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## NOTES TO THE READER

### USE OF THIS DOCUMENT

The Pillar 3 Report (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 Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at <https://www.desjardins.com/ca/about-us/investor-relations> and on the SEDAR website at <https://www.sedar.com> (under the Desjardins Capital Inc. profile for years ended before December 31, 2021 and, since the first quarter of 2021, under the *Fédération des caisses Desjardins du Québec* profile). This document should also be used as a supplement to the document entitled "Additional Financial Information" of Desjardins Group, which is also available on its website.

Certain information relevant to Pillar 3 is disclosed in these documents. A reference table entitled "Information disclosed in separate reports" is presented under each regulatory requirement, when applicable. Such table outlines the Pillar 3 requirements that are not directly addressed in this document and refers the reader to the appropriate sections of separate documents.

Disclosures in this report have been prepared in accordance with the following guidelines issued by the *Autorité des marchés financiers* (AMF):

- Pillar 3 Disclosure Requirements Guideline;
- Total Loss Absorbing Capacity Guideline;
- Capital Base Adequacy Requirements Guideline applicable to financial services cooperatives, including leverage requirements.

These guidelines are available on the AMF's website at <https://lautorite.qc.ca/en/professionals/deposit-institutions-and-trust-companies/guidelines> (some documents are in French only). The Basel Committee requirements, from which the AMF guidelines are derived, can be found at <https://www.bis.org/bcbs/basel3.htm>.

Unless indicated otherwise, all amounts are in Canadian dollars.

### SCOPE OF THIS DOCUMENT

The financial information presented in this document relates to Desjardins Group, which is made up of the Desjardins caisses in Québec and Caisse Desjardins Ontario Credit Union Inc. (the caisses), the *Fédération des caisses Desjardins du Québec* (the Federation) and its subsidiaries, and the *Fonds de sécurité Desjardins*. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Significant accounting policies", to its Annual Combined Financial Statements.

The information on capital and risks presented in this document is mainly prepared using the regulatory scope in accordance with Basel III. This scope differs from the accounting scope as investments in insurance subsidiaries are excluded from it through capital deductions. The information presented results from combining accounting and regulatory data. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the document entitled "Enhancing the Risk Disclosures of Banks" dated October 29, 2012.

## CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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Desjardins Group's public communications often include oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Québec, Canada and the United States. Forward-looking statements are contained in this report and may be incorporated in other filings with Canadian regulators or in any other communications.

Forward-looking statements include, but are not limited to, comments about Desjardins Group's objectives regarding financial performance, priorities, operations, the review of economic conditions and financial markets, the outlook for the Québec, Canadian, U.S. and global economies, as well as the possible impact of the COVID-19 pandemic on its operations, its results and its financial position, as well as on economic conditions and financial markets. Such forward-looking statements are typically identified by words or phrases such as "target", "objective", "believe", "expect", "anticipate", "intend", "estimate", "plan", "forecast", "aim", "should" and "may", words and expressions of similar import, and future and conditional verbs.

By their very nature, such statements involve assumptions, uncertainties and inherent risks, both general and specific. Readers are cautioned not to rely unduly on the forward-looking statements since a number of factors, many of which are beyond Desjardins Group's control and the effects of which can be difficult to predict, could influence, individually or collectively, the accuracy of the assumptions made, predictions, forecasts or other forward-looking statements mentioned in this report. It is also possible that these assumptions, predictions, forecasts or other statements as well as Desjardins Group's objectives and priorities may not materialize or may prove to be inaccurate and that actual results differ materially. Furthermore, the uncertainty created by the COVID-19 pandemic has sharply increased this risk by generating additional difficulties in determining assumptions, predictions, forecasts or other forward-looking statements compared to previous periods. Although Desjardins Group believes that the expectations expressed in these forward-looking statements are reasonable and founded on valid bases, it cannot guarantee that these expectations will materialize or prove to be correct. Desjardins Group cautions readers against placing undue reliance on forward-looking statements when making decisions, given that actual results, conditions, actions or future events could differ significantly from the targets, expectations, estimates or intentions advanced in them, explicitly or implicitly. Readers who rely on these forward-looking statements must carefully consider these risk factors and other uncertainties and potential events, including the uncertainty inherent in forward-looking statements.

Any forward-looking statements contained in this report represent the views of management only as at the date hereof, and are presented for the purpose of assisting readers in understanding and interpreting Desjardins Group's financial position as at the dates indicated or its results for the period then ended, as well as its strategic priorities and objectives as considered as at the date hereof. These forward-looking statements may not be appropriate for other purposes. Desjardins Group does not undertake to update any oral or written forward-looking statements that could be made from time to time by or on behalf of Desjardins Group, except as required under applicable securities legislation.

## DISCLOSURE POLICY

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Desjardins Group has a disclosure policy with respect to material financial disclosures (the Policy), which is approved by the Board of Directors and defines the control processes and internal procedures in that regard.

The main components of the Policy apply to the material financial documents of Desjardins Group and its reporting issuers, as well as to documents filed with regulatory authorities. In particular, the Policy outlines the guiding principles for disclosure that apply to these documents, including the Pillar 3 disclosures, the existence and maintenance of a process to control and validate material financial disclosures and the responsibility of the Board of Directors and senior management for implementing an effective internal control structure with respect to disclosing material information and ensuring such structure is in place.

## OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK-WEIGHTED ASSETS

### Template KM2 – Key metrics – TLAC requirements (at resolution group level<sup>(1)</sup>)

	a	b	c	d	e
	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
(in millions of dollars)					
1 Total loss-absorbing capacity (TLAC) available	<b>34,601</b>	33,558	34,325	34,958	33,571
1a Total loss-absorbing capacity (TLAC) available without the application of the transitional provisions for the provisioning of expected credit losses (ECLs) <sup>(2)(3)</sup>	<b>34,600</b>	33,557	34,323	34,956	33,569
2 Total RWA at the level of the resolution group	<b>136,945</b>	130,217	129,311	130,190	125,753
3 TLAC as a percentage of RWA <sup>(4)</sup> (row 1 / row 2) (%)	<b>25.3 %</b>	25.8 %	26.5 %	26.9 %	26.7 %
3a TLAC as a percentage of RWA <sup>(4)</sup> (row 1a / row 2) (%) without the application of the transitional provisions for the provisioning of ECLs <sup>(2)</sup>	<b>25.3 %</b>	25.8 %	26.5 %	26.8 %	26.7 %
4 Leverage ratio exposure measure at the level of the resolution group <sup>(5)</sup>	<b>357,706</b>	345,516	329,634	322,634	322,244
5 TLAC as a percentage of leverage ratio exposure measure <sup>(4)</sup> (row 1 / row 4)	<b>9.7 %</b>	9.7 %	10.4 %	10.8 %	10.4 %
5a TLAC as a percentage of leverage ratio exposure measure <sup>(4)</sup> (row 1a / row 4) without the application of the transitional provisions for the provisioning of ECLs <sup>(2)</sup>	<b>9.7 %</b>	9.7 %	10.4 %	10.8 %	10.4 %
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	<b>yes</b>	yes	yes	yes	yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	<b>no</b>	no	no	no	no
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied	<b>N/A</b>	N/A	N/A	N/A	N/A

<sup>(1)</sup> The data in this template differ from those presented in Template CC1 because they refer to the resolution group that excludes Caisse Desjardins Ontario Credit Union Inc.

<sup>(2)</sup> On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital. For more information, see the "Adjustments to capital requirements related to the COVID-19 pandemic" sub-section of the "Capital management" section of Desjardins Group's 2021 Annual Report.

<sup>(3)</sup> Due to methodological enhancements, comparative data for quarters prior to December 31, 2021 have been restated.

<sup>(4)</sup> The TLAC minimum requirements issued by the AMF must be met since April 1, 2022.

<sup>(5)</sup> Since January 1, 2022, eligible securities issued by sovereign states have been included again in the leverage ratio exposure measure, while reserves with central banks will remain excluded until further notice.

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

	a	b	RWA <sup>(1)</sup>			c
	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021	Minimum capital requirements <sup>(2)</sup> As at June 30, 2022
(in millions of dollars)						
1 Credit risk (excluding counterparty credit risk – CCR)	106,648	101,042	101,020	101,691	96,884	8,532
2 Of which: Standardized Approach (SA)	23,566	22,708	23,037	20,806	19,888	1,885
3 Of which: Internal Ratings-Based Approach (IRB)	83,082	78,334	77,983	80,885	76,996	6,647
4 Counterparty credit risk	6,381	5,647	4,986	5,439	4,791	510
5 Of which: Standardized Approach for counterparty credit risk (SA-CCR)	6,381	5,647	4,986	5,439	4,791	510
6 Of which: Internal Model Method (IMM)	—	—	—	—	—	—
7 Equity positions in the banking book under the market approach	—	—	—	—	—	—
8 Equity investments in funds – look-through approach	—	—	—	—	—	—
9 Equity investments in funds – mandate-based approach	—	—	—	—	—	—
10 Equity investments in funds – fall-back approach	2,164	1,775	1,746	1,152	1,042	173
11 Settlement risk	—	—	—	—	—	—
12 Securitization exposures in the banking book	382	406	327	309	451	30
13 Of which: Internal Ratings-Based Approach (IRB)	—	—	—	—	—	—
14 Of which: prudential approach (PA) based on internal ratings	—	—	—	—	—	—
15 Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	382	406	327	309	451	30
16 Market risk	3,228	3,225	2,874	3,158	4,087	258
17 Of which: Standardized Approach (SA)	437	462	394	340	395	35
18 Of which: approaches based on the Internal Model Method (IMM)	2,791	2,763	2,480	2,818	3,692	223
19 Operational risk	14,935	14,654	14,476	14,260	14,004	1,195
20 Of which: Basic Indicator Approach	—	—	—	—	—	—
21 Of which: Standardized Approach	14,935	14,654	14,476	14,260	14,004	1,195
22 Of which: advanced measurement approach	—	—	—	—	—	—
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	9,036	8,998	9,089	9,325	9,255	723
24 Floor adjustment	—	—	—	—	—	—
25 <b>Total (1 + 4 + 7 + 8 + 9 + 10 + 11 + 12 + 16 + 19 + 23 + 24)</b>	<b>142,774</b>	<b>135,747</b>	<b>134,518</b>	<b>135,334</b>	<b>130,514</b>	<b>11,421</b>

<sup>(1)</sup> The RWA presented include the 6% scaling factor applied on RWA measured using the Internal Ratings-Based Approach for credit exposures.

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

**Risk-weighted assets (RWA)**

As at June 30, 2022

	Internal Ratings- Based Approach		Standardized Approach		Total		Capital requirement (2)	Average risk- weighting rate
	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA		
(in millions of dollars)								
<b>Credit risk other than counterparty risk</b>								
Sovereign borrowers	74,429	7,331	11,422	—	85,851	7,331	586	8.5 %
Financial institutions	4,927	1,481	11,335	2,391	16,262	3,872	310	23.8 %
Businesses	77,163	34,944	15,056	13,448	92,219	48,392	3,872	52.5 %
Securitization	—	—	30	382	30	382	31	1250.0 %
Equities	—	—	418	2,410	418	2,410	193	576.0 %
SMEs similar to other retail client exposures	10,094	4,730	257	213	10,351	4,943	395	47.8 %
Mortgages	115,015	19,603	309	177	115,324	19,780	1,582	17.2 %
Other retail client exposures (excluding SMEs)	10,845	4,502	1,848	1,391	12,693	5,893	471	46.4 %
Qualifying-revolving retail client exposures	28,003	5,788	—	—	28,003	5,788	463	20.7 %
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>320,476</b>	<b>78,379</b>	<b>40,675</b>	<b>20,412</b>	<b>361,151</b>	<b>98,791</b>	<b>7,903</b>	<b>27.4 %</b>
<b>Counterparty risk</b>								
Sovereign borrowers	81	2	—	—	81	2	—	2.6 %
Financial institutions	3,557	2,495	14	3	3,571	2,498	199	69.9 %
Businesses	—	—	420	289	420	289	23	68.9 %
Trading portfolios	1,082	517	822	685	1,904	1,202	96	63.1 %
Credit valuation adjustment charge (CVA)	—	—	4,588	2,148	4,588	2,148	172	46.8 %
Additional requirements related to the banking and trading portfolio	—	—	—	—	663	61	5	9.2 %
<b>Sub-total – Counterparty risk</b>	<b>4,720</b>	<b>3,014</b>	<b>5,844</b>	<b>3,125</b>	<b>11,227</b>	<b>6,200</b>	<b>495</b>	<b>55.2 %</b>
Other assets <sup>(3)</sup>	—	—	—	—	20,493	14,736	1,179	71.9 %
Scaling factors <sup>(4)</sup>	—	4,884	—	—	—	4,884	391	— %
<b>Total – Credit risk</b>	<b>325,196</b>	<b>86,277</b>	<b>46,519</b>	<b>23,537</b>	<b>392,871</b>	<b>124,611</b>	<b>9,968</b>	<b>31.7 %</b>
<b>Market risk</b>								
Value at Risk (VaR)	—	522	—	—	—	522	42	— %
Stressed VaR	—	1,235	—	—	—	1,235	98	— %
Incremental risk charge (IRC) <sup>(5)</sup>	—	1,034	—	—	—	1,034	83	— %
Other <sup>(6)</sup>	—	—	—	437	—	437	35	— %
<b>Total – Market risk<sup>(7)</sup></b>	<b>—</b>	<b>2,791</b>	<b>—</b>	<b>437</b>	<b>—</b>	<b>3,228</b>	<b>258</b>	<b>— %</b>
<b>Operational risk</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>14,935</b>	<b>—</b>	<b>14,935</b>	<b>1,195</b>	<b>— %</b>
<b>Total risk-weighted assets before RWA floor</b>	<b>325,196</b>	<b>89,068</b>	<b>46,519</b>	<b>38,909</b>	<b>392,871</b>	<b>142,774</b>	<b>11,421</b>	<b>36.3 %</b>
<b>RWA floor adjustment<sup>(8)</sup></b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>— %</b>
<b>Total risk-weighted assets</b>	<b>325,196</b>	<b>89,068</b>	<b>46,519</b>	<b>38,909</b>	<b>392,871</b>	<b>142,774</b>	<b>11,421</b>	<b>36.3 %</b>

Footnotes to this table are presented on the next page.

## Risk-weighted assets (RWA) (continued)

(in millions of dollars)	Risk-weighted assets			
	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>Credit risk other than counterparty risk</b>				
Sovereign borrowers	7,408	7,465	8,121	7,443
Financial institutions	3,407	3,659	3,390	3,575
Businesses	45,228	44,102	44,131	42,453
Securitization	406	327	309	451
Equities	1,989	1,962	1,349	1,247
SMEs similar to other retail client exposures	5,027	4,977	5,091	5,129
Mortgages	17,549	17,198	17,292	15,437
Other retail client exposures (excluding SMEs)	5,888	5,996	5,726	5,743
Qualifying-revolving retail client exposures	6,281	7,254	7,467	7,375
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>93,183</b>	<b>92,940</b>	<b>92,876</b>	<b>88,853</b>
<b>Counterparty risk</b>				
Sovereign borrowers	2	2	—	—
Financial institutions	2,110	1,657	1,788	1,760
Businesses	263	172	2	8
Trading portfolios	1,186	1,106	1,686	1,103
Credit valuation adjustment charge (CVA)	1,862	1,873	1,787	1,765
Additional requirements related to the banking and trading portfolio	60	45	17	26
<b>Sub-total – Counterparty risk</b>	<b>5,483</b>	<b>4,855</b>	<b>5,280</b>	<b>4,662</b>
Other assets <sup>(3)</sup>	14,604	14,828	15,022	14,421
Scaling factors <sup>(4)</sup>	4,598	4,545	4,738	4,487
<b>Total – Credit risk</b>	<b>117,868</b>	<b>117,168</b>	<b>117,916</b>	<b>112,423</b>
<b>Market risk</b>				
Value at Risk (VaR)	489	426	469	613
Stressed VaR	1,134	1,072	1,294	1,895
Incremental risk charge (IRC) <sup>(5)</sup>	1,129	907	1,048	1,102
Other <sup>(6)</sup>	473	469	347	477
<b>Total – Market risk<sup>(7)</sup></b>	<b>3,225</b>	<b>2,874</b>	<b>3,158</b>	<b>4,087</b>
<b>Operational risk</b>	<b>14,654</b>	<b>14,476</b>	<b>14,260</b>	<b>14,004</b>
<b>Total risk-weighted assets before RWA floor</b>	<b>135,747</b>	<b>134,518</b>	<b>135,334</b>	<b>130,514</b>
<b>RWA floor adjustment<sup>(8)</sup></b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total risk-weighted assets</b>	<b>135,747</b>	<b>134,518</b>	<b>135,334</b>	<b>130,514</b>

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

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

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

<sup>(4)</sup> The scaling factor is a 6% calibration of risk-weighted assets measured using the Internal Ratings-Based Approach for credit exposures in accordance with Section 1.3 of the AMF guideline.

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

<sup>(6)</sup> Represents mainly capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk.

<sup>(7)</sup> As of June 30, 2022, the multipliers for value by risk factor are automatically increased based on back-testing in accordance with a new AMF guideline.

<sup>(8)</sup> The RWA floor is determined using the Standardized Approaches.

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

(in millions of dollars)	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>Allocated to business segments</b>					
Personal and Business Services	<b>111,324</b>	105,851	104,538	106,070	100,983
Wealth Management and Life and Health Insurance	<b>6,215</b>	5,743	5,911	5,055	5,464
Property and Casualty Insurance	<b>4,694</b>	4,687	4,726	4,596	4,129
Other	<b>20,541</b>	19,466	19,343	19,613	19,938
Not allocated <sup>(2)</sup>	—	—	—	—	—
<b>Total risk-weighted assets</b>	<b>142,774</b>	135,747	134,518	135,334	130,514

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

<sup>(2)</sup> Includes risk-weighted assets related to the RWA floor adjustment.



## Change in risk-weighted assets

(in millions of dollars)	For the three-month periods ended														
	June 30, 2022			March 31, 2022			December 31, 2021			September 30, 2021			June 30, 2021		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Credit risk</b>															
Risk-weighted assets at beginning of period	112,221	5,647	117,868	112,182	4,986	117,168	112,477	5,439	117,916	107,632	4,791	112,423	101,839	4,470	106,309
Size of portfolio <sup>(1)</sup>	3,523	512	4,035	2,072	365	2,437	2,939	(712)	2,227	2,262	271	2,533	4,041	1,063	5,104
Quality of portfolio <sup>(2)</sup>	290	211	501	(735)	304	(431)	(3,833)	259	(3,574)	738	363	1,101	(552)	(739)	(1,291)
Updating of models <sup>(3)</sup>	—	—	—	(803)	—	(803)	—	1	1	—	—	—	—	—	—
Procedures and policies <sup>(4)</sup>	1,970	—	1,970	(414)	—	(414)	609	—	609	1,734	—	1,734	2,375	1	2,376
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	226	11	237	(81)	(8)	(89)	(10)	(1)	(11)	111	14	125	(71)	(4)	(75)
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	6,009	734	6,743	39	661	700	(295)	(453)	(748)	4,845	648	5,493	5,793	321	6,114
Risk-weighted assets at end of period	118,230	6,381	124,611	112,221	5,647	117,868	112,182	4,986	117,168	112,477	5,439	117,916	107,632	4,791	112,423

(in millions of dollars)	For the three-month periods ended														
	June 30, 2022			March 31, 2022			December 31, 2021			September 30, 2021			June 30, 2021		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Market risk</b>															
Risk-weighted assets at beginning of period		3,225			2,874			3,158			4,087			2,861	
Change in risk level <sup>(5)</sup>		(138)			351			(284)			(929)			(38)	
Updating of models <sup>(3)</sup>		—			—			—			—			—	
Procedures and policies <sup>(4)</sup>		141			—			—			—			1,264	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		3			351			(284)			(929)			1,226	
Risk-weighted assets at end of period		3,228			3,225			2,874			3,158			4,087	

<b>Operational risk</b>															
Risk-weighted assets at beginning of period		14,654			14,476			14,260			14,004			13,822	
Revenue generated		281			178			216			256			182	
Procedures and policies <sup>(4)</sup>		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Total changes in risk-weighted assets		281			178			216			256			182	
Risk-weighted assets at end of period		14,935			14,654			14,476			14,260			14,004	

<b>RWA floor adjustment</b>															
Risk-weighted assets at beginning of period		—			—			—			—			1,412	
Size of portfolio <sup>(1)</sup>		—			—			—			—			493	
Quality of portfolio <sup>(2)</sup>		—			—			—			—			542	
Updating of models <sup>(3)</sup>		—			—			—			—			—	
Procedures and policies <sup>(4)</sup>		—			—			—			—			(2,464)	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			17	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		—			—			—			—			(1,412)	
Risk-weighted assets at end of period		—			—			—			—			—	

(1) Increase or decrease in underlying risk exposure.

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

(3) Change in models and risk parameters.

(4) Regulatory changes and changes in regulatory capital calculation methods. For the period from March 31, 2020 to May 1, 2021, the change in market risk was 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.

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

## COMPOSITION OF CAPITAL AND TLAC

### Template CC1 – Composition of regulatory capital

(in millions of dollars)		As at June 30, 2022	Cross- reference <sup>(1)</sup>	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>Tier 1A capital: Instruments and reserves</b>							
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,889	A + B	4,889	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	28,592	C + D	27,880	26,813	26,733	25,799
3	Accumulated other comprehensive income (and other reserves)	(1,665)	E	(629)	773	940	1,037
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital <sup>(2)</sup>	N/A		N/A	84	95	101
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	—		—	—	—	—
6	<b>Tier 1A capital instruments before regulatory adjustments</b>	<b>31,816</b>		<b>32,140</b>	<b>32,559</b>	<b>32,657</b>	<b>31,826</b>
<b>Tier 1A capital: Regulatory adjustments</b>							
7	Prudential valuation adjustments	—		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	154	G + H	153	153	153	150
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	483	I + J	455	444	430	408
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	225	K + L	188	112	89	112
11	Cash flow hedge reserve	(469)	M	(253)	84	254	329
12	Shortfall of allowances for expected losses <sup>(3)</sup>	409	Note	349	287	368	269
13	Securitization gain on sale	—		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	—		—	—	—	—
15	Defined benefit plan assets, after permitted offset (net of eligible deferred tax liabilities)	656	Y + Z	402	—	—	—
16	Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	36	B	26	26	21	21
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	—		—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital)	2,330	N + O	2,772	2,913	2,496	2,527
20	Mortgage servicing rights (amount above 10% threshold)	—		—	—	—	—
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities)	—		—	—	—	—
22	Amount exceeding the 15% threshold	—		—	—	—	—
23	Of which: significant investments in the Tier 1A capital of financial institutions	—		—	—	—	—
24	Of which: mortgage servicing rights	—		—	—	—	—
25	Of which: deferred tax assets arising from temporary differences	—		—	—	—	—
26	National specific regulatory adjustments <sup>(4)</sup>	(12)	Note	(12)	(28)	(22)	(22)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	127	X	129	131	133	134
28	<b>Total regulatory adjustments to Tier 1A and equivalent capital</b>	<b>3,939</b>		<b>4,209</b>	<b>4,122</b>	<b>3,922</b>	<b>3,928</b>
29	<b>Total Tier 1A and equivalent capital</b>	<b>27,877</b>		<b>27,931</b>	<b>28,437</b>	<b>28,735</b>	<b>27,898</b>
29a	<b>Total Tier 1A capital without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)<sup>(4)(5)</sup></b>	<b>27,863</b>		<b>27,918</b>	<b>28,406</b>	<b>28,711</b>	<b>27,873</b>

Footnotes to this table are presented on page 12.

## Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)	As at June 30, 2022	Cross- reference <sup>(1)</sup>	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>Tier 1B capital: Instruments</b>						
30	—		—	—	—	—
31	—		—	—	—	—
32	—		—	—	—	—
33	N/A		N/A	—	—	—
34	—		—	—	—	—
35	N/A		N/A	—	—	—
36	—		—	—	—	—
<b>Tier 1B capital: Regulatory adjustments</b>						
37	—		—	—	—	—
38	—		—	—	—	—
39	—		—	—	—	—
40	127	X	129	131	133	134
41	(127)	X	(129)	(131)	(133)	(134)
42	—		—	—	—	—
43	—		—	—	—	—
44	—		—	—	—	—
45	27,877		27,931	28,437	28,735	27,898
45a	27,863		27,918	28,406	28,711	27,873
<b>Tier 2 capital: Instruments and provisions</b>						
46	1,981	P + Q	1,977	1,985	1,999	1,992
47	N/A		N/A	—	309	309
48	—		—	—	—	—
49	N/A		N/A	—	—	—
50	133	R	133	125	115	116
51	2,114		2,110	2,110	2,423	2,417
<b>Tier 2 capital: Regulatory adjustments</b>						
52	—		—	—	—	—
53	—		—	—	—	—
54	—		—	—	—	—
55	826	S + T	826	826	826	826
56	—		—	—	—	—
57	826		826	826	826	826
58	1,288		1,284	1,284	1,597	1,591
59	29,165		29,215	29,721	30,332	29,489
59a	29,164		29,214	29,718	30,330	29,486
60	142,774		135,747	134,518	135,334	130,514

Footnotes to this table are presented on page 12.

## Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)		As at June 30, 2022	Cross- reference <sup>(1)</sup>	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>Capital ratios and buffers</b>							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	19.5 %		20.6 %	21.1 %	21.2 %	21.4 %
61a	Tier 1A (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs <sup>(4)</sup>	19.5 %		20.6 %	21.1 %	21.2 %	21.4 %
62	Tier 1 (as a % of risk-weighted assets)	19.5 %		20.6 %	21.1 %	21.2 %	21.4 %
62a	Tier 1 (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs <sup>(4)</sup>	19.5 %		20.6 %	21.1 %	21.2 %	21.4 %
63	Total capital (as a % of risk-weighted assets)	20.4 %		21.5 %	22.1 %	22.4 %	22.6 %
63a	Total capital (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs <sup>(4)</sup>	20.4 %		21.5 %	22.1 %	22.4 %	22.6 %
64	Entity-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5 %		3.5 %	3.5 %	3.5 %	3.5 %
65	Of which: capital conservation buffer requirement	2.5 %		2.5 %	2.5 %	2.5 %	2.5 %
66	Of which: entity-specific countercyclical buffer requirement	N/A		N/A	N/A	N/A	N/A
67	Of which: higher loss absorbency requirement	1.0 %		1.0 %	1.0 %	1.0 %	1.0 %
68	Tier 1A capital (as a % of risk-weighted assets) available after meeting minimum capital requirements <sup>(5)</sup>	12.4 %		13.5 %	14.1 %	14.4 %	14.6 %
<b>National minima</b>							
69	Minimum Tier 1A capital ratio	8.0 %		8.0 %	8.0 %	8.0 %	8.0 %
70	Minimum Tier 1 capital ratio	9.5 %		9.5 %	9.5 %	9.5 %	9.5 %
71	Minimum total capital ratio	11.5 %		11.5 %	11.5 %	11.5 %	11.5 %
<b>Amounts below the thresholds for deduction (before risk weighting)</b>							
72	Non-significant investments in the capital and other liabilities of other financial entities	618	U	136	139	128	129
73	Significant investments in Tier 1A capital instruments of financial entities	3,033	V	3,083	3,148	3,136	3,056
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	581	W	516	488	594	646
<b>Applicable caps on the inclusion of provisions in Tier 2</b>							
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	145		145	153	136	138
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	145		145	153	136	138
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	N/A		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A
<b>Capital instruments subject to phase-out by January 1, 2022</b>							
80	Current cap on Tier 1A capital instruments subject to phase-out	N/A		N/A	210	210	210
81	Amount excluded from Tier 1A capital due to cap (excess over cap after redemptions and maturities)	N/A		N/A	—	—	—
82	Current cap on Tier 1B capital instruments subject to phase-out	N/A		N/A	—	—	—
83	Amount excluded from Tier 1B capital due to cap (excess over cap after redemptions and maturities)	N/A		N/A	—	—	—
84	Current cap of Tier 2 capital instruments subject to phase-out	N/A		N/A	309	309	309
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A		N/A	—	—	—

<sup>(1)</sup> Cross-reference to the combined regulatory balance sheet. Refer to Template "Reconciliation of regulatory capital to balance sheet" in this report.

<sup>(2)</sup> Since these capital instruments no longer meet the eligibility criteria for capital tiers, they have been excluded from such tiers since January 1, 2022.

<sup>(3)</sup> Items considered only in regulatory capital.

<sup>(4)</sup> Includes the impact of the transitional provisions for the provisioning of expected credit losses announced by the AMF on March 31, 2020. The transitional provisions allow for the inclusion in Tier 1A capital of a portion of loss allowances for expected credit losses that would have otherwise been included in Tier 2 capital. The amount is subject to restrictions, including a scaling factor of 25% in 2022 (50% in 2021 and 75% in 2020), and is also adjusted to take into account the tax impact.

<sup>(5)</sup> Due to methodological enhancements, comparative data have been restated.

<sup>(6)</sup> The phase-out period ended January 1, 2022.

<sup>(7)</sup> All outstanding senior notes Series J have been called on December 15, 2021.

## Quarterly changes in regulatory capital

(in millions of dollars)	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>Tier 1A capital</b>					
<b>Balance at beginning of period</b>	27,931	28,437	28,735	27,898	27,503
Increase in reserves and undistributed surplus earnings	712	1,067	80	934	1,007
Eligible accumulated other comprehensive income	(1,036)	(1,402)	(167)	(97)	33
F capital shares	—	—	—	—	—
Permanent shares and surplus shares subject to phase-out	—	(84)	(11)	(6)	(9)
Deductions	270	(87)	(200)	6	(636)
<b>Balance at end of period</b>	<b>27,877</b>	27,931	28,437	28,735	27,898
<b>Total Tier 1 capital<sup>(1)</sup></b>	<b>27,877</b>	27,931	28,437	28,735	27,898
<b>Tier 2 capital</b>					
<b>Balance at beginning of period</b>	<b>1,284</b>	1,284	1,597	1,591	615
Eligible instruments	4	(8)	(14)	7	972
Senior notes subject to phase-out	—	—	(309)	—	—
General allowance	—	8	10	(1)	4
Deductions	—	—	—	—	—
<b>Balance at end of period</b>	<b>1,288</b>	1,284	1,284	1,597	1,591
<b>Total capital</b>	<b>29,165</b>	29,215	29,721	30,332	29,489

<sup>(1)</sup> No Tier 1B capital instruments have been issued to date.

## Template CC2 – Reconciliation of regulatory capital to balance sheet

As at June 30, 2022

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation <sup>(1)</sup>	Balance sheet using the scope of regulatory consolidation	Including	Cross- reference to the capital table <sup>(2)</sup>
<b>Assets</b>					
<b>Cash and deposits with financial institutions</b>	12,350	1,352	10,998		
<b>Securities</b>	87,733	28,641	59,092		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				618	U
Other securities				58,474	
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	15,825	(513)	16,338		
<b>Loans</b>	242,937	2,562	240,375		
Significant investments in the Tier 2 capital of financial institutions				126	S
Other loans				240,249	
<b>Allowance for credit losses</b>	(959)	(5)	(954)		
General allowance allowed for inclusion in Tier 2 capital				(133)	R
Allowances not allowed for regulatory capital				(821)	
<b>Segregated fund net assets</b>	20,176	20,176	—		
<b>Other assets</b>					
Clients' liability under acceptances	135	—	135		
Premiums receivable	2,850	2,850	—		
Derivative financial instruments	4,615	30	4,585		
Amounts receivable from clients, brokers and financial institutions	5,915	12	5,903		
Reinsurance assets	1,620	1,620	—		
Right-of-use assets	537	(321)	858		
Investment property	919	909	10		
Property, plant and equipment	1,515	453	1,062		
Goodwill	158	119	39		G
Intangible assets	532	267	265		I
Net defined benefit assets	1,051	249	802		Y
Deferred tax assets	1,120	207	913		
Deferred tax assets other than those attributable to temporary differences				405	K
Deferred tax liabilities other than those attributable to temporary differences				(180)	L
Deferred tax assets related to temporary differences exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				581	W
Deferred tax liabilities related to software and other intangible assets				(49)	J
Deferred tax liabilities related to goodwill				(4)	H
Deferred tax liabilities related to net defined benefit assets				(146)	Z
Other deferred tax assets				306	
<b>Other</b>					
Investments in associates and entities accounted for using the equity method	1,395	(5,325)	6,720		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				156	N
Significant investments in the capital of other financial institutions exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,033	V
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital				2,174	O
Investments in deconsolidated subsidiaries exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Significant investments in the Tier 1B capital of other financial institutions				127	X
Significant investments in the Tier 2 capital of other financial institutions				700	T
Other adjustments related to investments				530	
Other items	3,646	492	3,154		
<b>Total assets</b>	<b>404,070</b>	<b>53,775</b>	<b>350,295</b>		

Footnotes to this table are presented on the next page.

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

As at June 30, 2022

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation <sup>(1)</sup>	Balance sheet using the scope of regulatory consolidation	Including	Cross- reference to the capital table <sup>(2)</sup>
<b>Liabilities</b>					
<b>Deposits</b>	252,671	(726)	253,397		
<b>Other liabilities</b>					
Acceptances	135	—	135		
Commitments related to securities sold short	13,383	54	13,329		
Commitments related to securities lent or sold under repurchase agreements	27,742	772	26,970		
Derivative financial instruments	5,903	177	5,726		
Amounts payable to clients, brokers and financial institutions	10,158	100	10,058		
Lease liabilities	607	(333)	940		
Insurance contract liabilities	30,746	30,746	—		
Segregated fund net liabilities	20,172	20,172	—		
Net defined benefit plan liabilities	673	142	531		
Deferred tax liabilities	306	298	8		
Other	6,824	1,450	5,374		
Liabilities of the disposal group held to be transferred	—	—	—		
Subordinated notes	1,956	—	1,956		
Subordinated notes allowed for inclusion in Tier 2 capital				1,956	Q
Subordinated indebtedness not allowed for Tier 2 capital				—	
<b>Total liabilities</b>	<b>371,276</b>	<b>52,852</b>	<b>318,424</b>		
<b>Equity</b>					
<b>Capital stock</b>	4,944	—	4,944		
Qualifying shares				25	P
Federation capital shares				4,853	A
Reciprocal cross-holdings in Tier 1A capital instruments				36	B
Shares excluded from the calculation of regulatory capital				30	
<b>Share capital</b>	—	—	—		
Preferred shares allowed for inclusion in Tier 1A capital					
Preferred shares not allowed for regulatory capital				—	
<b>Undistributed surplus earnings</b>	8,089	65	8,024		C
<b>Accumulated other comprehensive income</b>	(1,674)	(9)	(1,665)		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income				(3,145)	
Gains (losses) on derivative financial instruments designated as cash flow hedges				(469)	M
Net unrealized gains (losses) related to the overlay approach adjustment for insurance operations financial assets				53	
Other				1,896	
<b>Reserves</b>	20,568	—	20,568		D
<b>Non-controlling interests</b>	867	867	—		
Portion allowed for inclusion in Tier 1A capital				—	
Portion allowed for inclusion in Tier 1 capital				—	
Portion allowed for inclusion in Tier 2 capital				—	
Portion not allowed for regulatory capital				—	
<b>Total equity</b>	<b>32,794</b>	<b>923</b>	<b>31,871</b>		
<b>Total liabilities and equity</b>	<b>404,070</b>	<b>53,775</b>	<b>350,295</b>		

<sup>(1)</sup> Include the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company, which are excluded from the scope of regulatory consolidation. A description of their activities can be found in Section 2.3 of the MD&A, in the Desjardins Group's 2021 Annual Report.

<sup>(2)</sup> Refer to Template "Composition of regulatory capital" in this report.

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

As at June 30, 2022

Features		Qualifying shares	Qualifying shares	F capital shares
		Desjardins caisses in Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
1	Issuer			
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Québec	Québec	Québec
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:				
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Qualifying shares	Qualifying shares	Capital shares
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$25,137	\$100	\$4,889,464
9	Par value of instrument	\$5	\$5	\$10
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	N/A	N/A	N/A
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends				
17	Fixed or floating dividend/coupon	N/A	N/A	Floating
18	Coupon rate or any related index	N/A	N/A	4.25% per year
19	Existence of a payment stopper	N/A	N/A	Yes
20	Fully discretionary, partially discretionary or mandatory	N/A	N/A	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	N/A	No
22	Non-cumulative or cumulative	N/A	N/A	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(1)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(1)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(1)</sup>
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 19.



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

As at June 30, 2022

Features	NVCC subordinated notes	NVCC subordinated notes	TLAC senior notes
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	31430WDW1 / CA31430WDW16	CA31430WGC25 / 31430WGC2	CA31430WGC74
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	N/A
5 Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Subordinated notes	Subordinated notes	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$958,941	\$997,264	Amount qualifying for TLAC purposes only
9 Par value of instrument	\$1,000,000,000	\$1,000,000,000	\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	May 26, 2020	May 28, 2021	October 4, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 26, 2030	May 28, 2031	October 4, 2024
14 Issuer call subject to prior approval by the AMF	Yes	Yes	No
15 Optional call date, contingent call dates and redemption amount	On or after May 26, 2025, at par plus accrued and unpaid interest	On or after May 28, 2026, at par plus accrued and unpaid interest	N/A
16 Subsequent call dates, if applicable	On any date after May 26, 2025, at par plus accrued and unpaid interest	On any date after May 28, 2026, at par plus accrued and unpaid interest	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed, then floating	Fixed, then floating	Fixed
18 Coupon rate or any related index	2.856% per year until, but excluding, May 26, 2025. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 2.11%	1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60%	2.417% per year
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Non-convertible
24 If convertible, conversion trigger(s)	See Note <sup>(2)</sup>	See Note <sup>(2)</sup>	N/A
25 If convertible, fully or partially	Always fully convertible	Always fully convertible	N/A
26 If convertible, conversion rate	See Note <sup>(3)</sup>	See Note <sup>(3)</sup>	N/A
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	N/A
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)	N/A
29 If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	N/A
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination			Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Pari passu with deposits
36 Non-compliant transitioned features	No	No	N/A
37 If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 19.

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

As at June 30, 2022

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	31429KAD5 / 31429LAD3	31430WFL3 / CA31430WFL33	CUSIP : 31429KAF0 / 31429LAF8 ISIN: US31429KAF03 / US31429LAF85
3 Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only \$ US 1 000 000 000	Amount qualifying for TLAC purposes only \$1,000,000,000	Amount qualifying for TLAC purposes only \$500,000,000
9 Par value of instrument	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
10 Accounting classification	February 10, 2020	January 21, 2021	May 21, 2021
11 Original date of issuance	Dated	Dated	Dated
12 Perpetual or dated	February 10, 2025	January 21, 2026	May 21, 2024
13 Original maturity date	No	No	No
14 Issuer call subject to prior approval by the AMF	N/A	N/A	N/A
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Variable
18 Coupon rate or any related index	2.05% per year	1.093% per year	Compound SOFR + 0.43%
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36 Non-compliant transitioned features	N/A	N/A	N/A
37 If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 19.

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

As at June 30, 2022

Features	TLAC senior notes	TLAC senior notes	TIAC Senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31429KAE3 / 31429LAE1 ISIN: US 31429KAE38 / US31429LAE11	CUSIP : 31430WHX5 ISIN: CA31430WHX52	CUSIP : 31430WPB4 ISIN: CA31430WPB41
3 Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument	\$750,000,000	\$500,000,000	\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	May 21, 2021	September 10, 2021	May 19, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 21, 2024	September 10, 2026	May 19, 2027
14 Issuer call subject to prior approval by the AMF	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate or any related index	0.7% per year	1.587% per year	4.407% per year
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36 Non-compliant transitioned features	N/A	N/A	N/A
37 If yes, specify non-compliant feature	N/A	N/A	N/A

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

(2) NVCC trigger events:

(i) the AMF publicly announces that the Federation has been advised, in writing, that the AMF is of the opinion that the Federation has ceased, or is about to cease, to be viable and that, after the conversion of the notes and other contingent instruments issued by the Federation, the viability of the Federation could be restored or maintained; or

(ii) a federal or provincial government in Canada publicly announces that the Federation has accepted or agreed to accept a capital injection, or equivalent support from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Federation would have been determined by the AMF to be non-viable as a result of the weakness of the Federation's risk-based capital ratios.

(3) Upon the occurrence of a trigger event, each outstanding note will be converted into a number of Class Z-Contingent capital shares equal to: (multiplier × note value) ÷ conversion price, rounded down. For more details, refer to the prospectus supplement.

Template TLAC1 – TLAC composition (at resolution group level<sup>(1)</sup>)

		a				
		As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
		Amounts	Amounts	Amounts	Amounts	Amounts
(in millions of dollars)						
<b>Regulatory capital elements of TLAC</b>						
1	Tier 1A and equivalent capital instruments	26,954	27,022	27,733	28,066	27,235
2	Additional Tier 1 capital before TLAC adjustments	—	—	—	—	—
3	Tier 1 instruments ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
4	Other adjustments	—	—	—	—	—
5	<b>Tier 1 capital instruments eligible under the TLAC framework</b>	—	—	—	—	—
6	Tier 2 capital before TLAC adjustments	1,268	1,263	1,264	1,577	1,571
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	—	—	—	—	—
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
9	Other adjustments	—	—	—	—	—
10	<b>Tier 2 instruments eligible under the TLAC framework</b>	1,268	1,263	1,264	1,577	1,571
11	<b>TLAC arising from regulatory capital</b>	28,222	28,285	28,997	29,643	28,806
<b>Non-regulatory capital elements of TLAC</b>						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities <sup>(2)</sup>	6,379	5,273	5,328	5,315	4,765
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	—	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	—	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	—	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	—	—	—	—	—
17	<b>TLAC arising from non-regulatory capital instruments before adjustments</b>	6,379	5,273	5,328	5,315	4,765
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	34,601	33,558	34,325	34,958	33,571
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIFIs)	—	—	—	—	—
20	Deduction of investments in own other TLAC liabilities	—	—	—	—	—
21	Other adjustments to TLAC	—	—	—	—	—
22	<b>TLAC after deductions</b>	34,601	33,558	34,325	34,958	33,571
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	136,945	130,217	129,311	130,190	125,753
24	Leverage exposure measure <sup>(3)</sup>	357,706	345,516	329,634	322,634	322,244
<b>TLAC<sup>(4)</sup> ratios and buffers</b>						
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	25.3 %	25.8 %	26.5 %	26.9 %	26.7 %
26	TLAC (as a percentage of leverage exposure)	9.7 %	9.7 %	10.4 %	10.8 %	10.4 %
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	7.3 %	N/A	N/A	N/A	N/A
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	Of which: capital conservation buffer requirement	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: financial institution specific countercyclical buffer requirement	— %	— %	— %	— %	— %
31	Of which: systemically important financial institution buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

<sup>(1)</sup> The data in this template differ from those presented in Template CC1 because they refer to the resolution group that excludes Caisse Desjardins Ontario Credit Union Inc.

<sup>(2)</sup> Issuance of \$1.0 billion of debt eligible to qualify under the TLAC Guideline during the 2nd quarter of 2022.

<sup>(3)</sup> Since January 1, 2022, eligible securities issued by sovereign states have been included again in the leverage ratio exposure measure, while reserves with central banks will remain excluded until further notice.

<sup>(4)</sup> The TLAC minimum requirements issued by the AMF must be met since April 1, 2022.

## Template TLAC3 – Resolution entity – creditor ranking at legal entity level

	As at June 30, 2022						As at March 31, 2022					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
(in millions of dollars)	(most junior)				(most senior)		(most junior)				(most senior)	Sum of 1 to 5
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>	4,915	—	2,000	6,394	N/A	13,309	4,915	—	2,000	5,285	N/A	12,200
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 <b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	<b>4,915</b>	<b>—</b>	<b>2,000</b>	<b>6,394</b>	<b>N/A</b>	<b>13,309</b>	<b>4,915</b>	<b>—</b>	<b>2,000</b>	<b>5,285</b>	<b>N/A</b>	<b>12,200</b>
5 Subset of row 4 that are potentially eligible as TLAC	4,915	—	2,000	6,394	N/A	13,309	4,915	—	2,000	5,285	N/A	12,200
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	1,609	N/A	1,609	—	—	—	—	N/A	—
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	—	4,785	N/A	4,785	—	—	—	5,285	N/A	5,285
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	2,000	—	N/A	2,000	—	—	2,000	—	N/A	2,000
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 <b>Subset of row 5 that is perpetual securities</b>	<b>4,915</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,915</b>	<b>4,915</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,915</b>

	As at December 31, 2021						As at September 30, 2021					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
(in millions of dollars)	(most junior)				(most senior)		(most junior)				(most senior)	Sum of 1 to 5
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>	5,161	—	2,000	5,345	N/A	12,506	5,178	—	2,500	5,350	N/A	13,028
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 <b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	<b>5,161</b>	<b>—</b>	<b>2,000</b>	<b>5,345</b>	<b>N/A</b>	<b>12,506</b>	<b>5,178</b>	<b>—</b>	<b>2,500</b>	<b>5,350</b>	<b>N/A</b>	<b>13,028</b>
5 Subset of row 4 that are potentially eligible as TLAC	5,161	—	2,000	5,345	N/A	12,506	5,178	—	2,500	5,350	N/A	13,028
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	—	N/A	—	—	—	—	—	N/A	—
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	—	5,345	N/A	5,345	—	—	—	5,350	N/A	5,350
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	2,000	—	N/A	2,000	—	—	2,500	—	N/A	2,500
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 <b>Subset of row 5 that is perpetual securities</b>	<b>5,161</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>5,161</b>	<b>5,178</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>5,178</b>

Footnotes to this table are presented on the next page.

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

		As at June 30, 2021					
		Creditor ranking					
		1	2	3	4	5	Sum
(in millions of dollars)		(most junior)				(most senior)	of 1 to 5
		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1	Description of creditor ranking						
2	Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>	5,186	—	2,500	4,789	N/A	12,475
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	<b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	5,186	—	2,500	4,789	N/A	12,475
5	Subset of row 4 that are potentially eligible as TLAC	5,186	—	2,500	4,789	N/A	12,475
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	—	N/A	—
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	—	4,789	N/A	4,789
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	2,500	—	N/A	2,500
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	<b>Subset of row 5 that is perpetual securities</b>	5,186	—	—	—	N/A	5,186

<sup>(1)</sup> Like Canadian banks, Desjardins Group does not complete this column at this time.

<sup>(2)</sup> Capital shares are presented at their carrying amount, while subordinated debts and internal recapitalization instruments are presented at their par value.

## LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

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

As at June 30, 2022

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items <sup>(1)</sup>				
			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	
<i>(in millions of dollars)</i>							
<b>Assets</b>							
Cash and deposits with financial institutions	12,350	10,998	10,998	—	—	—	—
Securities at amortized cost	51	37	9	—	28	—	—
Securities at fair value through profit or loss	35,543	12,621	1,262	—	2	11,357	—
Securities at fair value through other comprehensive income	52,139	46,434	46,434	—	—	—	—
Loans and allowance for credit losses	241,978	239,421	239,295	—	—	—	126
Derivative financial instruments	4,615	4,585	—	4,585	—	480	—
Securities borrowed or purchased under reverse repurchase agreements	15,825	16,338	—	16,338	—	16,235	—
Investments in associates and joint ventures accounted for using the equity method	1,395	6,720	3,178	—	—	—	3,542
Assets including premiums receivable and reinsurance assets	24,646	—	—	—	—	—	—
Right-of-use assets	537	858	858	—	—	—	—
Land, buildings and equipment	2,434	1,072	1,072	—	—	—	—
Goodwill, software and other intangible assets	690	304	—	—	—	—	304
Net defined benefit plan assets	1,051	802	—	—	—	—	802
Deferred tax assets	1,120	913	913	—	—	—	—
Other assets	9,696	9,192	9,192	—	—	—	—
<b>Total assets</b>	<b>404,070</b>	<b>350,295</b>	<b>313,211</b>	<b>20,923</b>	<b>30</b>	<b>28,072</b>	<b>4,774</b>
<b>Liabilities</b>							
Deposits	252,671	253,397	—	—	—	—	253,397
Commitments related to securities	41,125	40,299	—	26,970	—	38,724	—
Derivative financial instruments	5,903	5,726	—	5,726	—	611	—
Insurance contract net liabilities	30,746	—	—	—	—	—	—
Deferred tax liabilities	306	8	—	—	—	—	8
Lease liabilities	607	940	—	—	—	—	940
Acceptances and amounts payable to clients, brokers and financial institutions	10,293	10,193	—	—	—	—	10,193
Net defined benefit plan liabilities and other liabilities	27,669	5,905	—	—	—	—	5,905
Subordinated notes	1,956	1,956	—	—	—	—	1,956
<b>Total liabilities</b>	<b>371,276</b>	<b>318,424</b>	<b>—</b>	<b>32,696</b>	<b>—</b>	<b>39,335</b>	<b>272,399</b>
<b>Equity</b>							
Capital stock	4,944	4,944	—	—	—	—	4,944
Share capital	—	—	—	—	—	—	—
Undistributed surplus earnings	8,089	8,024	—	—	—	—	8,024
Accumulated other comprehensive income	(1,674)	(1,665)	—	—	—	—	(1,665)
Reserves	20,568	20,568	—	—	—	—	20,568
<b>Equity – Group's share</b>	<b>31,927</b>	<b>31,871</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>31,871</b>
<b>Non-controlling interests</b>	<b>867</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total equity</b>	<b>32,794</b>	<b>31,871</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>31,871</b>
<b>Total liabilities and equity</b>	<b>404,070</b>	<b>350,295</b>	<b>—</b>	<b>32,696</b>	<b>—</b>	<b>39,335</b>	<b>304,270</b>

<sup>(1)</sup> Amounts in columns c to g are not necessarily equal to those in column b, as certain items may be subject to regulatory capital requirements for several risk categories.

**Template LI2 – Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements**

As at June 30, 2022

	a	b	c	d	e
	Total	Items subject to <sup>(1)</sup>			
		Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
(in millions of dollars)					
1 Assets carrying amount under scope of regulatory consolidation (per Template LI1)	345,521	313,211	30	20,923	28,072
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	72,031	—	—	32,696	39,335
3 <b>Total net amount under scope of regulatory consolidation</b>	<b>273,490</b>	<b>313,211</b>	<b>30</b>	<b>(11,773)</b>	<b>(11,263)</b>
4 Off-balance sheet amounts <sup>(2)</sup>	128,107	59,211	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	1,861	(964)	—	2,825	—
7 Differences due to consideration of provisions	918	918	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	4,588	—	—	4,588	—
10 Securities financing transaction exposures <sup>(3)</sup>	53,940	—	—	53,940	—
11 Other differences	—	—	—	—	—
12 <b>Regulatory exposure amounts<sup>(4)</sup></b>	<b>462,904</b>	<b>372,376</b>	<b>30</b>	<b>49,580</b>	<b>(11,263)</b>

<sup>(1)</sup> Amounts in columns b to e are not necessarily equal to those in column a, as certain items may be subject to regulatory capital requirements for several risk categories.

<sup>(2)</sup> The initial exposure is presented in column a; columns b to e present amounts after application of credit conversion factors, where relevant.

<sup>(3)</sup> As securities financing transaction exposures are deducted in line 2, an adjustment is required to obtain the exposure at default.

<sup>(4)</sup> Aggregate amount used to calculate RWA for each of the risk categories.



## CREDIT RISK

Template CR1 – Credit quality of assets <sup>(1)</sup>

Type of exposure (in millions of dollars)	As at June 30, 2022							As at March 31, 2022						
	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
	Defaulted exposures (a)	Non-defaulted exposures (b)						Defaulted exposures (a)	Non-defaulted exposures (b)					
1 <b>Loans</b>	1,323	239,061	954	140	814	1,010	239,430	1,356	230,485	941	139	802	949	230,900
1.1 Sovereigns and their central banks	—	439	—	—	—	—	439	—	146	—	—	—	—	146
1.2 Non-central government public sector entities	1	3,151	—	—	—	—	3,152	1	3,013	—	—	—	—	3,014
1.3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	—	613	1	—	1	—	612	—	400	—	—	—	—	400
1.5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6 Businesses	186	34,221	168	32	136	172	34,239	173	31,916	189	31	158	146	31,900
1.7 Regulatory retail portfolios	92	28,364	468	—	468	309	27,988	98	27,758	455	—	455	316	27,401
1.8 Secured by residential property	221	152,227	94	1	93	216	152,354	255	147,896	93	—	93	200	148,058
1.9 Secured by commercial real estate	21	19,989	21	2	19	112	19,989	17	19,286	17	—	17	106	19,286
1.10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.11 Past-due loans <sup>(2)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.12 Higher-risk categories	802	57	202	105	97	201	657	812	70	187	108	79	181	695
1.13 Other loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Debt securities	—	57,571	—	—	—	9	57,571	—	59,383	—	—	—	15	59,383
3 Off-balance sheet exposures	152	126,957	52	—	52	113	127,057	151	126,879	52	—	52	113	126,978
4 <b>Total</b>	1,475	423,589	1,006	140	866	1,132	424,058	1,507	416,747	993	139	854	1,077	417,261
	As at December 31, 2021							As at September 30, 2021						
	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
Type of exposure (in millions of dollars)	Defaulted exposures (a)	Non-Defaulted exposures (b)						Defaulted exposures (a)	Non-Defaulted exposures (b)					
1 <b>Loans</b>	1,390	227,777	970	142	828	847	228,197	1,501	223,908	1,002	155	847	924	224,407
1.1 Sovereigns and their central banks	—	457	—	—	—	—	457	—	462	—	—	—	10	462
1.2 Non-central government public sector entities	—	3,616	—	—	—	—	3,616	—	3,553	—	—	—	—	3,553
1.3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	—	376	—	—	—	—	376	—	377	—	—	—	—	377
1.5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6 Businesses	177	34,643	155	29	126	162	34,665	240	33,389	192	37	155	182	33,437
1.7 Regulatory retail portfolios	102	29,893	477	—	477	330	29,518	109	30,279	472	2	470	340	29,916
1.8 Secured by residential property	260	147,041	144	—	144	187	147,157	277	144,178	159	—	159	186	144,296
1.9 Secured by commercial real estate	6	11,670	18	—	18	61	11,658	6	11,578	6	—	6	91	11,578
1.10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.11 Past-due loans <sup>(2)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.12 Higher-risk categories	845	81	176	113	63	107	750	869	92	173	116	57	115	788
1.13 Other loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Debt securities	—	62,054	—	—	—	10	62,054	—	58,353	—	—	—	4	58,353
3 Off-balance sheet exposures	189	130,190	—	—	—	125	130,379	39	128,368	—	—	—	159	128,407
4 <b>Total</b>	1,579	420,021	970	142	828	982	420,630	1,540	410,629	1,002	155	847	1,087	411,167

Footnotes to this table are presented on next page.

Template CR1 – Credit quality of assets <sup>(1)</sup> (continued)

As at June 30, 2021

Type of exposure (in millions of dollars)	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
	Defaulted exposures (a)	Non- defaulted exposures (b)					
1 <b>Loans</b>	1,525	218,804	996	144	852	855	219,333
1.1 Sovereigns and their central banks	—	424	—	—	—	—	424
1.2 Non-central government public sector entities	—	3,000	—	—	—	—	3,000
1.3 Multilateral development banks	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	—	375	—	—	—	—	375
1.5 Investment companies	—	—	—	—	—	—	—
1.6 Businesses	219	32,164	187	37	150	191	32,196
1.7 Regulatory retail portfolios	104	30,492	472	2	470	332	30,124
1.8 Secured by residential property	316	141,071	155	—	155	166	141,232
1.9 Secured by commercial real estate	10	11,184	10	—	10	62	11,184
1.10 Equity	—	—	—	—	—	—	—
1.11 Past-due loans <sup>(2)</sup>	—	—	—	—	—	—	—
1.12 Higher-risk categories	876	94	172	105	67	104	798
1.13 Other loans	—	—	—	—	—	—	—
2 Debt securities	—	64,956	—	—	—	10	64,956
3 Off-balance sheet exposures	39	127,490	75	—	75	140	127,454
4 <b>Total</b>	1,564	411,250	1,071	144	927	1,005	411,743

<sup>(1)</sup> Due to methodological enhancements, comparative data for quarters prior to December 31, 2021 have been restated.<sup>(2)</sup> Past-due loan exposures are entirely reflected in the "Defaulted exposures" column.

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

For the three-month period ended

(in millions of dollars)	June 30, 2022			March 31, 2022			December 31, 2021			September 30, 2021			June 30, 2021		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
1 <b>Defaulted loans and debt securities at end of the previous reporting period</b>	1,356	—	1,356	1,390	—	1,390	1,501	—	1,501	1,525	—	1,525	1,592	—	1,592
2 Loans and debt securities that have defaulted since the last reporting period	630	—	630	664	—	664	671	—	671	652	—	652	747	—	747
3 Returned to non-defaulted status	(610)	—	(610)	(644)	—	(644)	(782)	—	(782)	(674)	—	(674)	(762)	—	(762)
4 Amounts written-off	(52)	—	(52)	(49)	—	(49)	(55)	—	(55)	(47)	—	(47)	(58)	—	(58)
5 Other changes	(1)	—	(1)	(5)	—	(5)	55	—	55	45	—	45	6	—	6
6 <b>Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)</b>	1,323	—	1,323	1,356	—	1,356	1,390	—	1,390	1,501	—	1,501	1,525	—	1,525

Template CR3 – Credit risk mitigation (CRM) techniques – overview <sup>(1)</sup>

	a	b	c	d	e	f	g
	As at June 30, 2022						
	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
(in millions of dollars)							
1 <b>Loans</b>	203,764	35,822	34,655	2,110	1,011	—	—
1.1 Sovereigns and their central banks	439	—	—	—	—	—	—
1.2 Non-central government public sector entities	2,882	270	270	—	—	—	—
1.3 Multilateral development banks	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	612	—	—	—	—	—	—
1.5 Investment companies	—	—	—	—	—	—	—
1.6 Businesses	29,762	4,613	4,300	461	177	—	—
1.7 Regulatory retail portfolios	25,484	2,058	1,901	654	603	—	—
1.8 Secured by residential property	125,313	27,331	26,869	580	172	—	—
1.9 Secured by commercial real estate	18,615	1,501	1,315	410	59	—	—
1.10 Equity	—	—	—	—	—	—	—
1.11 Past-due loans	—	—	—	—	—	—	—
1.12 Higher-risk categories	657	49	—	5	—	—	—
1.13 Other loans	—	—	—	—	—	—	—
2 Debt securities	57,571	—	—	—	—	—	—
3 <b>Total</b>	261,335	35,822	34,655	2,110	1,011	—	—
4 Of which defaulted	857	373	322	10	4	—	—
	As at March 31, 2022						
	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
(in millions of dollars)							
1 <b>Loans</b>	196,337	34,592	33,506	2,157	1,057	—	—
1.1 Sovereigns and their central banks	146	—	—	—	—	—	—
1.2 Non-central government public sector entities	2,758	256	256	—	—	—	—
1.3 Multilateral development banks	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	400	—	—	—	—	—	—
1.5 Investment companies	—	—	—	—	—	—	—
1.6 Businesses	27,510	4,499	4,207	521	183	—	—
1.7 Regulatory retail portfolios	24,800	2,107	1,960	690	641	—	—
1.8 Secured by residential property	122,122	26,188	25,762	612	174	—	—
1.9 Secured by commercial real estate	17,906	1,502	1,321	329	59	—	—
1.10 Equity	—	—	—	—	—	—	—
1.11 Past-due loans	—	—	—	—	—	—	—
1.12 Higher-risk categories	695	40	—	5	—	—	—
1.13 Other loans	—	—	—	—	—	—	—
2 Debt securities	59,383	—	—	—	—	—	—
3 <b>Total</b>	255,720	34,592	33,506	2,157	1,057	—	—
4 Of which defaulted	872	381	341	9	4	—	—

Footnotes to this table are presented on page 29.

Template CR3 – Credit risk mitigation (CRM) techniques – overview <sup>(1)</sup> (continued)

		As at December 31, 2021						
(in millions of dollars)		Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	<b>Loans</b>	193,580	34,356	33,542	1,969	1,075	—	—
1.1	Sovereigns and their central banks	457	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,359	257	257	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	376	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	30,370	4,439	4,148	302	147	—	—
1.7	Regulatory retail portfolios	26,864	2,002	1,964	746	690	—	—
1.8	Secured by residential property	120,923	26,484	26,053	614	181	—	—
1.9	Secured by commercial real estate	10,485	1,134	1,118	298	55	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	746	40	2	9	2	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	62,054	—	—	—	—	—	—
3	<b>Total</b>	255,634	34,356	33,542	1,969	1,075	—	—
4	Of which defaulted	907	374	335	15	6	—	—

  

		As at September 30, 2021						
(in millions of dollars)		Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	<b>Loans</b>	188,986	35,340	34,217	2,129	1,204	—	—
1.1	Sovereigns and their central banks	462	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,303	250	250	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	377	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	29,170	4,443	4,104	326	163	—	—
1.7	Regulatory retail portfolios	26,997	2,381	2,106	872	813	—	—
1.8	Secured by residential property	117,624	26,929	26,484	648	188	—	—
1.9	Secured by commercial real estate	10,267	1,292	1,271	265	40	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	786	45	2	18	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	58,353	—	—	—	—	—	—
3	<b>Total</b>	247,339	35,340	34,217	2,129	1,204	—	—
4	Of which defaulted	970	412	369	27	7	—	—

Footnotes to this table are presented on page 29.

Template CR3 – Credit risk mitigation (CRM) techniques – overview <sup>(1)</sup> (continued)

		As at June 30, 2021						
(in millions of dollars)		Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
1	<b>Loans</b>	184,256	34,913	33,800	2,203	1,277	—	—
1.1	Sovereigns and their central banks	424	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,758	242	242	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	375	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	28,039	4,311	3,994	331	163	—	—
1.7	Regulatory retail portfolios	27,120	2,396	2,123	939	881	—	—
1.8	Secured by residential property	114,765	26,718	26,273	664	194	—	—
1.9	Secured by commercial real estate	9,979	1,186	1,166	249	39	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	796	60	2	20	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	64,956	—	—	—	—	—	—
3	<b>Total</b>	249,212	34,913	33,800	2,203	1,277	—	—
4	Of which defaulted	1,015	419	360	27	6	—	—

<sup>(1)</sup> Due to methodological enhancements, comparative data for quarters prior to December 31, 2021 have been restated.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects<sup>(1)</sup>

		As at June 30, 2022						As at March 31, 2022					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>													
1	Sovereigns and their central banks	11,409	13	11,409	13	—	— %	12,313	—	12,313	—	—	— %
2	Non-central government public sector entities	6,890	11,255	6,621	945	1,513	20.00 %	6,915	11,529	6,659	840	1,500	20.00 %
3	Multilateral development banks	—	—	—	—	—	— %	—	—	—	—	—	— %
4	Banks and deposit-taking institutions	3,610	88	3,610	75	795	21.56 %	3,088	126	3,088	100	694	21.77 %
5	Investment companies	—	—	—	—	—	— %	—	—	—	—	—	— %
6	Businesses	8,103	8,419	8,019	3,095	9,583	86.23 %	7,921	7,670	7,836	2,692	9,007	85.56 %
7	Regulatory retail portfolios	1,311	2,511	856	1,151	1,503	74.91 %	1,301	2,933	805	1,365	1,626	74.92 %
8	Secured by residential property	2,521	109	2,705	15	2,460	90.46 %	2,453	129	2,629	16	2,375	89.79 %
9	Secured by commercial real estate	1,558	—	1,548	—	1,539	99.42 %	1,471	—	1,457	—	1,448	99.38 %
10	Equity	245	—	245	—	245	100.00 %	215	—	215	—	215	100.00 %
11	Past-due loans	82	21	79	7	106	124.04 %	85	15	83	4	110	127.27 %
12	Higher-risk categories	46	69	46	35	121	150.00 %	54	61	54	31	127	150.00 %
13	Other assets <sup>(3)</sup>	16,878	—	16,878	—	5,701	33.77 %	16,982	—	16,982	—	5,606	33.01 %
14	<b>Total</b>	<b>52,653</b>	<b>22,485</b>	<b>52,016</b>	<b>5,336</b>	<b>23,566</b>	<b>41.00 %</b>	<b>52,798</b>	<b>22,463</b>	<b>52,121</b>	<b>5,048</b>	<b>22,708</b>	<b>39.72 %</b>
<b>As at December 31, 2021</b>													
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>													
1	Sovereigns and their central banks	13,368	254	13,368	254	—	— %	10,844	—	10,844	—	—	— %
2	Non-central government public sector entities	7,564	11,459	7,306	852	1,632	20.00 %	7,664	11,043	7,412	861	1,655	20.00 %
3	Multilateral development banks	—	—	—	—	—	— %	—	—	—	—	—	— %
4	Banks and deposit-taking institutions	2,570	137	2,571	99	590	22.11 %	2,493	72	2,493	35	511	20.22 %
5	Investment companies	—	—	—	—	—	— %	—	—	—	—	—	— %
6	Businesses	8,056	8,184	7,969	2,993	9,840	89.77 %	6,976	6,468	6,876	2,271	8,337	91.15 %
7	Regulatory retail portfolios	1,437	2,468	891	1,134	1,516	74.86 %	1,623	3,376	953	656	1,204	74.80 %
8	Secured by residential property	2,512	165	2,686	24	2,442	90.10 %	2,410	178	2,596	15	2,237	85.73 %
9	Secured by commercial real estate	761	48	759	2	754	99.05 %	739	21	738	2	733	99.01 %
10	Equity	216	—	216	—	216	100.00 %	198	—	198	—	198	100.00 %
11	Past-due loans	115	35	111	15	168	133.58 %	79	15	77	4	89	108.84 %
12	Higher-risk categories	71	47	71	22	140	150.00 %	77	38	78	19	145	150.00 %
13	Other assets <sup>(3)</sup>	17,071	—	17,071	—	5,739	33.62 %	18,535	—	18,535	—	5,697	30.74 %
14	<b>Total</b>	<b>53,741</b>	<b>22,797</b>	<b>53,019</b>	<b>5,395</b>	<b>23,037</b>	<b>39.44 %</b>	<b>51,638</b>	<b>21,211</b>	<b>50,800</b>	<b>3,863</b>	<b>20,806</b>	<b>38.06 %</b>

Footnotes to this table are presented on the next page.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects<sup>(1)</sup> (continued)

(in millions of dollars)		As at June 30, 2021					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>							
1	Sovereigns and their central banks	14,622	—	14,622	—	26	0.18 %
2	Non-central government public sector entities	7,155	11,290	6,913	736	1,530	20.00 %
3	Multilateral development banks	—	—	—	—	—	— %
4	Banks and deposit-taking institutions	2,178	73	2,178	34	448	20.26 %
5	Investment companies	—	—	—	—	—	— %
6	Businesses	6,544	6,938	6,439	2,578	8,301	92.08 %
7	Regulatory retail portfolios	1,643	3,323	911	646	1,164	74.80 %
8	Secured by residential property	2,297	212	2,474	13	2,111	84.86 %
9	Secured by commercial real estate	704	30	703	2	698	98.94 %
10	Equity	206	—	206	—	206	100.00 %
11	Past-due loans	84	13	81	3	91	108.42 %
12	Higher-risk categories	80	35	80	18	147	150.00 %
13	Other assets <sup>(3)</sup>	18,632	—	18,630	—	5,166	27.73 %
14	<b>Total</b>	<b>54,145</b>	<b>21,914</b>	<b>53,237</b>	<b>4,030</b>	<b>19,888</b>	<b>34.73 %</b>

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

<sup>(2)</sup> Exposures are presented net of the loss allowance for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans).

<sup>(3)</sup> Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights<sup>(1)</sup>

		a	b	c	d	e	f	g	h	i	j
		As at June 30, 2022									
(in millions of dollars)		Risk weights									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	11,422	—	—	—	—	—	—	—	—	11,422
2	Non-central government public sector entities	—	—	7,566	—	—	—	—	—	—	7,566
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	3,613	—	—	—	72	—	—	3,685
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	14	—	1,542	—	567	—	8,991	—	—	11,114
7	Regulatory retail portfolios	2	—	—	—	—	2,005	—	—	—	2,007
8	Secured by residential property	31	—	—	137	192	172	2,188	—	—	2,720
9	Secured by commercial real estate	9	—	—	—	—	—	1,539	—	—	1,548
10	Equity	—	—	—	—	—	—	245	—	—	245
11	Past-due loans	—	—	—	—	—	—	45	41	—	86
12	Higher-risk categories	—	—	—	—	—	—	—	81	—	81
13	Other assets <sup>(3)</sup>	10,762	—	609	—	—	—	5,501	—	6	16,878
14	<b>Total</b>	<b>22,240</b>	<b>—</b>	<b>13,330</b>	<b>137</b>	<b>759</b>	<b>2,177</b>	<b>18,581</b>	<b>122</b>	<b>6</b>	<b>57,352</b>
		As at March 31, 2022									
(in millions of dollars)		Risk weights									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	12,313	—	—	—	—	—	—	—	—	12,313
2	Non-central government public sector entities	—	—	7,499	—	—	—	—	—	—	7,499
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	3,118	—	—	—	70	—	—	3,188
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	10	—	1,586	—	484	—	8,448	—	—	10,528
7	Regulatory retail portfolios	2	—	—	—	—	2,168	—	—	—	2,170
8	Secured by residential property	29	—	—	171	187	144	2,114	—	—	2,645
9	Secured by commercial real estate	9	—	—	—	—	—	1,448	—	—	1,457
10	Equity	—	—	—	—	—	—	215	—	—	215
11	Past-due loans	—	—	—	—	—	—	40	47	—	87
12	Higher-risk categories	—	—	—	—	—	—	—	85	—	85
13	Other assets <sup>(3)</sup>	11,280	—	576	—	—	—	5,094	—	32	16,982
14	<b>Total</b>	<b>23,643</b>	<b>—</b>	<b>12,779</b>	<b>171</b>	<b>671</b>	<b>2,312</b>	<b>17,429</b>	<b>132</b>	<b>32</b>	<b>57,169</b>
		As at December 31, 2021									
(in millions of dollars)		Risk weights									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	13,622	—	—	—	—	—	—	—	—	13,622
2	Non-central government public sector entities	—	—	8,158	—	—	—	—	—	—	8,158
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,600	—	—	—	70	—	—	2,670
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	12	—	1,280	—	543	—	9,111	—	16	10,962
7	Regulatory retail portfolios	4	—	—	—	—	2,021	—	—	—	2,025
8	Secured by residential property	16	—	—	189	186	143	2,176	—	—	2,710
9	Secured by commercial real estate	7	—	—	—	—	—	754	—	—	761
10	Equity	—	—	—	—	—	—	216	—	—	216
11	Past-due loans	—	—	—	—	—	—	41	85	—	126
12	Higher-risk categories	—	—	—	—	—	—	—	93	—	93
13	Other assets <sup>(3)</sup>	11,199	—	472	—	—	—	5,379	—	21	17,071
14	<b>Total</b>	<b>24,860</b>	<b>—</b>	<b>12,510</b>	<b>189</b>	<b>729</b>	<b>2,164</b>	<b>17,747</b>	<b>178</b>	<b>37</b>	<b>58,414</b>

Footnotes to this table are presented on the next page.



