977	-	977	-	-	-	899	-	899
Acquisitions and transfers	-	-	-	-	-	-	12	-	12
Change in exchange rates	(65)	(6)	(71)	(227)	(9)	(236)	(105)	(6)	(111)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	2,587	64	2,651	(690)	(340)	(1,030)	4,548	(793)	3,755
Risk-weighted assets at end of period	\$ 101,839	\$ 4,470	\$ 106,309	\$ 99,252	\$ 4,406	\$ 103,658	\$ 99,942	\$ 4,746	\$ 104,688

(in millions of dollars)	For the three-month periods ended								
	June 30, 2020			March 31, 2020			December 31, 2019		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	\$ 92,027	\$ 5,867	\$ 97,894	\$ 90,491	\$ 4,308	\$ 94,799	\$ 114,702	\$ 3,000	\$ 117,702
Size of portfolio ⁽²⁾	3,837	(582)	3,255	(220)	1,200	980	1,182	(1,281)	(99)
Quality of portfolio ⁽³⁾	(775)	275	(500)	858	282	1,140	(1,390)	1,078	(312)
Updating of models ⁽⁴⁾	-	-	-	-	-	-	2,703	-	2,703
Procedures and policies ⁽⁵⁾	547	-	547	422	-	422	(26,629)	1,516	(25,113)
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(242)	(21)	(263)	476	77	553	(77)	(5)	(82)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,367	(328)	3,039	1,536	1,559	3,095	(24,211)	1,308	(22,903)
Risk-weighted assets at end of period	\$ 95,394	\$ 5,539	\$ 100,933	\$ 92,027	\$ 5,867	\$ 97,894	\$ 90,491	\$ 4,308	\$ 94,799

Footnotes to this table are presented on page 15.

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

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

Footnotes to this table are presented on page 15.

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

(in millions of dollars)	For the three-month periods ended									
	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	
Market risk										
Risk-weighted assets at beginning of period	\$ 2,561	\$ 2,453	\$ 2,962	\$ 2,368	\$ 3,095	\$ 4,887	\$ 6,138	\$ 4,945	\$ 5,396	
Change in risk level ⁽⁶⁾	300	108	(509)	594	164	(1,173)	(538)	1,193	(451)	
Updating of models ⁽⁴⁾	-	-	-	-	-	-	-	-	-	
Procedures and policies ⁽⁵⁾	-	-	-	-	(891)	(619)	(713)	-	-	
Acquisitions and transfers	-	-	-	-	-	-	-	-	-	
Change in exchange rates	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Total changes in risk-weighted assets	300	108	(509)	594	(727)	(1,792)	(1,251)	1,193	(451)	
Risk-weighted assets at end of period	\$ 2,861	\$ 2,561	\$ 2,453	\$ 2,962	\$ 2,368	\$ 3,095	\$ 4,887	\$ 6,138	\$ 4,945	
Operational risk										
Risk-weighted assets at beginning of the period	\$ 13,705	\$ 13,462	\$ 13,253	\$ 13,109	\$ 13,021	\$ 12,666	\$ 12,492	\$ 12,364	\$ 12,232	
Revenue generated	117	243	209	144	88	167	174	128	132	
Procedures and policies ⁽⁵⁾	-	-	-	-	-	-	-	-	-	
Acquisitions and transfers	-	-	-	-	-	188	-	-	-	
Total changes in risk-weighted assets	117	243	209	144	88	355	174	128	132	
Risk-weighted assets at end of period	\$ 13,822	\$ 13,705	\$ 13,462	\$ 13,253	\$ 13,109	\$ 13,021	\$ 12,666	\$ 12,492	\$ 12,364	
RWA floor adjustment										
Risk-weighted assets at beginning of the period	\$ 177	\$ -	\$ -	\$ 2,550	\$ 2,946	\$ -	\$ -	\$ -	\$ 5,055	
Size of portfolio ⁽²⁾	2,088	(36)	-	(721)	170	1,089	-	-	-	
Quality of portfolio ⁽³⁾	1,247	1,026	-	(1,922)	(1,082)	1,673	-	-	-	
Updating of models ⁽⁴⁾	(1,141)	(879)	-	-	-	-	-	-	-	
Procedures and policies ⁽⁵⁾	(977)	-	-	-	641	86	-	-	(5,055)	
Acquisitions and transfers	-	-	-	-	-	(28)	-	-	-	
Change in exchange rates	18	66	-	93	(125)	17	-	-	-	
Other	-	-	-	-	-	109	-	-	-	
Total changes in risk-weighted assets	1,235	177	-	(2,550)	(396)	2,946	-	-	(5,055)	
Risk-weighted assets at end of year	\$ 1,412	\$ 177	\$ -	\$ -	\$ 2,550	\$ 2,946	\$ -	\$ -	\$ -	

⁽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⁾ Increase or decrease in underlying risk exposure.

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

⁽⁴⁾ Change in models and risk parameters.

⁽⁵⁾ 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.

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

Table 10 – Risk-weighted assets⁽¹⁾ by business segment⁽²⁾

(in millions of dollars)	As at March 31, 2021	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020
Allocated to business segments					
Personal and Business Services	\$ 95,683	\$ 92,694	\$ 92,754	\$ 91,782	\$ 92,727
Wealth Management and Life and Health Insurance	4,346	4,474	5,025	5,079	4,073
Property and Casualty Insurance	3,977	3,485	3,238	3,120	3,612
Other	18,986	19,271	19,586	17,167	12,959
Not allocated ⁽³⁾	1,412	177	-	-	2,550
Total risk-weighted assets	\$ 124,404	\$ 120,101	\$ 120,603	\$ 117,148	\$ 115,921

(in millions of dollars)	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019
Allocated to business segments				
Personal and Business Services	\$ 91,274	\$ 115,984	\$ 112,930	\$ 106,341
Wealth Management and Life and Health Insurance	5,150	4,981	5,026	7,778
Property and Casualty Insurance	2,904	3,059	2,832	2,636
Other	11,587	11,231	12,484	11,550
Not allocated ⁽³⁾	2,946	-	-	-
Total risk-weighted assets	\$ 113,861	\$ 135,255	\$ 133,272	\$ 128,305

⁽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⁾ (continued)

(in millions of dollars)	As at March 31, 2020						As at December 31, 2019							
	Exposure classes ⁽²⁾						Exposure classes ⁽²⁾							
	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	\$ 6,980	\$ -	\$ -	\$ -	\$ -	\$ 6,980	\$ 6,980	\$ 103	\$ -	\$ -	\$ -	\$ -	\$ 103	\$ 103
Financial institutions	7,307	470	-	183	16	7,976	7,756	7,552	480	406	169	17	8,624	8,011
Businesses	7,919	1,598	4	57	265	9,843	9,791	8,047	1,646	1	6	321	10,021	9,894
SMEs similar to other retail client exposures	311	9	-	-	5	325	318	296	8	-	-	6	310	302
Mortgages	392	-	-	-	-	392	392	385	6	-	-	-	391	391
Other retail client exposures (excluding SMEs)	1,471	669	-	-	-	2,140	1,343	1,513	629	-	-	-	2,142	1,335
Securitization	7	-	-	-	-	7	7	12	-	-	-	-	12	12
Equities	210	-	-	-	-	210	210	222	-	-	-	-	222	222
Trading portfolio	-	-	9,705	218	-	9,923	435	-	-	9,423	125	-	9,548	519
Internal Ratings-Based Approach														
Sovereign borrowers	16,133	1,581	576	73	200	18,563	53,117	15,659	1,497	2	45	180	17,383	52,301
Financial institutions	4,200	549	987	3,214	180	9,130	7,993	2,466	546	549	2,735	285	6,581	5,761
Businesses	62,934	6,621	-	-	897	70,452	59,278	59,456	7,826	-	-	893	68,175	57,279
SMEs similar to other retail client exposures	7,814	2,808	-	-	77	10,699	10,008	7,791	2,796	-	-	77	10,664	9,942
Mortgages	97,188	15,464	-	-	-	112,652	90,344	96,178	15,033	-	-	-	111,211	88,846
Revolving retail client exposures	11,485	21,650	-	-	-	33,135	33,135	12,264	20,652	-	-	-	32,916	32,916
Other retail client exposures	11,004	505	-	-	43	11,552	10,756	11,092	478	-	-	42	11,612	10,850
Trading portfolio	-	-	9,721	907	-	10,628	1,079	-	-	7,950	514	-	8,464	894
Total	\$ 235,355	\$ 51,924	\$ 20,993	\$ 4,652	\$ 1,683	\$ 314,607	\$ 292,942	\$ 223,036	\$ 51,597	\$ 18,331	\$ 3,594	\$ 1,821	\$ 298,379	\$ 279,578
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⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Standardized Approach														
Sovereign borrowers	\$ 14,620	\$ 705	\$ 233	\$ 6	\$ 212	\$ 15,776	\$ 15,557	\$ 13,729	\$ 644	\$ 109	\$ 6	\$ 203	\$ 14,691	\$ 14,591
Financial institutions	8,743	2,693	2,495	2,953	545	17,429	14,587	9,683	3,047	2,283	2,771	448	18,232	15,687
Businesses	65,813	5,927	140	5	1,287	73,172	72,573	64,573	5,964	256	18	1,300	72,111	71,385
SMEs similar to other retail client exposures	8,059	78	4	-	82	8,223	8,136	7,956	89	24	-	82	8,151	8,040
Mortgages	395	1	-	-	-	396	396	407	1	-	-	-	408	408
Other retail client exposures (excluding SMEs)	1,475	585	-	-	-	2,060	1,238	1,489	530	-	-	-	2,019	1,176
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	209	-	-	-	-	209	209	217	-	-	-	-	217	217
Trading portfolio	-	-	21,961	658	-	22,619	1,937	-	-	19,145	719	-	19,864	1,509
Internal Ratings-Based Approach														
Mortgages	95,192	12,554	-	-	-	107,746	107,746	94,241	12,367	-	-	-	106,608	106,608
Revolving retail client exposures	12,172	27,950	-	-	-	40,122	40,122	11,910	28,042	-	-	-	39,952	39,952
Other retail client exposures	11,040	474	-	-	42	11,556	11,556	11,033	468	-	-	42	11,543	11,543
Total	\$ 217,723	\$ 50,967	\$ 24,833	\$ 3,622	\$ 2,168	\$ 299,313	\$ 274,062	\$ 215,243	\$ 51,152	\$ 21,817	\$ 3,514	\$ 2,075	\$ 293,801	\$ 271,121

Footnotes to this table are presented on page 19.

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

	As at March 31, 2019						
	Exposure classes ⁽²⁾						Total
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure		
Standardized Approach							
Sovereign borrowers	\$ 14,109	\$ 649	\$ 1,377	\$ 5	\$ 193	\$ 16,333	\$ 15,033
Financial institutions	8,837	2,850	1,930	2,615	400	16,632	14,504
Businesses	61,398	5,760	398	2	1,456	69,014	68,157
SMEs similar to other retail client exposures	8,299	91	5	-	99	8,494	8,401
Mortgages	422	1	-	-	-	423	423
Other retail client exposures (excluding SMEs)	1,500	428	-	-	-	1,928	1,062
Securitization	5	-	-	-	-	5	5
Equities	242	-	-	-	-	242	242
Trading portfolio	-	-	19,169	663	-	19,832	1,457
Internal Ratings-Based Approach							
Mortgages	92,392	12,054	-	-	-	104,446	104,446
Revolving retail client exposures	11,551	27,592	-	-	-	39,143	39,143
Other retail client exposures	10,906	457	-	-	42	11,405	11,405
Total	\$ 209,661	\$ 49,882	\$ 22,879	\$ 3,285	\$ 2,190	\$ 287,897	\$ 264,278

⁽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 March 31, 2021							As at December 31, 2020						
	Exposure classes ⁽²⁾							Exposure classes ⁽²⁾						
	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⁾
Industries														
Agriculture	\$ 8,170	\$ 538	\$ -	\$ -	\$ 21	\$ 8,729	\$ 9,455	\$ 8,040	\$ 557	\$ -	\$ -	\$ 21	\$ 8,618	\$ 9,175
Mining, oil and gas	317	541	-	-	74	932	933	362	456	-	-	77	895	896
Utilities	55,749	2,148	-	-	311	58,208	77,570	52,986	2,328	-	-	269	55,583	77,661
Construction	3,768	1,287	-	-	206	5,261	5,269	3,559	1,323	-	-	207	5,089	5,096
Manufacturing	4,028	1,188	-	-	236	5,452	5,491	4,075	1,253	-	-	237	5,565	5,600
Wholesale trade	1,546	411	-	-	84	2,041	2,053	1,442	414	-	-	81	1,937	1,950
Retail trade	3,151	927	-	-	23	4,101	4,140	2,903	1,036	-	-	24	3,963	4,003
Transportation	1,183	756	-	-	123	2,062	2,074	1,182	809	-	-	123	2,114	2,125
Information industry	288	551	-	-	237	1,076	1,079	282	612	-	-	43	937	940
Finance and insurance	9,270	776	990	3,285	625	14,946	13,474	9,913	851	1,367	3,192	837	16,160	14,136
Real estate	41,529	1,606	-	-	75	43,210	43,588	39,896	1,556	-	-	68	41,520	41,822
Professional services	665	409	-	-	74	1,148	1,161	616	428	-	-	74	1,118	1,129
Management of companies	728	54	-	-	28	810	755	640	48	-	-	35	723	667
Administrative services	327	50	-	-	14	391	394	324	57	-	-	31	412	415
Education	1,100	157	-	-	6	1,263	1,265	1,226	163	-	-	7	1,396	1,398
Health care	4,192	272	-	-	17	4,481	4,512	3,975	262	-	-	17	4,254	4,282
Arts and entertainments	667	145	-	-	17	829	842	669	125	-	-	16	810	822
Accommodation	1,404	53	-	-	1	1,458	1,508	1,392	58	-	-	1	1,451	1,502
Other services	757	139	-	-	13	909	930	780	109	-	-	15	904	924
Other businesses	1,595	89	-	-	141	1,825	1,930	1,387	96	-	-	141	1,624	1,693
Total	\$ 140,434	\$ 12,097	\$ 990	\$ 3,285	\$ 2,326	\$ 159,132	\$ 178,423	\$ 135,649	\$ 12,541	\$ 1,367	\$ 3,192	\$ 2,324	\$ 155,073	\$ 176,236
	As at September 30, 2020							As at June 30, 2020						
	Exposure classes ⁽²⁾							Exposure classes ⁽²⁾						
	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⁾
Industries														
Agriculture	\$ 7,828	\$ 564	\$ -	\$ -	\$ 24	\$ 8,416	\$ 8,975	\$ 7,697	\$ 563	\$ -	\$ -	\$ 25	\$ 8,285	\$ 8,858
Mining, oil and gas	386	444	-	-	76	906	906	466	414	-	-	108	988	989
Utilities	48,747	2,171	-	-	257	51,175	80,433	44,749	2,156	-	-	242	47,147	75,731
Construction	3,476	1,239	-	-	213	4,928	4,940	3,345	1,319	-	-	188	4,852	4,858
Manufacturing	4,181	1,253	-	-	252	5,686	5,717	4,197	1,119	-	-	244	5,560	5,581
Wholesale trade	1,450	384	-	-	87	1,921	1,932	1,519	385	-	-	86	1,990	1,998
Retail trade	2,689	1,071	-	-	28	3,788	3,825	2,743	1,036	-	-	24	3,803	3,824
Transportation	1,238	767	-	-	120	2,125	2,134	1,171	812	-	-	109	2,092	2,098
Information industry	365	650	-	-	44	1,059	1,063	324	665	-	-	43	1,032	1,034
Finance and insurance	13,692	895	1,539	3,309	421	19,856	18,025	10,309	872	2,413	3,258	379	17,231	14,590
Real estate	39,021	1,482	-	-	69	40,572	34,304	38,314	1,599	-	-	67	39,980	33,684
Professional services	630	399	-	-	86	1,115	1,126	725	427	-	-	87	1,239	1,247
Management of companies	628	49	-	-	34	711	654	628	49	-	-	35	712	645
Administrative services	327	56	-	-	31	414	416	313	53	-	-	30	396	399
Education	1,220	166	-	-	7	1,393	1,394	1,120	124	-	-	6	1,250	1,250
Health care	4,029	295	-	-	16	4,340	4,366	3,966	308	-	-	15	4,289	4,306
Arts and entertainments	691	108	-	-	4	803	813	693	116	-	-	7	816	820
Accommodation	1,354	56	-	-	1	1,411	1,455	1,341	70	-	-	1	1,412	1,425
Other services	789	90	-	-	14	893	912	743	97	-	-	14	854	862
Other businesses	1,147	94	-	-	6	1,247	1,913	1,254	84	-	-	6	1,344	1,986
Total	\$ 133,888	\$ 12,233	\$ 1,539	\$ 3,309	\$ 1,790	\$ 152,759	\$ 175,303	\$ 125,617	\$ 12,268	\$ 2,413	\$ 3,258	\$ 1,716	\$ 145,272	\$ 166,185

Footnotes to this table are presented on page 22.

