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NOTES TO THE READER

USE OF THIS DOCUMENT

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

This document should be used as a supplement to Desjardins Group's Interim Financial Reports and Annual Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at Desjardins.com and on the SEDAR+ website at www.sedarplus.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 Adequacy Guideline* issued by the AMF and applicable in particular to financial services cooperatives. This guideline has been updated and reflects the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks that became effective on January 1, 2024.

These guidelines are available on the AMF's website at <https://lautorite.qc.ca> (some documents are in French only). The Basel Committee requirements, from which the AMF guidelines are derived, can be found at <https://www.bis.org>.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The financial information presented in this document relates to Desjardins Group, which is made up of the Desjardins caisses in Québec and Caisse Desjardins Ontario Credit Union Inc. (the caisses), the *Fédération des caisses Desjardins du Québec* (the Federation) and its subsidiaries as well as 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, "Accounting policies," to its Annual Combined Financial Statements.

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

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

Desjardins Group's public communications often include oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Québec, Canada and the United States. Forward-looking statements are contained in this MD&A and may be incorporated in other filings with Canadian regulators or in any other communications. In addition, Desjardins Group's representatives may make verbal forward-looking statements to investors, the media and others.

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

By their very nature, such statements require us to make assumptions, and are subject to uncertainties and inherent risks, both general and specific. Desjardins Group cautions readers against placing undue reliance on forward-looking statements when making decisions since a number of factors, many of which are beyond Desjardins Group's control and the effects of which can be difficult to predict, could influence, individually or collectively, the accuracy of the assumptions, predictions, forecasts or other forward-looking statements in this MD&A. Although Desjardins Group believes that the expectations expressed in these forward-looking statements are reasonable and founded on valid bases, it cannot guarantee that these expectations will materialize or prove to be accurate. It is also possible that these assumptions, predictions, forecasts or other forward-looking statements, as well as Desjardins Group's objectives and priorities, may not materialize or may prove to be inaccurate, and that future actual results, conditions, actions or events differ materially from targets, expectations, estimates or intentions that have been explicitly or implicitly put forward. Readers who rely on these forward-looking statements must carefully consider these risk factors and other uncertainties and potential events, including the uncertainty inherent in forward-looking statements.

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

DISCLOSURE POLICY

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

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

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

Template KM1 – Key metrics (at consolidated group level)

	a	b	c	d	e	
	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	
(in millions of dollars)						
Available capital						
1	Tier 1A capital	32,630	31,111	29,912	28,678	28,566
2	Tier 1	32,630	31,111	29,912	28,678	28,566
3	Total capital	35,712	34,152	31,277	30,745	30,577
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	148,937	147,074	142,266	140,481	137,135
4a	Total risk-weighted assets (pre-floor)	148,937	147,074	142,266	140,481	137,135
Risk-based capital ratios as a percentage of RWA						
5	Tier 1A ratio	21.9%	21.2%	21.0%	20.4%	20.8%
5b	Tier 1A ratio (pre-floor ratio)	21.9%	21.2%	21.0%	20.4%	20.8%
6	Tier 1 ratio	21.9%	21.2%	21.0%	20.4%	20.8%
6b	Tier 1 ratio (pre-floor ratio)	21.9%	21.2%	21.0%	20.4%	20.8%
7	Total capital ratio	24.0%	23.2%	22.0%	21.9%	22.3%
7b	Total capital ratio (pre-floor ratio)	24.0%	23.2%	22.0%	21.9%	22.3%
Additional Tier 1A buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement	—%	—%	—%	—%	—%
10	D-SIB additional requirements	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of Tier 1A specific buffer requirements (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	Tier 1A capital available after meeting minimum capital requirements	16.0%	15.2%	14.0%	13.9%	14.3%
Basel III leverage ratio⁽¹⁾						
13	Total Basel III leverage ratio exposure measure	427,197	411,407	403,239	390,563	378,858
14	Basel III leverage ratio (row 2 / row 13)	7.6%	7.6%	7.4%	7.3%	7.5%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A	N/A	N/A	7.5%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	57,802	54,684	53,186	52,057	47,184
16	Total net cash outflow	34,760	34,141	34,990	33,835	32,370
17	LCR ratio	166%	160%	152%	154%	146%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	263,085	261,155	250,371	245,597	239,268
19	Total required stable funding	205,123	202,417	200,037	197,362	193,340
20	NSFR ratio	128%	129%	125%	124%	124%

⁽¹⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios up to the third quarter of 2023.

Template KM2 – Key metrics – TLAC requirements (at resolution group level⁽¹⁾)

	a	b	c	d	e
	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
(in millions of dollars)					
1 Total loss-absorbing capacity (TLAC) available ⁽²⁾	47,188	44,289	41,146	40,137	39,823
2 Total RWA at the level of the resolution group	145,004	143,099	138,111	136,311	133,060
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	32.5%	30.9%	29.8%	29.4%	29.9%
4 Leverage ratio exposure measure at the level of the resolution group ⁽³⁾	421,041	405,638	396,480	383,474	372,059
5 TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure ⁽³⁾ (row 1 / row 4)	11.2%	10.9%	10.4%	10.5%	10.7%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	yes	yes	yes	yes	yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	no	no	no	no	no
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied	N/A	N/A	N/A	N/A	N/A

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

⁽²⁾ Issuance of \$5.2 billion of debt eligible to qualify under the TLAC Guideline during the first nine months of 2024.

⁽³⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios up to the third quarter of 2023.

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

	a		b			c	
	RWA						Minimum capital requirements ⁽¹⁾
	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at September 30, 2024	
(in millions of dollars)							
1 Credit risk (excluding counterparty credit risk)	103,224	103,143	100,620	98,815	97,707	8,258	
2 Of which: Standardized Approach (SA)	29,304	28,017	27,741	26,799	25,732	2,344	
3 Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,259	10,676	10,634	9,959	9,834	821	
4 Of which: Supervisory Slotting Approach	—	—	—	—	—	—	
5 Of which: Advanced Internal Ratings-Based (AIRB) Approach	63,661	64,450	62,245	62,057	62,141	5,093	
6 Counterparty credit risk (CCR)	3,839	3,619	3,722	3,275	3,315	306	
7 Of which: Standardized Approach for counterparty credit risk	2,961	2,792	2,596	2,421	2,595	236	
8 Of which: IMM	—	—	—	—	—	—	
9 Of which: other CCR	878	827	1,126	854	720	70	
10 Credit valuation adjustment (CVA) ⁽²⁾	2,972	2,575	2,430	3,233	2,241	238	
11 Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	—	—	—	—	—	—	
12 Equity investments in funds – look-through approach	647	558	—	—	—	52	
13 Equity investments in funds – mandate-based approach	234	266	—	—	—	19	
14 Equity investments in funds – fall-back approach	—	—	—	—	—	—	
15 Settlement risk	—	—	—	—	—	—	
16 Securitization exposures in the banking book	317	314	319	326	394	25	
17 Of which: Internal Rating-Based Approach (IRB)	—	—	—	—	—	—	
18 Of which: prudential approach (PA) based on internal ratings	—	—	—	—	—	—	
19 Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	317	314	319	326	394	25	
20 Market risk ⁽²⁾	3,446	3,322	2,804	2,881	2,836	276	
21 Of which: Standardized Approach (SA)	3,446	3,322	2,804	314	263	276	
22 Of which: Internal Model Method (IMM)	—	—	—	2,567	2,573	—	
23 Capital charge for switch between trading book and banking book	—	—	—	—	—	—	
24 Operational risk	23,410	22,759	22,189	22,287	21,664	1,873	
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	10,848	10,518	10,182	9,664	8,978	868	
26 RWA floor applied	72.5%	72.5%	72.5%	72.5%	72.5%	—%	
27 Floor adjustment (before application of transitional cap)	—	—	—	—	—	—	
28 Floor adjustment (after application of transitional cap)	—	—	—	—	—	—	
29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	148,937	147,074	142,266	140,481	137,135	11,915	

⁽¹⁾ The minimum capital requirement represents 8% of risk-weighted assets.

⁽²⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

Risk-weighted assets (RWA)

As at September 30, 2024

(in millions of dollars)	Internal Ratings- Based Approach		Standardized Approach		Total			
	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Capital requirement ⁽²⁾	Average risk-weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	93,035	6,856	7,879	20	100,914	6,876	550	6.8%
Non-central government public sector entities	—	—	8,764	1,753	8,764	1,753	140	20.0%
Financial institutions	5,317	1,357	2,453	1,010	7,770	2,367	189	30.5%
Businesses	37,169	20,685	16,229	14,850	53,398	35,535	2,843	66.5%
Securitization	—	—	25	317	25	317	25	1,250.0%
Equities	—	—	821	1,822	821	1,822	146	221.8%
SMEs similar to other retail client exposures	10,395	5,995	292	221	10,687	6,216	497	58.2%
Real estate	175,061	28,655	5,257	3,592	180,318	32,247	2,580	17.9%
Other retail client exposures (excluding SMEs)	21,514	6,042	1,792	1,367	23,306	7,409	593	31.8%
Qualifying-revolving retail client exposures	15,280	4,330	108	82	15,388	4,412	353	28.7%
Sub-total – Credit risk other than counterparty risk	357,771	73,920	43,620	25,034	401,391	98,954	7,916	24.7%
Counterparty risk								
Sovereign borrowers	—	—	—	—	—	—	—	—%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	5,808	1,763	7	3	5,815	1,766	141	30.4%
Businesses	1	1	290	277	291	278	22	95.4%
Trading portfolios	1,308	697	1,025	1,081	2,333	1,778	142	76.2%
Credit valuation adjustment (CVA) charge ⁽³⁾	—	—	—	2,972	—	2,972	238	—%
Additional requirements related to the banking and trading portfolio	—	—	348	17	348	17	1	4.8%
Sub-total – Counterparty risk	7,117	2,461	1,670	4,350	8,787	6,811	544	77.5%
Other assets ⁽⁴⁾	—	—	—	—	26,121	16,316	1,306	62.5%
Total – Credit risk	364,888	76,381	45,290	29,384	436,299	122,081	9,766	28.0%
Market risk⁽³⁾	—	—	—	3,446	—	3,446	276	—%
Operational risk	—	—	—	23,410	—	23,410	1,873	—%
Total risk-weighted assets	364,888	76,381	45,290	56,240	436,299	148,937	11,915	34.1%

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, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Credit risk other than counterparty risk				
Sovereign borrowers	6,553	6,339	6,934	6,846
Non-central government public sector entities	1,661	1,752	1,715	1,705
Financial institutions	2,386	3,229	3,050	3,029
Businesses	36,292	34,293	32,702	31,451
Securitization	314	319	326	394
Equities	1,692	887	843	871
SMEs similar to other retail client exposures	5,970	5,924	5,420	5,397
Real estate	32,711	31,207	31,042	31,119
Other retail client exposures (excluding SMEs)	7,307	7,244	7,655	7,457
Qualifying-revolving retail client exposures	4,165	4,500	4,379	4,612
Sub-total – Credit risk other than counterparty risk	99,051	95,694	94,066	92,881
Counterparty risk				
Sovereign borrowers	—	—	—	—
Non-central government public sector entities	—	—	—	—
Financial institutions	1,653	1,712	1,251	1,884
Businesses	424	722	535	252
Trading portfolios	1,511	1,264	1,473	1,157
Credit valuation adjustment (CVA) charge ⁽³⁾	2,575	2,430	3,233	2,241
Additional requirements related to the banking and trading portfolio	31	24	16	22
Sub-total – Counterparty risk	6,194	6,152	6,508	5,556
Other assets ⁽⁴⁾	15,748	15,427	14,739	14,198
Total – Credit risk	120,993	117,273	115,313	112,635
Market risk⁽³⁾	3,322	2,804	2,881	2,836
Operational risk	22,759	22,189	22,287	21,664
Total risk-weighted assets	147,074	142,266	140,481	137,135

⁽¹⁾ 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).

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

⁽³⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

⁽⁴⁾ This item includes, among others, the portion of investments below a certain threshold in components deconsolidated for regulatory capital purposes (mainly Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Insurance Company), which is weighted at 250%. In addition, this category excludes the CVA charge and additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty credit risk section.

Risk-weighted assets by business segment

(in millions of dollars)	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Allocated to business segments					
Personal and Business Services	119,850	119,114	114,038	109,811	108,266
Wealth Management and Life and Health Insurance	6,098	5,589	5,900	4,097	3,981
Property and Casualty Insurance	4,270	4,433	4,303	5,378	5,430
Other	18,719	17,938	18,025	21,195	19,458
Not allocated	—	—	—	—	—
Total risk-weighted assets	148,937	147,074	142,266	140,481	137,135

Change in risk-weighted assets⁽¹⁾

(in millions of dollars)	For the three-month periods ended														
	September 30, 2024			June 30, 2024			March 31, 2024			December 31, 2023			September 30, 2023		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk															
Risk-weighted assets at beginning of period	114,799	6,194	120,993	111,121	6,152	117,273	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051
Size of portfolio ⁽²⁾	3,055	(350)	2,705	1,461	125	1,586	3,153	749	3,902	1,822	1,203	3,025	1,113	1	1,114
Quality of portfolio ⁽³⁾	(240)	1,168	928	1,123	(97)	1,026	(1,663)	(342)	(2,005)	864	(232)	632	765	(479)	286
Updating of models ⁽⁴⁾	—	—	—	—	—	—	323	—	323	—	—	—	—	—	—
Procedures and policies ⁽⁵⁾	(2,164)	(198)	(2,362)	934	—	934	199	(786)	(587)	(638)	—	(638)	(131)	—	(131)
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	(180)	(3)	(183)	160	14	174	304	23	327	(322)	(19)	(341)	298	17	315
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	471	617	1,088	3,678	42	3,720	2,316	(356)	1,960	1,726	952	2,678	2,045	(461)	1,584
Risk-weighted assets at end of period	115,270	6,811	122,081	114,799	6,194	120,993	111,121	6,152	117,273	108,805	6,508	115,313	107,079	5,556	112,635

(in millions of dollars)	For the three-month periods ended														
	September 30, 2024			June 30, 2024			March 31, 2024			December 31, 2023			September 30, 2023		
	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
Market risk															
Risk-weighted assets at beginning of period		3,322			2,804			2,881			2,836			3,283	
Change in risk level ⁽⁶⁾		124			518			646			45			(447)	
Updating of models ⁽⁴⁾		—			—			—			—			—	
Procedures and policies ⁽⁵⁾		—			—			(723)			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		124			518			(77)			45			(447)	
Risk-weighted assets at end of period		3,446			3,322			2,804			2,881			2,836	
Operational risk															
Risk-weighted assets at beginning of period		22,759			22,189			22,287			21,664			21,165	
Revenue generated		651			570			(98)			623			499	
Procedures and policies ⁽⁵⁾		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Total changes in risk-weighted assets		651			570			(98)			623			499	
Risk-weighted assets at end of period		23,410			22,759			22,189			22,287			21,664	
RWA floor adjustment															
Risk-weighted assets at beginning of period		—			—			—			—			—	
Size of portfolio ⁽²⁾		—			—			—			—			—	
Quality of portfolio ⁽³⁾		—			—			—			—			—	
Updating of models ⁽⁴⁾		—			—			—			—			—	
Procedures and policies ⁽⁵⁾		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		—			—			—			—			—	
Risk-weighted assets at end of period		—			—			—			—			—	

⁽¹⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

⁽²⁾ Increase or decrease in underlying risk exposure.

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

⁽⁴⁾ Change in models and risk parameters.

⁽⁵⁾ Regulatory changes and changes in regulatory capital calculation methods.

⁽⁶⁾ Change due to fluctuations in positions and market volatility.

Template CMS1 – Comparison of modelled and standardized RWA at risk level

	a	b	c	d	a	b	c	d
	As at September 30, 2024				As at June 30, 2024			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Type of risk								
1 Credit risk (excluding counterparty credit risk)	73,920	29,304	103,224	159,671	75,126	28,017	103,143	157,608
2 Counterparty credit risk	2,461	1,378	3,839	3,448	2,304	1,315	3,619	3,110
3 Credit valuation adjustment (CVA) charge ⁽¹⁾		2,972	2,972	2,972		2,575	2,575	2,575
4 Securitization exposures in the banking book	—	317	317	317	—	314	314	314
5 Market risk ⁽¹⁾	—	3,446	3,446	3,446	—	3,322	3,322	3,322
6 Operational risk		23,410	23,410	23,410		22,759	22,759	22,759
7 Residual RWA		11,729	11,729	11,822		11,342	11,342	11,421
8 Total	76,381	72,556	148,937	205,086	77,430	69,644	147,074	201,109
	a	b	c	d	a	b	c	d
	As at March 31, 2024				As at December 31, 2023			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Type of risk								
1 Credit risk (excluding counterparty credit risk)	72,879	27,741	100,620	156,170	72,016	26,799	98,815	148,947
2 Counterparty credit risk	2,273	1,449	3,722	3,347	2,070	1,205	3,275	3,107
3 Credit valuation adjustment (CVA) charge ⁽¹⁾		2,430	2,430	2,430		3,233	3,233	3,233
4 Securitization exposures in the banking book	—	319	319	319	—	326	326	326
5 Market risk ⁽¹⁾	—	2,804	2,804	2,804	2,567	314	2,881	5,128
6 Operational risk		22,189	22,189	22,189		22,287	22,287	22,287
7 Residual RWA		10,182	10,182	10,239		9,664	9,664	9,718
8 Total	75,152	67,114	142,266	197,498	76,653	63,828	140,481	192,746

⁽¹⁾ Since the first quarter of 2024, data reflect the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks resulting from the Basel III regulatory reforms. These provisions became effective on January 1, 2024. Comparative data have not been restated.

Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level

	a	b	c	d	a	b	c	d
	As at September 30, 2024				As at June 30, 2024			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Asset classes								
1 Sovereign	6,855	1,804	8,659	1,812	6,552	1,694	8,246	1,700
Of which: categorized as MDB/PSE in SA	22	1,784	1,806	1,784	30	1,692	1,722	1,693
2 Banks and other financial institutions	1,357	1,010	2,367	6,767	1,576	810	2,386	6,513
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	941	941	941	—	867	867	867
4 Purchased receivables	—	23	23	23	—	30	30	30
5 Corporates	34,616	12,877	47,493	75,351	36,661	12,221	48,882	74,631
Of which: F-IRB is applied	8,902	—	8,902	11,807	9,100	—	9,100	11,473
Of which: A-IRB is applied	25,714	—	25,714	50,671	27,561	—	27,561	50,940
6 Retail	31,092	2,402	33,494	64,530	30,337	2,378	32,715	63,850
Of which: qualifying revolving retail	5,266	81	5,347	8,065	4,997	79	5,076	7,966
Of which: other retail	12,212	1,725	13,937	16,824	11,826	1,712	13,538	16,581
Of which: retail residential mortgages	13,614	596	14,210	39,641	13,514	587	14,101	39,303
7 Specialized lending	—	4,779	4,779	4,779	—	4,787	4,787	4,787
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,468	5,468	5,468	—	5,230	5,230	5,230
9 Total	73,920	29,304	103,224	159,671	75,126	28,017	103,143	157,608

Template CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class level (continued)

	a	b	c	d	a	b	c	d
	As at March 31, 2024				As at December 31, 2023			
	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
(in millions of dollars)								
Asset classes								
1 Sovereign	6,339	1,786	8,125	1,793	6,934	1,747	8,681	1,767
Of which: categorized as MDB/PSE in SA	32	1,786	1,818	1,786	29	1,747	1,776	1,760
2 Banks and other financial institutions	2,059	1,170	3,229	3,916	1,775	1,275	3,050	4,425
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	887	887	5,601	—	843	843	1,071
4 Purchased receivables	—	25	25	25	—	22	22	22
5 Corporates	33,910	11,756	45,666	71,973	33,119	11,554	44,673	69,877
Of which: F-IRB is applied	8,575	—	8,575	11,156	8,184	—	8,184	10,749
Of which: A-IRB is applied	25,335	—	25,335	49,073	24,935	—	24,935	47,576
6 Retail	30,571	2,279	32,850	63,024	30,188	2,350	32,538	62,777
Of which: qualifying revolving retail	5,386	74	5,460	8,036	5,291	69	5,360	8,055
Of which: other retail	11,743	1,619	13,362	16,256	11,476	1,698	13,174	16,122
Of which: retail residential mortgages	13,442	586	14,028	38,732	13,421	583	14,004	38,600
7 Specialized lending	—	4,593	4,593	4,593	—	3,933	3,933	3,933
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,245	5,245	5,245	—	5,075	5,075	5,075
9 Total	72,879	27,741	100,620	156,170	72,016	26,799	98,815	148,947

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

(in millions of dollars)		As at September 30, 2024	References to Template CC2	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Tier 1A capital: Instruments and reserves							
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,789	A + B	4,789	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	32,296	C + D	31,576	30,398	29,362	29,576
3	Accumulated other comprehensive income (and other reserves)	399	E	(808)	(963)	(708)	(2,142)
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	N/A		N/A	N/A	N/A	N/A
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	—		—	—	—	—
6	Tier 1A capital instruments before regulatory adjustments	37,484		35,557	34,324	33,543	32,323
Tier 1A capital: Regulatory adjustments							
7	Prudential valuation adjustments ⁽¹⁾	18	Note	19	17	16	—
7a	Reverse mortgages	—		—	—	—	—
7b	Exposures to non-qualifying central counterparties	—		—	—	—	—
7c	Materiality thresholds on credit protection	—		—	—	—	—
7d	Non-payment versus delivery on non-delivery versus payment transactions	—		—	—	—	—
8	Goodwill (net of related deferred tax liabilities)	592	F + G	592	559	559	561
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	1,011	H + I	988	976	985	994
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	91	J + K	241	251	277	173
11	Cash flow hedge reserve	259	L	(476)	(558)	(280)	(1,116)
12	Shortfall of allowances for expected losses ⁽¹⁾	369	Note	314	226	218	256
13	Securitization gain on sale	—		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	13	M	19	20	3	28
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	406	N + O	363	93	2	382
16	Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	85	B	80	179	184	140
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)	—		—	39	—	—
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⁾	4,020	P + Q	4,342	4,302	2,379	1,841
20	Mortgage servicing rights (amount above 10% threshold)	—		—	—	—	—
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities)	—		—	—	—	—
22	Amount exceeding the 15% threshold	—		—	—	—	—
23	Of which: significant investments in the Tier 1A capital of financial institutions	—		—	—	—	—
24	Of which: mortgage servicing rights	—		—	—	—	—
25	Of which: deferred tax assets arising from temporary differences	—		—	—	—	—
26	Other regulatory deductions or adjustments to Tier 1A capital ⁽²⁾⁽³⁾	(2,156)	Note	(2,147)	(1,811)	407	381
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	146	R	111	119	115	117
28	Total regulatory adjustments to Tier 1A and equivalent capital	4,854		4,446	4,412	4,865	3,757
29	Total Tier 1A and equivalent capital	32,630		31,111	29,912	28,678	28,566

Footnotes to this table are presented on page 16.

Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)	As at September 30, 2024	References to Template CC2	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Tier 1B capital: Instruments						
30	—		—	—	—	—
31	—		—	—	—	—
32	—		—	—	—	—
33	N/A		N/A	N/A	N/A	N/A
34	—		—	—	—	—
35	N/A		N/A	N/A	N/A	N/A
36	—		—	—	—	—
Tier 1B capital before regulatory adjustments						
Tier 1B capital: Regulatory adjustments						
37	—		—	—	—	—
38	—		—	—	—	—
39	—		—	6	—	—
40	146	R	111	113	115	117
41	(146)	R	(111)	(119)	(115)	(117)
42	—		—	—	—	—
43	—		—	—	—	—
44	—		—	—	—	—
45	32,630		31,111	29,912	28,678	28,566
Tier 2 capital: Instruments and provisions						
46	3,965	S + T	3,929	2,968	2,981	2,904
47	N/A		N/A	N/A	N/A	N/A
48	—		—	—	—	—
49	N/A		N/A	N/A	N/A	N/A
50	93	U	88	83	62	83
51	4,058		4,017	3,051	3,043	2,987
Tier 2 capital: Regulatory adjustments						
52	—		—	—	—	—
53	—		—	—	—	—
54	—		—	710	—	—
55	976	V + W	976	976	976	976
56	—		—	—	—	—
57	976		976	1,686	976	976
58	3,082		3,041	1,365	2,067	2,011
59	35,712		34,152	31,277	30,745	30,577
60	148,937		147,074	142,266	140,481	137,135

Footnotes to this table are presented on page 16.

Template CC1 – Composition of regulatory capital (continued)

(in millions of dollars)		As at September 30, 2024	References to Template CC2	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Capital ratios and buffers							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	21.9%		21.2%	21.0%	20.4%	20.8%
62	Tier 1 (as a % of risk-weighted assets)	21.9%		21.2%	21.0%	20.4%	20.8%
63	Total capital (as a % of risk-weighted assets)	24.0%		23.2%	22.0%	21.9%	22.3%
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	16.0%		15.2%	14.0%	13.9%	14.3%
National minima							
69	Minimum Tier 1A capital ratio	8.0%		8.0%	8.0%	8.0%	8.0%
70	Minimum Tier 1 capital ratio	9.5%		9.5%	9.5%	9.5%	9.5%
71	Minimum total capital ratio	11.5%		11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and other liabilities of other financial entities	3,180	X	2,987	3,437	2,635	2,713
73	Significant investments in Tier 1A capital instruments of financial entities	3,680	Y	3,556	3,433	3,117	3,052
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	653	Z	649	638	747	537
Applicable caps on the inclusion of provisions in Tier 2							
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	93		88	83	62	83
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	93		88	83	62	83
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	N/A		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A

(1) Items considered only in regulatory capital.

(2) Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries. This is a new requirement of the *Capital Adequacy Guideline* that has been effective since January 1, 2024.

(3) Includes equity investments in funds subject to the fall-back approach, deducted from Tier 1A capital.

Quarterly changes in regulatory capital

(in millions of dollars)	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Tier 1A capital					
Balance at beginning of period	31,111	29,912	28,678	28,566	28,332
Increase in reserves and undistributed surplus earnings	720	1,178	1,036	(214)	542
Eligible accumulated other comprehensive income	1,207	155	(255)	1,434	(287)
F capital shares ⁽¹⁾	—	(100)	—	—	—
Deductions ⁽²⁾	(408)	(34)	453	(1,108)	(21)
Balance at end of period	32,630	31,111	29,912	28,678	28,566
Total Tier 1 capital⁽³⁾	32,630	31,111	29,912	28,678	28,566
Tier 2 capital					
Balance at beginning of period	3,041	1,365	2,067	2,011	2,007
Eligible instruments ⁽⁴⁾	36	961	(13)	77	(34)
Eligible portion of the allowance for credit losses	5	5	21	(21)	38
Deductions	—	710	(710)	—	—
Balance at end of period	3,082	3,041	1,365	2,067	2,011
Total capital	35,712	34,152	31,277	30,745	30,577

⁽¹⁾ On April 29, 2024, the *Fédération des caisses Desjardins du Québec* repurchased for cancellation 10,000,000 F capital shares held by the trust fund.

⁽²⁾ Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries. This is a new requirement of the *Capital Adequacy Guideline* that has been effective since January 1, 2024.

⁽³⁾ No Tier 1B capital instruments have been issued to date.

⁽⁴⁾ The Federation issued instruments eligible as non-viability contingent capital amounting to \$1.0 billion during the second quarter of 2024.

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at September 30, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Assets					
Cash and deposits with financial institutions	7,918	1,511	6,407		
Securities	95,192	36,230	58,962		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				3,180	X
Other securities				55,782	
Securities borrowed or purchased under reverse repurchase agreements	26,721	(1,760)	28,481		
Loans	283,814	2,010	281,804		
Significant investments in the Tier 2 capital of financial institutions				126	V
Other loans				281,678	
Allowance for credit losses	(1,162)	—	(1,162)		
Eligible portion reflected in Tier 2 capital				(93)	U
Allowances not reflected in regulatory capital				(1,069)	
Segregated fund net assets	28,037	28,037	—		
Other assets					
Derivative financial instruments	6,969	64	6,905		
Amounts receivable from clients, brokers and financial institutions	4,141	224	3,917		
Reinsurance contract assets	2,115	2,115	—		
Right-of-use assets	458	(273)	731		
Investment property	803	794	9		
Property, plant and equipment	1,495	428	1,067		
Goodwill	596	559	37		F
Intangible assets	1,217	752	465		H
Net defined benefit assets	728	177	551		N
Deferred tax assets	974	207	767		
Deferred tax assets other than those attributable to temporary differences				161	J
Deferred tax liabilities other than those attributable to temporary differences				(70)	K
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				653	Z
Deferred tax liabilities related to software and other intangible assets				(206)	I
Deferred tax liabilities related to goodwill				(4)	G
Deferred tax liabilities related to net defined benefit assets				(145)	O
Other deferred tax assets				378	
Other					
Investments in companies accounted for using the equity method	1,246	(6,605)	7,851		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				205	P
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,680	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital ⁽²⁾				3,815	Q
Significant investments in the Tier 1B capital of other financial institutions				146	R
Significant investments in the Tier 2 capital of other financial institutions				850	W
Other adjustments related to investments ⁽²⁾				(845)	
Other items	3,415	44	3,371		
Total assets	464,677	64,514	400,163		

Footnotes to this table are presented on the next page.

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

As at September 30, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Liabilities					
Deposits	296,377	(667)	297,044		
Insurance contract liabilities	34,768	34,768	—		
Other liabilities					
Commitments related to securities sold short	14,172	68	14,104		
Commitments related to securities lent or sold under repurchase agreements	21,974	608	21,366		
Derivative financial instruments	6,104	247	5,857		
Amounts payable to clients, brokers and financial institutions	10,999	322	10,677		
Lease liabilities	536	(299)	835		
Reinsurance contract liabilities	38	38	—		
Segregated fund net liabilities - Investment contracts	24,431	24,431	—		
Net defined benefit plan liabilities	717	165	552		
Deferred tax liabilities	417	194	223		
Other	11,800	3,660	8,140		
Subordinated notes	3,939	—	3,939		
Subordinated notes allowed for inclusion in Tier 2 capital				3,939	S
Total liabilities	426,272	63,535	362,737		
Equity					
Capital stock	4,731	—	4,731		
Qualifying shares				26	T
Federation capital shares				4,704	A
Reciprocal cross-holdings in Tier 1A capital instruments				85	B
Shares excluded from the calculation of regulatory capital				(84)	
Undistributed surplus earnings	4,657	78	4,579		C
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk				13	M
Other undistributed surplus earnings				4,566	
Accumulated other comprehensive income	399	—	399		E
Net unrealized gains (losses) on debt securities classified as at fair value through other comprehensive income					
Gains (losses) on derivative financial instruments designated as cash flow hedges				259	L
Other				140	
Reserves	27,717	—	27,717		D
Non-controlling interests	901	901	—		
Total equity	38,405	979	37,426		
Total liabilities and equity	464,677	64,514	400,163		

⁽¹⁾ Include the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company, which are excluded from the scope of regulatory consolidation. A description of their activities can be found in Section 2.3 of the MD&A, in the Desjardins Group's 2023 Annual Report.

⁽²⁾ Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries. This is a new requirement of the *Capital Adequacy Guideline* that has been effective since January 1, 2024.

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

As at September 30, 2024

Features		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)	\$26,194	\$100	\$4,789,464
9	Par value of instrument ⁽¹⁾	\$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 ⁽²⁾	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec ⁽²⁾	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec ⁽²⁾
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 27.

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

As at September 30, 2024

Features		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)	CUSIP: 31430WDW1 ISIN: CA31430WDW16	CUSIP: 31430WGC2 ISIN: CA31430WGC25	CUSIP: 31430WRG1 ISIN: CA31430WRG10
3	Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
5	Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 2 instrument
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$933,713	\$969,785	\$1,000,921
9	Par value of instrument ⁽¹⁾	\$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% ⁽³⁾	1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60% ⁽³⁾	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 ⁽⁴⁾	See Note ⁽⁴⁾	See Note ⁽⁴⁾
25	If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26	If convertible, conversion rate	See Note ⁽⁵⁾	See Note ⁽⁵⁾	See Note ⁽⁵⁾
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	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>	<i>Fédération des caisses Desjardins du Québec</i>
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 27.

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

As at September 30, 2024

Features	NVCC subordinated notes
1 Issuer	<i>Fédération des caisses Desjardins du Québec</i>
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WU44 ISIN: CA31430WU444
3 Governing law(s) of the instrument	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
Regulatory treatment:	
4 Transitional Basel III rules	Tier 2 instrument
5 Post-transitional Basel III rules	Tier 2 instrument
6 Eligible at financial entity/group/group and financial entity	Entity
7 Instrument type	Subordinated notes
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$1,034,290
9 Par value of instrument ⁽¹⁾	\$1,000,000,000
10 Accounting classification	Liabilities - Amortized cost
11 Original date of issuance	May 15, 2024
12 Perpetual or dated	Dated
13 Original maturity date	May 15, 2034
14 Issuer call subject to prior approval by the AMF	Yes
15 Optional call date, contingent call dates and redemption amount	On or after May 15, 2029, at par plus accrued and unpaid interest
16 Subsequent call dates, if applicable	On any date after May 15, 2029, at par plus accrued and unpaid interest
Coupons / dividends	
17 Fixed or floating dividend/coupon	Fixed, then floating 5.279% per year until, but excluding, May 15, 2029. Afterwards, daily compounded CORRA determined for the observation period plus 1.56%
18 Coupon rate or any related index	
19 Existence of a payment stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No
22 Non-cumulative or cumulative	Cumulative
23 Convertible or non-convertible	Convertible
24 If convertible, conversion trigger(s)	See Note ⁽⁴⁾
25 If convertible, fully or partially	Always fully convertible
26 If convertible, conversion rate	See Note ⁽⁵⁾
27 If convertible, mandatory or optional conversion	Mandatory
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)
29 If convertible, specify issuer of instrument it converts into	<i>Fédération des caisses Desjardins du Québec</i>
30 Writedown feature	No
31 Writedown trigger(s)	N/A
32 Full or partial writedown	N/A
33 Permanent or temporary writedown	N/A
34 If temporary writedown, description of writeup mechanism	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
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant feature	N/A

Footnotes to this table are presented on page 27.