Template CR5 – Standardized approach – Exposures by asset classes and risk weights<sup>(1)</sup> (continued)

		As at September 30, 2021									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
(in millions of dollars)		Risk weights									
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	10,844	—	—	—	—	—	—	—	—	10,844
2	Non-central government public sector entities	—	—	8,273	—	—	—	—	—	—	8,273
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,521	—	—	—	7	—	—	2,528
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	11	—	647	—	562	—	7,927	—	—	9,147
7	Regulatory retail portfolios	4	—	—	—	—	1,605	—	—	—	1,609
8	Secured by residential property	17	—	—	383	195	38	1,978	—	—	2,611
9	Secured by commercial real estate	7	—	—	—	—	—	733	—	—	740
10	Equity	—	—	—	—	—	—	198	—	—	198
11	Past-due loans	—	—	—	—	—	—	67	14	—	81
12	Higher-risk categories	—	—	—	—	—	—	—	97	—	97
13	Other assets <sup>(3)</sup>	12,607	—	580	—	—	—	5,328	—	20	18,535
14	<b>Total</b>	<b>23,490</b>	<b>—</b>	<b>12,021</b>	<b>383</b>	<b>757</b>	<b>1,643</b>	<b>16,238</b>	<b>111</b>	<b>20</b>	<b>54,663</b>

  

		As at June 30, 2021									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
(in millions of dollars)		Risk weights									
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	14,596	—	—	—	—	—	26	—	—	14,622
2	Non-central government public sector entities	—	—	7,649	—	—	—	—	—	—	7,649
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,205	—	—	—	7	—	—	2,212
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	6	—	555	—	530	—	7,926	—	—	9,017
7	Regulatory retail portfolios	4	—	—	—	—	1,553	—	—	—	1,557
8	Secured by residential property	18	—	—	393	186	41	1,849	—	—	2,487
9	Secured by commercial real estate	7	—	—	—	—	—	698	—	—	705
10	Equity	—	—	—	—	—	—	206	—	—	206
11	Past-due loans	—	—	—	—	—	—	70	14	—	84
12	Higher-risk categories	—	—	—	—	—	—	—	98	—	98
13	Other assets <sup>(3)</sup>	13,042	—	798	—	—	—	4,771	—	19	18,630
14	<b>Total</b>	<b>27,673</b>	<b>—</b>	<b>11,207</b>	<b>393</b>	<b>716</b>	<b>1,594</b>	<b>15,553</b>	<b>112</b>	<b>19</b>	<b>57,267</b>

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

<sup>(2)</sup> Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans other than for retail clients (except for credit card loans)).

<sup>(3)</sup> Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.

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

As at June 30, 2022

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	37,952	3,862	46.76 %	74,422	0.02 %	102	26.83 %	4.2	7,764	10.43 %	4	N/A
	0.15 to < 0.25	—	—	— %	—	— %	3	— %	—	—	— %	—	N/A
	0.25 to < 0.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	1	3	30.08 %	2	24.06 %	—	72.73 %	1.0	7	396.29 %	—	N/A
	100.00 (default)	—	—	— %	—	100.00 %	3	75.00 %	1.0	—	993.75 %	—	N/A
<b>Sub-total</b>		<b>37,953</b>	<b>3,865</b>	<b>46.75 %</b>	<b>74,424</b>	<b>0.02 %</b>	<b>108</b>	<b>26.83 %</b>	<b>4.2</b>	<b>7,771</b>	<b>10.44 %</b>	<b>4</b>	<b>59</b>
Exposures related to financial institutions	0.00 to < 0.15	3,949	1,823	23.78 %	4,295	0.07 %	124	59.31 %	1.5	1,316	30.65 %	2	N/A
	0.15 to < 0.25	141	751	19.78 %	290	0.21 %	9	18.39 %	1.7	50	17.22 %	—	N/A
	0.25 to < 0.50	260	239	22.45 %	314	0.30 %	2	24.94 %	2.1	93	29.54 %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	1	—	50.00 %	1	1.94 %	1	75.00 %	1.0	1	167.41 %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	27	10	41.36 %	27	27.96 %	4	71.55 %	1.0	110	404.64 %	6	N/A
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
<b>Sub-total</b>		<b>4,378</b>	<b>2,823</b>	<b>22.43 %</b>	<b>4,927</b>	<b>0.25 %</b>	<b>140</b>	<b>54.78 %</b>	<b>1.6</b>	<b>1,570</b>	<b>31.87 %</b>	<b>8</b>	<b>11</b>
Exposures related to businesses	0.00 to < 0.15	6,709	2,209	79.18 %	8,225	0.12 %	6,815	28.61 %	3.9	1,578	19.18 %	3	N/A
	0.15 to < 0.25	9,591	2,822	49.04 %	9,870	0.19 %	9,981	24.26 %	4.1	2,402	24.34 %	5	N/A
	0.25 to < 0.50	19,130	4,519	40.78 %	16,339	0.34 %	18,724	25.09 %	4.0	5,516	33.76 %	14	N/A
	0.50 to < 0.75	10,186	2,602	37.08 %	9,189	0.55 %	9,823	25.72 %	3.7	3,977	43.29 %	13	N/A
	0.75 to < 2.50	23,906	6,163	41.20 %	23,339	1.31 %	22,642	25.34 %	3.7	13,092	56.10 %	80	N/A
	2.50 to < 10.00	8,347	1,962	45.79 %	7,780	4.53 %	9,771	23.92 %	3.6	5,609	72.09 %	85	N/A
	10.00 to < 100.00	2,104	383	41.79 %	1,876	20.39 %	2,688	44.80 %	4.0	4,177	222.60 %	189	N/A
	100.00 (default)	698	94	— %	545	100.00 %	842	25.27 %	3.6	690	126.50 %	113	N/A
<b>Sub-total</b>		<b>80,671</b>	<b>20,754</b>	<b>46.12 %</b>	<b>77,163</b>	<b>2.23 %</b>	<b>81,286</b>	<b>25.87 %</b>	<b>3.8</b>	<b>37,041</b>	<b>48.00 %</b>	<b>502</b>	<b>375</b>
<b>Total non-retail clients</b>		<b>123,002</b>	<b>27,442</b>	<b>44.09 %</b>	<b>156,514</b>	<b>1.12 %</b>	<b>81,534</b>	<b>27.24 %</b>	<b>3.9</b>	<b>46,382</b>	<b>29.63 %</b>	<b>514</b>	<b>445</b>

Footnotes to this table are presented on page 43.

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

As at March 31, 2022

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	38,502	4,004	43.49 %	73,795	0.02 %	105	26.99 %	4.2	7,845	10.63 %	4	N/A
	0.15 to < 0.25	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.25 to < 0.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	1	4	30.08 %	2	24.06 %	—	72.73 %	1.0	8	396.28 %	—	N/A
	100.00 (default)	—	—	— %	—	100.00 %	3	75.00 %	1.0	—	993.75 %	—	N/A
<b>Sub-total</b>		38,503	4,008	43.48 %	73,797	0.02 %	108	26.99 %	4.2	7,853	10.64 %	4	63
Exposures related to financial institutions	0.00 to < 0.15	3,700	2,348	23.23 %	4,145	0.07 %	124	56.61 %	1.3	1,096	26.43 %	2	N/A
	0.15 to < 0.25	3	726	19.76 %	146	0.25 %	10	9.53 %	1.1	12	8.51 %	—	N/A
	0.25 to < 0.50	43	—	— %	43	0.29 %	2	65.99 %	1.0	26	59.39 %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	50.00 %	—	1.94 %	1	75.00 %	1.0	—	167.41 %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	18	7	41.36 %	18	27.96 %	4	66.06 %	1.0	69	381.50 %	3	N/A
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
<b>Sub-total</b>		3,764	3,081	22.28 %	4,352	0.20 %	141	55.16 %	1.3	1,203	27.63 %	5	9
Exposures related to businesses	0.00 to < 0.15	6,914	2,578	79.03 %	8,697	0.11 %	6,710	30.22 %	3.8	1,672	19.23 %	3	N/A
	0.15 to < 0.25	8,865	2,376	46.10 %	8,932	0.19 %	9,828	21.39 %	4.2	1,940	21.73 %	4	N/A
	0.25 to < 0.50	18,918	4,474	41.16 %	15,949	0.34 %	18,437	25.00 %	4.0	5,410	33.92 %	13	N/A
	0.50 to < 0.75	9,329	2,369	37.58 %	8,455	0.55 %	9,673	25.43 %	3.8	3,622	42.83 %	12	N/A
	0.75 to < 2.50	22,010	6,629	41.90 %	21,848	1.31 %	22,296	24.60 %	3.7	11,839	54.19 %	72	N/A
	2.50 to < 10.00	8,332	1,784	41.82 %	7,614	4.60 %	9,621	23.56 %	3.7	5,479	71.96 %	83	N/A
	10.00 to < 100.00	2,057	481	40.12 %	1,801	20.26 %	2,647	41.23 %	3.9	3,820	212.13 %	172	N/A
	100.00 (default)	678	92	— %	523	100.00 %	830	25.77 %	3.9	671	128.24 %	112	N/A
<b>Sub-total</b>		77,103	20,783	46.36 %	73,819	2.26 %	80,042	25.38 %	3.9	34,453	46.67 %	471	370
<b>Total non-retail clients</b>		119,370	27,872	43.54 %	151,968	1.11 %	80,291	27.01 %	4.0	43,509	28.63 %	480	442

Footnotes to this table are presented on page 43.

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

As at December 31, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	39,400	3,411	42.29 %	74,373	0.02 %	102	26.66 %	4.2	7,852	10.56 %	4	N/A
	0.15 to < 0.25	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.25 to < 0.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	—	4	30.00 %	20	24.00 %	—	50.46 %	3.9	60	305.06 %	2	N/A
	100.00 (default)	—	—	— %	—	100.00 %	3	75.00 %	1.0	—	993.75 %	—	N/A
<b>Sub-total</b>		39,400	3,415	42.28 %	74,393	0.03 %	105	26.66 %	4.2	7,912	10.64 %	6	62
Exposures related to financial institutions	0.00 to < 0.15	3,171	405	54.84 %	3,215	0.07 %	90	69.26 %	1.3	1,235	38.38 %	2	N/A
	0.15 to < 0.25	438	1,868	21.76 %	837	0.16 %	30	19.04 %	1.7	133	15.96 %	—	N/A
	0.25 to < 0.50	23	626	19.62 %	146	0.31 %	11	17.81 %	1.1	25	17.45 %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	50.00 %	—	1.94 %	1	75.00 %	1.0	—	167.41 %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	35	8	41.32 %	35	27.96 %	6	66.03 %	1.0	131	371.29 %	7	N/A
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
<b>Sub-total</b>		3,667	2,907	22.31 %	4,233	0.33 %	138	57.54 %	1.4	1,524	36.00 %	9	12
Exposures related to businesses	0.00 to < 0.15	2,430	1,814	74.08 %	3,621	0.09 %	5,018	40.23 %	3.0	825	22.79 %	2	N/A
	0.15 to < 0.25	12,907	2,411	45.96 %	12,898	0.18 %	11,585	19.28 %	4.5	2,629	20.38 %	5	N/A
	0.25 to < 0.50	18,566	4,483	39.79 %	15,593	0.35 %	18,421	25.52 %	4.1	5,531	35.47 %	13	N/A
	0.50 to < 0.75	8,598	2,288	37.64 %	7,744	0.57 %	8,925	24.62 %	3.9	3,282	42.38 %	11	N/A
	0.75 to < 2.50	21,021	6,479	40.62 %	20,886	1.36 %	21,758	24.95 %	3.7	11,471	54.92 %	70	N/A
	2.50 to < 10.00	7,997	1,867	41.95 %	7,301	4.72 %	9,735	23.59 %	3.7	5,257	71.99 %	82	N/A
	10.00 to < 100.00	1,955	358	40.72 %	1,675	20.08 %	2,521	36.73 %	4.1	2,999	179.08 %	138	N/A
	100.00 (default)	678	104	— %	538	100.00 %	814	26.22 %	4.0	810	150.54 %	107	N/A
<b>Sub-total</b>		74,152	19,804	43.87 %	70,256	2.32 %	78,777	24.93 %	3.9	32,804	46.69 %	428	364
<b>Total non-retail clients</b>		117,219	26,126	41.50 %	148,882	1.12 %	79,020	26.72 %	4.0	42,240	28.37 %	443	438

Footnotes to this table are presented on page 43.

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

As at September 30, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	38,372	3,793	44.58 %	74,281	0.02 %	97	26.69 %	4.3	7,978	10.74 %	4	N/A
	0.15 to < 0.25	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.25 to < 0.50	—	—	— %	—	— %	3	— %	—	—	— %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	53	354	30.00 %	159	25.01 %	1	72.36 %	1.0	630	396.49 %	29	N/A
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
<b>Sub-total</b>		38,425	4,147	43.52 %	74,440	0.07 %	101	26.79 %	4.3	8,608	11.56 %	33	71
Exposures related to financial institutions	0.00 to < 0.15	2,930	315	— %	2,930	0.07 %	75	65.99 %	1.6	1,152	39.33 %	1	N/A
	0.15 to < 0.25	422	1,786	21.64 %	801	0.16 %	39	19.00 %	1.7	128	15.85 %	—	N/A
	0.25 to < 0.50	3	627	19.67 %	126	0.31 %	16	10.21 %	1.1	17	13.13 %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	1	—	50.00 %	1	1.94 %	2	75.00 %	1.0	1	208.34 %	1	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	—	7	— %	—	— %	—	— %	—	—	— %	—	N/A
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
<b>Sub-total</b>		3,356	2,735	21.12 %	3,858	0.10 %	132	54.42 %	1.6	1,298	33.64 %	2	11
Exposures related to businesses	0.00 to < 0.15	2,386	2,196	78.19 %	3,943	0.09 %	5,089	44.07 %	2.8	984	24.96 %	2	N/A
	0.15 to < 0.25	12,341	2,146	48.11 %	12,265	0.18 %	11,364	19.41 %	4.5	2,520	20.54 %	5	N/A
	0.25 to < 0.50	16,872	4,234	41.01 %	14,390	0.35 %	15,895	26.65 %	4.0	5,265	36.58 %	13	N/A
	0.50 to < 0.75	8,631	2,237	37.03 %	7,540	0.56 %	10,893	23.82 %	4.1	3,124	41.45 %	9	N/A
	0.75 to < 2.50	20,930	6,678	41.84 %	20,975	1.37 %	22,072	26.14 %	3.7	12,067	57.54 %	74	N/A
	2.50 to < 10.00	8,110	2,040	40.95 %	7,460	4.72 %	10,198	23.91 %	3.7	5,411	72.53 %	83	N/A
	10.00 to < 100.00	2,239	497	41.95 %	1,976	20.95 %	2,647	42.76 %	4.0	4,203	212.69 %	196	N/A
	100.00 (default)	782	160	— %	626	100.00 %	913	27.31 %	3.8	1,147	183.14 %	116	N/A
<b>Sub-total</b>		72,291	20,188	45.46 %	69,175	2.60 %	79,071	26.07 %	3.9	34,721	50.19 %	498	397
<b>Total non-retail clients</b>		114,072	27,070	42.96 %	147,473	1.26 %	79,304	27.17 %	4.0	44,627	30.26 %	533	479

Footnotes to this table are presented on page 43.

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

As at June 30, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	37,739	3,927	44.86 %	73,325	0.02 %	100	26.78 %	4.3	7,862	10.72 %	4	N/A
	0.15 to < 0.25	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.25 to < 0.50	—	—	30.00 %	—	0.34 %	3	71.87 %	1.0	—	69.66 %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	—	—	30.00 %	—	24.35 %	1	71.87 %	1.0	—	392.28 %	—	N/A
	100.00 (default)	—	—	— %	—	100.00 %	6	74.49 %	1.0	—	986.95 %	—	N/A
<b>Sub-total</b>		37,739	3,927	44.86 %	73,325	0.02 %	110	26.78 %	4.3	7,862	10.72 %	4	67
Exposures related to financial institutions	0.00 to < 0.15	3,398	233	— %	3,398	0.08 %	69	65.99 %	1.6	1,386	40.76 %	2	N/A
	0.15 to < 0.25	443	1,575	20.30 %	758	0.16 %	40	20.67 %	1.8	154	20.23 %	—	N/A
	0.25 to < 0.50	3	707	26.24 %	188	0.31 %	16	11.22 %	1.1	25	13.60 %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	50.00 %	—	1.94 %	1	75.00 %	1.0	—	208.34 %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	35	5	— %	35	27.96 %	3	65.99 %	1.0	128	366.78 %	7	N/A
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
<b>Sub-total</b>		3,879	2,520	22.16 %	4,379	0.32 %	129	55.79 %	1.6	1,693	38.65 %	9	14
Exposures related to businesses	0.00 to < 0.15	2,263	2,059	69.35 %	3,518	0.09 %	4,820	43.06 %	3.0	855	24.33 %	2	N/A
	0.15 to < 0.25	11,826	1,744	52.07 %	11,711	0.18 %	10,890	18.78 %	4.5	2,345	20.02 %	4	N/A
	0.25 to < 0.50	16,348	4,554	42.12 %	14,168	0.35 %	15,049	27.41 %	3.9	5,288	37.32 %	13	N/A
	0.50 to < 0.75	8,295	2,099	37.96 %	7,198	0.56 %	10,392	23.79 %	4.0	2,950	40.99 %	10	N/A
	0.75 to < 2.50	20,183	6,558	40.75 %	20,152	1.37 %	21,148	25.50 %	3.7	11,431	56.72 %	70	N/A
	2.50 to < 10.00	7,935	1,993	41.66 %	7,268	4.74 %	10,314	23.08 %	3.7	5,100	70.17 %	79	N/A
	10.00 to < 100.00	2,176	535	42.05 %	1,937	20.67 %	2,682	40.84 %	3.9	3,952	203.99 %	181	N/A
	100.00 (default)	750	144	— %	613	100.00 %	948	27.67 %	3.7	1,235	201.43 %	104	N/A
<b>Sub-total</b>		69,776	19,686	44.69 %	66,565	2.63 %	76,243	25.67 %	3.9	33,156	49.81 %	463	382
<b>Total non-retail clients</b>		111,394	26,133	42.77 %	144,269	1.23 %	76,482	27.15 %	4.0	42,711	29.60 %	476	463

Footnotes to this table are presented on page 43.

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

As at June 30, 2022

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	7	9	50.00 %	7,295	0.08 %	20,210	44.19 %	N/A	692	9.48 %	2	N/A
	0.15 to < 0.25	5,790	34	50.00 %	2,447	0.16 %	30,895	38.42 %	N/A	335	13.67 %	1	N/A
	0.25 to < 0.50	30	—	— %	1	0.45 %	198	24.43 %	N/A	—	18.80 %	—	N/A
	0.50 to < 0.75	5,910	37	50.00 %	264	0.57 %	28,915	36.12 %	N/A	86	32.41 %	1	N/A
	0.75 to < 2.50	6,005	34	50.00 %	152	1.27 %	29,339	38.80 %	N/A	91	60.06 %	1	N/A
	2.50 to < 10.00	1,434	10	50.00 %	31	4.69 %	7,038	40.41 %	N/A	40	129.81 %	1	N/A
	10.00 to < 100.00	177	2	50.00 %	5	24.03 %	1,413	48.39 %	N/A	14	292.42 %	1	N/A
	100.00 (default)	73	—	— %	4	100.00 %	394	44.05 %	N/A	22	543.48 %	—	N/A
	<b>Sub-total</b>	<b>19,426</b>	<b>126</b>	<b>49.91 %</b>	<b>10,199</b>	<b>0.19 %</b>	<b>118,402</b>	<b>42.50 %</b>	<b>N/A</b>	<b>1,280</b>	<b>12.55 %</b>	<b>7</b>	<b>9</b>
Exposures related to residential mortgage loans	0.00 to < 0.15	40,324	16,362	63.00 %	43,336	0.08 %	549,629	27.16 %	N/A	2,475	5.71 %	9	N/A
	0.15 to < 0.25	25,714	8,223	65.16 %	28,623	0.22 %	311,373	29.07 %	N/A	3,835	13.40 %	19	N/A
	0.25 to < 0.50	4	1	65.23 %	4	0.27 %	25	24.94 %	N/A	—	13.36 %	—	N/A
	0.50 to < 0.75	15,646	3,918	61.95 %	17,806	0.53 %	183,869	29.73 %	N/A	4,555	25.58 %	28	N/A
	0.75 to < 2.50	11,316	2,117	59.03 %	12,412	1.23 %	118,245	30.56 %	N/A	5,712	46.02 %	45	N/A
	2.50 to < 10.00	2,090	275	55.52 %	2,211	3.96 %	23,424	30.67 %	N/A	2,044	92.41 %	27	N/A
	10.00 to < 100.00	297	39	50.73 %	312	20.16 %	4,885	29.89 %	N/A	555	177.84 %	19	N/A
	100.00 (default)	115	18	— %	111	100.00 %	2,032	26.93 %	N/A	323	290.76 %	6	N/A
	<b>Sub-total</b>	<b>95,506</b>	<b>30,953</b>	<b>63.06 %</b>	<b>104,815</b>	<b>0.58 %</b>	<b>1,193,482</b>	<b>28.60 %</b>	<b>N/A</b>	<b>19,499</b>	<b>18.60 %</b>	<b>153</b>	<b>137</b>
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,989	23,233	46.22 %	13,728	0.05 %	1,932,390	82.19 %	N/A	397	2.89 %	6	N/A
	0.15 to < 0.25	639	2,417	32.65 %	1,428	0.20 %	322,258	88.58 %	N/A	142	9.93 %	3	N/A
	0.25 to < 0.50	1,615	10,558	49.87 %	6,881	0.32 %	1,788,467	83.53 %	N/A	962	13.98 %	19	N/A
	0.50 to < 0.75	303	322	64.82 %	512	0.69 %	27,825	73.23 %	N/A	115	22.40 %	3	N/A
	0.75 to < 2.50	1,187	1,391	30.76 %	1,615	1.10 %	309,230	86.56 %	N/A	608	37.62 %	15	N/A
	2.50 to < 10.00	2,596	1,539	28.17 %	3,030	3.41 %	616,350	79.64 %	N/A	2,357	77.80 %	82	N/A
	10.00 to < 100.00	693	138	25.27 %	727	19.47 %	143,084	63.85 %	N/A	1,275	175.25 %	89	N/A
	100.00 (default)	82	5	— %	82	100.00 %	11,111	79.29 %	N/A	280	342.37 %	44	N/A
	<b>Sub-total</b>	<b>10,104</b>	<b>39,603</b>	<b>45.19 %</b>	<b>28,003</b>	<b>1.36 %</b>	<b>5,150,715</b>	<b>82.17 %</b>	<b>N/A</b>	<b>6,136</b>	<b>21.91 %</b>	<b>261</b>	<b>77</b>
SMEs similar to other retail client exposures	0.00 to < 0.15	869	2,214	46.18 %	1,884	0.10 %	53,087	64.48 %	N/A	319	16.94 %	1	N/A
	0.15 to < 0.25	1,103	1,496	51.77 %	1,847	0.20 %	45,852	63.66 %	N/A	501	27.15 %	2	N/A
	0.25 to < 0.50	1,392	1,415	46.80 %	1,886	0.36 %	49,723	65.36 %	N/A	778	41.26 %	4	N/A
	0.50 to < 0.75	885	190	37.98 %	805	0.55 %	14,264	40.98 %	N/A	265	32.87 %	2	N/A
	0.75 to < 2.50	2,393	1,053	52.15 %	2,629	1.27 %	60,547	64.34 %	N/A	1,944	73.96 %	22	N/A
	2.50 to < 10.00	883	157	44.73 %	794	4.42 %	18,768	59.24 %	N/A	726	91.40 %	22	N/A
	10.00 to < 100.00	179	37	15.74 %	155	21.41 %	4,603	63.32 %	N/A	224	144.19 %	20	N/A
	100.00 (default)	124	14	— %	94	100.00 %	2,768	54.15 %	N/A	256	273.42 %	34	N/A
	<b>Sub-total</b>	<b>7,828</b>	<b>6,576</b>	<b>48.00 %</b>	<b>10,094</b>	<b>2.10 %</b>	<b>249,612</b>	<b>62.06 %</b>	<b>N/A</b>	<b>5,013</b>	<b>49.67 %</b>	<b>107</b>	<b>35</b>
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,246	774	70.47 %	1,778	0.08 %	79,408	69.12 %	N/A	291	16.37 %	1	N/A
	0.15 to < 0.25	909	3	23.75 %	884	0.19 %	62,390	91.43 %	N/A	338	38.23 %	2	N/A
	0.25 to < 0.50	1,237	179	62.24 %	852	0.33 %	70,782	49.42 %	N/A	253	29.68 %	1	N/A
	0.50 to < 0.75	1,159	66	55.97 %	1,196	0.55 %	41,520	39.99 %	N/A	384	32.09 %	3	N/A
	0.75 to < 2.50	5,270	32	55.14 %	5,056	1.84 %	236,845	39.39 %	N/A	2,567	50.79 %	37	N/A
	2.50 to < 10.00	1,024	14	56.16 %	821	4.17 %	44,655	42.30 %	N/A	532	64.72 %	14	N/A
	10.00 to < 100.00	270	—	42.83 %	208	23.39 %	147,320	43.20 %	N/A	226	108.59 %	21	N/A
	100.00 (default)	114	—	— %	50	100.00 %	57,068	48.86 %	N/A	181	359.28 %	11	N/A
	<b>Sub-total</b>	<b>11,229</b>	<b>1,068</b>	<b>67.37 %</b>	<b>10,845</b>	<b>2.20 %</b>	<b>739,988</b>	<b>49.70 %</b>	<b>N/A</b>	<b>4,772</b>	<b>44.00 %</b>	<b>90</b>	<b>34</b>
<b>Total retail clients</b>		<b>144,093</b>	<b>78,326</b>	<b>52.79 %</b>	<b>163,956</b>	<b>0.89 %</b>	<b>7,452,199</b>	<b>42.07 %</b>	<b>N/A</b>	<b>36,700</b>	<b>22.38 %</b>	<b>618</b>	<b>292</b>

Footnotes to this table are presented on page 43.