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

(in millions of dollars)	As at March 31, 2020							As at December 31, 2019						
	Exposure classes ⁽²⁾							Exposure classes ⁽²⁾						
	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⁾
Industries														
Agriculture	\$ 7,588	\$ 508	\$ -	\$ -	\$ 22	\$ 8,118	\$ 8,720	\$ 7,456	\$ 523	\$ -	\$ -	\$ 26	\$ 8,005	\$ 8,636
Mining, oil and gas	424	457	-	-	106	987	988	344	480	-	-	105	929	929
Utilities	24,235	2,140	576	-	262	27,213	55,266	16,020	2,082	2	-	231	18,335	46,851
Construction	3,190	1,372	-	-	189	4,751	4,754	3,093	1,560	-	-	190	4,843	4,845
Manufacturing	4,496	931	-	-	233	5,660	5,674	3,905	1,210	-	-	206	5,321	5,335
Wholesale trade	1,662	316	-	-	75	2,053	2,060	1,598	343	-	-	75	2,016	2,021
Retail trade	3,124	520	-	-	23	3,667	3,674	2,681	750	-	-	23	3,454	3,460
Transportation	1,277	579	-	-	108	1,964	1,965	1,191	739	-	-	106	2,036	2,038
Information industry	479	447	-	-	43	969	970	353	596	-	-	44	993	994
Finance and insurance	10,554	765	991	3,527	237	16,074	14,916	9,152	832	956	2,955	394	14,289	13,013
Real estate	37,412	1,630	-	-	64	39,106	32,801	36,314	1,638	-	-	98	38,050	31,892
Professional services	880	271	-	-	81	1,232	1,239	687	367	-	-	64	1,118	1,125
Management of companies	675	51	-	-	33	759	692	930	26	-	-	33	989	917
Administrative services	317	50	-	-	31	398	399	272	39	-	-	31	342	342
Education	1,389	129	-	-	6	1,524	1,525	1,743	137	-	-	7	1,887	1,888
Health care	4,046	289	-	-	15	4,350	4,355	3,899	297	-	-	15	4,211	4,229
Arts and entertainments	738	85	-	-	7	830	833	686	113	-	-	8	807	809
Accommodation	1,321	87	-	-	3	1,411	1,412	1,288	68	-	-	2	1,358	1,359
Other services	709	108	-	-	12	829	829	689	93	-	-	31	813	813
Other businesses	957	84	-	-	8	1,049	1,843	982	102	-	-	7	1,091	1,853
Total	\$ 105,473	\$ 10,819	\$ 1,567	\$ 3,527	\$ 1,558	\$ 122,944	\$ 144,915	\$ 93,283	\$ 11,995	\$ 958	\$ 2,955	\$ 1,696	\$ 110,887	\$ 133,349
	As at September 30, 2019							As at June 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⁾
Industries														
Agriculture	\$ 7,198	\$ 198	\$ -	\$ -	\$ 19	\$ 7,415	\$ 7,404	\$ 7,030	\$ 202	\$ -	\$ -	\$ 21	\$ 7,253	\$ 7,246
Mining, oil and gas	369	472	-	-	103	944	942	398	450	-	-	107	955	955
Utilities	14,111	1,619	233	-	298	16,261	16,033	12,957	1,589	109	-	291	14,946	14,838
Construction	3,057	1,175	-	-	201	4,433	4,365	3,030	1,109	-	-	206	4,345	4,264
Manufacturing	4,010	653	-	-	224	4,887	4,873	4,002	773	-	-	222	4,997	4,983
Wholesale trade	1,634	139	-	-	84	1,857	1,844	1,579	124	-	-	85	1,788	1,778
Retail trade	2,492	406	-	-	23	2,921	2,908	2,510	376	-	-	23	2,909	2,892
Transportation	1,291	384	-	-	108	1,783	1,779	1,276	379	-	-	109	1,764	1,757
Information industry	417	434	-	-	42	893	893	422	444	-	-	42	908	906
Finance and insurance	8,882	1,305	2,635	2,964	678	16,464	13,390	10,391	1,431	2,539	2,795	583	17,739	14,842
Real estate	34,954	877	-	-	94	35,925	35,833	34,170	896	-	-	90	35,156	35,061
Professional services	683	175	-	-	63	921	912	772	147	-	-	63	982	973
Management of companies	715	11	-	-	32	758	681	720	60	-	-	31	811	740
Administrative services	260	15	-	-	31	306	297	247	14	-	-	31	292	283
Education	1,490	906	-	-	7	2,403	2,400	1,312	1,088	-	-	7	2,407	2,406
Health care	3,852	304	-	-	10	4,166	4,151	3,418	287	-	-	9	3,714	3,699
Arts and entertainments	692	56	-	-	7	755	751	795	51	-	-	9	855	851
Accommodation	1,202	52	-	-	2	1,256	1,245	1,240	55	-	-	2	1,297	1,285
Other services	663	54	-	-	11	728	715	657	53	-	-	13	723	711
Other businesses	1,204	90	-	-	7	1,301	1,301	1,059	127	-	-	7	1,193	1,193
Total	\$ 89,176	\$ 9,325	\$ 2,868	\$ 2,964	\$ 2,044	\$ 106,377	\$ 102,717	\$ 87,985	\$ 9,655	\$ 2,648	\$ 2,795	\$ 1,951	\$ 105,034	\$ 101,663

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 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

⁽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 March 31, 2021				
	Total	Credit risk framework	Items subject to: Securitization provisions	Counterparty risk framework	Items not subject to credit risk
(in millions of dollars)					
Cash and deposits with financial institutions	\$ 19,217	\$ 19,217	\$ -	\$ -	\$ -
Securities	59,121	45,291	12	-	13,818
Securities borrowed or purchased under reverse repurchase agreements	13,847	-	-	13,847	-
Loans	212,164	212,038	-	-	126
Other assets	16,191	10,542	-	5,402	247
Total assets	320,540	287,088	12	19,249	\$ 14,191
Commitments related to securities lent or sold under repurchase agreements	21,589	-	-	21,589	-
Off-balance sheet derivative financial instruments	(1,498)	-	-	(1,498)	-
Unused commitments	120,495	53,414	-	-	-
Other off-balance sheet items	2,419	2,419	-	-	-
Differences arising from the recognition of allowances	914	914	-	-	-
Adjustments to account for differences related to on-balance sheet exposures	2,427	(99)	-	2,526	-
Total exposure at default for credit risk	\$ 466,886	\$ 343,736	\$ 12	\$ 41,866	

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

Table 14 – Credit risk mitigation⁽¹⁾

	As at March 31, 2021			As at December 31, 2020		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾
<i>(in millions of dollars)</i>						
Standardized Approach						
Sovereign borrowers	\$ 17,373	\$ -	\$ -	\$ 9,793	\$ -	\$ -
Financial institutions	10,329	44	239	10,456	32	240
Businesses	10,925	374	73	10,637	523	67
SMEs similar to other retail client exposures	225	4	3	219	4	3
Mortgages	407	-	-	422	-	-
Other retail client exposure (excluding SMEs)	2,007	746	-	2,131	771	-
Securitization	12	-	-	8	-	-
Equities	283	-	-	263	-	-
Trading portfolio	15,226	14,536	-	12,362	11,729	-
Internal Ratings-Based Approach⁽⁴⁾						
Sovereign borrowers	36,753	-	-	41,325	-	-
Financial institutions	7,694	1,154	-	8,678	1,563	-
Businesses	76,058	-	11,898	74,184	-	11,778
SMEs similar to other retail client exposures	10,700	-	1,013	10,630	-	829
Mortgages	120,702	-	19,174	118,675	-	21,827
Revolving retail client exposures	30,754	-	-	32,359	-	-
Other retail client exposures	11,897	-	676	12,060	-	626
Trading portfolio	17,604	16,716	-	19,371	17,965	-
Total	\$ 368,949	\$ 33,574	\$ 33,076	\$ 363,573	\$ 32,587	\$ 35,370
<i>(in millions of dollars)</i>						
	As at September 30, 2020			As at June 30, 2020		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾
Standardized Approach						
Sovereign borrowers	\$ 5,970	\$ -	\$ -	\$ 11,532	\$ -	\$ -
Financial institutions	11,396	406	210	9,527	1,134	210
Businesses	10,119	238	72	9,940	202	89
SMEs similar to other retail client exposures	271	4	4	269	5	3
Mortgages	357	-	-	385	-	-
Other retail client exposure (excluding SMEs)	2,209	769	-	2,327	780	-
Securitization	9	-	-	10	-	-
Equities	233	-	-	215	-	-
Trading portfolio	11,122	10,481	-	11,509	10,923	-
Internal Ratings-Based Approach⁽⁴⁾						
Sovereign borrowers	42,075	-	-	33,316	-	-
Financial institutions	10,514	1,279	-	8,973	1,404	-
Businesses	72,685	-	11,428	71,984	-	11,356
SMEs similar to other retail client exposures	10,509	-	808	10,373	6	717
Mortgages	117,797	-	22,992	115,686	-	22,295
Revolving retail client exposures	32,415	-	-	32,660	-	-
Other retail client exposures	12,084	-	666	11,891	-	643
Trading portfolio	19,243	17,655	-	20,902	18,963	-
Total	\$ 359,008	\$ 30,832	\$ 36,180	\$ 351,499	\$ 33,417	\$ 35,313

Footnotes to this table are presented on page 26.

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

(in millions of dollars)	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	\$ 16,333	\$ 1,300	\$ -
Financial institutions	16,632	2,128	226
Businesses	69,014	859	10,694
SMEs similar to other retail client exposures	8,494	94	1,227
Mortgages	423	-	-
Other retail client exposure (excluding SMEs)	1,928	866	-
Securitization	5	-	-
Equities	242	-	-
Trading portfolio	19,832	18,375	-
Internal Ratings-Based Approach⁽⁴⁾			
Mortgages	104,446	-	28,263
Revolving retail client exposures	39,143	-	-
Other retail client exposures	11,405	-	3,205
Total	\$ 287,897	\$ 23,622	\$ 43,615

⁽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)

PD scale (%)	As at March 31, 2021							As at December 31, 2020						
	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%	26.03%	\$ 67,485	\$ 7,113	10.54%	\$ 3.7	10.61%	0.02%	25.52%	\$ 74,375	\$ 7,240	9.73%	\$ 3.9	9.80%
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.02	26.03	67,485	7,113	10.54	3.7	10.61	0.02	25.52	74,375	7,240	9.73	3.9	9.80
Financial institutions														
0.00 - 0.14	0.08	65.94	2,533	933	36.84	1.3	37.48	0.07	63.29	3,536	1,241	35.08	1.5	35.59
0.15 - 0.24	0.16	27.38	407	91	22.38	0.2	22.94	-	-	-	-	-	-	-
0.25 - 0.49	0.31	65.99	3	4	116.06	-	118.57	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	1.94	65.99	-	-	138.95	-	154.96	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	27.96	65.99	51	176	345.10	9.4	575.70	27.96	66.01	24	83	345.21	4.4	575.89
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.56	60.71	2,994	1,204	40.21	10.9	44.76	0.26	63.30	3,560	1,324	37.18	5.9	39.25
Businesses														
0.00 - 0.14	0.07	21.65	1,870	258	13.78	0.3	14.00	0.07	20.23	1,863	241	12.96	0.3	13.16
0.15 - 0.24	0.18	16.58	10,584	1,902	17.97	3.2	18.35	0.18	16.31	10,289	1,809	17.58	3.0	17.95
0.25 - 0.49	0.35	24.78	11,415	3,911	34.27	9.6	35.32	0.35	24.79	10,940	3,730	34.09	9.2	35.14
0.50 - 0.74	0.56	23.45	6,114	2,422	39.61	8.1	41.25	0.57	22.70	5,793	2,231	38.52	7.4	40.12
0.75 - 2.49	1.35	23.94	17,162	8,916	51.95	54.9	55.95	1.37	24.05	16,762	8,793	52.46	54.2	56.50
2.50 - 9.99	4.83	21.16	6,335	3,959	62.50	64.8	75.29	4.90	20.80	6,127	3,793	61.90	62.3	74.61
10.00 - 99.99	20.16	35.74	1,500	2,515	167.71	119.9	267.60	19.62	31.09	1,287	1,816	141.11	85.8	224.43
100.00	100.00	29.42	552	1,185	214.61	98.1	436.64	100.00	30.36	549	1,196	217.91	102.9	452.26
Total	2.68	22.64	55,532	25,068	45.14	358.9	53.22	2.65	22.30	53,610	23,609	44.04	325.1	51.62
Total non-retail clients	1.20%	25.36%	\$ 126,011	\$ 33,385	95.89%	\$ 373.5	30.20%	1.10%	25.23%	\$ 131,545	\$ 32,173	90.95%	\$ 334.9	27.64%

