Pillar 3 Report (unaudited)

For the period ended June 30, 2023

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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 Desjardins.com and on the SEDAR+ website at www.sedarplus.ca (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 Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives, including leverage requirements. The latter was revised and the changes were implemented in the 1st quarter of 2023, stemming from the Basel III regulatory reforms approved by the BCBS on December 7, 2017.

These guidelines are available on the AMF's website at https://lautorite.qc.ca (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.

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

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 MD&A and may be incorporated in other filings with Canadian regulators or in any other communications.

The 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, and the 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", "count on", "anticipate", "intend", "estimate", "plan", "forecast", "aim", "propose", "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. Desjardins Group cautions readers against placing undue reliance on 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, predictions, forecasts or other forward-looking statements in this in the MD&A. It is also possible that these assumptions, predictions, forecasts or other forward-looking 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. 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 accurate. Desjardins Group cautions readers against placing undue reliance on these 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 MD&A 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 periods 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

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[1][2])

		a	b	c	d	e
	(in millions of dollars)	**As at June 30, 2023**	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
1	Total loss-absorbing capacity (TLAC) available[3]	**39,003**	40,203	38,722	37,707	34,601
1a	Total loss-absorbing capacity (TLAC) available without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)[4]	**39,003**	40,203	38,721	37,705	34,600
2	Total RWA at the level of the resolution group	**131,342**	137,189	134,880	144,117	136,945
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	**29.7%**	29.3%	28.7%	26.2%	25.3%
3a	TLAC as a percentage of RWA (row 1a / row 2) (%) without the application of the transitional provisions for the provisioning of ECLs[4]	**29.7%**	29.3%	28.7%	26.2%	25.3%
4	Leverage ratio exposure measure at the level of the resolution group[5]	**366,286**	353,231	364,519	364,399	357,706
5	TLAC as a percentage of leverage ratio exposure measure[5] (row 1 / row 4)	**10.6%**	11.4%	10.6%	10.4%	9.7%
5a	TLAC as a percentage of leverage ratio exposure measure[5] (row 1a / row 4) without the application of the transitional provisions for the provisioning of ECLs[4]	**10.6%**	11.4%	10.6%	10.4%	9.7%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**yes**	yes	yes	yes	yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**no**	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	**N/A**	N/A	N/A	N/A	N/A

(1) 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.

(2) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(3) Issuance of $2.1 billion of debt eligible to qualify under the TLAC Guideline in 2023, including $0.3 billion in the second quarter of 2023.

(4) For the 2022 quarters, this line included the transitional provisions issued by the AMF under which a portion of the general allowance, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

(5) As part of the temporary relief measures issued by the AMF since March 31, 2020, reserves with central banks are excluded from the total exposure used in calculating the leverage ratio until further notice.

Template OV1 – Overview of risk-weighted assets (RWA)[1]

		a	b				c
		RWA					Minimum capital requirements[2]
	(in millions of dollars)	**As at June 30, 2023**	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022	**As at June 30, 2023**
1	Credit risk (excluding counterparty credit risk)	**95,623**	100,453	100,717	112,109	106,648	**7,650**
2	Of which: Standardized Approach (SA)	**25,698**	25,227	24,805	24,992	23,566	**2,056**
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**8,928**	8,571	—	—	—	**714**
4	Of which: Supervisory Slotting Approach	**—**	—	—	—	—	**—**
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach[3]	**60,997**	66,655	75,912	87,117	83,082	**4,880**
6	Counterparty credit risk (CCR)[4]	**3,280**	2,895	3,262	4,974	4,233	**263**
7	Of which: Standardized Approach for counterparty credit risk	**2,758**	2,506	2,678	4,302	3,423	**221**
8	Of which: IMM	**—**	—	—	—	—	**—**
9	Of which: other CCR	**522**	389	584	672	810	**42**
10	Credit valuation adjustment (CVA)[5]	**2,737**	3,405	2,429	2,453	2,148	**219**
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**	—	—	—	—	**—**
12	Equity investments in funds – look-through approach	**—**	—	—	—	—	**—**
13	Equity investments in funds – mandate-based approach	**—**	—	—	—	—	**—**
14	Equity investments in funds – fall-back approach	**—**	—	2,505	2,329	2,164	**—**
15	Settlement risk	**—**	—	—	—	—	**—**
16	Securitization exposures in the banking book	**338**	360	361	374	382	**27**
17	Of which: Internal Rating-Based Approach (IRB)	**—**	—	—	—	—	**—**
18	Of which: prudential approach (PA) based on internal ratings	**—**	—	—	—	—	**—**
19	Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	**338**	360	361	374	382	**27**
20	Market risk	**3,283**	3,531	3,959	3,255	3,228	**262**
21	Of which: Standardized Approach (SA)	**369**	385	308	400	437	**30**
22	Of which: Internal Model Method (IMM)	**2,914**	3,146	3,651	2,855	2,791	**232**
23	Capital charge for switch between trading book and banking book	**—**	—	—	—	—	**—**
24	Operational risk	**21,165**	20,223	15,114	15,105	14,935	**1,693**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**9,073**	9,365	9,509	9,439	9,036	**726**
26	RWA floor	**—**	—	1,455	—	—	**—**
27	Floor adjustment (before application of transitional cap)	**—**	—	—	—	—	**—**
28	Floor adjustment (after application of transitional cap)	**—**	—	—	—	—	**—**
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	**135,499**	140,232	139,311	150,038	142,774	**10,840**

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

(3) Changes in certain methodology aspects resulted in a decrease in RWA in the fourth quarter of 2022.

(4) Comparative data have been restated to conform with the presentation for the current period.

(5) Basel III has been revised and requires the credit valuation adjustment (CVA) charge to be presented separately from counterparty risk. The data for the comparative quarters have been restated.

Risk-weighted assets (RWA)[1]

As at June 30, 2023

(in millions of dollars)	Internal Ratings-Based Approach Exposure[2]	Internal Ratings-Based Approach RWA	Standardized Approach Exposure[2]	Standardized Approach RWA	Total Exposure[2]	Total RWA	Total Capital requirement[3]	Total Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	81,531	7,132	5,781	42	87,312	7,174	574	8.2%
Non-central government public sector entities	—	—	8,191	1,638	8,191	1,638	131	20.0%
Financial institutions	5,846	1,749	2,658	1,299	8,504	3,048	244	35.8%
Businesses	32,723	18,086	13,031	11,717	45,754	29,803	2,384	65.1%
Securitization	—	—	27	338	27	338	27	1,250.0%
Equities	—	—	708	843	708	843	67	119.0%
SMEs similar to other retail client exposures	9,734	5,663	173	131	9,907	5,794	465	58.5%
Real estate	165,349	26,688	4,586	3,230	169,935	29,918	2,393	17.6%
Other retail client exposures (excluding SMEs)	23,569	6,332	1,419	1,078	24,988	7,410	593	29.7%
Qualifying-revolving retail client exposures	15,444	4,275	84	63	15,528	4,338	347	27.9%
Sub-total – Credit risk other than counterparty risk	334,196	69,925	36,658	20,379	370,854	90,304	7,225	24.4%
Counterparty risk								
Sovereign borrowers	—	—	—	—	—	—	—	—%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	4,347	1,922	60	40	4,407	1,962	157	44.5%
Businesses	5	6	410	253	415	259	20	172.6%
Trading portfolios	925	500	507	536	1,432	1,036	83	72.3%
Credit valuation adjustment charge (CVA)	—	—	5,465	2,737	5,465	2,737	219	50.1%
Additional requirements related to the banking and trading portfolio	—	—	307	23	307	23	2	7.7%
Sub-total – Counterparty risk	5,277	2,428	6,749	3,589	12,026	6,017	481	50.0%
Other assets[4]	—	—	—	—	21,931	14,730	1,178	67.2%
Total – Credit risk	339,473	72,353	43,407	23,968	404,811	111,051	8,884	27.4%
Market risk								
Value at Risk (VaR)	—	568	—	—	—	568	45	—%
Stressed VaR	—	1,358	—	—	—	1,358	109	—%
Incremental risk charge (IRC)[5]	—	988	—	—	—	988	79	—%
Other[6]	—	—	—	369	—	369	30	—%
Total – Market risk[7]	—	2,914	—	369	—	3,283	263	—%
Operational risk	—	—	—	21,165	—	21,165	1,693	—%
Total risk-weighted assets before RWA floor	339,473	75,267	43,407	45,502	404,811	135,499	10,840	33.5%
RWA floor adjustment[8]	—	—	—	—	—	—	—	—%
Total risk-weighted assets	339,473	75,267	43,407	45,502	404,811	135,499	10,840	33.5%

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA)[1] (continued)

(in millions of dollars)	Risk-weighted assets As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
Credit risk other than counterparty risk				
Sovereign borrowers	9,059	7,213	7,306	7,331
Non-central government public sector entities	1,656	N/A	N/A	N/A
Financial institutions	3,374	4,389	4,335	3,872
Businesses	30,515	51,062	51,497	48,392
Securitization	360	361	374	382
Equities	757	2,787	2,601	2,410
SMEs similar to other retail client exposures	4,519	5,041	5,009	4,943
Real estate	33,377	11,421	21,437	19,780
Other retail client exposures (excluding SMEs)	7,226	6,046	6,060	5,893
Qualifying-revolving retail client exposures	4,467	5,527	5,891	5,788
Sub-total – Credit risk other than counterparty risk	95,310	93,847	104,510	98,791
Counterparty risk				
Sovereign borrowers	—	—	—	2
Non-central government public sector entities	—	N/A	N/A	N/A
Financial institutions	1,515	1,624	2,456	2,498
Businesses	330	330	480	289
Trading portfolios	1,021	1,130	1,784	1,202
Credit valuation adjustment charge (CVA)	3,405	2,429	2,453	2,148
Additional requirements related to the banking and trading portfolio	29	47	41	61
Sub-total – Counterparty risk	6,300	5,560	7,214	6,200
Other assets[4]	14,868	14,948	14,810	14,736
Scaling factor[9]	—	4,428	5,144	4,884
Total – Credit risk	116,478	118,783	131,678	124,611
Market risk				
Value at Risk (VaR)	759	714	629	522
Stressed VaR	1,401	2,163	1,339	1,235
Incremental risk charge (IRC)[5]	956	760	846	1,034
Other[6]	415	322	441	437
Total – Market risk[7]	3,531	3,959	3,255	3,228
Operational risk	20,223	15,114	15,105	14,935
Total risk-weighted assets before RWA floor	140,232	137,856	150,038	142,774
RWA floor adjustment[8]	—	1,455	—	—
Total risk-weighted assets	140,232	139,311	150,038	142,774

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

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

(4) Other assets are measured using a method other than the Standardized Approach or the Internal Ratings-Based Approach. This item includes the portion of investments below a certain threshold in components deconsolidated for regulatory capital purposes (mainly Desjardins Financial Security Life Insurance Company), the share of investments below a certain threshold in associated corporations and the share of other future tax assets above a certain threshold. These three items are weighted at 250%, and the deducted portion (i.e., the portion above a certain threshold) is weighted at 0%. This category excludes the CVA charge and additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty credit risk section.

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

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

(7) Value at Risk multipliers by risk factor are automatically increased based on back-testing in accordance with a new AMF guideline.

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

(9) 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.

Risk-weighted assets[1] by business segment[2]

(in millions of dollars)	**As at June 30, 2023**	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
Allocated to business segments[3]					
Personal and Business Services[4]	**104,831**	108,647	105,587	116,225	111,324
Wealth Management and Life and Health Insurance	**3,799**	3,568	7,116	6,899	6,215
Property and Casualty Insurance	**5,484**	5,126	4,363	4,555	4,694
Other	**21,385**	22,891	20,790	22,359	20,541
Not allocated[5]	**—**	—	1,455	—	—
Total risk-weighted assets	**135,499**	140,232	139,311	150,038	142,774

(1) Risk-weighted assets represent the amount of risk-weighted assets used in calculating the Tier 1A capital ratio.
(2) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.
(3) Certain items under Basel III are now deducted.
(4) Changes in certain methodology aspects resulted in a decrease in RWA in the fourth quarter of 2022.
(5) Includes risk-weighted assets related to the RWA floor adjustment.

Change in risk-weighted assets[1]

(in millions of dollars)	For the three-month periods ended June 30, 2023			March 31, 2023			December 31, 2022			September 30, 2022			June 30, 2022		
	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
Credit risk															
Risk-weighted assets at beginning of period	**110,178**	**6,300**	**116,478**	113,092	5,691	118,783	124,251	7,427	131,678	118,230	6,381	124,611	112,221	5,647	117,868
Size of portfolio[2]	**2,329**	**(492)**	**1,837**	3,327	1,253	4,580	1,897	(798)	1,099	2,204	(538)	1,666	3,523	512	4,035
Quality of portfolio[3]	**1,712**	**180**	**1,892**	(776)	446	(330)	(2,290)	(932)	(3,222)	1,950	1,497	3,447	290	211	501
Updating of models[4]	**—**	**—**	**—**	615	2	617	—	—	—	—	—	—	—	—	—
Procedures and policies[5]	**(8,965)**	**42**	**(8,923)**	(6,063)	(1,092)	(7,155)	(10,565)	—	(10,565)	1,231	—	1,231	1,970	—	1,970
Acquisitions and transfers	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	**(220)**	**(13)**	**(233)**	(17)	—	(17)	(201)	(6)	(207)	636	87	723	226	11	237
Other	**—**	**—**	**—**	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	**(5,144)**	**(283)**	**(5,427)**	(2,914)	609	(2,305)	(11,159)	(1,736)	(12,895)	6,021	1,046	7,067	6,009	734	6,743
Risk-weighted assets at end of period	**105,034**	**6,017**	**111,051**	110,178	6,300	116,478	113,092	5,691	118,783	124,251	7,427	131,678	118,230	6,381	124,611

(in millions of dollars)	For the three-month periods ended June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022
Market risk					
Risk-weighted assets at beginning of period	**3,531**	3,959	3,255	3,228	3,225
Change in risk level[6]	**(248)**	(428)	881	(14)	(138)
Updating of models[4]	**—**	—	—	—	—
Procedures and policies[5][7]	**—**	—	(177)	41	141
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**(248)**	(428)	704	27	3
Risk-weighted assets at end of period	**3,283**	3,531	3,959	3,255	3,228
Operational risk					
Risk-weighted assets at beginning of period	**20,223**	15,114	15,105	14,935	14,654
Revenue generated	**942**	27	9	170	281
Procedures and policies[5]	**—**	5,082	—	—	—
Acquisitions and transfers	**—**	—	—	—	—
Total changes in risk-weighted assets	**942**	5,109	9	170	281
Risk-weighted assets at end of period	**21,165**	20,223	15,114	15,105	14,935
RWA floor adjustment					
Risk-weighted assets at beginning of period	**—**	1,455	—	—	—
Size of portfolio[2]	**—**	—	(2)	—	—
Quality of portfolio[3]	**—**	—	—	—	—
Updating of models[4]	**—**	—	—	—	—
Procedures and policies[5]	**—**	(1,455)	1,457	—	—
Acquisitions and transfers	**—**	—	—	—	—
Change in exchange rates	**—**	—	—	—	—
Other	**—**	—	—	—	—
Total changes in risk-weighted assets	**—**	(1,455)	1,455	—	—
Risk-weighted assets at end of period	**—**	—	1,455	—	—

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.
(2) Increase or decrease in underlying risk exposure.
(3) Change in risk mitigation factors and portfolio quality.
(4) Change in models and risk parameters.
(5) Regulatory changes and changes in regulatory capital calculation methods.
(6) Change in risk levels and change in exchange rates, which are not considered to be material.
(7) Value at Risk multipliers by risk factor are automatically increased based on back-testing in accordance with a new AMF guideline.

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital[1]

	(in millions of dollars)	As at June 30, 2023	Cross-reference[2]	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
	Tier 1A capital: Instruments and reserves						
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	**29,034**	C + D	28,783	28,906	28,721	28,592
3	Accumulated other comprehensive income (and other reserves)	**(1,855)**	E	(1,335)	(2,154)	(2,161)	(1,665)
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	**N/A**		N/A	N/A	N/A	N/A
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	**—**		—	—	—	—
6	**Tier 1A capital instruments before regulatory adjustments**	**32,068**		32,337	31,641	31,449	31,816
	Tier 1A capital: Regulatory adjustments						
7	Prudential valuation adjustments	**—**		—	—	—	—
7a	Reverse mortgages	**—**		—	—	—	—
7b	Exposures to non-qualifying central counterparties	**—**		—	—	—	—
7c	Materiality thresholds on credit protection	**—**		—	—	—	—
7d	Non-payment versus delivery on non-delivery versus payment transactions	**—**		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	**560**	F + G	560	153	154	154
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	**990**	H + I	897	614	489	483
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	**187**	J + K	199	187	267	225
11	Cash flow hedge reserve	**(937)**	L	(534)	(815)	(783)	(469)
12	Shortfall of allowances for expected losses[3]	**215**	Note	111	217	444	409
13	Securitization gain on sale	**—**		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	**13**	M	15	21	—	—
15	Defined benefit plan assets, after permitted offset (net of eligible deferred tax liabilities)	**324**	N + O	438	408	457	656
16	Investment in own Tier 1A capital instruments (if not consolidated)	**—**		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	**121**	B	120	130	71	36
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)	**1,776**	P + Q	2,172	2,463	2,221	2,330
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	Other regulatory deductions or adjustments[4][5]	**368**	Note	348	(16)	(17)	(12)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	**119**	R	121	123	125	127
28	**Total regulatory adjustments to Tier 1A and equivalent capital**	**3,736**		4,447	3,485	3,428	3,939
29	**Total Tier 1A and equivalent capital**	**28,332**		27,890	28,156	28,021	27,877
29a	**Total Tier 1A capital without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)[4]**	**28,332**		27,890	28,138	28,004	27,863

Footnotes to this table are presented on page 12.

Template CC1 – Composition of regulatory capital[1] (continued)

	(in millions of dollars)	As at June 30, 2023	Cross-reference[2]	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
	Tier 1B capital: Instruments						
30	Directly issued qualifying Tier 1B capital instruments	**—**		—	—	—	—
31	Of which: classified as equity under applicable accounting standards	**—**		—	—	—	—
32	Of which: classified as liabilities under applicable accounting standards	**—**		—	—	—	—
33	Directly issued capital instruments subject to phase-out from Tier 1B capital	**N/A**		N/A	N/A	N/A	N/A
34	Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)	**—**		—	—	—	—
35	Of which: instruments issued by subsidiaries and subject to phase-out	**N/A**		N/A	N/A	N/A	N/A
36	**Tier 1B capital before regulatory adjustments**	**—**		—	—	—	—
	Tier 1B capital: Regulatory adjustments						
37	Investments in own Tier 1B capital instruments	**—**		—	—	—	—
38	Crossed investments in own Tier 1B capital instruments	**—**		—	—	—	—
39	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 issued Tier 1A capital instruments (amount above 10% threshold)	**—**		—	—	—	—
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	**119**	R	121	123	125	127
41	National specific regulatory adjustments	**(119)**	R	(121)	(123)	(125)	(127)
42	Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions	**—**		—	—	—	—
43	**Total regulatory adjustments to Tier 1B capital**	**—**		—	—	—	—
44	**Total Tier 1B capital**	**—**		—	—	—	—
45	**Total Tier 1 capital (1A + 1B)**	**28,332**		27,890	28,156	28,021	27,877
45a	**Total Tier 1 capital (1A + 1B) without the application of the transitional provisions for the provisioning of ECLs[4]**	**28,332**		27,890	28,138	28,004	27,863
	Tier 2 capital: Instruments and provisions						
46	Directly issued qualifying Tier 2 capital instruments	**2,938**	S + T	2,958	2,954	2,945	1,981
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	**N/A**		N/A	N/A	N/A	N/A
48	Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)	**—**		—	—	—	—
49	Of which: instruments issued by subsidiaries subject to phase-out	**N/A**		N/A	N/A	N/A	N/A
50	Provisions	**45**	U	53	161	148	133
51	**Tier 2 capital before regulatory adjustments**	**2,983**		3,011	3,115	3,093	2,114
	Tier 2 capital: Regulatory adjustments						
52	Investments in own Tier 2 capital instruments	**—**		—	—	—	—
53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities	**—**		—	—	—	—
54	Investments of the “entity” in the capital and other TLAC liabilities 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 issued Tier 1A capital instruments (amount above 10% threshold)	**—**		—	—	—	—
55	Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	**976**	V + W	826	826	826	826
56	National specific regulatory adjustments	**—**		—	—	—	—
57	**Total regulatory adjustments to Tier 2 capital**	**976**		826	826	826	826
58	**Total Tier 2 capital**	**2,007**		2,185	2,289	2,267	1,288
59	**Total capital (1A + 1B and 2)**	**30,339**		30,075	30,445	30,288	29,165
59a	**Total capital (1A + 1B and 2) without the application of the transitional provisions for the provisioning of ECLs[4]**	**30,339**		30,075	30,443	30,287	29,164
60	**Total risk-weighted assets**	**135,499**		140,232	139,311	150,038	142,774

Footnotes to this table are presented on page 12.

