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## NOTES TO THE READER

### USE OF THIS DOCUMENT

The Pillar 3 Report (this document) is designed to support the transparency and disclosure of additional information on Desjardins Group's capital and risk management so that the various financial market participants can assess its risk profile and financial performance. The information disclosed in this document is unaudited.

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

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

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

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

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

Unless indicated otherwise, all amounts are in Canadian dollars.

### SCOPE OF THIS DOCUMENT

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

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

## CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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

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

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

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

## DISCLOSURE POLICY

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

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

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

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

	a	b	c	d	e
	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
(in millions of dollars)					
1 Total loss-absorbing capacity (TLAC) available <sup>(2)</sup>	37,707	34,601	33,558	34,325	34,958
1a Total loss-absorbing capacity (TLAC) available without the application of the transitional provisions for the provisioning of expected credit losses (ECLs) <sup>(3)(4)</sup>	37,705	34,600	33,557	34,323	34,956
2 Total RWA at the level of the resolution group	144,117	136,945	130,217	129,311	130,190
3 TLAC as a percentage of RWA <sup>(5)</sup> (row 1 / row 2) (%)	26.2 %	25.3 %	25.8 %	26.5 %	26.9 %
3a TLAC as a percentage of RWA <sup>(5)</sup> (row 1a / row 2) (%) without the application of the transitional provisions for the provisioning of ECLs <sup>(3)</sup>	26.2 %	25.3 %	25.8 %	26.5 %	26.8 %
4 Leverage ratio exposure measure at the level of the resolution group <sup>(6)</sup>	364,399	357,706	345,516	329,634	322,634
5 TLAC as a percentage of leverage ratio exposure measure <sup>(5)</sup> (row 1 / row 4)	10.4 %	9.7 %	9.7 %	10.4 %	10.8 %
5a TLAC as a percentage of leverage ratio exposure measure <sup>(5)</sup> (row 1a / row 4) without the application of the transitional provisions for the provisioning of ECLs <sup>(3)</sup>	10.4 %	9.7 %	9.7 %	10.4 %	10.8 %
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

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

<sup>(2)</sup> Issuance of \$2.7 billion of debt eligible to qualify under the TLAC Guideline during fiscal 2022, of which \$1.7 billion in the 3rd quarter of 2022.

<sup>(3)</sup> On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital. For more information, see the "Adjustments to capital requirements related to the COVID-19 pandemic" sub-section of the "Capital management" section of Desjardins Group's 2021 Annual Report.

<sup>(4)</sup> Due to methodological enhancements, comparative data for quarters prior to December 31, 2021 have been restated.

<sup>(5)</sup> The TLAC minimum requirements issued by the AMF must be met since April 1, 2022.

<sup>(6)</sup> Since January 1, 2022, eligible securities issued by sovereign states have been included again in the leverage ratio exposure measure, while reserves with central banks will remain excluded until further notice.

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

	a	b	RWA <sup>(1)</sup>			c
	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021	Minimum capital requirements <sup>(2)</sup> As at September 30, 2022
(in millions of dollars)						
1 Credit risk (excluding counterparty credit risk – CCR)	112,109	106,648	101,042	101,020	101,691	8,969
2 Of which: Standardized Approach (SA)	24,992	23,566	22,708	23,037	20,806	1,999
3 Of which: Internal Ratings-Based Approach (IRB)	87,117	83,082	78,334	77,983	80,885	6,970
4 Counterparty credit risk	7,427	6,381	5,647	4,986	5,439	594
5 Of which: Standardized Approach for counterparty credit risk (SA-CCR)	7,427	6,381	5,647	4,986	5,439	594
6 Of which: Internal Model Method (IMM)	—	—	—	—	—	—
7 Equity positions in the banking book under the market approach	—	—	—	—	—	—
8 Equity investments in funds – look-through approach	—	—	—	—	—	—
9 Equity investments in funds – mandate-based approach	—	—	—	—	—	—
10 Equity investments in funds – fall-back approach	2,329	2,164	1,775	1,746	1,152	186
11 Settlement risk	—	—	—	—	—	—
12 Securitization exposures in the banking book	374	382	406	327	309	30
13 Of which: Internal Ratings-Based Approach (IRB)	—	—	—	—	—	—
14 Of which: prudential approach (PA) based on internal ratings	—	—	—	—	—	—
15 Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	374	382	406	327	309	30
16 Market risk	3,255	3,228	3,225	2,874	3,158	260
17 Of which: Standardized Approach (SA)	400	437	462	394	340	32
18 Of which: approaches based on the Internal Model Method (IMM)	2,855	2,791	2,763	2,480	2,818	228
19 Operational risk	15,105	14,935	14,654	14,476	14,260	1,208
20 Of which: Basic Indicator Approach	—	—	—	—	—	—
21 Of which: Standardized Approach	15,105	14,935	14,654	14,476	14,260	1,208
22 Of which: advanced measurement approach	—	—	—	—	—	—
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	9,439	9,036	8,998	9,089	9,325	755
24 Floor adjustment	—	—	—	—	—	—
25 <b>Total (1 + 4 + 7 + 8 + 9 + 10 + 11 + 12 + 16 + 19 + 23 + 24)</b>	<b>150,038</b>	<b>142,774</b>	<b>135,747</b>	<b>134,518</b>	<b>135,334</b>	<b>12,002</b>

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

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

**Risk-weighted assets (RWA)**

As at September 30, 2022

(in millions of dollars)	Internal Ratings- Based Approach		Standardized Approach		Total			
	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Capital requirement <sup>(2)</sup>	Average risk-weighting rate
<b>Credit risk other than counterparty risk</b>								
Sovereign borrowers	74,254	7,306	8,014	—	82,268	7,306	585	8.9 %
Financial institutions	5,445	2,044	10,918	2,291	16,363	4,335	347	26.5 %
Businesses	79,442	36,255	16,762	15,242	96,204	51,497	4,119	53.5 %
Securitization	—	—	30	374	30	374	30	1,250.0 %
Equities	—	—	459	2,601	459	2,601	208	567.0 %
SMEs similar to other retail client exposures	10,136	4,788	266	221	10,402	5,009	401	48.1 %
Mortgages	116,793	21,280	236	157	117,029	21,437	1,715	18.3 %
Other retail client exposures (excluding SMEs)	10,833	4,622	1,911	1,438	12,744	6,060	485	47.6 %
Qualifying-revolving retail client exposures	26,716	5,891	—	—	26,716	5,891	471	22.1 %
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>323,619</b>	<b>82,186</b>	<b>38,596</b>	<b>22,324</b>	<b>362,215</b>	<b>104,510</b>	<b>8,361</b>	<b>28.9 %</b>
<b>Counterparty risk</b>								
Sovereign borrowers	—	—	—	—	—	—	—	— %
Financial institutions	3,860	2,445	54	11	3,914	2,456	196	62.7 %
Businesses	—	—	741	480	741	480	38	64.8 %
Trading portfolios	1,234	1,106	825	678	2,059	1,784	143	86.7 %
Credit valuation adjustment charge (CVA)	—	—	5,585	2,453	5,585	2,453	196	43.9 %
Additional requirements related to the banking and trading portfolio	—	—	—	—	566	41	3	7.3 %
<b>Sub-total – Counterparty risk</b>	<b>5,094</b>	<b>3,551</b>	<b>7,205</b>	<b>3,622</b>	<b>12,865</b>	<b>7,214</b>	<b>576</b>	<b>56.1 %</b>
Other assets <sup>(3)</sup>	—	—	—	—	21,729	14,810	1,185	68.2 %
Scaling factors <sup>(4)</sup>	—	5,144	—	—	—	5,144	412	— %
<b>Total – Credit risk</b>	<b>328,713</b>	<b>90,881</b>	<b>45,801</b>	<b>25,946</b>	<b>396,809</b>	<b>131,678</b>	<b>10,534</b>	<b>33.2 %</b>
<b>Market risk</b>								
Value at Risk (VaR)	—	629	—	—	—	629	50	— %
Stressed VaR	—	1,339	—	—	—	1,339	107	— %
Incremental risk charge (IRC) <sup>(5)</sup>	—	846	—	—	—	846	68	— %
Other <sup>(6)</sup>	—	41	—	400	—	441	35	— %
<b>Total – Market risk<sup>(7)</sup></b>	<b>—</b>	<b>2,855</b>	<b>—</b>	<b>400</b>	<b>—</b>	<b>3,255</b>	<b>260</b>	<b>— %</b>
<b>Operational risk</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>15,105</b>	<b>—</b>	<b>15,105</b>	<b>1,208</b>	<b>— %</b>
<b>Total risk-weighted assets before RWA floor</b>	<b>328,713</b>	<b>93,736</b>	<b>45,801</b>	<b>41,451</b>	<b>396,809</b>	<b>150,038</b>	<b>12,002</b>	<b>37.8 %</b>
<b>RWA floor adjustment<sup>(8)</sup></b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>— %</b>
<b>Total risk-weighted assets</b>	<b>328,713</b>	<b>93,736</b>	<b>45,801</b>	<b>41,451</b>	<b>396,809</b>	<b>150,038</b>	<b>12,002</b>	<b>37.8 %</b>

Footnotes to this table are presented on the next page.

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

(in millions of dollars)	Risk-weighted assets			
	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
<b>Credit risk other than counterparty risk</b>				
Sovereign borrowers	7,331	7,408	7,465	8,121
Financial institutions	3,872	3,407	3,659	3,390
Businesses	48,392	45,228	44,102	44,131
Securitization	382	406	327	309
Equities	2,410	1,989	1,962	1,349
SMEs similar to other retail client exposures	4,943	5,027	4,977	5,091
Mortgages	19,780	17,549	17,198	17,292
Other retail client exposures (excluding SMEs)	5,893	5,888	5,996	5,726
Qualifying-revolving retail client exposures	5,788	6,281	7,254	7,467
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>98,791</b>	<b>93,183</b>	<b>92,940</b>	<b>92,876</b>
<b>Counterparty risk</b>				
Sovereign borrowers	2	2	2	—
Financial institutions	2,498	2,110	1,657	1,788
Businesses	289	263	172	2
Trading portfolios	1,202	1,186	1,106	1,686
Credit valuation adjustment charge (CVA)	2,148	1,862	1,873	1,787
Additional requirements related to the banking and trading portfolio	61	60	45	17
<b>Sub-total – Counterparty risk</b>	<b>6,200</b>	<b>5,483</b>	<b>4,855</b>	<b>5,280</b>
Other assets <sup>(3)</sup>	14,736	14,604	14,828	15,022
Scaling factors <sup>(4)</sup>	4,884	4,598	4,545	4,738
<b>Total – Credit risk</b>	<b>124,611</b>	<b>117,868</b>	<b>117,168</b>	<b>117,916</b>
<b>Market risk</b>				
Value at Risk (VaR)	522	489	426	469
Stressed VaR	1,235	1,134	1,072	1,294
Incremental risk charge (IRC) <sup>(5)</sup>	1,034	1,129	907	1,048
Other <sup>(6)</sup>	437	473	469	347
<b>Total – Market risk<sup>(7)</sup></b>	<b>3,228</b>	<b>3,225</b>	<b>2,874</b>	<b>3,158</b>
<b>Operational risk</b>	<b>14,935</b>	<b>14,654</b>	<b>14,476</b>	<b>14,260</b>
<b>Total risk-weighted assets before RWA floor</b>	<b>142,774</b>	<b>135,747</b>	<b>134,518</b>	<b>135,334</b>
<b>RWA floor adjustment<sup>(8)</sup></b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total risk-weighted assets</b>	<b>142,774</b>	<b>135,747</b>	<b>134,518</b>	<b>135,334</b>

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

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

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

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

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

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

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

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

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

(in millions of dollars)	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
Allocated to business segments					
Personal and Business Services	<b>116,225</b>	111,324	105,851	104,538	106,070
Wealth Management and Life and Health Insurance	<b>6,899</b>	6,215	5,743	5,911	5,055
Property and Casualty Insurance	<b>4,555</b>	4,694	4,687	4,726	4,596
Other	<b>22,359</b>	20,541	19,466	19,343	19,613
Not allocated <sup>(2)</sup>	—	—	—	—	—
<b>Total risk-weighted assets</b>	<b>150,038</b>	142,774	135,747	134,518	135,334

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

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



## Change in risk-weighted assets

(in millions of dollars)	For the three-month periods ended														
	September 30, 2022			June 30, 2022			March 31, 2022			December 31, 2021			September 30, 2021		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Credit risk</b>															
Risk-weighted assets at beginning of period	118,230	6,381	124,611	112,221	5,647	117,868	112,182	4,986	117,168	112,477	5,439	117,916	107,632	4,791	112,423
Size of portfolio <sup>(1)</sup>	2,204	(538)	1,666	3,523	512	4,035	2,072	365	2,437	2,939	(712)	2,227	2,262	271	2,533
Quality of portfolio <sup>(2)</sup>	1,950	1,497	3,447	290	211	501	(735)	304	(431)	(3,833)	259	(3,574)	738	363	1,101
Updating of models <sup>(3)</sup>	—	—	—	—	—	—	(803)	—	(803)	—	1	1	—	—	—
Procedures and policies <sup>(4)</sup>	1,231	—	1,231	1,970	—	1,970	(414)	—	(414)	609	—	609	1,734	—	1,734
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	636	87	723	226	11	237	(81)	(8)	(89)	(10)	(1)	(11)	111	14	125
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	6,021	1,046	7,067	6,009	734	6,743	39	661	700	(295)	(453)	(748)	4,845	648	5,493
Risk-weighted assets at end of period	124,251	7,427	131,678	118,230	6,381	124,611	112,221	5,647	117,868	112,182	4,986	117,168	112,477	5,439	117,916

(in millions of dollars)	For the three-month periods ended														
	September 30, 2022			June 30, 2022			March 31, 2022			December 31, 2021			September 30, 2021		
	Market risk														
Risk-weighted assets at beginning of period		3,228			3,225			2,874			3,158			4,087	
Change in risk level <sup>(5)</sup>		(14)			(138)			351			(284)			(929)	
Updating of models <sup>(3)</sup>		—			—			—			—			—	
Procedures and policies <sup>(4)(6)</sup>		41			141			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		27			3			351			(284)			(929)	
Risk-weighted assets at end of period		3,255			3,228			3,225			2,874			3,158	

Operational risk															
Risk-weighted assets at beginning of period		14,935			14,654			14,476			14,260			14,004	
Revenue generated		170			281			178			216			256	
Procedures and policies <sup>(4)</sup>		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Total changes in risk-weighted assets		170			281			178			216			256	
Risk-weighted assets at end of period		15,105			14,935			14,654			14,476			14,260	

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

(1) Increase or decrease in underlying risk exposure.

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

(3) Change in models and risk parameters.

(4) Regulatory changes and changes in regulatory capital calculation methods.

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

(6) As of June 30, 2022, the 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

(in millions of dollars)		As at September 30, 2022	Cross- reference <sup>(1)</sup>	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
<b>Tier 1A capital: Instruments and reserves</b>							
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,889	A + B	4,889	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	28,721	C + D	28,592	27,880	26,813	26,733
3	Accumulated other comprehensive income (and other reserves)	(2,161)	E	(1,665)	(629)	773	940
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital <sup>(2)</sup>	N/A		N/A	N/A	84	95
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	—		—	—	—	—
6	<b>Tier 1A capital instruments before regulatory adjustments</b>	<b>31,449</b>		<b>31,816</b>	<b>32,140</b>	<b>32,559</b>	<b>32,657</b>
<b>Tier 1A capital: Regulatory adjustments</b>							
7	Prudential valuation adjustments	—		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	154	G + H	154	153	153	153
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	489	I + J	483	455	444	430
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	267	K + L	225	188	112	89
11	Cash flow hedge reserve	(783)	M	(469)	(253)	84	254
12	Shortfall of allowances for expected losses <sup>(3)</sup>	444	Note	409	349	287	368
13	Securitization gain on sale	—		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	—		—	—	—	—
15	Defined benefit plan assets, after permitted offset (net of eligible deferred tax liabilities)	457	Y + Z	656	402	—	—
16	Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	71	B	36	26	26	21
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	—		—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital)	2,221	N + O	2,330	2,772	2,913	2,496
20	Mortgage servicing rights (amount above 10% threshold)	—		—	—	—	—
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities)	—		—	—	—	—
22	Amount exceeding the 15% threshold	—		—	—	—	—
23	Of which: significant investments in the Tier 1A capital of financial institutions	—		—	—	—	—
24	Of which: mortgage servicing rights	—		—	—	—	—
25	Of which: deferred tax assets arising from temporary differences	—		—	—	—	—
26	National specific regulatory adjustments <sup>(4)</sup>	(17)	Note	(12)	(12)	(28)	(22)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	125	X	127	129	131	133
28	<b>Total regulatory adjustments to Tier 1A and equivalent capital</b>	<b>3,428</b>		<b>3,939</b>	<b>4,209</b>	<b>4,122</b>	<b>3,922</b>
29	<b>Total Tier 1A and equivalent capital</b>	<b>28,021</b>		<b>27,877</b>	<b>27,931</b>	<b>28,437</b>	<b>28,735</b>
29a	<b>Total Tier 1A capital without the application of the transitional provisions for the provisioning of expected credit losses (ECLs)<sup>(4)(5)</sup></b>	<b>28,004</b>		<b>27,863</b>	<b>27,918</b>	<b>28,406</b>	<b>28,711</b>

Footnotes to this table are presented on page 12.