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 September 30, 2020

As at June 30, 2020

	As at September 30, 2020							As at June 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%	25.26%	\$ 75,841	\$ 7,316	9.65%	\$ 3.9	9.71%	0.02%	25.48%	\$ 66,235	\$ 6,140	9.27%	\$ 3.3	9.33%	
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	24.00	74.57	1	2	383.16	0.1	606.86	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	0.02	25.26	75,842	7,318	9.65	4.0	9.72	0.02	25.48	66,236	6,142	9.27	3.4	9.34	
Financial institutions															
0.00 - 0.14	0.06	64.46	5,449	1,784	32.75	2.1	33.23	0.07	61.19	3,711	894	24.08	1.4	24.54	
0.15 - 0.24	0.24	66.04	7	3	49.56	-	51.54	0.24	19.79	91	15	16.41	-	17.00	
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.00 - 99.99	27.96	65.99	65	226	345.10	12.1	575.70	27.96	65.99	59	202	345.10	10.8	575.70	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	0.39	64.48	5,521	2,013	36.46	14.2	39.67	0.49	60.29	3,861	1,111	28.76	12.2	32.73	
Businesses															
0.00 - 0.14	0.07	22.26	1,811	261	14.41	0.3	14.65	0.07	24.61	1,869	298	15.97	0.4	16.24	
0.15 - 0.24	0.18	16.53	9,505	1,694	17.82	2.9	18.20	0.18	15.98	9,440	1,628	17.25	2.7	17.61	
0.25 - 0.49	0.35	24.50	10,388	3,494	33.64	8.7	34.69	0.35	24.72	10,162	3,445	33.90	8.6	34.96	
0.50 - 0.74	0.57	24.58	5,917	2,454	41.48	8.2	43.21	0.57	24.63	6,164	2,565	41.60	8.6	43.34	
0.75 - 2.49	1.37	24.01	16,961	8,869	52.29	55.1	56.35	1.38	24.64	16,902	9,130	54.02	57.2	58.25	
2.50 - 9.99	4.76	21.49	6,106	3,843	62.93	62.1	75.64	4.71	21.70	5,636	3,533	62.68	56.0	75.11	
10.00 - 99.99	21.08	40.27	1,359	2,555	188.09	125.5	303.51	22.40	45.29	1,263	2,751	217.90	138.2	354.78	
100.00	100.00	33.68	526	1,344	255.26	111.2	519.43	100.00	32.03	476	1,087	228.25	113.4	525.94	
Total	2.71	22.98	52,573	24,514	46.63	374.0	55.52	2.59	23.33	51,912	24,437	47.07	385.1	56.35	
Total non-retail clients	1.09%	25.98%	\$ 133,936	\$ 33,845	92.74%	\$ 392.2	28.93%	1.13%	25.67%	\$ 122,009	\$ 31,690	85.11%	\$ 400.7	30.08%	

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 March 31, 2020							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⁾	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%	26.07%	\$ 50,916	\$ 4,272	8.38%	\$ 2.2	8.43%	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	74.47	4	14	382.66	0.6	606.06	24.00	74.56	3	13	383.13	0.6	606.81	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	0.02	26.07	50,920	4,286	8.41	2.8	8.48	0.02	25.70	50,248	4,086	8.13	2.6	8.19	
Financial institutions															
0.00 - 0.14	0.07	59.75	4,039	953	23.55	1.5	24.01	0.08	52.07	2,332	515	22.07	0.8	22.50	
0.15 - 0.24	0.24	35.91	139	39	27.97	0.1	29.04	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	27.96	65.99	22	76	345.10	4.1	575.70	-	-	-	-	-	-	-	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	0.22	59.00	4,200	1,068	25.39	5.7	27.07	0.09	51.32	2,466	565	22.88	1.0	23.36	
Businesses															
0.00 - 0.14	0.08	34.40	2,266	536	23.65	0.8	24.09	0.08	29.09	2,011	394	19.59	0.6	19.94	
0.15 - 0.24	0.18	16.70	9,140	1,638	17.93	2.8	18.31	0.18	15.70	8,816	1,489	16.89	2.5	17.24	
0.25 - 0.49	0.36	25.44	10,239	3,554	34.71	9.1	35.82	0.36	24.74	9,314	3,124	33.53	7.9	34.60	
0.50 - 0.74	0.57	27.60	6,303	2,910	46.17	10.0	48.14	0.57	28.39	6,057	2,889	47.70	9.9	49.73	
0.75 - 2.49	1.39	25.31	17,221	9,569	55.56	60.4	59.94	1.39	24.95	16,214	8,764	54.05	56.5	58.41	
2.50 - 9.99	4.59	22.22	5,528	3,485	63.05	54.2	75.30	4.61	22.09	5,337	3,327	62.33	51.8	74.46	
10.00 - 99.99	22.03	41.25	963	1,874	194.52	94.8	317.48	20.43	31.49	734	1,043	142.16	48.8	225.33	
100.00	100.00	25.48	378	823	217.71	62.3	423.78	100.00	24.60	353	687	194.95	64.2	422.69	
Total	2.25	24.46	52,038	24,389	46.87	294.4	53.94	2.17	23.62	48,836	21,717	44.47	242.2	50.67	
Total non-retail clients	1.11%	26.58%	\$ 107,158	\$ 29,743	80.67%	\$ 302.9	31.28%	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)

PD scale (%)	As at March 31, 2021							As at December 31, 2020						
	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%	39.16%	\$ 903	\$ 82	9.03%	\$ 0.3	9.49%	0.09%	39.82%	\$ 752	\$ 70	9.35%	\$ 0.3	9.81%
0.15 - 0.24	0.19	40.76	1,025	166	16.14	0.8	17.13	0.19	39.93	986	153	15.54	0.7	16.48
0.25 - 0.49	0.35	52.12	1,064	326	30.57	2.0	32.89	0.39	42.94	1,872	496	26.51	3.1	28.59
0.50 - 0.74	0.51	38.92	689	192	27.95	1.4	30.38	0.65	19.16	59	9	15.88	0.1	17.44
0.75 - 2.49	1.32	54.40	2,061	1,231	59.75	15.1	68.90	1.30	53.08	2,001	1,158	57.86	14.0	66.58
2.50 - 9.99	4.78	60.39	504	447	88.66	14.7	125.15	4.68	57.55	554	467	84.31	15.2	118.57
10.00 - 99.99	20.97	61.30	151	198	131.40	18.9	288.08	20.35	59.58	174	222	127.84	21.0	279.29
100.00	100.00	50.97	125	797	636.79	-	637.21	100.00	51.30	127	818	641.25	-	641.30
Total	3.35	48.70	6,522	3,439	52.73	53.2	62.93	3.45	46.87	6,525	3,393	52.01	54.4	62.44
Exposures related to residential mortgage loans														
Insured exposures														
0.00 - 0.14	0.08	35.12	6,943	496	7.14	2.0	7.49	0.08	33.02	6,910	456	6.61	1.8	6.94
0.15 - 0.24	0.16	31.38	2,730	288	10.55	1.4	11.18	0.18	30.12	446	51	11.38	0.2	12.08
0.25 - 0.49	0.45	25.89	1	-	18.82	-	20.28	0.43	24.64	1	-	17.49	-	18.84
0.50 - 0.74	0.57	35.38	247	74	30.06	0.5	32.56	0.56	34.01	252	72	28.54	0.6	30.90
0.75 - 2.49	1.30	35.75	148	78	52.52	0.7	58.31	1.28	34.52	208	105	50.23	0.9	55.72
2.50 - 9.99	4.65	34.50	41	44	105.62	0.6	125.61	4.61	32.64	44	44	99.48	0.7	118.34
10.00 - 99.99	23.39	38.29	9	20	217.72	0.8	326.57	24.26	35.11	9	18	200.83	0.7	305.10
100.00	100.00	32.01	11	42	400.08	-	400.08	100.00	31.99	12	48	399.88	-	399.88
Sub-total	0.28	34.13	10,130	1,042	10.28	6.0	11.02	0.34	32.93	7,882	794	10.07	4.9	10.84
Uninsured exposures														
0.00 - 0.14	0.08	21.55	28,844	1,228	4.26	4.9	4.47	0.08	19.83	28,126	1,085	3.86	4.3	4.05
0.15 - 0.24	0.22	23.50	16,165	1,641	10.15	8.4	10.80	0.22	20.79	19,556	1,768	9.04	9.1	9.62
0.25 - 0.49	0.25	18.25	3,603	310	8.60	1.6	9.16	-	-	-	-	-	-	-
0.50 - 0.74	0.54	22.58	13,029	2,400	18.42	15.7	19.93	0.53	20.92	12,724	2,141	16.83	13.9	18.20
0.75 - 2.49	1.26	22.72	10,033	3,294	32.84	28.7	36.42	1.23	21.22	9,618	2,907	30.23	25.1	33.49
2.50 - 9.99	4.08	22.53	2,150	1,394	64.85	19.7	76.29	3.99	20.69	2,239	1,315	58.74	18.4	68.98
10.00 - 99.99	20.39	21.20	396	472	119.20	16.9	172.62	19.97	20.17	429	485	112.95	17.1	162.82
100.00	100.00	19.36	215	521	242.02	-	242.02	100.00	17.92	251	563	224.04	-	224.04
Sub-total	0.87	22.17	74,435	11,260	15.13	95.9	16.74	0.93	20.48	72,943	10,264	14.07	87.9	15.58
Total	0.80	23.60	84,565	12,302	25.41	101.9	27.76	0.87	21.70	80,825	11,058	24.14	92.8	26.42
Qualifying revolving retail client exposures (QRRCE)														
0.00 - 0.14	0.06	83.49	2,554	79	3.08	1.2	3.68	0.06	84.64	2,542	79	3.09	1.2	3.68
0.15 - 0.24	0.20	87.68	565	52	9.27	1.0	11.44	0.20	90.95	569	55	9.70	1.0	11.98
0.25 - 0.49	0.41	84.01	1,587	256	16.14	5.5	20.52	0.41	85.69	1,616	266	16.45	5.8	20.91
0.50 - 0.74	0.70	75.57	337	74	21.92	1.8	28.52	0.68	73.65	339	71	20.93	1.7	27.19
0.75 - 2.49	1.10	86.15	1,245	440	35.32	11.8	47.12	1.09	88.88	1,274	462	36.23	12.3	48.30
2.50 - 9.99	3.46	78.95	3,074	2,257	73.44	83.5	107.40	3.45	81.74	3,234	2,455	75.91	90.8	110.99
10.00 - 99.99	19.47	63.29	814	1,334	163.88	100.2	317.64	19.49	65.41	901	1,526	169.50	114.7	328.71
100.00	100.00	76.75	93	893	959.38	-	959.38	100.00	79.15	105	1,038	989.34	-	989.34
Total	3.73	80.84	10,269	5,385	52.44	205.0	77.39	3.95	82.72	10,580	5,952	56.25	227.5	83.13
Other retail client exposures (non-QRRCE) excluding SMEs														
0.00 - 0.14	0.09	77.86	1,196	228	19.02	0.9	19.99	0.09	77.45	1,179	220	18.64	0.9	19.57
0.15 - 0.24	0.19	92.29	946	346	36.54	1.7	38.77	0.19	91.77	946	340	35.89	1.7	38.07
0.25 - 0.49	0.39	70.91	1,236	563	45.60	3.7	49.29	0.38	69.12	1,239	540	43.59	3.4	47.07
0.50 - 0.74	0.54	40.40	1,036	315	30.43	2.3	33.18	0.53	39.29	1,070	312	29.20	2.2	31.81
0.75 - 2.49	1.89	40.31	5,111	2,532	49.54	38.7	59.01	1.84	39.33	5,243	2,515	47.99	37.8	57.00
2.50 - 9.99	4.14	44.14	630	401	63.60	11.3	86.10	4.05	42.83	683	421	61.57	11.7	82.93
10.00 - 99.99	23.35	43.82	288	299	103.66	29.7	232.27	22.92	41.97	320	316	98.76	31.0	219.83
100.00	100.00	47.41	73	433	592.60	-	592.60	100.00	45.95	86	492	574.34	-	574.34
Total	2.63	53.24	10,516	5,117	48.65	88.3	59.14	2.75	51.89	10,766	5,156	47.90	88.7	58.19
Total retail clients	1.39%	33.11%	\$ 111,872	\$ 26,243	23.46%	\$ 448.4	1.71%	1.51%	32.14%	\$ 108,696	\$ 25,559	23.52%	\$ 463.4	1.81%

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 September 30, 2020

As at June 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%	39.99%	\$ 728	\$ 69	9.43%	\$ 0.3	9.90%	0.09%	39.41%	\$ 657	\$ 62	9.36%	\$ 0.2	9.83%
	0.15 - 0.24	0.19	40.29	989	155	15.69	0.8	16.64	0.19	39.73	958	148	15.43	0.7	16.37
	0.25 - 0.49	0.39	43.78	1,845	498	27.01	3.1	29.14	0.39	44.59	1,817	501	27.55	3.2	29.73
	0.50 - 0.74	0.65	19.16	53	8	15.88	0.1	17.43	0.65	20.40	62	10	16.91	0.1	18.57
	0.75 - 2.49	1.30	54.17	2,066	1,222	59.15	14.8	68.12	1.31	54.08	2,189	1,295	59.15	15.8	68.15
	2.50 - 9.99	4.67	57.47	612	515	84.16	16.7	118.27	4.71	58.73	655	563	86.02	18.3	120.99
	10.00 - 99.99	19.92	58.21	207	257	124.01	23.9	268.47	20.29	58.51	220	274	124.89	25.8	271.63
	100.00	100.00	56.00	69	480	699.97	-	699.97	100.00	59.51	77	576	743.87	-	743.87
	Total	2.67	47.76	6,569	3,204	48.77	59.7	60.13	2.88	48.31	6,635	3,429	51.69	64.1	63.76
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	30.18	6,103	369	6.04	1.5	6.34	0.08	29.09	6,722	391	5.82	1.6	6.11
	0.15 - 0.24	0.18	27.85	415	43	10.41	0.2	11.04	0.18	27.70	453	47	10.32	0.2	10.95
	0.25 - 0.49	0.44	51.79	-	-	36.56	-	39.38	0.42	49.80	-	-	34.77	-	37.44
	0.50 - 0.74	0.56	31.03	237	62	26.08	0.4	28.24	0.56	30.66	249	64	25.79	0.4	27.93
	0.75 - 2.49	1.29	30.16	209	91	43.68	0.8	48.44	1.29	30.21	201	88	43.78	0.8	48.55
	2.50 - 9.99	4.59	25.13	56	43	75.63	0.6	89.81	4.52	24.75	51	38	74.57	0.6	88.49
	10.00 - 99.99	23.97	26.86	11	16	153.57	0.7	232.92	23.89	26.48	9	14	151.45	0.6	229.90
	100.00	100.00	24.93	14	43	311.67	-	311.67	100.00	23.98	15	46	299.81	-	299.81
	Sub-total	0.41	30.02	7,045	667	9.47	4.2	10.21	0.39	29.05	7,700	688	8.94	4.2	9.61
Uninsured exposures															
	0.00 - 0.14	0.08	17.41	25,358	857	3.38	3.4	3.55	0.08	16.57	26,595	854	3.21	3.4	3.37
	0.15 - 0.24	0.22	18.22	18,450	1,462	7.93	7.5	8.43	0.22	17.33	18,280	1,378	7.54	7.1	8.02
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	18.42	12,458	1,846	14.81	12.0	16.02	0.53	17.42	11,991	1,682	14.03	10.9	15.17
	0.75 - 2.49	1.28	18.59	11,033	2,991	27.11	26.2	30.08	1.24	17.71	9,523	2,415	25.36	20.9	28.10
	2.50 - 9.99	3.88	18.53	3,420	1,777	51.95	24.5	60.89	3.96	17.43	2,607	1,283	49.23	17.8	57.76
	10.00 - 99.99	20.05	17.65	454	449	98.94	15.9	142.82	20.04	16.63	448	418	93.20	14.8	134.50
	100.00	100.00	15.80	249	491	197.50	-	197.50	100.00	15.02	238	447	187.75	-	187.75
	Sub-total	1.03	18.03	71,422	9,873	13.82	89.5	15.39	0.97	17.10	69,682	8,477	12.17	74.9	13.51
	Total	0.98	19.10	78,467	10,540	23.29	93.7	25.60	0.91	18.29	77,382	9,165	21.11	79.1	23.12
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	84.27	2,575	72	2.78	1.1	3.31	0.05	84.15	2,616	72	2.76	1.1	3.28
	0.15 - 0.24	0.16	90.94	596	48	8.08	0.9	9.90	0.16	90.93	595	48	8.08	0.9	9.90
	0.25 - 0.49	0.37	85.27	1,663	249	15.00	5.3	18.97	0.37	85.43	1,675	252	15.07	5.3	19.05
	0.50 - 0.74	0.68	72.73	371	77	20.66	1.8	26.85	0.68	72.72	349	72	20.66	1.7	26.84
	0.75 - 2.49	1.89	84.75	3,793	1,920	50.61	59.8	70.33	1.88	84.90	3,767	1,905	50.56	59.4	70.26
	2.50 - 9.99	4.83	78.57	960	895	93.29	36.6	140.98	4.84	78.53	934	872	93.36	35.7	141.10
	10.00 - 99.99	18.79	65.37	992	1,656	166.94	121.8	320.41	18.77	65.42	923	1,541	166.99	113.2	320.43
	100.00	100.00	78.69	109	1,073	983.56	-	983.56	100.00	78.82	134	1,323	985.24	-	985.24
	Total	3.84	82.31	11,059	5,990	54.16	227.3	79.86	3.95	82.49	10,993	6,085	55.35	217.3	80.06
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	77.04	1,033	192	18.59	0.8	19.53	0.09	77.57	1,099	207	18.84	0.8	19.80
	0.15 - 0.24	0.19	91.46	895	320	35.76	1.6	37.93	0.19	91.74	953	342	35.87	1.7	38.05
	0.25 - 0.49	0.38	70.29	1,133	504	44.48	3.2	48.04	0.38	69.36	1,179	516	43.84	3.3	47.35
	0.50 - 0.74	0.53	39.25	958	279	29.18	2.0	31.78	0.53	39.33	1,008	295	29.24	2.1	31.86
	0.75 - 2.49	1.85	39.48	5,282	2,546	48.21	38.3	57.27	1.85	39.40	5,093	2,452	48.14	37.0	57.21
	2.50 - 9.99	4.08	42.34	948	578	60.95	16.1	82.22	4.06	42.71	736	452	61.40	12.6	82.71
	10.00 - 99.99	22.92	41.75	344	339	98.28	33.2	218.77	22.90	41.52	365	356	97.61	34.8	217.05
	100.00	100.00	44.32	107	595	553.99	-	553.99	100.00	44.34	114	634	554.30	-	554.30
	Total	3.13	51.07	10,700	5,353	50.03	95.2	61.15	3.17	51.81	10,547	5,254	49.82	92.3	60.75
Total retail clients	1.59%	30.61%	\$ 106.795	\$ 25,087	23.49%	\$ 475.9	1.90%	1.58%	30.21%	\$ 105,557	\$ 23,933	22.67%	\$ 452.8	1.89%	