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

As at March 31, 2022

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	5	10	50.00 %	7,059	0.08 %	19,436	41.03 %	N/A	623	8.80 %	1	N/A
	0.15 to < 0.25	5,286	29	50.00 %	2,496	0.16 %	29,712	35.65 %	N/A	316	12.67 %	1	N/A
	0.25 to < 0.50	30	—	— %	2	0.45 %	190	24.89 %	N/A	—	19.15 %	—	N/A
	0.50 to < 0.75	5,623	27	50.00 %	261	0.57 %	27,809	35.56 %	N/A	83	31.93 %	1	N/A
	0.75 to < 2.50	5,742	35	50.00 %	152	1.29 %	28,216	36.80 %	N/A	87	57.34 %	1	N/A
	2.50 to < 10.00	1,511	9	50.00 %	35	4.49 %	6,769	35.57 %	N/A	40	113.53 %	1	N/A
	10.00 to < 100.00	202	2	50.00 %	7	23.66 %	1,359	39.72 %	N/A	16	239.94 %	1	N/A
	100.00 (default)	83	—	— %	5	100.00 %	379	37.44 %	N/A	21	456.33 %	—	N/A
	<b>Sub-total</b>	<b>18,482</b>	<b>112</b>	<b>49.87 %</b>	<b>10,017</b>	<b>0.21 %</b>	<b>113,870</b>	<b>39.46 %</b>	<b>N/A</b>	<b>1,186</b>	<b>11.84 %</b>	<b>6</b>	<b>9</b>
	Exposures related to residential mortgage loans	0.00 to < 0.15	39,691	15,942	62.99 %	42,673	0.08 %	543,680	24.43 %	N/A	2,192	5.14 %	8
0.15 to < 0.25		24,727	7,865	65.30 %	27,364	0.22 %	308,004	25.99 %	N/A	3,278	11.98 %	16	N/A
0.25 to < 0.50		3	1	67.56 %	2	0.27 %	24	20.52 %	N/A	—	10.99 %	—	N/A
0.50 to < 0.75		15,067	3,682	61.37 %	17,064	0.53 %	181,880	26.65 %	N/A	3,912	22.93 %	24	N/A
0.75 to < 2.50		11,135	2,040	59.07 %	12,186	1.25 %	116,965	27.21 %	N/A	5,044	41.39 %	42	N/A
2.50 to < 10.00		2,176	297	56.07 %	2,306	4.00 %	23,171	27.25 %	N/A	1,903	82.53 %	25	N/A
10.00 to < 100.00		359	43	48.72 %	373	20.06 %	4,833	26.79 %	N/A	594	159.23 %	20	N/A
100.00 (default)		130	19	— %	126	100.00 %	2,010	23.79 %	N/A	315	250.08 %	6	N/A
<b>Sub-total</b>		<b>93,288</b>	<b>29,889</b>	<b>63.01 %</b>	<b>102,094</b>	<b>0.62 %</b>	<b>1,180,567</b>	<b>25.92 %</b>	<b>N/A</b>	<b>17,238</b>	<b>16.88 %</b>	<b>141</b>	<b>129</b>
Other retail client exposures (QRRCE)		0.00 to < 0.15	2,712	23,103	46.89 %	13,545	0.05 %	1,951,893	82.10 %	N/A	391	2.88 %	6
	0.15 to < 0.25	580	2,463	33.39 %	1,403	0.20 %	325,511	88.58 %	N/A	139	9.93 %	2	N/A
	0.25 to < 0.50	1,555	10,643	49.79 %	6,855	0.32 %	1,806,519	83.52 %	N/A	958	13.97 %	19	N/A
	0.50 to < 0.75	315	332	64.33 %	528	0.69 %	28,106	73.21 %	N/A	118	22.39 %	3	N/A
	0.75 to < 2.50	1,177	1,566	30.72 %	1,658	1.10 %	312,352	86.55 %	N/A	624	37.63 %	16	N/A
	2.50 to < 10.00	2,700	1,838	27.51 %	3,205	3.42 %	622,571	79.65 %	N/A	2,498	77.94 %	87	N/A
	10.00 to < 100.00	747	179	25.23 %	792	19.42 %	144,529	63.93 %	N/A	1,389	175.24 %	97	N/A
	100.00 (default)	88	6	— %	88	100.00 %	11,223	79.21 %	N/A	541	614.46 %	29	N/A
<b>Sub-total</b>	<b>9,874</b>	<b>40,130</b>	<b>45.35 %</b>	<b>28,074</b>	<b>1.44 %</b>	<b>5,202,704</b>	<b>82.06 %</b>	<b>N/A</b>	<b>6,658</b>	<b>23.72 %</b>	<b>259</b>	<b>79</b>	
SMEs similar to other retail client exposures	0.00 to < 0.15	868	2,200	45.98 %	1,872	0.10 %	52,531	63.46 %	N/A	311	16.61 %	1	N/A
	0.15 to < 0.25	1,106	1,504	51.71 %	1,856	0.20 %	45,375	62.92 %	N/A	498	26.83 %	2	N/A
	0.25 to < 0.50	1,312	1,411	47.17 %	1,819	0.36 %	49,205	65.81 %	N/A	756	41.54 %	4	N/A
	0.50 to < 0.75	854	189	39.02 %	790	0.55 %	14,116	40.91 %	N/A	259	32.83 %	2	N/A
	0.75 to < 2.50	2,470	1,049	52.15 %	2,699	1.27 %	59,917	64.18 %	N/A	1,993	73.85 %	22	N/A
	2.50 to < 10.00	909	161	45.24 %	816	4.39 %	18,573	58.62 %	N/A	737	90.35 %	22	N/A
	10.00 to < 100.00	174	36	14.64 %	149	20.88 %	4,555	63.50 %	N/A	214	143.52 %	19	N/A
	100.00 (default)	134	17	— %	101	100.00 %	2,739	53.49 %	N/A	341	337.79 %	30	N/A
<b>Sub-total</b>	<b>7,827</b>	<b>6,567</b>	<b>48.04 %</b>	<b>10,102</b>	<b>2.17 %</b>	<b>247,011</b>	<b>61.72 %</b>	<b>N/A</b>	<b>5,109</b>	<b>50.57 %</b>	<b>102</b>	<b>38</b>	
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,214	770	70.71 %	1,747	0.08 %	80,492	68.69 %	N/A	284	16.20 %	1	N/A
	0.15 to < 0.25	921	3	23.94 %	896	0.19 %	63,240	91.69 %	N/A	343	38.34 %	2	N/A
	0.25 to < 0.50	1,256	176	63.08 %	832	0.33 %	71,746	48.94 %	N/A	245	29.47 %	1	N/A
	0.50 to < 0.75	1,072	72	58.96 %	1,115	0.55 %	42,086	40.22 %	N/A	360	32.30 %	2	N/A
	0.75 to < 2.50	5,174	28	56.66 %	4,940	1.86 %	240,074	39.39 %	N/A	2,521	51.02 %	37	N/A
	2.50 to < 10.00	856	18	49.82 %	652	4.15 %	45,263	42.89 %	N/A	427	65.55 %	11	N/A
	10.00 to < 100.00	297	1	53.07 %	230	23.29 %	149,327	42.80 %	N/A	247	107.38 %	23	N/A
	100.00 (default)	123	1	— %	55	100.00 %	57,846	48.84 %	N/A	207	380.39 %	11	N/A
<b>Sub-total</b>	<b>10,913</b>	<b>1,069</b>	<b>67.76 %</b>	<b>10,467</b>	<b>2.28 %</b>	<b>750,074</b>	<b>49.94 %</b>	<b>N/A</b>	<b>4,634</b>	<b>44.27 %</b>	<b>88</b>	<b>35</b>	
<b>Total retail clients</b>		<b>140,384</b>	<b>77,767</b>	<b>52.67 %</b>	<b>160,754</b>	<b>0.77 %</b>	<b>7,494,226</b>	<b>38.58 %</b>	<b>N/A</b>	<b>34,825</b>	<b>21.66 %</b>	<b>596</b>	<b>290</b>

Footnotes to this table are presented on page 43.



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

As at December 31, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	6	9	50.00 %	6,980	0.08 %	18,201	40.64 %	N/A	611	8.75 %	1	N/A
	0.15 to < 0.25	5,393	29	50.00 %	2,544	0.16 %	31,139	35.45 %	N/A	322	12.65 %	1	N/A
	0.25 to < 0.50	32	—	— %	1	0.45 %	181	24.45 %	N/A	—	18.85 %	—	N/A
	0.50 to < 0.75	5,706	29	50.00 %	268	0.57 %	28,028	36.08 %	N/A	87	32.48 %	1	N/A
	0.75 to < 2.50	5,885	29	50.00 %	164	1.31 %	28,054	36.66 %	N/A	94	57.46 %	1	N/A
	2.50 to < 10.00	1,533	10	50.00 %	36	4.52 %	7,960	35.71 %	N/A	41	114.47 %	1	N/A
	10.00 to < 100.00	201	1	50.00 %	6	24.06 %	830	41.03 %	N/A	15	248.24 %	1	N/A
	100.00 (default)	92	—	— %	5	100.00 %	516	34.77 %	N/A	25	460.74 %	—	N/A
<b>Sub-total</b>		18,848	107	49.82 %	10,004	0.22 %	114,909	39.11 %	N/A	1,195	11.95 %	6	9
Exposures related to residential mortgage loans	0.00 to < 0.15	38,750	15,241	64.01 %	41,525	0.08 %	531,527	24.02 %	N/A	2,103	5.06 %	8	N/A
	0.15 to < 0.25	24,793	7,646	66.45 %	27,327	0.22 %	311,208	25.61 %	N/A	3,240	11.86 %	16	N/A
	0.25 to < 0.50	3	1	81.36 %	2	0.28 %	13	16.57 %	N/A	—	8.92 %	—	N/A
	0.50 to < 0.75	15,029	3,594	62.83 %	17,017	0.53 %	183,680	26.17 %	N/A	3,848	22.61 %	24	N/A
	0.75 to < 2.50	11,007	1,978	60.25 %	12,034	1.25 %	117,720	26.70 %	N/A	4,895	40.68 %	40	N/A
	2.50 to < 10.00	2,033	279	57.50 %	2,157	4.03 %	22,489	26.64 %	N/A	1,746	80.96 %	23	N/A
	10.00 to < 100.00	367	46	50.91 %	384	20.26 %	4,828	26.29 %	N/A	601	156.54 %	20	N/A
	100.00 (default)	139	20	— %	134	100.00 %	2,100	23.38 %	N/A	414	309.74 %	—	N/A
<b>Sub-total</b>		92,121	28,805	64.13 %	100,580	0.63 %	1,173,565	25.20 %	N/A	16,847	16.75 %	131	132
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,730	22,876	47.59 %	13,616	0.05 %	1,828,680	82.24 %	N/A	393	2.88 %	6	N/A
	0.15 to < 0.25	589	2,427	33.10 %	1,392	0.20 %	307,979	87.68 %	N/A	137	9.83 %	2	N/A
	0.25 to < 0.50	1,613	15,145	50.72 %	9,295	0.31 %	2,508,024	83.08 %	N/A	1,244	13.39 %	24	N/A
	0.50 to < 0.75	322	342	66.43 %	549	0.70 %	27,511	74.86 %	N/A	126	23.02 %	3	N/A
	0.75 to < 2.50	1,226	1,822	31.99 %	1,808	1.10 %	350,052	86.06 %	N/A	676	37.40 %	17	N/A
	2.50 to < 10.00	2,857	2,627	27.81 %	3,588	3.42 %	752,939	78.98 %	N/A	2,773	77.28 %	96	N/A
	10.00 to < 100.00	782	362	25.32 %	874	19.43 %	177,161	63.39 %	N/A	1,518	173.78 %	108	N/A
	100.00 (default)	81	12	— %	81	100.00 %	11,056	76.63 %	N/A	822	1015.38 %	—	N/A
<b>Sub-total</b>		10,200	45,613	46.05 %	31,203	1.40 %	5,963,402	81.91 %	N/A	7,689	24.64 %	256	60
SMEs similar to other retail client exposures	0.00 to < 0.15	858	2,275	45.68 %	1,892	0.09 %	53,186	63.70 %	N/A	308	16.28 %	1	N/A
	0.15 to < 0.25	1,139	1,544	51.39 %	1,914	0.19 %	45,974	61.20 %	N/A	492	25.70 %	2	N/A
	0.25 to < 0.50	2,018	1,612	45.62 %	2,476	0.39 %	60,910	59.66 %	N/A	960	38.78 %	6	N/A
	0.50 to < 0.75	140	15	46.27 %	60	0.71 %	2,527	20.51 %	N/A	11	18.89 %	—	N/A
	0.75 to < 2.50	2,380	1,021	52.13 %	2,649	1.28 %	59,110	61.49 %	N/A	1,863	70.30 %	21	N/A
	2.50 to < 10.00	669	137	45.18 %	604	4.72 %	14,790	61.09 %	N/A	573	94.99 %	18	N/A
	10.00 to < 100.00	157	35	15.51 %	137	20.27 %	4,192	61.94 %	N/A	192	139.76 %	17	N/A
	100.00 (default)	133	17	— %	99	100.00 %	2,778	51.58 %	N/A	678	683.37 %	—	N/A
<b>Sub-total</b>		7,494	6,656	47.70 %	9,831	2.09 %	243,467	61.03 %	N/A	5,077	51.64 %	65	40
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,173	760	72.87 %	1,715	0.08 %	81,377	69.22 %	N/A	280	16.35 %	1	N/A
	0.15 to < 0.25	915	2	21.46 %	887	0.19 %	66,291	92.23 %	N/A	343	38.70 %	2	N/A
	0.25 to < 0.50	1,247	172	64.90 %	830	0.33 %	74,711	50.81 %	N/A	255	30.72 %	1	N/A
	0.50 to < 0.75	1,066	71	60.46 %	1,109	0.55 %	42,992	41.06 %	N/A	367	33.05 %	3	N/A
	0.75 to < 2.50	5,228	36	61.44 %	5,014	1.87 %	250,054	40.29 %	N/A	2,620	52.25 %	37	N/A
	2.50 to < 10.00	903	16	52.03 %	711	4.18 %	47,533	43.38 %	N/A	472	66.37 %	13	N/A
	10.00 to < 100.00	311	2	62.81 %	243	23.44 %	140,693	43.93 %	N/A	268	110.38 %	25	N/A
	100.00 (default)	118	1	— %	51	100.00 %	60,747	49.29 %	N/A	330	653.05 %	—	N/A
<b>Sub-total</b>		10,961	1,060	69.89 %	10,560	2.30 %	764,398	50.60 %	N/A	4,935	46.73 %	82	39
<b>Total retail clients</b>		139,624	82,241	52.82 %	162,178	0.78 %	8,259,741	39.22 %	N/A	35,743	22.04 %	540	280

Footnotes to this table are presented on page 43.

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

As at September 30, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	7	9	50.00 %	6,567	0.08 %	16,700	40.76 %	N/A	578	8.78 %	1	N/A
	0.15 to < 0.25	5,471	32	50.00 %	2,528	0.16 %	30,330	35.47 %	N/A	320	12.66 %	1	N/A
	0.25 to < 0.50	34	—	— %	1	0.45 %	142	26.07 %	N/A	—	20.14 %	—	N/A
	0.50 to < 0.75	5,943	35	50.00 %	272	0.57 %	29,220	36.05 %	N/A	88	32.45 %	1	N/A
	0.75 to < 2.50	6,297	33	50.00 %	158	1.30 %	30,543	37.44 %	N/A	91	58.56 %	1	N/A
	2.50 to < 10.00	1,603	12	50.00 %	35	4.64 %	7,842	38.03 %	N/A	43	122.82 %	1	N/A
	10.00 to < 100.00	196	1	50.00 %	7	24.01 %	992	40.22 %	N/A	17	243.37 %	1	N/A
	100.00 (default)	107	—	— %	7	100.00 %	447	34.46 %	N/A	30	456.59 %	—	N/A
	<b>Sub-total</b>	<b>19,658</b>	<b>122</b>	<b>49.53 %</b>	<b>9,575</b>	<b>0.24 %</b>	<b>116,216</b>	<b>39.16 %</b>	<b>N/A</b>	<b>1,167</b>	<b>12.19 %</b>	<b>6</b>	<b>9</b>
Exposures related to residential mortgage loans	0.00 to < 0.15	36,562	14,475	64.04 %	39,261	0.08 %	508,358	24.02 %	N/A	1,988	5.06 %	7	N/A
	0.15 to < 0.25	20,617	7,528	66.67 %	23,104	0.22 %	311,364	26.37 %	N/A	2,790	12.07 %	13	N/A
	0.25 to < 0.50	3,809	40	50.92 %	3,828	0.25 %	1,295	22.24 %	N/A	425	11.10 %	2	N/A
	0.50 to < 0.75	15,040	3,626	62.44 %	17,031	0.53 %	189,224	26.61 %	N/A	3,915	22.98 %	24	N/A
	0.75 to < 2.50	11,188	2,027	59.82 %	12,241	1.25 %	122,981	27.17 %	N/A	5,074	41.45 %	42	N/A
	2.50 to < 10.00	2,094	296	57.80 %	2,230	3.97 %	22,683	26.86 %	N/A	1,811	81.24 %	25	N/A
	10.00 to < 100.00	332	41	50.93 %	346	20.41 %	4,429	26.07 %	N/A	537	155.40 %	18	N/A
	100.00 (default)	151	24	— %	145	100.00 %	2,314	23.44 %	N/A	449	310.54 %	—	N/A
	<b>Sub-total</b>	<b>89,793</b>	<b>28,057</b>	<b>64.08 %</b>	<b>98,186</b>	<b>0.61 %</b>	<b>1,162,648</b>	<b>26.64 %</b>	<b>N/A</b>	<b>16,989</b>	<b>17.30 %</b>	<b>131</b>	<b>138</b>
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,703	22,194	47.19 %	13,176	0.05 %	1,780,572	82.09 %	N/A	383	2.91 %	6	N/A
	0.15 to < 0.25	596	2,493	32.73 %	1,412	0.20 %	316,342	87.68 %	N/A	139	9.83 %	2	N/A
	0.25 to < 0.50	1,619	15,012	50.61 %	9,217	0.31 %	2,475,208	83.05 %	N/A	1,236	13.43 %	23	N/A
	0.50 to < 0.75	336	358	65.97 %	572	0.70 %	28,385	74.97 %	N/A	132	23.05 %	3	N/A
	0.75 to < 2.50	1,233	1,899	32.68 %	1,854	1.10 %	359,840	86.05 %	N/A	694	37.40 %	18	N/A
	2.50 to < 10.00	3,020	2,884	28.02 %	3,827	3.43 %	822,964	78.97 %	N/A	2,966	77.46 %	103	N/A
	10.00 to < 100.00	822	390	25.39 %	921	19.50 %	188,801	63.23 %	N/A	1,601	173.67 %	114	N/A
	100.00 (default)	75	11	— %	75	100.00 %	10,225	76.56 %	N/A	765	1014.42 %	—	N/A
	<b>Sub-total</b>	<b>10,404</b>	<b>45,241</b>	<b>45.65 %</b>	<b>31,054</b>	<b>1.45 %</b>	<b>5,982,337</b>	<b>81.77 %</b>	<b>N/A</b>	<b>7,916</b>	<b>25.49 %</b>	<b>269</b>	<b>64</b>
SMEs similar to other retail client exposures	0.00 to < 0.15	844	2,205	45.62 %	1,837	0.09 %	51,372	63.26 %	N/A	297	16.17 %	1	N/A
	0.15 to < 0.25	1,114	1,511	51.61 %	1,862	0.19 %	45,213	62.12 %	N/A	486	26.10 %	2	N/A
	0.25 to < 0.50	1,329	1,411	46.91 %	1,738	0.35 %	49,259	66.40 %	N/A	718	41.35 %	3	N/A
	0.50 to < 0.75	847	178	37.52 %	761	0.51 %	13,681	41.22 %	N/A	239	31.39 %	2	N/A
	0.75 to < 2.50	2,526	1,038	51.97 %	2,725	1.29 %	60,044	62.42 %	N/A	1,953	71.69 %	23	N/A
	2.50 to < 10.00	654	140	45.15 %	580	4.73 %	15,070	61.90 %	N/A	558	96.25 %	17	N/A
	10.00 to < 100.00	162	34	14.47 %	139	20.88 %	4,217	61.42 %	N/A	194	139.42 %	18	N/A
	100.00 (default)	149	18	— %	110	100.00 %	2,947	51.94 %	N/A	755	688.15 %	—	N/A
	<b>Sub-total</b>	<b>7,625</b>	<b>6,535</b>	<b>47.78 %</b>	<b>9,752</b>	<b>2.22 %</b>	<b>241,803</b>	<b>61.41 %</b>	<b>N/A</b>	<b>5,200</b>	<b>53.33 %</b>	<b>66</b>	<b>42</b>
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,142	740	72.41 %	1,666	0.08 %	78,181	69.03 %	N/A	272	16.37 %	1	N/A
	0.15 to < 0.25	900	3	28.75 %	874	0.19 %	65,848	91.74 %	N/A	336	38.50 %	1	N/A
	0.25 to < 0.50	1,231	175	64.23 %	821	0.33 %	74,398	50.51 %	N/A	252	30.72 %	2	N/A
	0.50 to < 0.75	1,045	69	58.59 %	1,085	0.55 %	42,256	41.36 %	N/A	361	33.29 %	3	N/A
	0.75 to < 2.50	5,313	30	57.98 %	5,091	1.86 %	251,989	40.36 %	N/A	2,662	52.29 %	37	N/A
	2.50 to < 10.00	927	22	54.12 %	734	4.18 %	48,413	43.36 %	N/A	487	66.32 %	13	N/A
	10.00 to < 100.00	302	1	70.81 %	245	23.47 %	149,920	43.65 %	N/A	269	109.75 %	26	N/A
	100.00 (default)	118	1	— %	53	100.00 %	57,295	49.07 %	N/A	346	650.16 %	—	N/A
	<b>Sub-total</b>	<b>10,978</b>	<b>1,041</b>	<b>69.18 %</b>	<b>10,569</b>	<b>2.34 %</b>	<b>768,300</b>	<b>50.35 %</b>	<b>N/A</b>	<b>4,985</b>	<b>47.17 %</b>	<b>83</b>	<b>40</b>
<b>Total retail clients</b>	<b>138,458</b>	<b>80,996</b>	<b>52.50 %</b>	<b>159,136</b>	<b>0.80 %</b>	<b>8,271,304</b>	<b>39.40 %</b>	<b>N/A</b>	<b>36,257</b>	<b>22.78 %</b>	<b>555</b>	<b>293</b>	

Footnotes to this table are presented on page 43.