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

(in millions of dollars)	As at September 30, 2022	Cross- reference <sup>(1)</sup>	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
<b>Tier 1B capital: Instruments</b>						
30	—		—	—	—	—
31	—		—	—	—	—
32	—		—	—	—	—
33	N/A		N/A	N/A	—	—
34	—		—	—	—	—
35	N/A		N/A	N/A	—	—
36	—		—	—	—	—
<b>Tier 1B capital: Regulatory adjustments</b>						
37	—		—	—	—	—
38	—		—	—	—	—
39	—		—	—	—	—
40	125	X	127	129	131	133
41	(125)	X	(127)	(129)	(131)	(133)
42	—		—	—	—	—
43	—		—	—	—	—
44	—		—	—	—	—
45	28,021		27,877	27,931	28,437	28,735
45a	28,004		27,863	27,918	28,406	28,711
<b>Tier 2 capital: Instruments and provisions</b>						
46	2,945	P + Q	1,981	1,977	1,985	1,999
47	N/A		N/A	N/A	—	309
48	—		—	—	—	—
49	N/A		N/A	N/A	—	—
50	148	R	133	133	125	115
51	3,093		2,114	2,110	2,110	2,423
<b>Tier 2 capital: Regulatory adjustments</b>						
52	—		—	—	—	—
53	—		—	—	—	—
54	—		—	—	—	—
55	826	S + T	826	826	826	826
56	—		—	—	—	—
57	826		826	826	826	826
58	2,267		1,288	1,284	1,284	1,597
59	30,288		29,165	29,215	29,721	30,332
59a	30,287		29,164	29,214	29,718	30,330
60	150,038		142,774	135,747	134,518	135,334

Footnotes to this table are presented on page 12.

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

(in millions of dollars)		As at September 30, 2022	Cross- reference <sup>(1)</sup>	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
<b>Capital ratios and buffers</b>							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	18.7 %		19.5 %	20.6 %	21.1 %	21.2 %
61a	Tier 1A (as a % of risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs <sup>(4)</sup>	18.7 %		19.5 %	20.6 %	21.1 %	21.2 %
62	Tier 1 (as a % of risk-weighted assets)	18.7 %		19.5 %	20.6 %	21.1 %	21.2 %
62a	Tier 1 (as a % of risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs <sup>(4)</sup>	18.7 %		19.5 %	20.6 %	21.1 %	21.2 %
63	Total capital (as a % of risk-weighted assets)	20.2 %		20.4 %	21.5 %	22.1 %	22.4 %
63a	Total capital (as a % of risk-weighted assets) without the application of the transitional provisions for the provisioning of ECLs <sup>(4)</sup>	20.2 %		20.4 %	21.5 %	22.1 %	22.4 %
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 <sup>(5)</sup>	12.2 %		12.4 %	13.5 %	14.1 %	14.4 %
<b>National minima</b>							
69	Minimum Tier 1A capital ratio	8.0 %		8.0 %	8.0 %	8.0 %	8.0 %
70	Minimum Tier 1 capital ratio	9.5 %		9.5 %	9.5 %	9.5 %	9.5 %
71	Minimum total capital ratio	11.5 %		11.5 %	11.5 %	11.5 %	11.5 %
<b>Amounts below the thresholds for deduction (before risk weighting)</b>							
72	Non-significant investments in the capital and other liabilities of other financial entities	1,510	U	618	136	139	128
73	Significant investments in Tier 1A capital instruments of financial entities	3,037	V	3,033	3,083	3,148	3,136
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	739	W	581	516	488	594
<b>Applicable caps on the inclusion of provisions in Tier 2</b>							
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	163		145	145	153	136
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	163		145	145	153	136
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	N/A		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A
<b>Capital instruments subject to phase-out by January 1, 2022</b>							
80	Current cap on Tier 1A capital instruments subject to phase-out	N/A		N/A	N/A	210	210
81	Amount excluded from Tier 1A capital due to cap (excess over cap after redemptions and maturities)	N/A		N/A	N/A	—	—
82	Current cap on Tier 1B capital instruments subject to phase-out	N/A		N/A	N/A	—	—
83	Amount excluded from Tier 1B capital due to cap (excess over cap after redemptions and maturities)	N/A		N/A	N/A	—	—
84	Current cap of Tier 2 capital instruments subject to phase-out	N/A		N/A	N/A	309	309
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A		N/A	N/A	—	—

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

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

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

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

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

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

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

## Quarterly changes in regulatory capital

(in millions of dollars)	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
<b>Tier 1A capital</b>					
<b>Balance at beginning of period</b>	<b>27,877</b>	27,931	28,437	28,735	27,898
Increase in reserves and undistributed surplus earnings	129	712	1,067	80	934
Eligible accumulated other comprehensive income	(496)	(1,036)	(1,402)	(167)	(97)
F capital shares	—	—	—	—	—
Permanent shares and surplus shares subject to phase-out	—	—	(84)	(11)	(6)
Deductions	511	270	(87)	(200)	6
<b>Balance at end of period</b>	<b>28,021</b>	27,877	27,931	28,437	28,735
<b>Total Tier 1 capital<sup>(1)</sup></b>	<b>28,021</b>	27,877	27,931	28,437	28,735
<b>Tier 2 capital</b>					
<b>Balance at beginning of period</b>	<b>1,288</b>	1,284	1,284	1,597	1,591
Eligible instruments <sup>(2)</sup>	964	4	(8)	(14)	7
Senior notes subject to phase-out	—	—	—	(309)	—
General allowance	15	—	8	10	(1)
Deductions	—	—	—	—	—
<b>Balance at end of period</b>	<b>2,267</b>	1,288	1,284	1,284	1,597
<b>Total capital</b>	<b>30,288</b>	29,165	29,215	29,721	30,332

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

<sup>(2)</sup> The Fédération issued instruments eligible as contingent capital in the event of non-viability for an amount of \$1.0 billion during the third quarters of 2022.

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

As at September 30, 2022

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation <sup>(1)</sup>	Balance sheet using the scope of regulatory consolidation	Including	Cross- reference to the capital table <sup>(2)</sup>
<b>Assets</b>					
<b>Cash and deposits with financial institutions</b>	9,189	1,495	7,694		
<b>Securities</b>	87,035	29,007	58,028		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				1,510	U
Other securities				56,518	
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	17,188	(816)	18,004		
<b>Loans</b>	248,298	2,550	245,748		
Significant investments in the Tier 2 capital of financial institutions				126	S
Other loans				245,622	
<b>Allowance for credit losses</b>	(1,025)	(5)	(1,020)		
General allowance allowed for inclusion in Tier 2 capital				(148)	R
Allowances not allowed for regulatory capital				(872)	
<b>Segregated fund net assets</b>	20,188	20,188	—		
<b>Other assets</b>					
Clients' liability under acceptances	137	—	137		
Premiums receivable	3,029	3,029	—		
Derivative financial instruments	5,791	60	5,731		
Amounts receivable from clients, brokers and financial institutions	5,490	75	5,415		
Reinsurance assets	1,630	1,630	—		
Right-of-use assets	549	(302)	851		
Investment property	914	904	10		
Property, plant and equipment	1,538	452	1,086		
Goodwill	158	119	39		G
Intangible assets	536	264	272		I
Net defined benefit assets	741	180	561		Y
Deferred tax assets	1,438	207	1,231		
Deferred tax assets other than those attributable to temporary differences				455	K
Deferred tax liabilities other than those attributable to temporary differences				(188)	L
Deferred tax assets related to temporary differences exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				739	W
Deferred tax liabilities related to software and other intangible assets				(47)	J
Deferred tax liabilities related to goodwill				(4)	H
Deferred tax liabilities related to net defined benefit assets				(104)	Z
Other deferred tax assets				380	
<b>Other</b>					
Investments in associates and entities accounted for using the equity method	1,424	(5,198)	6,622		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				153	N
Significant investments in the capital of other financial institutions exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,037	V
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital				2,068	O
Investments in deconsolidated subsidiaries exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				—	
Significant investments in the Tier 1B capital of other financial institutions				125	X
Significant investments in the Tier 2 capital of other financial institutions				700	T
Other adjustments related to investments				539	
Other items	3,823	1,066	2,757		
<b>Total assets</b>	<b>408,071</b>	<b>54,905</b>	<b>353,166</b>		

Footnotes to this table are presented on the next page.

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

As at September 30, 2022

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation <sup>(1)</sup>	Balance sheet using the scope of regulatory consolidation	Including	Cross- reference to the capital table <sup>(2)</sup>
<b>Liabilities</b>					
<b>Deposits</b>	255,452	(634)	256,086		
<b>Other liabilities</b>					
Acceptances	137	—	137		
Commitments related to securities sold short	13,882	68	13,814		
Commitments related to securities lent or sold under repurchase agreements	25,714	1,145	24,569		
Derivative financial instruments	6,372	233	6,139		
Amounts payable to clients, brokers and financial institutions	10,466	125	10,341		
Lease liabilities	632	(325)	957		
Insurance contract liabilities	31,239	31,239	—		
Segregated fund net liabilities	20,166	20,166	—		
Net defined benefit plan liabilities	694	153	541		
Deferred tax liabilities	298	279	19		
Other	7,785	1,546	6,239		
Liabilities of the disposal group held to be transferred	—	—	—		
Subordinated notes	2,920	—	2,920		
Subordinated notes allowed for inclusion in Tier 2 capital				2,920	Q
Subordinated indebtedness not allowed for Tier 2 capital				—	
<b>Total liabilities</b>	<b>375,757</b>	<b>53,995</b>	<b>321,762</b>		
<b>Equity</b>					
<b>Capital stock</b>	4,844	—	4,844		
Qualifying shares				25	P
Federation capital shares				4,818	A
Reciprocal cross-holdings in Tier 1A capital instruments				71	B
Shares excluded from the calculation of regulatory capital				(70)	
<b>Share capital</b>	—	—	—		
Preferred shares allowed for inclusion in Tier 1A capital					
Preferred shares not allowed for regulatory capital				—	
<b>Undistributed surplus earnings</b>	8,249	73	8,176		C
<b>Accumulated other comprehensive income</b>	(2,172)	(11)	(2,161)		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income				(3,179)	
Gains (losses) on derivative financial instruments designated as cash flow hedges				(783)	M
Net unrealized gains (losses) related to the overlay approach adjustment for insurance operations financial assets				(109)	
Other				1,910	
<b>Reserves</b>	20,545	—	20,545		D
<b>Non-controlling interests</b>	848	848	—		
Portion allowed for inclusion in Tier 1A capital				—	
Portion allowed for inclusion in Tier 1 capital				—	
Portion allowed for inclusion in Tier 2 capital				—	
Portion not allowed for regulatory capital				—	
<b>Total equity</b>	<b>32,314</b>	<b>910</b>	<b>31,404</b>		
<b>Total liabilities and equity</b>	<b>408,071</b>	<b>54,905</b>	<b>353,166</b>		

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

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

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

As at September 30, 2022

Features		Qualifying shares	Qualifying shares	F capital shares
		Desjardins caisses in Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
1	Issuer			
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Québec	Québec	Québec
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment:				
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Qualifying shares	Qualifying shares	Capital shares
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$25,052	\$100	\$4,889,464
9	Par value of instrument	\$5	\$5	\$10
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	N/A	N/A	N/A
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends				
17	Fixed or floating dividend/coupon	N/A	N/A	Floating
18	Coupon rate or any related index	N/A	N/A	4.25% per year
19	Existence of a payment stopper	N/A	N/A	Yes
20	Fully discretionary, partially discretionary or mandatory	N/A	N/A	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	N/A	No
22	Non-cumulative or cumulative	N/A	N/A	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(1)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(1)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(1)</sup>
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 20.



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

As at September 30, 2022

Features	NVCC subordinated notes	NVCC subordinated notes	NVCC subordinated notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	31430WDW1 / CA31430WDW16	CA31430WGC25 / 31430WGC2	CA31430WRG10 / 31430WRG1
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)	\$962,472	\$990,759	\$967,404
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 <sup>(2)</sup>	See Note <sup>(2)</sup>	See Note <sup>(2)</sup>
25 If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26 If convertible, conversion rate	See Note <sup>(3)</sup>	See Note <sup>(3)</sup>	See Note <sup>(3)</sup>
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 20.

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

As at September 30, 2022

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CA31430WCG74	31429KAD5 / 31429LAD3	31430WFL3 / 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	US\$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 20.

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

As at September 30, 2022

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31429KAF0 / 31429LAF8 ISIN: US31429KAF03 / US31429LAF85	CUSIP : 31429KAE3 / 31429LAE1 ISIN: US31429KAE38 / US31429LAE11	CUSIP : 31430WHX5 ISIN: CA31430WHX52
3 Governing law(s) of the instrument	New York (United States), except specific exceptions (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)	Contractual	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	US\$500,000,000	US\$750,000,000	\$500,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	May 21, 2021	May 21, 2021	September 10, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 21, 2024	May 21, 2024	September 10, 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	Variable	Fixed	Fixed
18 Coupon rate or any related index	Compounded SOFR + 0.43%	0.7% per year	1.587% 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 20.

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

As at September 30, 2022

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31430WPB4 ISIN : CA31430WPB41	CUSIP : 31429KAG8 / 31429LAG6 ISIN : US31429KAG85 / US31429LAG68	CUSIP : 31429KAH6 / 31429LAH4 ISIN : US31429KAH68 / US31429LAH42
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)	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	Contractual	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	\$1,000,000,000	US\$750,000,000	US\$500,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	May 19, 2022	August 23, 2022	August 23, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 19, 2027	August 23, 2025	August 23, 2027
14 Issuer call subject to prior approval by the AMF	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate or any related index	4.407% per year	4.400% per year	4.550% per year
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36 Non-compliant transitioned features	N/A	N/A	N/A
37 If yes, specify non-compliant feature	N/A	N/A	N/A

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

(2) NVCC trigger events:

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

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

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

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

		a				
		As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
(in millions of dollars)		Amounts	Amounts	Amounts	Amounts	Amounts
<b>Regulatory capital elements of TLAC</b>						
1	Tier 1A and equivalent capital instruments	27,162	26,954	27,022	27,733	28,066
2	Additional Tier 1 capital before TLAC adjustments	—	—	—	—	—
3	Tier 1 instruments ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
4	Other adjustments	—	—	—	—	—
5	<b>Tier 1 capital instruments eligible under the TLAC framework</b>	—	—	—	—	—
6	Tier 2 capital before TLAC adjustments	2,246	1,268	1,263	1,264	1,577
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	—	—	—	—	—
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
9	Other adjustments	—	—	—	—	—
10	<b>Tier 2 instruments eligible under the TLAC framework</b>	2,246	1,268	1,263	1,264	1,577
11	<b>TLAC arising from regulatory capital</b>	29,408	28,222	28,285	28,997	29,643
<b>Non-regulatory capital elements of TLAC</b>						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities <sup>(2)</sup>	8,299	6,379	5,273	5,328	5,315
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	—	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	—	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	—	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	—	—	—	—	—
17	<b>TLAC arising from non-regulatory capital instruments before adjustments</b>	8,299	6,379	5,273	5,328	5,315
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	37,707	34,601	33,558	34,325	34,958
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIFIs)	—	—	—	—	—
20	Deduction of investments in own other TLAC liabilities	—	—	—	—	—
21	Other adjustments to TLAC	—	—	—	—	—
22	<b>TLAC after deductions</b>	37,707	34,601	33,558	34,325	34,958
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	144,117	136,945	130,217	129,311	130,190
24	Leverage exposure measure <sup>(3)</sup>	364,399	357,706	345,516	329,634	322,634
<b>TLAC<sup>(4)</sup> ratios and buffers</b>						
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	26.2 %	25.3 %	25.8 %	26.5 %	26.9 %
26	TLAC (as a percentage of leverage exposure)	10.4 %	9.7 %	9.7 %	10.4 %	10.8 %
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.2 %	7.3 %	N/A	N/A	N/A
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	Of which: capital conservation buffer requirement	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: financial institution specific countercyclical buffer requirement	— %	— %	— %	— %	— %
31	Of which: systemically important financial institution buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

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

<sup>(2)</sup> Issuance of \$2.7 billion of debt eligible to qualify under the TLAC Guideline during fiscal 2022, of which \$1.7 billion in the 3rd quarter of 2022.

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

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

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

(in millions of dollars)	As at September 30, 2022						As at June 30, 2022					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
	(most junior)				(most senior)		(most junior)				(most senior)	
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1	Description of creditor ranking											
2	Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>											
3	Subset of row 2 that are excluded liabilities											
4	<b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>											
5	Subset of row 4 that are potentially eligible as TLAC											
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years											
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years											
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years											
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities											
10	<b>Subset of row 5 that is perpetual securities</b>											
	4,915	—	3,000	8,335	N/A	16,250	4,915	—	2,000	6,394	N/A	13,309
	—	—	—	—	N/A	—	—	—	—	—	N/A	—
	4,915	—	3,000	8,335	N/A	16,250	4,915	—	2,000	6,394	N/A	13,309
	4,915	—	3,000	8,335	N/A	16,250	4,915	—	2,000	6,394	N/A	13,309
	—	—	—	1,727	N/A	1,727	—	—	—	1,609	N/A	1,609
	—	—	—	6,608	N/A	6,608	—	—	—	4,785	N/A	4,785
	—	—	3,000	—	N/A	3,000	—	—	2,000	—	N/A	2,000
	—	—	—	—	N/A	—	—	—	—	—	N/A	—
	4,915	—	—	—	N/A	4,915	4,915	—	—	—	N/A	4,915

  

(in millions of dollars)	As at March 31, 2022						As at December 31, 2021					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
	(most junior)				(most senior)		(most junior)				(most senior)	
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1	Description of creditor ranking											
2	Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>											
3	Subset of row 2 that are excluded liabilities											
4	<b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>											
5	Subset of row 4 that are potentially eligible as TLAC											
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years											
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years											
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years											
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities											
10	<b>Subset of row 5 that is perpetual securities</b>											
	4,915	—	2,000	5,285	N/A	12,200	5,161	—	2,000	5,345	N/A	12,506
	—	—	—	—	N/A	—	—	—	—	—	N/A	—
	4,915	—	2,000	5,285	N/A	12,200	5,161	—	2,000	5,345	N/A	12,506
	4,915	—	2,000	5,285	N/A	12,200	5,161	—	2,000	5,345	N/A	12,506
	—	—	—	—	N/A	—	—	—	—	—	N/A	—
	—	—	—	5,285	N/A	5,285	—	—	—	5,345	N/A	5,345
	—	—	2,000	—	N/A	2,000	—	—	2,000	—	N/A	2,000
	—	—	—	—	N/A	—	—	—	—	—	N/A	—
	4,915	—	—	—	N/A	4,915	5,161	—	—	—	N/A	5,161

Footnotes to this table are presented on the next page.