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 March 31, 2020

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⁾	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%	40.54%	\$ 733	\$ 70	9.44%	\$ 0.3	9.91%	0.09%	41.96%	\$ 790	\$ 77	9.79%	\$ 0.3	10.28%
	0.15 - 0.24	0.19	43.15	913	153	16.80	0.7	17.82	0.19	43.51	950	161	16.94	0.8	17.97
	0.25 - 0.49	0.39	46.31	1,806	518	28.67	3.3	30.93	0.39	46.35	1,846	528	28.61	3.3	30.86
	0.50 - 0.74	0.65	19.51	62	10	16.17	0.1	17.76	0.65	19.45	58	9	16.12	0.1	17.70
	0.75 - 2.49	1.33	55.80	2,571	1,579	61.42	19.4	70.86	1.32	55.82	2,470	1,515	61.31	18.5	70.70
	2.50 - 9.99	4.69	60.79	748	666	89.04	21.6	125.16	4.66	60.21	704	621	88.09	20.0	123.54
	10.00 - 99.99	20.75	58.96	279	353	126.56	33.7	277.61	20.83	59.55	247	316	127.70	30.0	279.59
	100.00	100.00	87.73	27	291	1,096.57	-	1,096.57	100.00	85.96	23	243	1,074.46	-	1,074.46
	Total	2.29	50.66	7,139	3,640	50.98	79.1	64.83	2.11	50.53	7,088	3,470	48.95	73.0	61.83
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	27.84	6,001	335	5.57	1.4	5.85	0.08	27.12	5,969	324	5.43	1.4	5.70
	0.15 - 0.24	0.18	26.69	467	46	9.87	0.2	10.47	0.17	26.52	484	47	9.79	0.2	10.38
	0.25 - 0.49	0.44	45.15	1	-	32.16	-	34.64	0.44	40.05	1	-	28.52	-	30.73
	0.50 - 0.74	0.56	29.45	263	65	24.81	0.4	26.86	0.56	29.23	273	67	24.63	0.4	26.68
	0.75 - 2.49	1.31	28.40	241	100	41.35	0.9	45.87	1.31	28.33	250	103	41.37	0.9	45.91
	2.50 - 9.99	4.51	24.07	64	46	72.95	0.7	86.59	4.70	24.02	64	48	74.06	0.7	88.26
	10.00 - 99.99	24.23	24.11	16	22	138.25	0.9	211.14	23.65	25.24	16	24	144.28	1.0	218.85
	100.00	100.00	23.13	17	48	289.16	-	289.16	100.00	22.87	16	45	285.91	-	285.91
	Sub-total	0.47	27.79	7,070	662	9.36	4.5	10.16	0.47	27.16	7,073	658	9.30	4.6	10.11
Uninsured exposures															
	0.00 - 0.14	0.08	15.48	24,112	723	3.00	2.8	3.14	0.08	14.85	23,780	683	2.87	2.8	3.01
	0.15 - 0.24	0.22	16.26	17,811	1,260	7.08	6.5	7.53	0.22	15.55	17,742	1,201	6.77	6.2	7.20
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	16.41	12,481	1,648	13.21	10.7	14.28	0.53	15.68	12,254	1,546	12.62	10.1	13.65
	0.75 - 2.49	1.24	16.62	9,905	2,355	23.77	20.4	26.35	1.24	15.91	9,705	2,209	22.76	19.1	25.23
	2.50 - 9.99	3.95	16.07	2,805	1,277	45.55	17.8	53.47	3.99	15.73	2,598	1,162	44.72	16.2	52.52
	10.00 - 99.99	19.93	15.67	496	435	87.76	15.4	126.49	19.96	15.01	461	388	84.12	13.7	121.34
	100.00	100.00	14.40	232	418	179.96	-	179.96	100.00	13.87	233	405	173.38	-	173.38
	Sub-total	1.01	16.05	67,842	8,116	11.96	73.6	13.32	1.01	15.38	66,773	7,594	11.37	68.1	12.65
	Total	0.96	17.16	74,912	8,778	21.33	78.1	23.48	0.95	16.50	73,846	8,252	20.68	72.7	22.76
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	82.80	2,337	66	2.77	1.0	3.29	0.05	83.75	2,719	74	2.76	1.1	3.28
	0.15 - 0.24	0.16	90.94	530	43	8.08	0.8	9.90	0.16	90.94	602	49	8.08	0.9	9.90
	0.25 - 0.49	0.36	84.66	1,652	244	14.76	5.1	18.66	0.36	84.86	1,738	258	14.84	5.5	18.77
	0.50 - 0.74	0.68	72.84	427	88	20.70	2.1	26.89	0.68	72.68	428	88	20.65	2.1	26.83
	0.75 - 2.49	1.91	84.60	4,038	2,062	51.07	64.5	71.03	1.92	84.60	4,233	2,166	51.16	67.8	71.17
	2.50 - 9.99	4.84	78.51	1,128	1,052	93.32	43.1	141.04	4.85	78.54	1,170	1,093	93.48	44.7	141.30
	10.00 - 99.99	18.74	65.41	1,233	2,058	166.82	151.1	319.95	18.74	65.40	1,241	2,070	166.81	152.0	319.95
	100.00	100.00	78.83	139	1,369	985.34	-	985.34	100.00	78.87	133	1,313	985.90	-	985.90
	Total	4.47	81.37	11,484	6,982	60.79	267.7	89.92	4.20	81.76	12,264	7,111	57.99	274.1	85.93
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	80.19	876	167	19.03	0.6	19.99	0.09	80.19	892	170	19.01	0.7	19.96
	0.15 - 0.24	0.19	91.26	846	302	35.69	1.5	37.85	0.19	91.34	842	301	35.72	1.5	37.89
	0.25 - 0.49	0.38	73.56	1,222	571	46.69	3.7	50.43	0.38	73.07	1,195	553	46.32	3.5	50.03
	0.50 - 0.74	0.53	40.26	928	279	30.09	2.0	32.79	0.53	40.14	920	276	29.94	2.0	32.63
	0.75 - 2.49	1.87	39.58	5,189	2,517	48.50	38.1	57.67	1.87	39.52	5,267	2,553	48.48	38.6	57.67
	2.50 - 9.99	4.02	44.57	649	415	63.92	11.4	85.89	4.03	44.11	717	454	63.30	12.5	85.11
	10.00 - 99.99	22.94	42.16	383	380	99.19	37.3	220.73	22.92	42.14	381	378	99.12	37.1	220.58
	100.00	100.00	45.27	116	654	565.88	-	565.88	100.00	44.34	117	650	554.26	-	554.26
	Total	3.32	51.95	10,209	5,285	51.77	94.6	63.35	3.33	51.66	10,331	5,335	51.64	95.9	63.25
Total retail clients	1.67%	29.99%	\$ 103,744	\$ 24,685	23.79%	\$ 519.5	2.10%	1.66%	30.07%	\$ 103,529	\$ 24,168	23.34%	\$ 515.7	2.13%	

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

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 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⁾
Exposures related to residential mortgage loans								
Insured exposures								
	0.00 - 0.14	0.08%	11.95%	\$ 8,450	\$ 202	2.39%	\$ 0.8	2.51%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.18	7,157	460	6.42	2.5	6.85
	0.50 - 0.74	0.65	13.68	6,102	781	12.81	5.4	13.92
	0.75 - 2.49	1.56	14.27	5,341	1,267	23.71	11.9	26.49
	2.50 - 9.99	5.44	13.96	1,456	679	46.64	11.0	56.11
	10.00 - 99.99	27.39	13.44	318	249	78.44	11.7	124.44
	100.00	100.00	12.09	209	316	151.11	-	151.11
	Sub-total	1.80	13.16	29,033	3,954	13.62	43.3	15.48
Uninsured exposures								
	0.00 - 0.14	0.08	12.99	22,849	593	2.60	2.4	2.73
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	13.69	16,601	1,107	6.67	5.9	7.11
	0.50 - 0.74	0.65	13.85	11,499	1,491	12.97	10.4	14.09
	0.75 - 2.49	1.57	14.19	9,267	2,198	23.72	20.7	26.51
	2.50 - 9.99	5.43	13.86	2,436	1,126	46.22	18.3	55.58
	10.00 - 99.99	27.42	13.10	486	372	76.47	17.5	121.36
	100.00	100.00	12.25	221	338	153.10	-	153.10
	Sub-total	1.21	13.54	63,359	7,225	11.40	75.2	12.88
	Total	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	83.85	2,439	84	3.46	1.3	4.14
	0.15 - 0.24	0.19	87.96	539	48	9.00	0.9	11.09
	0.25 - 0.49	0.38	85.23	1,667	254	15.23	5.4	19.28
	0.50 - 0.74	0.68	80.45	447	102	22.86	2.4	29.70
	0.75 - 2.49	1.95	82.68	4,032	2,045	50.70	64.3	70.61
	2.50 - 9.99	4.93	80.01	1,153	1,106	95.95	45.5	145.28
	10.00 - 99.99	19.96	66.76	1,144	2,000	174.89	152.7	341.83
	100.00	100.00	79.96	130	1,297	999.56	-	999.56
	Total	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	30.29	846	50	5.90	0.2	6.18
	0.15 - 0.24	0.19	87.96	1	-	34.40	-	36.49
	0.25 - 0.49	0.28	28.03	1,289	180	13.96	1.0	14.91
	0.50 - 0.74	0.60	30.64	1,690	403	23.85	3.0	26.08
	0.75 - 2.49	1.60	36.26	2,432	1,033	42.43	14.4	49.80
	2.50 - 9.99	3.19	38.09	4,100	2,176	53.09	49.5	49.80
	10.00 - 99.99	24.43	34.70	410	342	83.38	34.7	189.20
	100.00	100.00	32.16	138	554	401.95	-	401.95
	Total	3.87	34.54	10,906	4,738	43.44	102.8	55.21
Total retail clients		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)

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

(in millions of dollars and as a percentage)

PD scale (%)	As at March 31, 2021									As at December 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⁾	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	0.03%	28.85%	\$ 4,700	\$ 2,064	43.92%	\$ 114	5.50%	\$ 0.1	5.59%	0.04%	31.75%	\$ 4,613	\$ 2,096	45.44%	\$ 143	6.84%	\$ 0.2	6.96%
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	24.05	71.87	1	-	30.00	1	369.41	0.1	585.47	24.88	74.56	5	3	49.66	10	385.16	0.5	617.07
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.03	28.85	4,701	2,064	44.47	115	5.56	0.2	5.70	0.07	31.80	4,618	2,099	45.27	153	7.31	0.7	7.72
Financial institutions																		
0.00 - 0.14	-	-	-	-	-	-	-	-	-	0.13	6.43	1,539	368	23.93	26	7.13	0.1	7.35
0.15 - 0.24	0.16	7.56	1,731	352	20.32	27	7.55	0.1	7.79	0.24	10.26	677	208	30.72	20	9.62	0.1	9.93
0.25 - 0.49	0.31	11.38	527	148	28.21	18	12.26	-	12.69	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	1.94	75.00	-	-	50.00	-	196.55	-	214.73	-	-	-	-	-	-	-	-	-
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	0.21	8.70	2,258	500	44.47	45	9.02	0.1	9.32	1.13	10.13	2,258	597	45.27	127	21.35	4.4	30.64
Businesses																		
0.00 - 0.14	0.11	65.31	1,936	1,416	73.11	407	28.76	1.0	29.67	0.11	64.56	1,880	1,482	78.81	414	27.92	1.1	28.80
0.15 - 0.24	0.22	47.13	1,621	803	49.57	264	32.92	0.8	34.21	0.22	46.01	1,598	808	50.53	259	32.02	0.8	33.27
0.25 - 0.49	0.33	46.65	4,360	2,016	46.24	833	41.30	3.2	43.20	0.33	47.33	4,256	2,095	49.23	877	41.87	3.2	43.79
0.50 - 0.74	0.57	40.23	2,062	819	39.72	404	49.38	1.9	52.29	0.58	35.62	1,997	838	41.96	369	44.10	1.7	46.68
0.75 - 2.49	1.43	38.21	6,436	2,663	41.38	1,804	67.74	14.9	74.72	1.42	40.02	6,048	2,632	43.52	1,863	70.78	15.2	78.02
2.50 - 9.99	4.71	30.72	1,898	773	40.71	602	77.88	11.1	95.89	4.66	29.58	1,983	807	40.73	604	74.76	11.1	91.88
10.00 - 99.99	18.71	43.09	468	203	43.35	387	190.58	18.3	303.55	18.46	43.73	434	201	46.27	388	193.47	18.2	306.76
100.00	-	-	160	-	-	-	-	-	-	-	-	164	-	-	-	-	-	-
Total	1.46	45.05	18,941	8,693	45.89	4,701	54.08	51.2	61.44	1.43	45.11	18,360	8,863	48.27	4,774	53.86	51.3	61.10
Total non-retail clients	1.14%	40.46%	\$ 25,900	\$ 11,257	43.47%	\$ 4,861	68.66%	\$ 51.5	48.90%	1.17%	40.89%	\$ 25,236	\$ 11,559	45.80%	\$ 5,054	82.52%	\$ 56.4	49.83%

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⁾

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

(in millions of dollars and as a percentage)