Template CC1 – Composition of regulatory capital[1] (continued)

	(in millions of dollars)	As at June 30, 2023	Cross-reference[2]	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
	Capital ratios and buffers						
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	**20.9%**		19.9%	20.2%	18.7%	19.5%
61a	Tier 1A (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[4]	**20.9%**		19.9%	20.2%	18.7%	19.5%
62	Tier 1 (as a % of risk-weighted assets)	**20.9%**		19.9%	20.2%	18.7%	19.5%
62a	Tier 1 (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[4]	**20.9%**		19.9%	20.2%	18.7%	19.5%
63	Total capital (as a % of risk-weighted assets)	**22.4%**		21.4%	21.9%	20.2%	20.4%
63a	Total capital (as a % or risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs[4]	**22.4%**		21.4%	21.9%	20.2%	20.4%
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	**14.4%**		13.4%	13.9%	12.2%	12.4%
	National minima						
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%
	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other liabilities of other financial entities	**2,516**	X	2,214	2,013	1,510	618
73	Significant investments in Tier 1A capital instruments of financial entities	**3,023**	Y	3,018	3,074	3,037	3,033
74	Mortgage servicing rights (net of related tax liabilities)	**—**		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	**604**	Z	722	729	739	581
	Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	**45**		53	177	163	145
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	**45**		53	177	163	145
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

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Cross-reference to the combined regulatory balance sheet. Refer to Template "Reconciliation of regulatory capital to balance sheet" in this report.

(3) Items considered only in regulatory capital.

(4) For the 2022 quarters, this line included the transitional provisions issued by the AMF under which a portion of the general allowance, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

(5) Since the first quarter of 2023, equity investments in funds subject to the fall-back approach have been deducted from Tier 1A capital.

Quarterly changes in regulatory capital[1]

(in millions of dollars)	As at June 30, 2023	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
Tier 1A capital					
Balance at beginning of period	**27,890**	28,156	28,021	27,877	27,931
Increase in reserves and undistributed surplus earnings	**251**	(123)	185	129	712
Eligible accumulated other comprehensive income	**(520)**	819	7	(496)	(1,036)
Permanent shares and surplus shares subject to phase-out	**—**	—	—	—	—
Deductions	**711**	(962)	(57)	511	270
Balance at end of period	**28,332**	27,890	28,156	28,021	27,877
Total Tier 1 capital[2]	**28,332**	27,890	28,156	28,021	27,877
Tier 2 capital					
Balance at beginning of period	**2,185**	2,289	2,267	1,288	1,284
Eligible instruments[3]	**(20)**	4	9	964	4
General allowance	**(8)**	(108)	13	15	—
Deductions	**(150)**	—	—	—	—
Balance at end of period	**2,007**	2,185	2,289	2,267	1,288
Total capital	**30,339**	30,075	30,445	30,288	29,165

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) No Tier 1B capital instruments have been issued to date.

(3) The Fédération issued instruments eligible as contingent capital in the event of non-viability for an amount of $1.0 billion during the third quarter of 2022.

Template CC2 – Reconciliation of regulatory capital to balance sheet
As at June 30, 2023

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation[1]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[2]
Assets					
Cash and deposits with financial institutions	8,218	2,363	5,855		
Securities	83,610	29,053	54,557		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				2,516	X
Other securities				52,041	
Securities borrowed or purchased under reverse repurchase agreements	13,611	(488)	14,099		
Loans	258,776	2,010	256,766		
Significant investments in the Tier 2 capital of financial institutions				126	V
Other loans				256,640	
Allowance for credit losses	(1,040)	—	(1,040)		
General allowance allowed for inclusion in Tier 2 capital				(45)	U
Allowances not allowed for regulatory capital				(995)	
Segregated fund net assets	23,251	23,251	—		
Other assets					
Clients' liability under acceptances	7	—	7		
Derivative financial instruments	5,554	60	5,494		
Amounts receivable from clients, brokers and financial institutions	3,975	262	3,713		
Reinsurance contract assets	1,671	1,671	—		
Right-of-use assets	529	(316)	845		
Investment property	945	935	10		
Property, plant and equipment	1,566	445	1,121		
Goodwill	564	525	39		F
Intangible assets	1,136	698	438		H
Net defined benefit assets	534	137	397		N
Deferred tax assets	1,341	117	1,224		
Deferred tax assets other than those attributable to temporary differences				363	J
Deferred tax liabilities other than those attributable to temporary differences				(176)	K
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				604	Z
Deferred tax liabilities related to software and other intangible assets				(146)	I
Deferred tax liabilities related to goodwill				(4)	G
Deferred tax liabilities related to net defined benefit assets				(73)	O
Other deferred tax assets				656	
Other					
Investments in companies accounted for using the equity method	1,546	(5,491)	7,037		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				137	P
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,023	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital				1,639	Q
Significant investments in the Tier 1B capital of other financial institutions				119	R
Significant investments in the Tier 2 capital of other financial institutions				850	W
Other adjustments related to investments				1,269	
Other items	3,764	601	3,163		
Total assets	409,558	55,833	353,725		

Footnotes to this table are presented on the next page.

Template CC2 – Reconciliation of regulatory capital to balance sheet (continued)
As at June 30, 2023

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation[(1)]	Balance sheet using the scope of regulatory consolidation	Including	Cross-reference to the capital table[(2)]
Liabilities					
Deposits	265,539	(700)	266,239		
Insurance contract liabilities	31,288	31,288	—		
Other liabilities					
Acceptances	7	—	7		
Commitments related to securities sold short	10,657	59	10,598		
Commitments related to securities lent or sold under repurchase agreements	20,502	679	19,823		
Derivative financial instruments	7,062	319	6,743		
Amounts payable to clients, brokers and financial institutions	8,545	355	8,190		
Lease liabilities	604	(336)	940		
Reinsurance contract liabilities	38	38	—		
Segregated fund net liabilities for investment contracts	19,721	19,721	—		
Net defined benefit plan liabilities	678	155	523		
Deferred tax liabilities	267	208	59		
Other	8,794	3,077	5,717		
Subordinated notes	2,913	—	2,913		
Subordinated notes allowed for inclusion in Tier 2 capital				2,913	S
Total liabilities	376,615	54,863	321,752		
Equity					
Capital stock	4,794	—	4,794		
Qualifying shares				25	T
Federation capital shares				4,768	A
Reciprocal cross-holdings in Tier 1A capital instruments				121	B
Shares excluded from the calculation of regulatory capital				(120)	
Undistributed surplus earnings	3,487	89	3,398		C
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk				13	M
Other undistributed surplus earnings				3,385	
Accumulated other comprehensive income	(1,855)	—	(1,855)		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income				(2,756)	
Gains (losses) on derivative financial instruments designated as cash flow hedges				(937)	L
Other				1,838	
Reserves	25,636	—	25,636		D
Non-controlling interests	881	881	—		
Total equity	32,943	970	31,973		
Total liabilities and equity	409,558	55,833	353,725		

(1) 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 2.2 of the MD&A, in the Desjardins Group's 2022 Annual Report.

(2) 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, 2023

	Features	Qualifying shares	Qualifying shares	F capital shares
1	Issuer	**Desjardins caisses in Québec**	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
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)	**$25,719**	**$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)[(1)]	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**	**NVCC subordinated notes issued by *Fédération des caisses Desjardins du Québec*[(1)]**
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 21.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2023

	Features	NVCC subordinated notes	NVCC subordinated notes	NVCC subordinated 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)	**CUSIP : 31430WDW1 ISIN : CA31430WDW16**	**CUSIP : 31430WGC2 ISIN : CA31430WGC25**	**CUSIP : 31430WRG1 ISIN : CA31430WRG10**
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**	**Tier 2 instrument**
5	Post-transitional Basel III rules	**Tier 2 instrument**	**Tier 2 instrument**	**Tier 2 instrument**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**	**Entity**
7	Instrument type	**Subordinated notes**	**Subordinated notes**	**Subordinated notes**
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	**$917,720**	**$997,963**	**$997,097**
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**	**August 23, 2022**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**May 26, 2030**	**May 28, 2031**	**August 23, 2032**
14	Issuer call subject to prior approval by the AMF	**Yes**	**Yes**	**Yes**
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**	**On or after August 23, 2027, at par plus accrued and unpaid interest**
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**	**On any date after August 23, 2027, at par plus accrued and unpaid interest**
	Coupons / dividends			
17	Fixed or floating dividend/coupon	**Fixed, then floating**	**Fixed, then floating**	**Fixed, then floating**
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%**	**5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%**
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**	**Convertible**
24	If convertible, conversion trigger(s)	**See Note (2)**	**See Note (2)**	**See Note (2)**
25	If convertible, fully or partially	**Always fully convertible**	**Always fully convertible**	**Always fully convertible**
26	If convertible, conversion rate	**See Note (3)**	**See Note (3)**	**See Note (3)**
27	If convertible, mandatory or optional conversion	**Mandatory**	**Mandatory**	**Mandatory**
28	If convertible, specify instrument type convertible into	**Class Z-Contingent capital shares (Tier 1A instrument)**	**Class Z-Contingent capital shares (Tier 1A instrument)**	**Class Z-Contingent capital shares (Tier 1A instrument)**
29	If convertible, specify issuer of instrument it converts into	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
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)	**Senior creditors including depositors**	**Senior creditors including depositors**	**Senior creditors including depositors**
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 21.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2023

	Features	TLAC senior notes	TLAC senior 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)	**CUSIP : 31430WCG7 ISIN : CA31430WCG74**	**CUSIP : 31429KAD5 / 31429LAD3 ISIN : US31429KAD54 / US31429LAD38**	**CUSIP : 31430WFL3 ISIN : CA31430WFL33**
3	Governing law(s) of the instrument	**Québec, and applicable Canadian federal laws**	**New York (United States), except specific exceptions (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**	**Contractual**	**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	**$1,000,000,000**	**US$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	**October 4, 2019**	**February 10, 2020**	**January 21, 2021**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**October 4, 2024**	**February 10, 2025**	**January 21, 2026**
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	**2.417% per year**	**2.05% per year**	**1.093% 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**

Footnotes to this table are presented on page 21.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2023

	Features	TLAC senior notes	TLAC senior 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)	**CUSIP : 31430WHX5 ISIN: CA31430WHX52**	**CUSIP : 31430WPB4 ISIN: CA31430WPB41**	**CUSIP : 31429KAG8 / 31429LAG6 ISIN: US31429KAG85 / US31429LAG68**
3	Governing law(s) of the instrument	**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)	**N/A**	**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**	**Amount qualifying for TLAC purposes only**	**Amount qualifying for TLAC purposes only**
9	Par value of instrument	**$500,000,000**	**$1,000,000,000**	**US$750 000 000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**September 10, 2021**	**May 19, 2022**	**August 23, 2022**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**September 10, 2026**	**May 19, 2027**	**August 23, 2025**
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	**1.587% per year**	**4.407% per year**	**4.400% 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**

Footnotes to this table are presented on page 21.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2023

	Features	TLAC senior notes	TLAC senior 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)	**CUSIP : 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42**	**CUSIP : 31430WTH7 ISIN : CA31430WTH74**	**CUSIP : 31429KAJ2 / 31429LAJ0 ISIN : US31429KAJ25 / US31429LAJ08**
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	**US$500 000 000**	**$1,000,000,000**	**US$600 000 000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**August 23, 2022**	**November 16, 2022**	**January 23, 2023**
12	Perpetual or dated	**Dated**	**Dated**	**Dated**
13	Original maturity date	**August 23, 2027**	**October 1, 2025**	**January 23, 2026**
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, then floating**
18	Coupon rate or any related index	**4.550% per year**	**5.2% per year**	**5.278% per year until, but excluding, January 23, 2025. Afterwards, daily compounded SOFR determined for the observation period plus 1.094%**
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 21.

Template CCA – Main features of regulatory capital instruments and other TLAC-eligible instruments (continued)
As at June 30, 2023

	Features	TLAC senior notes	TLAC senior notes
1	Issuer	***Fédération des caisses Desjardins du Québec***	***Fédération des caisses Desjardins du Québec***
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	**CUSIP : 31429KAK9 / 31429LAK7 ISIN : US31429KAK97 / US31429LAK70**	**Common Code : 261363054 ISIN : XS2613630545**
3	Governing law(s) of the instrument	**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**
	Regulatory treatment:		
4	Transitional Basel III rules	**N/A**	**N/A**
5	Post-transitional Basel III rules	**N/A**	**N/A**
6	Eligible at financial entity/group/group and financial entity	**Entity**	**Entity**
7	Instrument type	**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**
9	Par value of instrument	**US$750 000 000**	**JPY$34 300 000 000**
10	Accounting classification	**Liabilities – Amortized cost**	**Liabilities – Amortized cost**
11	Original date of issuance	**March 14, 2023**	**April 24, 2023**
12	Perpetual or dated	**Dated**	**Dated**
13	Original maturity date	**March 14, 2028**	**April 24, 2028**
14	Issuer call subject to prior approval by the AMF	**No**	**No**
15	Optional call date, contingent call dates and redemption amount	**N/A**	**N/A**
16	Subsequent call dates, if applicable	**N/A**	**N/A**
	Coupons / dividends		
17	Fixed or floating dividend/coupon	**Fixed**	**Fixed**
18	Coupon rate or any related index	**5.70% per year**	**1.00% per year**
19	Existence of a payment stopper	**No**	**No**
20	Fully discretionary, partially discretionary or mandatory	**Mandatory**	**Mandatory**
21	Existence of step-up or other incentive to redeem	**No**	**No**
22	Non-cumulative or cumulative	**Cumulative**	**Cumulative**
23	Convertible or non-convertible	**Non-convertible**	**Non-convertible**
24	If convertible, conversion trigger(s)	**N/A**	**N/A**
25	If convertible, fully or partially	**N/A**	**N/A**
26	If convertible, conversion rate	**N/A**	**N/A**
27	If convertible, mandatory or optional conversion	**N/A**	**N/A**
28	If convertible, specify instrument type convertible into	**N/A**	**N/A**
29	If convertible, specify issuer of instrument it converts into	**N/A**	**N/A**
30	Writedown feature	**No**	**No**
31	Writedown trigger(s)	**N/A**	**N/A**
32	Full or partial writedown	**N/A**	**N/A**
33	Permanent or temporary writedown	**N/A**	**N/A**
34	If temporary writedown, description of writeup mechanism	**N/A**	**N/A**
34a	Type of subordination	**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**
36	Non-compliant transitioned features	**N/A**	**N/A**
37	If yes, specify non-compliant feature	**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[1][2])

	(in millions of dollars)	a As at June 30, 2023	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
	Regulatory capital elements of TLAC					
1	Tier 1A and equivalent capital instruments	**27,434**	26,986	27,278	27,162	26,954
2	Additional Tier 1B capital before TLAC adjustments	**—**	—	—	—	—
3	Tier 1B instruments ineligible as TLAC as issued out of subsidiaries to third parties	**—**	—	—	—	—
4	Other adjustments	**—**	—	—	—	—
5	**Tier 1B capital instruments eligible under the TLAC framework**	**—**	—	—	—	—
6	Tier 2 capital before TLAC adjustments	**2,007**	2,185	2,265	2,246	1,268
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	**Tier 2 capital instruments eligible under the TLAC framework**	**2,007**	2,185	2,265	2,246	1,268
11	**TLAC arising from regulatory capital**	**29,441**	29,171	29,543	29,408	28,222
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities[3]	**9,562**	11,032	9,179	8,299	6,379
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	**TLAC arising from non-regulatory capital instruments before adjustments**	**9,562**	11,032	9,179	8,299	6,379
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	**39,003**	40,203	38,722	37,707	34,601
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE D-SIFIs)	**—**	—	—	—	—
20	Deduction of investments in own other TLAC liabilities	**—**	—	—	—	—
21	Other adjustments to TLAC	**—**	—	—	—	—
22	**TLAC after deductions**	**39,003**	40,203	38,722	37,707	34,601
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	**131,342**	137,189	134,880	144,117	136,945
24	Leverage exposure measure[4]	**366,286**	353,231	364,519	364,399	357,706
	TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets)	**29.7%**	29.3%	28.7%	26.2%	25.3%
26	TLAC (as a percentage of leverage exposure)	**10.6%**	11.4%	10.6%	10.4%	9.7%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	**11.7%**	11.3%	10.7%	8.2%	7.3%
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: institution specific countercyclical buffer requirement	**—%**	—%	—%	—%	—%
31	Of which: systemically important financial institution buffer	**1.0%**	1.0%	1.0%	1.0%	1.0%

(1) 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.

(2) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(3) Issuance of $2.1 billion of debt eligible to qualify under the TLAC Guideline in 2023, including $0.3 billion during the second quarter of 2023.

(4) As part of the temporary relief measures issued by the AMF since March 31, 2020, reserves with central banks are excluded from the total exposure used in calculating the leverage ratio until further notice.

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

	(in millions of dollars)	As at June 30, 2023						As at March 31, 2023					
		Creditor ranking						Creditor ranking					
		1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]	
2	Total capital and liabilities net of credit risk mitigation[2]	4,915	—	3,000	9,583	N/A	17,498	4,915	—	3,000	11,055	N/A	18,970
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,915	—	3,000	9,583	N/A	17,498	4,915	—	3,000	11,055	N/A	18,970
5	Subset of row 4 that are potentially eligible as TLAC	4,915	—	3,000	9,583	N/A	17,498	4,915	—	3,000	11,055	N/A	18,970
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	2,325	N/A	2,325	—	—	—	4,041	N/A	4,041
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	7,258	N/A	7,258	—	—	—	7,014	N/A	7,014
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	4,915	—	—	—	N/A	4,915	4,915	—	—	—	N/A	4,915

	(in millions of dollars)	As at December 31, 2022						As at September 30, 2022					
		Creditor ranking						Creditor ranking					
		1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments[1]	
2	Total capital and liabilities net of credit risk mitigation[2]	4,916	—	3,000	9,239	N/A	17,155	4,915	—	3,000	8,335	N/A	16,250
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4	**Total capital and liabilities less excluded liabilities (row 2 minus row 3)**	4,916	—	3,000	9,239	N/A	17,155	4,915	—	3,000	8,335	N/A	16,250
5	Subset of row 4 that are potentially eligible as TLAC	4,916	—	3,000	9,239	N/A	17,155	4,915	—	3,000	8,335	N/A	16,250
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	2,692	N/A	2,692	—	—	—	1,727	N/A	1,727
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	6,547	N/A	6,547	—	—	—	6,608	N/A	6,608
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10	**Subset of row 5 that is perpetual securities**	4,916	—	—	—	N/A	4,916	4,915	—	—	—	N/A	4,915

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

(1) Desjardins Group does not complete this column at this time like Canadian banks.

(2) 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[1]

As at June 30, 2023

	a	b	c	d	e	f	g
			Carrying amounts of items[2]				
(in millions of dollars)	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	8,218	5,855	5,855	—	—	—	—
Securities at amortized cost	49	34	9	—	25	—	—
Securities at fair value through profit or loss	32,308	10,034	794	—	2	9,238	—
Securities at fair value through other comprehensive income	51,253	44,489	44,267	—	—	—	222
Loans and allowance for credit losses	257,736	255,726	255,600	—	—	—	126
Derivative financial instruments	5,554	5,494	—	5,494	—	514	—
Securities borrowed or purchased under reverse repurchase agreements	13,611	14,099	—	14,099	—	12,431	—
Investments in companies accounted for using the equity method	1,546	7,037	3,069	—	—	—	3,968
Segregated fund net assets and reinsurance contract assets	24,922	—	—	—	—	—	—
Right-of-use assets	529	845	845	—	—	—	—
Investment property	945	10	10	—	—	—	—
Property, plant and equipment	1,566	1,121	1,121	—	—	—	—
Goodwill and intangible assets	1,700	477	—	—	—	—	477
Net defined benefit plan assets	534	397	—	—	—	—	397
Deferred tax assets	1,341	1,224	1,224	—	—	—	—
Other assets	7,746	6,883	6,883	—	—	—	—
Total assets	**409,558**	**353,725**	**319,677**	**19,593**	**27**	**22,183**	**5,190**
Liabilities							
Deposits	265,539	266,239	—	—	—	—	266,239
Insurance contract liabilities	31,288	—	—	—	—	—	—
Commitments related to securities	31,159	30,421	—	10,598	—	27,709	—
Derivative financial instruments	7,062	6,743	—	6,743	—	763	—
Reinsurance contract liabilities	38	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	19,721	—	—	—	—	—	—
Deferred tax liabilities	267	59	—	—	—	—	59
Lease liabilities	604	940	—	—	—	—	940
Acceptances and amounts payable to clients, brokers and financial institutions	8,552	8,197	—	—	—	—	8,197
Net defined benefit plan liabilities and other liabilities	9,472	6,240	—	—	—	—	6,240
Subordinated notes	2,913	2,913	—	—	—	—	2,913
Total liabilities	**376,615**	**321,752**	**—**	**17,341**	**—**	**28,472**	**284,588**
Equity							
Capital stock	4,794	4,794	—	—	—	—	4,794
Share capital	—	—	—	—	—	—	—
Undistributed surplus earnings	3,487	3,398	—	—	—	—	3,398
Accumulated other comprehensive income	(1,855)	(1,855)	—	—	—	—	(1,855)
Reserves	25,636	25,636	—	—	—	—	25,636
Equity – Group's share	**32,062**	**31,973**	**—**	**—**	**—**	**—**	**31,973**
Non-controlling interests	**881**	**—**	**—**	**—**	**—**	**—**	**—**
Total equity	**32,943**	**31,973**	**—**	**—**	**—**	**—**	**31,973**
Total liabilities and equity	**409,558**	**353,725**	**—**	**17,341**	**—**	**28,472**	**316,561**

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) 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[1]
As at June 30, 2023

		a	b	c	d	e
			Items subject to[2]			
	(in millions of dollars)	Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Assets carrying amount under scope of regulatory consolidation (per Template LI1)	348,535	319,677	27	19,593	22,183
2	Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	45,813	—	—	17,341	28,472
3	**Total net amount under scope of regulatory consolidation**	302,722	319,677	27	2,252	(6,289)
4	Off-balance sheet amounts[3]	187,631	82,645	—	—	—
5	Differences in valuations	—	—	—	—	—
6	Differences due to different netting rules, other than those already reported in line 2	238	(1,431)	—	1,669	—
7	Differences due to consideration of provisions	1,000	1,000	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Adjustment for derivatives	5,543	—	—	5,543	—
10	Securities financing transaction exposures[4]	21,196	—	—	21,196	—
11	Other differences	—	—	—	—	—
12	**Regulatory exposure amounts**[5]	518,330	401,891	27	30,660	(6,289)

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) 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.