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

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

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

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

## LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

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

As at September 30, 2022

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items <sup>(1)</sup>				
			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<i>(in millions of dollars)</i>							
<b>Assets</b>							
Cash and deposits with financial institutions	9,189	7,694	7,694	—	—	—	—
Securities at amortized cost	52	38	10	—	28	—	—
Securities at fair value through profit or loss	35,402	12,062	703	—	2	11,357	—
Securities at fair value through other comprehensive income	51,581	45,928	45,928	—	—	—	—
Loans and allowance for credit losses	247,273	244,728	244,602	—	—	—	126
Derivative financial instruments	5,791	5,731	—	5,731	—	480	—
Securities borrowed or purchased under reverse repurchase agreements	17,188	18,004	—	18,004	—	16,235	—
Investments in associates and joint ventures accounted for using the equity method	1,424	6,622	3,193	—	—	—	3,429
Assets including premiums receivable and reinsurance assets	24,847	—	—	—	—	—	—
Right-of-use assets	549	851	851	—	—	—	—
Land, buildings and equipment	2,452	1,096	1,096	—	—	—	—
Goodwill, software and other intangible assets	694	311	—	—	—	—	311
Net defined benefit plan assets	741	561	—	—	—	—	561
Deferred tax assets	1,438	1,231	1,231	—	—	—	—
Other assets	9,450	8,309	8,309	—	—	—	—
<b>Total assets</b>	<b>408,071</b>	<b>353,166</b>	<b>313,617</b>	<b>23,735</b>	<b>30</b>	<b>28,072</b>	<b>4,427</b>
<b>Liabilities</b>							
Deposits	255,452	256,086	—	—	—	—	256,086
Commitments related to securities	39,596	38,383	—	24,569	—	38,724	—
Derivative financial instruments	6,372	6,139	—	6,139	—	611	—
Insurance contract net liabilities	31,239	—	—	—	—	—	—
Deferred tax liabilities	298	19	—	—	—	—	19
Lease liabilities	632	958	—	—	—	—	958
Acceptances and amounts payable to clients, brokers and financial institutions	10,603	10,478	—	—	—	—	10,478
Net defined benefit plan liabilities and other liabilities	28,645	6,779	—	—	—	—	6,779
Subordinated notes	2,920	2,920	—	—	—	—	2,920
<b>Total liabilities</b>	<b>375,757</b>	<b>321,762</b>	<b>—</b>	<b>30,708</b>	<b>—</b>	<b>39,335</b>	<b>277,240</b>
<b>Equity</b>							
Capital stock	4,844	4,844	—	—	—	—	4,844
Share capital	—	—	—	—	—	—	—
Undistributed surplus earnings	8,249	8,176	—	—	—	—	8,176
Accumulated other comprehensive income	(2,172)	(2,161)	—	—	—	—	(2,161)
Reserves	20,545	20,545	—	—	—	—	20,545
<b>Equity – Group's share</b>	<b>31,466</b>	<b>31,404</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>31,404</b>
<b>Non-controlling interests</b>	<b>848</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total equity</b>	<b>32,314</b>	<b>31,404</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>31,404</b>
<b>Total liabilities and equity</b>	<b>408,071</b>	<b>353,166</b>	<b>—</b>	<b>30,708</b>	<b>—</b>	<b>39,335</b>	<b>308,644</b>

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



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

As at September 30, 2022

	a	b	c	d	e
	Total	Items subject to <sup>(1)</sup>			
		Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
(in millions of dollars)					
1 Assets carrying amount under scope of regulatory consolidation (per Template LI1)	348,739	313,617	30	23,735	28,072
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	70,043	—	—	30,708	39,335
3 <b>Total net amount under scope of regulatory consolidation</b>	<b>278,696</b>	<b>313,617</b>	<b>30</b>	<b>(6,973)</b>	<b>(11,263)</b>
4 Off-balance sheet amounts <sup>(2)</sup>	128,107	59,211	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	1,280	(1,547)	—	2,827	—
7 Differences due to consideration of provisions	984	984	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	4,588	—	—	4,588	—
10 Securities financing transaction exposures <sup>(3)</sup>	49,138	—	—	49,138	—
11 Other differences	—	—	—	—	—
12 <b>Regulatory exposure amounts<sup>(4)</sup></b>	<b>462,793</b>	<b>372,265</b>	<b>30</b>	<b>49,580</b>	<b>(11,263)</b>

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

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

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

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

## CREDIT RISK

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

Type of exposure (in millions of dollars)	As at September 30, 2022							As at June 30, 2022						
	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
	Defaulted exposures (a)	Non-defaulted exposures (b)						Defaulted exposures (a)	Non-defaulted exposures (b)					
1 <b>Loans</b>	1,361	244,398	1,020	134	886	1,071	244,739	1,323	239,061	954	140	814	1,010	239,430
1.1 Sovereigns and their central banks	—	284	—	—	—	—	284	—	439	—	—	—	—	439
1.2 Non-central government public sector entities	1	3,419	—	—	—	—	3,420	1	3,151	—	—	—	—	3,152
1.3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	—	765	1	—	1	—	764	—	613	1	—	1	—	612
1.5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6 Businesses	179	36,278	171	28	143	198	36,286	186	34,221	168	32	136	172	34,239
1.7 Regulatory retail portfolios	102	28,288	522	—	522	328	27,868	92	28,364	468	—	468	309	27,988
1.8 Secured by residential property	223	154,579	101	2	99	229	154,701	221	152,227	94	1	93	216	152,354
1.9 Secured by commercial real estate	19	20,739	23	2	21	114	20,735	21	19,989	21	2	19	112	19,989
1.10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.11 Past-due loans <sup>(2)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.12 Higher-risk categories	837	46	202	102	100	202	681	802	57	202	105	97	201	657
1.13 Other loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Debt securities	—	53,203	—	—	—	21	53,203	—	57,571	—	—	—	9	57,571
3 Off-balance sheet exposures	160	123,819	57	—	57	112	123,922	152	126,957	52	—	52	113	127,057
4 <b>Total</b>	1,521	421,420	1,077	134	943	1,204	421,864	1,475	423,589	1,006	140	866	1,132	424,058
	As at March 31, 2022							As at December 31, 2021						
	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
	Defaulted exposures (a)	Non-Defaulted exposures (b)						Defaulted exposures (a)	Non-Defaulted exposures (b)					
1 <b>Loans</b>	1,356	230,485	941	139	802	949	230,900	1,390	227,777	970	142	828	847	228,197
1.1 Sovereigns and their central banks	—	146	—	—	—	—	146	—	457	—	—	—	—	457
1.2 Non-central government public sector entities	1	3,013	—	—	—	—	3,014	—	3,616	—	—	—	—	3,616
1.3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	—	400	—	—	—	—	400	—	376	—	—	—	—	376
1.5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.6 Businesses	173	31,916	189	31	158	146	31,900	177	34,643	155	29	126	162	34,665
1.7 Regulatory retail portfolios	98	27,758	455	—	455	316	27,401	102	29,893	477	—	477	330	29,518
1.8 Secured by residential property	255	147,896	93	—	93	200	148,058	260	147,041	144	—	144	187	147,157
1.9 Secured by commercial real estate	17	19,286	17	—	17	106	19,286	6	11,670	18	—	18	61	11,658
1.10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.11 Past-due loans <sup>(2)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.12 Higher-risk categories	812	70	187	108	79	181	695	845	81	176	113	63	107	750
1.13 Other loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Debt securities	—	59,383	—	—	—	15	59,383	—	62,054	—	—	—	10	62,054
3 Off-balance sheet exposures	151	126,879	52	—	52	113	126,978	189	130,190	—	—	—	125	130,379
4 <b>Total</b>	1,507	416,747	993	139	854	1,077	417,261	1,579	420,021	970	142	828	982	420,630

Footnotes to this table are presented on next page.

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

As at September 30, 2021

Type of exposure (in millions of dollars)	Gross carrying amounts of		Allowances / impairments (c)	Specific allowances (d)	General allowances (e)	Allowances for expected credit losses on IRB exposures (f)	Net values (a + b - c)
	Defaulted exposures (a)	Non- defaulted exposures (b)					
1 <b>Loans</b>	1,501	223,908	1,002	155	847	924	224,407
1.1 Sovereigns and their central banks	—	462	—	—	—	10	462
1.2 Non-central government public sector entities	—	3,553	—	—	—	—	3,553
1.3 Multilateral development banks	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	—	377	—	—	—	—	377
1.5 Investment companies	—	—	—	—	—	—	—
1.6 Businesses	240	33,389	192	37	155	182	33,437
1.7 Regulatory retail portfolios	109	30,279	472	2	470	340	29,916
1.8 Secured by residential property	277	144,178	159	—	159	186	144,296
1.9 Secured by commercial real estate	6	11,578	6	—	6	91	11,578
1.10 Equity	—	—	—	—	—	—	—
1.11 Past-due loans <sup>(2)</sup>	—	—	—	—	—	—	—
1.12 Higher-risk categories	869	92	173	116	57	115	788
1.13 Other loans	—	—	—	—	—	—	—
2 Debt securities	—	58,353	—	—	—	4	58,353
3 Off-balance sheet exposures	39	128,368	—	—	—	159	128,407
4 <b>Total</b>	1,540	410,629	1,002	155	847	1,087	411,167

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

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

For the three-month period ended

(in millions of dollars)	September 30, 2022			June 30, 2022			March 31, 2022			December 31, 2021			September 30, 2021		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
1 <b>Defaulted loans and debt securities at end of the previous reporting period</b>	1,323	—	1,323	1,356	—	1,356	1,390	—	1,390	1,501	—	1,501	1,525	—	1,525
2 Loans and debt securities that have defaulted since the last reporting period	607	—	607	630	—	630	664	—	664	671	—	671	652	—	652
3 Returned to non-defaulted status	(515)	—	(515)	(610)	—	(610)	(644)	—	(644)	(782)	—	(782)	(674)	—	(674)
4 Amounts written-off	(54)	—	(54)	(52)	—	(52)	(49)	—	(49)	(55)	—	(55)	(47)	—	(47)
5 Other changes	—	—	—	(1)	—	(1)	(5)	—	(5)	55	—	55	45	—	45
6 <b>Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)</b>	1,361	—	1,361	1,323	—	1,323	1,356	—	1,356	1,390	—	1,390	1,501	—	1,501

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

	a	b	c	d	e	f	g
	As at September 30, 2022						
	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
(in millions of dollars)							
1 <b>Loans</b>	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 <b>Total</b>	261,123	37,086	35,883	2,108	936	—	—
4 Of which defaulted	889	383	334	7	4	—	—
	As at June 30, 2022						
	Exposures unsecured: Gross carrying amount (a)	Exposures secured by collateral (b)	Exposures secured by collateral, of which: secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees, of which: secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives, of which: secured amount (g)
(in millions of dollars)							
1 <b>Loans</b>	203,764	35,822	34,655	2,110	1,011	—	—
1.1 Sovereigns and their central banks	439	—	—	—	—	—	—
1.2 Non-central government public sector entities	2,882	270	270	—	—	—	—
1.3 Multilateral development banks	—	—	—	—	—	—	—
1.4 Deposit-taking institutions and banks	612	—	—	—	—	—	—
1.5 Investment companies	—	—	—	—	—	—	—
1.6 Businesses	29,762	4,613	4,300	461	177	—	—
1.7 Regulatory retail portfolios	25,484	2,058	1,901	654	603	—	—
1.8 Secured by residential property	125,313	27,331	26,869	580	172	—	—
1.9 Secured by commercial real estate	18,615	1,501	1,315	410	59	—	—
1.10 Equity	—	—	—	—	—	—	—
1.11 Past-due loans	—	—	—	—	—	—	—
1.12 Higher-risk categories	657	49	—	5	—	—	—
1.13 Other loans	—	—	—	—	—	—	—
2 Debt securities	57,571	—	—	—	—	—	—
3 <b>Total</b>	261,335	35,822	34,655	2,110	1,011	—	—
4 Of which defaulted	857	373	322	10	4	—	—

Footnotes to this table are presented on page 30.

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

		As at March 31, 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	<b>Loans</b>	196,337	34,592	33,506	2,157	1,057	—	—
1.1	Sovereigns and their central banks	146	—	—	—	—	—	—
1.2	Non-central government public sector entities	2,758	256	256	—	—	—	—
1.3	Multilateral development banks	—	—	—	—	—	—	—
1.4	Deposit-taking institutions and banks	400	—	—	—	—	—	—
1.5	Investment companies	—	—	—	—	—	—	—
1.6	Businesses	27,510	4,499	4,207	521	183	—	—
1.7	Regulatory retail portfolios	24,800	2,107	1,960	690	641	—	—
1.8	Secured by residential property	122,122	26,188	25,762	612	174	—	—
1.9	Secured by commercial real estate	17,906	1,502	1,321	329	59	—	—
1.10	Equity	—	—	—	—	—	—	—
1.11	Past-due loans	—	—	—	—	—	—	—
1.12	Higher-risk categories	695	40	—	5	—	—	—
1.13	Other loans	—	—	—	—	—	—	—
2	Debt securities	59,383	—	—	—	—	—	—
3	<b>Total</b>	255,720	34,592	33,506	2,157	1,057	—	—
4	Of which defaulted	872	381	341	9	4	—	—

  

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

Footnotes to this table are presented on page 30.

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

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

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

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

		As at September 30, 2022						As at June 30, 2022					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>													
1	Sovereigns and their central banks	7,968	46	7,968	46	—	— %	11,409	13	11,409	13	—	— %
2	Non-central government public sector entities	7,283	8,512	7,033	1,070	1,621	20.00 %	6,890	11,255	6,621	945	1,513	20.00 %
3	Multilateral development banks	—	—	—	—	—	— %	—	—	—	—	—	— %
4	Banks and deposit-taking institutions	2,643	117	2,643	89	588	21.53 %	3,610	88	3,610	75	795	21.56 %
5	Investment companies	—	—	—	—	—	— %	—	—	—	—	—	— %
6	Businesses	8,991	9,526	8,911	3,892	11,391	88.97 %	8,103	8,419	8,019	3,095	9,583	86.23 %
7	Regulatory retail portfolios	1,282	2,578	898	1,179	1,556	74.90 %	1,311	2,511	856	1,151	1,503	74.91 %
8	Secured by residential property	2,428	87	2,632	15	2,425	91.62 %	2,521	109	2,705	15	2,460	90.46 %
9	Secured by commercial real estate	1,613	—	1,601	—	1,592	99.45 %	1,558	—	1,548	—	1,539	99.42 %
10	Equity	272	—	272	—	272	100.00 %	245	—	245	—	245	100.00 %
11	Past-due loans	61	13	54	2	65	116.12 %	82	21	79	7	106	124.04 %
12	Higher-risk categories	32	83	32	42	111	150.00 %	46	69	46	35	121	150.00 %
13	Other assets <sup>(3)</sup>	17,953	—	17,953	—	5,371	29.92 %	16,878	—	16,878	—	5,701	33.77 %
14	<b>Total</b>	<b>50,526</b>	<b>20,962</b>	<b>49,997</b>	<b>6,335</b>	<b>24,992</b>	<b>44.00 %</b>	<b>52,653</b>	<b>22,485</b>	<b>52,016</b>	<b>5,336</b>	<b>23,566</b>	<b>41.00 %</b>
As at March 31, 2022													
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>													
1	Sovereigns and their central banks	12,313	—	12,313	—	—	— %	13,368	254	13,368	254	—	— %
2	Non-central government public sector entities	6,915	11,529	6,659	840	1,500	20.00 %	7,564	11,459	7,306	852	1,632	20.00 %
3	Multilateral development banks	—	—	—	—	—	— %	—	—	—	—	—	— %
4	Banks and deposit-taking institutions	3,088	126	3,088	100	694	21.77 %	2,570	137	2,571	99	590	22.11 %
5	Investment companies	—	—	—	—	—	— %	—	—	—	—	—	— %
6	Businesses	7,921	7,670	7,836	2,692	9,007	85.56 %	8,056	8,184	7,969	2,993	9,840	89.77 %
7	Regulatory retail portfolios	1,301	2,933	805	1,365	1,626	74.92 %	1,437	2,468	891	1,134	1,516	74.86 %
8	Secured by residential property	2,453	129	2,629	16	2,375	89.79 %	2,512	165	2,686	24	2,442	90.10 %
9	Secured by commercial real estate	1,471	—	1,457	—	1,448	99.38 %	761	48	759	2	754	99.05 %
10	Equity	215	—	215	—	215	100.00 %	216	—	216	—	216	100.00 %
11	Past-due loans	85	15	83	4	110	127.27 %	115	35	111	15	168	133.58 %
12	Higher-risk categories	54	61	54	31	127	150.00 %	71	47	71	22	140	150.00 %
13	Other assets <sup>(3)</sup>	16,982	—	16,982	—	5,606	33.01 %	17,071	—	17,071	—	5,739	33.62 %
14	<b>Total</b>	<b>52,798</b>	<b>22,463</b>	<b>52,121</b>	<b>5,048</b>	<b>22,708</b>	<b>39.72 %</b>	<b>53,741</b>	<b>22,797</b>	<b>53,019</b>	<b>5,395</b>	<b>23,037</b>	<b>39.44 %</b>

Footnotes to this table are presented on the next page.