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

As at September 30, 2024

Features		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: 31430WFL3 ISIN: CA31430WFL33	CUSIP: 31430WHX5 ISIN: CA31430WHX52	CUSIP: 31430WPB4 ISIN: CA31430WPB41
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	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⁾	\$1,000,000,000	\$500,000,000	\$1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	January 21, 2021	September 10, 2021	May 19, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2026	September 10, 2026	May 19, 2027
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	1.093% per year	1.587% per year	4.407% per year
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 27.

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

As at September 30, 2024

Features		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: 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42	CUSIP: 31430WTH7 ISIN: CA31430WTH74	CUSIP: 31429KAJ2 / 31429LAJ0 ISIN: US31429KAJ25 / US31429LAJ08
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument ⁽¹⁾	US\$500,000,000	\$1,000,000,000	US\$600,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	August 23, 2022	November 16, 2022	January 23, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 23, 2027	October 1, 2025	January 23, 2026
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed, then floating
18	Coupon rate or any related index	4.550% per year	5.2% per year	5.278% per year until, but excluding, January 23, 2025. Afterwards, daily compounded SOFR determined for the observation period plus 1.094%
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 27.

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

As at September 30, 2024

Features		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: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70	Common Code: 261363054 ISIN: XS2613630545	CUSIP: 31430WZM9 ISIN: CA31430WZM95
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument ⁽¹⁾	US\$750,000,000	¥34,300,000,000	\$500,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	March 14, 2023	April 24, 2023	August 16, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 14, 2028	April 24, 2028	August 16, 2028
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	5.70% per year	1.00% per year	5.475% 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 27.

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

As at September 30, 2024

Features	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: 31430WF90 ISIN: CA31430WF908	Common Code: 274265973 ISIN: XS2742659738	CUSIP: 31429KAL7 / 31429LAL5 ISIN: US31429KAL70 / US31429LAL53
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument ⁽¹⁾	\$1,250,000,000	€1,000,000,000	US\$1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	November 17, 2023	January 17, 2024	January 26, 2024
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	November 17, 2028	January 17, 2026	April 26, 2029
14 Issuer call subject to prior approval by the AMF	Yes ⁽⁶⁾	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	Floating	Fixed
18 Coupon rate or any related index	5.467% per year	Euribor 3 months + 55 bp	5.25% 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 27.

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

As at September 30, 2024

Features		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)	Common Code: 289296794 ISIN: XS2892967949	Common Code: 137173683 ISIN: CH1371736831	CUSIP: 31430W3J1 ISIN: CA31430W3J13
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	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⁾	€500,000,000	Fr.230,000,000	\$1,250,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	September 5, 2024	September 11, 2024	September 24, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 5, 2029	September 11, 2029	September 24, 2029
14	Issuer call subject to prior approval by the AMF	Yes ⁽⁶⁾	Yes ⁽⁶⁾	Yes ⁽⁶⁾
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	3.467% per year	1.4875% per year	3.804% 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) "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro. "Fr." is the monetary symbol for the Swiss franc.

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

(3) On May 16, 2022, Refinitiv Benchmark Services (UK) Limited (RBSL), the administrator of the Canadian Dealer Offered Rate (CDOR), announced that it would cease the publication of all tenors of CDOR after June 28, 2024. CDOR is the interest rate used to set the interest rate for bankers' acceptances.

(4) 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.

(5) 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.

(6) The issuer may call the notes, in whole or in part, at any time and without the prior approval of the AMF, provided a prior notice of at least 10 days and at most 60 days is given to the noteholders and the minimum requirements in the *TLAC Total Loss Absorbing Capacity Guideline* is met.

Template TLAC1 – TLAC composition (at resolution group level⁽¹⁾)

		a				
(in millions of dollars)		As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
Regulatory capital elements of TLAC						
1	Tier 1A and equivalent capital instruments	31,720	30,208	29,002	27,778	27,667
2	Additional Tier 1B capital before TLAC adjustments	—	—	—	—	—
3	Tier 1B instruments ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
4	Other adjustments	—	—	—	—	—
5	Tier 1B capital instruments eligible under the TLAC framework	—	—	—	—	—
6	Tier 2 capital before TLAC adjustments	3,073	3,034	1,137	2,067	2,011
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	—	—	—	—	—
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
9	Other adjustments	—	—	—	—	—
10	Tier 2 capital instruments eligible under the TLAC framework	3,073	3,034	1,137	2,067	2,011
11	TLAC arising from regulatory capital	34,793	33,242	30,139	29,845	29,678
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities ⁽²⁾	12,395	11,047	11,007	10,292	10,145
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	—	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	—	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	—	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	—	—	—	—	—
17	TLAC arising from non-regulatory capital instruments before adjustments	12,395	11,047	11,007	10,292	10,145
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	47,188	44,289	41,146	40,137	39,823
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE D-SIFIs)	—	—	—	—	—
20	Deduction of investments in own other TLAC liabilities	—	—	—	—	—
21	Other adjustments to TLAC	—	—	—	—	—
22	TLAC after deductions	47,188	44,289	41,146	40,137	39,823
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	145,004	143,099	138,111	136,311	133,060
24	Leverage exposure measure ⁽³⁾	421,041	405,638	396,480	383,474	372,059
TLAC ratios and buffers						
25	TLAC (as a percentage of risk-weighted assets)	32.5%	30.9%	29.8%	29.4%	29.9%
26	TLAC (as a percentage of leverage exposure)	11.2%	10.9%	10.4%	10.5%	10.7%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	14.5%	12.9%	11.8%	11.4%	11.9%
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: institution specific countercyclical buffer requirement	—%	—%	—%	—%	—%
31	Of which: systemically important financial institution buffer	1.0%	1.0%	1.0%	1.0%	1.0%

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

⁽²⁾ Issuance of \$5.2 billion of debt eligible to qualify under the TLAC Guideline during the first nine months of 2024.

⁽³⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios up to the third quarter of 2023.

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

	As at September 30, 2024						As at June 30, 2024					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
(in millions of dollars)	(most junior)				(most senior)		(most junior)				(most senior)	Sum of 1 to 5
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,816	—	4,000	12,422	N/A	21,238	4,816	—	4,000	11,070	N/A	19,886
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,816	—	4,000	12,422	N/A	21,238	4,816	—	4,000	11,070	N/A	19,886
5 Subset of row 4 that are potentially eligible as TLAC	4,816	—	4,000	12,422	N/A	21,238	4,816	—	4,000	11,070	N/A	19,886
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,946	N/A	3,946	—	—	—	4,483	N/A	4,483
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,476	N/A	8,476	—	—	—	6,587	N/A	6,587
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,000	—	N/A	4,000	—	—	4,000	—	N/A	4,000
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 Subset of row 5 that is perpetual securities	4,816	—	—	—	N/A	4,816	4,816	—	—	—	N/A	4,816

	As at March 31, 2024						As at December 31, 2023					
	Creditor ranking						Creditor ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
(in millions of dollars)	(most junior)				(most senior)		(most junior)				(most senior)	Sum of 1 to 5
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,916	—	3,000	11,033	N/A	18,949	4,916	—	3,000	10,314	N/A	18,230
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,916	—	3,000	11,033	N/A	18,949	4,916	—	3,000	10,314	N/A	18,230
5 Subset of row 4 that are potentially eligible as TLAC	4,916	—	3,000	11,033	N/A	18,949	4,916	—	3,000	10,314	N/A	18,230
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	4,453	N/A	4,453	—	—	—	4,100	N/A	4,100
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	5,226	N/A	5,226	—	—	—	6,214	N/A	6,214
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	1,354	N/A	4,354	—	—	3,000	—	N/A	3,000
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 Subset of row 5 that is perpetual securities	4,916	—	—	—	N/A	4,916	4,916	—	—	—	N/A	4,916

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, 2023					
		Creditor ranking					
		1	2	3	4	5	Sum
		(most junior)				(most senior)	of 1 to 5
(in millions of dollars)							
					Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts			
2	Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,915	—	3,000	10,201	N/A	18,116
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,915	—	3,000	10,201	N/A	18,116
5	Subset of row 4 that are potentially eligible as TLAC	4,915	—	3,000	10,201	N/A	18,116
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,377	N/A	3,377
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	6,824	N/A	6,824
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	3,000	—	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	Subset of row 5 that is perpetual securities	4,915	—	—	—	N/A	4,915

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

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

LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

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

As at September 30, 2024

	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 ⁽¹⁾				
			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	
<i>(in millions of dollars)</i>							
Assets							
Cash and deposits with financial institutions	7,918	6,407	6,407	—	—	—	—
Securities at fair value through profit or loss	41,640	14,829	747	—	3	14,079	—
Securities at fair value through other comprehensive income	53,492	44,101	43,804	—	—	—	297
Securities at amortized cost	60	32	9	—	23	—	—
Securities borrowed or purchased under reverse repurchase agreements	26,721	28,481	—	28,481	—	24,041	—
Loans, net of allowance for credit losses	282,652	280,642	280,516	—	—	—	126
Segregated fund net assets	28,037	—	—	—	—	—	—
Derivative financial instruments	6,969	6,905	—	6,905	—	490	—
Amounts receivable from clients, brokers and financial institutions	4,141	3,917	3,917	—	—	—	—
Reinsurance contract assets	2,115	—	—	—	—	—	—
Right-of-use assets	458	731	731	—	—	—	—
Investment property	803	9	9	—	—	—	—
Property, plant and equipment	1,495	1,067	1,067	—	—	—	—
Goodwill	596	37	(559)	—	—	—	596
Intangible assets	1,217	465	(752)	—	—	—	1,217
Investments in companies accounted for using the equity method	1,246	7,851	1,524	—	—	—	6,327
Net defined benefit plan assets	728	551	—	—	—	—	551
Deferred tax assets	974	767	606	—	—	—	161
Other	3,415	3,371	3,371	—	—	—	—
Total assets	464,677	400,163	341,397	35,386	26	38,610	9,275

Footnotes to this table are presented on the next page.

Template L11 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (continued)

As at September 30, 2024

	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 ⁽¹⁾				
			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>							
Liabilities							
Deposits	296,377	297,044	—	—	—	—	297,044
Insurance contract liabilities	34,768	—	—	—	—	—	—
Commitments related to securities sold short	14,172	14,104	—	14,104	—	13,809	—
Commitments related to securities lent or sold under repurchase agreements	21,974	21,366	—	—	—	20,772	—
Derivative financial instruments	6,104	5,857	—	5,857	—	356	—
Amounts payable to clients, brokers and financial institutions	10,999	10,677	—	—	—	—	10,677
Lease liabilities	536	835	—	—	—	—	835
Reinsurance contract liabilities	38	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	24,431	—	—	—	—	—	—
Net defined benefit plan liabilities	717	552	—	—	—	—	552
Deferred tax liabilities	417	223	—	—	—	—	223
Other	11,800	8,140	—	—	—	—	8,140
Subordinated notes	3,939	3,939	—	—	—	—	3,939
Total liabilities	426,272	362,737	—	19,961	—	34,937	321,410
Equity							
Capital stock	4,731	4,731	—	—	—	—	4,731
Undistributed surplus earnings	4,657	4,579	—	—	—	—	4,579
Accumulated other comprehensive income	399	399	—	—	—	—	399
Reserves	27,717	27,717	—	—	—	—	27,717
Equity – Group's share	37,504	37,426	—	—	—	—	37,426
Non-controlling interests	901	—	—	—	—	—	—
Total equity	38,405	37,426	—	—	—	—	37,426
Total liabilities and equity	464,677	400,163	—	19,961	—	34,937	358,836

⁽¹⁾ 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, 2024

	a	b	c	d	e
	Total	Items subject to ⁽¹⁾			
		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)	390,888	341,397	26	35,386	38,610
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	41,327	—	—	19,961	34,937
3 Total net amount under scope of regulatory consolidation	349,561	341,397	26	15,425	3,673
4 Off-balance sheet amounts ⁽²⁾	143,986	68,095	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	(625)	342	—	(967)	—
7 Differences due to consideration of provisions	670	670	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	7,238	—	—	7,238	—
10 Securities financing transaction exposures ⁽³⁾	28,208	—	—	28,208	—
11 Other differences	—	—	—	—	—
12 Regulatory exposure amounts⁽⁴⁾	529,038	410,504	26	49,904	3,673

⁽¹⁾ 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.

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

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

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

CREDIT RISK

Template CR1 – Credit quality of assets

Type of exposure (in millions of dollars)	As at September 30, 2024							As at June 30, 2024						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures						Defaulted exposures	Non-defaulted exposures					
1 Loans	2,930	278,748	1,162	527	635	1,279	280,516	2,728	273,343	1,163	495	668	1,253	274,908
2 Debt securities	—	50,967	—	—	—	—	50,967	—	50,313	—	—	—	—	50,313
Other investments	—	377	—	—	—	—	377	—	347	—	—	—	—	347
3 Off-balance sheet exposures	398	139,327	92	—	92	111	139,633	367	138,528	91	—	91	108	138,804
4 Total	3,328	469,419	1,254	527	727	1,390	471,493	3,095	462,531	1,254	495	759	1,361	464,372

Type of exposure (in millions of dollars)	As at March 31, 2024							As at December 31, 2023						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures						Defaulted exposures	Non-defaulted exposures					
1 Loans	2,668	265,415	1,221	525	696	1,247	266,862	2,479	262,431	1,194	496	698	1,237	263,716
2 Debt securities	—	51,514	—	—	—	—	51,514	—	50,260	—	—	—	—	50,260
Other investments	—	357	—	—	—	—	357	—	339	—	—	—	—	339
3 Off-balance sheet exposures	311	134,139	94	—	94	104	134,356	262	131,894	78	—	78	103	132,078
4 Total	2,979	451,425	1,315	525	790	1,351	453,089	2,741	444,924	1,272	496	776	1,340	446,393

Type of exposure (in millions of dollars)	As at September 30, 2023 ⁽¹⁾						
	Gross carrying amounts of		Allowances / impairments	Specific allowances	General allowances	Allowances for expected credit losses on IRB exposures	Net values (a + b - c)
	Defaulted exposures	Non-defaulted exposures					
1 Loans	2,119	258,756	1,082	402	680	1,151	259,793
2 Debt securities	—	60,426	—	—	—	—	60,426
Other investments	—	350	—	—	—	—	350
3 Off-balance sheet exposures	226	130,119	84	—	84	105	130,261
4 Total	2,345	449,651	1,166	402	764	1,256	450,830

⁽¹⁾ Comparative figures have been restated to conform with the presentation for the subsequent quarters.

Template CR2 – Changes in stock of defaulted loans and debt securities⁽¹⁾

(in millions of dollars)	For the three-month period ended														
	September 30, 2024			June 30, 2024			March 31, 2024			December 31, 2023			September 30, 2023		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
1	Defaulted loans and debt securities at end of the previous reporting period														
	2,728	—	2,728	2,668	—	2,668	2,479	—	2,479	2,119	—	2,119	1,916	—	1,916
2	Loans and debt securities that have defaulted since the last reporting period														
	1,035	—	1,035	1,045	—	1,045	1,063	—	1,063	1,194	—	1,194	936	—	936
3	Returned to non-defaulted status														
	(738)	—	(738)	(834)	—	(834)	(772)	—	(772)	(713)	—	(713)	(658)	—	(658)
4	Amounts written-off														
	(95)	—	(95)	(150)	—	(150)	(98)	—	(98)	(122)	—	(122)	(76)	—	(76)
5	Other changes														
	—	—	—	(1)	—	(1)	(4)	—	(4)	1	—	1	1	—	1
6	Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)														
	2,930	—	2,930	2,728	—	2,728	2,668	—	2,668	2,479	—	2,479	2,119	—	2,119

⁽¹⁾ The defaulted loans balance excludes off-balance sheet exposures.

Template CR3 – Credit risk mitigation (CRM) techniques – Overview

	a	b	c	d	e	f	g
	As at September 30, 2024						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	223,125	57,674	56,742	1,802	649	—	—
2 Debt securities	50,967	—	—	—	—	—	—
Other investments	377	—	—	—	—	—	—
3 Total	274,469	57,674	56,742	1,802	649	—	—
4 Of which defaulted	2,194	771	732	16	4	—	—

	a	b	c	d	e	f	g
	As at June 30, 2024						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	220,465	55,005	53,808	1,642	635	—	—
2 Debt securities	50,313	—	—	—	—	—	—
Other investments	347	—	—	—	—	—	—
3 Total	271,125	55,005	53,808	1,642	635	—	—
4 Of which defaulted	2,065	725	660	14	3	—	—

	a	b	c	d	e	f	g
	As at March 31, 2024						
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	215,700	51,726	50,530	1,583	632	—	—
2 Debt securities	51,514	—	—	—	—	—	—
Other investments	357	—	—	—	—	—	—
3 Total	267,571	51,726	50,530	1,583	632	—	—
4 Of which defaulted	2,069	655	595	14	4	—	—

Template CR3 – Credit risk mitigation (CRM) techniques – Overview (continued)

		a	b	c	d	e	f	g
		As at December 31, 2023						
(in millions of dollars)		Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	214,640	49,627	48,430	1,633	646	—	—
2	Debt securities	50,260	—	—	—	—	—	—
	Other investments	339	—	—	—	—	—	—
3	Total	265,239	49,627	48,430	1,633	646	—	—
4	Of which defaulted	1,895	638	580	12	4	—	—
		a	b	c	d	e	f	g
		As at September 30, 2023 ⁽¹⁾						
(in millions of dollars)		Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	212,444	47,889	46,686	1,599	663	—	—
2	Debt securities	60,426	—	—	—	—	—	—
	Other investments	350	—	—	—	—	—	—
3	Total	273,220	47,889	46,686	1,599	663	—	—
4	Of which defaulted	1,622	545	493	15	4	—	—

⁽¹⁾ Comparative figures have been restated to conform with the presentation for the subsequent quarters.