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

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

(5) Aggregate amount used to calculate RWA for each of the risk categories.

CREDIT RISK

Template CR1 – Credit quality of assets [1]

		a	b	c	d	e	f	g							
		As at June 30, 2023							As at March 31, 2023						
		Gross carrying amounts of							Gross carrying amounts of						
	Type of exposure (in millions of dollars)	**Defaulted exposures (a)**	**Non-defaulted exposures (b)**	**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)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	**1,916**	**254,731**	**1,125**	**398**	**727**	**1,098**	**255,522**	1,667	249,698	1,133	353	780	1,015	250,232
1.1	Sovereigns	**—**	**339**	**35**	**19**	**16**	**—**	**304**	—	278	41	21	20	—	237
1.2	Non-central government public sector entities	**—**	**1,977**	**—**	**—**	**—**	**—**	**1,977**	1	2,122	—	—	—	—	2,123
1.3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	**—**	**883**	**3**	**1**	**2**	**—**	**880**	—	725	1	—	1	1	724
	Of which: securities firms and other financial institutions treated as banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.5	Covered bonds	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.6	Businesses	**714**	**36,471**	**300**	**180**	**120**	**301**	**36,885**	592	37,146	281	154	127	288	37,457
	Of which: securities firms and other financial institutions treated as businesses	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
	Of which: specialized lending	**59**	**2,194**	**28**	**26**	**2**	**—**	**2,225**	59	2,042	31	27	4	—	2,070
1.7	Regulatory retail portfolios	**328**	**30,401**	**629**	**144**	**485**	**461**	**30,100**	333	28,068	625	127	498	428	27,776
1.8	Real estate	**874**	**184,660**	**158**	**54**	**104**	**336**	**185,376**	741	181,359	185	51	134	298	181,915
	Of which: general RRE	**278**	**118,120**	**22**	**5**	**17**	**95**	**118,376**	258	116,588	26	5	21	95	116,820
	Of which: IPRRE	**274**	**38,519**	**22**	**7**	**15**	**58**	**38,771**	228	37,632	30	8	22	54	37,830
	Of which: other RRE	**13**	**1,219**	**37**	**6**	**31**	**3**	**1,195**	10	1,223	41	5	36	2	1,192
	Of which: general CRE	**123**	**9,167**	**38**	**20**	**18**	**68**	**9,252**	122	9,145	43	19	24	70	9,224
	Of which: IPCRE	**159**	**14,270**	**29**	**12**	**17**	**99**	**14,400**	116	13,587	33	11	22	68	13,670
	Of which: land acquisition, development and construction	**27**	**3,094**	**10**	**4**	**6**	**13**	**3,111**	7	2,868	12	3	9	9	2,863
1.9	Reverse mortgages	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
2	Debt securities	**—**	**60,412**	**—**	**—**	**—**	**—**	**60,412**	—	59,858	—	—	—	—	59,858
3	Other investments	**—**	**340**	**—**	**—**	**—**	**—**	**340**	—	306	—	—	—	—	306
4	Off-balance sheet exposures	**156**	**129,600**	**1**	**1**	**—**	**103**	**129,755**	152	127,997	1	—	1	—	128,148
5	**Total**	**2,072**	**445,083**	**1,126**	**399**	**727**	**1,201**	**446,029**	1,819	437,859	1,134	353	781	1,015	438,544

Footnotes to this table are presented on page 29.

Template CR1 – Credit quality of assets[1] (continued)

	Type of exposure (in millions of dollars)	As at December 31, 2022 Gross carrying amounts of Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	As at September 30, 2022 Gross carrying amounts of Defaulted exposures (a)	Non-Defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	1,491	246,751	1,035	172	863	981	247,207	1,361	244,398	1,020	134	886	1,071	244,739
1.1	Sovereigns and their central banks	—	204	—	—	—	—	204	—	284	—	—	—	—	284
1.2	Non-central government public sector entities	1	3,965	—	—	—	—	3,966	1	3,419	—	—	—	—	3,420
1.3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	—	778	1	—	1	—	777	—	765	1	—	1	—	764
1.5	Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6	Businesses	185	36,517	133	29	104	163	36,569	179	36,278	171	28	143	198	36,286
1.7	Regulatory retail portfolios	104	27,815	511	—	511	319	27,408	102	28,288	522	—	522	328	27,868
1.8	Secured by residential property	241	156,201	101	1	100	139	156,341	223	154,579	101	2	99	229	154,701
1.9	Secured by commercial real estate	17	21,254	23	2	21	95	21,248	19	20,739	23	2	21	114	20,735
1.10	Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.11	Past-due loans[2]	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.12	Higher-risk categories	943	17	266	140	126	265	694	837	46	202	102	100	202	681
1.13	Other loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Debt securities	—	53,979	—	—	—	5	53,979	—	53,203	—	—	—	21	53,203
3	Off-balance sheet exposures	178	128,213	53	—	53	103	128,338	160	123,819	57	—	57	112	123,922
4	**Total**	1,669	428,943	1,088	172	916	1,089	429,524	1,521	421,420	1,077	134	943	1,204	421,864

Footnotes to this table are presented on page 29.

Template CR1 – Credit quality of assets[1] (continued)

	Type of exposure (in millions of dollars)	As at June 30, 2022 Gross carrying amounts of Defaulted exposures (a)	Non-defaulted exposures (b)	Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
1	**Loans**	1,323	239,061	954	140	814	1,010	239,430
1.1	Sovereigns and their central banks	—	439	—	—	—	—	439
1.2	Non-central government public sector entities	1	3,151	—	—	—	—	3,152
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	—	613	1	—	1	—	612
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	186	34,221	168	32	136	172	34,239
1.7	Regulatory retail portfolios	92	28,364	468	—	468	309	27,988
1.8	Secured by residential property	221	152,227	94	1	93	216	152,354
1.9	Secured by commercial real estate	21	19,989	21	2	19	112	19,989
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans[2]	—	—	—	—	—	—	—
1.12	Higher-risk categories	802	57	202	105	97	201	657
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	—	57,571	—	—	—	9	57,571
3	Off-balance sheet exposures	152	126,957	52	—	52	113	127,057
4	**Total**	1,475	423,589	1,006	140	866	1,132	424,058

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Past-due loan exposures are entirely reflected in the “Defaulted exposures” column.

Template CR2 – Changes in stock of defaulted loans and debt securities[1]

	(in millions of dollars)	June 30, 2023 Loans	June 30, 2023 Debt securities	June 30, 2023 Total	March 31, 2023 Loans	March 31, 2023 Debt securities	March 31, 2023 Total	December 31, 2022 Loans	December 31, 2022 Debt securities	December 31, 2022 Total	September 30, 2022 Loans	September 30, 2022 Debt securities	September 30, 2022 Total	June 30, 2022 Loans	June 30, 2022 Debt securities	June 30, 2022 Total
1	**Defaulted loans and debt securities at end of the previous reporting period**	**1,667**	**—**	**1,667**	1,491	—	1,491	1,361	—	1,361	1,323	—	1,323	1,356	—	1,356
2	Loans and debt securities that have defaulted since the last reporting period	**935**	**—**	**935**	835	—	835	765	—	765	607	—	607	630	—	630
3	Returned to non-defaulted status	**(611)**	**—**	**(611)**	(596)	—	(596)	(564)	—	(564)	(515)	—	(515)	(610)	—	(610)
4	Amounts written-off	**(77)**	**—**	**(77)**	(61)	—	(61)	(71)	—	(71)	(54)	—	(54)	(52)	—	(52)
5	Other changes	**2**	**—**	**2**	(2)	—	(2)	—	—	—	—	—	—	(1)	—	(1)
6	**Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)**	**1,916**	**—**	**1,916**	1,667	—	1,667	1,491	—	1,491	1,361	—	1,361	1,323	—	1,323

Note: columns are for the three-month period ended on the date shown.

[1] The defaulted loans balance excludes off-balance sheet exposures.

Template CR3 – Credit risk mitigation (CRM) techniques – overview[1]

		a	b	c	d	e	f	g
		As at June 30, 2023						
	(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	**Loans**	209,778	46,268	45,046	1,640	698	—	—
1.1	Sovereigns	304	—	—	—	—	—	—
1.2	Non-central government public sector entities	1,972	5	5	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	880	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—
1.6	Businesses	33,080	3,873	3,617	354	188	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—
	Of which: specialized lending	2,225	—	—	—	—	—	—
1.7	Regulatory retail portfolios	27,524	2,398	2,205	436	371	—	—
1.8	Real estate	146,018	39,992	39,219	850	139	—	—
	Of which: general RRE	90,679	28,146	27,669	138	28	—	—
	Of which: IPRRE	28,728	10,020	10,008	228	35	—	—
	Of which: other RRE	1,178	—	—	62	17	—	—
	Of which: general CRE	9,009	489	228	100	15	—	—
	Of which: IPCRE	13,054	1,335	1,313	233	33	—	—
	Of which: land acquisition, development and construction	3,097	3	2	88	12	—	—
1.9	Reverse mortgages	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—
2	Debt securities	60,412	—	—	—	—	—	—
3	Other investments	340	—	—	—	—	—	—
4	**Total**	270,530	46,268	45,046	1,640	698	—	—
5	Of which defaulted	1,432	531	481	16	3	—	—

Footnotes to this table are presented on page 34.

Template CR3 – Credit risk mitigation (CRM) techniques – overview[(1)] (continued)

	(in millions of dollars)	As at March 31, 2023 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	**Loans**	210,763	39,924	38,739	1,749	730	—	—
1.1	Sovereigns	237	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,118	5	5	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	724	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—
1.5	Covered bonds	—	—	—	—	—	—	—
1.6	Businesses	33,179	4,356	4,074	384	204	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—
	Of which: specialized lending	2,070	—	—	—	—	—	—
1.7	Regulatory retail portfolios	25,361	2,187	2,033	435	382	—	—
1.8	Real estate	149,144	33,376	32,627	930	144	—	—
	Of which: general RRE	94,625	22,631	22,166	145	29	—	—
	Of which: IPRRE	28,822	8,987	8,973	238	35	—	—
	Of which: other RRE	1,172	—	—	74	20	—	—
	Of which: general CRE	8,976	479	232	114	16	—	—
	Of which: IPCRE	12,388	1,276	1,253	243	29	—	—
	Of which: land acquisition, development and construction	2,845	3	2	116	16	—	—
1.9	Reverse mortgages	—	—	—	—	—	—	—
1.10	Mortgage-backed securities	—	—	—	—	—	—	—
2	Debt securities	59,858	—	—	—	—	—	—
3	Other investments	306	—	—	—	—	—	—
4	**Total**	270,927	39,924	38,739	1,749	730	—	—
5	Of which defaulted	1,214	501	449	11	4	—	—

Footnotes to this table are presented on page 34.

Template CR3 – Credit risk mitigation (CRM) techniques – overview[1] (continued)

	(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)
		As at December 31, 2022						
1	**Loans**	210,585	37,000	35,831	1,880	791	—	—
1.1	Sovereigns and their central banks	204	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,710	255	255	1	1	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	777	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	31,953	4,757	4,441	463	175	—	—
1.7	Regulatory retail portfolios	25,065	2,026	1,882	512	461	—	—
1.8	Secured by residential property	128,241	28,466	27,988	515	112	—	—
1.9	Secured by commercial real estate	19,942	1,445	1,264	384	42	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	693	51	1	5	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	53,979	—	—	—	—	—	—
3	**Total**	264,564	37,000	35,831	1,880	791	—	—
4	Of which defaulted	961	405	353	10	5	—	—

	(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)
		As at September 30, 2022						
1	**Loans**	207,920	37,086	35,883	2,108	936	—	—
1.1	Sovereigns and their central banks	284	—	—	—	—	—	—
1.2	Non-central government public sector entities	3,168	250	250	2	2	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	764	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	31,733	4,703	4,372	528	181	—	—
1.7	Regulatory retail portfolios	25,438	2,055	1,900	581	530	—	—
1.8	Secured by residential property	126,470	28,545	28,061	574	170	—	—
1.9	Secured by commercial real estate	19,382	1,486	1,300	421	53	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	681	47	—	2	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	53,203	—	—	—	—	—	—
3	**Total**	261,123	37,086	35,883	2,108	936	—	—
4	Of which defaulted	889	383	334	7	4	—	—

Footnotes to this table are presented on page 34.

Template CR3 – Credit risk mitigation (CRM) techniques – overview[1] (continued)

		As at June 30, 2022						
	(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	**Loans**	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	**Total**	261,335	35,822	34,655	2,110	1,011	—	—
4	Of which defaulted	857	373	322	10	4	—	—

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects(1)(2)

		a	b	c	d	e	f						
		As at June 30, 2023						As at March 31, 2023					
		Exposures before credit conversion factors (CCF) and CRM(3)		Exposures post credit conversion factors (CCF) and CRM(3)		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM(3)		Exposures post credit conversion factors (CCF) and CRM(3)		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
	Asset classes												
1	Sovereigns	**5,492**	**—**	**5,764**	**17**	**42**	**0.70%**	2,684	—	2,914	24	—	—%
2	Non-central government public sector entities	**6,584**	**8,357**	**6,641**	**1,550**	**1,638**	**20.00%**	6,808	8,573	6,844	1,431	1,655	20.00%
3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	**1,999**	**810**	**2,471**	**187**	**1,299**	**48.80%**	2,343	742	2,801	171	1,447	48.70%
	Of which: securities firms and other financial institutions treated as banks	**—**	**—**	**472**	**—**	**311**	**66.00%**	—	—	458	—	302	65.90%
5	Covered bonds	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
6	Businesses	**8,572**	**10,823**	**8,495**	**4,477**	**11,652**	**89.80%**	8,356	10,422	8,273	4,327	11,408	90.50%
	Of which: securities firms and other financial institutions treated as businesses	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
	Of which: specialized lending	**2,202**	**1,686**	**2,202**	**725**	**3,272**	**111.80%**	2,042	1,801	2,042	772	3,101	110.20%
7	Subordinated debt, equity and other capital instruments	**340**	**—**	**340**	**—**	**843**	**247.60%**	306	—	306	—	757	23.30%
8	Regulatory retail portfolios	**1,234**	**2,584**	**1,010**	**657**	**1,260**	**75.60%**	1,212	2,625	959	675	1,241	75.90%
9	Real estate	**5,039**	**488**	**4,518**	**61**	**3,220**	**70.30%**	4,946	521	4,451	64	3,129	69.30%
	Of which: general RRE	**560**	**6**	**310**	**—**	**264**	**84.90%**	606	3	346	—	275	79.50%
	Of which: IPRRE	**2,251**	**70**	**2,022**	**12**	**992**	**48.80%**	2,178	92	1,987	15	977	48.80%
	Of which: other RRE	**—**	**—**	**—**	**—**	**—**	**—%**	1	—	1	—	—	60.00%
	Of which: general CRE	**887**	**64**	**876**	**12**	**693**	**78.10%**	945	64	933	11	744	78.80%
	Of which: IPCRE	**956**	**25**	**924**	**4**	**850**	**91.50%**	923	28	890	4	800	89.50%
	Of which: land acquisition, development and construction	**385**	**323**	**385**	**32**	**421**	**100.90%**	295	333	295	33	333	101.60%
10	Reverse mortgages	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
11	Mortgage-backed securities	**—**	**—**	**—**	**—**	**—**	**—%**	—	—	—	—	—	—%
12	Defaulted exposures	**77**	**4**	**72**	**4**	**87**	**114.60%**	78	4	72	4	87	115.30%
13	Other assets(4)	**15,310**	**—**	**15,310**	**—**	**5,657**	**37.00%**	15,466	—	15,466	—	5,503	35.60%
14	**Total**	**44,647**	**23,066**	**44,621**	**6,953**	**25,698**	**49.80%**	42,199	22,887	42,086	6,696	25,227	51.70%

Footnotes to this table are presented on the next page.

Template CR4 – Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects[(1)(2)] (continued)

		As at December 31, 2022						As at September 30, 2022					
		Exposures before credit conversion factors (CCF) and CRM[(3)]		Exposures post credit conversion factors (CCF) and CRM[(3)]		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM[(3)]		Exposures post credit conversion factors (CCF) and CRM[(3)]		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
	Asset classes												
1	Sovereigns and their central banks	7,110	370	7,110	370	—	—%	7,968	46	7,968	46	—	—%
2	Non-central government public sector entities	8,369	7,807	8,114	915	1,806	20.00%	7,283	8,512	7,033	1,070	1,621	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Banks and deposit-taking institutions	2,460	77	2,460	49	513	20.46%	2,643	117	2,643	89	588	21.53%
5	Investment companies	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	7,860	11,588	7,780	4,643	10,951	88.15%	8,991	9,526	8,911	3,892	11,391	88.97%
7	Regulatory retail portfolios	1,241	2,583	933	1,180	1,583	74.90%	1,282	2,578	898	1,179	1,556	74.90%
8	Secured by residential property	2,476	94	2,674	24	2,405	89.11%	2,428	87	2,632	15	2,425	91.62%
9	Secured by commercial real estate	1,690	—	1,679	—	1,656	98.62%	1,613	—	1,601	—	1,592	99.45%
10	Equity	282	—	282	—	282	100.00%	272	—	272	—	272	100.00%
11	Past-due loans	64	17	58	3	73	119.96%	61	13	54	2	65	116.12%
12	Higher-risk categories	12	103	12	53	96	150.00%	32	83	32	42	111	150.00%
13	Other assets[(4)]	17,791	—	17,791	—	5,440	30.58%	17,953	—	17,953	—	5,371	29.92%
14	**Total**	49,355	22,639	48,893	7,237	24,805	44.00%	50,526	20,962	49,997	6,335	24,992	44.00%

		As at June 30, 2022					
		Exposures before credit conversion factors (CCF) and CRM[(3)]		Exposures post credit conversion factors (CCF) and CRM[(3)]		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
	Asset classes						
1	Sovereigns and their central banks	11,409	13	11,409	13	—	—%
2	Non-central government public sector entities	6,890	11,255	6,621	945	1,513	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Banks and deposit-taking institutions	3,610	88	3,610	75	795	21.56%
5	Investment companies	—	—	—	—	—	—%
6	Businesses	8,103	8,419	8,019	3,095	9,583	86.23%
7	Regulatory retail portfolios	1,311	2,511	856	1,151	1,503	74.91%
8	Secured by residential property	2,521	109	2,705	15	2,460	90.46%
9	Secured by commercial real estate	1,558	—	1,548	—	1,539	99.42%
10	Equity	245	—	245	—	245	100.00%
11	Past-due loans	82	21	79	7	106	124.04%
12	Higher-risk categories	46	69	46	35	121	150.00%
13	Other assets[(4)]	16,878	—	16,878	—	5,701	33.77%
14	**Total**	52,653	22,485	52,016	5,336	23,566	41.00%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.

(3) 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).

(4) 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[(1)(2)]

As at June 30, 2023

Regulatory portfolio / Risk weight (in millions of dollars)

		0%	20%	50%	100%	150%	Other	Total
1	Sovereigns	5,571	210	—	—	—	—	**5,781**

		0%	20%	50%	100%	150%	Other	Total
2	Non-central government public sector entities	—	8,191	—	—	—	—	**8,191**

		0%	20%	30%	50%	100%	150%	Other	Total
3	Multilateral development banks	—	—	—	—	—	—	—	**—**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
4	Deposit-taking institutions and banks	1,336	370	—	112	—	1	368	471	**2,658**
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	471	**471**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
5	Covered bonds	—	—	—	—	—	—	—	—	**—**

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total
6	Businesses	1,421	679	—	385	865	796	7,040	1,738	48	—	**12,972**
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—			—		—	—	**—**
	Of which: specialized lending	—	8		—	865		316	1,738	—	—	**2,927**

		0%	20%	100%	250%	400%	Other	Total
7	Subordinated debt, equity and other capital	—	—	—	8	—	332	**340**

		15%	60%	75%	100%	Other	Total
8	Regulatory retail portfolios	—	—	1,628	39	—	**1,667**

		20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
9	Real estate	84	15	182	378	3	607	837	334	—	318	98	154	465	585	4	24	286	204	**4,578**
	Of which: general RRE	15	15	24	44	3		3			1	—	1		—			—	204	**310**
	Of which: IPRRE			158	334		607	834	13			2				4		83	—	**2,035**
	Of which: other RRE			—	—		—		—			—				—		—	—	**—**
	Of which: general CRE	69		—		—		—	321	—		96	153		175			73	—	**887**
	Of which: IPCRE										317			465			24	122	—	**928**
	Of which: land acquisition, development and construction														410			8	—	**418**

		30%	35%	45%	60%	100%	150%	Other	Total
10	Reverse mortgages	—	—	—	—	—	—	—	**—**

		20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
11	Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	**—**

		50%	100%	150%	Other	Total
12	Defaulted exposures	—	53	23	—	**76**

		0%	20%	100%	1250%	Other	Total
13	Other assets[(3)]	9,027	783	5,501	—	—	**15,311**

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

	a	b	c	d
	As at June 30, 2023			
Risk weight	**On-balance sheet exposure**	**Off-balance sheet exposure (pre-CCF)**	**Weighted average CCF[(4)]**	**Exposure (post-CCF and post-CRM)[(5)]**
Less than 40%	**25,078**	**9,209**	**26%**	**27,567**
40% - 70%	**2,725**	**1,022**	**42%**	**3,363**
75% - 80%	**2,075**	**3,565**	**32%**	**2,976**
85%	**908**	**275**	**28%**	**951**
90% - 100%	**11,478**	**6,907**	**33%**	**13,682**
105% - 130%	**1,436**	**1,284**	**42%**	**1,970**
150%	**615**	**804**	**23%**	**733**
250%	**332**	**—**	**—%**	**332**
400%	**—**	**—**	**—%**	**—**
1250%	**—**	**—**	**—%**	**—**
Total exposures	**44,647**	**23,066**	**31%**	**51,574**

Footnotes to this table are presented on page 40.