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

(in millions of dollars)		As at September 30, 2021					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post CCF and CRM <sup>(2)</sup>		RWA and RWA proportion	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>							
1	Sovereigns and their central banks	10,844	—	10,844	—	—	— %
2	Non-central government public sector entities	7,664	11,043	7,412	861	1,655	20.00 %
3	Multilateral development banks	—	—	—	—	—	— %
4	Banks and deposit-taking institutions	2,493	72	2,493	35	511	20.22 %
5	Investment companies	—	—	—	—	—	— %
6	Businesses	6,976	6,468	6,876	2,271	8,337	91.15 %
7	Regulatory retail portfolios	1,623	3,376	953	656	1,204	74.80 %
8	Secured by residential property	2,410	178	2,596	15	2,237	85.73 %
9	Secured by commercial real estate	739	21	738	2	733	99.01 %
10	Equity	198	—	198	—	198	100.00 %
11	Past-due loans	79	15	77	4	89	108.84 %
12	Higher-risk categories	77	38	78	19	145	150.00 %
13	Other assets <sup>(3)</sup>	18,535	—	18,535	—	5,697	30.74 %
14	<b>Total</b>	<b>51,638</b>	<b>21,211</b>	<b>50,800</b>	<b>3,863</b>	<b>20,806</b>	<b>38.06 %</b>

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

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

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



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

		a	b	c	d	e	f	g	h	i	j
		As at September 30, 2022									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
(in millions of dollars)		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
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 <sup>(3)</sup>	11,665	—	1,227	—	—	—	5,055	—	6	17,953
14	<b>Total</b>	<b>19,741</b>	<b>—</b>	<b>13,344</b>	<b>49</b>	<b>876</b>	<b>2,261</b>	<b>19,963</b>	<b>92</b>	<b>6</b>	<b>56,332</b>
		As at June 30, 2022									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
(in millions of dollars)		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	11,422	—	—	—	—	—	—	—	—	11,422
2	Non-central government public sector entities	—	—	7,566	—	—	—	—	—	—	7,566
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	3,613	—	—	—	72	—	—	3,685
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	14	—	1,542	—	567	—	8,991	—	—	11,114
7	Regulatory retail portfolios	2	—	—	—	—	2,005	—	—	—	2,007
8	Secured by residential property	31	—	—	137	192	172	2,188	—	—	2,720
9	Secured by commercial real estate	9	—	—	—	—	—	1,539	—	—	1,548
10	Equity	—	—	—	—	—	—	245	—	—	245
11	Past-due loans	—	—	—	—	—	—	45	41	—	86
12	Higher-risk categories	—	—	—	—	—	—	—	81	—	81
13	Other assets <sup>(3)</sup>	10,762	—	609	—	—	—	5,501	—	6	16,878
14	<b>Total</b>	<b>22,240</b>	<b>—</b>	<b>13,330</b>	<b>137</b>	<b>759</b>	<b>2,177</b>	<b>18,581</b>	<b>122</b>	<b>6</b>	<b>57,352</b>
		As at March 31, 2022									
		Risk weights									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
(in millions of dollars)		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	12,313	—	—	—	—	—	—	—	—	12,313
2	Non-central government public sector entities	—	—	7,499	—	—	—	—	—	—	7,499
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	3,118	—	—	—	70	—	—	3,188
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	10	—	1,586	—	484	—	8,448	—	—	10,528
7	Regulatory retail portfolios	2	—	—	—	—	2,168	—	—	—	2,170
8	Secured by residential property	29	—	—	171	187	144	2,114	—	—	2,645
9	Secured by commercial real estate	9	—	—	—	—	—	1,448	—	—	1,457
10	Equity	—	—	—	—	—	—	215	—	—	215
11	Past-due loans	—	—	—	—	—	—	40	47	—	87
12	Higher-risk categories	—	—	—	—	—	—	—	85	—	85
13	Other assets <sup>(3)</sup>	11,280	—	576	—	—	—	5,094	—	32	16,982
14	<b>Total</b>	<b>23,643</b>	<b>—</b>	<b>12,779</b>	<b>171</b>	<b>671</b>	<b>2,312</b>	<b>17,429</b>	<b>132</b>	<b>32</b>	<b>57,169</b>

Footnotes to this table are presented on the next page.

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

		As at December 31, 2021									Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>
(in millions of dollars)		Risk weights									
		0%	10%	20%	35%	50%	75%	100%	150%	Other	
<b>Asset classes</b>											
1	Sovereigns and their central banks	13,622	—	—	—	—	—	—	—	—	13,622
2	Non-central government public sector entities	—	—	8,158	—	—	—	—	—	—	8,158
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,600	—	—	—	70	—	—	2,670
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	12	—	1,280	—	543	—	9,111	—	16	10,962
7	Regulatory retail portfolios	4	—	—	—	—	2,021	—	—	—	2,025
8	Secured by residential property	16	—	—	189	186	143	2,176	—	—	2,710
9	Secured by commercial real estate	7	—	—	—	—	—	754	—	—	761
10	Equity	—	—	—	—	—	—	216	—	—	216
11	Past-due loans	—	—	—	—	—	—	41	85	—	126
12	Higher-risk categories	—	—	—	—	—	—	—	93	—	93
13	Other assets <sup>(3)</sup>	11,199	—	472	—	—	—	5,379	—	21	17,071
14	<b>Total</b>	<b>24,860</b>	<b>—</b>	<b>12,510</b>	<b>189</b>	<b>729</b>	<b>2,164</b>	<b>17,747</b>	<b>178</b>	<b>37</b>	<b>58,414</b>
		As at September 30, 2021									
(in millions of dollars)		Risk weights								Total credit exposures amount (post-CCF and post-CRM) <sup>(2)</sup>	
		0%	10%	20%	35%	50%	75%	100%	150%		Other
<b>Asset classes</b>											
1	Sovereigns and their central banks	10,844	—	—	—	—	—	—	—	—	10,844
2	Non-central government public sector entities	—	—	8,273	—	—	—	—	—	—	8,273
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	2,521	—	—	—	7	—	—	2,528
5	Investment companies	—	—	—	—	—	—	—	—	—	—
6	Businesses	11	—	647	—	562	—	7,927	—	—	9,147
7	Regulatory retail portfolios	4	—	—	—	—	1,605	—	—	—	1,609
8	Secured by residential property	17	—	—	383	195	38	1,978	—	—	2,611
9	Secured by commercial real estate	7	—	—	—	—	—	733	—	—	740
10	Equity	—	—	—	—	—	—	198	—	—	198
11	Past-due loans	—	—	—	—	—	—	67	14	—	81
12	Higher-risk categories	—	—	—	—	—	—	—	97	—	97
13	Other assets <sup>(3)</sup>	12,607	—	580	—	—	—	5,328	—	20	18,535
14	<b>Total</b>	<b>23,490</b>	<b>—</b>	<b>12,021</b>	<b>383</b>	<b>757</b>	<b>1,643</b>	<b>16,238</b>	<b>111</b>	<b>20</b>	<b>54,663</b>

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

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

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

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

As at September 30, 2022

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	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
<b>Sub-total</b>		<b>36,890</b>	<b>3,121</b>	<b>45.80 %</b>	<b>74,254</b>	<b>0.02 %</b>	<b>103</b>	<b>26.78 %</b>	<b>4.2</b>	<b>7,745</b>	<b>10.43 %</b>	<b>5</b>	<b>61</b>
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
<b>Sub-total</b>		<b>4,890</b>	<b>2,794</b>	<b>22.28 %</b>	<b>5,423</b>	<b>0.55 %</b>	<b>140</b>	<b>55.14 %</b>	<b>2.1</b>	<b>2,166</b>	<b>39.95 %</b>	<b>19</b>	<b>16</b>
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
<b>Sub-total</b>		<b>83,216</b>	<b>21,706</b>	<b>44.85 %</b>	<b>79,442</b>	<b>2.28 %</b>	<b>81,789</b>	<b>25.50 %</b>	<b>3.8</b>	<b>38,430</b>	<b>48.37 %</b>	<b>521</b>	<b>390</b>
<b>Total non-retail clients</b>		<b>124,996</b>	<b>27,621</b>	<b>43.02 %</b>	<b>159,119</b>	<b>1.17 %</b>	<b>82,032</b>	<b>27.11 %</b>	<b>3.9</b>	<b>48,341</b>	<b>30.38 %</b>	<b>545</b>	<b>467</b>

Footnotes to this table are presented on page 44.

## Template CR6 – IRB – 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 <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	37,952	3,862	46.76 %	74,422	0.02 %	102	26.83 %	4.2	7,764	10.43 %	4	N/A
	0.15 to < 0.25	—	—	— %	—	— %	3	— %	—	—	— %	—	N/A
	0.25 to < 0.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.50 to < 0.75	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	0.75 to < 2.50	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	2.50 to < 10.00	—	—	— %	—	— %	—	— %	—	—	— %	—	N/A
	10.00 to < 100.00	1	3	30.08 %	2	24.06 %	—	72.73 %	1.0	7	396.29 %	—	N/A
	100.00 (default)	—	—	— %	—	100.00 %	3	75.00 %	1.0	—	993.75 %	—	N/A
<b>Sub-total</b>		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
<b>Sub-total</b>		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
<b>Sub-total</b>		80,671	20,754	46.12 %	77,163	2.23 %	81,286	25.87 %	3.8	37,041	48.00 %	502	375
<b>Total non-retail clients</b>		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 44.

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

As at March 31, 2022

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

Footnotes to this table are presented on page 44.

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

As at December 31, 2021

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

Footnotes to this table are presented on page 44.

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

As at September 30, 2021

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

Footnotes to this table are presented on page 44.

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

As at September 30, 2022

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	7	9	50.00 %	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
	<b>Sub-total</b>	<b>20,304</b>	<b>123</b>	<b>49.88 %</b>	<b>9,448</b>	<b>0.20 %</b>	<b>117,333</b>	<b>43.15 %</b>	<b>N/A</b>	<b>1,218</b>	<b>12.89 %</b>	<b>6</b>	<b>9</b>
Exposures related to residential mortgage loans	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
	<b>Sub-total</b>	<b>96,673</b>	<b>31,834</b>	<b>63.23 %</b>	<b>107,345</b>	<b>0.63 %</b>	<b>1,210,830</b>	<b>29.16 %</b>	<b>N/A</b>	<b>21,339</b>	<b>19.88 %</b>	<b>175</b>	<b>155</b>
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
	<b>Sub-total</b>	<b>10,091</b>	<b>37,130</b>	<b>44.78 %</b>	<b>26,716</b>	<b>1.50 %</b>	<b>4,606,774</b>	<b>82.03 %</b>	<b>N/A</b>	<b>6,245</b>	<b>23.38 %</b>	<b>268</b>	<b>82</b>
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
	<b>Sub-total</b>	<b>7,813</b>	<b>6,692</b>	<b>47.88 %</b>	<b>10,136</b>	<b>2.18 %</b>	<b>247,864</b>	<b>62.19 %</b>	<b>N/A</b>	<b>5,076</b>	<b>50.07 %</b>	<b>113</b>	<b>37</b>
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
	<b>Sub-total</b>	<b>11,210</b>	<b>1,085</b>	<b>67.62 %</b>	<b>10,833</b>	<b>2.36 %</b>	<b>745,985</b>	<b>48.90 %</b>	<b>N/A</b>	<b>4,898</b>	<b>45.23 %</b>	<b>97</b>	<b>36</b>
<b>Total retail clients</b>		<b>146,091</b>	<b>76,864</b>	<b>53.02 %</b>	<b>164,478</b>	<b>0.96 %</b>	<b>6,928,786</b>	<b>41.88 %</b>	<b>N/A</b>	<b>38,776</b>	<b>23.58 %</b>	<b>659</b>	<b>319</b>

Footnotes to this table are presented on page 44.



## Template CR6 – IRB – 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 <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>	
Exposures related to residential mortgage loans	0.00 to < 0.15	7	9	50.00 %	7,295	0.08 %	20,210	44.19 %	N/A	692	9.48 %	2	N/A	
	0.15 to < 0.25	5,790	34	50.00 %	2,447	0.16 %	30,895	38.42 %	N/A	335	13.67 %	1	N/A	
	0.25 to < 0.50	30	—	— %	1	0.45 %	198	24.43 %	N/A	—	18.80 %	—	N/A	
	0.50 to < 0.75	5,910	37	50.00 %	264	0.57 %	28,915	36.12 %	N/A	86	32.41 %	1	N/A	
	0.75 to < 2.50	6,005	34	50.00 %	152	1.27 %	29,339	38.80 %	N/A	91	60.06 %	1	N/A	
	2.50 to < 10.00	1,434	10	50.00 %	31	4.69 %	7,038	40.41 %	N/A	40	129.81 %	1	N/A	
	10.00 to < 100.00	177	2	50.00 %	5	24.03 %	1,413	48.39 %	N/A	14	292.42 %	1	N/A	
	100.00 (default)	73	—	— %	4	100.00 %	394	44.05 %	N/A	22	543.48 %	—	N/A	
	<b>Sub-total</b>		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	0.00 to < 0.15	40,324	16,362	63.00 %	43,336	0.08 %	549,629	27.16 %	N/A	2,475	5.71 %	9	N/A
0.15 to < 0.25		25,714	8,223	65.16 %	28,623	0.22 %	311,373	29.07 %	N/A	3,835	13.40 %	19	N/A	
0.25 to < 0.50		4	1	65.23 %	4	0.27 %	25	24.94 %	N/A	—	13.36 %	—	N/A	
0.50 to < 0.75		15,646	3,918	61.95 %	17,806	0.53 %	183,869	29.73 %	N/A	4,555	25.58 %	28	N/A	
0.75 to < 2.50		11,316	2,117	59.03 %	12,412	1.23 %	118,245	30.56 %	N/A	5,712	46.02 %	45	N/A	
2.50 to < 10.00		2,090	275	55.52 %	2,211	3.96 %	23,424	30.67 %	N/A	2,044	92.41 %	27	N/A	
10.00 to < 100.00		297	39	50.73 %	312	20.16 %	4,885	29.89 %	N/A	555	177.84 %	19	N/A	
100.00 (default)		115	18	— %	111	100.00 %	2,032	26.93 %	N/A	323	290.76 %	6	N/A	
<b>Sub-total</b>			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	
<b>Sub-total</b>		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	
<b>Sub-total</b>		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	
<b>Sub-total</b>		11,229	1,068	67.37 %	10,845	2.20 %	739,988	49.70 %	N/A	4,772	44.00 %	90	34	
<b>Total retail clients</b>		144,093	78,326	52.79 %	163,956	0.89 %	7,452,199	42.07 %	N/A	36,700	22.38 %	618	292	

Footnotes to this table are presented on page 44.

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

As at March 31, 2022

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	5	10	50.00 %	7,059	0.08 %	19,436	41.03 %	N/A	623	8.80 %	1	N/A
	0.15 to < 0.25	5,286	29	50.00 %	2,496	0.16 %	29,712	35.65 %	N/A	316	12.67 %	1	N/A
	0.25 to < 0.50	30	—	— %	2	0.45 %	190	24.89 %	N/A	—	19.15 %	—	N/A
	0.50 to < 0.75	5,623	27	50.00 %	261	0.57 %	27,809	35.56 %	N/A	83	31.93 %	1	N/A
	0.75 to < 2.50	5,742	35	50.00 %	152	1.29 %	28,216	36.80 %	N/A	87	57.34 %	1	N/A
	2.50 to < 10.00	1,511	9	50.00 %	35	4.49 %	6,769	35.57 %	N/A	40	113.53 %	1	N/A
	10.00 to < 100.00	202	2	50.00 %	7	23.66 %	1,359	39.72 %	N/A	16	239.94 %	1	N/A
	100.00 (default)	83	—	— %	5	100.00 %	379	37.44 %	N/A	21	456.33 %	—	N/A
<b>Sub-total</b>		18,482	112	49.87 %	10,017	0.21 %	113,870	39.46 %	N/A	1,186	11.84 %	6	9
Exposures related to residential mortgage loans	0.00 to < 0.15	39,691	15,942	62.99 %	42,673	0.08 %	543,680	24.43 %	N/A	2,192	5.14 %	8	N/A
	0.15 to < 0.25	24,727	7,865	65.30 %	27,364	0.22 %	308,004	25.99 %	N/A	3,278	11.98 %	16	N/A
	0.25 to < 0.50	3	1	67.56 %	2	0.27 %	24	20.52 %	N/A	—	10.99 %	—	N/A
	0.50 to < 0.75	15,067	3,682	61.37 %	17,064	0.53 %	181,880	26.65 %	N/A	3,912	22.93 %	24	N/A
	0.75 to < 2.50	11,135	2,040	59.07 %	12,186	1.25 %	116,965	27.21 %	N/A	5,044	41.39 %	42	N/A
	2.50 to < 10.00	2,176	297	56.07 %	2,306	4.00 %	23,171	27.25 %	N/A	1,903	82.53 %	25	N/A
	10.00 to < 100.00	359	43	48.72 %	373	20.06 %	4,833	26.79 %	N/A	594	159.23 %	20	N/A
	100.00 (default)	130	19	— %	126	100.00 %	2,010	23.79 %	N/A	315	250.08 %	6	N/A
<b>Sub-total</b>		93,288	29,889	63.01 %	102,094	0.62 %	1,180,567	25.62 %	N/A	17,238	16.88 %	141	129
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,712	23,103	46.89 %	13,545	0.05 %	1,951,893	82.10 %	N/A	391	2.88 %	6	N/A
	0.15 to < 0.25	580	2,463	33.39 %	1,403	0.20 %	325,511	88.58 %	N/A	139	9.93 %	2	N/A
	0.25 to < 0.50	1,555	10,643	49.79 %	6,855	0.32 %	1,806,519	83.52 %	N/A	958	13.97 %	19	N/A
	0.50 to < 0.75	315	332	64.33 %	528	0.69 %	28,106	73.21 %	N/A	118	22.39 %	3	N/A
	0.75 to < 2.50	1,177	1,566	30.72 %	1,658	1.10 %	312,352	86.55 %	N/A	624	37.63 %	16	N/A
	2.50 to < 10.00	2,700	1,838	27.51 %	3,205	3.42 %	622,571	79.65 %	N/A	2,498	77.94 %	87	N/A
	10.00 to < 100.00	747	179	25.23 %	792	19.42 %	144,529	63.93 %	N/A	1,389	175.24 %	97	N/A
	100.00 (default)	88	6	— %	88	100.00 %	11,223	79.21 %	N/A	541	614.46 %	29	N/A
<b>Sub-total</b>		9,874	40,130	45.35 %	28,074	1.44 %	5,202,704	82.06 %	N/A	6,658	23.72 %	259	79
SMEs similar to other retail client exposures	0.00 to < 0.15	868	2,200	45.98 %	1,872	0.10 %	52,531	63.46 %	N/A	311	16.61 %	1	N/A
	0.15 to < 0.25	1,106	1,504	51.71 %	1,856	0.20 %	45,375	62.92 %	N/A	498	26.83 %	2	N/A
	0.25 to < 0.50	1,312	1,411	47.17 %	1,819	0.36 %	49,205	65.81 %	N/A	756	41.54 %	4	N/A
	0.50 to < 0.75	854	189	39.02 %	790	0.55 %	14,116	40.91 %	N/A	259	32.83 %	2	N/A
	0.75 to < 2.50	2,470	1,049	52.15 %	2,699	1.27 %	59,917	64.18 %	N/A	1,993	73.85 %	22	N/A
	2.50 to < 10.00	909	161	45.24 %	816	4.39 %	18,573	58.62 %	N/A	737	90.35 %	22	N/A
	10.00 to < 100.00	174	36	14.64 %	149	20.88 %	4,555	63.50 %	N/A	214	143.52 %	19	N/A
	100.00 (default)	134	17	— %	101	100.00 %	2,739	53.49 %	N/A	341	337.79 %	30	N/A
<b>Sub-total</b>		7,827	6,567	48.04 %	10,102	2.17 %	247,011	61.72 %	N/A	5,109	50.57 %	102	38
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,214	770	70.71 %	1,747	0.08 %	80,492	68.69 %	N/A	284	16.20 %	1	N/A
	0.15 to < 0.25	921	3	23.94 %	896	0.19 %	63,240	91.69 %	N/A	343	38.34 %	2	N/A
	0.25 to < 0.50	1,256	176	63.08 %	832	0.33 %	71,746	48.94 %	N/A	245	29.47 %	1	N/A
	0.50 to < 0.75	1,072	72	58.96 %	1,115	0.55 %	42,086	40.22 %	N/A	360	32.30 %	2	N/A
	0.75 to < 2.50	5,174	28	56.66 %	4,940	1.86 %	240,074	39.39 %	N/A	2,521	51.02 %	37	N/A
	2.50 to < 10.00	856	18	49.82 %	652	4.15 %	45,263	42.89 %	N/A	427	65.55 %	11	N/A
	10.00 to < 100.00	297	1	53.07 %	230	23.29 %	149,327	42.80 %	N/A	247	107.38 %	23	N/A
	100.00 (default)	123	1	— %	55	100.00 %	57,846	48.84 %	N/A	207	380.39 %	11	N/A
<b>Sub-total</b>		10,913	1,069	67.76 %	10,467	2.28 %	750,074	49.94 %	N/A	4,634	44.27 %	88	35
<b>Total retail clients</b>		140,384	77,767	52.67 %	160,754	0.77 %	7,494,226	38.58 %	N/A	34,825	21.66 %	596	290