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

As at June 30, 2021

(in millions of dollars and as a percentage)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	7	9	50.00 %	6,953	0.08 %	17,533	38.24 %	N/A	573	8.24 %	2	N/A
	0.15 to < 0.25	5,610	35	50.00 %	2,684	0.16 %	31,209	33.72 %	N/A	324	12.05 %	1	N/A
	0.25 to < 0.50	33	—	— %	1	0.45 %	251	24.55 %	N/A	—	18.93 %	—	N/A
	0.50 to < 0.75	5,922	36	50.00 %	272	0.57 %	29,404	36.37 %	N/A	89	32.77 %	—	N/A
	0.75 to < 2.50	6,048	35	50.00 %	155	1.29 %	30,363	38.67 %	N/A	94	60.17 %	1	N/A
	2.50 to < 10.00	1,584	11	50.00 %	35	4.72 %	7,237	38.09 %	N/A	43	124.59 %	1	N/A
	10.00 to < 100.00	199	1	50.00 %	8	23.15 %	936	40.37 %	N/A	20	243.24 %	1	N/A
	100.00 (default)	122	—	— %	8	100.00 %	434	35.94 %	N/A	36	476.15 %	—	N/A
	<b>Sub-total</b>	<b>19,525</b>	<b>127</b>	<b>49.85 %</b>	<b>10,116</b>	<b>0.24 %</b>	<b>117,367</b>	<b>36.99 %</b>	<b>N/A</b>	<b>1,179</b>	<b>11.65 %</b>	<b>6</b>	<b>10</b>
Exposures related to residential mortgage loans	0.00 to < 0.15	36,679	14,116	63.97 %	38,752	0.08 %	509,535	22.07 %	N/A	1,801	4.65 %	7	N/A
	0.15 to < 0.25	20,350	7,390	66.82 %	22,601	0.22 %	310,038	24.21 %	N/A	2,506	11.08 %	12	N/A
	0.25 to < 0.50	3,771	38	50.91 %	3,790	0.25 %	1,358	20.41 %	N/A	386	10.19 %	2	N/A
	0.50 to < 0.75	14,330	3,487	62.68 %	16,242	0.53 %	183,787	24.38 %	N/A	3,421	21.06 %	21	N/A
	0.75 to < 2.50	10,352	1,917	60.59 %	11,356	1.24 %	116,046	24.88 %	N/A	4,284	37.73 %	35	N/A
	2.50 to < 10.00	2,069	281	57.95 %	2,196	4.00 %	22,617	24.92 %	N/A	1,650	75.19 %	22	N/A
	10.00 to < 100.00	319	38	53.42 %	331	20.47 %	4,296	23.98 %	N/A	474	143.00 %	16	N/A
	100.00 (default)	176	26	— %	169	100.00 %	2,669	21.60 %	N/A	483	286.26 %	—	N/A
	<b>Sub-total</b>	<b>88,046</b>	<b>27,293</b>	<b>64.19 %</b>	<b>95,437</b>	<b>0.67 %</b>	<b>1,150,346</b>	<b>23.31 %</b>	<b>N/A</b>	<b>15,005</b>	<b>15.72 %</b>	<b>115</b>	<b>126</b>
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,759	22,150	47.17 %	13,206	0.05 %	1,786,034	82.05 %	N/A	385	2.91 %	5	N/A
	0.15 to < 0.25	604	2,482	32.97 %	1,422	0.20 %	320,857	87.67 %	N/A	140	9.83 %	2	N/A
	0.25 to < 0.50	1,627	14,802	50.62 %	9,119	0.31 %	2,453,591	83.08 %	N/A	1,228	13.47 %	24	N/A
	0.50 to < 0.75	321	344	66.15 %	549	0.70 %	27,364	74.79 %	N/A	126	23.00 %	3	N/A
	0.75 to < 2.50	1,238	1,940	33.23 %	1,883	1.10 %	375,581	86.08 %	N/A	704	37.38 %	18	N/A
	2.50 to < 10.00	2,999	2,942	28.42 %	3,835	3.41 %	843,242	78.99 %	N/A	2,961	77.20 %	103	N/A
	10.00 to < 100.00	765	380	25.59 %	862	19.51 %	182,513	63.19 %	N/A	1,498	173.62 %	106	N/A
	100.00 (default)	77	10	— %	77	100.00 %	9,962	76.44 %	N/A	775	1012.87 %	—	N/A
	<b>Sub-total</b>	<b>10,390</b>	<b>45,050</b>	<b>45.65 %</b>	<b>30,953</b>	<b>1.42 %</b>	<b>5,999,144</b>	<b>81.81 %</b>	<b>N/A</b>	<b>7,817</b>	<b>25.25 %</b>	<b>261</b>	<b>66</b>
SMEs similar to other retail client exposures	0.00 to < 0.15	815	2,154	45.87 %	1,789	0.09 %	55,433	63.17 %	N/A	288	16.13 %	1	N/A
	0.15 to < 0.25	1,099	1,532	51.38 %	1,854	0.19 %	52,664	61.38 %	N/A	478	25.80 %	2	N/A
	0.25 to < 0.50	1,366	1,518	45.65 %	1,794	0.35 %	75,869	66.28 %	N/A	740	41.24 %	4	N/A
	0.50 to < 0.75	844	194	38.28 %	770	0.51 %	15,357	41.04 %	N/A	241	31.24 %	2	N/A
	0.75 to < 2.50	2,489	1,074	52.25 %	2,715	1.28 %	72,162	62.33 %	N/A	1,941	71.48 %	22	N/A
	2.50 to < 10.00	654	150	44.89 %	591	4.77 %	17,894	62.27 %	N/A	572	96.91 %	18	N/A
	10.00 to < 100.00	165	38	14.71 %	139	20.28 %	5,215	61.92 %	N/A	194	139.17 %	17	N/A
	100.00 (default)	157	19	— %	116	100.00 %	3,552	51.58 %	N/A	794	683.45 %	—	N/A
	<b>Sub-total</b>	<b>7,589</b>	<b>6,679</b>	<b>47.57 %</b>	<b>9,768</b>	<b>2.28 %</b>	<b>298,146</b>	<b>61.21 %</b>	<b>N/A</b>	<b>5,248</b>	<b>53.72 %</b>	<b>66</b>	<b>44</b>
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,229	748	72.59 %	1,760	0.08 %	82,184	69.77 %	N/A	293	16.69 %	1	N/A
	0.15 to < 0.25	957	3	27.97 %	931	0.19 %	67,582	91.68 %	N/A	358	38.47 %	2	N/A
	0.25 to < 0.50	1,239	172	64.00 %	822	0.33 %	74,500	50.35 %	N/A	252	30.68 %	1	N/A
	0.50 to < 0.75	1,061	65	59.33 %	1,099	0.55 %	44,344	41.21 %	N/A	365	33.15 %	3	N/A
	0.75 to < 2.50	5,286	33	55.85 %	5,053	1.87 %	256,940	40.39 %	N/A	2,646	52.36 %	38	N/A
	2.50 to < 10.00	892	17	51.42 %	694	4.16 %	48,328	43.49 %	N/A	461	66.48 %	12	N/A
	10.00 to < 100.00	305	4	53.44 %	246	23.47 %	142,342	43.62 %	N/A	270	109.70 %	25	N/A
	100.00 (default)	119	1	— %	62	100.00 %	57,414	47.84 %	N/A	392	633.85 %	—	N/A
	<b>Sub-total</b>	<b>11,088</b>	<b>1,043</b>	<b>69.23 %</b>	<b>10,667</b>	<b>2.39 %</b>	<b>773,634</b>	<b>50.88 %</b>	<b>N/A</b>	<b>5,037</b>	<b>47.22 %</b>	<b>82</b>	<b>42</b>
<b>Total retail clients</b>		<b>136,638</b>	<b>80,192</b>	<b>52.42 %</b>	<b>156,941</b>	<b>0.83 %</b>	<b>8,338,637</b>	<b>38.43 %</b>	<b>N/A</b>	<b>34,286</b>	<b>21.85 %</b>	<b>530</b>	<b>288</b>

<sup>(1)</sup> This parameter should only be filled out when it is used for the calculation of RWA.<sup>(2)</sup> Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.<sup>(3)</sup> The expected loss is assessed in accordance with the requirements of Section 5.7.1 of the AMF guideline.<sup>(4)</sup> Provisions are measured in accordance with the requirements of Section 5.7.2 of the AMF guideline.

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

a

(in millions of dollars)	RWA amounts				
	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
1 <b>RWA as at end of previous reporting period</b> <sup>(1)</sup>	<b>78,334</b>	77,983	80,886	76,996	73,767
2 Asset size <sup>(2)</sup>	<b>2,485</b>	1,618	1,051	1,293	2,200
3 Asset quality <sup>(3)</sup>	<b>145</b>	1	(3,782)	779	(702)
4 Model updates <sup>(4)</sup>	<b>—</b>	(803)	—	—	—
5 Methodology and policy <sup>(5)</sup>	<b>1,970</b>	(413)	(167)	1,734	1,780
6 Acquisitions and disposals <sup>(6)</sup>	<b>—</b>	—	—	—	—
7 Foreign exchange movements <sup>(7)</sup>	<b>148</b>	(52)	(5)	83	(49)
8 Other	<b>—</b>	—	—	—	—
9 <b>RWA as at end of reporting period</b>	<b>83,082</b>	78,334	77,983	80,885	76,996

<sup>(1)</sup> Data at the beginning of the current quarter have been adjusted to conform with the presentation of the actual balance.

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

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

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

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

<sup>(6)</sup> Change in portfolio size resulting from acquisitions and disposals of entities.

<sup>(7)</sup> Market fluctuations, such as foreign exchange movements.

## Risk exposure by asset class (exposure at default [EAD])

(in millions of dollars)	As at June 30, 2022							As at March 31, 2022						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	11,409	—	—	—	13	11,422	11,422	12,313	—	—	—	—	12,313	12,313
Financial institutions	10,591	927	66	—	104	11,688	11,349	10,088	841	703	—	115	11,747	10,794
Businesses	11,814	2,540	977	357	963	16,651	15,476	11,490	2,334	1,901	284	635	16,644	14,714
SMEs similar to other retail client exposures	247	9	—	—	5	261	257	240	9	—	—	5	254	250
Mortgages	309	—	—	—	—	309	309	315	—	—	—	—	315	315
Other retail client exposures (excluding SMEs)	1,162	1,140	—	—	5	2,307	1,848	1,154	1,356	—	—	5	2,515	2,016
Securitization	31	—	—	—	—	31	30	32	—	—	—	—	32	32
Equities	418	—	—	—	—	418	418	357	—	—	—	—	357	357
Trading portfolio	—	—	17,804	136	—	17,940	822	—	—	16,931	78	—	17,009	701
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	37,953	1,439	—	81	336	39,809	74,510	38,503	1,368	—	75	336	40,282	73,876
Financial institutions	4,378	514	2,061	3,457	410	10,820	8,484	3,764	547	1,921	3,412	481	10,125	7,898
Businesses	80,672	8,456	—	—	1,146	90,274	77,163	77,103	8,428	1	—	1,257	86,789	73,893
SMEs similar to other retail client exposures	7,828	3,079	—	—	80	10,987	10,094	7,827	3,076	—	—	80	10,983	10,102
Mortgages	114,932	19,572	—	—	—	134,504	115,015	111,770	18,881	—	—	—	130,651	112,112
Revolving retail client exposures	10,104	17,899	—	—	—	28,003	28,003	9,874	18,200	—	—	—	28,074	28,074
Other retail client exposures	11,229	711	—	—	8	11,948	10,845	10,914	717	—	—	7	11,638	10,467
Trading portfolio	—	—	14,212	557	—	14,769	1,082	—	—	15,811	442	—	16,253	965
<b>Total</b>	<b>303,077</b>	<b>56,286</b>	<b>35,120</b>	<b>4,588</b>	<b>3,070</b>	<b>402,141</b>	<b>367,127</b>	<b>295,744</b>	<b>55,757</b>	<b>37,268</b>	<b>4,291</b>	<b>2,921</b>	<b>395,981</b>	<b>358,879</b>

(in millions of dollars)	As at December 31, 2021							As at September 30, 2021						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	13,368	—	—	—	254	13,622	13,622	10,844	—	—	—	—	10,844	10,844
Financial institutions	10,135	865	229	—	91	11,320	10,835	10,157	872	37	285	26	11,377	11,090
Businesses	11,176	2,701	327	281	473	14,958	14,609	9,862	1,923	13	10	450	12,258	12,260
SMEs similar to other retail client exposures	241	10	—	—	5	256	251	240	8	—	—	6	254	249
Mortgages	333	3	—	—	—	336	336	415	7	—	—	—	422	422
Other retail client exposures (excluding SMEs)	1,201	1,124	—	—	5	2,330	1,782	1,387	644	—	—	5	2,036	1,364
Securitization	26	—	—	—	—	26	26	25	—	—	—	—	25	25
Equities	356	—	—	—	—	356	356	290	—	—	—	—	290	290
Trading portfolio	—	—	15,699	172	—	15,871	680	—	—	19,915	184	—	20,099	922
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	39,399	1,314	—	66	51	40,830	74,459	38,425	1,460	—	9	277	40,171	74,449
Financial institutions	3,666	526	2,288	3,181	407	10,068	7,536	3,356	501	1,059	3,029	362	8,307	6,912
Businesses	74,152	7,601	5	—	1,144	82,902	70,261	72,291	7,951	—	—	1,272	81,514	69,175
SMEs similar to other retail client exposures	7,494	3,099	—	—	78	10,671	9,831	7,625	3,045	—	—	80	10,750	9,752
Mortgages	110,969	18,518	—	—	—	129,487	110,585	109,451	18,030	—	—	—	127,481	107,761
Revolving retail client exposures	10,200	21,003	—	—	—	31,203	31,203	10,404	20,650	—	—	—	31,054	31,054
Other retail client exposures	10,961	734	—	—	7	11,702	10,560	10,978	713	—	—	6	11,697	10,569
Trading portfolio	—	—	11,224	432	—	11,656	807	—	—	16,871	500	—	17,371	1,054
<b>Total</b>	<b>293,677</b>	<b>57,498</b>	<b>29,772</b>	<b>4,132</b>	<b>2,515</b>	<b>387,594</b>	<b>357,739</b>	<b>285,750</b>	<b>55,804</b>	<b>37,895</b>	<b>4,017</b>	<b>2,484</b>	<b>385,950</b>	<b>348,192</b>

Footnotes to this table are presented on the next page.

## Risk exposure by asset class (exposure at default [EAD]) (continued)

As at June 30, 2021

Exposure classes<sup>(1)</sup>

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>							
Sovereign borrowers	14,622	—	—	—	—	14,622	14,622
Financial institutions	9,334	750	143	286	23	10,536	10,157
Businesses	9,276	2,165	1	17	496	11,955	11,969
SMEs similar to other retail client exposures	231	8	—	—	5	244	240
Mortgages	429	6	—	—	—	435	435
Other retail client exposures (excluding SMEs)	1,415	634	—	—	6	2,055	1,320
Securitization	36	—	—	—	—	36	36
Equities	289	—	—	—	—	289	289
Trading portfolio	—	—	18,744	180	—	18,924	788
<b>Internal Ratings-Based approach</b>							
Sovereign borrowers	37,739	1,454	—	8	252	39,453	73,333
Financial institutions	3,879	497	1,048	3,063	265	8,752	7,472
Businesses	69,775	7,731	—	—	1,112	78,618	66,565
SMEs similar to other retail client exposures	7,589	3,099	—	—	80	10,768	9,768
Mortgages	107,570	17,572	—	—	—	125,142	105,553
Revolving retail client exposures	10,389	20,564	—	—	—	30,953	30,953
Other retail client exposures	11,089	714	—	—	7	11,810	10,667
Trading portfolio	—	—	18,109	430	—	18,539	1,033
<b>Total</b>	<b>283,662</b>	<b>55,194</b>	<b>38,045</b>	<b>3,984</b>	<b>2,246</b>	<b>383,131</b>	<b>345,200</b>

<sup>(1)</sup> The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.<sup>(2)</sup> After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

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

(in millions of dollars)	As at June 30, 2022							As at March 31, 2022						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	9,259	587	—	—	43	9,889	10,509	9,066	587	—	—	36	9,689	10,302
Mining, oil and gas	318	548	—	—	110	976	977	321	510	—	—	113	944	945
Utilities <sup>(3)</sup>	1,021	628	—	—	194	1,843	1,844	1,172	633	—	—	136	1,941	1,941
Construction	5,638	1,358	—	—	263	7,259	7,265	5,054	1,259	—	—	267	6,580	6,588
Manufacturing	5,166	1,176	—	—	267	6,609	6,653	4,717	1,150	—	—	262	6,129	6,170
Wholesale trade	2,295	435	—	—	107	2,837	2,851	2,185	427	—	—	108	2,720	2,734
Retail trade	3,594	959	—	—	28	4,581	4,616	3,524	1,021	—	—	28	4,573	4,606
Transportation	1,196	686	—	1	123	2,006	2,015	1,180	707	—	2	117	2,006	2,015
Information industry	248	685	—	—	43	976	982	237	619	—	—	88	944	950
Finance and insurance	14,186	1,176	3,104	3,894	1,021	23,381	19,731	12,571	1,278	4,516	3,768	846	22,979	18,136
Real estate	49,348	1,775	—	—	91	51,214	51,773	47,380	1,874	—	1	82	49,337	49,862
Professional services	1,205	495	—	—	33	1,733	1,745	1,118	433	—	—	83	1,634	1,646
Management of companies	1,020	104	—	—	85	1,209	1,163	886	55	—	—	25	966	920
Administrative services	385	65	—	—	17	467	471	397	68	—	—	18	483	486
Education	604	139	—	—	9	752	753	610	149	—	—	8	767	769
Health care	4,599	366	—	—	17	4,982	5,005	4,142	347	—	—	16	4,505	4,530
Arts and entertainments	655	127	—	—	21	803	814	669	128	—	—	21	818	830
Accommodation	1,440	43	—	—	—	1,483	1,530	1,419	39	—	—	1	1,459	1,506
Other services	964	145	—	—	17	1,126	1,144	866	178	—	—	16	1,060	1,077
Public agencies <sup>(3)</sup>	51,673	1,700	—	—	369	53,742	73,344	53,635	1,558	—	—	419	55,612	74,217
Other businesses	2,003	679	—	—	114	2,796	3,219	2,112	498	10	—	134	2,754	3,258
<b>Total</b>	<b>156,817</b>	<b>13,876</b>	<b>3,104</b>	<b>3,895</b>	<b>2,972</b>	<b>180,664</b>	<b>198,404</b>	<b>153,261</b>	<b>13,518</b>	<b>4,526</b>	<b>3,771</b>	<b>2,824</b>	<b>177,900</b>	<b>193,488</b>
	As at December 31, 2021							As at September 30, 2021						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	8,887	554	—	—	29	9,470	10,174	8,684	572	—	—	27	9,283	9,999
Mining, oil and gas	312	502	—	—	110	924	923	356	468	—	—	107	931	931
Utilities <sup>(3)</sup>	1,149	722	—	—	92	1,963	1,963	1,206	667	—	—	108	1,981	1,981
Construction	4,732	1,275	—	—	275	6,282	6,280	4,508	1,307	—	—	248	6,063	6,072
Manufacturing	4,348	1,146	—	—	264	5,758	5,785	4,174	1,147	—	—	251	5,572	5,614
Wholesale trade	1,963	442	—	—	113	2,518	2,529	1,786	435	—	—	105	2,326	2,340
Retail trade	3,256	945	—	—	25	4,226	4,236	3,202	994	—	—	23	4,219	4,255
Transportation	1,225	599	—	—	118	1,942	1,947	1,286	632	—	—	119	2,037	2,047
Information industry	207	584	—	—	52	843	847	235	583	—	—	237	1,055	1,060
Finance and insurance	11,514	988	2,849	3,528	700	19,579	16,415	10,967	846	1,109	3,333	483	16,738	15,239
Real estate	46,319	1,646	—	—	93	48,058	48,561	44,705	1,579	—	—	77	46,361	46,829
Professional services	975	460	—	—	81	1,516	1,525	903	428	—	—	75	1,406	1,420
Management of companies	830	52	—	—	28	910	863	871	43	—	—	28	942	891
Administrative services	384	63	—	—	16	463	465	356	67	—	—	16	439	442
Education	1,033	171	—	—	7	1,211	1,212	1,455	166	—	—	7	1,628	1,630
Health care	4,524	280	—	—	17	4,821	4,828	4,488	318	—	—	16	4,822	4,849
Arts and entertainments	687	124	—	—	19	830	837	678	138	—	—	19	835	847
Accommodation	1,415	41	—	—	1	1,457	1,470	1,417	41	—	—	1	1,459	1,509
Other services	872	141	—	—	16	1,029	1,033	821	182	—	—	17	1,020	1,039
Public agencies <sup>(3)</sup>	55,394	1,559	—	—	330	57,283	76,311	51,099	1,683	—	—	290	53,072	72,936
Other businesses	1,870	713	—	—	34	2,617	3,118	1,738	411	—	—	133	2,282	2,800
<b>Total</b>	<b>151,896</b>	<b>13,007</b>	<b>2,849</b>	<b>3,528</b>	<b>2,420</b>	<b>173,700</b>	<b>191,322</b>	<b>144,935</b>	<b>12,707</b>	<b>1,109</b>	<b>3,333</b>	<b>2,387</b>	<b>164,471</b>	<b>184,730</b>

Footnotes to this table are presented on the next page.