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at September 30, 2024						As at June 30, 2024					
		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
Asset classes													
1	Sovereigns	6,598	—	7,713	165	20	0.30%	8,140	—	9,127	105	1	—%
2	Non-central government public sector entities	6,918	8,222	6,966	1,798	1,753	20.00%	6,580	8,496	6,623	1,684	1,661	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,778	115	2,424	29	1,009	41.10%	1,391	99	1,978	26	810	40.40%
	Of which: securities firms and other financial institutions treated as banks	—	—	646	—	421	65.20%	—	—	588	—	378	64.40%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	10,293	13,994	10,206	5,981	14,802	91.40%	9,767	13,648	9,690	5,673	14,229	92.60%
	Of which: securities firms and other financial institutions treated as businesses	—	41	—	41	8	20.00%	—	39	—	39	8	20.00%
	Of which: specialized lending	3,650	2,228	3,650	992	4,772	102.80%	3,438	2,400	3,438	1,052	4,785	106.60%
7	Subordinated debt, equity and other capital instruments	377	—	377	—	941	250.00%	347	—	347	—	868	250.00%
8	Regulatory retail portfolios	1,455	3,457	1,306	873	1,655	75.90%	1,441	3,424	1,306	864	1,646	75.90%
9	Real estate	6,542	799	5,163	49	3,527	67.70%	6,292	699	5,039	54	3,481	68.40%
	Of which: general RRE	614	10	346	—	287	82.80%	625	13	355	—	288	81.40%
	Of which: IPRRE	3,233	424	2,164	9	999	46.00%	3,032	274	2,092	10	981	46.70%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	1,046	51	1,037	8	719	68.80%	990	50	980	7	669	67.70%
	Of which: IPCRE	1,180	15	1,148	2	1,022	88.90%	1,087	24	1,054	3	948	89.60%
	Of which: land acquisition, development and construction	469	299	468	30	500	100.50%	558	338	558	34	595	100.30%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	96	65	91	8	129	130.80%	63	62	59	7	91	137.20%
13	Other assets ⁽³⁾	16,554	—	16,554	—	5,468	33.00%	14,837	—	14,837	—	5,230	35.30%
14	Total	50,611	26,652	50,800	8,903	29,304	49.10%	48,858	26,428	49,006	8,413	28,017	48.80%

Footnotes to this table are presented on page 40.

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at March 31, 2024						As at December 31, 2023					
		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
Asset classes													
1	Sovereigns	8,250	—	9,029	37	—	—%	5,262	—	5,973	42	—	—%
2	Non-central government public sector entities	7,040	8,507	7,103	1,660	1,752	20.00%	6,846	8,757	6,905	1,674	1,715	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	60	—	60	—	—	—%
4	Deposit-taking institutions and banks	3,046	96	3,569	27	1,170	32.50%	2,130	251	2,643	91	1,275	46.60%
	Of which: securities firms and other financial institutions treated as banks	—	—	524	—	334	63.80%	—	—	513	—	338	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	9,214	13,262	9,136	5,500	13,648	93.20%	8,962	11,741	8,877	4,948	12,719	92.00%
	Of which: securities firms and other financial institutions treated as businesses	—	38	—	38	8	20.00%	—	—	—	—	—	—%
	Of which: specialized lending	3,109	2,549	3,109	1,118	4,590	108.60%	2,652	2,293	2,652	999	3,898	106.80%
7	Subordinated debt, equity and other capital instruments	357	—	357	—	887	248.70%	339	—	339	—	843	248.60%
8	Regulatory retail portfolios	1,348	3,358	1,202	847	1,547	75.50%	1,461	3,371	1,296	857	1,634	75.90%
9	Real estate	5,928	571	4,898	60	3,397	68.50%	5,875	638	4,915	64	3,457	69.40%
	Of which: general RRE	595	21	338	—	282	83.10%	588	27	334	1	279	83.30%
	Of which: IPRRE	2,810	112	2,079	12	982	47.00%	2,771	122	2,109	9	1,017	48.00%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	920	49	909	7	612	66.70%	922	62	911	9	625	67.90%
	Of which: IPCRE	1,056	24	1,025	3	932	90.70%	1,040	76	1,007	9	941	92.60%
	Of which: land acquisition, development and construction	547	365	547	38	589	100.80%	554	351	554	36	595	100.80%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	69	62	60	7	95	141.80%	72	13	68	2	81	116.40%
13	Other assets ⁽³⁾	14,411	—	14,411	—	5,245	36.40%	14,324	—	14,324	—	5,075	35.40%
14	Total	49,663	25,856	49,765	8,138	27,741	47.80%	45,331	24,771	45,400	7,678	26,799	50.50%

Footnotes to this table are presented on page 40.

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

	a	b	c	d	e	f
	As at September 30, 2023					
	Exposures before credit conversion factors (CCF) and CRM ⁽²⁾		Exposures post credit conversion factors (CCF) and CRM ⁽²⁾		RWA and RWA proportion	
(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
Asset classes						
1 Sovereigns	6,085	—	6,538	23	45	0.70%
2 Non-central government public sector entities	6,726	9,448	6,781	1,744	1,705	20.00%
3 Multilateral development banks	—	—	—	—	—	—%
4 Deposit-taking institutions and banks	2,333	675	2,850	133	1,217	40.80%
Of which: securities firms and other financial institutions treated as banks	—	—	517	—	342	66.00%
5 Covered bonds	—	—	—	—	—	—%
6 Businesses	8,590	10,618	8,511	4,567	11,957	91.40%
Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%
Of which: specialized lending	2,322	1,674	2,322	746	3,335	108.70%
7 Subordinated debt, equity and other capital instruments	350	—	351	—	871	248.70%
8 Regulatory retail portfolios	1,242	2,710	1,052	688	1,317	75.70%
9 Real estate	5,414	491	4,709	58	3,323	69.80%
Of which: general RRE	577	7	330	—	278	84.50%
Of which: IPRRE	2,466	67	2,051	9	967	47.00%
Of which: other RRE	—	—	—	—	—	—%
Of which: general CRE	900	64	889	11	681	75.70%
Of which: IPCRE	1,014	27	982	4	903	91.50%
Of which: land acquisition, development and construction	457	325	457	34	495	100.80%
10 Reverse mortgages	—	—	—	—	—	—%
11 Mortgage-backed securities	—	—	—	—	—	—%
12 Defaulted exposures	66	15	62	2	77	117.80%
13 Other assets ⁽³⁾	14,618	—	14,618	—	5,220	35.70%
14 Total	45,424	23,957	45,472	7,215	25,732	48.80%

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

⁽²⁾ 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).

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

Template CR5 – Standardized approach – Exposures by asset classes and risk weights⁽¹⁾

Regulatory portfolio / Risk weight (in millions of dollars)	As at September 30, 2024																								Total			
	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%		400%	1,250%	Other
1 Sovereigns	7,777			101																								7,878
2 Non-central government public sector entities				8,764																								8,764
3 Multilateral development banks																												
4 Deposit-taking institutions and banks				1,057		605				39														120			632	2,453
Of which: securities firms and other financial institutions treated as banks						14																					632	646
5 Covered bonds																												
6 Businesses				1,211						666					510	2,358	724		8,666			2,012	40					16,187
Of which: securities firms and other financial institutions treated as businesses				41																								41
Of which: specialized lending										5						2,358			267			2,012						4,642
7 Subordinated debt, equity and other capital																									377			377
8 Regulatory retail portfolios															2,097				82									2,179
9 Real estate				123	11	276	422	4	738	752		387		406	337		191	558	660	3	112		132				100	5,212
Of which: general RRE				26	11	39	39	4		3				2	217												5	346
Of which: IPRRE						237	383		738	749		9			3					3			51					2,173
Of which: other RRE																												
Of which: general CRE				97									378			117		191	167								95	1,045
Of which: IPCRE														404				558			112		76					1,150
Of which: land acquisition, development and construction																			493				5					498
10 Reverse mortgages																												
11 Mortgage-backed securities																												
12 Defaulted exposures																			38				61					99
13 Other assets ⁽²⁾	10,410			846															5,298									16,554
14 Total	18,187			12,102	11	881	422	4	738	1,457		387		406	2,944	2,358	915	558	14,744	3	112	2,012	353	377			732	59,703

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

Risk weight	As at September 30, 2024			
	a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1 Less than 40%	27,795	9,285	32%	31,703
2 40% - 70%	3,425	950	42%	3,622
3 75% - 80%	3,597	5,880	33%	5,303
4 85%	886	411	15%	916
5 90% - 100%	12,148	8,896	37%	15,302
6 105% - 130%	1,874	598	44%	2,127
7 150%	509	632	11%	353
8 250%	377		—%	377
9 400%			—%	
10 1,250%			—%	
11 Total exposures	50,611	26,652	33%	59,703

Footnotes to this table are presented on page 45.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at June 30, 2024																								Total				
		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%		400%	1,250%	Other	
1	Sovereigns	9,232																												9,232
2	Non-central government public sector entities				8,307																									8,307
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				877		453				40														72				562	2,004
	Of which: securities firms and other financial institutions treated as banks						26																						562	588
5	Covered bonds																													
6	Businesses				1,132						608						513	1,943	756		8,083			2,288	40					15,363
	Of which: securities firms and other financial institutions treated as businesses						39																							39
	Of which: specialized lending										5							1,943			254			2,288						4,490
7	Subordinated debt, equity and other capital																										347			347
8	Regulatory retail portfolios															2,096					74									2,170
9	Real estate				121	14	232	413	5	703	768		382		377	328		171	547	735	2	25		171				99	5,093	
	Of which: general RRE				24	14	41	45	5		3				2	214												7	355	
	Of which: IPRRE						191	368		703	765		12			4					2			57					2,102	
	Of which: other RRE																													
	Of which: general CRE				97								370			110		171		147								92	987	
	Of which: IPCRE														375					547			25	110					1,057	
	Of which: land acquisition, development and construction																			588				4					592	
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																				17			49						66
13	Other assets ⁽²⁾	9,213			492															5,132									14,837	
14	Total	18,445			10,929	14	685	413	5	703	1,416		382		377	2,937	1,943	927	547	14,041	2	25	2,288	332	347			661	57,419	

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

Risk weight		As at June 30, 2024			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	27,026	9,505	29%	30,585
2	40% - 70%	3,247	965	43%	3,444
3	75% - 80%	3,201	5,771	32%	4,881
4	85%	891	320	19%	927
5	90% - 100%	11,782	8,528	34%	14,588
6	105% - 130%	1,917	865	46%	2,315
7	150%	447	474	13%	332
8	250%	347	—	—%	347
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	48,858	26,428	32%	57,419

Footnotes to this table are presented on page 45.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at March 31, 2024																													
		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total		
1	Sovereigns	9,066																												9,066	
2	Non-central government public sector entities				8,763																									8,763	
3	Multilateral development banks																														
4	Deposit-taking institutions and banks				2,404		519				62														119				492	3,596	
	Of which: securities firms and other financial institutions treated as banks						32																					492	524		
5	Covered bonds																														
6	Businesses				1,149						441																			14,636	
	Of which: securities firms and other financial institutions treated as businesses																													38	
	Of which: specialized lending																													4,227	
7	Subordinated debt, equity and other capital																													357	
8	Regulatory retail portfolios																													2,049	
9	Real estate				126	10	213	412	6	704	767		336		350	317		156	525	711	3	36			186				100	4,958	
	Of which: general RRE				22	10	34	45	6		4					215													2	338	
	Of which: IPRRE						179	367		704	763		13			3						3			59					2,091	
	Of which: other RRE																														
	Of which: general CRE				104																									98	916
	Of which: IPCRE																														
	Of which: land acquisition, development and construction																														
10	Reverse mortgages																														
11	Mortgage-backed securities																														
12	Defaulted exposures																														
13	Other assets ⁽²⁾	9,165			1																									14,411	
14	Total	18,231			12,443	10	732	412	6	704	1,270		336		350	2,819	1,659	901	525	13,791	3	36	2,318	413	352			592	57,903		

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

Risk weight		As at March 31, 2024			
		a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	28,589	9,592	28%	31,932
2	40% - 70%	2,895	903	45%	3,157
3	75% - 80%	2,980	5,294	32%	4,478
4	85%	854	345	20%	901
5	90% - 100%	11,850	7,860	33%	14,315
6	105% - 130%	1,699	1,536	44%	2,356
7	150%	444	326	22%	412
8	250%	352	—	—%	352
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	49,663	25,856	31%	57,903

Footnotes to this table are presented on page 45.

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

Regulatory portfolio / Risk weight		As at December 31, 2023																											
(in millions of dollars)		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	6,015																											6,015
2	Non-central government public sector entities				8,579																								8,579
3	Multilateral development banks	60																											60
4	Deposit-taking institutions and banks				1,380		460				52															331		511	2,734
	Of which: securities firms and other financial institutions treated as banks						1																					512	513
5	Covered bonds																												
6	Businesses				1,097						534					513	1,468	702								1,806	48		13,825
	Of which: securities firms and other financial institutions treated as businesses																												
	Of which: specialized lending																1,469												3,651
7	Subordinated debt, equity and other capital																											5	339
8	Regulatory retail portfolios															2,073					80								2,153
9	Real estate				116	14	207	407	6	700	784		334		343	310		158	494	734	9	31		233				99	4,979
	Of which: general RRE				17	14	26	52	6		4				213													3	335
	Of which: IPRRE						181	355		700	780		15		2						9				76				2,118
	Of which: other RRE																												
	Of which: general CRE				99								319		95		158			153								96	920
	Of which: IPCRE													343					494			31		148					1,016
	Of which: land acquisition, development and construction																								9				590
10	Reverse mortgages																												
11	Mortgage-backed securities																												
12	Defaulted exposures																				47				23				70
13	Other assets ⁽²⁾	8,876			467																4,981								14,324
14	Total	14,951			11,639	14	667	407	6	700	1,370		334		343	2,896	1,468	860	494	13,499	9	31	1,806	635	334		615	53,078	

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

Risk weight	As at December 31, 2023				
	a	b	c	d	
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM) ⁽⁴⁾	
1	Less than 40%	24,600	9,745	27%	27,728
2	40% - 70%	2,995	910	43%	3,266
3	75% - 80%	2,605	5,335	33%	4,152
4	85%	815	353	23%	859
5	90% - 100%	11,846	6,719	36%	14,042
6	105% - 130%	1,555	1,211	42%	2,057
7	150%	581	498	36%	640
8	250%	334	—	—%	334
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	45,331	24,771	32%	53,078

Footnotes to this table are presented on page 45.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at September 30, 2023																									Total			
		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%		1,250%	Other	
1	Sovereigns	6,336			225																									6,561
2	Non-central government public sector entities				8,525																									8,525
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,697		480				42														247				517	2,983
	Of which: securities firms and other financial institutions treated as banks																												517	517
5	Covered bonds																													
6	Businesses				1,202						463																			
	Of which: securities firms and other financial institutions treated as businesses																													
	Of which: specialized lending									8																				
7	Subordinated debt, equity and other capital																													
8	Regulatory retail portfolios																													
9	Real estate				106	14	208	434	4	625	795		324		329	98		161	504	670	4	31			245				215	4,767
	Of which: general RRE				16	14	28	47	4		4				1					1									215	330
	Of which: IPRRE						180	387		625	791		10		3						4				60					2,060
	Of which: other RRE																													
	Of which: general CRE				90								314			95		161		186					54					900
	Of which: IPCRE														328				504				31		123					986
	Of which: land acquisition, development and construction																			483					8					491
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																				41									64
13	Other assets ⁽²⁾	8,930			585																									14,618
14	Total	15,266			12,340	14	688	434	4	625	1,300		324		329	2,253	1,104	876	504	13,303	4	31	1,642	563	346			737	52,687	

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

Risk weight		As at September 30, 2023			
		a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF ⁽³⁾	d Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	25,905	10,312	25%	28,744
2	40% - 70%	2,636	862	40%	3,097
3	75% - 80%	2,246	4,067	33%	3,357
4	85%	831	281	28%	876
5	90% - 100%	11,611	6,413	36%	13,807
6	105% - 130%	1,407	1,198	42%	1,892
7	150%	442	824	23%	568
8	250%	346	—	—%	346
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	Total exposures	45,424	23,957	31%	52,687

⁽¹⁾ Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.⁽²⁾ 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%.⁽³⁾ Weights are based on off-balance sheet exposure (pre-CCF).⁽⁴⁾ Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans other than for retail clients (except for credit card loans)).