As at September 30, 2020

As at June 30, 2020

PD scale (%)	EAD-weighted average		Notional amount of unused commitments	EAD as a percentage of notional amount			RWA as a percentage of EAD			RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average		EAD as a percentage of notional amount			RWA as a percentage of EAD			RWA adjusted for EL, as a percentage of EAD ⁽²⁾
	PD	LGD		EAD	RWA	EL	EL	PD	LGD		EAD	RWA	EL	EAD	RWA	EL			
Sovereign borrowers																			
0.00 - 0.14	0.04%	31.88%	\$ 4,941	\$ 2,161	43.75%	\$ 143	6.63%	\$ 0.2	6.75%	0.04%	31.12%	\$ 4,934	\$ 2,131	43.20%	\$ 141	6.61%	\$ 0.2	6.73%	
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.00 - 99.99	24.22	74.78	18	5	26.49	19	384.74	0.9	611.14	24.00	74.75	15	4	28.10	16	384.10	0.8	608.34	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	0.09	31.97	4,959	2,166	45.60	162	7.48	1.1	8.10	0.08	31.20	4,949	2,135	45.67	157	7.37	1.0	7.94	
Financial institutions																			
0.00 - 0.14	0.13	8.61	1,514	401	26.44	29	7.18	0.1	7.41	0.13	9.71	1,514	405	26.77	30	7.46	0.1	7.69	
0.15 - 0.24	0.24	11.20	789	201	25.52	18	8.38	-	8.71	0.24	20.41	773	224	28.99	34	15.17	0.1	15.77	
0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.29	53.99	1	1	59.41	-	45.74	-	47.70	
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.00 - 99.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	0.17	9.48	2,303	602	45.60	47	7.80	0.1	8.06	0.17	13.55	2,288	630	45.67	64	10.23	0.2	10.60	
Businesses																			
0.00 - 0.14	0.10	64.04	1,524	1,190	78.07	325	27.34	0.8	28.19	0.10	62.62	1,858	1,670	89.83	446	26.71	1.1	27.55	
0.15 - 0.24	0.22	55.28	2,158	1,301	60.28	508	39.10	1.6	40.63	0.22	44.82	1,812	1,001	55.23	316	31.61	1.0	32.85	
0.25 - 0.49	0.33	45.71	3,633	1,790	49.28	736	41.09	2.7	42.98	0.35	46.42	3,538	1,652	46.68	709	42.89	2.7	44.91	
0.50 - 0.74	0.58	41.28	2,203	965	43.80	497	51.46	2.3	54.47	0.58	41.63	2,263	963	42.56	498	51.67	2.3	54.70	
0.75 - 2.49	1.46	38.86	6,161	2,644	42.91	1,845	69.78	15.3	77.02	1.48	39.21	5,966	2,659	44.57	1,892	71.16	15.8	78.59	
2.50 - 9.99	4.66	31.16	1,779	702	39.48	555	79.04	10.3	97.27	4.59	29.44	1,777	731	41.15	538	73.60	9.7	90.23	
10.00 - 99.99	20.46	48.26	375	148	39.43	315	213.65	16.0	349.13	22.01	50.73	338	139	41.22	314	225.54	16.7	375.03	
100.00	100.00	56.09	178	4	2.29	29	701.15	-	701.15	100.00	40.13	126	4	3.49	22	501.57	-	501.57	
Total	1.39	45.95	18,011	8,744	48.55	4,810	55.01	49.0	62.01	1.40	45.27	17,678	8,819	49.88	4,735	53.69	49.3	60.68	
Total non-retail clients	1.08%	41.41%	\$ 25,273	\$ 11,512	45.55%	\$ 5,019	70.29%	\$ 50.2	49.05%	1.09%	40.95%	\$ 24,915	\$ 11,584	46.49%	\$ 4,956	71.30%	\$ 50.5	48.23%	

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⁾

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

(in millions of dollars and as a percentage)

PD scale (%)	As at March 31, 2020										As at December 31, 2019									
	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%	31.52%	\$ 4,717	\$ 2,104	44.61%	\$ 140	6.66%	\$ 0.2	6.79%	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	74.14	16	5	28.79	17	380.98	0.8	603.40	24.00	74.03	15	4	27.35	16	380.41	0.7	602.50		
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	0.09	31.61	4,733	2,109	45.45	157	7.47	1.0	8.07	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	9.59	1,556	418	26.91	23	5.69	0.1	5.86	0.13	9.91	1,416	383	27.08	27	7.14	0.1	7.36		
0.15 - 0.24	0.24	14.47	423	127	29.95	14	10.77	-	11.20	0.24	13.37	503	146	28.97	14	9.95	-	10.35		
0.25 - 0.49	0.29	9.35	31	8	24.74	1	7.92	-	8.26	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	0.16	10.71	2,010	553	45.45	38	6.88	0.1	7.12	0.17	10.74	2,005	550	45.94	43	7.89	0.1	8.17		
Businesses																				
0.00 - 0.14	0.10	59.18	1,470	1,154	78.49	284	24.57	0.7	25.33	0.10	59.03	1,800	1,509	83.83	370	24.53	0.9	25.29		
0.15 - 0.24	0.22	41.36	1,566	763	48.70	219	28.68	0.7	29.82	0.22	44.14	1,659	873	52.62	269	30.84	0.8	32.05		
0.25 - 0.49	0.35	42.40	3,172	1,299	40.97	506	38.93	1.9	40.78	0.34	46.28	3,391	1,584	46.71	679	42.85	2.5	44.84		
0.50 - 0.74	0.58	43.06	2,090	952	45.53	512	53.84	2.4	57.00	0.58	46.48	2,136	1,040	48.70	603	57.99	2.8	61.41		
0.75 - 2.49	1.46	38.64	5,329	2,376	44.60	1,653	69.57	13.6	76.73	1.50	43.67	5,797	2,784	48.03	2,240	80.43	18.9	88.86		
2.50 - 9.99	4.54	30.21	1,535	622	40.55	469	75.40	8.5	92.39	4.49	31.03	1,430	597	41.73	457	76.54	8.1	93.47		
10.00 - 99.99	19.12	45.23	208	74	35.46	138	186.83	7.0	306.06	18.01	37.99	144	56	38.53	83	150.10	4.0	240.39		
100.00	-	-	90	-	-	-	-	-	-	-	-	95	-	-	-	-	-	-		
Total	1.24	42.80	15,460	7,240	46.83	3,781	52.22	34.8	58.23	1.11	46.37	16,452	8,443	51.32	4,701	55.68	38.0	61.31		
Total non-retail clients	0.93%	38.62%	\$ 22,203	\$ 9,902	44.60%	\$ 3,976	66.57%	\$ 35.9	44.69%	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)

PD scale (%)	As at March 31, 2021									As at December 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⁾	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%	81.12%	\$ 2,042	\$ 944	46.20%	\$ 185	19.64%	\$ 0.6	20.63%	0.09%	79.67%	\$ 1,819	\$ 879	48.32%	\$ 167	19.06%	\$ 0.7	20.01%
0.15 - 0.24	0.19	88.04	1,568	792	50.52	277	34.93	1.4	37.07	0.19	84.27	1,520	782	51.43	258	32.98	1.3	35.00
0.25 - 0.49	0.35	88.54	1,531	700	45.76	364	51.98	2.2	55.92	0.35	78.78	2,203	878	39.86	404	45.94	2.5	49.42
0.50 - 0.74	0.51	53.23	197	76	38.38	29	38.47	0.2	41.83	0.65	40.75	15	7	47.18	2	33.77	-	37.08
0.75 - 2.49	1.19	90.08	1,106	576	52.11	545	94.54	6.2	107.90	1.18	84.19	1,217	633	51.97	556	87.91	6.2	100.25
2.50 - 9.99	4.92	87.07	156	70	44.95	90	128.00	3.0	180.97	4.76	80.95	198	89	45.04	106	118.59	3.4	166.61
10.00 - 99.99	13.72	74.59	42	7	16.27	9	136.75	0.7	258.51	13.89	72.44	56	8	14.89	11	133.29	0.8	254.65
100.00	-	-	21	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-
Total	0.52	85.58	6,663	3,165	47.50	1,499	47.37	14.3	53.03	0.56	81.33	7,049	3,276	46.47	1,504	45.91	14.9	51.59
Exposures related to residential mortgage loans insured exposures																		
0.00 - 0.14	0.08	36.03	15	7	50.00	1	7.33	-	7.70	0.08	34.25	12	6	50.00	-	6.87	-	7.22
0.15 - 0.24	0.21	40.34	14	7	50.00	1	16.86	-	17.92	0.22	40.23	11	5	50.00	1	17.15	-	18.24
0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.27	-	-	-	42.82	-	-	-	-
0.50 - 0.74	0.56	41.10	13	6	50.00	2	34.50	-	37.36	0.54	40.42	9	4	50.00	2	33.16	-	35.89
0.75 - 2.49	1.48	41.28	16	8	50.00	5	66.10	0.1	73.76	1.39	40.81	10	5	50.00	3	63.02	-	70.17
2.50 - 9.99	4.31	42.29	5	3	50.00	4	125.82	0.1	148.44	3.88	40.41	5	3	50.00	3	114.01	0.1	133.62
10.00 - 99.99	19.24	41.54	1	1	50.00	1	231.82	-	331.73	19.44	42.39	-	-	50.00	-	236.12	-	338.55
100.00	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total	1.27	39.87	65	32	49.32	14	43.47	0.2	50.04	0.90	38.87	47	23	49.60	9	37.63	0.1	42.16
Uninsured exposures																		
0.00 - 0.14	0.08	14.08	13,852	8,875	64.07	253	2.86	1.0	3.00	0.08	13.30	13,285	8,309	62.54	221	2.66	0.9	2.79
0.15 - 0.24	0.22	15.26	6,963	4,675	67.14	308	6.59	1.6	7.01	0.22	14.37	6,813	4,480	65.75	277	6.19	1.4	6.58
0.25 - 0.49	0.25	22.06	31	16	50.76	2	10.42	-	11.11	-	-	-	-	-	-	-	-	-
0.50 - 0.74	0.52	15.97	3,265	2,074	63.53	266	12.83	1.7	13.87	0.51	14.78	3,166	1,978	62.49	231	11.70	1.5	12.64
0.75 - 2.49	1.28	16.80	1,842	1,107	60.09	271	24.49	2.4	27.17	1.25	15.67	1,743	1,037	59.51	234	22.51	2.0	24.95
2.50 - 9.99	3.67	17.05	281	162	57.48	75	46.68	1.0	54.49	3.54	16.46	308	174	56.52	77	44.30	1.0	51.59
10.00 - 99.99	19.39	15.62	44	22	51.19	20	87.26	0.7	125.11	18.98	14.67	45	22	49.11	18	81.65	0.6	116.57
100.00	-	-	31	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-
Sub-total	0.31	14.85	26,309	16,931	64.35	1,195	7.06	8.4	7.88	0.31	13.97	25,396	16,000	63.00	1,058	6.61	7.4	7.20
Total	0.31	14.90	26,374	16,963	64.31	1,209	7.13	8.6	7.76	0.31	14.01	25,443	16,023	62.98	1,067	6.66	7.5	7.25
Qualifying revolving retail client exposures (QRRCE)																		
0.00 - 0.14	0.05	81.81	21,928	10,435	47.58	278	2.66	4.2	3.16	0.05	83.09	21,713	10,511	48.41	282	2.69	4.2	3.19
0.15 - 0.24	0.20	87.68	2,480	837	33.76	78	9.27	1.5	11.44	0.20	90.95	2,487	875	35.20	85	9.70	1.6	11.98
0.25 - 0.49	0.29	82.93	14,547	7,371	50.67	883	11.98	17.9	15.01	0.29	85.68	15,928	8,354	52.45	1,019	12.19	20.4	15.26
0.50 - 0.74	0.70	75.12	363	238	65.61	52	21.79	1.2	28.35	0.68	73.48	360	230	63.95	48	20.88	1.2	27.12
0.75 - 2.49	1.10	85.95	1,962	648	33.02	229	35.32	6.1	47.12	1.09	88.87	2,066	711	34.42	257	36.20	6.9	48.27
2.50 - 9.99	3.23	79.13	3,031	853	28.15	601	70.48	21.7	102.31	3.23	81.93	3,314	968	29.20	706	72.91	25.5	105.82
10.00 - 99.99	19.39	63.50	404	103	25.57	169	164.02	12.6	317.53	19.38	65.57	485	130	26.79	220	169.42	16.5	328.05
100.00	-	-	14	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-
Total	0.41	82.30	44,729	20,485	45.80	2,290	11.18	65.2	15.16	0.44	84.33	46,376	21,779	46.96	2,617	12.02	76.3	16.40
Other retail client exposures (non-QRRCE) excluding SMEs																		
0.00 - 0.14	0.05	47.49	724	523	72.32	37	7.16	0.1	7.47	0.05	46.40	707	500	70.76	34	6.84	0.1	7.14
0.15 - 0.24	0.20	84.42	4	1	29.48	-	33.85	-	35.93	0.20	88.14	4	1	28.95	-	35.54	0.1	37.73
0.25 - 0.49	0.28	51.91	168	110	65.37	29	26.09	0.2	27.89	0.27	51.23	167	102	61.41	27	25.43	0.1	27.17
0.50 - 0.74	0.70	57.77	66	39	58.24	19	49.68	0.2	54.72	0.68	55.11	64	37	57.87	18	46.76	0.1	51.44
0.75 - 2.49	1.38	49.87	34	19	58.17	11	57.40	0.1	65.97	1.34	50.57	28	17	57.84	9	57.56	0.1	65.98
2.50 - 9.99	3.35	45.94	19	12	62.66	8	63.87	0.2	81.83	2.93	48.48	19	11	55.98	7	66.93	0.2	84.86
10.00 - 99.99	14.57	43.97	1	1	51.14	1	85.47	-	165.55	14.40	42.56	1	-	52.94	-	82.51	-	159.67
100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Total	0.23	48.83	1,017	705	69.33	105	14.90	0.8	16.31	0.21	47.82	991	668	67.42	95	14.23	0.7	15.53
Total retail clients	0.38%	54.31%	\$ 78,783	\$ 41,318	52.44%	\$ 5,103	12.35%	\$ 88.9	15.04%	0.40%	56.52%	\$ 79,859	\$ 41,746	52.28%	\$ 5,283	12.66%	\$ 99.4	15.63%