Template CR5 – Standardized approach - Exposures by asset classes and risk weights[(1)(2)] (continued)

Regulatory portfolio / Risk weight

As at March 31, 2023

	(in millions of dollars)	0%	20%	50%	100%	150%	Other	Total
1	Sovereigns	2,938	—	—	—	—	—	**2,938**

		0%	20%	50%	100%	150%	Other	Total
2	Non-central government public sector entities	—	8,275	—	—	—	—	**8,275**

		0%	20%	30%	50%	100%	150%	Other	Total
3	Multilateral development banks	—	—	—	—	—	—	—	**—**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
4	Deposit-taking institutions and banks	1,567	413	—	92	—	—	441	457	**2,970**
	Of which: securities firms and other financial institutions treated as banks	—	1	—	—	—	—	—	458	**459**

		20%	30%	40%	50%	75%	100%	150%	Other	Total
5	Covered bonds	—	—	—	—	—	—	—	—	**—**

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total
6	Businesses	1,359	422	—	293	937	871	7,093	1,578	48	—	**12,601**
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—			—		—	—	**—**
	Of which: specialized lending	—	—		—	937		299	1,578	—	—	**2,814**

		0%	20%	100%	250%	400%	Other	Total
7	Subordinated debt, equity and other capital	—	—	—	306	—	—	**306**

		15%	60%	75%	100%	Other	Total
8	Regulatory retail portfolios	—	—	1,573	61	—	**1,634**

		20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
9	Real estate	90	15	192	373	4	598	841	362	—	308	57	195	476	519	5	26	253	202	**4,516**
	Of which: general RRE	20	15	32	62	4		6			2	—	2		1			—	202	**346**
	Of which: IPRRE			160	311		598	835	10			3				5		80	—	**2,002**
	Of which: other RRE			—	—		—		1			—				—		—	—	**1**
	Of which: general CRE	70		—		—		—	351	—		53	193		200			77	—	**944**
	Of which: IPCRE										307			476			26	86	—	**895**
	Of which: land acquisition, development and construction														317			10	—	**327**

		30%	35%	45%	60%	100%	150%	Other	Total
10	Reverse mortgages	—	—	—	—	—	—	—	**—**

		20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total
11	Mortgage-backed securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	**—**

		50%	100%	150%	Other	Total
12	Defaulted exposures	—	52	24	—	**76**

		0%	20%	100%	1250%	Other	Total
13	Other assets[(3)]	9,545	522	5,399	—	—	**15,466**

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures

	a	b	c	d
	As at March 31, 2023			
Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[(4)]	Exposure (post-CCF and post-CRM)[(5)]
Less than 40%	22,917	9,487	25%	25,288
40% - 70%	2,517	871	109%	3,086
75% - 80%	1,212	3,244	79%	1,923
85%	1,750	755	98%	2,003
90% - 100%	11,580	6,437	98%	13,600
105% - 130%	1,256	1,340	100%	1,811
150%	661	753	95%	765
250%	306	—	—%	306
400%	—	—	—%	—
1250%	—	—	—%	—
Total exposures	42,199	22,887	68%	48,782

Footnotes to this table are presented on page 40.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1][2] (continued)

	(in millions of dollars)	a	b	c	d	e	f	g	h	i	j
		As at December 31, 2022									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[5]
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	7,480	—	—	—	—	—	—	—	—	7,480
2	Non-central government public sector entities	—	—	9,029	—	—	—	—	—	—	9,029
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,495	—	—	—	14	—	—	2,509
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	12	—	1,535	—	462	—	10,414	—	—	12,423
7	Regulatory retail portfolios	3	—	—	—	—	2,110	—	—	—	2,113
8	Secured by residential property	145	—	—	4	207	173	2,169	—	—	2,698
9	Secured by commercial real estate	23	—	—	—	—	—	1,656	—	—	1,679
10	Equity	—	—	—	—	—	—	282	—	—	282
11	Past-due loans	—	—	—	—	—	—	37	24	—	61
12	Higher-risk categories	—	—	—	—	—	—	—	65	—	65
13	Other assets[3]	12,086	—	405	—	—	—	5,295	—	5	17,791
14	**Total**	19,749	—	13,464	4	669	2,283	19,867	89	5	56,130

	(in millions of dollars)										
		As at September 30, 2022									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM)[5]
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
	Asset classes										
1	Sovereigns and their central banks	8,014	—	—	—	—	—	—	—	—	8,014
2	Non-central government public sector entities	—	—	8,103	—	—	—	—	—	—	8,103
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,680	—	—	—	52	—	—	2,732
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	13	—	1,334	—	664	—	10,792	—	—	12,803
7	Regulatory retail portfolios	3	—	—	—	—	2,074	—	—	—	2,077
8	Secured by residential property	37	—	—	49	212	187	2,162	—	—	2,647
9	Secured by commercial real estate	9	—	—	—	—	—	1,592	—	—	1,601
10	Equity	—	—	—	—	—	—	272	—	—	272
11	Past-due loans	—	—	—	—	—	—	38	18	—	56
12	Higher-risk categories	—	—	—	—	—	—	—	74	—	74
13	Other assets[3]	11,665	—	1,227	—	—	—	5,055	—	6	17,953
14	**Total**	19,741	—	13,344	49	876	2,261	19,963	92	6	56,332

Footnotes to this table are presented on page 40.

Template CR5 – Standardized approach – Exposures by asset classes and risk weights[1][2] (continued)

	(in millions of dollars)	As at June 30, 2022 — Risk weights 0%	10%	20%	35%	50%	75%	100%	150%	Other	Total credit exposures amount (post-CCF and post-CRM)[5]
	Asset classes										
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[3]	10,762	—	609	—	—	—	5,501	—	6	16,878
14	**Total**	22,240	—	13,330	137	759	2,177	18,581	122	6	57,352

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.

(3) 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%.

(4) Weights are based on off-balance sheet exposure (pre-CCF).

(5) 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)).

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[(1)]
As at June 30, 2023

		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[(2)]	RWA[(3)]	RWA proportion	Expected loss[(4)]	Provisions[(5)]
Exposures related to sovereign borrowers	0.00 to < 0.15	35,542	2,509	47.02%	81,531	0.02%	106	29.80%	2.8	7,131	8.75%	5	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	30.04%	—	25.01%	1	71.97%	1.0	1	372.05%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	35,542	2,510	47.02%	81,531	0.02%	107	29.80%	2.8	7,132	8.75%	5	33
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	403	170	56.54%	484	0.07%	16,978	34.32%	1.4	45	9.38%	—	N/A
	0.15 to < 0.25	2,763	1,622	33.22%	2,870	0.21%	18,018	25.23%	1.6	472	16.45%	1	N/A
	0.25 to < 0.50	6,362	3,866	36.63%	7,186	0.34%	13,942	25.72%	1.8	1,723	23.97%	6	N/A
	0.50 to < 0.75	6,655	2,888	35.70%	6,829	0.56%	5,425	23.99%	1.7	1,967	28.81%	9	N/A
	0.75 to < 2.50	20,588	6,025	34.25%	20,598	1.41%	18,378	24.94%	1.8	8,867	43.05%	73	N/A
	2.50 to < 10.00	8,132	1,651	36.11%	7,588	4.54%	6,008	23.15%	1.7	4,204	55.40%	80	N/A
	10.00 to < 100.00	1,260	183	36.11%	1,184	19.75%	1,034	43.43%	1.6	2,130	179.92%	115	N/A
	100.00 (default)	849	99	16.80%	717	100.00%	607	26.41%	1.3	959	133.67%	150	N/A
	Sub-total	47,012	16,504	35.34%	47,456	3.49%	80,390	25.23%	1.7	20,367	42.92%	434	110
Total non-retail clients - AIRB		82,554	19,014	37.57%	128,987	1.30%	80,497	28.12%	2.4	27,499	21.32%	439	143

Footnotes to this table are presented on page 50.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)
As at March 31, 2023

(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[2]	RWA[3]	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to sovereign borrowers	0.00 to < 0.15	36,241	2,951	43.55%	76,013	0.02%	103	30.01%	4.2	9,043	11.90%	5	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	8	41.73%	4	24.63%	1	73.50%	1.0	16	379.12%	1	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	36,242	2,959	43.55%	76,017	0.02%	104	30.01%	4.2	9,059	11.92%	6	38
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	602	186	51.12%	686	0.10%	17,284	29.77%	3.9	84	12.27%	—	N/A
	0.15 to < 0.25	3,167	1,908	33.61%	3,286	0.22%	18,292	24.87%	3.4	724	22.03%	2	N/A
	0.25 to < 0.50	6,325	3,794	36.86%	7,065	0.34%	14,009	24.87%	3.1	1,971	27.89%	6	N/A
	0.50 to < 0.75	6,809	2,960	34.82%	7,057	0.57%	5,510	24.13%	3.4	2,489	35.28%	10	N/A
	0.75 to < 2.50	20,063	5,950	34.40%	19,899	1.40%	18,911	24.57%	3.5	9,844	49.46%	68	N/A
	2.50 to < 10.00	8,266	1,826	35.32%	7,649	4.53%	6,548	22.87%	3.7	4,722	61.73%	79	N/A
	10.00 to < 100.00	1,313	262	34.16%	1,221	19.22%	1,279	39.75%	3.8	2,177	178.29%	106	N/A
	100.00 (default)	677	95	16.71%	561	100.00%	607	27.98%	3.2	727	129.61%	130	N/A
	Sub-total	47,222	16,981	35.15%	47,424	3.15%	82,440	24.80%	3.5	22,738	47.95%	401	124
Total non-retail clients - AIRB		83,464	19,940	36.83%	123,441	1.23%	82,544	28.01%	3.9	31,797	25.76%	407	162

Footnotes to this table are presented on page 50.

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

As at December 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[2]	RWA[3]	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to sovereign borrowers	0.00 to < 0.15	36,922	3,159	44.10%	74,002	0.02%	103	26.75%	4.1	7,629	10.31%	3	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	9	41.01%	4	24.64%	1	73.89%	1.0	17	404.03%	1	N/A
	100.00 (default)	—	—	—%	—	100.00%	1	75.00%	1.0	—	993.75%	—	N/A
	Sub-total	36,923	3,168	44.10%	74,006	0.02%	105	26.75%	4.1	7,646	10.33%	4	67
Exposures related to financial institutions	0.00 to < 0.15	4,679	1,621	26.96%	5,031	0.06%	177	59.67%	2.3	1,869	37.16%	3	N/A
	0.15 to < 0.25	207	580	19.73%	321	0.20%	25	14.25%	1.9	44	13.57%	—	N/A
	0.25 to < 0.50	405	601	20.45%	528	0.31%	18	26.60%	1.9	161	30.42%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	24	—	50.00%	24	1.94%	2	66.00%	1.0	35	147.33%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	5,315	2,802	23.70%	5,904	0.10%	222	54.26%	2.3	2,109	35.72%	3	17
Exposures related to businesses	0.00 to < 0.15	7,115	2,468	76.87%	8,830	0.12%	6,440	30.26%	3.9	1,730	19.60%	3	N/A
	0.15 to < 0.25	9,461	3,260	43.23%	9,815	0.19%	10,942	23.74%	4.0	2,340	23.84%	5	N/A
	0.25 to < 0.50	16,136	5,038	41.88%	14,993	0.35%	15,746	23.72%	3.9	4,786	31.93%	12	N/A
	0.50 to < 0.75	11,839	3,423	36.25%	10,143	0.55%	11,044	25.41%	3.6	4,324	42.63%	14	N/A
	0.75 to < 2.50	28,243	6,866	42.22%	26,542	1.31%	26,031	25.02%	3.7	14,776	55.67%	89	N/A
	2.50 to < 10.00	9,939	2,129	42.70%	9,223	4.43%	9,720	24.08%	3.6	6,684	72.47%	99	N/A
	10.00 to < 100.00	1,535	324	41.57%	1,386	19.24%	2,088	38.75%	3.8	2,611	188.43%	116	N/A
	100.00 (default)	836	115	—%	674	100.00%	863	30.13%	3.4	1,118	165.97%	149	N/A
	Sub-total	85,104	23,623	45.07%	81,606	2.25%	82,874	25.41%	3.8	38,369	47.02%	487	452
Total non-retail clients - AIRB		127,342	29,593	43.13%	161,516	1.15%	83,201	27.08%	3.9	48,124	29.79%	494	536

Footnotes to this table are presented on page 50.

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

As at September 30, 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(2)	RWA(3)	RWA proportion	Expected loss(4)	Provisions(5)
Exposures related to sovereign borrowers	0.00 to < 0.15	36,889	3,113	45.80%	74,250	0.02%	101	26.77%	4.2	7,729	10.41%	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	8	42.49%	4	24.59%	1	73.98%	1.0	16	404.41%	1	N/A
	100.00 (default)	—	—	—%	—	100.00%	1	75.00%	1.0	—	993.75%	—	N/A
	Sub-total	36,890	3,121	45.80%	74,254	0.02%	103	26.78%	4.2	7,745	10.43%	5	61
Exposures related to financial institutions	0.00 to < 0.15	4,267	1,659	24.31%	4,573	0.06%	110	61.02%	2.2	1,698	37.12%	2	N/A
	0.15 to < 0.25	195	532	19.54%	299	0.20%	15	14.78%	2.0	42	14.22%	—	N/A
	0.25 to < 0.50	326	601	20.45%	449	0.30%	8	19.71%	2.0	103	23.00%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	24	—	50.00%	24	1.94%	2	66.02%	1.0	35	147.36%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	78	2	—%	78	31.68%	5	65.99%	1.2	288	369.91%	17	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	4,890	2,794	22.28%	5,423	0.55%	140	55.14%	2.1	2,166	39.95%	19	16
Exposures related to businesses	0.00 to < 0.15	6,700	2,398	76.21%	8,324	0.11%	6,471	29.53%	3.9	1,565	18.81%	3	N/A
	0.15 to < 0.25	9,717	2,746	49.99%	9,963	0.19%	10,485	24.99%	4.0	2,495	25.05%	5	N/A
	0.25 to < 0.50	18,021	4,504	37.87%	15,691	0.35%	17,279	23.23%	4.0	4,993	31.82%	12	N/A
	0.50 to < 0.75	10,993	3,196	36.61%	9,685	0.55%	10,704	25.82%	3.7	4,164	42.99%	14	N/A
	0.75 to < 2.50	26,163	6,399	40.26%	25,081	1.31%	24,181	24.46%	3.7	13,575	54.12%	82	N/A
	2.50 to < 10.00	8,734	1,988	43.66%	8,170	4.48%	9,446	23.79%	3.6	5,823	71.27%	87	N/A
	10.00 to < 100.00	2,156	371	43.21%	1,946	20.47%	2,431	46.59%	3.7	4,557	234.20%	207	N/A
	100.00 (default)	732	104	—%	582	100.00%	792	30.91%	3.5	1,258	216.12%	111	N/A
	Sub-total	83,216	21,706	44.85%	79,442	2.28%	81,789	25.50%	3.8	38,430	48.37%	521	390
Total non-retail clients - AIRB		124,996	27,621	43.02%	159,119	1.17%	82,032	27.11%	3.9	48,341	30.38%	545	467

Footnotes to this table are presented on page 50.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)
As at June 30, 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[(2)]	RWA[(3)]	RWA proportion	Expected loss[(4)]	Provisions[(5)]
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
	Sub-total	37,953	3,865	46.75 %	74,424	0.02 %	108	26.83 %	4.2	7,771	10.44 %	4	59
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
	Sub-total	4,378	2,823	22.43 %	4,927	0.25 %	140	54.78 %	1.6	1,570	31.87 %	8	11
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
	Sub-total	80,671	20,754	46.12 %	77,163	2.23 %	81,286	25.87 %	3.8	37,041	48.00 %	502	375
Total non-retail clients - AIRB		123,002	27,442	44.09 %	156,514	1.12 %	81,534	27.24 %	3.9	46,382	29.63 %	514	445

Footnotes to this table are presented on page 50.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1]

As at June 30, 2023

		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[2]	RWA	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	5,761	12	40.00%	1,952	0.08%	45,058	38.09%	N/A	152	7.80%	1	N/A
	0.15 to < 0.25	8,100	21	40.00%	433	0.19%	49,264	71.23%	N/A	123	28.42%	1	N/A
	0.25 to < 0.50	2,963	47	—%	—	0.46%	145	68.41%	N/A	—	50.07%	—	N/A
	0.50 to < 0.75	8,401	35	40.00%	102	0.59%	31,389	39.39%	N/A	37	36.66%	—	N/A
	0.75 to < 2.50	9,475	193	40.00%	111	1.46%	30,160	41.46%	N/A	78	70.10%	1	N/A
	2.50 to < 10.00	1,938	10	40.00%	36	4.53%	8,287	36.77%	N/A	42	116.75%	1	N/A
	10.00 to < 100.00	297	2	40.00%	8	22.83%	957	45.17%	N/A	23	275.37%	1	N/A
	100.00 (default)	264	8	40.00%	3	100.00%	1,510	32.63%	N/A	11	361.83%	—	N/A
	Sub-total	**37,199**	**328**	**40.00%**	**2,645**	**0.42%**	**166,770**	**43.71%**	**N/A**	**466**	**17.60%**	**5**	**23**
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	37,193	18,441	64.67%	47,164	0.08%	552,537	13.52%	N/A	1,311	2.78%	5	N/A
	0.15 to < 0.25	34,003	8,871	67.64%	39,568	0.21%	290,409	15.20%	N/A	3,053	7.72%	13	N/A
	0.25 to < 0.50	6,977	44	40.52%	6,995	0.37%	25	19.52%	N/A	1,281	18.32%	5	N/A
	0.50 to < 0.75	18,598	4,238	63.98%	21,206	0.54%	176,732	16.71%	N/A	3,102	14.63%	19	N/A
	0.75 to < 2.50	17,597	2,339	60.52%	18,900	1.21%	119,407	18.55%	N/A	5,158	27.29%	42	N/A
	2.50 to < 10.00	3,115	297	55.92%	3,245	4.12%	25,952	17.48%	N/A	1,570	48.39%	23	N/A
	10.00 to < 100.00	630	42	52.00%	643	20.95%	4,611	24.51%	N/A	766	119.10%	35	N/A
	100.00 (default)	295	24	9.21%	295	100.00%	4,942	19.72%	N/A	521	176.95%	17	N/A
	Sub-total	**118,408**	**34,296**	**64.91%**	**138,016**	**0.76%**	**1,174,615**	**15.64%**	**N/A**	**16,762**	**12.15%**	**159**	**52**
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,911	24,332	47.16%	14,388	0.08%	2,166,944	82.83%	N/A	590	4.10%	10	N/A
	0.15 to < 0.25	633	6,885	46.35%	3,825	0.20%	934,465	85.48%	N/A	345	9.01%	6	N/A
	0.25 to < 0.50	747	2,208	53.23%	1,923	0.34%	288,322	80.24%	N/A	255	13.25%	5	N/A
	0.50 to < 0.75	1,128	1,603	33.81%	1,670	0.58%	224,878	83.90%	N/A	350	20.93%	8	N/A
	0.75 to < 2.50	1,348	1,694	32.12%	1,892	1.26%	354,511	85.38%	N/A	715	37.78%	20	N/A
	2.50 to < 10.00	2,251	1,097	26.60%	2,541	3.34%	354,525	79.35%	N/A	1,833	72.12%	67	N/A
	10.00 to < 100.00	692	137	25.64%	727	18.68%	90,683	63.99%	N/A	1,183	162.81%	87	N/A
	100.00 (default)	104	5	8.17%	104	100.00%	82,444	79.17%	N/A	227	217.33%	66	N/A
	Sub-total	**9,814**	**37,961**	**45.46%**	**27,070**	**1.42%**	**4,496,772**	**82.42%**	**N/A**	**5,498**	**20.31%**	**269**	**358**
SMEs similar to other retail client exposures	0.00 to < 0.15	677	2,639	44.48%	1,740	0.08%	38,494	70.33%	N/A	261	14.98%	1	N/A
	0.15 to < 0.25	682	1,313	44.06%	1,110	0.18%	22,777	68.33%	N/A	288	25.97%	1	N/A
	0.25 to < 0.50	1,276	1,726	49.76%	1,851	0.34%	46,130	74.57%	N/A	782	42.25%	5	N/A
	0.50 to < 0.75	778	932	41.83%	1,004	0.56%	33,035	72.74%	N/A	562	55.96%	4	N/A
	0.75 to < 2.50	2,514	1,183	46.92%	2,639	1.34%	43,734	65.70%	N/A	1,921	72.82%	23	N/A
	2.50 to < 10.00	979	345	47.59%	1,031	4.55%	22,875	77.82%	N/A	1,159	112.37%	35	N/A
	10.00 to < 100.00	285	55	20.80%	264	22.10%	6,222	66.10%	N/A	384	145.45%	38	N/A
	100.00 (default)	130	17	7.04%	95	100.00%	4,241	65.73%	N/A	306	322.73%	39	N/A
	Sub-total	**7,321**	**8,210**	**45.48%**	**9,734**	**2.58%**	**217,508**	**70.54%**	**N/A**	**5,663**	**58.18%**	**146**	**283**
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,320	625	73.04%	1,731	0.10%	72,034	63.85%	N/A	279	16.13%	1	N/A
	0.15 to < 0.25	1,148	21	58.52%	1,074	0.21%	73,487	74.73%	N/A	324	30.20%	2	N/A
	0.25 to < 0.50	1,168	127	67.08%	1,115	0.37%	79,375	66.01%	N/A	463	41.51%	3	N/A
	0.50 to < 0.75	1,307	66	55.91%	1,337	0.55%	48,957	38.73%	N/A	393	29.42%	3	N/A
	0.75 to < 2.50	5,745	32	60.41%	5,509	1.87%	289,331	39.60%	N/A	2,673	48.50%	40	N/A
	2.50 to < 10.00	1,150	14	52.41%	902	4.14%	59,447	43.48%	N/A	564	62.55%	16	N/A
	10.00 to < 100.00	317	1	57.79%	223	23.64%	14,588	44.31%	N/A	235	105.44%	23	N/A
	100.00 (default)	84	1	5.75%	53	100.00%	21,462	49.15%	N/A	178	338.36%	12	N/A
	Sub-total	**12,239**	**887**	**69.69%**	**11,944**	**2.19%**	**658,681**	**49.06%**	**N/A**	**5,109**	**42.78%**	**100**	**70**
Total retail clients - AIRB		**184,981**	**81,682**	**53.92%**	**189,409**	**1.03%**	**6,714,346**	**30.51%**	**N/A**	**33,498**	**17.69%**	**679**	**786**