Footnotes to this table are presented on page 44.

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

As at December 31, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	6	9	50.00 %	6,980	0.08 %	18,201	40.64 %	N/A	611	8.75 %	1	N/A
	0.15 to < 0.25	5,393	29	50.00 %	2,544	0.16 %	31,139	35.45 %	N/A	322	12.65 %	1	N/A
	0.25 to < 0.50	32	—	— %	1	0.45 %	181	24.45 %	N/A	—	18.85 %	—	N/A
	0.50 to < 0.75	5,706	29	50.00 %	268	0.57 %	28,028	36.08 %	N/A	87	32.48 %	1	N/A
	0.75 to < 2.50	5,885	29	50.00 %	164	1.31 %	28,054	36.66 %	N/A	94	57.46 %	1	N/A
	2.50 to < 10.00	1,533	10	50.00 %	36	4.52 %	7,960	35.71 %	N/A	41	114.47 %	1	N/A
	10.00 to < 100.00	201	1	50.00 %	6	24.06 %	830	41.03 %	N/A	15	248.24 %	1	N/A
	100.00 (default)	92	—	— %	5	100.00 %	516	34.77 %	N/A	25	460.74 %	—	N/A
	<b>Sub-total</b>	<b>18,848</b>	<b>107</b>	<b>49.82 %</b>	<b>10,004</b>	<b>0.22 %</b>	<b>114,909</b>	<b>39.11 %</b>	<b>N/A</b>	<b>1,195</b>	<b>11.95 %</b>	<b>6</b>	<b>9</b>
	Exposures related to residential mortgage loans	0.00 to < 0.15	38,750	15,241	64.01 %	41,525	0.08 %	531,527	24.02 %	N/A	2,103	5.06 %	8
0.15 to < 0.25		24,793	7,646	66.45 %	27,327	0.22 %	311,208	25.61 %	N/A	3,240	11.86 %	16	N/A
0.25 to < 0.50		3	1	81.36 %	2	0.28 %	13	16.57 %	N/A	—	8.92 %	—	N/A
0.50 to < 0.75		15,029	3,594	62.83 %	17,017	0.53 %	183,680	26.17 %	N/A	3,848	22.61 %	24	N/A
0.75 to < 2.50		11,007	1,978	60.25 %	12,034	1.25 %	117,720	26.70 %	N/A	4,895	40.68 %	40	N/A
2.50 to < 10.00		2,033	279	57.50 %	2,157	4.03 %	22,489	26.64 %	N/A	1,746	80.96 %	23	N/A
10.00 to < 100.00		367	46	50.91 %	384	20.26 %	4,828	26.29 %	N/A	601	156.54 %	20	N/A
100.00 (default)		139	20	— %	134	100.00 %	2,100	23.38 %	N/A	414	309.74 %	—	N/A
<b>Sub-total</b>		<b>92,121</b>	<b>28,805</b>	<b>64.13 %</b>	<b>100,580</b>	<b>0.63 %</b>	<b>1,173,565</b>	<b>25.20 %</b>	<b>N/A</b>	<b>16,847</b>	<b>16.75 %</b>	<b>131</b>	<b>132</b>
Other retail client exposures (QRRCE)		0.00 to < 0.15	2,730	22,876	47.59 %	13,616	0.05 %	1,828,680	82.24 %	N/A	393	2.88 %	6
	0.15 to < 0.25	589	2,427	33.10 %	1,392	0.20 %	307,979	87.68 %	N/A	137	9.83 %	2	N/A
	0.25 to < 0.50	1,613	15,145	50.72 %	9,295	0.31 %	2,508,024	83.08 %	N/A	1,244	13.39 %	24	N/A
	0.50 to < 0.75	322	342	66.43 %	549	0.70 %	27,511	74.86 %	N/A	126	23.02 %	3	N/A
	0.75 to < 2.50	1,226	1,822	31.99 %	1,808	1.10 %	350,052	86.06 %	N/A	676	37.40 %	17	N/A
	2.50 to < 10.00	2,857	2,627	27.81 %	3,588	3.42 %	752,939	78.98 %	N/A	2,773	77.28 %	96	N/A
	10.00 to < 100.00	782	362	25.32 %	874	19.43 %	177,161	63.39 %	N/A	1,518	173.78 %	108	N/A
	100.00 (default)	81	12	— %	81	100.00 %	11,056	76.63 %	N/A	822	1,015.38 %	—	N/A
<b>Sub-total</b>	<b>10,200</b>	<b>45,613</b>	<b>46.05 %</b>	<b>31,203</b>	<b>1.40 %</b>	<b>5,963,402</b>	<b>81.91 %</b>	<b>N/A</b>	<b>7,689</b>	<b>24.64 %</b>	<b>256</b>	<b>60</b>	
SMEs similar to other retail client exposures	0.00 to < 0.15	858	2,275	45.68 %	1,892	0.09 %	53,186	63.70 %	N/A	308	16.28 %	1	N/A
	0.15 to < 0.25	1,139	1,544	51.39 %	1,914	0.19 %	45,974	61.20 %	N/A	492	25.70 %	2	N/A
	0.25 to < 0.50	2,018	1,612	45.62 %	2,476	0.39 %	60,910	59.66 %	N/A	960	38.78 %	6	N/A
	0.50 to < 0.75	140	15	46.27 %	60	0.71 %	2,527	20.51 %	N/A	11	18.89 %	—	N/A
	0.75 to < 2.50	2,380	1,021	52.13 %	2,649	1.28 %	59,110	61.49 %	N/A	1,863	70.30 %	21	N/A
	2.50 to < 10.00	669	137	45.18 %	604	4.72 %	14,790	61.09 %	N/A	573	94.99 %	18	N/A
	10.00 to < 100.00	157	35	15.51 %	137	20.27 %	4,192	61.94 %	N/A	192	139.76 %	17	N/A
	100.00 (default)	133	17	— %	99	100.00 %	2,778	51.58 %	N/A	678	683.37 %	—	N/A
<b>Sub-total</b>	<b>7,494</b>	<b>6,656</b>	<b>47.70 %</b>	<b>9,831</b>	<b>2.09 %</b>	<b>243,467</b>	<b>61.03 %</b>	<b>N/A</b>	<b>5,077</b>	<b>51.64 %</b>	<b>65</b>	<b>40</b>	
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,173	760	72.87 %	1,715	0.08 %	81,377	69.22 %	N/A	280	16.35 %	1	N/A
	0.15 to < 0.25	915	2	21.46 %	887	0.19 %	66,291	92.23 %	N/A	343	38.70 %	2	N/A
	0.25 to < 0.50	1,247	172	64.90 %	830	0.33 %	74,711	50.81 %	N/A	255	30.72 %	1	N/A
	0.50 to < 0.75	1,066	71	60.46 %	1,109	0.55 %	42,992	41.06 %	N/A	367	33.05 %	3	N/A
	0.75 to < 2.50	5,228	36	61.44 %	5,014	1.87 %	250,054	40.29 %	N/A	2,620	52.25 %	37	N/A
	2.50 to < 10.00	903	16	52.03 %	711	4.18 %	47,533	43.38 %	N/A	472	66.37 %	13	N/A
	10.00 to < 100.00	311	2	62.81 %	243	23.44 %	140,693	43.93 %	N/A	268	110.38 %	25	N/A
	100.00 (default)	118	1	— %	51	100.00 %	60,747	49.29 %	N/A	330	653.05 %	—	N/A
<b>Sub-total</b>	<b>10,961</b>	<b>1,060</b>	<b>69.89 %</b>	<b>10,560</b>	<b>2.30 %</b>	<b>764,398</b>	<b>50.60 %</b>	<b>N/A</b>	<b>4,935</b>	<b>46.73 %</b>	<b>82</b>	<b>39</b>	
<b>Total retail clients</b>	<b>139,624</b>	<b>82,241</b>	<b>52.82 %</b>	<b>162,178</b>	<b>0.78 %</b>	<b>8,259,741</b>	<b>39.22 %</b>	<b>N/A</b>	<b>35,743</b>	<b>22.04 %</b>	<b>540</b>	<b>280</b>	

Footnotes to this table are presented on page 44.

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

As at September 30, 2021

(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA <sup>(2)</sup>	RWA proportion	Expected loss <sup>(3)</sup>	Provisions <sup>(4)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	7	9	50.00 %	6,567	0.08 %	16,700	40.76 %	N/A	578	12.78 %	1	N/A
	0.15 to < 0.25	5,471	32	50.00 %	2,528	0.16 %	30,330	35.47 %	N/A	320	8.66 %	1	N/A
	0.25 to < 0.50	34	—	— %	1	0.45 %	142	26.07 %	N/A	—	20.14 %	—	N/A
	0.50 to < 0.75	5,943	35	50.00 %	272	0.57 %	29,220	36.05 %	N/A	88	32.45 %	1	N/A
	0.75 to < 2.50	6,297	33	50.00 %	158	1.30 %	30,543	37.44 %	N/A	91	58.56 %	1	N/A
	2.50 to < 10.00	1,603	12	50.00 %	35	4.64 %	7,842	38.03 %	N/A	43	122.82 %	1	N/A
	10.00 to < 100.00	196	1	50.00 %	7	24.01 %	992	40.22 %	N/A	17	243.37 %	1	N/A
	100.00 (default)	107	—	— %	7	100.00 %	447	34.46 %	N/A	30	456.59 %	—	N/A
	<b>Sub-total</b>		19,658	122	49.53 %	9,575	0.24 %	116,216	39.16 %	N/A	1,167	12.19 %	6
Exposures related to residential mortgage loans	0.00 to < 0.15	36,562	14,475	64.04 %	39,261	0.08 %	508,358	24.02 %	N/A	1,988	5.06 %	7	N/A
	0.15 to < 0.25	20,617	7,528	66.67 %	23,104	0.22 %	311,364	26.37 %	N/A	2,790	12.07 %	13	N/A
	0.25 to < 0.50	3,809	40	50.92 %	3,828	0.25 %	1,295	22.24 %	N/A	425	11.10 %	2	N/A
	0.50 to < 0.75	15,040	3,626	62.44 %	17,031	0.53 %	189,224	26.61 %	N/A	3,915	22.98 %	24	N/A
	0.75 to < 2.50	11,188	2,027	59.82 %	12,241	1.25 %	122,981	27.17 %	N/A	5,074	41.45 %	42	N/A
	2.50 to < 10.00	2,094	296	57.80 %	2,230	3.97 %	22,683	26.86 %	N/A	1,811	81.24 %	25	N/A
	10.00 to < 100.00	332	41	50.93 %	346	20.41 %	4,429	26.07 %	N/A	537	155.40 %	18	N/A
	100.00 (default)	151	24	— %	145	100.00 %	2,314	23.44 %	N/A	449	310.54 %	—	N/A
	<b>Sub-total</b>		89,793	28,057	64.08 %	98,186	0.61 %	1,162,648	26.64 %	N/A	16,989	17.30 %	131
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,703	22,194	47.19 %	13,176	0.05 %	1,780,572	82.09 %	N/A	383	2.91 %	6	N/A
	0.15 to < 0.25	596	2,493	32.73 %	1,412	0.20 %	316,342	87.68 %	N/A	139	9.83 %	2	N/A
	0.25 to < 0.50	1,619	15,012	50.61 %	9,217	0.31 %	2,475,208	83.05 %	N/A	1,236	13.43 %	23	N/A
	0.50 to < 0.75	336	358	65.97 %	572	0.70 %	28,385	74.97 %	N/A	132	23.05 %	3	N/A
	0.75 to < 2.50	1,233	1,899	32.68 %	1,854	1.10 %	359,840	86.05 %	N/A	694	37.40 %	18	N/A
	2.50 to < 10.00	3,020	2,884	28.02 %	3,827	3.43 %	822,964	78.97 %	N/A	2,966	77.46 %	103	N/A
	10.00 to < 100.00	822	390	25.39 %	921	19.50 %	188,801	63.23 %	N/A	1,601	173.67 %	114	N/A
	100.00 (default)	75	11	— %	75	100.00 %	10,225	76.56 %	N/A	765	1,014.42 %	—	N/A
	<b>Sub-total</b>		10,404	45,241	45.65 %	31,054	1.45 %	5,982,337	81.77 %	N/A	7,916	25.49 %	269
SMEs similar to other retail client exposures	0.00 to < 0.15	844	2,205	45.62 %	1,837	0.09 %	51,372	63.26 %	N/A	297	16.17 %	1	N/A
	0.15 to < 0.25	1,114	1,511	51.61 %	1,862	0.19 %	45,213	62.12 %	N/A	486	26.10 %	2	N/A
	0.25 to < 0.50	1,329	1,411	46.91 %	1,738	0.35 %	49,259	66.40 %	N/A	718	41.35 %	3	N/A
	0.50 to < 0.75	847	178	37.52 %	761	0.51 %	13,681	41.22 %	N/A	239	31.39 %	2	N/A
	0.75 to < 2.50	2,526	1,038	51.97 %	2,725	1.29 %	60,044	62.42 %	N/A	1,953	71.69 %	23	N/A
	2.50 to < 10.00	654	140	45.15 %	580	4.73 %	15,070	61.90 %	N/A	558	96.25 %	17	N/A
	10.00 to < 100.00	162	34	14.47 %	139	20.88 %	4,217	61.42 %	N/A	194	139.42 %	18	N/A
	100.00 (default)	149	18	— %	110	100.00 %	2,947	51.94 %	N/A	755	688.15 %	—	N/A
	<b>Sub-total</b>		7,625	6,535	47.78 %	9,752	2.22 %	241,803	61.41 %	N/A	5,200	53.33 %	66
Other retail client exposures (non QRRCE) except SMEs	0.00 to < 0.15	1,142	740	72.41 %	1,666	0.08 %	78,181	69.03 %	N/A	272	16.37 %	1	N/A
	0.15 to < 0.25	900	3	28.75 %	874	0.19 %	65,848	91.74 %	N/A	336	38.50 %	1	N/A
	0.25 to < 0.50	1,231	175	64.23 %	821	0.33 %	74,398	50.51 %	N/A	252	30.72 %	2	N/A
	0.50 to < 0.75	1,045	69	58.59 %	1,085	0.55 %	42,256	41.36 %	N/A	361	33.29 %	3	N/A
	0.75 to < 2.50	5,313	30	57.98 %	5,091	1.86 %	251,989	40.36 %	N/A	2,662	52.29 %	37	N/A
	2.50 to < 10.00	927	22	54.12 %	734	4.18 %	48,413	43.36 %	N/A	487	66.32 %	13	N/A
	10.00 to < 100.00	302	1	70.81 %	245	23.47 %	149,920	43.65 %	N/A	269	109.75 %	26	N/A
	100.00 (default)	118	1	— %	53	100.00 %	57,295	49.07 %	N/A	346	650.16 %	—	N/A
	<b>Sub-total</b>		10,978	1,041	69.18 %	10,569	2.34 %	768,300	50.35 %	N/A	4,985	47.17 %	83
<b>Total retail clients</b>		138,458	80,996	52.50 %	159,136	0.80 %	8,271,304	39.40 %	N/A	36,257	22.78 %	555	293