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 September 30, 2020

As at June 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%	79.32%	\$ 1,673	\$ 790	47.22%	\$ 150	19.00%	\$ 0.6	19.95%	0.09%	78.59%	\$ 1,537	\$ 722	47.00%	\$ 136	18.77%	\$ 0.5	19.71%
	0.15 - 0.24	0.19	84.40	1,425	727	51.02	240	33.07	1.2	35.10	0.19	84.06	1,353	687	50.77	226	32.86	1.1	34.86
	0.25 - 0.49	0.35	79.37	2,175	868	39.89	402	46.34	2.4	49.86	0.36	79.96	2,028	832	41.01	389	46.79	2.4	50.35
	0.50 - 0.74	0.65	44.64	16	7	46.64	3	37.00	-	40.63	0.65	39.20	15	7	46.83	2	32.49	-	35.67
	0.75 - 2.49	1.18	84.91	1,236	637	51.47	565	88.72	6.4	101.21	1.19	84.72	1,285	660	51.29	586	88.76	6.6	101.33
	2.50 - 9.99	4.82	80.52	206	93	45.24	110	118.07	3.6	166.25	4.79	80.13	214	96	45.12	113	117.42	3.7	165.05
	10.00 - 99.99	14.02	69.50	62	10	16.26	13	129.17	1.0	247.91	14.97	69.20	68	11	16.26	14	130.97	1.1	255.47
	100.00	-	-	11	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-
	Total	0.60	81.57	6,804	3,132	46.02	1,483	47.35	15.2	53.40	0.63	81.47	6,510	3,015	46.31	1,466	48.62	15.4	55.02
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08	31.59	10	5	50.00	-	6.35	-	6.67	0.08	30.67	13	6	50.00	-	6.14	-	6.45
	0.15 - 0.24	0.21	37.99	7	4	50.00	1	16.07	-	17.09	0.22	36.29	7	4	50.00	-	15.42	-	16.41
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	37.43	9	4	50.00	1	30.27	-	32.74	0.54	35.47	6	3	50.00	1	29.04	-	31.42
	0.75 - 2.49	1.41	36.60	11	6	50.00	3	56.94	0.1	63.40	1.39	36.00	9	5	50.00	4	54.93	-	61.12
	2.50 - 9.99	3.89	36.98	4	2	50.00	2	104.95	-	123.19	3.70	37.50	4	2	50.00	2	102.49	-	119.64
	10.00 - 99.99	18.96	41.28	1	-	50.00	1	229.38	-	326.90	19.11	37.25	-	-	50.00	-	207.13	-	295.73
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	1.18	35.88	42	21	49.58	8	39.00	0.1	44.57	0.97	34.30	39	20	49.87	7	33.38	-	37.76
Uninsured exposures																			
	0.00 - 0.14	0.08	12.53	12,314	7,935	64.44	199	2.50	0.8	2.63	0.08	12.27	12,466	7,989	64.09	196	2.45	0.8	2.58
	0.15 - 0.24	0.22	13.26	6,675	4,679	70.10	267	5.71	1.4	6.08	0.22	12.88	6,521	4,573	70.13	254	5.55	1.3	5.90
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	13.57	3,166	2,149	67.88	231	10.73	1.5	11.60	0.51	13.20	3,001	2,038	67.90	213	10.44	1.4	11.29
	0.75 - 2.49	1.27	14.31	1,995	1,274	63.88	264	20.74	2.3	23.00	1.25	13.71	1,747	1,136	65.02	225	19.77	2.0	21.93
	2.50 - 9.99	3.55	15.33	431	253	58.57	105	41.38	1.4	48.21	3.59	14.40	362	226	62.52	88	38.88	1.2	45.31
	10.00 - 99.99	19.00	14.31	51	27	52.58	21	79.63	0.7	113.72	18.91	13.62	50	27	54.22	20	75.75	0.7	108.10
	100.00	-	-	37	-	-	-	-	-	-	-	-	40	-	-	-	-	-	-
	Sub-total	0.35	13.06	24,669	16,317	66.14	1,087	6.66	8.1	7.28	0.34	12.70	24,187	15,989	66.11	996	6.23	7.4	6.79
	Total	0.36	13.09	24,711	16,338	66.12	1,095	6.70	8.2	7.33	0.34	12.73	24,226	16,009	66.08	1,003	6.26	7.4	6.83
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.08	84.28	32,601	16,492	50.59	664	4.03	10.9	4.85	0.08	84.23	32,983	16,723	50.70	681	4.07	11.2	4.91
	0.15 - 0.24	0.16	90.95	2,562	891	34.77	72	8.08	1.3	9.90	0.16	90.95	2,596	910	35.06	74	8.08	1.3	9.90
	0.25 - 0.49	0.35	83.58	4,065	1,753	43.12	250	14.25	5.2	18.00	0.35	83.92	4,089	1,760	43.04	253	14.40	5.4	18.19
	0.50 - 0.74	0.68	73.43	398	253	63.50	53	20.86	1.3	27.10	0.68	73.37	374	237	63.36	49	20.85	1.2	27.08
	0.75 - 2.49	1.69	85.58	5,028	1,606	31.95	750	46.69	22.8	64.43	1.68	85.86	5,154	1,672	32.44	780	46.64	23.7	64.34
	2.50 - 9.99	4.57	78.13	668	215	32.23	192	89.18	7.7	134.15	4.64	78.19	663	214	32.25	193	90.24	7.8	135.91
	10.00 - 99.99	18.70	65.54	538	146	27.15	243	166.92	17.9	319.93	18.69	65.60	546	151	27.74	253	166.99	18.5	319.98
	100.00	-	-	32	-	-	-	-	-	-	-	-	55	-	-	-	-	-	-
	Total	0.40	84.28	45,892	21,356	46.54	2,224	10.42	67.1	14.35	0.41	84.30	46,460	21,667	46.64	2,283	10.54	69.1	14.52
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	41.72	755	534	70.75	33	6.16	0.1	6.43	0.05	40.05	713	510	71.46	30	5.81	0.1	6.06
	0.15 - 0.24	0.17	81.15	3	1	34.01	-	28.82	-	30.50	0.16	91.65	3	1	30.33	-	32.49	-	34.38
	0.25 - 0.49	0.27	46.67	179	111	61.92	26	23.28	0.2	24.88	0.27	53.19	185	125	68.31	33	26.38	0.2	28.19
	0.50 - 0.74	0.68	51.14	71	41	57.86	18	43.39	0.1	47.74	0.68	51.65	69	37	54.79	17	43.82	0.1	48.21
	0.75 - 2.49	1.34	53.41	33	18	54.82	11	60.87	0.1	69.85	1.35	57.61	30	17	55.44	11	65.55	0.1	75.25
	2.50 - 9.99	3.05	41.52	22	12	56.12	7	57.59	0.2	73.67	2.89	44.97	18	10	54.18	6	61.97	0.1	78.37
	10.00 - 99.99	14.49	49.62	1	1	52.92	1	96.41	-	186.83	14.37	60.37	2	1	45.36	1	116.68	0.1	225.24
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.21	43.39	1,065	718	67.42	96	13.29	0.7	14.56	0.21	43.62	1,021	701	68.73	98	13.96	0.7	15.33
Total retail clients		0.40%	55.37%	\$ 78,472	\$ 41,544	52.94%	\$ 4,898	11.79%	\$ 91.2	14.53%	0.40%	55.72%	\$ 78,217	\$ 41,392	52.92%	\$ 4,850	11.71%	\$ 92.6	14.51%

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 March 31, 2020

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⁾	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%	79.42%	\$ 1,683	\$ 781	46.41%	\$ 145	18.55%	\$ 0.5	19.48%	0.09%	78.90%	\$ 1,698	\$ 783	46.12%	\$ 144	18.40%	\$ 0.6	19.32%
	0.15 - 0.24	0.19	85.85	1,215	629	51.74	211	33.59	1.0	35.64	0.19	84.73	1,274	651	51.08	216	33.19	1.1	35.21
	0.25 - 0.49	0.35	81.52	1,873	746	39.80	355	47.61	2.2	51.22	0.35	81.27	1,843	736	39.93	349	47.37	2.0	50.96
	0.50 - 0.74	0.65	41.56	16	7	46.58	3	34.44	-	37.82	0.65	41.89	15	7	46.68	2	34.71	-	38.12
	0.75 - 2.49	1.22	86.05	1,168	612	52.41	556	90.85	6.4	103.91	1.21	85.73	1,119	588	52.50	531	90.37	6.1	103.31
	2.50 - 9.99	4.77	81.75	185	84	45.50	101	119.72	3.3	168.07	4.77	82.16	177	81	45.94	98	120.32	3.2	168.88
	10.00 - 99.99	15.50	67.26	55	10	17.52	12	127.57	1.0	250.68	15.34	69.05	49	8	16.86	11	129.79	0.8	254.03
	100.00	-	-	5	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-
	Total	0.61	82.72	6,200	2,869	46.26	1,383	48.22	14.4	54.49	0.59	82.22	6,180	2,854	46.18	1,351	47.33	13.8	53.39
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08%	28.63%	\$ 10	\$ 5	50.00%	\$ -	5.74%	\$ -	6.02%	0.08	29.18	10	4	50.00	-	5.85	-	6.15
	0.15 - 0.24	0.21	36.21	5	3	50.00	-	15.33	-	16.30	0.21	35.64	4	2	50.00	-	14.93	-	15.87
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	35.76	5	2	50.00	1	28.97	-	31.34	0.53	35.11	4	2	50.00	1	28.49	-	30.82
	0.75 - 2.49	1.30	35.74	6	3	50.00	2	52.63	-	58.42	1.41	35.27	5	3	50.00	1	54.61	-	60.81
	2.50 - 9.99	3.69	33.72	2	1	50.00	1	93.15	-	108.81	4.03	34.75	2	1	50.00	1	100.43	-	117.99
	10.00 - 99.99	19.83	35.91	-	-	50.00	-	200.53	-	289.20	19.54	32.95	-	-	50.00	-	183.60	-	263.44
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.95	33.30	28	14	49.77	4	30.72	-	34.86	0.80	32.95	25	12	49.48	3	28.65	-	32.12
Uninsured exposures																			
	0.00 - 0.14	0.08	11.97	11,506	7,379	64.13	176	2.39	0.8	2.51	0.08	11.81	11,255	7,230	64.22	169	2.36	0.6	2.48
	0.15 - 0.24	0.22	12.48	6,384	4,462	69.89	240	5.38	1.2	5.72	0.22	12.25	6,198	4,315	69.62	228	5.28	1.2	5.61
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	12.66	3,137	2,136	68.10	214	10.01	1.4	10.82	0.51	12.44	3,050	2,072	67.95	204	9.84	1.3	10.63
	0.75 - 2.49	1.25	13.16	1,787	1,160	64.90	220	18.95	1.9	21.01	1.24	12.89	1,740	1,136	65.33	210	18.44	1.8	20.44
	2.50 - 9.99	3.53	13.45	394	254	64.33	92	36.08	1.2	42.01	3.66	12.96	337	211	62.64	75	35.41	1.0	41.33
	10.00 - 99.99	18.83	12.35	53	27	51.43	19	68.63	0.6	97.71	18.82	12.26	47	24	52.10	17	68.11	0.6	96.98
	100.00	-	-	41	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-
	Sub-total	0.36	12.33	23,302	15,418	66.17	961	6.23	7.1	6.80	0.35	12.12	22,668	14,988	66.12	903	6.03	6.5	6.57
	Total	0.36	12.35	23,330	15,432	66.15	965	6.25	7.1	6.83	0.35	12.14	22,693	15,000	66.10	906	6.04	6.5	6.59
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.08	84.34	31,978	16,471	51.51	668	4.05	11.0	4.88	0.08	84.07	30,929	15,641	50.58	639	4.08	10.5	4.92
	0.15 - 0.24	0.16	90.95	2,596	939	36.19	76	8.08	1.4	9.90	0.16	90.95	2,527	869	34.37	70	8.08	1.3	9.90
	0.25 - 0.49	0.35	83.65	4,143	1,804	43.55	258	14.31	5.4	18.07	0.35	83.53	4,068	1,728	42.49	246	14.26	5.2	18.00
	0.50 - 0.74	0.68	73.33	420	264	62.80	55	20.83	1.3	27.07	0.68	73.38	416	260	62.45	54	20.85	1.3	27.09
	0.75 - 2.49	1.70	85.73	5,575	1,768	31.70	830	46.97	25.3	64.85	1.72	85.59	5,634	1,761	31.25	835	47.41	25.5	65.51
	2.50 - 9.99	4.67	78.31	747	232	31.01	210	90.83	8.5	136.89	4.66	78.29	740	229	30.91	208	90.67	8.4	136.62
	10.00 - 99.99	18.69	65.55	647	173	26.70	288	166.91	21.1	319.87	18.70	65.50	614	164	26.63	273	166.83	20.0	319.75
	100.00	-	-	25	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-
	Total	0.44	84.33	46,131	21,651	46.93	2,385	11.02	74.0	15.29	0.45	84.10	44,951	20,652	45.94	2,325	11.26	72.2	15.62
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	59.44	516	357	69.00	32	8.51	0.1	8.88	0.05	59.08	497	342	68.79	29	8.48	0.1	8.84
	0.15 - 0.24	0.17	89.79	4	1	27.94	-	32.13	-	34.01	0.17	88.94	3	1	28.67	-	31.75	-	33.60
	0.25 - 0.49	0.27	63.66	175	121	69.46	38	31.55	0.2	33.71	0.27	64.85	164	111	67.53	36	32.13	0.2	34.32
	0.50 - 0.74	0.68	62.36	73	40	54.17	21	52.91	0.2	58.21	0.68	62.63	63	34	54.61	18	53.14	0.2	58.46
	0.75 - 2.49	1.35	62.64	33	19	57.11	13	71.59	0.2	82.20	1.36	60.80	27	15	56.13	11	69.52	0.1	79.90
	2.50 - 9.99	2.91	52.52	16	8	53.08	6	72.40	0.1	91.63	2.79	54.08	26	15	58.83	11	74.22	0.2	93.17
	10.00 - 99.99	14.58	69.11	2	1	46.15	1	134.21	0.1	260.00	14.37	67.32	2	1	48.21	1	130.03	0.1	250.93
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.26	60.68	820	547	66.66	111	20.28	0.9	22.27	0.29	60.52	783	519	66.32	106	20.53	0.9	22.70
Total retail clients	0.42 %	56.47 %	\$ 76,481	\$ 40,499	52.95 %	\$ 4,844	11.96 %	\$ 96.4	14.94 %	0.42 %	55.99 %	\$ 74,607	\$ 39,025	52.31 %	\$ 4,688	12.01 %	\$ 93.4	15.01 %	

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 September 30, 2019

As at June 30, 2019

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

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 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⁾
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08%	15.45%	\$ 9	\$ 4	50.00%	\$ -	3.09%	\$ -	3.24%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	15.85	22	11	50.00	1	7.72	-	8.24
	0.50 - 0.74	0.65	15.71	22	11	50.00	2	14.71	-	15.98
	0.75 - 2.49	1.56	15.85	24	14	50.00	3	26.30	-	29.38
	2.50 - 9.99	5.83	16.63	7	3	50.00	2	57.64	0.1	69.82
	10.00 - 99.99	27.42	13.75	1	-	50.00	-	80.26	-	127.38
	100.00	100.00	14.88	-	-	50.00	-	185.94	-	185.94
	Sub-total	1.49	15.82	85	43	50.00	8	19.26	0.1	22.03
Uninsured exposures										
	0.00 - 0.14	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	11.91	5,874	3,488	59.40	202	5.80	1.1	6.19
	0.50 - 0.74	0.65	12.29	2,925	1,685	57.61	194	11.50	1.3	12.50
	0.75 - 2.49	1.57	13.22	1,693	930	54.90	205	22.04	1.9	24.63
	2.50 - 9.99	4.86	14.15	310	161	51.93	73	45.27	1.1	54.00
	10.00 - 99.99	27.42	15.36	48	20	41.28	18	89.68	0.8	142.34
	100.00	100.00	15.61	30	-	1.05	1	195.07	-	195.07
	Sub-total	0.44	11.94	21,333	12,011	56.31	825	6.87	6.8	7.58
	Total	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	85.13	18,928	12,694	67.06	390	3.07	6.0	3.67
	0.15 - 0.24	0.19	79.60	13,320	8,590	64.49	700	8.14	13.0	10.03
	0.25 - 0.49	0.39	86.20	4,163	2,692	64.68	428	15.88	9.2	20.13
	0.50 - 0.74	0.68	81.78	431	254	58.96	59	23.24	1.4	30.19
	0.75 - 2.49	1.69	84.09	5,690	3,065	53.87	1,405	45.83	42.7	63.25
	2.50 - 9.99	4.79	80.47	735	227	30.93	215	94.36	8.8	142.49
	10.00 - 99.99	20.34	67.72	571	70	12.33	126	178.69	9.7	351.69
	100.00	-	-	17	-	-	-	-	-	-
	Total	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	0.07	51.34	463	326	70.51	29	8.92	0.1	9.34
	0.15 - 0.24	0.19	84.20	3	2	64.19	1	32.93	-	34.93
	0.25 - 0.49	0.28	52.80	158	107	67.65	29	26.89	0.2	28.75
	0.50 - 0.74	0.68	61.68	67	37	55.64	20	52.33	0.2	57.57
	0.75 - 2.49	1.34	59.54	27	16	58.01	11	67.78	0.1	77.74
	2.50 - 9.99	3.43	54.99	18	10	56.74	8	77.09	0.2	77.74
	10.00 - 99.99	24.87	55.97	3	2	61.15	2	135.37	0.2	309.34
	100.00	100.00	-	1	-	0.02	-	-	-	-
	Total	0.34	52.89	740	500	67.62	100	19.70	1.0	22.12
Total retail clients		0.42%	61.49%	\$ 66,013	\$ 40,146	60.82%	\$ 4,256	10.59%	\$ 98.7	13.67%

⁽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: $(RWA + 12.5 \times EL) / EAD$.