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

As at June 30, 2021

Exposure classes<sup>(1)</sup>

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>							
Agriculture	8,402	569	—	—	34	9,005	9,725
Mining, oil and gas	363	480	—	—	73	916	917
Utilities <sup>(3)</sup>	1,082	657	—	—	88	1,827	1,827
Construction	4,146	1,288	—	—	222	5,656	5,665
Manufacturing	3,996	1,117	—	—	238	5,351	5,392
Wholesale trade	1,747	433	—	—	90	2,270	2,283
Retail trade	3,069	976	—	—	24	4,069	4,108
Transportation	1,267	983	—	—	124	2,374	2,385
Information industry	246	535	—	—	237	1,018	1,021
Finance and insurance	11,191	800	1,192	3,374	363	16,920	15,461
Real estate	43,256	1,562	—	—	79	44,897	45,322
Professional services	799	410	—	—	74	1,283	1,295
Management of companies	824	58	—	—	30	912	857
Administrative services	354	62	—	—	16	432	435
Education	1,133	141	—	—	7	1,281	1,283
Health care	4,194	311	—	—	17	4,522	4,549
Arts and entertainments	659	141	—	—	17	817	830
Accommodation	1,409	50	—	—	1	1,460	1,508
Other services	799	146	—	—	12	957	977
Public agencies <sup>(3)</sup>	54,064	1,586	—	—	263	55,913	75,666
Other businesses	1,625	292	—	—	139	2,056	2,612
<b>Total</b>	<b>144,625</b>	<b>12,597</b>	<b>1,192</b>	<b>3,374</b>	<b>2,148</b>	<b>163,936</b>	<b>184,118</b>

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

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

<sup>(3)</sup> Industries reflect the segmentation presented in the financial statements. A reclassification was made from the "Utilities" industry to the "Public agencies" industry.



Credit risk exposure under the Advanced Internal Ratings-Based Approach - Backtesting: Actual and estimated parameters<sup>(1)</sup>

(as a percentage)	As at June 30, 2022						As at March 31, 2022					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02 %	— %	26.83 %	26.13 %	46.75 %	9.42 %	0.02 %	— %	26.99 %	26.23 %	43.48 %	9.39 %
Financial institutions	0.25	—	54.78	—	22.43	—	0.20	0.12	55.16	—	22.28	—
Businesses	2.23	1.02	25.87	42.71	46.12	6.73	2.26	1.04	25.38	18.63	46.36	6.85
SMEs similar to other retail client exposures	2.10	1.03	62.06	47.66	48.00	18.25	2.17	1.01	61.72	60.17	48.04	14.59
Exposures related to residential mortgages												
Insured exposures	0.19	0.06	42.50	7.42	49.91	49.91	0.21	0.07	39.46	7.90	49.87	49.87
Uninsured exposures	0.58	0.21	28.60	4.65	63.06	9.50	0.62	0.21	25.62	4.66	63.01	10.69
Qualifying revolving retail client exposures (QRRCE)	1.36	0.87	82.17	72.56	45.19	34.26	1.44	0.84	82.06	70.73	45.35	33.33
Other retail client exposures (non-QRRCE) excluding SMEs	2.20	0.92	49.70	38.39	67.37	53.88	2.28	0.85	49.94	36.99	67.76	55.66

(as a percentage)	As at December 31, 2021						As at September 30, 2021					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.03 %	— %	26.66 %	26.20 %	42.28 %	6.80 %	0.07 %	— %	26.79 %	26.01 %	43.52 %	10.25 %
Financial institutions	0.33	—	57.54	—	22.31	—	0.10	—	54.42	—	21.12	—
Businesses	2.32	1.09	24.93	25.73	43.87	11.15	2.60	1.23	26.07	22.61	45.46	9.24
SMEs similar to other retail client exposures	2.09	0.89	61.03	57.49	47.70	31.04	2.22	0.86	61.41	57.95	47.78	10.92
Exposures related to residential mortgages												
Insured exposures	0.22	0.07	39.11	7.85	49.82	49.82	0.24	0.08	39.16	8.77	49.53	49.53
Uninsured exposures	0.63	0.23	25.20	5.01	64.13	9.26	0.65	0.22	25.42	5.18	64.08	9.28
Qualifying revolving retail client exposures (QRRCE)	1.40	0.78	81.91	69.76	46.05	32.48	1.45	0.83	81.77	66.74	45.65	30.75
Other retail client exposures (non-QRRCE) excluding SMEs	2.30	0.84	50.60	38.65	69.89	55.15	2.34	0.86	50.35	38.78	69.18	56.24

(as a percentage)	As at June 30, 2021					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02 %	— %	26.78 %	26.17 %	44.86 %	10.17 %
Financial institutions	0.32	—	55.79	—	22.16	—
Businesses	2.63	1.32	25.67	23.19	44.69	8.84
SMEs similar to other retail client exposures	2.28	0.84	61.21	58.10	47.57	11.15
Exposures related to residential mortgages						
Insured exposures	0.24	0.09	36.99	8.94	49.85	49.85
Uninsured exposures	0.67	0.28	23.31	5.34	64.19	5.37
Qualifying revolving retail client exposures (QRRCE)	1.42	0.92	81.81	66.97	45.65	29.05
Other retail client exposures (non-QRRCE) excluding SMEs	2.39	0.93	50.88	38.39	69.23	65.86

<sup>(1)</sup> "PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.

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

## COUNTERPARTY CREDIT RISK

### Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach<sup>(1)</sup>

	a	b	c	d	e	f
	<b>As at June 30, 2022</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	242	3,035	N/A	1.4	4,588	3,423
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,389	748
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>242</b>	<b>3,035</b>	<b>—</b>	<b>N/A</b>	<b>5,977</b>	<b>4,171</b>
	<b>As at March 31, 2022</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	190	2,875	N/A	1.4	4,291	2,924
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,426	801
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>190</b>	<b>2,875</b>	<b>—</b>	<b>N/A</b>	<b>5,717</b>	<b>3,725</b>
	<b>As at December 31, 2021</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	194	2,757	N/A	1.4	4,132	2,396
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,037	672
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>194</b>	<b>2,757</b>	<b>—</b>	<b>N/A</b>	<b>5,169</b>	<b>3,068</b>

Footnotes to this table are presented on the next page.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach<sup>(1)</sup> (continued)

		As at September 30, 2021					
(in millions of dollars)		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	172	2,722	N/A	1.4	4,001	2,402
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,337	1,233
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	<b>Total</b>	172	2,722	—	N/A	5,338	3,635

		As at June 30, 2021					
(in millions of dollars)		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	199	2,648	N/A	1.4	3,986	2,366
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,248	633
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	<b>Total</b>	199	2,648	—	N/A	5,234	2,999

<sup>(1)</sup> Excluding exposures and RWA for the credit valuation adjustment (presented in Template CCR2) and central counterparties (presented in Template CCR8).

## Template CCR2 – Credit valuation adjustment (CVA) capital charge

		a		b		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021	
(in millions of dollars)		As at June 30, 2022				EAD post-CRM		EAD post-CRM		EAD post-CRM		EAD post-CRM	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
<b>Total portfolios subject to the Advanced CVA capital charge</b>		—	—	—	—	—	—	—	—	—	—	—	—
1	(i) VaR component (including the 3 x multiplier)	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—
2	(ii) Stressed VaR component (including the 1 x multiplier)	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—
3	All portfolios subject to the Standardized CVA capital charge	4,588	2,148	4,276	1,862	4,120	1,873	3,959	1,787	3,932	1,765	3,932	1,765
4	<b>Total subject to the CVA capital charge</b>	4,588	2,148	4,276	1,862	4,120	1,873	3,959	1,787	3,932	1,765	3,932	1,765

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights<sup>(1)</sup>

	a	b	c	d	e	f	g	h	i									
	As at June 30, 2022									As at March 31, 2022								
(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
<b>Risk weight / Regulatory portfolio</b>																		
1 Sovereigns and their central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	42	—	—	—	—	—	42	—	—	19	—	—	—	—	—	19
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Banks and deposit-taking institutions	—	—	106	—	—	—	—	—	106	—	—	131	—	—	—	—	—	131
5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	30	275	—	804	—	—	1,109	—	—	63	274	—	644	—	—	981
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Secured by residential property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Secured by commercial real estate	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Past-due loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Higher-risk categories	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 <b>Total</b>	—	—	178	275	—	804	—	—	1,257	—	—	213	274	—	644	—	—	1,131
	As at December 31, 2021									As at September 30, 2021								
(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
<b>Risk weight / Regulatory portfolio</b>																		
1 Sovereigns and their central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	3	—	—	—	—	—	3	—	—	31	—	—	—	—	—	31
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Banks and deposit-taking institutions	—	—	129	—	—	—	—	—	129	—	—	399	6	—	—	—	—	405
5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	—	280	—	565	—	—	845	—	—	63	9	—	712	—	—	784
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Secured by residential property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Secured by commercial real estate	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Past-due loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Higher-risk categories	—	—	—	—	—	—	11	—	11	—	—	—	—	—	—	1	—	1
13 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 <b>Total</b>	—	—	132	280	—	565	11	—	988	—	—	493	15	—	712	1	—	1,221

Footnotes to this table are presented on the next page.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights<sup>(1)</sup> (continued)

		As at June 30, 2021								Total credit exposure
(in millions of dollars)		0%	10%	20%	50%	75%	100%	150%	Other	
<b>Risk weight / Regulatory portfolio</b>										
1	Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	55	—	—	—	—	—	55
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	374	—	—	—	—	—	374
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	40	15	—	613	—	—	668
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—
8	Secured by residential property	—	—	—	—	—	—	—	—	—
9	Secured by commercial real estate	—	—	—	—	—	—	—	—	—
10	Equity	—	—	—	—	—	—	—	—	—
11	Past-due loans	—	—	—	—	—	—	—	—	—
12	Higher-risk categories	—	—	—	—	—	—	3	—	3
13	Other assets	—	—	—	—	—	—	—	—	—
14	<b>Total</b>	—	—	469	15	—	613	3	—	1,100

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

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

(in millions of dollars)	PD scale (%)	As at June 30, 2022							As at March 31, 2022						
		a	b	c	d	e	f	g	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	372	0.02 %	170	10.00 %	1.21	6	1.54 %	430	0.02 %	205	10.00 %	0.79	4	1.01 %
	0.15 to < 0.25	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.25 to < 0.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>	<b>372</b>	<b>0.02 %</b>	<b>170</b>	<b>10.00 %</b>	<b>1.21</b>	<b>6</b>	<b>1.54 %</b>	<b>430</b>	<b>0.02 %</b>	<b>205</b>	<b>10.00 %</b>	<b>0.79</b>	<b>4</b>	<b>1.01 %</b>	
Exposures related to financial institutions	0.00 to < 0.15	3,786	0.07 %	5,965	64.43 %	1.88	1,505	39.74 %	3,724	0.07 %	6,091	67.88 %	1.97	1,570	42.17 %
	0.15 to < 0.25	25	0.20 %	5	65.99 %	4.25	23	93.40 %	1	0.25 %	92	65.99 %	1.24	1	56.92 %
	0.25 to < 0.50	—	— %	106	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	284	34.69 %	417	67.58 %	4.24	1,286	452.26 %	179	34.68 %	389	69.77 %	3.90	820	457.07 %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>	<b>4,095</b>	<b>2.47 %</b>	<b>6,493</b>	<b>64.66 %</b>	<b>2.06</b>	<b>2,814</b>	<b>68.72 %</b>	<b>3,904</b>	<b>1.66 %</b>	<b>6,572</b>	<b>67.96 %</b>	<b>2.05</b>	<b>2,391</b>	<b>61.23 %</b>	
Exposures related to businesses	0.00 to < 0.15	16	0.12 %	316	86.40 %	2.37	10	60.33 %	42	0.12 %	304	86.52 %	2.45	26	62.14 %
	0.15 to < 0.25	46	0.21 %	593	86.40 %	1.07	30	64.29 %	34	0.21 %	475	86.88 %	1.28	22	63.58 %
	0.25 to < 0.50	32	0.32 %	1,069	86.40 %	2.07	30	93.71 %	24	0.31 %	706	87.49 %	2.67	25	103.90 %
	0.50 to < 0.75	18	0.57 %	348	86.40 %	1.43	20	117.77 %	21	0.57 %	344	91.06 %	1.36	26	123.77 %
	0.75 to < 2.50	109	1.53 %	2,138	79.08 %	1.72	153	140.72 %	83	1.42 %	2,102	80.44 %	1.74	122	146.91 %
	2.50 to < 10.00	8	4.61 %	542	86.40 %	1.28	19	227.36 %	6	4.46 %	481	90.22 %	1.48	15	240.81 %
	10.00 to < 100.00	24	24.26 %	654	86.40 %	1.80	113	463.31 %	27	24.43 %	751	68.93 %	1.07	98	369.11 %
	100.00 (default)	—	100.00 %	5	86.40 %	1.00	—	1144.74 %	15	100.00 %	21	86.43 %	4.97	172	1145.22 %
<b>Sub-total</b>	<b>253</b>	<b>3.27 %</b>	<b>5,665</b>	<b>83.26 %</b>	<b>1.66</b>	<b>375</b>	<b>148.15 %</b>	<b>252</b>	<b>9.20 %</b>	<b>5,184</b>	<b>83.29 %</b>	<b>1.97</b>	<b>506</b>	<b>200.28 %</b>	
<b>Total (all portfolios)</b>	<b>4,720</b>	<b>2.32 %</b>	<b>12,328</b>	<b>61.35 %</b>	<b>1.97</b>	<b>3,195</b>	<b>67.69 %</b>	<b>4,586</b>	<b>1.92 %</b>	<b>11,961</b>	<b>63.38 %</b>	<b>1.93</b>	<b>2,901</b>	<b>63.25 %</b>	

Footnotes to this table are presented on page 56.

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

(in millions of dollars)	PD scale (%)	As at December 31, 2021							As at September 30, 2021						
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	361	0.02 %	153	34.81 %	0.83	9	2.36 %	345	0.02 %	136	10.00 %	0.24	2	0.68 %
	0.15 to < 0.25	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.25 to < 0.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>	<b>361</b>	<b>0.02 %</b>	<b>153</b>	<b>34.81 %</b>	<b>0.83</b>	<b>9</b>	<b>2.36 %</b>	<b>345</b>	<b>0.02 %</b>	<b>136</b>	<b>10.00 %</b>	<b>0.24</b>	<b>2</b>	<b>0.68 %</b>	
Exposures related to financial institutions	0.00 to < 0.15	3,361	0.08 %	4,876	65.80 %	2.19	1,684	50.12 %	2,575	0.08 %	3,409	64.48 %	2.02	1,264	49.10 %
	0.15 to < 0.25	157	0.15 %	766	65.52 %	1.19	83	52.64 %	833	0.15 %	766	64.07 %	2.38	613	73.60 %
	0.25 to < 0.50	—	0.31 %	57	65.99 %	2.20	—	80.30 %	—	0.31 %	75	68.43 %	1.69	—	74.51 %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %	1	2.18 %	26	95.98 %	0.08	1	196.41 %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	39	42.96 %	240	80.89 %	0.04	168	433.04 %	114	43.05 %	61	95.98 %	0.01	608	532.90 %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	1	— %
<b>Sub-total</b>	<b>3,557</b>	<b>0.55 %</b>	<b>5,939</b>	<b>65.95 %</b>	<b>2.12</b>	<b>1,935</b>	<b>54.40 %</b>	<b>3,523</b>	<b>1.49 %</b>	<b>4,337</b>	<b>65.40 %</b>	<b>2.04</b>	<b>2,487</b>	<b>70.58 %</b>	
Exposures related to businesses	0.00 to < 0.15	43	0.12 %	182	84.25 %	2.95	27	65.91 %	48	0.11 %	218	84.25 %	3.02	30	63.48 %
	0.15 to < 0.25	50	0.22 %	517	84.25 %	1.09	32	64.69 %	34	0.22 %	541	84.25 %	1.17	22	64.58 %
	0.25 to < 0.50	14	0.33 %	472	84.25 %	2.75	14	101.74 %	22	0.32 %	674	84.25 %	2.65	24	106.99 %
	0.50 to < 0.75	18	0.61 %	269	84.25 %	1.62	22	120.20 %	25	0.60 %	542	84.25 %	3.38	35	143.31 %
	0.75 to < 2.50	96	1.29 %	1,848	79.75 %	1.53	135	140.66 %	97	1.55 %	1,407	77.54 %	1.85	148	151.67 %
	2.50 to < 10.00	13	4.14 %	569	84.25 %	2.55	31	234.76 %	19	4.19 %	853	84.25 %	2.34	45	239.84 %
	10.00 to < 100.00	29	25.84 %	636	76.09 %	1.89	112	384.19 %	4	24.65 %	223	84.25 %	1.00	18	453.47 %
	100.00 (default)	—	100.00 %	34	84.25 %	1.00	3	1116.37 %	—	100.00 %	36	84.25 %	1.00	5	1116.31 %
<b>Sub-total</b>	<b>263</b>	<b>3.35 %</b>	<b>4,527</b>	<b>81.81 %</b>	<b>1.84</b>	<b>376</b>	<b>143.12 %</b>	<b>249</b>	<b>1.63 %</b>	<b>4,494</b>	<b>81.62 %</b>	<b>2.22</b>	<b>327</b>	<b>131.29 %</b>	
<b>Total (all portfolios)</b>	<b>4,181</b>	<b>0.68 %</b>	<b>10,619</b>	<b>64.24 %</b>	<b>1.99</b>	<b>2,320</b>	<b>55.49 %</b>	<b>4,117</b>	<b>1.38 %</b>	<b>8,967</b>	<b>61.75 %</b>	<b>1.90</b>	<b>2,816</b>	<b>68.41 %</b>	

Footnotes to this table are presented on page 56.

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

		As at June 30, 2021						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	386	0.02 %	156	10.00 %	0.22	3	0.65 %
	0.15 to < 0.25	—	— %	—	— %	—	—	— %
	0.25 to < 0.50	—	— %	—	— %	—	—	— %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	—	— %	—	— %	—	—	— %
	100.00 (default)	—	— %	—	— %	—	—	— %
<b>Sub-total</b>		386	0.02 %	156	10.00 %	0.22	3	0.65 %
Exposures related to financial institutions	0.00 to < 0.15	2,743	0.09 %	3,330	63.71 %	1.94	1,320	48.12 %
	0.15 to < 0.25	733	0.15 %	660	64.06 %	2.41	544	74.19 %
	0.25 to < 0.50	1	0.14 %	68	33.16 %	0.99	1	74.18 %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	0.39 %	11	17.10 %	0.07	—	196.16 %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	22	43.03 %	43	95.93 %	0.02	112	512.46 %
	100.00 (default)	—	— %	—	— %	—	—	— %
<b>Sub-total</b>		3,499	0.37 %	4,112	63.99 %	2.03	1,977	56.49 %
Exposures related to businesses	0.00 to < 0.15	44	0.12 %	172	82.39 %	1.68	23	51.86 %
	0.15 to < 0.25	13	0.19 %	465	78.14 %	2.89	7	58.04 %
	0.25 to < 0.50	41	0.30 %	624	82.23 %	1.89	38	93.54 %
	0.50 to < 0.75	24	0.58 %	599	80.91 %	3.76	36	149.40 %
	0.75 to < 2.50	109	1.65 %	1,431	61.76 %	1.69	134	124.37 %
	2.50 to < 10.00	15	3.94 %	784	78.97 %	2.82	36	246.35 %
	10.00 to < 100.00	3	17.10 %	350	65.13 %	1.00	15	426.46 %
	100.00 (default)	—	29.11 %	4	24.53 %	1.00	5	1116.31 %
<b>Sub-total</b>		249	1.58 %	4,429	74.42 %	2.04	294	118.57 %
<b>Total (all portfolios)</b>		4,134	0.41 %	8,697	59.59 %	1.86	2,274	55.01 %

<sup>(1)</sup> Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.



## Template CCR5 – Composition of collateral for counterparty credit risk (CCR) exposures

		a	b	c	d	e	f						
		As at June 30, 2022						As at March 31, 2022					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
(in millions of dollars)		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	—	2,727	—	28	26,732	16,214	—	2,203	—	51	28,603	15,094
2	Cash – Other currencies	—	3,367	—	1,398	—	—	—	4,006	—	1,252	—	—
3	Domestic sovereign debt	283	—	205	—	15,745	26,317	213	—	246	—	14,238	27,110
4	Other sovereign debt	—	—	—	—	576	632	—	—	—	—	914	1,565
5	Government agency debt	—	—	—	—	—	—	—	—	—	—	—	—
6	Corporate bonds	1	—	—	—	18	20	1	—	—	—	2	5
7	Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8	Other collateral	—	—	—	—	—	—	—	—	—	—	—	—
	<b>Total</b>	<b>284</b>	<b>6,094</b>	<b>205</b>	<b>1,426</b>	<b>43,071</b>	<b>43,183</b>	<b>214</b>	<b>6,209</b>	<b>246</b>	<b>1,303</b>	<b>43,757</b>	<b>43,774</b>
As at December 31, 2021													
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
(in millions of dollars)		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – Domestic currency	—	1,571	—	5	30,658	12,404	—	1,452	—	7	25,251	15,794
2	Cash – Other currencies	—	4,212	—	564	—	—	—	3,875	—	563	—	—
3	Domestic sovereign debt	305	—	100	—	11,753	29,224	25	—	59	—	15,086	23,888
4	Other sovereign debt	—	—	—	—	754	1,687	—	—	—	—	844	1,574
5	Government agency debt	—	—	—	—	—	—	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	1	5	75	—	58	—	2	10
7	Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8	Other collateral	—	—	—	—	—	—	—	—	—	—	—	—
	<b>Total</b>	<b>305</b>	<b>5,783</b>	<b>100</b>	<b>569</b>	<b>43,166</b>	<b>43,320</b>	<b>100</b>	<b>5,327</b>	<b>117</b>	<b>570</b>	<b>41,183</b>	<b>41,266</b>
As at June 30, 2021													
		Collateral used in derivative transactions				Collateral used in SFTs							
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral						
(in millions of dollars)		Segregated	Unsegregated	Segregated	Unsegregated								
1	Cash – Domestic currency	—	1,534	—	3	25,152	14,774						
2	Cash – Other currencies	—	3,631	—	633	—	—						
3	Domestic sovereign debt	30	—	8	—	13,863	23,457						
4	Other sovereign debt	—	—	—	—	878	1,628						
5	Government agency debt	—	—	—	—	—	—						
6	Corporate bonds	50	—	75	—	2	7						
7	Equity securities	—	—	—	—	—	—						
8	Other collateral	—	—	—	—	—	—						
	<b>Total</b>	<b>80</b>	<b>5,165</b>	<b>83</b>	<b>636</b>	<b>39,895</b>	<b>39,866</b>						

## Template CCR6 – Credit derivatives exposures

	a		b							
	As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021	
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
(in millions of dollars)										
<b>Notional amounts</b>										
1 Single-name credit default swaps	—	—	—	—	—	—	—	—	—	—
2 Index credit default swaps	—	260	—	420	—	1,200	—	1,280	—	1,260
3 Total return swaps	280	280	250	250	250	250	230	230	205	205
4 Credit options	—	—	—	—	—	—	—	—	—	—
5 Other credit derivatives	—	—	—	—	—	—	—	—	—	—
6 <b>Total notional amounts</b>	<b>280</b>	<b>540</b>	<b>250</b>	<b>670</b>	<b>250</b>	<b>1,450</b>	<b>230</b>	<b>1,510</b>	<b>205</b>	<b>1,465</b>
<b>Fair values</b>										
7 Positive fair value (asset)	—	7	—	6	—	17	—	19	—	19
8 Negative fair value (liability)	7	—	4	—	4	—	4	—	3	—