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

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

a

(in millions of dollars)	RWA amounts				
	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
1 <b>RWA as at end of previous reporting period</b> <sup>(1)</sup>	<b>83,082</b>	78,334	77,983	80,886	76,996
2 Asset size <sup>(2)</sup>	<b>1,037</b>	2,485	1,618	1,051	1,293
3 Asset quality <sup>(3)</sup>	<b>1,389</b>	145	1	(3,782)	779
4 Model updates <sup>(4)</sup>	—	—	(803)	—	—
5 Methodology and policy <sup>(5)</sup>	<b>1,231</b>	1,970	(413)	(167)	1,734
6 Acquisitions and disposals <sup>(6)</sup>	—	—	—	—	—
7 Foreign exchange movements <sup>(7)</sup>	<b>378</b>	148	(52)	(5)	83
8 Other	—	—	—	—	—
9 <b>RWA as at end of reporting period</b>	<b>87,117</b>	83,082	78,334	77,983	80,885

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

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

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

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

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

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

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

## Exposure at default by asset class and by region

(in millions of dollars)	As at September 30, 2022							As at June 30, 2022						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	7,968	—	—	—	46	8,014	8,014	11,409	—	—	—	13	11,422	11,422
Financial institutions	10,015	1,069	431	—	105	11,620	10,972	10,591	927	66	—	104	11,688	11,349
Businesses	12,700	2,805	1,460	592	1,458	19,015	17,503	11,814	2,540	977	357	963	16,651	15,476
SMEs similar to other retail client exposures	256	10	—	—	6	272	267	247	9	—	—	5	261	257
Mortgages	236	—	—	—	—	236	236	309	—	—	—	—	309	309
Other retail client exposures (excluding SMEs)	1,125	1,167	—	—	6	2,298	1,911	1,162	1,140	—	—	5	2,307	1,848
Securitization	30	—	—	—	—	30	30	31	—	—	—	—	31	30
Equities	459	—	—	—	—	459	459	418	—	—	—	—	418	418
Trading portfolio	—	—	14,645	238	—	14,883	825	—	—	17,804	136	—	17,940	822
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	36,890	1,361	—	—	53	38,304	74,254	37,953	1,439	—	81	336	39,809	74,510
Financial institutions	4,890	498	1,448	3,724	440	11,000	9,305	4,378	514	2,061	3,457	410	10,820	8,484
Businesses	83,217	8,611	—	—	1,138	92,966	79,442	80,672	8,456	—	—	1,146	90,274	77,163
SMEs similar to other retail client exposures	7,813	3,127	—	—	80	11,020	10,135	7,828	3,079	—	—	80	10,987	10,094
Mortgages	116,977	20,182	—	—	—	137,159	116,793	114,932	19,572	—	—	—	134,504	115,015
Revolving retail client exposures	10,091	16,625	—	—	—	26,716	26,716	10,104	17,899	—	—	—	28,003	28,003
Other retail client exposures	11,210	727	—	—	6	11,943	10,833	11,229	711	—	—	8	11,948	10,845
Trading portfolio	—	—	9,518	1,031	—	10,549	1,234	—	—	14,212	557	—	14,769	1,082
<b>Total</b>	<b>303,877</b>	<b>56,182</b>	<b>27,502</b>	<b>5,585</b>	<b>3,338</b>	<b>396,484</b>	<b>368,929</b>	<b>303,077</b>	<b>56,286</b>	<b>35,120</b>	<b>4,588</b>	<b>3,070</b>	<b>402,141</b>	<b>367,127</b>
<b>By region</b>														
Canada	302,141	55,847	21,495	2,352	3,043	384,878	363,175	301,819	56,096	25,676	1,507	2,941	388,039	362,142
United States	1,299	310	3,999	270	31	5,909	2,009	1,010	167	5,800	193	24	7,194	1,583
Other countries	437	25	2,008	2,963	264	5,697	3,745	248	23	3,644	2,888	105	6,908	3,402
<b>Total</b>	<b>303,877</b>	<b>56,182</b>	<b>27,502</b>	<b>5,585</b>	<b>3,338</b>	<b>396,484</b>	<b>368,929</b>	<b>303,077</b>	<b>56,286</b>	<b>35,120</b>	<b>4,588</b>	<b>3,070</b>	<b>402,141</b>	<b>367,127</b>

Footnotes to this table are presented on page 48.

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

(in millions of dollars)	As at March 31, 2022						As at December 31, 2021							
	Exposure classes <sup>(1)</sup>						Exposure classes <sup>(1)</sup>							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	12,313	—	—	—	—	12,313	12,313	13,368	—	—	—	254	13,622	13,622
Financial institutions	10,088	841	703	—	115	11,747	10,794	10,135	865	229	—	91	11,320	10,835
Businesses	11,490	2,334	1,901	284	635	16,644	14,714	11,176	2,701	327	281	473	14,958	14,609
SMEs similar to other retail client exposures	240	9	—	—	5	254	250	241	10	—	—	5	256	251
Mortgages	315	—	—	—	—	315	315	333	3	—	—	—	336	336
Other retail client exposures (excluding SMEs)	1,154	1,356	—	—	5	2,515	2,016	1,201	1,124	—	—	5	2,330	1,782
Securitization	32	—	—	—	—	32	32	26	—	—	—	—	26	26
Equities	357	—	—	—	—	357	357	356	—	—	—	—	356	356
Trading portfolio	—	—	16,931	78	—	17,009	701	—	—	15,699	172	—	15,871	680
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	38,503	1,368	—	75	336	40,282	73,876	39,399	1,314	—	66	51	40,830	74,459
Financial institutions	3,764	547	1,921	3,412	481	10,125	7,898	3,666	526	2,288	3,181	407	10,068	7,536
Businesses	77,103	8,428	1	—	1,257	86,789	73,893	74,152	7,601	5	—	1,144	82,902	70,261
SMEs similar to other retail client exposures	7,827	3,076	—	—	80	10,983	10,102	7,494	3,099	—	—	78	10,671	9,831
Mortgages	111,770	18,881	—	—	—	130,651	112,112	110,969	18,518	—	—	—	129,487	110,585
Revolving retail client exposures	9,874	18,200	—	—	—	28,074	28,074	10,200	21,003	—	—	—	31,203	31,203
Other retail client exposures	10,914	717	—	—	7	11,638	10,467	10,961	734	—	—	7	11,702	10,560
Trading portfolio	—	—	15,811	442	—	16,253	965	—	—	11,224	432	—	11,656	807
<b>Total</b>	<b>295,744</b>	<b>55,757</b>	<b>37,268</b>	<b>4,291</b>	<b>2,921</b>	<b>395,981</b>	<b>358,879</b>	<b>293,677</b>	<b>57,498</b>	<b>29,772</b>	<b>4,132</b>	<b>2,515</b>	<b>387,594</b>	<b>357,739</b>
<b>By region</b>														
Canada	294,380	55,526	31,730	1,282	2,782	385,700	353,972	292,458	57,281	24,914	1,112	2,393	378,158	353,022
United States	1,082	209	2,960	174	17	4,442	1,575	955	195	3,290	201	14	4,655	1,470
Other countries	282	22	2,578	2,835	122	5,839	3,332	264	22	1,568	2,819	108	4,781	3,247
<b>Total</b>	<b>295,744</b>	<b>55,757</b>	<b>37,268</b>	<b>4,291</b>	<b>2,921</b>	<b>395,981</b>	<b>358,879</b>	<b>293,677</b>	<b>57,498</b>	<b>29,772</b>	<b>4,132</b>	<b>2,515</b>	<b>387,594</b>	<b>357,739</b>

Footnotes to this table are presented on page 48.

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

As at September 30, 2021

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

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>							
Sovereign borrowers	10,844	—	—	—	—	10,844	10,844
Financial institutions	10,157	872	37	285	26	11,377	11,090
Businesses	9,862	1,923	13	10	450	12,258	12,260
SMEs similar to other retail client exposures	240	8	—	—	6	254	249
Mortgages	415	7	—	—	—	422	422
Other retail client exposures (excluding SMEs)	1,387	644	—	—	5	2,036	1,364
Securitization	25	—	—	—	—	25	25
Equities	290	—	—	—	—	290	290
Trading portfolio	—	—	19,915	184	—	20,099	922
<b>Internal Ratings-Based approach</b>							
Sovereign borrowers	38,425	1,460	—	9	277	40,171	74,449
Financial institutions	3,356	501	1,059	3,029	362	8,307	6,912
Businesses	72,291	7,951	—	—	1,272	81,514	69,175
SMEs similar to other retail client exposures	7,625	3,045	—	—	80	10,750	9,752
Mortgages	109,451	18,030	—	—	—	127,481	107,761
Revolving retail client exposures	10,404	20,650	—	—	—	31,054	31,054
Other retail client exposures	10,978	713	—	—	6	11,697	10,569
Trading portfolio	—	—	16,871	500	—	17,371	1,054
<b>Total</b>	<b>285,750</b>	<b>55,804</b>	<b>37,895</b>	<b>4,017</b>	<b>2,484</b>	<b>385,950</b>	<b>348,192</b>
<b>By region</b>							
Canada	284,950	55,751	24,389	1,142	2,476	368,708	344,121
United States	582	32	7,332	289	1	8,236	1,104
Other countries	218	21	6,174	2,586	7	9,006	2,967
<b>Total</b>	<b>285,750</b>	<b>55,804</b>	<b>37,895</b>	<b>4,017</b>	<b>2,484</b>	<b>385,950</b>	<b>348,192</b>

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



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

(in millions of dollars)	As at September 30, 2022							As at June 30, 2022						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	9,432	582	—	—	45	10,059	10,671	9,259	587	—	—	43	9,889	10,509
Mining, oil and gas	365	572	—	—	117	1,054	1,055	318	548	—	—	110	976	977
Utilities <sup>(3)</sup>	1,204	658	—	—	193	2,055	2,056	1,021	628	—	—	194	1,843	1,844
Construction	6,020	1,523	—	—	252	7,795	7,800	5,638	1,358	—	—	263	7,259	7,265
Manufacturing	5,329	1,225	—	—	277	6,831	6,875	5,166	1,176	—	—	267	6,609	6,653
Wholesale trade	2,385	488	—	—	120	2,993	3,007	2,295	435	—	—	107	2,837	2,851
Retail trade	3,649	1,028	—	—	30	4,707	4,740	3,594	959	—	—	28	4,581	4,616
Transportation	1,235	697	—	1	74	2,007	2,017	1,196	686	—	1	123	2,006	2,015
Information industry	245	688	—	—	44	977	983	248	685	—	—	43	976	982
Finance and insurance	13,038	1,318	3,310	4,315	1,447	23,428	19,748	14,186	1,176	3,104	3,894	1,021	23,381	19,731
Real estate	50,681	1,784	—	—	94	52,559	53,155	49,348	1,775	—	—	91	51,214	51,773
Professional services	1,343	407	—	—	25	1,775	1,787	1,205	495	—	—	33	1,733	1,745
Management of companies	1,174	123	—	—	86	1,383	1,334	1,020	104	—	—	85	1,209	1,163
Administrative services	438	68	—	—	17	523	527	385	65	—	—	17	467	471
Education	571	131	—	—	9	711	712	604	139	—	—	9	752	753
Health care	4,548	288	—	—	18	4,854	4,876	4,599	366	—	—	17	4,982	5,005
Arts and entertainments	687	106	—	—	23	816	826	655	127	—	—	21	803	814
Accommodation	1,466	42	—	—	1	1,509	1,558	1,440	43	—	—	—	1,483	1,530
Other services	1,049	127	—	—	18	1,194	1,213	964	145	—	—	17	1,126	1,144
Public agencies <sup>(3)</sup>	48,607	1,817	—	—	126	50,550	71,007	51,673	1,700	—	—	369	53,742	73,344
Other businesses	2,214	672	29	—	224	3,139	3,543	2,003	679	—	—	114	2,796	3,219
<b>Total</b>	<b>155,680</b>	<b>14,344</b>	<b>3,339</b>	<b>4,316</b>	<b>3,240</b>	<b>180,919</b>	<b>199,490</b>	<b>156,817</b>	<b>13,876</b>	<b>3,104</b>	<b>3,895</b>	<b>2,972</b>	<b>180,664</b>	<b>198,404</b>

(in millions of dollars)	As at March 31, 2022							As at December 31, 2021						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	9,066	587	—	—	36	9,689	10,302	8,887	554	—	—	29	9,470	10,174
Mining, oil and gas	321	510	—	—	113	944	945	312	502	—	—	110	924	923
Utilities <sup>(3)</sup>	1,172	633	—	—	136	1,941	1,941	1,149	722	—	—	92	1,963	1,963
Construction	5,054	1,259	—	—	267	6,580	6,588	4,732	1,275	—	—	275	6,282	6,280
Manufacturing	4,717	1,150	—	—	262	6,129	6,170	4,348	1,146	—	—	264	5,758	5,785
Wholesale trade	2,185	427	—	—	108	2,720	2,734	1,963	442	—	—	113	2,518	2,529
Retail trade	3,524	1,021	—	—	28	4,573	4,606	3,256	945	—	—	25	4,226	4,236
Transportation	1,180	707	—	2	117	2,006	2,015	1,225	599	—	—	118	1,942	1,947
Information industry	237	619	—	—	88	944	950	207	584	—	—	52	843	847
Finance and insurance	12,571	1,278	4,516	3,768	846	22,979	18,136	11,514	988	2,849	3,528	700	19,579	16,415
Real estate	47,380	1,874	—	1	82	49,337	49,862	46,319	1,646	—	—	93	48,058	48,561
Professional services	1,118	433	—	—	83	1,634	1,646	975	460	—	—	81	1,516	1,525
Management of companies	886	55	—	—	25	966	920	830	52	—	—	28	910	863
Administrative services	397	68	—	—	18	483	486	384	63	—	—	16	463	465
Education	610	149	—	—	8	767	769	1,033	171	—	—	7	1,211	1,212
Health care	4,142	347	—	—	16	4,505	4,530	4,524	280	—	—	17	4,821	4,828
Arts and entertainments	669	128	—	—	21	818	830	687	124	—	—	19	830	837
Accommodation	1,419	39	—	—	1	1,459	1,506	1,415	41	—	—	1	1,457	1,470
Other services	866	178	—	—	16	1,060	1,077	872	141	—	—	16	1,029	1,033
Public agencies <sup>(3)</sup>	53,635	1,558	—	—	419	55,612	74,217	55,394	1,559	—	—	330	57,283	76,311
Other businesses	2,112	498	10	—	134	2,754	3,258	1,870	713	—	—	34	2,617	3,118
<b>Total</b>	<b>153,261</b>	<b>13,518</b>	<b>4,526</b>	<b>3,771</b>	<b>2,824</b>	<b>177,900</b>	<b>193,488</b>	<b>151,896</b>	<b>13,007</b>	<b>2,849</b>	<b>3,528</b>	<b>2,420</b>	<b>173,700</b>	<b>191,322</b>

Footnotes to this table are presented on the next page.