Footnotes to this table are presented on page 50.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at March 31, 2023

(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[2][6]	RWA	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	1,747	9	40.00%	5,942	0.08%	44,967	29.76%	N/A	361	6.07%	1	N/A
	0.15 to < 0.25	6,517	19	40.00%	1,898	0.16%	49,781	35.73%	N/A	243	12.78%	1	N/A
	0.25 to < 0.50	2,706	22	—%	—	0.46%	145	61.43%	N/A	—	44.95%	—	N/A
	0.50 to < 0.75	8,194	40	40.00%	106	0.58%	31,927	38.66%	N/A	35	33.29%	—	N/A
	0.75 to < 2.50	9,040	181	40.00%	114	1.49%	30,886	39.10%	N/A	71	63.02%	1	N/A
	2.50 to < 10.00	1,952	9	40.00%	34	4.47%	8,578	34.41%	N/A	35	102.00%	1	N/A
	10.00 to < 100.00	292	3	40.00%	5	24.52%	1,069	41.74%	N/A	13	240.93%	1	N/A
	100.00 (default)	242	9	40.00%	4	100.00%	1,510	31.53%	N/A	14	354.72%	—	N/A
	Sub-total	30,690	292	40.00%	8,103	0.21%	168,863	31.43%	N/A	772	9.52%	5	30
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	41,207	18,099	64.52%	46,940	0.08%	552,411	13.26%	N/A	1,328	2.83%	5	N/A
	0.15 to < 0.25	34,361	8,576	67.39%	38,239	0.21%	284,056	14.78%	N/A	3,530	9.23%	12	N/A
	0.25 to < 0.50	6,829	74	40.54%	6,859	0.38%	25	19.48%	N/A	2,040	29.74%	5	N/A
	0.50 to < 0.75	17,995	4,118	63.63%	20,508	0.54%	173,454	16.33%	N/A	3,376	16.46%	18	N/A
	0.75 to < 2.50	18,013	2,407	59.34%	19,326	1.21%	121,565	17.92%	N/A	6,015	31.13%	42	N/A
	2.50 to < 10.00	3,151	317	56.38%	3,296	4.13%	25,809	17.05%	N/A	1,634	49.59%	23	N/A
	10.00 to < 100.00	655	50	51.95%	675	21.19%	5,183	22.79%	N/A	803	118.88%	34	N/A
	100.00 (default)	252	23	9.75%	250	100.00%	4,942	18.56%	N/A	400	159.83%	15	N/A
	Sub-total	122,463	33,664	64.59%	136,093	0.75%	1,167,445	15.27%	N/A	19,126	14.05%	154	59
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,738	24,227	47.46%	14,237	0.08%	2,149,336	82.77%	N/A	583	4.09%	9	N/A
	0.15 to < 0.25	587	7,021	46.81%	3,873	0.20%	949,601	85.40%	N/A	349	9.00%	7	N/A
	0.25 to < 0.50	738	2,170	53.65%	1,903	0.34%	287,780	80.17%	N/A	251	13.21%	5	N/A
	0.50 to < 0.75	1,121	1,617	34.04%	1,671	0.59%	224,231	83.73%	N/A	349	20.95%	8	N/A
	0.75 to < 2.50	1,349	1,712	32.06%	1,898	1.26%	368,357	85.26%	N/A	717	37.77%	20	N/A
	2.50 to < 10.00	2,266	1,132	26.60%	2,567	3.33%	363,802	79.36%	N/A	1,850	72.07%	68	N/A
	10.00 to < 100.00	730	147	25.64%	768	18.66%	102,003	64.06%	N/A	1,251	162.91%	92	N/A
	100.00 (default)	108	5	8.54%	108	100.00%	82,444	79.19%	N/A	336	310.22%	59	N/A
	Sub-total	9,637	38,031	45.72%	27,025	1.47%	4,527,554	82.33%	N/A	5,686	21.04%	268	365
SMEs similar to other retail client exposures	0.00 to < 0.15	393	2,211	46.06%	1,405	0.10%	43,696	75.64%	N/A	264	18.79%	1	N/A
	0.15 to < 0.25	663	1,513	51.60%	1,426	0.20%	48,954	74.65%	N/A	424	29.70%	2	N/A
	0.25 to < 0.50	906	1,480	46.12%	1,452	0.36%	59,476	76.02%	N/A	653	44.98%	4	N/A
	0.50 to < 0.75	491	191	35.87%	439	0.56%	11,822	52.56%	N/A	175	39.88%	1	N/A
	0.75 to < 2.50	1,725	1,059	51.50%	2,017	1.30%	57,740	76.31%	N/A	1,676	83.01%	20	N/A
	2.50 to < 10.00	748	178	42.67%	681	4.61%	17,388	69.81%	N/A	693	101.90%	22	N/A
	10.00 to < 100.00	207	41	17.62%	184	21.57%	5,386	68.61%	N/A	274	148.90%	26	N/A
	100.00 (default)	123	18	7.67%	90	100.00%	4,241	64.42%	N/A	275	306.16%	39	N/A
	Sub-total	5,256	6,691	47.56%	7,694	2.59%	248,703	73.57%	N/A	4,434	57.62%	115	273
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,342	616	72.99%	1,757	0.10%	73,848	63.85%	N/A	283	16.12%	1	N/A
	0.15 to < 0.25	1,165	25	60.95%	1,118	0.21%	75,833	75.99%	N/A	343	30.68%	2	N/A
	0.25 to < 0.50	1,214	131	66.09%	764	0.33%	82,681	49.29%	N/A	216	28.32%	1	N/A
	0.50 to < 0.75	1,284	64	60.84%	1,317	0.55%	48,958	38.85%	N/A	390	29.54%	3	N/A
	0.75 to < 2.50	5,693	38	58.44%	5,439	1.87%	293,987	39.60%	N/A	2,640	48.53%	40	N/A
	2.50 to < 10.00	1,082	15	51.53%	841	4.12%	59,848	43.87%	N/A	530	63.08%	15	N/A
	10.00 to < 100.00	332	1	54.32%	231	23.47%	16,644	43.97%	N/A	241	104.37%	24	N/A
	100.00 (default)	93	1	4.77%	53	100.00%	21,462	49.34%	N/A	198	369.77%	11	N/A
	Sub-total	12,205	891	69.72%	11,520	2.24%	673,261	47.83%	N/A	4,841	42.02%	97	61
Total retail clients - AIRB		180,251	79,569	54.15%	190,435	0.99%	6,785,826	29.80%	N/A	34,859	18.30%	639	788

Footnotes to this table are presented on page 50.

Template CR6 – AIRB – Credit risk exposures by portfolio and probability of default (PD) range (continued)
As at December 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[2]	RWA[3]	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	8	9	50.00%	7,413	0.08%	19,351	30.36%	N/A	482	6.51%	3	N/A
	0.15 to < 0.25	5,548	27	50.00%	2,327	0.16%	30,856	29.31%	N/A	244	10.48%	1	N/A
	0.25 to < 0.50	32	—	—%	1	0.45%	145	26.25%	N/A	—	20.21%	—	N/A
	0.50 to < 0.75	5,780	19	50.00%	264	0.56%	27,817	33.40%	N/A	79	29.84%	—	N/A
	0.75 to < 2.50	6,132	24	50.00%	149	1.24%	30,023	33.00%	N/A	75	49.91%	1	N/A
	2.50 to < 10.00	1,662	7	50.00%	30	4.73%	7,632	28.79%	N/A	28	93.10%	—	N/A
	10.00 to < 100.00	225	1	50.00%	4	24.21%	1,230	28.64%	N/A	7	174.15%	—	N/A
	100.00 (default)	81	—	—%	3	100.00%	504	25.13%	N/A	10	289.37%	—	N/A
	Sub-total	19,468	87	49.72%	10,191	0.18%	117,558	30.23%	N/A	925	9.08%	5	7
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	41,678	17,470	63.32%	45,327	0.08%	567,840	13.24%	N/A	1,252	2.76%	5	N/A
	0.15 to < 0.25	25,353	8,430	65.94%	28,583	0.22%	310,656	14.89%	N/A	1,968	6.88%	10	N/A
	0.25 to < 0.50	3	1	80.30%	3	0.27%	25	13.13%	N/A	—	7.03%	—	N/A
	0.50 to < 0.75	15,918	3,990	62.53%	18,148	0.53%	184,372	15.70%	N/A	2,461	13.56%	15	N/A
	0.75 to < 2.50	12,266	2,244	59.41%	13,449	1.25%	123,049	16.54%	N/A	3,401	25.29%	28	N/A
	2.50 to < 10.00	2,486	328	56.23%	2,640	4.08%	25,935	16.98%	N/A	1,368	51.82%	18	N/A
	10.00 to < 100.00	485	54	52.27%	509	20.04%	5,859	15.33%	N/A	465	91.24%	16	N/A
	100.00 (default)	123	20	—%	119	100.00%	1,979	13.90%	N/A	127	106.16%	6	N/A
	Sub-total	98,312	32,537	63.51%	108,778	0.64%	1,219,715	14.59%	N/A	11,042	10.15%	98	87
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,836	23,719	46.83%	13,945	0.05%	2,086,386	82.37%	N/A	401	2.88%	6	N/A
	0.15 to < 0.25	605	2,394	33.20%	1,398	0.20%	327,368	88.58%	N/A	139	9.93%	2	N/A
	0.25 to < 0.50	1,569	7,995	48.81%	5,472	0.34%	1,196,206	83.42%	N/A	790	14.44%	16	N/A
	0.50 to < 0.75	311	325	64.94%	522	0.69%	28,301	73.39%	N/A	117	22.45%	3	N/A
	0.75 to < 2.50	1,156	1,361	30.84%	1,576	1.11%	278,897	86.35%	N/A	593	37.61%	15	N/A
	2.50 to < 10.00	2,516	1,459	27.93%	2,924	3.41%	513,438	79.57%	N/A	2,273	77.76%	79	N/A
	10.00 to < 100.00	728	145	25.76%	766	19.34%	124,339	64.04%	N/A	1,342	175.15%	95	N/A
	100.00 (default)	93	6	—%	93	100.00%	10,998	79.20%	N/A	204	219.44%	57	N/A
	Sub-total	9,814	37,404	45.13%	26,696	1.46%	4,565,933	82.13%	N/A	5,859	21.95%	273	93
SMEs similar to other retail client exposures	0.00 to < 0.15	834	2,293	46.03%	1,882	0.10%	53,540	65.49%	N/A	323	17.16%	1	N/A
	0.15 to < 0.25	1,075	1,554	51.61%	1,848	0.20%	45,162	64.31%	N/A	506	27.40%	2	N/A
	0.25 to < 0.50	1,324	1,474	46.35%	1,855	0.36%	49,875	65.67%	N/A	769	41.46%	4	N/A
	0.50 to < 0.75	855	194	38.20%	785	0.55%	14,374	41.67%	N/A	262	33.42%	2	N/A
	0.75 to < 2.50	2,406	1,054	52.15%	2,654	1.28%	59,652	63.82%	N/A	1,951	73.53%	22	N/A
	2.50 to < 10.00	961	175	44.10%	869	4.43%	19,762	59.21%	N/A	794	91.38%	24	N/A
	10.00 to < 100.00	209	41	15.75%	183	21.39%	4,985	63.39%	N/A	265	144.66%	24	N/A
	100.00 (default)	145	19	—%	107	100.00%	3,061	55.38%	N/A	234	218.46%	46	N/A
	Sub-total	7,809	6,804	47.74%	10,183	2.31%	250,411	62.36%	N/A	5,104	50.12%	125	40
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,183	812	70.42%	1,744	0.08%	82,826	68.70%	N/A	282	16.20%	1	N/A
	0.15 to < 0.25	863	3	26.11%	837	0.19%	62,780	91.58%	N/A	321	38.30%	1	N/A
	0.25 to < 0.50	1,212	166	62.26%	826	0.33%	69,417	48.31%	N/A	240	29.00%	1	N/A
	0.50 to < 0.75	1,122	67	60.90%	1,163	0.54%	42,037	40.30%	N/A	376	32.34%	3	N/A
	0.75 to < 2.50	5,429	30	58.37%	5,226	1.87%	235,866	39.31%	N/A	2,665	50.98%	38	N/A
	2.50 to < 10.00	1,022	18	54.40%	828	4.10%	49,505	43.58%	N/A	550	66.43%	15	N/A
	10.00 to < 100.00	303	1	58.80%	227	23.32%	139,794	43.60%	N/A	248	109.40%	23	N/A
	100.00 (default)	118	1	—%	52	100.00%	58,646	49.27%	N/A	176	341.61%	12	N/A
	Sub-total	11,252	1,098	67.85%	10,903	2.28%	740,871	49.27%	N/A	4,858	44.56%	94	38
Total retail clients - AIRB		146,655	77,930	53.36%	166,751	0.95%	6,894,488	31.54%	N/A	27,788	16.66%	595	265

Footnotes to this table are presented on page 50.

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

As at September 30, 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[2]	RWA[3]	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to residential mortgage loans Insured exposures	0.00 to < 0.15	7	9	50.00%	6,731	0.08%	16,559	45.09%	N/A	651	9.67%	2	N/A
	0.15 to < 0.25	5,654	33	50.00%	2,241	0.16%	29,180	38.51%	N/A	308	13.73%	1	N/A
	0.25 to < 0.50	35	—	—%	1	0.45%	206	25.62%	N/A	—	19.69%	—	N/A
	0.50 to < 0.75	6,067	34	50.00%	272	0.56%	29,591	36.45%	N/A	89	32.52%	1	N/A
	0.75 to < 2.50	6,581	34	50.00%	165	1.25%	31,473	39.00%	N/A	99	59.88%	1	N/A
	2.50 to < 10.00	1,665	12	50.00%	29	4.81%	8,707	39.44%	N/A	38	131.07%	1	N/A
	10.00 to < 100.00	222	1	50.00%	5	24.87%	1,265	44.55%	N/A	13	270.29%	—	N/A
	100.00 (default)	73	—	—%	4	100.00%	352	44.28%	N/A	20	547.55%	—	N/A
	Sub-total	20,304	123	49.88%	9,448	0.20%	117,333	43.15%	N/A	1,218	12.89%	6	9
Exposures related to residential mortgage loans Uninsured exposures	0.00 to < 0.15	38,742	16,318	63.30%	42,338	0.08%	532,311	27.82%	N/A	2,478	5.85%	9	N/A
	0.15 to < 0.25	25,625	8,585	65.32%	28,989	0.22%	318,789	29.55%	N/A	3,948	13.62%	19	N/A
	0.25 to < 0.50	3	1	80.71%	3	0.27%	24	24.95%	N/A	—	13.36%	—	N/A
	0.50 to < 0.75	16,648	4,205	62.02%	18,981	0.53%	196,193	30.18%	N/A	4,928	25.96%	31	N/A
	0.75 to < 2.50	12,723	2,330	58.95%	13,930	1.24%	131,021	30.74%	N/A	6,483	46.54%	53	N/A
	2.50 to < 10.00	2,407	327	56.23%	2,562	4.06%	25,365	30.58%	N/A	2,387	93.19%	32	N/A
	10.00 to < 100.00	408	49	50.72%	428	20.10%	5,288	30.16%	N/A	767	179.38%	26	N/A
	100.00 (default)	117	19	—%	114	100.00%	1,839	27.85%	N/A	348	305.44%	5	N/A
	Sub-total	96,673	31,834	63.23%	107,345	0.63%	1,210,830	29.16%	N/A	21,339	19.88%	175	155
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,832	23,167	46.50%	13,605	0.05%	2,047,229	82.30%	N/A	395	2.90%	6	N/A
	0.15 to < 0.25	626	2,422	32.56%	1,415	0.20%	332,364	88.58%	N/A	140	9.93%	2	N/A
	0.25 to < 0.50	1,606	8,072	48.72%	5,539	0.34%	1,200,617	83.32%	N/A	799	14.43%	16	N/A
	0.50 to < 0.75	336	352	64.46%	563	0.69%	30,929	73.44%	N/A	127	22.46%	3	N/A
	0.75 to < 2.50	1,190	1,402	30.66%	1,620	1.11%	288,346	86.36%	N/A	610	37.63%	14	N/A
	2.50 to < 10.00	2,646	1,557	28.00%	3,082	3.42%	559,687	79.59%	N/A	2,403	77.97%	84	N/A
	10.00 to < 100.00	766	153	25.35%	803	19.40%	136,775	63.94%	N/A	1,409	175.16%	100	N/A
	100.00 (default)	89	5	—%	89	100.00%	10,827	79.17%	N/A	362	408.95%	43	N/A
	Sub-total	10,091	37,130	44.78%	26,716	1.50%	4,606,774	82.03%	N/A	6,245	23.38%	268	82
SMEs similar to other retail client exposures	0.00 to < 0.15	846	2,214	46.32%	1,864	0.10%	52,198	65.14%	N/A	318	17.09%	1	N/A
	0.15 to < 0.25	1,083	1,534	51.65%	1,845	0.20%	45,176	64.22%	N/A	506	27.40%	2	N/A
	0.25 to < 0.50	1,368	1,477	46.28%	1,893	0.36%	49,835	65.09%	N/A	778	41.11%	5	N/A
	0.50 to < 0.75	861	184	38.14%	782	0.55%	14,005	41.45%	N/A	260	33.25%	2	N/A
	0.75 to < 2.50	2,414	1,057	52.14%	2,662	1.28%	60,129	63.68%	N/A	1,952	73.31%	22	N/A
	2.50 to < 10.00	911	167	44.87%	822	4.41%	18,839	59.71%	N/A	757	92.09%	22	N/A
	10.00 to < 100.00	194	40	15.68%	169	20.89%	4,749	63.81%	N/A	244	144.30%	22	N/A
	100.00 (default)	136	19	—%	99	100.00%	2,933	54.49%	N/A	261	263.89%	37	N/A
	Sub-total	7,813	6,692	47.88%	10,136	2.18%	247,864	62.19%	N/A	5,076	50.07%	113	37
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,123	777	70.63%	1,661	0.08%	77,635	67.56%	N/A	262	15.79%	1	N/A
	0.15 to < 0.25	837	3	27.58%	812	0.19%	61,679	91.24%	N/A	310	38.15%	1	N/A
	0.25 to < 0.50	1,175	181	62.08%	800	0.33%	69,940	49.83%	N/A	240	30.03%	1	N/A
	0.50 to < 0.75	1,086	71	59.47%	1,129	0.55%	40,095	40.21%	N/A	364	32.30%	3	N/A
	0.75 to < 2.50	5,380	33	57.43%	5,164	1.85%	239,386	39.42%	N/A	2,631	50.94%	37	N/A
	2.50 to < 10.00	1,186	17	55.29%	981	4.23%	54,487	42.56%	N/A	640	65.24%	18	N/A
	10.00 to < 100.00	303	2	47.04%	232	23.21%	144,990	43.59%	N/A	253	109.13%	24	N/A
	100.00 (default)	120	1	—%	54	100.00%	57,773	49.82%	N/A	198	369.44%	12	N/A
	Sub-total	11,210	1,085	67.62%	10,833	2.36%	745,985	48.90%	N/A	4,898	45.23%	97	36
Total retail clients - AIRB		146,091	76,864	53.02%	164,478	0.96%	6,928,786	41.88%	N/A	38,776	23.58%	659	319

Footnotes to this table are presented on page 50.