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

	As at March 31, 2021						As at December 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⁾
(as a percentage)												
Sovereign borrowers	0.02%	-%	26.11%	25.64%	43.91%	9.58%	0.02%	-%	25.69%	25.34%	45.45%	12.37%
Financial institutions	0.51	-	53.26	-	22.16	-	0.38	-	55.67	-	26.43	0.03
Businesses	2.51	1.17	25.67	24.55	45.89	12.60	2.48	1.16	25.54	23.98	48.27	13.90
SMEs similar to other retail client exposures	2.42	1.23	60.75	57.87	47.50	15.50	2.48	1.47	58.39	30.00	46.47	33.18
Exposures related to residential mortgages												
Insured exposures	0.28	0.10	34.14	10.61	49.32	49.32	0.34	0.14	32.95	11.35	49.60	49.60
Uninsured exposures	0.77	0.34	20.82	5.52	64.35	14.03	0.82	0.41	19.31	5.52	63.00	20.21
Qualifying revolving retail client exposures (QRRCE)	1.52	1.00	81.81	69.01	45.80	27.29	1.59	1.14	83.81	71.71	46.96	28.06
Other retail client exposures (non-QRRCE) excluding SMEs	2.48	1.08	52.96	43.95	69.33	65.79	2.61	1.38	51.65	43.03	67.42	63.11
	As at September 30, 2020						As at June 30, 2020					
(as a percentage)												
Sovereign borrowers	0.02%	-%	25.45%	24.89%	43.68%	10.90%	0.02%	-%	25.66%	24.64%	43.15%	9.47%
Financial institutions	0.37	-	59.07	-	26.13	0.02	0.45	-	53.74	-	27.53	0.03
Businesses	2.52	1.92	26.26	30.98	48.55	14.86	2.42	1.72	26.51	29.34	49.88	17.57
SMEs similar to other retail client exposures	2.00	2.08	58.68	40.31	46.02	24.47	2.18	2.16	58.67	39.99	46.31	18.87
Exposures related to residential mortgages												
Insured exposures	0.41	0.18	30.04	11.88	49.58	49.58	0.39	0.20	29.06	11.77	49.87	49.87
Uninsured exposures	0.91	0.52	17.10	5.39	66.14	15.79	0.85	0.56	16.28	5.51	66.11	11.51
Qualifying revolving retail client exposures (QRRCE)	1.58	1.30	83.61	72.18	46.54	29.22	1.60	1.43	83.69	72.93	46.64	45.14
Other retail client exposures (non-QRRCE) excluding SMEs	2.95	1.81	50.59	42.14	67.42	62.77	2.99	2.10	51.30	43.59	68.73	59.91
	As at March 31, 2020						As at December 31, 2019					
(as a percentage)												
Sovereign borrowers	0.02%	-%	26.29%	24.16%	44.56%	11.52%	0.02%	-%	25.91%	22.94%	43.47%	10.27%
Financial institutions	0.21	-	53.38	-	27.52	0.23	0.10	-	43.92	-	27.43	0.22
Businesses	2.13	1.18	26.70	20.83	46.83	15.29	2.01	1.33	26.97	13.00	51.32	12.47
SMEs similar to other retail client exposures	1.81	2.02	59.85	34.84	46.26	25.74	1.67	1.69	59.62	32.10	46.18	22.14
Exposures related to residential mortgages												
Insured exposures	0.48	0.25	27.81	13.15	49.77	49.77	0.47	0.25	27.17	14.79	49.48	47.98
Uninsured exposures	0.89	0.59	15.36	5.83	66.17	7.32	0.89	0.58	14.78	5.90	66.12	61.03
Qualifying revolving retail client exposures (QRRCE)	1.84	1.54	83.30	74.11	46.93	32.47	1.85	1.51	83.23	73.76	45.94	39.38
Other retail client exposures (non-QRRCE) excluding SMEs	3.16	2.13	52.39	43.29	66.66	59.65	3.19	2.18	52.09	43.36	66.32	65.95
	As at September 30, 2019						As at June 30, 2019					
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%
Uninsured exposures	1.14	0.55	13.65	10.19	56.25	36.56	1.07	0.54	13.03	9.70	56.30	37.82
Qualifying revolving retail client exposures (QRRCE)	1.62	1.09	82.86	70.73	62.89	42.09	1.50	1.07	82.82	69.13	62.97	42.24
Other retail client exposures (non-QRRCE) excluding SMEs	4.00	1.90	44.85	30.54	67.45	56.31	3.73	1.73	44.75	31.78	67.54	56.50
	As at March 31, 2019											
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.75%	0.75%	13.17%	12.73%	50.00%	50.00%						
Uninsured exposures	1.11	0.53	13.28	10.28	56.31	35.12						
Qualifying revolving retail client exposures (QRRCE)	1.58	1.07	82.78	71.75	62.92	42.27						
Other retail client exposures (non-QRRCE) excluding SMEs	3.72	1.75	44.67	30.82	67.63	56.56						

⁽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.

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

(in millions of dollars)	As at March 31, 2021								As at December 31, 2020							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 17,373	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17,373	\$ 9,793	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,793
Financial institutions	-	10,321	-	-	-	7	1	10,329	-	10,448	-	-	-	7	1	10,456
Businesses	-	412	-	283	-	10,107	123	10,925	-	643	-	366	-	9,513	115	10,637
SMEs similar to other retail client exposures	-	-	-	-	223	-	2	225	-	-	-	-	216	-	3	219
Mortgages	-	-	406	-	-	1	-	407	-	-	422	-	-	-	-	422
Other retail client exposures (excluding SMEs)	-	-	-	-	2,006	1	-	2,007	-	-	-	-	2,130	1	-	2,131
Securitization	-	-	-	-	-	-	12	12	-	-	-	-	-	-	8	8
Equities	-	-	-	-	-	274	9	283	-	-	-	-	-	255	8	263
Trading portfolio	-	2,661	-	7	-	12,533	25	15,226	-	2,300	-	2	-	10,049	11	12,362
Total	\$ 17,373	\$ 13,394	\$ 406	\$ 290	\$ 2,229	\$ 22,923	\$ 172	\$ 56,787	\$ 9,793	\$ 13,391	\$ 422	\$ 368	\$ 2,346	\$ 19,825	\$ 146	\$ 46,291

(in millions of dollars)	As at September 30, 2020								As at June 30, 2020							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 5,813	\$ -	\$ -	\$ -	\$ -	\$ 157	\$ -	\$ 5,970	\$ 11,532	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,532
Financial institutions	-	11,372	-	23	-	-	1	11,396	-	9,450	-	55	-	8	14	9,527
Businesses	-	686	-	342	-	8,963	128	10,119	-	558	-	372	-	8,881	129	9,940
SMEs similar to other retail client exposures	-	-	-	-	204	-	67	271	-	-	-	-	202	-	67	269
Mortgages	-	-	357	-	-	-	-	357	-	-	385	-	-	-	-	385
Other retail client exposures (excluding SMEs)	-	-	-	-	2,207	2	-	2,209	-	-	-	-	2,325	2	-	2,327
Securitization	-	-	-	-	-	-	9	9	-	-	-	-	-	-	10	10
Equities	-	-	-	-	-	225	8	233	-	-	-	-	-	207	8	215
Trading portfolio	-	2,341	-	6	-	8,775	-	11,122	-	2,026	-	1	-	9,475	7	11,509
Total	\$ 5,813	\$ 14,399	\$ 357	\$ 371	\$ 2,411	\$ 18,122	\$ 213	\$ 41,686	\$ 11,532	\$ 12,034	\$ 385	\$ 428	\$ 2,527	\$ 18,573	\$ 235	\$ 45,714

Footnotes to this table are presented on page 46.

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

(in millions of dollars)	As at March 31, 2020								As at December 31, 2019							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 6,960	\$ 20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,980	\$ 103	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 103
Financial institutions	-	7,909	-	65	-	-	2	7,976	-	8,548	-	75	-	-	1	8,624
Businesses	-	349	-	307	-	9,062	125	9,843	-	211	-	450	-	9,146	214	10,021
SMEs similar to other retail																
client exposures	-	-	-	-	202	-	123	325	-	-	-	-	193	-	117	310
Mortgages	-	-	392	-	-	-	-	392	-	-	391	-	-	-	-	391
Other retail client exposures																
(excluding SMEs)	-	-	-	-	2,138	2	-	2,140	-	-	-	-	2,141	1	-	2,142
Securitization	-	-	-	-	-	-	7	7	-	-	-	-	-	-	12	12
Equities	-	-	-	-	-	203	7	210	-	-	-	-	-	213	9	222
Trading portfolio	-	2,836	-	97	-	6,990	-	9,923	-	3,423	-	12	-	6,111	2	9,548
Total	\$ 6,960	\$ 11,114	\$ 392	\$ 469	\$ 2,340	\$ 16,257	\$ 264	\$ 37,796	\$ 103	\$ 12,182	\$ 391	\$ 537	\$ 2,334	\$ 15,471	\$ 355	\$ 31,373

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

Footnotes to this table are presented on page 46.

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

(in millions of dollars)	As at March 31, 2019							
	Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 16,333	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,333
Financial institutions	-	16,429	-	199	-	3	1	16,632
Businesses	-	255	-	602	-	67,429	728	69,014
SMEs similar to other retail								
client exposures	-	-	-	-	8,209	128	157	8,494
Mortgages	-	-	423	-	-	-	-	423
Other retail client exposures								
(excluding SMEs)	-	-	-	-	1,926	2	-	1,928
Securitization	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	233	9	242
Trading portfolio	9,844	5,025	-	12	517	4,424	10	19,832
Total	\$ 26,177	\$ 21,709	\$ 423	\$ 813	\$ 10,652	\$ 72,219	\$ 910	\$ 132,903

⁽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

(in millions of dollars)	As at March 31, 2021		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	
	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	\$ 138,438	\$ 323	\$ 136,208	\$ 374	\$ 134,105	\$ 366	\$ 131,729	\$ 341	\$ 128,419	\$ 333	\$ 126,757	\$ 326	\$ 124,902	\$ 372	\$ 123,457	\$ 340	\$ 120,744	\$ 336
Consumer, credit card and other personal loans	24,789	186	25,310	212	25,828	242	25,623	283	26,181	284	27,022	276	26,851	271	26,577	232	26,031	248
Public agency loans ⁽¹⁾	3,119	-	3,017	-	4,203	-	3,847	-	2,455	-	3,319	-	3,473	-	3,512	-	3,049	-
Business loans																		
Agriculture	9,839	111	9,738	125	10,293	115	10,141	133	10,074	153	9,971	147	9,683	125	9,497	118	9,291	115
Mining, oil and gas	343	20	389	44	363	45	426	2	457	2	358	2	396	3	412	1	369	1
Utilities	816	-	720	-	718	-	694	-	831	-	676	-	680	-	632	-	705	-
Construction	4,124	112	3,904	117	3,590	152	3,508	159	3,690	131	3,485	134	3,466	174	3,411	159	3,148	155
Manufacturing	4,292	117	4,324	111	4,051	119	4,122	131	4,991	65	4,257	61	4,453	50	4,303	70	4,093	68
Wholesale trade	1,676	33	1,568	35	1,421	15	1,490	15	1,772	11	1,663	11	1,727	10	1,663	10	1,599	10
Retail trade	3,646	80	3,389	73	3,201	79	3,245	50	3,762	37	3,274	36	3,095	39	3,107	33	3,258	35
Transportation	1,349	35	1,359	34	1,374	33	1,346	25	1,661	23	1,531	22	1,615	33	1,561	36	1,441	26
Information industry	319	13	312	14	363	3	333	4	530	1	388	2	458	2	462	2	508	6
Finance and insurance	821	5	855	1	2,083	1	2,117	-	1,930	-	1,723	-	1,126	-	736	1	690	1
Real estate	11,629	37	10,573	43	9,162	18	9,193	22	9,379	22	8,862	19	8,447	22	8,287	27	8,009	32
Professional services	942	7	887	8	875	8	946	5	1,186	4	964	4	957	4	1,041	4	910	5
Management of	1,071	7	993	9	858	7	858	7	922	7	976	6	889	6	903	5	903	5
Administrative services	347	17	353	13	380	13	367	14	395	15	354	16	344	14	329	3	320	3
Education	249	5	255	2	298	2	307	2	306	3	287	2	284	1	310	1	315	1
Health care	3,772	33	3,666	35	3,779	37	3,759	29	3,782	21	3,719	22	3,688	21	3,359	20	3,269	18
Arts and entertainment	779	40	786	19	793	40	801	41	877	12	822	14	836	13	829	12	802	13
Accommodation	1,886	51	1,834	48	1,832	35	1,819	36	1,812	34	1,755	31	1,658	29	1,684	26	1,590	28
Other services	1,078	4	1,133	6	1,163	10	1,126	8	1,135	9	1,112	10	1,087	9	1,075	13	1,071	8
Other businesses	591	-	960	-	246	-	212	-	575	-	492	1	369	-	194	-	608	-
Total business loans	\$ 49,569	\$ 727	\$ 47,998	\$ 737	\$ 46,843	\$ 732	\$ 46,810	\$ 683	\$ 50,067	\$ 550	\$ 46,669	\$ 540	\$ 45,258	\$ 555	\$ 43,795	\$ 541	\$ 42,899	\$ 530
Total loans	\$ 215,915	\$ 1,236	\$ 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

(1) Includes government loans.