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

As at September 30, 2021

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

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>							
Agriculture	8,684	572	—	—	27	9,283	9,999
Mining, oil and gas	356	468	—	—	107	931	931
Utilities <sup>(3)</sup>	1,206	667	—	—	108	1,981	1,981
Construction	4,508	1,307	—	—	248	6,063	6,072
Manufacturing	4,174	1,147	—	—	251	5,572	5,614
Wholesale trade	1,786	435	—	—	105	2,326	2,340
Retail trade	3,202	994	—	—	23	4,219	4,255
Transportation	1,286	632	—	—	119	2,037	2,047
Information industry	235	583	—	—	237	1,055	1,060
Finance and insurance	10,967	846	1,109	3,333	483	16,738	15,239
Real estate	44,705	1,579	—	—	77	46,361	46,829
Professional services	903	428	—	—	75	1,406	1,420
Management of companies	871	43	—	—	28	942	891
Administrative services	356	67	—	—	16	439	442
Education	1,455	166	—	—	7	1,628	1,630
Health care	4,488	318	—	—	16	4,822	4,849
Arts and entertainments	678	138	—	—	19	835	847
Accommodation	1,417	41	—	—	1	1,459	1,509
Other services	821	182	—	—	17	1,020	1,039
Public agencies <sup>(3)</sup>	51,099	1,683	—	—	290	53,072	72,936
Other businesses	1,738	411	—	—	133	2,282	2,800
<b>Total</b>	<b>144,935</b>	<b>12,707</b>	<b>1,109</b>	<b>3,333</b>	<b>2,387</b>	<b>164,471</b>	<b>184,730</b>

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

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

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

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

(as a percentage)	As at September 30, 2022						As at June 30, 2022					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02 %	— %	26.78 %	26.60 %	45.80 %	5.73 %	0.02 %	— %	26.83 %	26.13 %	46.75 %	9.42 %
Financial institutions	0.55	—	55.10	—	22.28	—	0.25	—	54.78	—	22.43	—
Businesses	2.28	1.14	25.50	40.93	44.85	10.16	2.23	1.02	25.87	42.71	46.12	6.73
SMEs similar to other retail client exposures	2.18	1.05	62.19	50.06	47.88	21.54	2.10	1.03	62.06	47.66	48.00	18.25
Exposures related to residential mortgages												
Insured exposures	0.20	0.07	43.15	6.08	49.88	49.88	0.19	0.06	42.50	7.42	49.91	49.91
Uninsured exposures	0.63	0.24	29.16	4.64	63.23	19.11	0.58	0.21	28.60	4.65	63.06	9.50
Qualifying revolving retail client exposures (QRRCE)	1.50	0.99	82.03	72.24	44.78	34.10	1.36	0.87	82.17	72.56	45.19	34.26
Other retail client exposures (non-QRRCE) excluding SMEs	2.36	1.03	48.90	36.33	67.62	53.47	2.20	0.92	49.70	38.39	67.37	53.88

  

(as a percentage)	As at March 31, 2022						As at December 31, 2021					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02 %	— %	26.99 %	26.23 %	43.48 %	9.39 %	0.03 %	— %	26.66 %	26.20 %	42.28 %	6.80 %
Financial institutions	0.20	0.12	55.16	—	22.28	—	0.33	—	57.54	—	22.31	—
Businesses	2.26	1.04	25.38	18.63	46.36	6.85	2.32	1.09	24.93	25.73	43.87	11.15
SMEs similar to other retail client exposures	2.17	1.01	61.72	60.17	48.04	14.59	2.09	0.89	61.03	57.49	47.70	31.04
Exposures related to residential mortgages												
Insured exposures	0.21	0.07	39.46	7.90	49.87	49.87	0.22	0.07	39.11	7.85	49.82	49.82
Uninsured exposures	0.62	0.21	25.62	4.66	63.01	10.69	0.63	0.23	25.20	5.01	64.13	9.26
Qualifying revolving retail client exposures (QRRCE)	1.44	0.84	82.06	70.73	45.35	33.33	1.40	0.78	81.91	69.76	46.05	32.48
Other retail client exposures (non-QRRCE) excluding SMEs	2.28	0.85	49.94	36.99	67.76	55.66	2.30	0.84	50.60	38.65	69.89	55.15

  

(as a percentage)	As at September 30, 2021					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.07 %	— %	26.79 %	26.01 %	43.52 %	10.25 %
Financial institutions	0.10	—	54.42	—	21.12	—
Businesses	2.60	1.23	26.07	22.61	45.46	9.24
SMEs similar to other retail client exposures	2.22	0.86	61.41	57.95	47.78	10.92
Exposures related to residential mortgages						
Insured exposures	0.24	0.08	39.16	8.77	49.53	49.53
Uninsured exposures	0.65	0.22	25.42	5.18	64.08	9.28
Qualifying revolving retail client exposures (QRRCE)	1.45	0.83	81.77	66.74	45.65	30.75
Other retail client exposures (non-QRRCE) excluding SMEs	2.34	0.86	50.35	38.78	69.18	56.24

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

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

## COUNTERPARTY CREDIT RISK

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

	a	b	c	d	e	f
	<b>As at September 30, 2022</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	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 <b>Total</b>	<b>916</b>	<b>3,074</b>	<b>—</b>	<b>N/A</b>	<b>6,714</b>	<b>4,933</b>
	<b>As at June 30, 2022</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	242	3,035	N/A	1.4	4,588	3,423
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,389	748
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>242</b>	<b>3,035</b>	<b>—</b>	<b>N/A</b>	<b>5,977</b>	<b>4,171</b>
	<b>As at March 31, 2022</b>					
	<b>Replacement cost</b>	<b>Potential future exposure</b>	<b>EEPE</b>	<b>Alpha used for computing regulatory EAD</b>	<b>EAD post-CRM</b>	<b>RWA</b>
(in millions of dollars)						
1 SA-CCR (for derivatives)	190	2,875	N/A	1.4	4,291	2,924
2 Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,426	801
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>190</b>	<b>2,875</b>	<b>—</b>	<b>N/A</b>	<b>5,717</b>	<b>3,725</b>

Footnotes to this table are presented on the next page.

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

		As at December 31, 2021					
(in millions of dollars)		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	194	2,757	N/A	1.4	4,132	2,396
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,037	672
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6	<b>Total</b>	194	2,757	—	N/A	5,169	3,068

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

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

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

		a		b		As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021	
(in millions of dollars)		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
<b>Total portfolios subject to the Advanced CVA capital charge</b>		—	—	—	—	—	—	—	—	—	—	—	—
1	(i) VaR component (including the 3 x multiplier)	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—
2	(ii) Stressed VaR component (including the 1 x multiplier)	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—	N/A	—
3	All portfolios subject to the Standardized CVA capital charge	5,585	2,453	4,588	2,148	4,276	1,862	4,120	1,873	3,959	1,787	3,959	1,787
4	<b>Total subject to the CVA capital charge</b>	5,585	2,453	4,588	2,148	4,276	1,862	4,120	1,873	3,959	1,787	3,959	1,787

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

	a	b	c	d	e	f	g	h	i	As at June 30, 2022									Total credit exposure
	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	
(in millions of dollars)																			
<b>Risk weight / Regulatory portfolio</b>																			
1 Sovereigns and their central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	39	—	—	—	—	—	39	—	—	42	—	—	—	—	—	—	42
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Banks and deposit-taking institutions	—	—	188	—	—	—	—	—	188	—	—	106	—	—	—	—	—	—	106
5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	1	537	—	855	—	—	1,393	—	—	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 <b>Total</b>	—	—	228	537	—	855	—	—	1,620	—	—	178	275	—	804	—	—	—	1,257
	As at March 31, 2022									As at December 31, 2021									Total credit exposure
(in millions of dollars)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure	
<b>Risk weight / Regulatory portfolio</b>																			
1 Sovereigns and their central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	19	—	—	—	—	—	19	—	—	3	—	—	—	—	—	—	3
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Banks and deposit-taking institutions	—	—	131	—	—	—	—	—	131	—	—	129	—	—	—	—	—	—	129
5 Investment companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	63	274	—	644	—	—	981	—	—	—	280	—	565	—	—	—	845
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Secured by residential property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Secured by commercial real estate	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Past-due loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Higher-risk categories	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11	—	11
13 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 <b>Total</b>	—	—	213	274	—	644	—	—	1,131	—	—	132	280	—	565	11	—	—	988

Footnotes to this table are presented on the next page.

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

		As at September 30, 2021								Total credit exposure
(in millions of dollars)		0%	10%	20%	50%	75%	100%	150%	Other	
<b>Risk weight / Regulatory portfolio</b>										
1	Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	31	—	—	—	—	—	31
3	Multilateral development banks	—	—	—	—	—	—	—	—	—
4	Banks and deposit-taking institutions	—	—	399	6	—	—	—	—	405
5	Investment companies	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	63	9	—	712	—	—	784
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—
8	Secured by residential property	—	—	—	—	—	—	—	—	—
9	Secured by commercial real estate	—	—	—	—	—	—	—	—	—
10	Equity	—	—	—	—	—	—	—	—	—
11	Past-due loans	—	—	—	—	—	—	—	—	—
12	Higher-risk categories	—	—	—	—	—	—	1	—	1
13	Other assets	—	—	—	—	—	—	—	—	—
14	<b>Total</b>	—	—	493	15	—	712	1	—	1,221

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

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

(in millions of dollars)	PD scale (%)	As at September 30, 2022							As at June 30, 2022						
		a	b	c	d	e	f	g	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	221	0.03 %	180	14.28 %	0.67	12	5.34 %	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)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>	<b>221</b>	<b>0.03 %</b>	<b>180</b>	<b>14.28 %</b>	<b>0.67</b>	<b>12</b>	<b>5.34 %</b>	<b>372</b>	<b>0.02 %</b>	<b>170</b>	<b>10.00 %</b>	<b>1.21</b>	<b>6</b>	<b>1.54 %</b>	
Exposures related to financial institutions	0.00 to < 0.15	3,978	0.06 %	5,705	65.77 %	1.87	1,548	38.90 %	3,786	0.07 %	5,965	64.43 %	1.88	1,505	39.74 %
	0.15 to < 0.25	27	0.20 %	5	65.99 %	4.08	24	90.70 %	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	258	34.69 %	236	65.94 %	4.32	1,151	446.73 %	284	34.69 %	417	67.58 %	4.24	1,286	452.26 %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>	<b>4,263</b>	<b>2.16 %</b>	<b>5,946</b>	<b>65.79 %</b>	<b>2.03</b>	<b>2,723</b>	<b>63.88 %</b>	<b>4,095</b>	<b>2.47 %</b>	<b>6,493</b>	<b>64.66 %</b>	<b>2.06</b>	<b>2,814</b>	<b>68.72 %</b>	
Exposures related to businesses	0.00 to < 0.15	128	0.12 %	478	86.40 %	1.10	56	43.98 %	16	0.12 %	316	86.40 %	2.37	10	60.33 %
	0.15 to < 0.25	41	0.21 %	624	86.40 %	1.13	26	63.03 %	46	0.21 %	593	86.40 %	1.07	30	64.29 %
	0.25 to < 0.50	61	0.30 %	1,329	86.40 %	1.53	50	82.25 %	32	0.32 %	1,069	86.40 %	2.07	30	93.71 %
	0.50 to < 0.75	46	0.57 %	518	86.82 %	1.20	53	113.38 %	18	0.57 %	348	86.40 %	1.43	20	117.77 %
	0.75 to < 2.50	215	1.60 %	2,368	83.03 %	1.48	330	153.80 %	109	1.53 %	2,138	79.08 %	1.72	153	140.72 %
	2.50 to < 10.00	21	4.77 %	556	86.40 %	1.12	50	237.44 %	8	4.61 %	542	86.40 %	1.28	19	227.36 %
	10.00 to < 100.00	98	25.02 %	707	86.40 %	2.34	464	473.02 %	24	24.26 %	654	86.40 %	1.80	113	463.31 %
	100.00 (default)	—	50.00 %	4	43.20 %	0.50	—	— %	—	100.00 %	5	86.40 %	1.00	—	1144.74 %
<b>Sub-total</b>	<b>610</b>	<b>4.87 %</b>	<b>6,584</b>	<b>85.24 %</b>	<b>1.49</b>	<b>1,029</b>	<b>168.79 %</b>	<b>253</b>	<b>3.27 %</b>	<b>5,665</b>	<b>83.26 %</b>	<b>1.66</b>	<b>375</b>	<b>148.15 %</b>	
<b>Total (all portfolios)</b>	<b>5,094</b>	<b>2.39 %</b>	<b>12,710</b>	<b>65.88 %</b>	<b>1.91</b>	<b>3,764</b>	<b>73.89 %</b>	<b>4,720</b>	<b>2.32 %</b>	<b>12,328</b>	<b>61.35 %</b>	<b>1.97</b>	<b>3,195</b>	<b>67.69 %</b>	

Footnotes to this table are presented on page 58.



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

(in millions of dollars)	PD scale (%)	As at March 31, 2022							As at December 31, 2021						
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	430	0.02 %	205	10.00 %	0.79	4	1.01 %	361	0.02 %	153	34.81 %	0.83	9	2.36 %
	0.15 to < 0.25	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.25 to < 0.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>		430	0.02 %	205	10.00 %	0.79	4	1.01 %	361	0.02 %	153	34.81 %	0.83	9	2.36 %
Exposures related to financial institutions	0.00 to < 0.15	3,724	0.07 %	6,091	67.88 %	1.97	1,570	42.17 %	3,361	0.08 %	4,876	65.80 %	2.19	1,684	50.12 %
	0.15 to < 0.25	1	0.25 %	92	65.99 %	1.24	1	56.92 %	157	0.15 %	766	65.52 %	1.19	83	52.64 %
	0.25 to < 0.50	—	— %	—	— %	—	—	— %	—	0.31 %	57	65.99 %	2.20	—	80.30 %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	179	34.68 %	389	69.77 %	3.90	820	457.07 %	39	42.96 %	240	80.89 %	0.04	168	433.04 %
	100.00 (default)	—	— %	—	— %	—	—	— %	—	— %	—	— %	—	—	— %
<b>Sub-total</b>		3,904	1.66 %	6,572	67.96 %	2.05	2,391	61.23 %	3,557	0.55 %	5,939	65.95 %	2.12	1,935	54.40 %
Exposures related to businesses	0.00 to < 0.15	42	0.12 %	304	86.52 %	2.45	26	62.14 %	43	0.12 %	182	84.25 %	2.95	27	65.91 %
	0.15 to < 0.25	34	0.21 %	475	86.88 %	1.28	22	63.58 %	50	0.22 %	517	84.25 %	1.09	32	64.69 %
	0.25 to < 0.50	24	0.31 %	706	87.49 %	2.67	25	103.90 %	14	0.33 %	472	84.25 %	2.75	14	101.74 %
	0.50 to < 0.75	21	0.57 %	344	91.06 %	1.36	26	123.77 %	18	0.61 %	269	84.25 %	1.62	22	120.20 %
	0.75 to < 2.50	83	1.42 %	2,102	80.44 %	1.74	122	146.91 %	96	1.29 %	1,848	79.75 %	1.53	135	140.66 %
	2.50 to < 10.00	6	4.46 %	481	90.22 %	1.48	15	240.81 %	13	4.14 %	569	84.25 %	2.55	31	234.76 %
	10.00 to < 100.00	27	24.43 %	751	68.93 %	1.07	98	369.11 %	29	25.84 %	636	76.09 %	1.89	112	384.19 %
	100.00 (default)	15	100.00 %	21	86.43 %	4.97	172	1145.22 %	—	100.00 %	34	84.25 %	1.00	3	1116.37 %
<b>Sub-total</b>		252	9.20 %	5,184	83.29 %	1.97	506	200.28 %	263	3.35 %	4,527	81.81 %	1.84	376	143.12 %
<b>Total (all portfolios)</b>		4,586	1.92 %	11,961	63.38 %	1.93	2,901	63.25 %	4,181	0.68 %	10,619	64.24 %	1.99	2,320	55.49 %

Footnotes to this table are presented on page 58.

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

		As at September 30, 2021						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA <sup>(1)</sup>	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	345	0.02 %	136	10.00 %	0.24	2	0.68 %
	0.15 to < 0.25	—	— %	—	— %	—	—	— %
	0.25 to < 0.50	—	— %	—	— %	—	—	— %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	—	— %	—	— %	—	—	— %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	—	— %	—	— %	—	—	— %
	100.00 (default)	—	— %	—	— %	—	—	— %
<b>Sub-total</b>		345	0.02 %	136	10.00 %	0.24	2	0.68 %
Exposures related to financial institutions	0.00 to < 0.15	2,575	0.08 %	3,409	64.48 %	2.02	1,264	49.10 %
	0.15 to < 0.25	833	0.15 %	766	64.07 %	2.38	613	73.60 %
	0.25 to < 0.50	—	0.31 %	75	68.43 %	1.69	—	74.51 %
	0.50 to < 0.75	—	— %	—	— %	—	—	— %
	0.75 to < 2.50	1	2.18 %	26	95.98 %	0.08	1	196.41 %
	2.50 to < 10.00	—	— %	—	— %	—	—	— %
	10.00 to < 100.00	114	43.05 %	61	95.98 %	0.01	608	532.90 %
	100.00 (default)	—	— %	—	— %	—	1	— %
<b>Sub-total</b>		3,523	1.49 %	4,337	65.40 %	2.04	2,487	70.58 %
Exposures related to businesses	0.00 to < 0.15	48	0.11 %	218	84.25 %	3.02	30	63.48 %
	0.15 to < 0.25	34	0.22 %	541	84.25 %	1.17	22	64.58 %
	0.25 to < 0.50	22	0.32 %	674	84.25 %	2.65	24	106.99 %
	0.50 to < 0.75	25	0.60 %	542	84.25 %	3.38	35	143.31 %
	0.75 to < 2.50	97	1.55 %	1,407	77.54 %	1.85	148	151.67 %
	2.50 to < 10.00	19	4.19 %	853	84.25 %	2.34	45	239.84 %
	10.00 to < 100.00	4	24.65 %	223	84.25 %	1.00	18	453.47 %
	100.00 (default)	—	100.00 %	36	84.25 %	1.00	5	1116.31 %
<b>Sub-total</b>		249	1.63 %	4,494	81.62 %	2.22	327	131.29 %
<b>Total (all portfolios)</b>		4,117	1.38 %	8,967	61.75 %	1.90	2,816	68.41 %

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

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

	a		b		c		d		e		f		
	As at September 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		Fair value of collateral received		Fair value of posted collateral
(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1 Cash – Domestic currency	—	2,736	—	8	24,491	17,909	—	2,727	—	28	26,732	16,214	
2 Cash – Other currencies	—	3,392	—	1,536	—	—	—	3,367	—	1,398	—	—	
3 Domestic sovereign debt	142	—	255	—	17,522	24,064	283	—	205	—	15,745	26,317	
4 Other sovereign debt	—	—	—	—	462	484	—	—	—	—	576	632	
5 Government agency debt	—	—	—	—	—	—	—	—	—	—	—	—	
6 Corporate bonds	—	—	—	—	19	21	1	—	—	—	18	20	
7 Equity securities	—	—	—	—	—	—	—	—	—	—	—	—	
8 Other collateral	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Total</b>	<b>142</b>	<b>6,128</b>	<b>255</b>	<b>1,544</b>	<b>42,494</b>	<b>42,478</b>	<b>284</b>	<b>6,094</b>	<b>205</b>	<b>1,426</b>	<b>43,071</b>	<b>43,183</b>	

	As at March 31, 2022						As at December 31, 2021					
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	Segregated	Unsegregated	Segregated	Unsegregated	received
1 Cash – Domestic currency	—	2,203	—	51	28,603	15,094	—	1,571	—	5	30,658	12,404
2 Cash – Other currencies	—	4,006	—	1,252	—	—	—	4,212	—	564	—	—
3 Domestic sovereign debt	213	—	246	—	14,238	27,110	305	—	100	—	11,753	29,224
4 Other sovereign debt	—	—	—	—	914	1,565	—	—	—	—	754	1,687
5 Government agency debt	—	—	—	—	—	—	—	—	—	—	—	—
6 Corporate bonds	1	—	—	—	2	5	—	—	—	—	1	5
7 Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8 Other collateral	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total</b>	<b>214</b>	<b>6,209</b>	<b>246</b>	<b>1,303</b>	<b>43,757</b>	<b>43,774</b>	<b>305</b>	<b>5,783</b>	<b>100</b>	<b>569</b>	<b>43,166</b>	<b>43,320</b>