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

As at June 30, 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[2]	RWA[3]	RWA proportion	Expected loss[4]	Provisions[5]
Exposures related to residential mortgage loans Insured exposures	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
	Sub-total	19,426	126	49.91%	10,199	0.19%	118,402	42.50%	N/A	1,280	12.55%	7	9
Exposures related to residential mortgage loans Uninsured exposures	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
	Sub-total	95,506	30,953	63.06%	104,815	0.58%	1,193,482	28.60%	N/A	19,499	18.60%	153	137
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
	Sub-total	10,104	39,603	45.19%	28,003	1.36%	5,150,715	82.17%	N/A	6,136	21.91%	261	77
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
	Sub-total	7,828	6,576	48.00%	10,094	2.10%	249,612	62.06%	N/A	5,013	49.67%	107	35
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
	Sub-total	11,229	1,068	67.37%	10,845	2.20%	739,988	49.70%	N/A	4,772	44.00%	90	34
Total retail clients - AIRB		144,093	78,326	52.79%	163,956	0.89%	7,452,199	42.07%	N/A	36,700	22.38%	618	292

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) This parameter should only be filled out when it is used for the calculation of RWA.

(3) Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.

(4) The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.

(5) Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

(6) Comparative data have been restated to conform with the presentation for the current period.

Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range[1]

As at June 30, 2023

		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[2]	RWA	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	—
	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)	—	—	—%	—	—%	—	—%	—	—	—%	—	—
	Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to financial institutions	0.00 to < 0.15	**4,644**	**1,929**	**41.82%**	**5,454**	**0.07%**	**244**	**45.00%**	**2.5**	**1,496**	**27.43%**	**2**	—
	0.15 to < 0.25	**45**	**212**	**32.93%**	**115**	**0.19%**	**29**	**45.00%**	**2.5**	**49**	**42.73%**	—	—
	0.25 to < 0.50	**185**	**150**	**40.00%**	**245**	**0.30%**	**14**	**45.00%**	**2.5**	**132**	**53.87%**	—	—
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	—
	0.75 to < 2.50	—	**9**	**100.00%**	**9**	**0.76%**	**9**	**45.00%**	**2.5**	**10**	**115.07%**	—	—
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	—
	10.00 to < 100.00	—	**23**	**100.00%**	**23**	**34.69%**	**1**	**45.00%**	**2.5**	**62**	**272.17%**	**4**	—
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	—
	Sub-total	**4,874**	**2,323**	**41.45%**	**5,846**	**0.21%**	**297**	**45.00%**	**2.5**	**1,749**	**29.93%**	**6**	—
Exposures related to businesses	0.00 to < 0.15	**754**	**3,124**	**40.16%**	**2,008**	**0.11%**	**42**	**40.00%**	**2.5**	**564**	**28.09%**	**1**	—
	0.15 to < 0.25	**607**	**1,144**	**29.53%**	**945**	**0.22%**	**20**	**40.00%**	**2.5**	**388**	**41.10%**	**1**	—
	0.25 to < 0.50	**1,137**	**1,124**	**42.18%**	**1,612**	**0.33%**	**44**	**40.00%**	**2.5**	**812**	**50.41%**	**2**	—
	0.50 to < 0.75	**567**	**473**	**50.75%**	**807**	**0.59%**	**34**	**40.00%**	**2.5**	**535**	**66.33%**	**2**	—
	0.75 to < 2.50	**2,321**	**1,250**	**42.04%**	**2,845**	**1.41%**	**86**	**40.00%**	**2.5**	**2,575**	**90.48%**	**16**	—
	2.50 to < 10.00	**1,434**	**510**	**38.70%**	**1,631**	**4.66%**	**50**	**40.00%**	**2.5**	**2,110**	**129.28%**	**30**	—
	10.00 to < 100.00	—	**40**	**74.31%**	**30**	**13.20%**	**1**	**40.00%**	**2.5**	**56**	**189.21%**	**2**	—
	100.00 (default)	**74**	**4**	**55.14%**	**76**	**100.00%**	**1**	**40.00%**	**2.5**	**139**	**182.80%**	**28**	—
	Sub-total	**6,894**	**7,669**	**39.92%**	**9,954**	**2.12%**	**278**	**40.00%**	**2.5**	**7,179**	**72.12%**	**82**	**70**
Total non-retail clients - FIRB		**11,768**	**9,992**	**40.27%**	**15,800**	**1.41%**	**575**	**41.85%**	**2.5**	**8,928**	**56.51%**	**88**	**70**

Footnotes to this table are presented on the next page.

Template CR6 – FIRB – Credit risk exposures by portfolio and probability of default (PD) range[1] (continued)

As at March 31, 2023

(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[2]	RWA	RWA proportion	Expected loss[3]	Provisions[4]
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	— %	—	— %	—	— %	—	—	— %	—	—
	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)	—	—	— %	—	— %	—	— %	—	—	— %	—	—
	Sub-total	—	—	— %	—	— %	—	— %	—	—	— %	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,249	1,662	42.19 %	4,955	0.07 %	191	45.00 %	2.5	1,453	29.33 %	2	—
	0.15 to < 0.25	185	602	37.51 %	411	0.19 %	31	45.00 %	2.5	175	42.70 %	—	—
	0.25 to < 0.50	391	321	40.00 %	520	0.29 %	17	45.00 %	2.5	276	53.09 %	1	—
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	—
	0.75 to < 2.50	—	50	40.00 %	20	1.94 %	6	45.00 %	2.5	23	113.87 %	—	—
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	—
	10.00 to < 100.00	—	—	— %	—	— %	—	— %	—	—	— %	—	—
	100.00 (default)	—	—	— %	—	— %	—	— %	—	—	— %	—	—
	Sub-total	4,825	2,635	40.81 %	5,906	0.10 %	245	45.00 %	2.5	1,927	32.64 %	3	—
Exposures related to businesses	0.00 to < 0.15	752	2,309	41.75 %	1,716	0.11 %	40	40.00 %	2.5	467	27.20 %	1	—
	0.15 to < 0.25	533	1,309	30.88 %	938	0.22 %	19	40.00 %	2.5	385	41.10 %	1	—
	0.25 to < 0.50	1,040	1,300	42.26 %	1,585	0.33 %	43	40.00 %	2.5	794	50.10 %	2	—
	0.50 to < 0.75	711	399	44.85 %	890	0.59 %	34	40.00 %	2.5	594	66.78 %	2	—
	0.75 to < 2.50	1,914	1,112	43.15 %	2,394	1.51 %	87	40.00 %	2.5	2,210	92.31 %	14	—
	2.50 to < 10.00	1,280	598	39.69 %	1,517	4.73 %	46	40.00 %	2.5	1,975	130.16 %	29	—
	10.00 to < 100.00	29	41	75.23 %	60	13.20 %	1	40.00 %	2.5	103	173.20 %	3	—
	100.00 (default)	54	3	59.48 %	56	100.00 %	1	40.00 %	2.5	115	205.81 %	22	—
	Sub-total	6,313	7,071	40.25 %	9,156	2.03 %	271	40.00 %	2.5	6,643	72.56 %	74	51
Total non-retail clients - FIRB		11,138	9,706	40.40 %	15,062	1.28 %	516	41.96 %	2.5	8,570	56.91 %	77	51

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) This parameter should only be filled out when it is used for the calculation of RWA.

(3) The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.

(4) Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

Template CR8 – Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB[1]

	(in millions of dollars)	a				
		RWA amounts				
		As at June 30, 2023	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
1	**RWA as at end of previous reporting period[2]**	**75,226**	75,912	87,117	83,082	78,334
2	Asset size[3]	**1,842**	2,154	1,613	1,037	2,485
3	Asset quality[4]	**1,928**	(241)	(2,143)	1,389	145
4	Model updates[5]	**—**	616	—	—	—
5	Methodology and policy[6]	**(8,965)**	(3,208)	(10,565)	1,231	1,970
6	Acquisitions and disposals[7]	**—**	—	—	—	—
7	Foreign exchange movements[8]	**(106)**	(7)	(110)	378	148
8	Other	**—**	—	—	—	—
9	**RWA as at end of reporting period**	**69,925**	75,226	75,912	87,117	83,082

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.
(2) Data at the beginning of the current quarter have been adjusted to conform with the presentation of the actual balance.
(3) Increase or decrease in underlying exposures.
(4) Change in risk mitigation factors and portfolio quality.
(5) Change in models and risk parameters.
(6) Regulatory changes and developments in regulatory capital calculation methods.
(7) Change in portfolio size resulting from acquisitions and disposals of entities.
(8) Market fluctuations, such as foreign exchange movements.

Exposure at default by asset class and by region[1]

	As at June 30, 2023							As at March 31, 2023						
	Exposure classes[2]							Exposure classes[2]						
(in millions of dollars)	**Used exposure**	**Unused exposure**	**Repo-style transactions**	**OTC derivatives**	**Off-balance sheet exposure**	**Total**	**Net exposure[3]**	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	**5,492**	**—**	**—**	**—**	**—**	**5,492**	**5,781**	2,684	—	—	—	—	2,684	2,938
Non-central government public sector entities	**6,584**	**1,518**	**—**	**—**	**42**	**8,144**	**8,191**	6,808	1,408	—	—	33	8,249	8,276
Financial institutions	**1,999**	**162**	**997**	**33**	**26**	**3,217**	**2,718**	2,343	144	30	8	27	2,552	2,984
Businesses	**8,631**	**2,975**	**1,564**	**300**	**1,590**	**15,060**	**13,441**	8,412	2,789	1,746	357	1,610	14,914	13,170
SMEs similar to other retail client exposures	**156**	**21**	**—**	**—**	**6**	**183**	**173**	96	21	—	—	5	122	114
Real estate	**5,049**	**79**	**—**	**—**	**—**	**5,128**	**4,586**	4,959	87	—	—	—	5,046	4,522
Revolving retail client exposures	**68**	**16**	**—**	**—**	**—**	**84**	**84**	51	11	—	—	—	62	62
Other retail client exposures (excluding SMEs)	**1,019**	**617**	**—**	**—**	**6**	**1,642**	**1,419**	1,072	641	—	—	7	1,720	1,467
Securitization	**27**	**—**	**—**	**—**	**—**	**27**	**27**	29	—	—	—	—	29	29
Equities	**562**	**146**	**—**	**—**	**—**	**708**	**708**	515	141	—	—	—	656	656
Trading portfolio	**—**	**—**	**12,892**	**253**	**—**	**13,145**	**508**	—	—	9,150	297	—	9,447	463
Internal Ratings-Based approach														
Sovereign borrowers	**35,543**	**1,238**	**—**	**—**	**51**	**36,832**	**81,531**	36,242	1,323	—	—	51	37,616	76,017
Non-central government public sector entities	**—**	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—	—
Financial institutions	**4,873**	**876**	**1,279**	**4,211**	**96**	**11,335**	**10,193**	4,826	990	1,536	4,543	91	11,986	10,520
Businesses	**29,303**	**6,032**	**—**	**—**	**1,197**	**36,532**	**32,723**	29,866	6,210	—	—	1,172	37,248	32,937
SMEs similar to other retail client exposures	**7,321**	**3,609**	**—**	**5**	**120**	**11,055**	**9,739**	5,255	3,103	—	2	76	8,436	7,696
Real estate	**180,210**	**24,066**	**—**	**—**	**—**	**204,276**	**165,349**	176,822	23,279	—	—	—	200,101	167,841
Revolving retail client exposures	**7,273**	**8,171**	**—**	**—**	**—**	**15,444**	**15,444**	7,236	8,166	—	—	—	15,402	15,402
Other retail client exposures	**14,780**	**9,695**	**—**	**—**	**7**	**24,482**	**23,569**	14,606	9,837	—	—	5	24,448	23,142
Trading portfolio	**—**	**—**	**12,060**	**665**	**—**	**12,725**	**924**	—	—	9,641	746	—	10,387	1,154
Total	**308,890**	**59,221**	**28,792**	**5,467**	**3,141**	**405,511**	**377,108**	301,822	58,150	22,103	5,953	3,077	391,105	369,390
By region														
Canada	**305,640**	**58,297**	**22,702**	**1,631**	**2,825**	**391,095**	**368,676**	298,343	57,465	19,662	1,730	2,832	380,032	360,712
United States	**2,317**	**913**	**1,941**	**352**	**86**	**5,609**	**3,690**	2,808	657	1,383	410	76	5,334	3,976
Other countries	**933**	**11**	**4,149**	**3,484**	**230**	**8,807**	**4,742**	671	28	1,058	3,813	169	5,739	4,702
Total	**308,890**	**59,221**	**28,792**	**5,467**	**3,141**	**405,511**	**377,108**	301,822	58,150	22,103	5,953	3,077	391,105	369,390

Footnotes to this table are presented on page 56.

Exposure at default by asset class and by region (continued)

	As at December 31, 2022							As at September 30, 2022						
	Exposure classes[2]							Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach														
Sovereign borrowers	7,110	—	—	—	370	7,480	7,480	7,968	—	—	—	46	8,014	8,014
Non-central government public sector entities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	10,916	911	1,178	—	67	13,072	11,715	10,015	1,069	431	—	105	11,620	10,972
Businesses	11,738	3,632	1,165	332	1,619	18,486	17,047	12,700	2,805	1,460	592	1,458	19,015	17,503
SMEs similar to other retail client exposures	260	11	—	—	6	277	273	256	10	—	—	6	272	267
Real estate	177	—	—	—	—	177	177	236	—	—	—	—	236	236
Other retail client exposures (excluding SMEs)	1,080	1,168	—	—	6	2,254	1,942	1,125	1,167	—	—	6	2,298	1,911
Securitization	29	—	—	—	—	29	29	30	—	—	—	—	30	30
Equities	482	—	—	—	—	482	482	459	—	—	—	—	459	459
Trading portfolio	—	—	15,455	208	—	15,663	688	—	—	14,645	238	—	14,883	825
Internal Ratings-Based approach														
Sovereign borrowers	36,923	1,310	—	—	53	38,286	74,006	36,890	1,361	—	—	53	38,304	74,254
Non-central government public sector entities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	5,315	508	918	3,601	398	10,740	9,565	4,890	498	1,448	3,724	440	11,000	9,305
Businesses	85,105	9,498	—	—	1,166	95,769	81,606	83,217	8,611	—	—	1,138	92,966	79,442
SMEs similar to other retail client exposures	7,809	3,173	—	—	78	11,060	10,183	7,813	3,127	—	—	80	11,020	10,135
Real estate	117,780	20,701	—	—	—	138,481	118,969	116,977	20,182	—	—	—	137,159	116,793
Revolving retail client exposures	9,815	16,881	—	—	—	26,696	26,696	10,091	16,625	—	—	—	26,716	26,716
Other retail client exposures	11,252	740	—	—	5	11,997	10,903	11,210	727	—	—	6	11,943	10,833
Trading portfolio	—	—	10,382	896	—	11,278	1,292	—	—	9,518	1,031	—	10,549	1,234
Total	305,791	58,533	29,098	5,037	3,768	402,227	373,053	303,877	56,182	27,502	5,585	3,338	396,484	368,929
By region														
Canada	303,981	57,514	23,239	1,675	3,593	390,002	366,585	302,141	55,847	21,495	2,352	3,043	384,878	363,175
United States	1,278	983	4,145	363	45	6,814	2,724	1,299	310	3,999	270	31	5,909	2,009
Other countries	532	36	1,714	2,999	130	5,411	3,744	437	25	2,008	2,963	264	5,697	3,745
Total	305,791	58,533	29,098	5,037	3,768	402,227	373,053	303,877	56,182	27,502	5,585	3,338	396,484	368,929

Footnotes to this table are presented on page 56.

Exposure at default by asset class and by region (continued)

	As at June 30, 2022						
	Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Standardized Approach							
Sovereign borrowers	11,409	—	—	—	13	11,422	11,422
Non-central government public sector entities	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	10,591	927	66	—	104	11,688	11,349
Businesses	11,814	2,540	977	357	963	16,651	15,476
SMEs similar to other retail client exposures	247	9	—	—	5	261	257
Real estate	309	—	—	—	—	309	309
Other retail client exposures (excluding SMEs)	1,162	1,140	—	—	5	2,307	1,848
Securitization	31	—	—	—	—	31	30
Equities	418	—	—	—	—	418	418
Trading portfolio	—	—	17,804	136	—	17,940	822
Internal Ratings-Based approach							
Sovereign borrowers	37,953	1,439	—	81	336	39,809	74,510
Non-central government public sector entities	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Financial institutions	4,378	514	2,061	3,457	410	10,820	8,484
Businesses	80,672	8,456	—	—	1,146	90,274	77,163
SMEs similar to other retail client exposures	7,828	3,079	—	—	80	10,987	10,094
Real estate	114,932	19,572	—	—	—	134,504	115,015
Revolving retail client exposures	10,104	17,899	—	—	—	28,003	28,003
Other retail client exposures	11,229	711	—	—	8	11,948	10,845
Trading portfolio	—	—	14,212	557	—	14,769	1,082
Total	303,077	56,286	35,120	4,588	3,070	402,141	367,127
By region							
Canada	301,819	56,096	25,676	1,507	2,941	388,039	362,142
United States	1,010	167	5,800	193	24	7,194	1,583
Other countries	248	23	3,644	2,888	105	6,908	3,402
Total	303,077	56,286	35,120	4,588	3,070	402,141	367,127

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

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

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

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

(in millions of dollars)	As at June 30, 2023 – Exposure classes[2]							As at March 31, 2023 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	8,980	473	—	—	38	9,491	10,828	9,505	491	—	—	42	10,038	10,860
Mining, oil and gas	833	532	—	—	123	1,488	1,491	430	453	—	—	124	1,007	1,009
Utilities[4]	1,546	603	—	—	197	2,346	2,347	1,415	582	—	—	195	2,192	2,192
Construction	3,468	1,172	—	—	269	4,909	4,934	3,419	1,234	—	—	276	4,929	4,947
Manufacturing	4,364	1,053	—	—	310	5,727	5,826	4,561	1,050	—	—	305	5,916	6,000
Wholesale trade	1,966	431	—	—	126	2,523	2,555	2,055	455	—	—	125	2,635	2,660
Retail trade	2,698	775	—	—	28	3,501	3,555	2,737	702	—	—	31	3,470	3,519
Transportation	1,049	461	—	1	78	1,589	1,605	1,133	473	—	1	78	1,685	1,698
Information industry	457	322	—	—	7	786	793	254	449	—	—	7	710	715
Finance and insurance	10,992	1,922	3,204	4,543	730	21,391	18,331	11,423	1,794	3,235	4,907	786	22,145	19,069
Real estate	4,540	1,195	—	—	132	5,867	15,868	4,580	1,192	—	—	106	5,878	14,747
Professional services	1,207	267	—	—	67	1,541	1,562	1,169	294	—	—	22	1,485	1,503
Management of companies	1,126	246	—	—	35	1,407	1,380	1,177	270	—	—	86	1,533	1,491
Administrative services	651	98	—	—	34	783	791	617	117	—	—	40	774	779
Education	139	30	—	—	2	171	174	159	29	—	—	2	190	193
Health care	762	121	—	—	19	902	2,280	822	202	—	—	17	1,041	2,378
Arts and entertainments	279	62	—	—	24	365	384	316	70	—	—	27	413	429
Accommodation	379	19	—	—	7	405	487	431	30	—	—	6	467	544
Other services	721	135	—	—	14	870	907	667	176	—	—	16	859	895
Public agencies[4]	37,969	948	—	—	73	38,990	66,965	35,711	960	—	—	58	36,729	59,634
Other Industries	1,715	418	636	—	647	3,416	3,324	1,792	433	77	—	602	2,904	3,304
Total	85,841	11,283	3,840	4,544	2,960	108,468	146,387	84,373	11,456	3,312	4,908	2,951	107,000	138,566

(in millions of dollars)	As at December 31, 2022 – Exposure classes[2]							As at September 30, 2022 – Exposure classes[2]						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries														
Agriculture	9,699	549	—	—	41	10,289	10,906	9,432	582	—	—	45	10,059	10,671
Mining, oil and gas	344	593	—	—	123	1,060	1,060	365	572	—	—	117	1,054	1,055
Utilities[4]	1,268	661	—	—	201	2,130	2,130	1,204	658	—	—	193	2,055	2,056
Construction	6,429	2,088	—	—	251	8,768	8,771	6,020	1,523	—	—	252	7,795	7,800
Manufacturing	5,293	1,436	—	—	292	7,021	7,064	5,329	1,225	—	—	277	6,831	6,875
Wholesale trade	2,482	543	—	—	130	3,155	3,169	2,385	488	—	—	120	2,993	3,007
Retail trade	3,826	999	—	—	30	4,855	4,887	3,649	1,028	—	—	30	4,707	4,740
Transportation	1,183	698	—	1	75	1,957	1,968	1,235	697	—	1	74	2,007	2,017
Information industry	268	942	—	—	7	1,217	1,223	245	688	—	—	44	977	983
Finance and insurance	13,002	1,593	3,157	3,932	1,475	23,159	19,529	13,038	1,318	3,310	4,315	1,447	23,428	19,748
Real estate	51,673	1,814	—	—	110	53,597	54,200	50,681	1,784	—	—	94	52,559	53,155
Professional services	1,285	467	—	—	24	1,776	1,788	1,343	407	—	—	25	1,775	1,787
Management of companies	1,120	229	—	—	87	1,436	1,391	1,174	123	—	—	86	1,383	1,334
Administrative services	435	232	—	—	18	685	689	438	68	—	—	17	523	527
Education	560	126	—	—	9	695	696	571	131	—	—	9	711	712
Health care	4,652	303	—	—	17	4,972	4,992	4,548	288	—	—	18	4,854	4,876
Arts and entertainments	670	104	—	—	27	801	811	687	106	—	—	23	816	826
Accommodation	1,542	49	—	—	6	1,597	1,641	1,466	42	—	—	1	1,509	1,558
Other services	1,093	125	—	—	17	1,235	1,251	1,049	127	—	—	18	1,194	1,213
Public agencies[4]	48,210	1,648	—	—	557	50,415	69,918	48,607	1,817	—	—	126	50,550	71,007
Other businesses	2,073	660	104	—	176	3,013	3,335	2,214	672	29	—	224	3,139	3,543
Total	157,107	15,859	3,261	3,933	3,673	183,833	201,419	155,680	14,344	3,339	4,316	3,240	180,919	199,490

Footnotes to this table are presented on the next page.