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

As at September 30, 2024

	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 ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	35,661	2,699	44.47%	93,006	0.02%	32	29.28%	2.8	6,842	7.36%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	29	—	—%	29	0.27%	1	50.00%	1.4	13	44.24%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		35,690	2,699	44.47%	93,035	0.02%	33	29.29%	2.8	6,855	7.37%	5	15
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	410	154	59.53%	488	0.07%	1,848	33.74%	1.3	45	9.33%	—	N/A
	0.15 to < 0.25	2,830	1,637	32.76%	2,854	0.21%	31,675	25.05%	1.2	423	14.83%	1	N/A
	0.25 to < 0.50	7,480	4,236	35.76%	8,122	0.35%	14,093	25.58%	1.4	1,840	22.66%	7	N/A
	0.50 to < 0.75	6,977	2,802	35.08%	7,324	0.57%	4,212	24.53%	1.4	2,050	27.98%	10	N/A
	0.75 to < 2.50	23,857	6,580	34.04%	23,411	1.44%	13,283	24.78%	1.4	9,489	40.53%	84	N/A
	2.50 to < 10.00	9,376	1,976	35.60%	8,682	4.38%	3,943	23.83%	1.3	4,812	55.43%	91	N/A
	10.00 to < 100.00	1,905	435	33.47%	1,852	18.72%	733	35.88%	1.2	2,703	145.93%	141	N/A
	100.00 (default)	1,323	260	14.98%	1,125	100.00%	550	23.38%	1.0	1,549	137.63%	196	N/A
Sub-total		54,158	18,080	34.63%	53,858	4.21%	70,337	25.16%	1.4	22,911	42.54%	530	334
Total non-retail clients – AIRB		89,848	20,779	37.04%	146,893	1.55%	70,370	27.78%	2.3	29,766	20.26%	535	349

Footnotes to this table are presented on the page 55.

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

As at June 30, 2024

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	35,009	2,808	45.69%	89,298	0.02%	32	29.10%	2.7	6,540	7.32%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	28	—	—%	28	0.27%	1	50.00%	1.6	13	47.06%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		35,037	2,808	45.69%	89,326	0.02%	33	29.11%	2.7	6,553	7.34%	4	10
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	424	153	58.51%	496	0.07%	1,873	34.15%	1.5	50	10.11%	—	N/A
	0.15 to < 0.25	2,894	1,725	35.29%	2,988	0.21%	31,769	26.46%	1.5	520	17.39%	2	N/A
	0.25 to < 0.50	6,894	4,005	36.66%	7,602	0.35%	14,039	26.48%	1.8	1,949	25.64%	7	N/A
	0.50 to < 0.75	6,879	2,744	37.79%	7,239	0.57%	4,190	24.35%	1.7	2,149	29.69%	10	N/A
	0.75 to < 2.50	23,822	7,096	35.18%	23,993	1.42%	12,792	25.16%	1.8	10,476	43.66%	86	N/A
	2.50 to < 10.00	9,284	2,085	37.13%	8,844	4.42%	3,912	23.79%	1.7	5,122	57.92%	93	N/A
	10.00 to < 100.00	1,872	375	37.46%	1,782	19.35%	711	37.96%	1.6	2,820	158.23%	147	N/A
	100.00 (default)	1,245	208	15.26%	1,065	100.00%	522	22.62%	1.2	1,437	134.95%	173	N/A
Sub-total		53,314	18,391	36.17%	54,009	4.10%	69,808	25.54%	1.7	24,523	45.41%	518	307
Total non-retail clients – AIRB		88,351	21,199	38.15%	143,335	1.56%	69,841	27.76%	2.3	31,076	21.68%	522	317

Footnotes to this table are presented on the page 55.

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

As at March 31, 2024

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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 ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	34,582	2,356	46.78%	85,534	0.02%	31	28.83%	2.7	6,325	7.39%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	28	—	—%	28	0.27%	1	50.00%	1.9	14	49.84%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	34,610	2,356	46.78%	85,562	0.02%	32	28.84%	2.7	6,339	7.41%	4	9	
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	
Exposures related to businesses	0.00 to < 0.15	376	155	59.75%	455	0.07%	1,773	33.83%	1.5	41	9.02%	—	N/A
	0.15 to < 0.25	2,798	1,753	34.32%	2,884	0.21%	31,718	24.92%	1.5	461	15.99%	1	N/A
	0.25 to < 0.50	6,728	4,065	36.48%	7,461	0.34%	14,057	26.38%	1.8	1,895	25.39%	7	N/A
	0.50 to < 0.75	6,637	2,536	37.17%	6,912	0.57%	4,148	24.27%	1.7	2,030	29.37%	10	N/A
	0.75 to < 2.50	22,794	6,292	34.10%	22,688	1.43%	12,606	24.64%	1.8	9,599	42.31%	80	N/A
	2.50 to < 10.00	9,239	2,148	36.90%	8,840	4.31%	3,940	23.31%	1.7	4,972	56.24%	89	N/A
	10.00 to < 100.00	1,628	316	37.92%	1,547	19.23%	749	35.35%	1.6	2,281	147.45%	117	N/A
	100.00 (default)	1,274	196	16.70%	1,100	100.00%	586	25.18%	1.2	1,393	126.64%	216	N/A
Sub-total	51,474	17,461	35.61%	51,887	4.19%	69,577	25.04%	1.7	22,672	43.69%	520	349	
Total non-retail clients – AIRB	86,084	19,817	37.70%	137,449	1.59%	69,609	27.41%	2.4	29,011	21.11%	524	358	

Footnotes to this table are presented on the page 55.

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

As at December 31, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	34,600	2,404	46.81%	83,553	0.02%	34	28.34%	2.8	6,919	8.28%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	28	—	—%	28	0.27%	1	50.00%	2.1	15	52.60%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	Sub-total	34,628	2,404	46.81%	83,581	0.02%	35	28.35%	2.8	6,934	8.30%	5	24
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	
Exposures related to businesses	0.00 to < 0.15	379	160	55.82%	453	0.07%	1,839	34.19%	1.4	42	9.16%	—	N/A
	0.15 to < 0.25	2,720	1,715	33.43%	2,791	0.21%	31,654	25.13%	1.5	449	16.08%	1	N/A
	0.25 to < 0.50	7,031	4,072	36.62%	7,750	0.34%	14,047	26.27%	1.8	1,958	25.27%	7	N/A
	0.50 to < 0.75	6,321	2,318	36.56%	6,490	0.57%	4,102	23.97%	1.7	1,869	28.80%	9	N/A
	0.75 to < 2.50	21,608	6,297	33.99%	21,567	1.44%	12,446	24.60%	1.8	9,124	42.31%	77	N/A
	2.50 to < 10.00	8,830	2,304	35.61%	8,533	4.31%	3,863	23.18%	1.8	4,790	56.13%	86	N/A
	10.00 to < 100.00	1,691	309	36.42%	1,624	19.87%	742	39.97%	1.6	2,775	170.94%	145	N/A
	100.00 (default)	1,193	196	16.96%	1,027	100.00%	535	25.42%	1.2	1,256	122.27%	212	N/A
Sub-total	49,773	17,371	35.19%	50,235	4.17%	69,228	25.16%	1.7	22,263	44.32%	537	126	
Total non-retail clients – AIRB	84,401	19,775	37.35%	133,816	1.58%	69,263	27.15%	2.4	29,197	21.82%	542	150	

Footnotes to this table are presented on the page 55.

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

As at September 30, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	33,807	2,755	48.27%	81,457	0.02%	107	28.47%	2.8	6,800	8.35%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	30.04%	—	1.94%	1	71.97%	1.0	—	151.55%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		33,807	2,755	48.27%	81,457	0.02%	108	28.47%	2.8	6,800	8.35%	5	31
Exposures related to financial institutions	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total		—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	396	184	55.16%	483	0.07%	2,175	34.91%	1.4	48	9.83%	—	N/A
	0.15 to < 0.25	2,800	1,699	34.44%	2,886	0.21%	30,185	25.07%	1.5	467	16.17%	1	N/A
	0.25 to < 0.50	6,569	3,851	36.42%	7,352	0.34%	17,568	25.25%	1.8	1,746	23.75%	6	N/A
	0.50 to < 0.75	6,856	2,369	34.74%	6,800	0.57%	6,709	23.51%	1.7	1,911	28.11%	9	N/A
	0.75 to < 2.50	20,755	6,122	34.57%	20,865	1.43%	18,699	24.66%	1.8	8,833	42.33%	74	N/A
	2.50 to < 10.00	8,415	2,014	36.36%	8,010	4.42%	7,040	23.40%	1.7	4,545	56.74%	84	N/A
	10.00 to < 100.00	1,400	319	36.53%	1,336	20.19%	1,515	41.00%	1.7	2,303	172.42%	122	N/A
	100.00 (default)	999	162	19.29%	872	100.00%	699	26.46%	1.3	1,312	150.55%	161	N/A
Sub-total		48,190	16,720	35.37%	48,604	3.84%	84,590	24.99%	1.7	21,165	43.55%	457	117
Total non-retail clients – AIRB		81,997	19,475	38.05%	130,061	1.45%	84,698	27.17%	2.4	27,965	21.50%	462	148

Footnotes to this table are presented on the page 55.

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

As at September 30, 2024

		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 ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	6,524	22	40.00%	797	0.08%	43,023	44.49%	N/A	73	9.13%	—	N/A
	0.15 to < 0.25	7,447	12	40.00%	347	0.19%	42,522	76.35%	N/A	105	30.24%	1	N/A
	0.25 to < 0.50	3,861	8	40.00%	—	0.47%	145	47.42%	N/A	—	35.19%	—	N/A
	0.50 to < 0.75	9,952	102	40.00%	97	0.61%	30,577	39.38%	N/A	36	36.69%	—	N/A
	0.75 to < 2.50	14,751	1,282	40.00%	157	1.53%	33,490	42.04%	N/A	114	72.65%	1	N/A
	2.50 to < 10.00	2,974	43	40.00%	46	4.66%	10,508	43.59%	N/A	65	142.04%	1	N/A
	10.00 to < 100.00	660	1	40.00%	5	25.16%	1,975	35.55%	N/A	11	217.11%	—	N/A
	100.00 (default)	403	7	40.00%	3	100.00%	1,729	31.53%	N/A	10	344.55%	—	N/A
Sub-total		46,572	1,477	40.00%	1,452	0.74%	163,969	51.42%	N/A	414	28.51%	3	7
Exposures related to residential mortgage loans	0.00 to < 0.15	36,053	20,280	65.68%	48,577	0.08%	554,330	12.48%	N/A	1,251	2.58%	5	N/A
	0.15 to < 0.25	30,332	9,747	69.31%	36,740	0.21%	292,872	13.84%	N/A	2,527	6.88%	11	N/A
	0.25 to < 0.50	10,268	54	40.13%	10,289	0.34%	35	17.15%	N/A	1,368	13.29%	6	N/A
	0.50 to < 0.75	19,510	4,752	65.75%	22,535	0.54%	185,759	14.98%	N/A	2,938	13.04%	19	N/A
	0.75 to < 2.50	19,492	2,747	62.48%	21,047	1.25%	134,191	16.91%	N/A	5,248	24.94%	45	N/A
	2.50 to < 10.00	3,796	353	58.58%	3,956	4.20%	30,602	16.39%	N/A	1,783	45.07%	27	N/A
	10.00 to < 100.00	932	49	49.18%	951	21.90%	9,455	32.21%	N/A	1,402	147.36%	71	N/A
	100.00 (default)	420	28	8.00%	419	100.00%	7,118	17.10%	N/A	596	142.19%	25	N/A
Sub-total		120,803	38,010	66.22%	144,514	0.92%	1,214,362	14.44%	N/A	17,113	11.84%	209	70
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,884	24,446	46.38%	14,223	0.08%	2,167,577	82.31%	N/A	579	4.07%	9	N/A
	0.15 to < 0.25	622	4,167	42.33%	2,386	0.20%	554,554	85.22%	N/A	218	9.13%	4	N/A
	0.25 to < 0.50	691	1,992	55.57%	1,797	0.34%	259,028	79.50%	N/A	235	13.08%	5	N/A
	0.50 to < 0.75	1,122	1,513	34.83%	1,649	0.59%	220,288	83.16%	N/A	344	20.89%	8	N/A
	0.75 to < 2.50	1,286	1,372	32.44%	1,731	1.24%	288,547	84.47%	N/A	641	36.95%	18	N/A
	2.50 to < 10.00	2,158	887	26.12%	2,390	3.34%	329,133	78.45%	N/A	1,704	71.31%	62	N/A
	10.00 to < 100.00	731	118	27.21%	763	18.68%	135,476	63.37%	N/A	1,231	161.26%	91	N/A
	100.00 (default)	116	6	8.53%	116	100.00%	80,920	78.96%	N/A	314	269.65%	67	N/A
Sub-total		9,610	34,501	44.77%	25,055	1.57%	4,035,523	81.63%	N/A	5,266	21.02%	264	314
SMEs similar to other retail client exposures	0.00 to < 0.15	579	2,885	47.49%	1,830	0.08%	37,668	66.90%	N/A	265	14.46%	1	N/A
	0.15 to < 0.25	620	1,224	48.43%	1,073	0.18%	21,771	64.68%	N/A	268	24.97%	1	N/A
	0.25 to < 0.50	1,279	1,708	51.73%	1,889	0.35%	45,677	69.25%	N/A	747	39.52%	4	N/A
	0.50 to < 0.75	773	887	43.66%	998	0.57%	32,297	69.76%	N/A	540	54.07%	4	N/A
	0.75 to < 2.50	2,774	1,224	49.78%	2,945	1.37%	45,663	58.56%	N/A	1,927	65.46%	24	N/A
	2.50 to < 10.00	1,082	336	49.94%	1,141	4.63%	24,450	72.81%	N/A	1,201	105.33%	37	N/A
	10.00 to < 100.00	389	61	22.90%	351	22.11%	9,900	58.37%	N/A	453	129.24%	45	N/A
	100.00 (default)	213	30	7.69%	168	100.00%	6,498	52.70%	N/A	594	352.98%	42	N/A
Sub-total		7,709	8,355	48.23%	10,395	3.41%	223,924	65.14%	N/A	5,995	57.68%	158	142
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,198	634	73.54%	1,599	0.10%	63,155	62.05%	N/A	251	15.72%	1	N/A
	0.15 to < 0.25	867	24	62.47%	762	0.20%	68,820	84.18%	N/A	259	34.00%	1	N/A
	0.25 to < 0.50	1,299	129	64.77%	905	0.32%	73,965	44.82%	N/A	229	25.25%	1	N/A
	0.50 to < 0.75	1,197	69	60.49%	1,235	0.56%	42,090	38.80%	N/A	368	29.77%	3	N/A
	0.75 to < 2.50	6,032	39	57.17%	5,795	1.94%	288,720	39.59%	N/A	2,842	49.04%	45	N/A
	2.50 to < 10.00	1,356	12	60.79%	1,100	4.28%	71,388	42.27%	N/A	673	61.14%	20	N/A
	10.00 to < 100.00	361	3	53.70%	278	24.03%	30,771	43.76%	N/A	291	104.72%	29	N/A
	100.00 (default)	113	—	5.00%	64	100.00%	19,014	48.22%	N/A	194	303.31%	15	N/A
Sub-total		12,423	910	70.08%	11,738	2.58%	657,923	46.26%	N/A	5,107	43.50%	115	70
Total retail clients – AIRB		197,117	83,253	55.37%	193,154	1.24%	6,295,701	28.10%	N/A	33,895	17.55%	749	603

Footnotes to this table are presented on the page 55.