Table 19 – Loan portfolio by geographic area

	As at March 31, 2021		As at December 31, 2020		As at September 30, 2020		As at June 30, 2020		As at March 31, 2020	
	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
<i>(in millions of dollars)</i>										
Canada										
Québec	\$ 196,772	\$ 1,085	\$ 193,489	\$ 1,133	\$ 191,382	\$ 1,099	\$ 188,462	\$ 1,102	\$ 186,861	\$ 968
Other Canadian provinces	18,742	151	18,639	190	18,694	237	18,644	201	19,338	196
Total – Canada	\$ 215,514	\$ 1,236	\$ 212,128	\$ 1,323	\$ 210,076	\$ 1,336	\$ 207,106	\$ 1,303	\$ 206,199	\$ 1,164
Other countries	401	-	405	-	903	4	903	4	923	3
Total	\$ 215,915	\$ 1,236	\$ 212,533	\$ 1,323	\$ 210,979	\$ 1,340	\$ 208,009	\$ 1,307	\$ 207,122	\$ 1,167

	As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
<i>(in millions of dollars)</i>								
Canada								
Québec	\$ 183,835	\$ 947	\$ 181,209	\$ 966	\$ 178,977	\$ 912	\$ 175,000	\$ 899
Other Canadian provinces	19,024	192	18,374	229	17,725	199	17,148	212
Total – Canada	\$ 202,859	\$ 1,139	\$ 199,583	\$ 1,195	\$ 196,702	\$ 1,111	\$ 192,148	\$ 1,111
Other countries	908	3	901	3	639	2	575	3
Total	\$ 203,767	\$ 1,142	\$ 200,484	\$ 1,198	\$ 197,341	\$ 1,113	\$ 192,723	\$ 1,114

Table 20 – Loan and acceptance portfolio by entity

	As at March 31, 2021		As at December 31, 2020		As at September 30, 2020		As at June 30, 2020		As at March 31, 2020	
(in millions of dollars and as a percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group										
Caisse network	\$ 180,198	83.4%	\$ 176,687	83.0%	\$ 173,245	82.2%	\$ 170,236	81.8%	\$ 167,054	80.7%
<i>Fédération des caisses Desjardins du Québec</i>	32,161	14.9	32,447	15.2	33,842	16.0	33,922	16.3	35,939	17.3
Desjardins Financial Security Life Assurance Company	2,899	1.3	2,948	1.4	2,982	1.4	3,016	1.4	3,085	1.5
Other entities	811	0.4	779	0.4	910	0.4	1,043	0.5	1,126	0.5
Total	\$ 216,069	100.0%	\$ 212,861	100.0%	\$ 210,979	100.0%	\$ 208,217	100.0%	\$ 207,204	100.0%

	As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019	
(in millions of dollars and as a percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group								
Caisse network	\$ 165,095	80.9%	\$ 161,627	80.5%	\$ 159,335	80.6%	\$ 156,002	80.9%
<i>Fédération des caisses Desjardins du Québec</i>	34,946	17.1	34,855	17.4	33,949	17.2	32,762	17.0
Desjardins Financial Security Life Assurance Company	3,112	1.5	3,198	1.6	3,280	1.7	3,144	1.6
Other entities	994	0.5	988	0.5	969	0.5	958	0.5
Total	\$ 204,147	100.0%	\$ 200,668	100.0%	\$ 197,533	100.0%	\$ 192,866	100.0%

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at March 31, 2021						As at December 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	\$ 138,438	64.0 %	\$ 37,529	78.1 %	\$ 323	26.2 %	\$ 136,208	64.0 %	\$ 37,823	78.6 %	\$ 374	28.3 %
Consumer, credit card and other personal loans	24,789	11.5	3,351	7.0	186	15.0	25,310	11.9	3,319	6.9	212	16.0
Business and government loans	52,842	24.5	7,141	14.9	727	58.8	51,343	24.1	6,962	14.5	737	55.7
Total	\$ 216,069	100.0 %	\$ 48,021	100.0 %	\$ 1,236	100.0 %	\$ 212,861	100.0 %	\$ 48,104	100.0 %	\$ 1,323	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2020						As at June 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	\$ 134,105	63.6 %	\$ 38,051	78.5 %	\$ 366	27.3 %	\$ 131,729	63.3 %	\$ 37,986	79.1 %	\$ 341	26.0 %
Consumer, credit card and other personal loans	25,828	12.2	3,207	6.6	242	18.1	25,623	12.3	3,292	6.9	283	21.7
Business and government loans	51,046	24.2	7,205	14.9	732	54.6	50,865	24.4	6,714	14.0	683	52.3
Total	\$ 210,979	100.0 %	\$ 48,463	100.0 %	\$ 1,340	100.0 %	\$ 208,217	100.0 %	\$ 47,992	100.0 %	\$ 1,307	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2020						As at December 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	\$ 128,419	62.0 %	\$ 37,283	78.3 %	\$ 333	28.6 %	\$ 126,757	62.1 %	\$ 37,144	77.5 %	\$ 326	28.5 %
Consumer, credit card and other personal loans	26,181	12.6	3,277	6.9	284	24.3	27,022	13.2	3,254	6.8	276	24.2
Business and government loans	52,604	25.4	7,019	14.8	550	47.1	50,368	24.7	7,500	15.7	540	47.3
Total	\$ 207,204	100.0 %	\$ 47,579	100.0 %	\$ 1,167	100.0 %	\$ 204,147	100.0 %	\$ 47,898	100.0 %	\$ 1,142	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2019						As at June 30, 2019					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾⁽²⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 124,902	62.2 %	\$ 37,119	78.4 %	\$ 372	31.1 %	\$ 123,457	62.5 %	\$ 37,281	79.0 %	\$ 340	30.6 %
Consumer, credit card and other personal loans	26,851	13.4	3,196	6.8	271	22.6	26,577	13.5	3,304	7.0	232	20.8
Business and government loans	48,915	24.4	6,980	14.8	555	46.3	47,499	24.0	6,602	14.0	541	48.6
Total	\$ 200,668	100.0 %	\$ 47,295	100.0 %	\$ 1,198	100.0 %	\$ 197,533	100.0 %	\$ 47,187	100.0 %	\$ 1,113	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2019					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	\$ 120,744	62.6 %	\$ 36,328	77.8 %	\$ 336	30.1 %
Consumer, credit card and other personal loans	26,031	13.5	3,437	7.4	248	22.3
Business and government loans	46,091	23.9	6,912	14.8	530	47.6
Total	\$ 192,866	100.0 %	\$ 46,677	100.0 %	\$ 1,114	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				
	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020
Gross credit-impaired loans at the beginning of the period	\$ 1,323	\$ 1,340	\$ 1,307	\$ 1,167	\$ 1,142
Gross loans that became credit-impaired since the last period	608	851	440	634	483
Loans returned to unimpaired status	(699)	(772)	(325)	(366)	(407)
Write-offs and recoveries	(56)	(114)	(89)	(88)	(105)
Other changes	60	18	7	(40)	54
Gross credit-impaired loans at the end of the period	\$ 1,236	\$ 1,323	\$ 1,340	\$ 1,307	\$ 1,167

(in millions of dollars)	For the three-month periods ended			
	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019
Gross credit-impaired loans at the beginning of the period	\$ 1,198	\$ 1,113	\$ 1,114	\$ 1,042
Gross loans that became credit-impaired since the last period	447	439	708	732
Loans returned to unimpaired status	(404)	(287)	(592)	(568)
Write-offs and recoveries	(119)	(88)	(105)	(89)
Other changes	20	21	(12)	(3)
Gross credit-impaired loans at the end of the period	\$ 1,142	\$ 1,198	\$ 1,113	\$ 1,114

Table 23 – Residential mortgage loan portfolio⁽¹⁾⁽²⁾Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.⁽³⁾

(in millions of dollars and as a percentage)	As at March 31, 2021								As at December 31, 2020							
	Guaranteed or insured loans ⁽⁴⁾		Uninsured loans ⁽⁵⁾		Home equity lines of credit ⁽⁶⁾		Total		Guaranteed or insured loans ⁽⁴⁾		Uninsured loans ⁽⁵⁾		Home equity lines of credit ⁽⁶⁾		Total	
Québec	\$ 27,899	97.2 %	\$ 74,026	95.3 %	\$ 5,303	94.6 %	\$ 107,228	95.8 %	\$ 28,615	97.1 %	\$ 71,622	95.3 %	\$ 5,316	94.7 %	\$ 105,553	95.7 %
Ontario	786	2.7	3,612	4.7	302	5.4	4,700	4.2	819	2.8	3,492	4.6	300	5.3	4,611	4.2
Other ⁽⁷⁾	19	0.1	33	-	1	-	53	-	30	0.1	101	0.1	1	-	132	0.1
All geographic areas	\$ 28,704	100.0 %	\$ 77,671	100.0 %	\$ 5,606	100.0 %	\$ 111,981	100.0 %	\$ 29,464	100.0 %	\$ 75,215	100.0 %	\$ 5,617	100.0 %	\$ 110,296	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2020								As at June 30, 2020							
	Guaranteed or insured loans ⁽⁴⁾		Uninsured loans ⁽⁵⁾		Home equity lines of credit ⁽⁶⁾		Total		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 %	\$ 28,037	97.2 %	\$ 67,312	95.4 %	\$ 5,576	94.7 %	\$ 100,925	95.8 %
Ontario	796	2.7	3,339	4.6	322	5.4	4,457	4.1	803	2.8	3,200	4.5	311	5.3	4,314	4.1
Other ⁽⁷⁾	11	-	61	0.1	3	0.1	75	0.1	10	-	53	0.1	2	-	65	0.1
All geographic areas	\$ 29,033	100.0 %	\$ 72,658	100.0 %	\$ 5,916	100.0 %	\$ 107,607	100.0 %	\$ 28,850	100.0 %	\$ 70,565	100.0 %	\$ 5,889	100.0 %	\$ 105,304	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2020								As at December 31, 2019							
	Guaranteed or insured loans ⁽⁴⁾		Uninsured loans ⁽⁵⁾		Home equity lines of credit ⁽⁶⁾		Total		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 %	\$ 27,339	97.1 %	\$ 64,328	95.7 %	\$ 5,975	94.9 %	\$ 97,642	96.0 %
Ontario	803	2.9	2,916	4.3	324	5.2	4,043	3.9	814	2.9	2,806	4.2	323	5.1	3,943	3.9
Other ⁽⁷⁾	10	-	46	0.1	2	-	58	0.1	9	-	44	0.1	2	-	55	0.1
All geographic areas	\$ 28,070	100.0 %	\$ 68,134	100.0 %	\$ 6,258	100.0 %	\$ 102,462	100.0 %	\$ 28,162	100.0 %	\$ 67,178	100.0 %	\$ 6,300	100.0 %	\$ 101,640	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2019								As at June 30, 2019							
	Guaranteed or insured loans ⁽⁴⁾		Uninsured loans ⁽⁵⁾		Home equity lines of credit ⁽⁶⁾		Total		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 %	\$ 27,387	97.1 %	\$ 61,614	96.0 %	\$ 6,216	94.8 %	\$ 95,217	96.2 %
Ontario	809	2.9	2,677	4.1	339	5.2	3,825	3.8	811	2.9	2,586	4.0	339	5.2	3,736	3.8
Other ⁽⁷⁾	10	-	38	0.1	3	-	51	0.1	9	-	32	-	3	-	44	-
All geographic areas	\$ 28,151	100.0 %	\$ 65,586	100.0 %	\$ 6,504	100.0 %	\$ 100,241	100.0 %	\$ 28,207	100.0 %	\$ 64,232	100.0 %	\$ 6,558	100.0 %	\$ 98,997	100.0 %

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

⁽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 \$128 million as at March 31, 2021. They amounted to \$147 million and \$132 million respectively for the March 2020 and March 2019 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⁾

(average loan-to-value ratio, by geographic area)	As at March 31, 2021			As at December 31, 2020			As at September 30, 2020		
	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	66.8%	71.3%	69.9%	65.9%	70.8%	69.3%	66.8%	72.1%	70.7%
Ontario	70.7	70.9	70.8	70.7	69.9	70.2	68.7	69.0	68.9
Other ⁽⁵⁾	77.4	80.0	77.7	63.5	66.6	64.8	71.7	74.8	73.5
All geographic areas	67.1%	71.3%	70.0%	66.2%	70.7%	69.4%	66.9%	71.9%	70.6%

(average loan-to-value ratio, by geographic area)	As at June 30, 2020			As at March 31, 2020			As at December 31, 2019		
	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	68.4%	71.8%	70.7%	67.8%	70.8%	69.9%	67.9%	70.5%	69.7%
Ontario	65.4	68.8	67.2	71.7	70.3	71.0	69.9	69.2	69.5
Other ⁽⁵⁾	72.0	75.4	73.5	74.1	72.6	73.2	70.2	73.9	72.4
All geographic areas	68.1%	71.6%	70.4%	68.1%	70.8%	69.9%	68.0%	70.5%	69.7%

(average loan-to-value ratio, by geographic area)	As at September 30, 2019			As at June 30, 2019			As at March 31, 2019		
	Uninsured loans ⁽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	67.6%	70.9%	70.0%	67.1%	70.8%	69.6%	66.6%	70.0%	69.0%
Ontario	70.1	69.2	69.6	71.4	70.2	70.7	71.2	68.4	69.6
Other ⁽⁵⁾	69.0	77.9	73.7	77.3	74.3	75.2	63.4	79.1	67.2
All geographic areas	67.8%	70.8%	70.0%	67.3%	70.8%	69.7%	66.9%	70.0%	69.0%

⁽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.⁽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 March 31, 2021		As at December 31, 2020		As at September 30, 2020		As at June 30, 2020		As at March 31, 2020	
0-10 years	\$ 3,403	3.2%	\$ 3,293	3.1%	\$ 3,191	3.1%	\$ 3,045	3.1%	\$ 2,937	3.1%
10-20 years	20,726	19.5	20,024	19.1	19,388	19.1	18,787	18.9	18,043	18.8
20-25 years	72,561	68.2	71,785	68.6	70,010	68.8	68,609	68.9	66,648	69.2
25-30 years	8,303	7.8	8,187	7.8	7,713	7.6	7,517	7.6	7,056	7.3
30-35 years	1,060	1.0	1,108	1.1	1,112	1.1	1,169	1.2	1,225	1.3
35 years or more	322	0.3	282	0.3	277	0.3	288	0.3	295	0.3
All amortization periods	\$ 106,375	100.0%	\$ 104,679	100.0%	\$ 101,691	100.0%	\$ 99,415	100.0%	\$ 96,204	100.0%

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019	
0-10 years	\$ 2,940	3.1%	\$ 2,904	3.1%	\$ 2,837	3.1%	\$ 2,765	3.1%
10-20 years	17,825	18.7	17,576	18.8	17,336	18.8	17,168	19.0
20-25 years	66,156	69.4	65,068	69.4	64,145	69.3	62,069	68.9
25-30 years	6,867	7.2	6,594	7.0	6,479	7.0	6,436	7.1
30-35 years	1,259	1.3	1,298	1.4	1,344	1.5	1,411	1.6
35 years or more	293	0.3	297	0.3	298	0.3	305	0.3
All amortization periods	\$ 95,340	100.0%	\$ 93,737	100.0%	\$ 92,439	100.0%	\$ 90,154	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. A financial asset is therefore considered credit-impaired when it is in default, unless the detrimental impact on the estimated future cash flows is considered insignificant. The definition of default is associated with an instrument for which contractual payments are 90 days past due, in addition to certain other criteria.

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 *Fédération des caisses Desjardins du Québec* (the Federation) with a clause providing for their automatic conversion into capital shares of the Federation upon the occurrence of a trigger event as defined in the guideline.

Off-balance sheet exposure

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

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

Securitization

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

Standardized Approach

- **Credit risk**
Default approach used to calculate risk-weighted assets. Under this method, the financial institution uses valuations performed by external credit assessment institutions recognized by the AMF to determine the risk-weighting factors related to the various exposure categories.
- **Market risk**
Default approach used to calculate risk-weighted assets for the four areas of market risk: interest rate risk, equity price risk, foreign exchange risk and commodity risk. The calculation is based on predefined rules such as those on the size and nature of the financial instruments held.
- **Operational risk**
Risk measurement approach used to assess the capital charge for operational risk. For this measurement, activities are divided into predefined business lines for a financial institution. The capital charge is calculated by multiplying each business line's gross income by a specific factor. The total capital charge represents the three-year average of the summation of the capital charges across each of the business lines in each year.

Unused exposure

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

Used exposure

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

Value at Risk (VaR)

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