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

	As at June 30, 2022						
	Exposure classes[2]						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure[3]
Industries							
Agriculture	9,259	587	—	—	43	9,889	10,509
Mining, oil and gas	318	548	—	—	110	976	977
Utilities[4]	1,021	628	—	—	194	1,843	1,844
Construction	5,638	1,358	—	—	263	7,259	7,265
Manufacturing	5,166	1,176	—	—	267	6,609	6,653
Wholesale trade	2,295	435	—	—	107	2,837	2,851
Retail trade	3,594	959	—	—	28	4,581	4,616
Transportation	1,196	686	—	1	123	2,006	2,015
Information industry	248	685	—	—	43	976	982
Finance and insurance	14,186	1,176	3,104	3,894	1,021	23,381	19,731
Real estate	49,348	1,775	—	—	91	51,214	51,773
Professional services	1,205	495	—	—	33	1,733	1,745
Management of companies	1,020	104	—	—	85	1,209	1,163
Administrative services	385	65	—	—	17	467	471
Education	604	139	—	—	9	752	753
Health care	4,599	366	—	—	17	4,982	5,005
Arts and entertainments	655	127	—	—	21	803	814
Accommodation	1,440	43	—	—	—	1,483	1,530
Other services	964	145	—	—	17	1,126	1,144
Public agencies[4]	51,673	1,700	—	—	369	53,742	73,344
Other businesses	2,003	679	—	—	114	2,796	3,219
Total	156,817	13,876	3,104	3,895	2,972	180,664	198,404

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

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

(4) Industries reflect the segmentation presented in the financial statements. A reclassification was wade from the “Utilities” industry to the “Public agencies” industry.

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

	As at June 30, 2023						As at March 31, 2023					
(as a percentage)	**Weighted average PD[3]**	**Average historical annual default rate**	**EAD - weighted average LGD[3]**	**EAD - weighted actual LGD[3]**	**EAD - weighted average CCF[3]**	**EAD - weighted actual CCF[3]**	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	**0.02%**	**—%**	**29.80%**	**26.45%**	**47.02%**	**12.16%**	0.02%	—%	30.01%	26.98%	43.55%	6.76%
Financial institutions	**0.29**	**—**	**45.00**	**—**	**41.45**	**—**	0.09	—	45.00	—	40.81	0.01
Businesses	**3.25**	**1.24**	**27.79**	**19.15**	**36.84**	**21.25**	2.97	1.34	27.26	20.75	36.69	16.44
SMEs similar to other retail client exposures	**2.58**	**1.76**	**70.55**	**48.07**	**45.48**	**42.44**	2.59	1.45	73.58	55.22	47.56	34.84
Exposures related to residential mortgages												
Insured exposures	**0.42**	**0.18**	**43.71**	**23.76**	**40.00**	**40.00**	0.21	0.08	31.43	11.63	40.00	40.00
Uninsured exposures	**0.76**	**0.39**	**15.64**	**7.41**	**64.91**	**18.11**	0.75	0.34	15.27	7.70	64.59	17.97
Qualifying revolving retail client exposures (QRRCE)	**1.42**	**1.17**	**82.42**	**72.56**	**45.46**	**35.96**	1.47	1.10	82.33	72.22	45.72	36.10
Other retail client exposures (non-QRRCE) excluding SMEs	**2.19**	**0.98**	**49.06**	**41.51**	**69.69**	**57.86**	2.24	0.94	47.83	37.48	69.72	58.66

	As at December 31, 2022						As at September 30, 2022					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	—%	26.75%	24.55%	44.10%	4.59%	0.02%	—%	26.78%	26.60%	45.80%	5.73%
Financial institutions	0.10	—	54.71	—	23.70	0.01	0.55	—	55.10	—	22.28	—
Businesses	2.25	1.04	25.41	19.74	45.07	9.22	2.28	1.14	25.50	40.93	44.85	10.16
SMEs similar to other retail client exposures	2.31	1.17	62.36	46.60	47.74	22.03	2.18	1.05	62.19	50.06	47.88	21.54
Exposures related to residential mortgages												
Insured exposures	0.18	0.07	30.23	5.94	49.72	49.72	0.20	0.07	43.15	6.08	49.88	49.88
Uninsured exposures	0.64	0.25	14.59	4.96	63.51	20.91	0.63	0.24	29.16	4.64	63.23	19.11
Qualifying revolving retail client exposures (QRRCE)	1.46	1.00	82.13	71.46	45.13	35.36	1.50	0.99	82.03	72.24	44.78	34.10
Other retail client exposures (non-QRRCE) excluding SMEs	2.28	0.97	49.27	37.24	67.85	58.73	2.36	1.03	48.90	36.33	67.62	53.47

	As at June 30, 2022					
(as a percentage)	Weighted average PD[3]	Average historical annual default rate	EAD - weighted average LGD[3]	EAD - weighted actual LGD[3]	EAD - weighted average CCF[3]	EAD - weighted actual CCF[3]
Sovereign borrowers	0.02%	—%	26.83%	26.13%	46.75%	9.42%
Financial institutions	0.25	—	54.78	—	22.43	—
Businesses	2.23	1.02	25.87	42.71	46.12	6.73
SMEs similar to other retail client exposures	2.10	1.03	62.06	47.66	48.00	18.25
Exposures related to residential mortgages						
Insured exposures	0.19	0.06	42.50	7.42	49.91	49.91
Uninsured exposures	0.58	0.21	28.60	4.65	63.06	9.50
Qualifying revolving retail client exposures (QRRCE)	1.36	0.87	82.17	72.56	45.19	34.26
Other retail client exposures (non-QRRCE) excluding SMEs	2.20	0.92	49.70	38.39	67.37	53.88

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(2) “PD” stands for probability of default, “LGD” stands for loss given default, “EAD” stands for exposure at default, and “CCF” stands for credit conversion factor.

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

COUNTERPARTY CREDIT RISK

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach[(1)(2)]

	(in millions of dollars)	a Replacement cost	b Potential future exposure	c EEPE	d Alpha used for computing regulatory EAD	e EAD post-CRM	f RWA
		As at June 30, 2023					
1	SA–CCR (for derivatives)	**745**	**3,214**	**N/A**	**1.4**	**5,543**	**2,758**
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**	**783**	**499**
5	VaR for SFTs	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**—**
6	**Total**	**745**	**3,214**	**—**	**N/A**	**6,326**	**3,257**

	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		As at March 31, 2023					
1	SA–CCR (for derivatives)	977	3,314	N/A	1.4	6,007	2,506
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	805	360
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	977	3,314	—	N/A	6,812	2,866

	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		As at December 31, 2022					
1	SA–CCR (for derivatives)	412	3,187	N/A	1.4	5,037	2,678
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	1,181	538
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	412	3,187	—	N/A	6,218	3,216

Footnotes to this table are presented on the next page.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposures by approach(1)(2) (continued)

	(in millions of dollars)	As at September 30, 2022 Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	916	3,074	N/A	1.4	5,585	4,302
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	1,129	631
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	**Total**	916	3,074	—	N/A	6,714	4,933

	(in millions of dollars)	As at June 30, 2022 Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
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	**Total**	242	3,035	—	N/A	5,977	4,171

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(2) 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(1)

		a	b								
		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022		As at September 30, 2022		As at June 30, 2022	
	(in millions of dollars)	**EAD post-CRM**	**RWA**	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge	**—**	**—**	—	—	—	—	—	—	—	—
1	(i) VaR component (including the 3 x multiplier)	**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	—
3	All portfolios subject to the Standardized CVA capital charge	**5,465**	**2,737**	5,949	3,405	5,036	2,429	5,585	2,453	4,588	2,148
4	**Total subject to the CVA capital charge**	**5,465**	**2,737**	5,949	3,405	5,036	2,429	5,585	2,453	4,588	2,148

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights(1)(2)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at June 30, 2023														
	(in millions of dollars)	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**65%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Other**	**Total exposure (post-CRM techniques)**
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
2	Non-central government public sector entities	**—**	**—**	**7**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**7**
3	Multilateral development banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
4	Deposit-taking institutions and banks	**—**	**—**	**23**	**—**	**—**	**33**	**—**	**—**	**—**	**—**	**—**	**—**	**75**	**—**	**131**
	Of which: Securities firms and other financial institutions treated as banks	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
5	Businesses	**—**	**—**	**26**	**—**	**—**	**279**	**—**	**14**	**25**	**—**	**417**	**78**	**—**	**—**	**839**
	Of which: specialized lending	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	Of which: securities firms and other financial institutions treated as businesses	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**25**	**—**	**2**	**78**	**—**	**—**	**105**
6	Regulatory retail portfolios	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
7	Other assets	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
8	**Total**	**—**	**—**	**56**	**—**	**—**	**312**	**—**	**14**	**25**	**—**	**417**	**78**	**75**	**—**	**977**

		As at March 31, 2023														
	(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Risk weight / Regulatory portfolio															
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	3	—	—	—	—	—	—	—	—	—	—	—	3
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	18	—	—	8	—	—	—	—	—	—	59	—	85
	Of which: Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Businesses	—	—	23	—	—	333	—	16	38	—	370	120	—	—	900
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	38	—	1	119	—	—	158
6	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	**Total**	—	—	44	—	—	341	—	16	38	—	370	120	59	—	988

Footnotes to this table are presented on page 64.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[1][2] (continued)

	(in millions of dollars)	a	b	c	d	e	f	g	h	i
		As at December 31, 2022								
		0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio									
1	Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	57	—	—	—	—	—	57
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	210	—	—	—	—	—	210
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	311	—	681	—	—	992
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	—	—	—	—	—	—	5	—	5
13	Other assets	—	—	—	—	—	—	—	—	—
14	**Total**	—	—	267	311	—	681	5	—	1,264

	(in millions of dollars)									
		As at September 30, 2022								
		0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio									
1	Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	39	—	—	—	—	—	39
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	188	—	—	—	—	—	188
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	1	537	—	855	—	—	1,393
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	**Total**	—	—	228	537	—	855	—	—	1,620

Footnotes to this table are presented on page 64.

Template CCR3 – Standardized Approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights[(1)(2)] (continued)

		a	b	c	d	e	f	g	h	i
		As at June 30, 2022								
	(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
	Risk weight / Regulatory portfolio									
1	Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	42	—	—	—	—	—	42
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	106	—	—	—	—	—	106
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	30	275	—	804	—	—	1,109
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	**Total**	—	—	178	275	—	804	—	—	1,257

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) Exposures are presented on a net basis, post-credit risk mitigation.

Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale(1)

(in millions of dollars)	PD scale (%)	a	b	c	d	e	f	g							
		As at June 30, 2023							As at March 31, 2023						
		EAD post-CRM	Average PD	Number of debtors(2)	Average LGD	Average maturity	RWA(3)	RWA proportion	EAD post-CRM	Average PD	Number of debtors(2)	Average LGD	Average maturity	RWA(3)	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	**178**	**0.04%**	**11**	**10.00%**	**0.50**	**3**	**1.41%**	438	0.04%	13	10.00%	0.30	6	1.26%
	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)	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	Sub-total	**178**	**0.04%**	**11**	**10.00%**	**0.50**	**3**	**1.41%**	438	0.04%	13	10.00%	0.30	6	1.26%
Exposures related to financial institutions	0.00 to < 0.15	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	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)	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
	Sub-total	**—**	**—%**	**—**	**—%**	**—**	**—**	**—%**	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	**1**	**0.06%**	**32**	**86.40%**	**1.00**	**1**	**13.97%**	1	0.11%	30	86.40%	4.20	—	35.10%
	0.15 to < 0.25	**17**	**0.22%**	**62**	**86.40%**	**1.40**	**10**	**60.44%**	31	0.22%	64	86.40%	1.30	21	67.31%
	0.25 to < 0.50	**28**	**0.32%**	**67**	**86.40%**	**1.50**	**22**	**77.64%**	35	0.31%	75	86.40%	1.60	32	90.04%
	0.50 to < 0.75	**7**	**0.58%**	**37**	**86.40%**	**2.70**	**9**	**122.97%**	14	0.57%	48	86.40%	2.90	22	157.03%
	0.75 to < 2.50	**133**	**1.84%**	**202**	**86.40%**	**1.80**	**190**	**143.44%**	116	1.35%	195	84.20%	2.00	198	169.87%
	2.50 to < 10.00	**11**	**3.67%**	**45**	**86.40%**	**2.00**	**25**	**219.71%**	17	3.81%	53	86.40%	1.80	38	229.15%
	10.00 to < 100.00	**2**	**21.43%**	**11**	**86.40%**	**1.90**	**5**	**362.29%**	2	15.98%	12	86.40%	2.90	7	415.39%
	100.00 (default)	**2**	**100.00%**	**5**	**86.40%**	**1.00**	**20**	**1079.94%**	3	100.00%	3	86.40%	1.00	36	1214.10%
	Sub-total	**201**	**2.59%**	**461**	**86.40%**	**1.70**	**282**	**140.19%**	219	1.26%	480	85.20%	1.90	354	163.93%
Total AIRB		**379**	**1.42%**	**472**	**49.75%**	**1.10**	**285**	**74.93%**	657	0.44%	493	34.87%	0.80	360	55.04%

Footnotes to this table are presented on page 67.

Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale[1] (continued)

(in millions of dollars)	PD scale (%)	As at December 31, 2022 EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[3]	RWA proportion	As at September 30, 2022 EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[3]	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	402	0.03%	152	12.39%	0.56	14	3.41%	221	0.03%	180	14.28%	0.67	12	5.34%
	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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	402	0.03%	152	12.39%	0.56	14	3.41%	221	0.03%	180	14.28%	0.67	12	5.34%
Exposures related to financial institutions	0.00 to < 0.15	3,770	0.06%	6,754	66.09%	1.88	1,476	39.18%	3,978	0.06%	5,705	65.77%	1.87	1,548	38.90%
	0.15 to < 0.25	297	0.20%	276	65.99%	4.08	353	118.72%	27	0.20%	5	65.99%	4.08	24	90.70%
	0.25 to < 0.50	—	0.30%	10	65.99%	1.75	—	71.81%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	258	34.69%	236	65.94%	4.32	1,151	446.73%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	4,067	0.07%	7,040	66.09%	2.04	1,829	44.99%	4,263	2.16%	5,946	65.79%	2.03	2,723	63.88%
Exposures related to businesses	0.00 to < 0.15	139	0.11%	494	86.40%	1.13	57	41.02%	128	0.12%	478	86.40%	1.10	56	43.98%
	0.15 to < 0.25	38	0.21%	847	86.40%	1.14	23	59.95%	41	0.21%	624	86.40%	1.13	26	63.03%
	0.25 to < 0.50	54	0.33%	1,434	86.40%	1.44	46	85.87%	61	0.30%	1,329	86.40%	1.53	50	82.25%
	0.50 to < 0.75	35	0.57%	578	87.12%	1.52	42	119.65%	46	0.57%	518	86.82%	1.20	53	113.38%
	0.75 to < 2.50	203	1.45%	2,327	72.15%	1.40	263	129.23%	215	1.60%	2,368	83.03%	1.48	330	153.80%
	2.50 to < 10.00	12	3.82%	617	86.40%	1.38	25	219.16%	21	4.77%	556	86.40%	1.12	50	237.44%
	10.00 to < 100.00	2	15.51%	72	86.40%	1.52	7	363.17%	98	25.02%	707	86.40%	2.34	464	473.02%
	100.00 (default)	1	100.00%	29	86.40%	1.00	11	1,144.74%	—	50.00%	4	43.20%	0.50	—	—%
	Sub-total	484	1.08%	6,398	80.46%	1.31	474	97.91%	610	4.87%	6,584	85.24%	1.49	1,029	168.79%
Total AIRB		4,953	0.17%	13,590	63.13%	1.85	2,317	46.78%	5,094	2.39%	12,710	65.88%	1.91	3,764	73.89%

Footnotes to this table are presented on page 67.

Template CCR4 – AIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale[1] (continued)

		As at June 30, 2022						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA[3]	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	372	0.02%	170	10.00%	1.21	6	1.54%
	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)	—	—%	—	—%	—	—	—%
	Sub-total	372	0.02%	170	10.00%	1.21	6	1.54%
Exposures related to financial institutions	0.00 to < 0.15	3,786	0.07%	5,965	64.43%	1.88	1,505	39.74%
	0.15 to < 0.25	25	0.20%	5	65.99%	4.25	23	93.40%
	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%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	4,095	2.47%	6,493	64.66%	2.06	2,814	68.72%
Exposures related to businesses	0.00 to < 0.15	16	0.12%	316	86.40%	2.37	10	60.33%
	0.15 to < 0.25	46	0.21%	593	86.40%	1.07	30	64.29%
	0.25 to < 0.50	32	0.32%	1,069	86.40%	2.07	30	93.71%
	0.50 to < 0.75	18	0.57%	348	86.40%	1.43	20	117.77%
	0.75 to < 2.50	109	1.53%	2,138	79.08%	1.72	153	140.72%
	2.50 to < 10.00	8	4.61%	542	86.40%	1.28	19	227.36%
	10.00 to < 100.00	24	24.26%	654	86.40%	1.80	113	463.31%
	100.00 (default)	—	100.00%	5	86.40%	1.00	—	1,144.74%
	Sub-total	253	3.27%	5,665	83.26%	1.66	375	148.15%
Total AIRB		4,720	2.32%	12,328	61.35%	1.97	3,195	67.69%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the Capital Adequacy Guideline, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) A methodological enhancement in the recording of a payable was applied starting Q1 2023.

(3) Includes the 6% scaling factor applied on RWA using the Internal Ratings-Based for credit exposures.

Template CCR4 – FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale[1]

		As at June 30, 2023							As at March 31, 2023						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity [2]	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	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)	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	3,594	0.07%	20	45.00%	2.50	907	25.25%	4,582	0.07 %	38	45.00%	2.50	1,428	31.16%
	0.15 to < 0.25	291	0.19%	3	45.00%	2.50	166	56.87%	295	0.19 %	4	45.00%	2.50	167	56.80%
	0.25 to < 0.50	4	0.28%	1	45.00%	2.50	2	52.73%	4	0.28 %	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	0.75 to < 2.50	752	0.93%	1	45.00%	2.50	866	115.07%	—	0.93 %	1	45.00%	2.50	—	64.56%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	10.00 to < 100.00	43	34.69%	5	45.00%	2.50	113	262.53%	—	— %	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	Sub-total	4,684	0.53%	30	45.00%	2.50	2,054	43.85%	4,881	0.07 %	44	45.00%	2.50	1,597	32.72%
Exposures related to businesses	0.00 to < 0.15	148	0.12%	25	40.00%	2.50	44	28.94%	66	0.12 %	8	40.00%	2.50	25	37.71%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	5	0.22 %	3	40.00%	2.50	4	71.43%
	0.25 to < 0.50	35	0.39%	5	40.00%	2.50	19	54.03%	14	0.38 %	6	40.00%	2.50	8	54.35%
	0.50 to < 0.75	2	0.59%	2	40.00%	2.50	1	66.78%	4	0.59 %	3	40.00%	2.50	6	148.72%
	0.75 to < 2.50	25	1.28%	9	40.00%	2.50	21	86.81%	25	1.89 %	6	40.00%	2.50	24	100.32%
	2.50 to < 10.00	4	4.95%	4	40.00%	2.50	4	117.62%	5	4.41 %	4	40.00%	2.50	6	106.80%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	— %	—	—%	—	—	—%
	Sub-total	214	0.38%	45	40.00%	2.50	89	41.58%	119	0.72 %	30	40.00%	2.50	73	60.82%
Total FIRB		4,898	0.53%	75	44.78%	2.50	2,143	43.75%	5,000	0.09 %	74	44.88%	2.50	1,670	33.39%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the Capital Adequacy Guideline, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.
(2) Comparative data have been restated to conform with the presentation for the current period.