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

As at June 30, 2024

		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 ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	6,578	27	40.00%	977	0.08%	44,550	41.97%	N/A	83	8.62%	—	N/A
	0.15 to < 0.25	7,592	16	40.00%	354	0.19%	44,168	76.50%	N/A	107	30.38%	1	N/A
	0.25 to < 0.50	3,324	6	40.00%	—	0.47%	145	74.38%	N/A	—	55.19%	—	N/A
	0.50 to < 0.75	9,753	68	40.00%	93	0.61%	30,228	38.98%	N/A	35	37.40%	—	N/A
	0.75 to < 2.50	13,345	624	40.00%	129	1.52%	31,542	42.73%	N/A	96	74.27%	1	N/A
	2.50 to < 10.00	2,678	28	40.00%	40	4.61%	9,667	39.90%	N/A	51	126.76%	1	N/A
	10.00 to < 100.00	547	2	40.00%	5	25.88%	1,895	41.10%	N/A	12	249.38%	1	N/A
	100.00 (default)	349	7	40.00%	3	100.00%	1,731	30.08%	N/A	11	332.47%	—	N/A
	Sub-total	44,166	778	40.00%	1,601	0.65%	163,926	49.43%	N/A	395	24.70%	4	8
Exposures related to residential mortgage loans	0.00 to < 0.15	36,611	20,080	65.48%	48,785	0.08%	561,095	12.69%	N/A	1,281	2.63%	5	N/A
	0.15 to < 0.25	30,308	9,601	69.33%	36,608	0.21%	293,253	14.08%	N/A	2,587	7.07%	11	N/A
	0.25 to < 0.50	10,182	45	40.01%	10,199	0.34%	30	17.16%	N/A	1,367	13.40%	6	N/A
	0.50 to < 0.75	19,090	4,644	65.48%	22,036	0.54%	181,201	15.42%	N/A	2,982	13.53%	18	N/A
	0.75 to < 2.50	18,682	2,574	62.69%	20,164	1.23%	125,708	17.52%	N/A	5,215	25.86%	44	N/A
	2.50 to < 10.00	3,595	320	56.98%	3,737	4.20%	29,073	16.86%	N/A	1,728	46.24%	26	N/A
	10.00 to < 100.00	890	47	51.61%	909	22.15%	9,033	32.14%	N/A	1,344	147.76%	68	N/A
	100.00 (default)	412	29	9.61%	411	100.00%	6,859	18.52%	N/A	694	168.83%	21	N/A
	Sub-total	119,770	37,340	66.12%	142,849	0.90%	1,206,252	14.72%	N/A	17,198	12.04%	199	68
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,899	24,703	47.00%	14,508	0.08%	2,190,350	82.35%	N/A	591	4.07%	10	N/A
	0.15 to < 0.25	624	4,051	42.13%	2,331	0.20%	539,300	85.32%	N/A	214	9.16%	4	N/A
	0.25 to < 0.50	681	1,982	55.94%	1,790	0.34%	256,229	79.56%	N/A	235	13.11%	5	N/A
	0.50 to < 0.75	1,114	1,527	34.59%	1,642	0.59%	224,349	83.35%	N/A	343	20.87%	8	N/A
	0.75 to < 2.50	1,263	1,385	32.58%	1,714	1.23%	286,384	84.56%	N/A	631	36.79%	18	N/A
	2.50 to < 10.00	2,070	884	25.90%	2,299	3.33%	317,520	78.47%	N/A	1,638	71.31%	60	N/A
	10.00 to < 100.00	672	119	27.56%	705	18.67%	129,845	63.41%	N/A	1,137	161.28%	82	N/A
	100.00 (default)	115	6	8.65%	116	100.00%	82,479	79.12%	N/A	207	178.61%	77	N/A
	Sub-total	9,438	34,657	45.21%	25,105	1.50%	4,026,456	81.74%	N/A	4,996	19.90%	264	347
SMEs similar to other retail client exposures	0.00 to < 0.15	590	2,832	47.94%	1,836	0.08%	37,708	66.39%	N/A	263	14.35%	1	N/A
	0.15 to < 0.25	638	1,267	48.54%	1,113	0.18%	21,950	63.86%	N/A	274	24.62%	1	N/A
	0.25 to < 0.50	1,261	1,689	52.48%	1,864	0.35%	45,564	69.90%	N/A	743	39.87%	4	N/A
	0.50 to < 0.75	803	900	43.87%	1,018	0.57%	32,397	69.43%	N/A	548	53.81%	4	N/A
	0.75 to < 2.50	2,759	1,278	49.99%	2,935	1.37%	45,896	58.42%	N/A	1,915	65.23%	23	N/A
	2.50 to < 10.00	1,034	338	49.50%	1,098	4.59%	24,181	73.99%	N/A	1,174	106.98%	36	N/A
	10.00 to < 100.00	368	58	22.09%	318	22.36%	9,705	59.08%	N/A	417	130.97%	42	N/A
	100.00 (default)	200	29	8.08%	150	100.00%	6,379	54.44%	N/A	423	281.12%	49	N/A
	Sub-total	7,653	8,391	48.58%	10,332	3.17%	223,780	65.20%	N/A	5,757	55.72%	160	162
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,253	640	73.54%	1,655	0.10%	64,872	62.78%	N/A	264	15.94%	1	N/A
	0.15 to < 0.25	906	19	65.38%	803	0.20%	68,492	85.03%	N/A	276	34.34%	1	N/A
	0.25 to < 0.50	1,348	126	66.56%	930	0.32%	74,686	44.96%	N/A	236	25.38%	1	N/A
	0.50 to < 0.75	1,227	68	61.75%	1,265	0.56%	44,527	38.83%	N/A	376	29.76%	3	N/A
	0.75 to < 2.50	5,951	36	59.93%	5,708	1.93%	287,988	39.58%	N/A	2,795	48.97%	44	N/A
	2.50 to < 10.00	1,247	11	58.08%	987	4.25%	67,539	42.83%	N/A	611	61.86%	18	N/A
	10.00 to < 100.00	331	1	46.57%	247	24.13%	30,437	43.21%	N/A	256	103.67%	26	N/A
	100.00 (default)	118	—	5.79%	68	100.00%	19,279	48.95%	N/A	214	313.54%	16	N/A
	Sub-total	12,381	901	70.72%	11,663	2.52%	657,820	46.76%	N/A	5,028	43.11%	110	72
Total retail clients – AIRB	193,408	82,067	55.44%	191,550	1.20%	6,278,234	28.47%	N/A	33,374	17.42%	737	657	

Footnotes to this table are presented on the page 55.

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

As at March 31, 2024

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	6,422	19	40.00%	1,116	0.08%	44,469	41.11%	N/A	95	8.44%	—	N/A
	0.15 to < 0.25	7,529	14	40.00%	358	0.19%	44,698	74.77%	N/A	107	29.82%	1	N/A
	0.25 to < 0.50	3,092	10	40.00%	—	0.47%	145	21.84%	N/A	—	16.21%	—	N/A
	0.50 to < 0.75	9,263	60	40.00%	79	0.60%	29,941	38.92%	N/A	29	37.13%	—	N/A
	0.75 to < 2.50	11,744	306	40.00%	112	1.51%	30,634	42.14%	N/A	85	75.26%	1	N/A
	2.50 to < 10.00	2,358	32	40.00%	36	4.39%	9,294	40.06%	N/A	44	124.25%	1	N/A
	10.00 to < 100.00	481	1	40.00%	8	24.98%	2,358	42.29%	N/A	21	265.48%	1	N/A
	100.00 (default)	295	7	40.00%	4	100.00%	1,745	31.85%	N/A	14	362.91%	—	N/A
	Sub-total	41,184	449	40.00%	1,713	0.66%	163,284	48.07%	N/A	395	23.05%	4	8
	Exposures related to residential mortgage loans	0.00 to < 0.15	36,217	19,675	65.43%	47,974	0.08%	554,685	12.76%	N/A	1,269	2.64%	5
0.15 to < 0.25		29,603	9,312	69.11%	35,680	0.21%	286,751	14.10%	N/A	2,550	7.15%	10	N/A
0.25 to < 0.50		9,994	45	41.23%	10,012	0.34%	25	17.15%	N/A	1,365	13.63%	6	N/A
0.50 to < 0.75		18,677	4,522	65.71%	21,569	0.54%	178,917	15.41%	N/A	2,951	13.68%	18	N/A
0.75 to < 2.50		18,470	2,584	62.58%	19,972	1.25%	127,515	17.08%	N/A	5,110	25.59%	43	N/A
2.50 to < 10.00		3,578	340	57.30%	3,737	4.21%	29,428	16.63%	N/A	1,725	46.17%	26	N/A
10.00 to < 100.00		934	57	50.29%	954	21.64%	10,528	23.92%	N/A	1,102	115.53%	52	N/A
100.00 (default)		400	29	9.15%	399	100.00%	6,642	18.51%	N/A	673	168.66%	20	N/A
Sub-total		117,873	36,564	66.03%	140,297	0.91%	1,194,491	14.63%	N/A	16,745	11.94%	180	69
Other retail client exposures (QRRCE)		0.00 to < 0.15	2,744	24,463	46.84%	14,203	0.08%	2,148,271	82.27%	N/A	579	4.07%	9
	0.15 to < 0.25	595	3,999	41.63%	2,259	0.20%	524,458	85.44%	N/A	207	9.17%	4	N/A
	0.25 to < 0.50	681	2,048	55.65%	1,821	0.34%	266,779	79.61%	N/A	239	13.15%	5	N/A
	0.50 to < 0.75	1,103	1,583	34.39%	1,647	0.59%	224,990	83.23%	N/A	344	20.90%	8	N/A
	0.75 to < 2.50	1,274	1,496	32.36%	1,759	1.24%	302,669	84.48%	N/A	651	37.01%	18	N/A
	2.50 to < 10.00	2,165	1,010	25.36%	2,422	3.34%	334,639	78.49%	N/A	1,729	71.40%	63	N/A
	10.00 to < 100.00	748	153	27.04%	789	18.64%	145,639	63.51%	N/A	1,274	161.39%	93	N/A
	100.00 (default)	124	7	9.20%	124	100.00%	85,159	79.13%	N/A	362	290.88%	70	N/A
	Sub-total	9,434	34,759	44.85%	25,024	1.62%	4,032,604	81.60%	N/A	5,385	21.52%	270	371
	SMEs similar to other retail client exposures	0.00 to < 0.15	535	2,809	47.63%	1,767	0.08%	36,765	66.89%	N/A	256	14.46%	1
0.15 to < 0.25		629	1,226	49.05%	1,077	0.18%	21,585	64.15%	N/A	267	24.76%	1	N/A
0.25 to < 0.50		1,300	1,699	51.83%	1,885	0.35%	45,275	68.64%	N/A	738	39.13%	4	N/A
0.50 to < 0.75		784	891	44.01%	1,002	0.57%	32,256	69.31%	N/A	538	53.72%	4	N/A
0.75 to < 2.50		2,733	1,254	50.26%	2,878	1.37%	46,448	58.41%	N/A	1,873	65.11%	24	N/A
2.50 to < 10.00		1,055	339	49.84%	1,117	4.58%	24,524	74.26%	N/A	1,198	107.29%	36	N/A
10.00 to < 100.00		348	60	21.95%	303	22.23%	9,669	60.46%	N/A	405	133.57%	40	N/A
100.00 (default)		193	27	8.35%	149	100.00%	6,068	55.57%	N/A	454	305.23%	47	N/A
Sub-total		7,577	8,305	48.51%	10,178	3.17%	222,590	65.21%	N/A	5,729	56.29%	157	162
Other retail client exposures (non-QRRCE) except SMEs		0.00 to < 0.15	1,233	626	73.86%	1,625	0.10%	65,238	62.62%	N/A	258	15.90%	1
	0.15 to < 0.25	915	18	63.44%	812	0.20%	69,993	85.88%	N/A	282	34.68%	1	N/A
	0.25 to < 0.50	1,363	140	67.19%	922	0.32%	77,840	45.24%	N/A	235	25.51%	1	N/A
	0.50 to < 0.75	1,217	67	60.07%	1,251	0.56%	44,697	38.74%	N/A	371	29.69%	3	N/A
	0.75 to < 2.50	5,926	35	58.24%	5,671	1.94%	291,960	39.57%	N/A	2,782	49.05%	44	N/A
	2.50 to < 10.00	1,130	10	55.90%	871	4.22%	64,493	43.41%	N/A	546	62.62%	16	N/A
	10.00 to < 100.00	360	2	67.42%	263	24.06%	33,145	43.66%	N/A	275	104.52%	27	N/A
	100.00 (default)	120	—	5.60%	70	100.00%	20,337	48.72%	N/A	231	329.91%	16	N/A
	Sub-total	12,264	898	70.73%	11,485	2.56%	667,703	46.91%	N/A	4,980	43.36%	109	73
	Total retail clients – AIRB		188,332	80,975	55.13%	188,697	1.22%	6,280,672	28.51%	N/A	33,234	17.61%	720

Footnotes to this table are presented on the page 55.

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

As at December 31, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	6,172	17	40.00%	1,333	0.08%	44,154	40.39%	N/A	110	8.26%	—	N/A
	0.15 to < 0.25	7,632	14	40.00%	380	0.19%	45,911	73.76%	N/A	112	29.37%	1	N/A
	0.25 to < 0.50	2,858	8	40.00%	—	0.46%	145	36.38%	N/A	—	26.63%	—	N/A
	0.50 to < 0.75	9,094	35	40.00%	86	0.59%	30,478	40.00%	N/A	32	37.43%	—	N/A
	0.75 to < 2.50	11,055	321	40.00%	111	1.47%	30,827	42.19%	N/A	80	72.39%	1	N/A
	2.50 to < 10.00	2,345	28	40.00%	35	4.79%	8,950	39.79%	N/A	45	128.73%	1	N/A
	10.00 to < 100.00	383	2	40.00%	8	23.87%	1,408	44.49%	N/A	22	273.13%	1	N/A
	100.00 (default)	293	8	40.00%	2	100.00%	1,641	28.69%	N/A	7	304.95%	—	N/A
Sub-total		39,832	433	40.00%	1,955	0.51%	163,514	46.95%	N/A	408	20.89%	4	61
Exposures related to residential mortgage loans	0.00 to < 0.15	35,984	18,929	64.96%	46,946	0.08%	547,170	12.91%	N/A	1,245	2.65%	4	N/A
	0.15 to < 0.25	33,599	9,306	68.38%	39,581	0.21%	292,113	14.43%	N/A	2,850	7.20%	12	N/A
	0.25 to < 0.50	6,725	33	42.29%	6,739	0.38%	25	18.69%	N/A	1,174	17.42%	5	N/A
	0.50 to < 0.75	18,979	4,492	65.28%	21,823	0.54%	181,263	15.78%	N/A	3,009	13.79%	19	N/A
	0.75 to < 2.50	18,710	2,511	61.80%	20,149	1.23%	126,852	17.49%	N/A	5,186	25.74%	44	N/A
	2.50 to < 10.00	3,547	346	56.07%	3,706	4.14%	28,531	16.78%	N/A	1,702	45.93%	26	N/A
	10.00 to < 100.00	847	57	52.52%	869	21.17%	6,664	21.12%	N/A	902	103.76%	40	N/A
	100.00 (default)	351	26	7.10%	350	100.00%	6,074	18.53%	N/A	582	166.11%	19	N/A
Sub-total		118,742	35,700	65.50%	140,163	0.86%	1,188,692	14.89%	N/A	16,650	11.88%	169	42
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,838	24,481	47.24%	14,401	0.08%	2,163,069	82.92%	N/A	589	4.09%	11	N/A
	0.15 to < 0.25	621	3,825	41.50%	2,208	0.20%	502,817	86.47%	N/A	205	9.30%	4	N/A
	0.25 to < 0.50	703	2,059	55.79%	1,852	0.33%	267,264	79.86%	N/A	242	13.05%	5	N/A
	0.50 to < 0.75	1,135	1,546	34.51%	1,669	0.58%	222,492	83.87%	N/A	349	20.94%	8	N/A
	0.75 to < 2.50	1,294	1,482	32.38%	1,774	1.23%	303,874	85.40%	N/A	661	37.25%	18	N/A
	2.50 to < 10.00	2,125	975	25.55%	2,374	3.32%	314,702	79.32%	N/A	1,707	71.91%	62	N/A
	10.00 to < 100.00	713	154	27.89%	756	18.64%	91,609	64.11%	N/A	1,232	162.91%	90	N/A
	100.00 (default)	114	7	9.18%	115	100.00%	81,853	79.08%	N/A	306	266.96%	66	N/A
Sub-total		9,543	34,529	45.20%	25,149	1.54%	3,947,680	82.32%	N/A	5,291	21.04%	264	277
SMEs similar to other retail client exposures	0.00 to < 0.15	591	2,774	44.39%	1,724	0.08%	37,594	67.26%	N/A	254	14.66%	1	N/A
	0.15 to < 0.25	649	1,342	44.16%	1,094	0.18%	22,370	63.70%	N/A	266	24.30%	1	N/A
	0.25 to < 0.50	1,233	1,730	49.46%	1,802	0.34%	44,972	69.59%	N/A	708	39.28%	4	N/A
	0.50 to < 0.75	730	894	42.66%	935	0.56%	31,643	70.36%	N/A	506	54.17%	4	N/A
	0.75 to < 2.50	2,509	1,284	47.04%	2,650	1.37%	42,280	60.37%	N/A	1,707	64.43%	20	N/A
	2.50 to < 10.00	970	350	47.72%	1,020	4.53%	21,780	73.88%	N/A	1,086	106.53%	32	N/A
	10.00 to < 100.00	302	58	19.40%	274	22.61%	5,843	60.83%	N/A	370	135.04%	37	N/A
	100.00 (default)	177	25	8.45%	134	100.00%	5,361	56.69%	N/A	344	256.81%	52	N/A
Sub-total		7,161	8,457	45.49%	9,633	3.07%	211,843	66.07%	N/A	5,241	54.40%	151	267
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,212	623	73.29%	1,623	0.10%	66,569	63.76%	N/A	260	16.11%	1	N/A
	0.15 to < 0.25	1,118	24	59.01%	1,050	0.21%	71,775	74.81%	N/A	318	30.25%	2	N/A
	0.25 to < 0.50	1,153	132	67.23%	1,096	0.37%	78,301	66.31%	N/A	458	41.76%	3	N/A
	0.50 to < 0.75	1,244	67	59.59%	1,277	0.55%	45,651	38.81%	N/A	377	29.49%	3	N/A
	0.75 to < 2.50	5,918	34	58.81%	5,682	1.89%	291,110	39.54%	N/A	2,762	48.62%	42	N/A
	2.50 to < 10.00	1,227	10	56.00%	978	4.15%	64,339	42.93%	N/A	605	61.83%	17	N/A
	10.00 to < 100.00	360	1	54.47%	261	23.61%	17,326	43.56%	N/A	271	103.67%	27	N/A
	100.00 (default)	109	1	6.46%	65	100.00%	22,015	49.46%	N/A	219	337.08%	15	N/A
Sub-total		12,341	892	70.16%	12,032	2.41%	657,086	48.66%	N/A	5,270	43.80%	110	57
Total retail clients – AIRB		187,619	80,011	54.62%	188,932	1.16%	6,168,815	28.96%	N/A	32,860	17.39%	698	704

Footnotes to this table are presented on the page 55.