## Template CCR8 – Exposures to central counterparties (CCP)

	a		b							
	As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021		As at June 30, 2021	
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
(in millions of dollars)										
1 <b>Exposures to QCCPs (total)</b>	<b>663</b>	<b>62</b>	<b>615</b>	<b>60</b>	<b>746</b>	<b>45</b>	<b>286</b>	<b>17</b>	<b>305</b>	<b>26</b>
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3 (i) OTC derivatives	7	—	11	—	69	1	58	1	63	1
4 (ii) Exchange-traded derivatives	141	3	126	3	52	1	24	—	26	1
5 (iii) Securities financing transactions	329	7	320	6	530	11	142	3	131	3
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
7 Segregated initial margin	—	—	—	—	—	—	—	—	—	—
8 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
9 Pre-funded default fund contributions	186	52	158	51	95	32	62	13	85	21
10 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—
11 <b>Exposures to non-QCCPs (total)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
13 (i) OTC derivatives	—	—	—	—	—	—	—	—	—	—
14 (ii) Exchange-traded derivatives	—	—	—	—	—	—	—	—	—	—
15 (iii) Securities financing transactions	—	—	—	—	—	—	—	—	—	—
16 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
17 Segregated initial margin	—	—	—	—	—	—	—	—	—	—
18 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
19 Pre-funded default fund contributions	—	—	—	—	—	—	—	—	—	—
20 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—

# SECURITIZATION

## Template SEC1 – Securitization exposures in the banking book

	a	b	c	e	f	g	i	j	k
	As at June 30, 2022								
	Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	30	—	30
7 Business loans	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	28	—	28
11 Re-securitization	—	—	—	—	—	—	2	—	2

	As at March 31, 2022								
	Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	32	—	32
7 Business loans	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	30	—	30
11 Re-securitization	—	—	—	—	—	—	2	—	2

	As at December 31, 2021								
	Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
(in millions of dollars)	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	26	—	26
7 Business loans	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	23	—	23
11 Re-securitization	—	—	—	—	—	—	3	—	3

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

(in millions of dollars)		As at September 30, 2021								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	<b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	<b>Wholesale (total), of which:</b>	—	—	—	—	—	—	25	—	25
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	21	—	21
11	Re-securitization	—	—	—	—	—	—	4	—	4

(in millions of dollars)		As at June 30, 2021								
		Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	<b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	<b>Wholesale (total), of which:</b>	—	—	—	—	—	—	36	—	36
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	32	—	32
11	Re-securitization	—	—	—	—	—	—	4	—	4

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

As at June 30, 2022																	
(in millions of dollars)	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>																
2	—	—	—	—	30	—	—	—	30	—	—	—	382	—	—	—	30
3	Traditional securitization																
4	—	—	—	—	30	—	—	—	30	—	—	—	382	—	—	—	30
5	Of which securitization																
6	—	—	—	—	28	—	—	—	28	—	—	—	352	—	—	—	28
7	Of which retail underlying																
8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Of which wholesale																
10	—	—	—	—	28	—	—	—	28	—	—	—	352	—	—	—	28
11	Of which re-securitization																
12	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
13	Of which senior																
14	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
15	Of which non-senior																
9	Synthetic securitization																
10	Of which securitization																
11	Of which retail underlying																
12	Of which wholesale																
13	Of which re-securitization																
14	Of which senior																
15	Of which non-senior																
As at March 31, 2022																	
(in millions of dollars)	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>																
2	—	—	—	—	32	—	—	—	32	—	—	—	406	—	—	—	32
3	Traditional securitization																
4	—	—	—	—	30	—	—	—	30	—	—	—	376	—	—	—	30
5	Of which securitization																
6	—	—	—	—	30	—	—	—	30	—	—	—	376	—	—	—	30
7	Of which retail underlying																
8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Of which wholesale																
10	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
11	Of which re-securitization																
12	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
13	Of which senior																
14	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
15	Of which non-senior																
9	Synthetic securitization																
10	Of which securitization																
11	Of which retail underlying																
12	Of which wholesale																
13	Of which re-securitization																
14	Of which senior																
15	Of which non-senior																
As at December 31, 2021																	
(in millions of dollars)	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>																
2	—	—	—	—	26	—	—	—	26	—	—	—	327	—	—	—	26
3	Traditional securitization																
4	—	—	—	—	23	—	—	—	23	—	—	—	290	—	—	—	23
5	Of which securitization																
6	—	—	—	—	23	—	—	—	23	—	—	—	290	—	—	—	23
7	Of which retail underlying																
8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Of which wholesale																
10	—	—	—	—	3	—	—	—	3	—	—	—	37	—	—	—	3
11	Of which re-securitization																
12	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which senior																
14	—	—	—	—	3	—	—	—	3	—	—	—	37	—	—	—	3
15	Of which non-senior																
9	Synthetic securitization																
10	Of which securitization																
11	Of which retail underlying																
12	Of which wholesale																
13	Of which re-securitization																
14	Of which senior																
15	Of which non-senior																

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

		As at September 30, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)			Capital charge after cap			
(in millions of dollars)		≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	<b>Total exposures</b>	—	—	—	—	25	—	—	—	25	—	—	—	309	—	—	—	25
2	Traditional securitization	—	—	—	—	25	—	—	—	25	—	—	—	309	—	—	—	25
3	Of which securitization	—	—	—	—	21	—	—	—	21	—	—	—	261	—	—	—	21
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	21	—	—	—	21	—	—	—	261	—	—	—	21
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	48	—	—	—	4
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	48	—	—	—	4
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

  

		As at June 30, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)			Capital charge after cap			
(in millions of dollars)		≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	<b>Total exposures</b>	—	—	—	—	36	—	—	—	36	—	—	—	451	—	—	—	36
2	Traditional securitization	—	—	—	—	36	—	—	—	36	—	—	—	451	—	—	—	36
3	Of which securitization	—	—	—	—	32	—	—	—	32	—	—	—	402	—	—	—	32
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	32	—	—	—	32	—	—	—	402	—	—	—	32
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	49	—	—	—	4
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	49	—	—	—	4
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

## MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	a	b				c	d	e			
	As at June 30, 2022										
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			Desjardins Group specific countercyclical capital buffer rate
Exposure values		Risk-weighted assets		Exposure values				Risk-weighted assets			
Germany	— %	67	13	N/A	N/A	— %	68	14	N/A	N/A	
Canada	— %	263,703	99,439	N/A	N/A	— %	257,422	94,448	N/A	N/A	
United States	— %	1,074	1,223	N/A	N/A	— %	1,035	1,130	N/A	N/A	
France	— %	26	7	N/A	N/A	— %	27	7	N/A	N/A	
Hong Kong SAR	1.00 %	78	16	N/A	N/A	1.00 %	110	24	N/A	N/A	
India	— %	—	—	N/A	N/A	— %	—	—	N/A	N/A	
Japan	— %	—	—	N/A	N/A	— %	4	—	N/A	N/A	
Luxembourg	0.50 %	52	10	N/A	N/A	0.50 %	52	10	N/A	N/A	
United Kingdom	— %	262	131	N/A	N/A	— %	269	143	N/A	N/A	
Other countries	— %	69	20	N/A	N/A	— %	69	18	N/A	N/A	
<b>Total</b>	— %	<b>265,331</b>	<b>100,859</b>	<b>N/A</b>	<b>N/A</b>	— %	<b>259,056</b>	<b>95,794</b>	<b>N/A</b>	<b>N/A</b>	

(in millions of dollars)	As at December 31, 2021					As at September 30, 2021						
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets					Exposure values	Risk-weighted assets			
Germany	— %	71	14	N/A	N/A	— %	—	—	N/A	N/A		
Canada	— %	253,475	93,870	N/A	N/A	— %	247,439	93,985	N/A	N/A		
United States	— %	940	998	N/A	N/A	— %	278	494	N/A	N/A		
France	— %	27	7	N/A	N/A	— %	—	—	N/A	N/A		
Hong Kong SAR	1.00 %	110	23	N/A	N/A	1.00 %	112	23	N/A	N/A		
India	— %	1	1	N/A	N/A	— %	—	—	N/A	N/A		
Japan	— %	—	—	N/A	N/A	— %	—	—	N/A	N/A		
Luxembourg	0.50 %	26	5	N/A	N/A	0.50 %	—	—	N/A	N/A		
United Kingdom	— %	279	139	N/A	N/A	— %	—	—	N/A	N/A		
Other countries	— %	64	18	N/A	N/A	— %	38	11	N/A	N/A		
<b>Total</b>	— %	<b>254,993</b>	<b>95,075</b>	<b>N/A</b>	<b>N/A</b>	— %	<b>247,867</b>	<b>94,513</b>	<b>N/A</b>	<b>N/A</b>		

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

(in millions of dollars)	As at June 30, 2021				
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
Germany	— %	—	—	N/A	N/A
Canada	— %	242,319	89,927	N/A	N/A
United States	— %	253	469	N/A	N/A
France	— %	—	—	N/A	N/A
Hong Kong SAR	1.00 %	111	23	N/A	N/A
India	— %	—	—	N/A	N/A
Japan	— %	—	—	N/A	N/A
Luxembourg	0.50 %	—	—	N/A	N/A
United Kingdom	— %	12	154	N/A	N/A
Other countries	— %	32	11	N/A	N/A
<b>Total</b>	— %	<b>242,727</b>	<b>90,584</b>	<b>N/A</b>	<b>N/A</b>



## LEVERAGE RATIO

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

(in millions of dollars)	a				
	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
1 Total consolidated assets as per published financial statements	404,070	397,136	397,085	390,641	389,278
2 Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(53,775)	(56,854)	(60,332)	(58,301)	(57,461)
3 Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	—	—	—	—	—
4 Adjustments for derivative financial instruments	151	(785)	(1,397)	(1,183)	(1,449)
5 Adjustments for securities financing transactions (i.e. repos and similar secured lending)	1,802	1,822	1,686	1,605	1,487
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	24,651	24,513	24,298	23,136	22,828
7 Other adjustments <sup>(1)</sup>	(12,553)	(13,762)	(25,204)	(26,807)	(26,170)
<b>8 Leverage ratio exposure measure</b>	<b>364,346</b>	<b>352,070</b>	<b>336,136</b>	<b>329,091</b>	<b>328,513</b>

<sup>(1)</sup> Since January 1, 2022 eligible securities issued by sovereign states have been included again in the leverage ratio exposure measure, while reserves with central banks will remain excluded until further notice.

## Template LR2 – Leverage ratio common disclosure template

		a	b			
(in millions of dollars)		As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	As at June 30, 2021
<b>On-balance sheet exposures</b>						
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	316,869	306,165	293,386	284,304	285,388
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	—	—	—	—	—
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)</b>	<b>316,869</b>	<b>306,165</b>	<b>293,386</b>	<b>284,304</b>	<b>285,388</b>
<b>Derivative exposures</b>						
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	459	387	319	233	296
5	Add-on amounts for PFE associated with all derivatives transactions	4,277	4,041	3,933	3,866	3,779
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	—	—	—	—	—
7	(Deduction for receivables assets for cash variation margin provided in derivatives transactions)	—	—	—	—	—
8	(Exempted CCP leg of client-cleared trade exposures)	—	—	—	—	—
9	Adjusted effective notional amount of written credit derivatives	—	—	—	—	—
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—	—	—	—
11	<b>Total derivative exposures (sum of rows 4 to 10)</b>	<b>4,736</b>	<b>4,428</b>	<b>4,252</b>	<b>4,099</b>	<b>4,075</b>
<b>Securities financing transaction exposures (SFT)</b>						
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	16,288	15,142	12,514	15,947	14,735
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	1,802	1,822	1,686	1,605	1,487
15	Agent transaction exposures	—	—	—	—	—
16	<b>Total SFT exposures (sum of rows 12 to 15)</b>	<b>18,090</b>	<b>16,964</b>	<b>14,200</b>	<b>17,552</b>	<b>16,222</b>
<b>Other off-balance sheet exposures</b>						
17	Off-balance sheet exposure at gross notional amount	127,532	127,504	130,666	128,856	127,935
18	(Adjustments for conversion to credit equivalent amounts)	(102,881)	(102,991)	(106,368)	(105,720)	(105,107)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>24,651</b>	<b>24,513</b>	<b>24,298</b>	<b>23,136</b>	<b>22,828</b>
<b>Capital and total exposures</b>						
20	Tier 1 capital	27,877	27,931	28,437	28,735	27,898
20a	Tier 1 capital without the application of the transitional provisions for the provisioning of ECLs <sup>(1)(2)</sup>	27,863	27,918	28,406	28,711	27,873
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>	<b>364,346</b>	<b>352,070</b>	<b>336,136</b>	<b>329,091</b>	<b>328,513</b>
<b>Leverage ratio</b>						
22	Basel III leverage ratio	7.7 %	7.9 %	8.5 %	8.7 %	8.5 %
22a	Leverage ratio without the application of the transitional provisions for the provisioning of ECLs <sup>(1)</sup>	7.7 %	7.9 %	8.5 %	8.7 %	8.5 %

<sup>(1)</sup> 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.

<sup>(2)</sup> Due to methodological enhancements, comparative data for quarters prior to December 31, 2021 have been restated.

# LIQUIDITY

## Template LIQ1 – Liquidity coverage ratio (LCR)

	a		b		As at	As at	As at	As at
	As at June 30, 2022		As at	As at	March 31,	December 31,	September 30,	June 30,
	Total	Total	Total	Total	2022	2021	2021	2021
	unweighted	weighted	weighted	weighted	weighted	weighted	weighted	weighted
	value	value	value	value	value	value	value	value
(in millions of dollars)								
<b>High-quality liquid assets</b>								
1	Total HQLA	N/A	42,146		40,897	44,895	47,336	47,629
<b>Cash outflows</b>								
2	Retail deposits and deposits from small business clients, of which:	107,569	7,048		6,906	6,792	6,695	6,470
3	Stable deposits	52,982	1,589		1,530	1,495	1,497	1,446
4	Less stable deposits	54,587	5,459		5,376	5,297	5,198	5,024
5	Unsecured wholesale funding, of which:	39,177	17,447		17,777	19,619	19,306	17,936
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,581	3,262		2,780	2,703	2,743	2,721
7	Non-operational deposits (all counterparties)	19,275	7,864		7,950	8,436	8,357	7,657
8	Unsecured debt	6,321	6,321		7,047	8,480	8,206	7,558
9	Secured wholesale funding	N/A	113		97	156	27	10
10	Additional requirements, of which:	15,527	2,959		2,965	3,142	3,917	3,154
11	Outflows related to derivative exposures and other collateral requirements	971	853		919	1,133	1,182	1,236
12	Outflows related to loss of funding on debt products	162	162		121	123	888	114
13	Credit and liquidity facilities	14,394	1,944		1,925	1,886	1,847	1,804
14	Other contractual funding obligations	5,082	3,517		2,655	2,019	1,795	3,240
15	Other contingent funding obligations	97,071	2,410		2,477	2,513	2,501	2,542
16	<b>Total cash outflows</b>	N/A	33,494		32,877	34,241	34,241	33,352
<b>Cash inflows</b>								
17	Secured lending (eg reverse repos)	7,012	626		514	363	169	164
18	Inflows from fully performing exposures	3,132	1,566		1,661	1,805	1,689	1,629
19	Other cash inflows	14	14		52	—	846	80
20	<b>Total cash inflows</b>	10,158	2,206		2,227	2,168	2,704	1,873
21	Total HQLA	N/A	42,146		40,897	44,895	47,336	47,629
22	Total net cash outflows	N/A	31,288		30,650	32,073	31,537	31,479
23	Liquidity coverage ratio (%)	N/A	135 %		134 %	140 %	150 %	151 %

## OTHER INFORMATION

## PILLAR 3 DISCLOSURE REQUIREMENTS

	Templates and tables	Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	Page
<i>Overview of risk management, key prudential metrics and risk-weighted assets</i>				
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	4
OVA	Desjardins Group's risk management approach	Annually	4th quarter of 2021	5
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	5
<i>Composition of capital and TLAC</i>				
CC1	Composition of regulatory capital	Quarterly	This report	10
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	14
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	16
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	20
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	This report	21
<i>Links between financial statements and regulatory exposures</i>				
L11	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	23
L12	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	24
L1A	Explanations of differences between accounting and regulatory exposure amounts	Annually	4th quarter of 2021	25
<i>Credit risk</i>				
CRA	General qualitative information about credit risk	Annually	4th quarter of 2021	26
CR1	Credit quality of assets	Quarterly	This report	25
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	26
CRB	Additional disclosure related to the credit quality of assets	Annually	4th quarter of 2021	31
CRC	Qualitative disclosure requirements related to credit risk mitigation (CRM) techniques	Annually	4th quarter of 2021	33
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	27
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	4th quarter of 2021	36
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	30
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	32
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	4th quarter of 2021	41
CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	34
CR7	IRB – Effect on risk-weighted assets (RWA) of credit derivatives used as credit risk mitigation (CRM) techniques	Quarterly	Desjardins Group does not use the effect of credit derivatives in the IRB method.	
CR8	Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB	Quarterly	This report	44
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	4th quarter of 2021	53
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	

<sup>(1)</sup> Indicates the most recent Pillar 3 Report in which the required disclosures were made.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables		Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	Page
<i>Counterparty credit risk</i>				
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	4th quarter of 2021	60
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	50
CCR2	Credit valuation adjustment (CVA) capital charge	Quarterly	This report	51
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	52
CCR4	IRB – Counterparty credit risk (CCR) regulatory exposures by portfolio and probability of default (PD) scale	Quarterly	This report	54
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	57
CCR6	Credit derivatives exposures	Quarterly	This report	58
CCR7	Risk-weighted assets (RWA) flow statements of counterparty credit risk (CCR) exposures under the Internal Model Method (IMM)	Quarterly	Desjardins Group does not use the IRB Approach for counterparty credit risk.	
CCR8	Exposures to central counterparties (CCP)	Quarterly	This report	58
<i>Securitization</i>				
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	4th quarter of 2021	70
SEC1	Securitization exposures in the banking book	Quarterly	This report	59
SEC2	Securitization exposures in the trading book	Quarterly	Desjardins Group's securitization exposure is not material.	
SEC3	Securitization exposures in the banking book and associated regulatory capital requirements (financial entity acting as originator or as sponsor)	Quarterly	Desjardins Group does not act as originator or sponsor.	
SEC4	Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)	Quarterly	This report	61
<i>Market risk</i>				
MRA	Qualitative disclosure requirements related to market risk	Annually		
MR1	Market risk under the standardized approach	Quarterly	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly		
MR3	Internal models approach (IMA) values for trading portfolios	Quarterly		
MR4	Comparison of VaR estimates with gains/losses	Quarterly		
<i>Macroprudential supervisory measures</i>				
GSIB1	Disclosure of G-SIFI indicators	Annually	Management Discussion and Analysis 1 <sup>st</sup> quarter of 2022	30
CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer	Quarterly	This report	63
<i>Leverage ratio</i>				
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	65
LR2	Leverage ratio common disclosure template	Quarterly	This report	66
<i>Liquidity</i>				
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	This report	67
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis	47

<sup>(1)</sup> Indicates the most recent Pillar 3 Report in which the required disclosures were made.

## ABBREVIATIONS

Abbreviation	Definition	Abbreviation	Definition
<b>AMF</b>	<i>Autorité des marchés financiers</i>	<b>IAA</b>	Internal assessment approach
<b>ARFSC</b>	<i>Act respecting financial services cooperatives</i>	<b>IFRS</b>	International Financial Reporting Standards
<b>AT1</b>	Additional Tier 1 capital	<b>IMM</b>	Internal Models Method
<b>BCBS</b>	Basel Committee on Banking Supervision	<b>IRB</b>	Internal Ratings-Based Approach
<b>BIS</b>	Bank for International Settlements	<b>IRC</b>	Incremental Risk Charge
<b>CCF</b>	Credit conversion factor	<b>LCR</b>	Liquidity coverage ratio
<b>CCP</b>	Central counterparty	<b>LGD</b>	Loss given default
<b>CCR</b>	Counterparty credit risk	<b>NSFR</b>	Net stable funding ratio
<b>CET1</b>	Common Equity Tier 1	<b>OSFI</b>	Office of the Superintendent of Financial Institutions
<b>CRM</b>	Credit risk mitigation	<b>PD</b>	Probability of default
<b>CVA</b>	Credit valuation adjustment	<b>PFE</b>	Potential future exposure
<b>D-SIFI</b>	Domestic systemically important financial institution	<b>QCCP</b>	Qualifying central counterparty
<b>EAD</b>	Exposure at default	<b>QRRCE</b>	Qualifying revolving retail client exposures
<b>ECAI</b>	External credit assessment institution	<b>RWA</b>	Risk-weighted assets
<b>ECL</b>	Expected credit loss	<b>SA</b>	Standardized approach
<b>EEPE</b>	Effective expected positive exposure	<b>SFT</b>	Securities financing transactions
<b>ERB</b>	External Ratings-Based Approach	<b>SPA</b>	Simplified prudential approach
<b>FSB</b>	Financial Stability Board	<b>sVaR</b>	Stressed Value at Risk
<b>G-SIFI</b>	Global systemically important financial institution	<b>T2</b>	Tier 2 capital
<b>HQLA</b>	High-quality liquid assets	<b>TLAC</b>	Total Loss Absorbing Capacity
<b>HVCRE</b>	High-volatility commercial real estate	<b>VaR</b>	Value at Risk

## 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, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

**Capital ratios**

Ratios determined by dividing regulatory capital by risk-weighted assets. These measures are defined in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF.

**Countercyclical buffer**

The countercyclical buffer aims to ensure that capital requirements take account of the macro-financial environment in which Desjardins Group operates. The AMF could deploy this buffer when it judges that excessive credit growth is associated with a build-up of system-wide risks and, as such, would provide a buffer of capital to absorb potential losses.

**Counterparty and issuer risk**

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

**Credit risk**

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

**Gross credit-impaired loan**

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

**Expected loss (ECL)**

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

**Exposure at default (EAD)**

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

**Exposures related to residential mortgage loans**

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

**Fair value**

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

**Incremental risk charge (IRC)**

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

**Internal Models Method**

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

**Internal Ratings-Based Approach**

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

## GLOSSARY (continued)

### Leverage ratio

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

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

### Liquidity coverage ratio

Ratio determined by dividing the stock of unencumbered HQLA by the amount of net cash outflows for the next 30 days assuming an acute liquidity stress scenario.

### Liquidity risk

Risk related to Desjardins Group's capacity to raise the necessary funds (by increasing liabilities or converting assets) to meet a financial obligation, whether or not it appears on the Combined Balance Sheets.

### Loss given default (LGD)

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

### Market risk

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

### NVCC subordinated notes

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

### Off-balance sheet exposure

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

### Office of the Superintendent of Financial Institutions (OSFI)

Organization whose mission is to enforce all laws governing the financial industry in Canada, particularly as concerns banks, insurance companies, trust companies, loan companies, cooperative credit associations, fraternal companies and private pension plans subject to federal oversight.

### Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events and resulting in losses or failure to achieve objectives and takes into account the impact of failures on the achievement of the strategic objectives of the relevant component or Desjardins Group, as the case may be.

### Other retail client exposures

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

### Price risk

Risk of potential loss resulting from a change in the market value of assets (shares, commodities, real estate properties, index-based assets) but not resulting from a change in interest or foreign exchange rates or in the credit quality of a counterparty.

### Probability of default (PD)

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

### Qualifying revolving retail client exposures

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

### Regulatory capital

In accordance with the definition set out in the 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.



## GLOSSARY (continued)

### Risk-weighted assets

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

### Scaling factor

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

### Securitization

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

### Standardized Approach

#### – Credit risk

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

#### – Market risk

Default approach used to calculate risk-weighted assets for the 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.

### TLAC leverage ratio

Ratio determined by dividing the total loss absorbing capacity by the exposure measure. The exposure measure is independent from risk and includes:

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

### TLAC ratio

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

### Total loss absorbing capacity – TLAC

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

### Unused exposure

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

### Used exposure

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

### Value at Risk

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