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

		a	b	c	d	e	f						
		As at June 30, 2023						As at March 31, 2023					
		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	**—**	**2,112**	**—**	**90**	**19,889**	**13,975**	—	2,522	—	18	13,012	9,828
2	Cash – Other currencies	**—**	**3,626**	**—**	**1,067**	**317**	**67**	—	3,780	—	821	399	41
3	Domestic sovereign debt	**—**	**—**	**382**	**—**	**12,885**	**19,883**	—	—	313	—	9,066	12,922
4	Other sovereign debt	**194**	**—**	**—**	**—**	**67**	**317**	230	—	—	—	41	399
5	Government agency debt	**—**	**—**	**—**	**—**	**224**	**3**	—	—	—	—	256	—
6	Corporate bonds	**—**	**—**	**—**	**—**	**691**	**5**	—	—	—	—	263	88
7	Equity securities	**—**	**—**	**—**	**—**	**—**	**—**	—	—	—	—	—	—
8	Other collateral	**—**	**—**	**—**	**—**	**192**	**1**	—	—	—	—	259	—
	Total	**194**	**5,738**	**382**	**1,157**	**34,265**	**34,251**	230	6,302	313	839	23,296	23,278

		As at December 31, 2022						As at September 30, 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	—	2,694	—	9	24,780	17,327	—	2,736	—	8	24,491	17,909
2	Cash – Other currencies	—	3,710	—	1,044	—	—	—	3,392	—	1,536	—	—
3	Domestic sovereign debt	5	—	173	—	16,330	24,696	142	—	255	—	17,522	24,064
4	Other sovereign debt	—	—	—	—	61	—	—	—	—	—	462	484
5	Government agency debt	—	—	—	—	281	2	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	450	70	—	—	—	—	19	21
7	Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8	Other collateral	—	—	—	—	287	15	—	—	—	—	—	—
	Total	5	6,404	173	1,053	42,189	42,110	142	6,128	255	1,544	42,494	42,478

		As at June 30, 2022					
		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	—	2,727	—	28	26,732	16,214
2	Cash – Other currencies	—	3,367	—	1,398	—	—
3	Domestic sovereign debt	283	—	205	—	15,745	26,317
4	Other sovereign debt	—	—	—	—	576	632
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	1	—	—	—	18	20
7	Equity securities	—	—	—	—	—	—
8	Other collateral	—	—	—	—	—	—
	Total	284	6,094	205	1,426	43,071	43,183

Template CCR6 – Credit derivatives exposures

	(in millions of dollars)	a	b								
		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022		As at September 30, 2022		As at June 30, 2022	
		Protection bought	**Protection sold**	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
	Notional amounts										
1	Single-name credit default swaps	**—**	**—**	—	—	1	—	—	—	—	—
2	Index credit default swaps	**—**	**113**	—	54	—	34	—	—	—	260
3	Total return swaps	**—**	**—**	—	—	—	—	280	280	280	280
4	Credit options	**—**	**—**	—	—	—	—	—	—	—	—
5	Other credit derivatives	**—**	**—**	—	—	—	—	—	—	—	—
6	**Total notional amounts**	**—**	**113**	—	54	1	34	280	280	280	540
	Fair values										
7	Positive fair value (asset)	**—**	**—**	—	—	—	—	—	6	—	7
8	Negative fair value (liability)	**—**	**2**	—	1	—	—	6	—	7	—

Template CCR8 – Exposures to central counterparties (CCP)[(1)]

	(in millions of dollars)	a	b								
		As at June 30, 2023		As at March 31, 2023		As at December 31, 2022		As at September 30, 2022		As at June 30, 2022	
		EAD post-CRM	**RWA**	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
1	**Exposures to QCCPs (total)**	**307**	**23**	236	29	616	46	565	41	663	62
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	**206**	**4**	95	2	475	9	414	8	477	10
3	(i) OTC derivatives	**13**	**—**	17	—	9	—	6	—	7	—
4	(ii) Exchange-traded derivatives	**66**	**1**	39	1	26	—	108	2	141	3
5	(iii) Securities financing transactions	**127**	**3**	39	1	440	9	300	6	329	7
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	**101**	**19**	141	27	141	37	151	33	186	52
10	Unfunded default fund contributions	**—**	**—**	—	—	—	—	—	—	—	—
11	**Exposures to non-QCCPs (total)**	**—**	**—**	—	—	—	—	—	—	—	—
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	**—**	**—**	—	—	—	—	—	—	—	—

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

SECURITIZATION

Template SEC1 – Securitization exposures in the banking book[1]

		a	b	c	d	e	f	g	h	i	j	k	l
		As at June 30, 2023											
		Financial entity acts as originator				**Financial entity acts as sponsor**				**Financial entity acts as investor**			
	(in millions of dollars)	**Traditional**	**Of which STC***	**Synthetic**	**Sub-total**	**Traditional**	**Of which STC***	**Synthetic**	**Sub-total**	**Traditional**	**Of which STC***	**Synthetic**	**Sub-total**
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	**27**	—	—	**27**
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	**25**	—	—	**25**
11	Re-securitization	—	—	—	—	—	—	—	—	**2**	—	—	**2**

		As at March 31, 2023											
		Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	—	—	29	—	—	29
7	Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	—	26	—	—	26
11	Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3

* STC: simple, transparent and comparable.

Footnotes to this table are presented on page 73.

Template SEC1 – Securitization exposures in the banking book[1] (continued)

		a	b	c	e	f	g	i	j	k
		As at December 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	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	29	—	29
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	26	—	26
11	Re-securitization	—	—	—	—	—	—	3	—	3

		As at September 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	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	30	—	30
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	27	—	27
11	Re-securitization	—	—	—	—	—	—	3	—	3

Footnotes to this table are presented on page 73.

Template SEC1 – Securitization exposures in the banking book[1] (continued)

		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	**Retail (total), of which:**	—	—	—	—	—	—	—	—	—
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	**Wholesale (total), of which:**	—	—	—	—	—	—	30	—	30
7	Business loans	—	—	—	—	—	—	—	—	—
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	28	—	28
11	Re-securitization	—	—	—	—	—	—	2	—	2

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)[(1)]

As at June 30, 2023

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		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% < 1250%**	**= 1250%**	**SEC-IRB (including IAA)**	**SEC-ERB**	**SA/SFA**	**= 1250%**	**SEC-IRB (including IAA)**	**SEC-ERB**	**SA/SFA**	**= 1250%**	**SEC-IRB (including IAA)**	**SEC-ERB**	**SA/SFA**	**= 1250%**
1	**Total exposures**	—	—	—	—	**27**	—	—	—	**27**	—	—	—	**338**	—	—	—	**27**
2	Traditional securitization	—	—	—	—	**27**	—	—	—	**27**	—	—	—	**338**	—	—	—	**27**
3	Of which securitization	—	—	—	—	**25**	—	—	—	**25**	—	—	—	**307**	—	—	—	**25**
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	—	**25**	—	—	—	**25**	—	—	—	**307**	—	—	—	**25**
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	**2**	—	—	—	**2**	—	—	—	**31**	—	—	—	**2**
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at March 31, 2023

		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% < 1250%	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%
1	**Total exposures**	—	—	—	—	29	—	—	—	29	—	—	—	360	—	—	—	29
2	Traditional securitization	—	—	—	—	29	—	—	—	29	—	—	—	360	—	—	—	29
3	Of which securitization	—	—	—	—	26	—	—	—	26	—	—	—	328	—	—	—	26
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	—	26	—	—	—	26	—	—	—	328	—	—	—	26
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

As at December 31, 2022

		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% < 1250%	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%
1	**Total exposures**	—	—	—	—	29	—	—	—	29	—	—	—	361	—	—	—	29
2	Traditional securitization	—	—	—	—	29	—	—	—	29	—	—	—	361	—	—	—	29
3	Of which securitization	—	—	—	—	26	—	—	—	26	—	—	—	329	—	—	—	26
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	26	—	—	—	26	—	—	—	329	—	—	—	26
6	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
7	Of which senior	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
8	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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Footnotes to this table are presented on the next page.

Template SEC4 – Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)[1] (continued)

	As at September 30, 2022																	
		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% < 1250%	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%
1	**Total exposures**	—	—	—	—	30	—	—	—	30	—	—	—	374	—	—	—	30
2	Traditional securitization	—	—	—	—	30	—	—	—	30	—	—	—	374	—	—	—	30
3	Of which securitization	—	—	—	—	27	—	—	—	27	—	—	—	342	—	—	—	27
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	27	—	—	—	27	—	—	—	342	—	—	—	27
6	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
7	Of which senior	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
8	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 June 30, 2022																	
		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% < 1250%	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1250%
1	**Total exposures**	—	—	—	—	30	—	—	—	30	—	—	—	382	—	—	—	30
2	Traditional securitization	—	—	—	—	30	—	—	—	30	—	—	—	382	—	—	—	30
3	Of which securitization	—	—	—	—	28	—	—	—	28	—	—	—	352	—	—	—	28
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	28	—	—	—	28	—	—	—	352	—	—	—	28
6	Of which re-securitization	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
7	Of which senior	—	—	—	—	2	—	—	—	2	—	—	—	30	—	—	—	2
8	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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

MACROPRUDENTIAL SUPERVISORY MEASURES

Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer[1]

	a	b	c	d	e					
	As at June 30, 2023					As at March 31, 2023				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	**Countercyclical capital buffer rate**	**Exposure values**	**Risk-weighted assets**	**Desjardins Group specific countercyclical capital buffer rate**	**Countercyclical buffer amount**	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	**—%**	**72**	**19**	**N/A**	**N/A**	—%	73	19	N/A	N/A
Canada	**—%**	**327,301**	**82,792**	**N/A**	**N/A**	—%	323,527	85,707	N/A	N/A
United States	**—%**	**4,368**	**2,990**	**N/A**	**N/A**	—%	3,783	2,945	N/A	N/A
France	**—%**	**17**	**16**	**N/A**	**N/A**	—%	15	14	N/A	N/A
Hong Kong SAR	**1.00%**	**87**	**21**	**N/A**	**N/A**	1.00%	134	27	N/A	N/A
Luxembourg	**0.50%**	**27**	**5**	**N/A**	**N/A**	0.50%	27	5	N/A	N/A
United Kingdom	**1.00%**	**298**	**159**	**N/A**	**N/A**	1.00%	351	184	N/A	N/A
Other countries	**—%**	**179**	**128**	**N/A**	**N/A**	—%	112	70	N/A	N/A
Total	**—%**	**332,349**	**86,130**	**N/A**	**N/A**	—%	328,022	88,971	N/A	N/A

	As at December 31, 2022					As at September 30, 2022				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer					Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate [2]	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	—%	66	13	N/A	N/A	—%	66	13	N/A	N/A
Canada	—%	271,377	92,667	N/A	N/A	—%	268,028	103,918	N/A	N/A
United States	—%	2,291	2,367	N/A	N/A	—%	1,501	2,135	N/A	N/A
France	—%	36	17	N/A	N/A	—%	284	141	N/A	N/A
Hong Kong SAR	1.00%	75	15	N/A	N/A	1.00%	67	13	N/A	N/A
Japan	—%	23	23	N/A	N/A	—%	167	167	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A	0.50%	27	5	N/A	N/A
United Kingdom	1.00%	301	151	N/A	N/A	—%	275	138	N/A	N/A
Other countries	—%	65	21	N/A	N/A	—%	63	18	N/A	N/A
Total	—%	274,261	95,279	N/A	N/A	—%	270,478	106,548	N/A	N/A

Footnotes to this table are presented on the next page.

Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer[1](continued)

	As at June 30, 2022				
		Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			
(in millions of dollars)	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
Germany	—%	67	13	N/A	N/A
Canada	—%	263,703	99,439	N/A	N/A
United States	—%	1,074	1,223	N/A	N/A
France	—%	26	7	N/A	N/A
Hong Kong SAR	1.00%	78	16	N/A	N/A
Luxembourg	0.50%	52	10	N/A	N/A
United Kingdom	—%	262	131	N/A	N/A
Other countries	—%	69	20	N/A	N/A
Total	—%	265,331	100,859	N/A	N/A

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) The format of the data for the fourth quarter of 2022 data was modified to be comparable with the first quarter of 2023.

LEVERAGE RATIO

Template LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure[1]

	(in millions of dollars)	a As at June 30, 2023	As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
1	Total consolidated assets as per published financial statements	**409,558**	398,604	407,109	408,071	404,070
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(55,833)**	(55,018)	(54,718)	(54,905)	(53,775)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	**—**	—	—	—	—
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	**—**	—	—	—	—
5	Adjustments for derivative financial instruments	**49**	8	(574)	(37)	151
6	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	**870**	844	1,696	1,551	1,802
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**25,826**	21,292	27,095	25,277	24,651
8	Other adjustments[2]	**(7,161)**	(5,482)	(9,010)	(8,550)	(12,553)
9	**Leverage ratio exposure measure**	**373,309**	360,248	371,598	371,407	364,346

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the Capital Adequacy Guideline, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated. In addition, no restatement was made following the implementation of IFRS 17, Insurance Contracts, as at January 1, 2023.

(2) As part of the temporary relief measures issued by the AMF since March 31, 2020, reserves with central banks are excluded from the total exposure used in calculating the leverage ratio until further notice.

Template LR2 – Leverage ratio common disclosure template[1]

	(in millions of dollars)	a As at June 30, 2023	b As at March 31, 2023	As at December 31, 2022	As at September 30, 2022	As at June 30, 2022
	On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**326,975**	322,227	320,400	320,914	316,869
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	**—**	—	—	—	—
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	**—**	—	—	—	—
4	(Asset amounts deducted in determining Basel III capital and regulatory adjustments)	**—**	—	—	—	—
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)**	**326,975**	322,227	320,400	320,914	316,869
	Derivative exposures					
6	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	**1,043**	1,368	582	1,360	459
7	Add-on amounts for potential future exposure associated with all derivatives transactions	**4,500**	4,640	4,475	4,334	4,277
8	(Exempted central counterparty (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	**Total derivative exposures (sum of rows 6 to 10)**	**5,543**	6,008	5,057	5,694	4,736
	Securities financing transaction exposures (SFT)					
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	**14,095**	9,877	17,350	17,971	16,288
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**—**	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	**870**	844	1,696	1,551	1,802
15	Agent transaction exposures	**—**	—	—	—	—
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**14,965**	10,721	19,046	19,522	18,090
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**112,203**	106,552	129,458	124,719	127,532
18	(Adjustments for conversion to credit equivalent amounts)	**(86,377)**	(85,260)	(102,363)	(99,442)	(102,881)
19	Off-balance sheet items (sum of rows 17 and 18)	**25,826**	21,292	27,095	25,277	24,651
	Capital and total exposures					
20	Tier 1 capital	**28,332**	27,890	28,156	28,021	27,877
20a	Tier 1 capital without the application of the transitional provisions for the provisioning of ECLs[2]	**28,332**	27,890	28,138	28,004	27,863
21	**Total exposures (sum of rows 5, 11, 16 and 19)**	**373,309**	360,248	371,598	371,407	364,346
	Leverage ratio					
22	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**7.6%**	7.7%	7.6%	7.5%	7.7%
22a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)[2]	**7.5%**	7.7%	7.6%	7.5%	7.7%
23	National minimum leverage ratio requirement	**3.5%**	3.5%	3.5%	3.5%	3.5%

(1) The data presented since the first quarter of 2023 have been prepared in accordance with the requirements of the *Capital Adequacy Guideline*, which was updated to reflect the Basel III regulatory reforms approved by the BCBS on December 7, 2017 and became effective during the first quarter of 2023. Comparative data were not restated.

(2) For the 2022 quarters, this line included the transitional provisions issued by the AMF under which a portion of the general allowance, originally eligible for Tier 2 capital, could be included in Tier 1A capital. These provisions ceased to apply on January 1, 2023.

LIQUIDITY

Template LIQ1 – Liquidity coverage ratio (LCR)[(1)]

		a	b				
		As at June 30, 2023		As at March 31, 2023	As at December 31, 2022[(2)]	As at September 30, 2022[(2)]	As at June 30, 2022[(2)]
	(in millions of dollars and as a percentage)	**Total unweighted[(3)] value (average[(5)])**	**Total weighted[(4)] value (average[(5)]) weighted**	Total weighted[(4)] value (average[(5)]) weighted	Total weighted[(4)] value (average[(5)]) weighted	Total weighted[(4)] value (average[(5)]) weighted	Total weighted[(4)] value (average[(5)]) weighted
	High-quality liquid assets						
1	Total HQLA	**N/A**	**45,914**	45,794	44,768	43,784	42,146
	Cash outflows						
2	Retail deposits and deposits from small business clients, of which:	**99,329**	**7,564**	7,868	7,632	7,764	7,988
3	Stable deposits	**51,991**	**1,560**	1,573	1,602	1,681	1,556
4	Less stable deposits	**47,338**	**6,004**	6,295	6,030	6,083	6,432
5	Unsecured wholesale funding, of which:	**37,758**	**17,520**	18,985	18,327	17,964	16,507
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	**14,827**	**3,578**	2,911	2,760	3,308	3,262
7	Non-operational deposits (all counterparties)	**15,153**	**6,164**	6,527	8,105	7,794	7,864
8	Unsecured debt	**7,778**	**7,778**	9,547	7,462	6,862	5,381
9	Secured wholesale funding	**N/A**	**81**	100	83	84	113
10	Additional requirements, of which:	**22,158**	**4,374**	3,760	3,591	4,055	2,959
11	Outflows related to derivative exposures and other collateral requirements	**1,279**	**1,161**	1,146	1,172	1,262	853
12	Outflows related to loss of funding on debt products	**561**	**561**	119	182	752	162
13	Credit and liquidity facilities	**20,318**	**2,652**	2,495	2,237	2,041	1,944
14	Other contractual funding obligations	**3,958**	**2,286**	1,692	2,094	2,317	3,517
15	Other contingent funding obligations	**91,911**	**2,456**	2,452	2,320	2,254	2,410
16	**Total cash outflows**	**N/A**	**34,281**	34,857	34,047	34,438	33,494
	Cash inflows						
17	Secured lending (e.g., reverse repos)	**11,182**	**351**	404	451	523	626
18	Inflows from fully performing exposures	**3,344**	**1,672**	1,656	1,604	1,549	1,566
19	Other cash inflows	**23**	**23**	9	48	6	14
20	**Total cash inflows**	**14,549**	**2,046**	2,069	2,103	2,078	2,206
			Total adjusted value[(6)]	Total adjusted value[(6)]	Total adjusted value[(6)]	Total adjusted value[(6)]	Total adjusted value[(6)]
21	Total HQLA		**45,914**	45,794	44,768	43,784	42,146
22	Total net cash outflows		**32,235**	32,788	31,944	32,360	31,288
23	Liquidity coverage ratio (%)[(7)]		**143%**	140%	140%	136%	135%

(1) Excluding insurance subsidiaries.
(2) Due to methodological enhancements, comparative data have been restated to conform with the presentation for the current period.
(3) The unweighted values of cash inflows and outflows represent outstanding balances maturing or becoming due within 30 days.
(4) The weighted values are calculated after the application of the prescribed haircuts for high-quality liquid assets and prescribed rates for cash inflows and outflows.
(5) The result of the ratio is presented based on the average of daily data during the quarter.
(6) The total adjusted value reflects any caps prescribed by the AMF for high-quality liquid assets and cash inflows.
(7) Desjardins Group's average LCR was 143% for the quarter ended June 30, 2023 (140% as at March 31, 2023), slightly higher than in the previous quarter. The ratio remains largely above the regulatory requirements. As at June 30, 2023, average high-quality liquid assets were approximately $45.9 billion ($45.8 billion as at March 31, 2023) of which 93% (93% as at March 31, 2023) comprised Level 1 assets, which include coins and banknotes, deposits with central banks and securities issued or backed by sovereign issuers.

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

Templates and tables		Frequency	Most recent disclosure	
			Report[1]	Page
Overview of risk management, key prudential metrics and risk-weighted assets				
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	4
OVA	Desjardins Group's risk management approach	Annually	Fourth quarter of 2022	5
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	5
Composition of capital and TLAC				
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	22
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	This report	23
Links between financial statements and regulatory exposures				
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	25
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	26
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Fourth quarter of 2022	26
Credit risk				
CRA	General qualitative information about credit risk	Annually	Fourth quarter of 2022	27
CR1	Credit quality of assets	Quarterly	This report	27
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	30
CRB	Additional disclosure related to the credit quality of assets	Annually	Fourth quarter of 2022	30
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Fourth quarter of 2022	32
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	31
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Fourth quarter of 2022	35
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	35
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	37
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Fourth quarter of 2022	40
CR6	AIRB/FIRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	41
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	53
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Fourth quarter of 2022	52
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.	

Footnotes to this table are presented on the next page.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables		Frequency	Most recent disclosure	
			Report[1]	Page
	Counterparty credit risk			
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Fourth quarter of 2022	60
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	60
CCR2	Credit valuation adjustment (CVA) capital charge	Quarterly	This report	61
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	62
CCR4	AIRB/FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	65
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	69
CCR6	Credit derivatives exposures	Quarterly	This report	70
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	70
	Securitization			
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Fourth quarter of 2022	70
SEC1	Securitization exposures in the banking book	Quarterly	This report	71
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	74
	Market risk			
MRA	Qualitative disclosure requirements related to market risk	Annually	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MR1	Market risk under the standardized approach	Quarterly		
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		
	Macroprudential supervisory measures			
GSIB1	Disclosure of G-SIFI indicators	Annually	Management Discussion and Analysis first quarter of 2023[2]	29
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	76
	Leverage ratio			
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	78
LR2	Leverage ratio common disclosure template	Quarterly	This report	79
	Liquidity			
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	This report	80
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis[2]	47

(1) Indicates the most recent Pillar 3 Report in which the required disclosures were made.
(2) See the "Use of this document" section on page 2.

ABBREVIATIONS

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

Advanced 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.

Allowance for credit losses

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

***Autorité des marchés financiers* (AMF)**

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

Capital ratios

Ratios determined by dividing regulatory capital by risk-weighted assets. These measures are defined in the *Capital Adequacy Guideline* 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.

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.

Foreign exchange risk

Risk corresponding to the potential loss arising from a change in exchange rates.

Foundation 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, applicable maturity and exposure at default. The regulator prescribes the loss given default parameters.

Gross credit-impaired loan

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

Incremental risk charge (IRC)

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

GLOSSARY (continued)

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 corporations, etc.) and risk-weighting factors determined using internal parameters: the borrower's probability of default, loss given default, applicable maturity and exposure at default.

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.

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 loss arising from changes in the fair value of financial instruments as a result of 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 *Capital Adequacy Guideline* 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 fair 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 *Capital Adequacy Guideline* 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.

GLOSSARY (continued)

Regulatory funds

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

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 *Capital Adequacy Guideline* issued by the AMF.

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.

Stressed Value at Risk

Value calculated in the same way as the Value at Risk, except for the historical data used, which are for a one-year stress period.

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 (VaR)

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).