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

As at September 30, 2023

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to residential mortgage loans	0.00 to < 0.15	5,675	12	40.00%	1,471	0.08%	42,062	40.13%	N/A	120	8.21%	—	N/A
	0.15 to < 0.25	7,750	16	40.00%	393	0.19%	46,968	72.25%	N/A	114	28.89%	1	N/A
	0.25 to < 0.50	3,077	37	40.00%	—	0.46%	145	21.82%	N/A	—	15.97%	—	N/A
	0.50 to < 0.75	8,708	23	40.00%	98	0.59%	32,105	40.30%	N/A	37	37.63%	—	N/A
	0.75 to < 2.50	10,504	241	40.00%	112	1.45%	32,641	43.80%	N/A	83	74.16%	1	N/A
	2.50 to < 10.00	2,245	15	40.00%	37	4.58%	9,458	37.57%	N/A	45	120.10%	1	N/A
	10.00 to < 100.00	379	1	40.00%	8	24.09%	2,131	42.26%	N/A	21	260.12%	1	N/A
	100.00 (default)	266	7	40.00%	3	100.00%	1,507	28.43%	N/A	9	307.11%	—	N/A
	Sub-total	38,604	352	40.00%	2,122	0.50%	167,017	46.23%	N/A	429	20.20%	4	25
Exposures related to residential mortgage loans	0.00 to < 0.15	34,769	18,031	64.95%	45,009	0.08%	527,295	13.28%	N/A	1,231	2.73%	5	N/A
	0.15 to < 0.25	33,751	9,283	67.78%	39,648	0.21%	297,270	15.00%	N/A	2,979	7.51%	13	N/A
	0.25 to < 0.50	7,065	36	40.76%	7,079	0.37%	25	19.16%	N/A	1,271	17.95%	5	N/A
	0.50 to < 0.75	19,478	4,628	64.73%	22,374	0.54%	188,683	16.39%	N/A	3,196	14.29%	20	N/A
	0.75 to < 2.50	19,096	2,597	60.86%	20,562	1.22%	133,436	18.26%	N/A	5,518	26.84%	46	N/A
	2.50 to < 10.00	3,501	333	54.84%	3,646	4.14%	29,753	17.28%	N/A	1,748	47.95%	26	N/A
	10.00 to < 100.00	815	56	50.73%	835	21.28%	9,110	24.69%	N/A	1,004	120.23%	45	N/A
	100.00 (default)	342	24	8.83%	341	100.00%	5,489	20.96%	N/A	665	195.11%	19	N/A
	Sub-total	118,817	34,988	65.19%	139,494	0.85%	1,191,061	15.49%	N/A	17,612	12.63%	179	46
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,817	24,104	47.13%	14,178	0.08%	2,142,863	82.87%	N/A	580	4.09%	9	N/A
	0.15 to < 0.25	631	4,136	41.24%	2,336	0.20%	529,841	86.54%	N/A	216	9.25%	4	N/A
	0.25 to < 0.50	755	2,322	53.76%	2,004	0.34%	296,761	80.26%	N/A	265	13.25%	6	N/A
	0.50 to < 0.75	1,141	1,638	34.57%	1,707	0.59%	226,619	83.74%	N/A	358	20.95%	8	N/A
	0.75 to < 2.50	1,359	1,695	32.02%	1,902	1.25%	344,115	85.38%	N/A	715	37.57%	20	N/A
	2.50 to < 10.00	2,293	1,117	26.41%	2,588	3.34%	365,815	79.34%	N/A	1,869	72.20%	68	N/A
	10.00 to < 100.00	765	172	27.29%	812	18.68%	153,652	64.05%	N/A	1,323	162.96%	97	N/A
	100.00 (default)	106	6	8.32%	107	100.00%	80,460	79.07%	N/A	302	282.79%	61	N/A
	Sub-total	9,867	35,190	44.80%	25,634	1.57%	4,140,126	82.28%	N/A	5,628	21.95%	273	354
SMEs similar to other retail client exposures	0.00 to < 0.15	631	2,647	44.46%	1,705	0.08%	37,228	66.19%	N/A	246	14.43%	1	N/A
	0.15 to < 0.25	616	1,320	43.95%	1,065	0.18%	22,325	64.04%	N/A	260	24.48%	1	N/A
	0.25 to < 0.50	1,217	1,725	49.72%	1,809	0.34%	45,765	69.32%	N/A	709	39.19%	4	N/A
	0.50 to < 0.75	757	901	42.51%	963	0.56%	33,113	70.32%	N/A	521	54.14%	4	N/A
	0.75 to < 2.50	2,547	1,226	47.19%	2,684	1.34%	44,367	58.76%	N/A	1,750	65.20%	21	N/A
	2.50 to < 10.00	987	344	48.20%	1,042	4.60%	23,583	73.06%	N/A	1,099	105.46%	33	N/A
	10.00 to < 100.00	301	58	20.15%	279	22.13%	9,080	61.10%	N/A	376	134.48%	37	N/A
	100.00 (default)	149	23	8.88%	113	100.00%	4,962	56.39%	N/A	298	264.77%	43	N/A
	Sub-total	7,205	8,244	45.58%	9,660	2.83%	220,423	65.36%	N/A	5,259	54.44%	144	290
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,188	614	73.48%	1,596	0.10%	66,252	62.99%	N/A	254	15.91%	1	N/A
	0.15 to < 0.25	1,086	23	60.73%	1,017	0.21%	72,809	74.13%	N/A	305	29.99%	2	N/A
	0.25 to < 0.50	1,113	137	66.94%	1,059	0.38%	79,140	66.46%	N/A	442	41.82%	3	N/A
	0.50 to < 0.75	1,232	68	57.59%	1,265	0.55%	45,317	38.85%	N/A	374	29.54%	3	N/A
	0.75 to < 2.50	5,916	37	63.17%	5,686	1.87%	297,911	39.54%	N/A	2,757	48.49%	41	N/A
	2.50 to < 10.00	1,302	12	50.47%	1,056	4.16%	69,651	42.98%	N/A	654	61.93%	19	N/A
	10.00 to < 100.00	349	2	54.22%	249	23.62%	32,361	43.98%	N/A	261	104.64%	26	N/A
	100.00 (default)	90	1	6.15%	58	100.00%	21,728	49.39%	N/A	201	348.35%	12	N/A
	Sub-total	12,276	894	70.13%	11,986	2.35%	685,169	48.35%	N/A	5,248	43.78%	107	67
Total retail clients – AIRB	186,769	79,668	54.16%	188,896	1.14%	6,403,796	29.53%	N/A	34,176	18.09%	707	782	

⁽¹⁾ This parameter should only be filled out when it is used for the calculation of RWA.⁽²⁾ The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

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

As at September 30, 2024

(in millions of dollars)	PD scale (%)	a	b	c	d	e	f	g	h	i	j	k	l
		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 ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,434	2,550	41.76%	4,562	0.07%	24	45.00%	1.8	1,060	23.23%	1	N/A
	0.15 to < 0.25	479	673	37.80%	733	0.19%	5	45.00%	1.6	251	34.25%	1	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	22	—	10.00%	22	17.34%	1	45.00%	1.0	46	214.68%	2	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	3,935	3,223	40.91%	5,317	0.16%	30	45.00%	1.8	1,357	25.53%	4	—	
Exposures related to businesses	0.00 to < 0.15	510	2,242	42.36%	1,454	0.11%	23	40.00%	2.6	410	28.19%	1	N/A
	0.15 to < 0.25	874	1,584	39.76%	1,504	0.23%	20	40.00%	2.0	558	37.12%	1	N/A
	0.25 to < 0.50	1,608	2,693	36.33%	2,588	0.34%	28	40.00%	1.9	1,170	45.23%	4	N/A
	0.50 to < 0.75	936	917	45.37%	1,352	0.62%	19	40.00%	2.0	853	63.07%	3	N/A
	0.75 to < 2.50	2,408	1,763	41.50%	3,138	1.59%	48	40.00%	2.1	2,772	88.30%	20	N/A
	2.50 to < 10.00	1,927	670	34.43%	2,153	4.78%	44	40.00%	1.6	2,601	120.79%	41	N/A
	10.00 to < 100.00	4	116	39.92%	50	27.17%	1	40.00%	2.8	90	181.05%	5	N/A
	100.00 (default)	150	41	41.89%	168	100.00%	3	40.00%	1.0	448	267.22%	33	N/A
Sub-total	8,417	10,026	39.90%	12,407	2.87%	186	40.00%	2.0	8,902	71.75%	108	76	
Total non-retail clients – FIRB	12,352	13,249	40.14%	17,724	2.07%	216	41.48%	1.9	10,259	57.88%	112	76	

Footnotes to this table are presented on the page 60.

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

As at June 30, 2024

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	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 ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—%	—	N/A	
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	
Exposures related to financial institutions	0.00 to < 0.15	3,056	2,515	42.05%	4,144	0.07%	25	45.00%	2.5	1,203	29.04%	1	N/A
	0.15 to < 0.25	503	671	37.79%	757	0.19%	5	45.00%	2.5	324	42.77%	1	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	21	—	10.00%	21	17.34%	1	45.00%	2.5	49	230.59%	2	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	3,580	3,186	41.14%	4,922	0.16%	31	45.00%	2.5	1,576	32.02%	4	—	
Exposures related to businesses	0.00 to < 0.15	697	2,374	42.31%	1,696	0.11%	23	40.00%	2.5	474	27.95%	1	N/A
	0.15 to < 0.25	710	1,678	37.82%	1,345	0.23%	18	40.00%	2.5	564	41.95%	1	N/A
	0.25 to < 0.50	1,522	2,925	36.61%	2,593	0.34%	27	40.00%	2.5	1,319	50.86%	3	N/A
	0.50 to < 0.75	905	1,012	46.03%	1,371	0.62%	21	40.00%	2.5	933	67.99%	3	N/A
	0.75 to < 2.50	2,227	1,344	41.43%	2,783	1.68%	46	40.00%	2.5	2,656	95.42%	20	N/A
	2.50 to < 10.00	1,844	708	35.25%	2,089	4.72%	39	40.00%	2.5	2,714	129.94%	39	N/A
	10.00 to < 100.00	3	2	34.62%	4	23.66%	1	40.00%	2.5	7	182.45%	—	N/A
	100.00 (default)	150	53	41.92%	172	100.00%	2	40.00%	2.5	433	251.96%	35	N/A
Sub-total	8,058	10,096	39.67%	12,053	2.82%	177	40.00%	2.5	9,100	75.50%	102	79	
Total non-retail clients – FIRB	11,638	13,282	40.02%	16,975	2.06%	208	41.44%	2.5	10,676	62.89%	106	79	

Footnotes to this table are presented on the page 60.

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

As at March 31, 2024

(in millions of dollars)	PD scale (%)	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre-CCF	c Average CCF	d EAD post-CRM and post-CCF	e Average PD	f Number of debtors	g Average LGD	h Average maturity ⁽¹⁾	i RWA	j RWA proportion	k Expected loss ⁽²⁾	l Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	5,364	2,707	41.94%	6,525	0.06%	24	45.00%	2.5	1,826	27.98%	2	N/A
	0.15 to < 0.25	268	256	34.23%	355	0.19%	4	45.00%	2.5	152	42.78%	—	N/A
	0.25 to < 0.50	139	—	—%	139	0.35%	1	45.00%	2.5	81	58.55%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	5,771	2,963	41.26%	7,019	0.07%	29	45.00%	2.5	2,059	29.34%	2	—	
Exposures related to businesses	0.00 to < 0.15	760	2,633	44.15%	1,918	0.12%	22	40.00%	2.5	556	29.00%	1	N/A
	0.15 to < 0.25	1,116	1,521	29.07%	1,558	0.23%	17	40.00%	2.5	654	42.00%	1	N/A
	0.25 to < 0.50	1,144	2,037	50.54%	2,173	0.36%	28	40.00%	2.5	1,138	52.37%	3	N/A
	0.50 to < 0.75	641	955	48.17%	1,101	0.62%	17	40.00%	2.5	745	67.68%	3	N/A
	0.75 to < 2.50	2,546	1,525	40.20%	3,159	1.63%	50	40.00%	2.5	2,990	94.65%	21	N/A
	2.50 to < 10.00	1,534	616	35.59%	1,749	4.74%	31	40.00%	2.5	2,277	130.17%	33	N/A
	10.00 to < 100.00	1	2	35.40%	2	13.76%	1	40.00%	2.5	3	191.78%	—	N/A
	100.00 (default)	130	9	50.51%	135	100.00%	3	40.00%	2.5	212	157.28%	45	N/A
Sub-total	7,872	9,298	42.29%	11,795	2.46%	169	40.00%	2.5	8,575	72.70%	107	89	
Total non-retail clients – FIRB	13,643	12,261	42.05%	18,814	1.57%	198	41.86%	2.5	10,634	56.52%	109	89	

Footnotes to this table are presented on the page 60.

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

As at December 31, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,727	2,522	42.21%	5,815	0.07%	26	45.00%	2.5	1,587	27.29%	2	N/A
	0.15 to < 0.25	58	211	33.00%	128	0.19%	3	45.00%	2.5	54	42.73%	—	N/A
	0.25 to < 0.50	170	150	40.00%	230	0.35%	1	45.00%	2.5	134	58.18%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	4,955	2,883	41.42%	6,173	0.08%	30	45.00%	2.5	1,775	28.76%	2	1	
Exposures related to businesses	0.00 to < 0.15	981	2,616	44.30%	2,140	0.12%	23	40.00%	2.5	609	28.46%	1	N/A
	0.15 to < 0.25	890	1,448	28.50%	1,304	0.22%	17	40.00%	2.5	535	41.08%	1	N/A
	0.25 to < 0.50	1,062	1,817	51.83%	2,004	0.34%	26	40.00%	2.5	1,027	51.22%	3	N/A
	0.50 to < 0.75	511	669	43.83%	804	0.59%	17	40.00%	2.5	534	66.40%	2	N/A
	0.75 to < 2.50	2,265	1,853	40.58%	3,016	1.51%	48	40.00%	2.5	2,800	92.85%	18	N/A
	2.50 to < 10.00	1,700	698	35.04%	1,944	4.29%	30	40.00%	2.5	2,451	126.09%	33	N/A
	10.00 to < 100.00	1	2	33.34%	1	14.91%	2	40.00%	2.5	3	193.22%	—	N/A
	100.00 (default)	133	8	52.11%	137	100.00%	1	40.00%	2.5	225	163.97%	45	N/A
Sub-total	7,543	9,111	41.79%	11,350	2.50%	164	40.00%	2.5	8,184	72.11%	103	98	
Total non-retail clients – FIRB⁽⁴⁾	12,498	11,994	41.70%	17,523	1.64%	194	41.76%	2.5	9,959	56.84%	105	99	

Footnotes to this table are presented on the page 60.

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

As at September 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	4,816	2,112	42.48%	5,725	0.07%	305	45.00%	2.5	1,585	27.69%	2	N/A
	0.15 to < 0.25	22	355	35.78%	149	0.19%	25	45.00%	2.5	63	42.72%	—	N/A
	0.25 to < 0.50	206	150	40.00%	266	0.35%	11	45.00%	2.5	155	58.35%	—	N/A
	0.50 to < 0.75	—	7	100.00%	7	0.62%	7	45.00%	2.5	9	128.57%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
Sub-total	5,044	2,624	41.42%	6,147	0.08%	348	45.00%	2.5	1,812	29.48%	2	—	
Exposures related to businesses	0.00 to < 0.15	663	3,147	42.11%	1,982	0.11%	42	40.00%	2.5	561	28.38%	1	N/A
	0.15 to < 0.25	566	1,132	29.50%	901	0.22%	21	40.00%	2.5	370	41.10%	1	N/A
	0.25 to < 0.50	1,289	1,627	53.25%	2,155	0.33%	47	40.00%	2.5	1,085	50.33%	3	N/A
	0.50 to < 0.75	580	566	44.91%	834	0.59%	35	40.00%	2.5	554	66.38%	2	N/A
	0.75 to < 2.50	2,627	1,266	41.06%	3,147	1.43%	88	40.00%	2.5	2,861	90.91%	18	N/A
	2.50 to < 10.00	1,600	543	36.28%	1,794	4.38%	55	40.00%	2.5	2,277	126.93%	31	N/A
	10.00 to < 100.00	70	51	40.60%	92	13.22%	2	40.00%	2.5	175	189.30%	5	N/A
	100.00 (default)	65	7	48.52%	67	100.00%	638	40.00%	2.5	139	202.72%	28	N/A
Sub-total	7,460	8,339	42.22%	10,972	2.01%	928	40.00%	2.5	8,022	73.11%	89	75	
Total non-retail clients – FIRB	12,504	10,963	42.03%	17,119	1.32%	1,276	41.79%	2.5	9,834	57.44%	91	75	

⁽¹⁾ This parameter should only be filled out when it is used for the calculation of RWA.⁽²⁾ The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.⁽⁴⁾ Average PD for the fourth quarter of 2023 has been restated to conform with the presentation for the other quarters.