	As at September 30, 2021					
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	received
1 Cash – Domestic currency	—	1,452	—	7	25,251	15,794
2 Cash – Other currencies	—	3,875	—	563	—	—
3 Domestic sovereign debt	25	—	59	—	15,086	23,888
4 Other sovereign debt	—	—	—	—	844	1,574
5 Government agency debt	—	—	—	—	—	—
6 Corporate bonds	75	—	58	—	2	10
7 Equity securities	—	—	—	—	—	—
8 Other collateral	—	—	—	—	—	—
<b>Total</b>	<b>100</b>	<b>5,327</b>	<b>117</b>	<b>570</b>	<b>41,183</b>	<b>41,266</b>

## Template CCR6 – Credit derivatives exposures

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

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

	a		b							
	As at September 30, 2022		As at June 30, 2022		As at March 31, 2022		As at December 31, 2021		As at September 30, 2021	
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
(in millions of dollars)										
1 <b>Exposures to QCCPs (total)</b>	565	41	663	62	615	60	746	45	286	17
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	414	8	477	10	457	9	651	13	224	4
3 (i) OTC derivatives	6	—	7	—	11	—	69	1	58	1
4 (ii) Exchange-traded derivatives	108	2	141	3	126	3	52	1	24	—
5 (iii) Securities financing transactions	300	6	329	7	320	6	530	11	142	3
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
7 Segregated initial margin	—	—	—	—	—	—	—	—	—	—
8 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
9 Pre-funded default fund contributions	151	33	186	52	158	51	95	32	62	13
10 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—
11 <b>Exposures to non-QCCPs (total)</b>	—	—	—	—	—	—	—	—	—	—
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	—	—	—	—	—	—	—	—	—	—
13 (i) OTC derivatives	—	—	—	—	—	—	—	—	—	—
14 (ii) Exchange-traded derivatives	—	—	—	—	—	—	—	—	—	—
15 (iii) Securities financing transactions	—	—	—	—	—	—	—	—	—	—
16 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
17 Segregated initial margin	—	—	—	—	—	—	—	—	—	—
18 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
19 Pre-funded default fund contributions	—	—	—	—	—	—	—	—	—	—
20 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—

# SECURITIZATION

## Template SEC1 – Securitization exposures in the banking book

	a	b	c	e	f	g	i	j	k									
										As at September 30, 2022								
										Financial entity acts as originator			Financial entity acts as sponsor			Financial entity acts as investor		
Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total										
(in millions of dollars)																		
1 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—									
2 Residential mortgage	—	—	—	—	—	—	—	—	—									
3 Credit card	—	—	—	—	—	—	—	—	—									
4 Other retail exposures	—	—	—	—	—	—	—	—	—									
5 Re-securitization	—	—	—	—	—	—	—	—	—									
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	30	—	30									
7 Business loans	—	—	—	—	—	—	—	—	—									
8 Commercial mortgage	—	—	—	—	—	—	—	—	—									
9 Lease and receivables	—	—	—	—	—	—	—	—	—									
10 Other wholesale exposures	—	—	—	—	—	—	27	—	27									
11 Re-securitization	—	—	—	—	—	—	3	—	3									

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

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

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

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

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

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

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

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

		As at December 31, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)				Capital charge after cap		
(in millions of dollars)		≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	<b>Total exposures</b>	—	—	—	—	26	—	—	—	26	—	—	—	327	—	—	—	26
2	Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	327	—	—	—	26
3	Of which securitization	—	—	—	—	23	—	—	—	23	—	—	—	290	—	—	—	23
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	23	—	—	—	23	—	—	—	290	—	—	—	23
6	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	37	—	—	—	3
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	3	—	—	—	3	—	—	—	37	—	—	—	3
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 September 30, 2021																
		Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)				Capital charge after cap		
(in millions of dollars)		≤ 20%	> 20% to 50%	> 50% to 100%	>100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	IRB SFA	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
1	<b>Total exposures</b>	—	—	—	—	25	—	—	—	25	—	—	—	309	—	—	—	25
2	Traditional securitization	—	—	—	—	25	—	—	—	25	—	—	—	309	—	—	—	25
3	Of which securitization	—	—	—	—	21	—	—	—	21	—	—	—	261	—	—	—	21
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which wholesale	—	—	—	—	21	—	—	—	21	—	—	—	261	—	—	—	21
6	Of which re-securitization	—	—	—	—	4	—	—	—	4	—	—	—	48	—	—	—	4
7	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which non-senior	—	—	—	—	4	—	—	—	4	—	—	—	48	—	—	—	4
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Of which senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Of which non-senior	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—



## MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	a	b				c	d	e							
	As at September 30, 2022										As at June 30, 2022				
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount				
Exposure values		Risk-weighted assets	Exposure values	Risk-weighted assets											
Germany	— %	66	13	N/A	N/A	— %	67	13	N/A	N/A					
Canada	— %	268,028	103,918	N/A	N/A	— %	263,703	99,439	N/A	N/A					
United States	— %	1,501	2,135	N/A	N/A	— %	1,074	1,223	N/A	N/A					
France	— %	284	141	N/A	N/A	— %	26	7	N/A	N/A					
Hong Kong SAR	1.00 %	67	13	N/A	N/A	1.00 %	78	16	N/A	N/A					
India	— %	—	—	N/A	N/A	— %	—	—	N/A	N/A					
Japan	— %	167	167	N/A	N/A	— %	—	—	N/A	N/A					
Luxembourg	0.50 %	27	5	N/A	N/A	0.50 %	52	10	N/A	N/A					
United Kingdom	— %	275	138	N/A	N/A	— %	262	131	N/A	N/A					
Other countries	— %	63	18	N/A	N/A	— %	69	20	N/A	N/A					
<b>Total</b>	— %	<b>270,478</b>	<b>106,548</b>	<b>N/A</b>	<b>N/A</b>	— %	<b>265,331</b>	<b>100,859</b>	<b>N/A</b>	<b>N/A</b>					

(in millions of dollars)	As at March 31, 2022					As at December 31, 2021					
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer			Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets	Exposure values				Risk-weighted assets			
Germany	— %	68	14	N/A	N/A	— %	71	14	N/A	N/A	
Canada	— %	257,422	94,448	N/A	N/A	— %	253,475	93,870	N/A	N/A	
United States	— %	1,035	1,130	N/A	N/A	— %	940	998	N/A	N/A	
France	— %	27	7	N/A	N/A	— %	27	7	N/A	N/A	
Hong Kong SAR	1.00 %	110	24	N/A	N/A	1.00 %	110	23	N/A	N/A	
India	— %	—	—	N/A	N/A	— %	1	1	N/A	N/A	
Japan	— %	4	—	N/A	N/A	— %	—	—	N/A	N/A	
Luxembourg	0.50 %	52	10	N/A	N/A	0.50 %	26	5	N/A	N/A	
United Kingdom	— %	269	143	N/A	N/A	— %	279	139	N/A	N/A	
Other countries	— %	69	18	N/A	N/A	— %	64	18	N/A	N/A	
<b>Total</b>	— %	<b>259,056</b>	<b>95,794</b>	<b>N/A</b>	<b>N/A</b>	— %	<b>254,993</b>	<b>95,075</b>	<b>N/A</b>	<b>N/A</b>	

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

(in millions of dollars)	As at September 30, 2021				
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Desjardins Group specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
Germany	— %	—	—	N/A	N/A
Canada	— %	247,439	93,985	N/A	N/A
United States	— %	278	494	N/A	N/A
France	— %	—	—	N/A	N/A
Hong Kong SAR	1.00 %	112	23	N/A	N/A
India	— %	—	—	N/A	N/A
Japan	— %	—	—	N/A	N/A
Luxembourg	0.50 %	—	—	N/A	N/A
United Kingdom	— %	—	—	N/A	N/A
Other countries	— %	38	11	N/A	N/A
<b>Total</b>	— %	<b>247,867</b>	<b>94,513</b>	<b>N/A</b>	<b>N/A</b>

## LEVERAGE RATIO

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

(in millions of dollars)	a				
	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
1 Total consolidated assets as per published financial statements	408,071	404,070	397,136	397,085	390,641
2 Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(54,905)	(53,775)	(56,854)	(60,332)	(58,301)
3 Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	—	—	—	—	—
4 Adjustments for derivative financial instruments	(37)	151	(785)	(1,397)	(1,183)
5 Adjustments for securities financing transactions (i.e. repos and similar secured lending)	1,551	1,802	1,822	1,686	1,605
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	25,277	24,651	24,513	24,298	23,136
7 Other adjustments <sup>(1)</sup>	(8,550)	(12,553)	(13,762)	(25,204)	(26,807)
<b>8 Leverage ratio exposure measure</b>	<b>371,407</b>	<b>364,346</b>	<b>352,070</b>	<b>336,136</b>	<b>329,091</b>

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

## Template LR2 – Leverage ratio common disclosure template

		a	b			
		As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at December 31, 2021	As at September 30, 2021
(in millions of dollars)						
<b>On-balance sheet exposures</b>						
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	320,914	316,869	306,165	293,386	284,304
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	—	—	—	—	—
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)</b>	<b>320,914</b>	<b>316,869</b>	<b>306,165</b>	<b>293,386</b>	<b>284,304</b>
<b>Derivative exposures</b>						
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,360	459	387	319	233
5	Add-on amounts for PFE associated with all derivatives transactions	4,334	4,277	4,041	3,933	3,866
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	—	—	—	—	—
7	(Deduction for receivables assets for cash variation margin provided in derivatives transactions)	—	—	—	—	—
8	(Exempted CCP leg of client-cleared trade exposures)	—	—	—	—	—
9	Adjusted effective notional amount of written credit derivatives	—	—	—	—	—
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—	—	—	—
11	<b>Total derivative exposures (sum of rows 4 to 10)</b>	<b>5,694</b>	<b>4,736</b>	<b>4,428</b>	<b>4,252</b>	<b>4,099</b>
<b>Securities financing transaction exposures (SFT)</b>						
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	17,971	16,288	15,142	12,514	15,947
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—	—	—	—
14	Counterparty credit risk exposure for SFT assets	1,551	1,802	1,822	1,686	1,605
15	Agent transaction exposures	—	—	—	—	—
16	<b>Total SFT exposures (sum of rows 12 to 15)</b>	<b>19,522</b>	<b>18,090</b>	<b>16,964</b>	<b>14,200</b>	<b>17,552</b>
<b>Other off-balance sheet exposures</b>						
17	Off-balance sheet exposure at gross notional amount	124,719	127,532	127,504	130,666	128,856
18	(Adjustments for conversion to credit equivalent amounts)	(99,442)	(102,881)	(102,991)	(106,368)	(105,720)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>25,277</b>	<b>24,651</b>	<b>24,513</b>	<b>24,298</b>	<b>23,136</b>
<b>Capital and total exposures</b>						
20	Tier 1 capital	28,021	27,877	27,931	28,437	28,735
20a	Tier 1 capital without the application of the transitional provisions for the provisioning of ECLs <sup>(1)(2)</sup>	28,004	27,863	27,918	28,406	28,711
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>	<b>371,407</b>	<b>364,346</b>	<b>352,070</b>	<b>336,136</b>	<b>329,091</b>
<b>Leverage ratio</b>						
22	Basel III leverage ratio	7.5 %	7.7 %	7.9 %	8.5 %	8.7 %
22a	Leverage ratio without the application of the transitional provisions for the provisioning of ECLs <sup>(1)</sup>	7.5 %	7.7 %	7.9 %	8.5 %	8.7 %

<sup>(1)</sup> On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital.

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

# LIQUIDITY

## Template LIQ1 – Liquidity coverage ratio (LCR)

	a		b		As at	As at	As at	As at
	As at September 30, 2022		As at	As at	June 30,	March 31,	December 31,	September 30,
	Total	Total	Total	Total	2022	2022	2021	2021
	unweighted	weighted	weighted	weighted	value	value	value	value
	value	value	value	value				
(in millions of dollars)								
<b>High-quality liquid assets</b>								
1	Total HQLA	N/A	43,784		42,146	40,897	44,895	47,336
<b>Cash outflows</b>								
2	Retail deposits and deposits from small business clients, of which:	108,334	6,801		7,048	6,906	6,792	6,695
3	Stable deposits	57,601	1,728		1,589	1,530	1,495	1,497
4	Less stable deposits	50,733	5,073		5,459	5,376	5,297	5,198
5	Unsecured wholesale funding, of which:	40,799	18,927		17,447	17,777	19,619	19,306
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,868	3,308		3,262	2,780	2,703	2,743
7	Non-operational deposits (all counterparties)	19,106	7,794		7,864	7,950	8,436	8,357
8	Unsecured debt	7,825	7,825		6,321	7,047	8,480	8,206
9	Secured wholesale funding	N/A	84		113	97	156	27
10	Additional requirements, of which:	16,875	4,055		2,959	2,965	3,142	3,917
11	Outflows related to derivative exposures and other collateral requirements	1,380	1,262		853	919	1,133	1,182
12	Outflows related to loss of funding on debt products	752	752		162	121	123	888
13	Credit and liquidity facilities	14,743	2,041		1,944	1,925	1,886	1,847
14	Other contractual funding obligations	3,866	2,317		3,517	2,655	2,019	1,795
15	Other contingent funding obligations	89,081	2,254		2,410	2,477	2,513	2,501
16	<b>Total cash outflows</b>	N/A	34,438		33,494	32,877	34,241	34,241
<b>Cash inflows</b>								
17	Secured lending (eg reverse repos)	7,151	523		626	514	363	169
18	Inflows from fully performing exposures	3,097	1,549		1,566	1,661	1,805	1,689
19	Other cash inflows	6	6		14	52	—	846
20	<b>Total cash inflows</b>	10,254	2,078		2,206	2,227	2,168	2,704
21	Total HQLA	N/A	43,784		42,146	40,897	44,895	47,336
22	Total net cash outflows	N/A	32,360		31,288	30,650	32,073	31,537
23	Liquidity coverage ratio (%)	N/A	136 %		135 %	134 %	140 %	150 %

## OTHER INFORMATION

## PILLAR 3 DISCLOSURE REQUIREMENTS

	Templates and tables	Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	Page
<i>Overview of risk management, key prudential metrics and risk-weighted assets</i>				
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	4
OVA	Desjardins Group's risk management approach	Annually	4th quarter of 2021	5
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	5
<i>Composition of capital and TLAC</i>				
CC1	Composition of regulatory capital	Quarterly	This report	10
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	14
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	16
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	21
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	This report	22
<i>Links between financial statements and regulatory exposures</i>				
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	24
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	25
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	4th quarter of 2021	25
<i>Credit risk</i>				
CRA	General qualitative information about credit risk	Annually	4th quarter of 2021	26
CR1	Credit quality of assets	Quarterly	This report	26
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	27
CRB	Additional disclosure related to the credit quality of assets	Annually	4th quarter of 2021	31
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	4th quarter of 2021	33
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	28
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	4th quarter of 2021	36
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	31
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	33
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	4th quarter of 2021	41
CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	35
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	45
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	4th quarter of 2021	53
CR10	IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the IRB Approach for specialized lending and equities.	

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

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables		Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	Page
<i>Counterparty credit risk</i>				
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	4th quarter of 2021	60
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	52
CCR2	Credit valuation adjustment (CVA) capital charge	Quarterly	This report	53
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	54
CCR4	IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	56
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	59
CCR6	Credit derivatives exposures	Quarterly	This report	60
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	60
<i>Securitization</i>				
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	4th quarter of 2021	70
SEC1	Securitization exposures in the banking book	Quarterly	This report	61
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	63
<i>Market risk</i>				
MRA	Qualitative disclosure requirements related to market risk	Annually		
MR1	Market risk under the standardized approach	Quarterly	Desjardins Group has deferred the disclosure of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.	
MRB	Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2	Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly		
MR3	Internal models approach (IMA) values for trading portfolios	Quarterly		
MR4	Comparison of VaR estimates with gains/losses	Quarterly		
<i>Macroprudential supervisory measures</i>				
GSIB1	Disclosure of G-SIFI indicators	Annually	Management Discussion and Analysis 1 <sup>st</sup> quarter of 2022	30
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	65
<i>Leverage ratio</i>				
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	67
LR2	Leverage ratio common disclosure template	Quarterly	This report	68
<i>Liquidity</i>				
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	This report	69
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis	47

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

## ABBREVIATIONS

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



## GLOSSARY

**Acceptance**

Short-term debt security traded on the money market, guaranteed by a financial institution for a borrower in exchange for a stamping fee.

**Allowance for credit losses**

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

**Autorité des marchés financiers (AMF)**

Organization whose mission is to enforce the laws governing the financial industry 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 guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF.

**Countercyclical buffer**

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

**Counterparty and issuer risk**

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

**Credit risk**

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

**Gross credit-impaired loan**

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

**Expected loss (ECL)**

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

**Exposure at default (EAD)**

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

**Exposures related to residential mortgage loans**

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

**Fair value**

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

**Foreign exchange risk**

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

**Incremental risk charge (IRC)**

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

**Internal Models Method**

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

**Internal Ratings-Based Approach**

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

## GLOSSARY (continued)

### Leverage ratio

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

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

### Liquidity coverage ratio

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

### 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 potential 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 guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF, in particular securities issued by the Federation with a clause providing for their automatic conversion into capital shares of the Federation upon the occurrence of a trigger event as defined in the guideline.

### Off-balance sheet exposure

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

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

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

### Operational risk

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

### Other retail client exposures

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

### Price risk

Risk of potential loss resulting from a change in the 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 guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

### Regulatory funds

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

## GLOSSARY (continued)

### Risk-weighted assets

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

### Scaling factor

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

### Securitization

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

### Standardized Approach

#### – Credit risk

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

#### – Market risk

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

#### – Operational risk

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

### Stressed Value at Risk (VaR)

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).