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

	a	a	a	a	a
	RWA amounts				
(in millions of dollars)	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
1 RWA as at end of previous reporting period	75,126	72,879	72,016	71,975	69,925
2 Asset size ⁽¹⁾	955	423	1,357	129	780
3 Asset quality ⁽²⁾	77	820	(1,147)	693	1,256
4 Model updates ⁽³⁾	—	—	323	—	—
5 Methodology and policy ⁽⁴⁾	(2,164)	934	199	(638)	(131)
6 Acquisitions and disposals ⁽⁵⁾	—	—	—	—	—
7 Foreign exchange movements ⁽⁶⁾	(74)	70	131	(143)	145
8 Other	—	—	—	—	—
9 RWA as at end of reporting period	73,920	75,126	72,879	72,016	71,975

⁽¹⁾ Increase or decrease in underlying exposures.

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

⁽³⁾ Change in models and risk parameters.

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

⁽⁵⁾ Change in portfolio size resulting from acquisitions and disposals of entities.

⁽⁶⁾ Market fluctuations, such as foreign exchange movements.

Exposure at default by asset class and by region

(in millions of dollars)	As at September 30, 2024							As at June 30, 2024						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	6,599	—	—	—	—	6,599	7,879	8,139	—	—	—	—	8,139	9,232
Non-central government public sector entities	6,918	1,702	—	—	58	8,678	8,764	6,579	1,637	—	—	57	8,273	8,307
Financial institutions	1,778	10	—	6	20	1,814	2,459	1,392	9	—	15	17	1,433	2,019
Businesses	10,335	3,635	4,922	18	2,608	21,518	16,519	9,782	3,754	3,761	25	2,157	19,479	15,819
SMEs similar to other retail client exposures	220	80	—	—	6	306	292	212	80	—	—	7	299	281
Real estate	6,584	219	—	—	—	6,803	5,257	6,332	165	—	—	—	6,497	5,135
Revolving retail client exposures	91	17	—	—	—	108	108	87	18	—	—	—	105	105
Other retail client exposures (excluding SMEs)	1,157	774	—	—	4	1,935	1,792	1,151	765	—	—	6	1,922	1,795
Securitization	25	—	—	—	—	25	25	25	—	—	—	—	25	25
Equities	673	148	—	—	—	821	821	638	144	—	—	—	782	782
Trading portfolio	—	—	23,805	517	—	24,322	1,025	—	—	20,775	485	—	21,260	859
Internal Ratings-Based approach														
Sovereign borrowers	35,691	1,342	—	—	54	37,087	93,035	35,037	1,360	—	—	64	36,461	89,326
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	3,935	1,203	70	5,768	180	11,156	11,126	3,580	1,204	44	5,106	138	10,072	10,037
Businesses	33,616	7,166	—	—	978	41,760	37,170	33,197	7,228	—	—	1,345	41,770	37,523
SMEs similar to other retail client exposures	7,708	3,932	—	1	90	11,731	10,395	7,653	3,944	—	2	125	11,724	10,334
Real estate	196,334	27,881	—	—	—	224,215	175,061	192,111	27,088	—	—	—	219,199	172,988
Revolving retail client exposures	7,212	8,068	—	—	—	15,280	15,280	7,077	8,186	—	—	—	15,263	15,263
Other retail client exposures	14,821	8,008	—	—	8	22,837	21,514	14,742	8,112	—	—	7	22,861	21,505
Trading portfolio	—	—	15,801	798	—	16,599	1,308	—	—	9,514	715	—	10,229	839
Total	333,697	64,185	44,598	7,108	4,006	453,594	409,830	327,734	63,694	34,094	6,348	3,923	435,793	402,174
By region														
Canada	328,234	62,802	37,493	2,502	2,735	433,766	397,157	323,162	62,051	27,594	2,366	3,007	418,180	391,191
United States	4,571	1,354	6,034	618	888	13,465	7,308	4,001	1,614	4,872	467	577	11,531	6,507
Other countries	892	29	1,071	3,988	383	6,363	5,365	571	29	1,628	3,515	339	6,082	4,476
Total	333,697	64,185	44,598	7,108	4,006	453,594	409,830	327,734	63,694	34,094	6,348	3,923	435,793	402,174

Footnotes to this table are presented on page 64.

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

(in millions of dollars)	As at March 31, 2024						As at December 31, 2023							
	Exposure classes ⁽¹⁾						Exposure classes ⁽¹⁾							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	8,249	—	—	—	—	8,249	9,064	5,262	—	—	—	—	5,262	6,014
Non-central government public sector entities	7,040	1,617	—	—	50	8,707	8,763	6,846	1,632	—	—	47	8,525	8,578
Financial institutions	3,046	9	10	13	19	3,097	3,612	2,190	69	46	6	23	2,334	2,809
Businesses	9,226	3,518	3,853	25	2,373	18,995	15,384	9,006	2,995	2,352	22	2,210	16,585	14,420
SMEs similar to other retail client exposures	188	78	—	—	7	273	258	167	78	—	—	7	252	238
Real estate	5,962	107	—	—	—	6,069	4,996	5,889	114	—	—	—	6,003	4,993
Revolving retail client exposures	81	17	—	—	—	98	98	75	16	—	—	—	91	91
Other retail client exposures (excluding SMEs)	1,098	750	—	—	6	1,854	1,712	1,232	760	—	—	6	1,998	1,836
Securitization	26	—	—	—	—	26	26	26	—	—	—	—	26	26
Equities	626	140	—	—	—	766	766	608	139	—	—	—	747	746
Trading portfolio	—	—	19,297	414	—	19,711	681	—	—	15,269	380	—	15,649	681
Internal Ratings-Based approach														
Sovereign borrowers	34,611	1,165	—	4	58	35,838	85,566	34,628	1,166	—	—	75	35,869	83,581
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	5,771	1,117	1,318	5,180	131	13,517	12,468	4,955	1,085	783	4,716	133	11,672	10,964
Businesses	32,107	6,684	—	—	1,672	40,463	36,300	30,977	6,481	—	—	1,630	39,088	34,994
SMEs similar to other retail client exposures	7,577	3,901	—	4	121	11,603	10,182	7,161	3,722	—	2	119	11,004	9,635
Real estate	186,296	26,135	—	—	—	212,431	169,391	184,913	25,409	—	—	—	210,322	168,710
Revolving retail client exposures	7,172	8,151	—	—	—	15,323	15,323	7,225	8,101	—	—	—	15,326	15,326
Other retail client exposures	14,525	8,068	—	—	6	22,599	21,187	14,659	8,125	—	—	5	22,789	21,856
Trading portfolio	—	—	7,487	718	—	8,205	1,055	—	—	5,944	932	—	6,876	1,076
Total	323,601	61,457	31,965	6,358	4,443	427,824	396,832	315,819	59,892	24,394	6,058	4,255	410,418	386,574
By region														
Canada	318,414	60,154	25,598	2,141	3,456	409,763	385,387	311,536	58,710	17,225	2,191	3,529	393,191	376,496
United States	4,347	1,296	5,009	465	694	11,811	6,542	3,543	1,178	3,963	425	417	9,526	5,490
Other countries	840	7	1,358	3,752	293	6,250	4,903	740	4	3,206	3,442	309	7,701	4,588
Total	323,601	61,457	31,965	6,358	4,443	427,824	396,832	315,819	59,892	24,394	6,058	4,255	410,418	386,574

Footnotes to this table are presented on page 64.

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

As at September 30, 2023

Exposure classes⁽¹⁾

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach							
Sovereign borrowers	6,084	—	—	—	—	6,084	6,563
Non-central government public sector entities	6,725	1,711	—	—	46	8,482	8,526
Financial institutions	2,333	108	122	44	26	2,633	3,049
Businesses	8,636	2,892	2,532	31	1,771	15,862	13,392
SMEs similar to other retail client exposures	162	21	—	—	7	190	182
Real estate	5,427	78	—	—	—	5,505	4,775
Revolving retail client exposures	77	16	—	—	—	93	93
Other retail client exposures (excluding SMEs)	1,012	648	—	—	6	1,666	1,474
Securitization	32	—	—	—	—	32	32
Equities	594	137	—	—	—	731	731
Trading portfolio	—	—	13,142	207	—	13,349	604
Internal Ratings-Based approach							
Sovereign borrowers	33,807	1,411	—	—	53	35,271	81,457
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	5,044	989	1,009	4,410	113	11,565	10,639
Businesses	30,434	6,129	—	—	1,582	38,145	34,197
SMEs similar to other retail client exposures	7,205	3,639	—	7	113	10,964	9,667
Real estate	182,637	24,694	—	—	—	207,331	166,996
Revolving retail client exposures	7,402	8,141	—	—	—	15,543	15,543
Other retail client exposures	14,741	8,246	—	—	6	22,993	22,077
Trading portfolio	—	—	10,861	886	—	11,747	1,505
Total	312,352	58,860	27,666	5,585	3,723	408,186	381,502
By region							
Canada	308,402	58,006	22,589	2,107	3,311	394,415	372,735
United States	2,878	848	2,703	363	79	6,871	4,219
Other countries	1,072	6	2,374	3,115	333	6,900	4,548
Total	312,352	58,860	27,666	5,585	3,723	408,186	381,502

⁽¹⁾ The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.⁽²⁾ 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, 2024							As at June 30, 2024						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	10,141	533	—	—	22	10,696	12,017	9,993	531	—	—	52	10,576	11,909
Mining	678	297	—	—	73	1,048	1,049	878	302	—	—	69	1,249	1,251
Oil and gas	291	439	—	—	24	754	753	308	451	—	—	17	776	776
Utilities	3,027	1,088	—	—	296	4,411	4,410	2,513	1,239	—	—	277	4,029	4,029
Construction	3,689	1,102	—	—	298	5,089	5,189	3,560	1,240	—	—	296	5,096	5,180
Manufacturing	4,592	1,397	—	—	157	6,146	6,253	4,543	1,263	—	—	332	6,138	6,248
Wholesale trade	2,103	444	—	—	86	2,633	2,670	2,080	450	—	—	129	2,659	2,700
Retail trade	3,516	805	—	—	18	4,339	4,378	3,591	773	—	—	36	4,400	4,457
Transportation	1,497	448	—	1	71	2,017	2,032	1,451	448	—	—	74	1,973	1,989
Information industry	452	511	—	—	18	981	996	467	574	—	—	21	1,062	1,077
Finance and insurance	12,871	2,434	1,492	5,791	1,330	23,918	22,471	14,493	2,469	1,496	5,146	961	24,565	23,359
Real estate	4,477	1,333	—	—	79	5,889	24,632	4,658	1,332	—	—	126	6,116	22,548
Professional services	1,415	409	—	—	278	2,102	1,975	1,353	397	—	—	337	2,087	1,937
Management of companies	1,247	227	—	—	35	1,509	1,496	1,206	207	—	—	41	1,454	1,452
Administrative services	784	152	—	—	35	971	985	790	128	—	—	42	960	972
Education	143	54	—	—	2	199	203	159	50	—	—	3	212	215
Health care	665	120	—	—	5	790	2,386	668	126	—	—	23	817	2,322
Arts and entertainments	239	51	—	—	1	291	315	265	66	—	—	3	334	358
Accommodation	524	40	—	—	2	566	618	484	41	—	—	8	533	616
Other services	1,091	133	—	—	10	1,234	1,259	995	129	—	—	14	1,138	1,179
Public agencies	36,777	1,088	—	—	78	37,943	68,338	35,077	1,093	—	—	77	36,247	66,060
Other Industries	1,735	251	3,500	—	922	6,408	3,763	1,595	246	2,309	—	783	4,933	3,322
Total	91,954	13,356	4,992	5,792	3,840	119,934	168,188	91,127	13,555	3,805	5,146	3,721	117,354	163,956
	As at March 31, 2024							As at December 31, 2023						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	9,657	503	—	—	38	10,198	11,567	9,497	509	—	—	44	10,050	11,378
Mining ⁽³⁾	796	203	—	—	57	1,056	1,061	747	124	—	—	17	888	892
Oil and gas ⁽³⁾	391	462	—	—	17	870	869	376	432	—	—	106	914	913
Utilities	2,558	1,040	—	4	273	3,875	3,875	2,021	1,088	—	—	210	3,319	3,318
Construction	3,199	1,243	—	—	301	4,743	4,822	3,176	1,127	—	—	302	4,605	4,654
Manufacturing	4,439	1,207	—	—	323	5,969	6,080	4,180	1,228	—	—	314	5,722	5,835
Wholesale trade	2,025	460	—	—	132	2,617	2,655	1,972	475	—	—	135	2,582	2,618
Retail trade	3,506	745	—	—	32	4,283	4,340	3,852	731	—	—	29	4,612	4,669
Transportation	1,400	474	—	—	74	1,948	1,963	1,162	432	—	1	75	1,670	1,686
Information industry	423	319	—	—	440	1,182	1,196	433	292	—	—	440	1,165	1,177
Finance and insurance	9,791	2,252	3,237	5,218	1,107	21,605	18,835	11,220	1,960	2,066	4,743	1,115	21,104	19,342
Real estate	4,817	1,263	—	—	114	6,194	20,442	4,638	1,162	—	—	106	5,906	18,641
Professional services	1,256	391	—	—	461	2,108	1,840	1,211	327	—	—	212	1,750	1,664
Management of companies	1,116	218	—	—	43	1,377	1,357	1,010	195	—	—	41	1,246	1,226
Administrative services	653	149	—	—	38	840	850	609	166	—	—	33	808	817
Education	142	25	—	—	2	169	173	143	25	—	—	2	170	174
Health care	639	107	—	—	18	764	2,207	601	120	—	—	18	739	2,148
Arts and entertainments	263	68	—	—	2	333	356	264	64	—	—	2	330	352
Accommodation	442	46	—	—	8	496	584	385	30	—	—	8	423	516
Other services	909	139	—	—	15	1,063	1,104	789	126	—	—	15	930	968
Public agencies	42,958	923	—	—	59	43,940	72,666	37,001	908	—	—	91	38,000	66,326
Other industries	1,630	256	1,944	—	699	4,529	3,552	1,731	275	1,115	—	756	3,877	3,468
Total	93,010	12,493	5,181	5,222	4,253	120,159	162,394	87,018	11,796	3,181	4,744	4,071	110,810	152,782

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, 2023

Exposure classes⁽¹⁾

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries							
Agriculture	9,196	471	—	—	40	9,707	11,013
Mining ⁽³⁾	684	116	—	—	18	818	819
Oil and gas ⁽³⁾	304	428	—	—	108	840	840
Utilities	1,765	708	—	—	177	2,650	2,650
Construction	3,438	1,158	—	—	293	4,889	4,936
Manufacturing	4,339	1,150	—	—	312	5,801	5,899
Wholesale trade	2,084	432	—	—	129	2,645	2,677
Retail trade	2,935	790	—	—	31	3,756	3,809
Transportation	1,154	441	—	—	76	1,671	1,688
Information industry	458	293	—	—	440	1,191	1,200
Finance and insurance	11,705	1,914	2,729	4,485	804	21,637	19,135
Real estate	4,408	1,171	—	—	99	5,678	16,827
Professional services	1,374	295	—	—	66	1,735	1,757
Management of companies	1,067	261	—	—	38	1,366	1,336
Administrative services	732	127	—	—	30	889	896
Education	127	27	—	—	2	156	159
Health care	650	308	—	—	19	977	2,322
Arts and entertainments	302	65	—	—	3	370	388
Accommodation	381	18	—	—	9	408	490
Other services	903	93	—	—	13	1,009	1,043
Public agencies	36,694	926	—	—	88	37,708	66,105
Other businesses	1,638	337	934	—	750	3,659	3,308
Total	86,338	11,529	3,663	4,485	3,545	109,560	149,297

⁽¹⁾ The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.⁽²⁾ After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.⁽³⁾ Data as at March 31, 2024, and for prior periods have been reclassified to conform with the presentation for the current period.

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

(as a percentage)	As at September 30, 2024						As at June 30, 2024					
	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	29.29%	24.15%	44.47%	16.84%	0.02%	—%	29.11%	24.33%	45.69%	13.22%
Financial institutions	0.11	—	45.00	—	40.91	—	0.12	—	45.00	—	41.14	—
Businesses	3.96	1.81	27.94	15.63	36.59	16.44	3.87	1.66	28.18	16.09	37.45	15.33
SMEs similar to other retail client exposures	3.41	3.62	65.14	49.97	48.23	33.09	3.17	2.82	65.20	57.81	48.58	35.93
Exposures related to residential mortgages												
Insured exposures	0.74	0.31	51.42	35.05	40.00	40.00	0.65	0.29	49.43	33.09	40.00	40.00
Uninsured exposures	0.92	0.50	14.44	7.17	66.22	25.95	0.90	0.49	14.72	7.25	66.12	29.58
Qualifying revolving retail client exposures (QRRCE)	1.57	0.38	81.63	71.63	44.77	39.76	1.50	0.39	81.74	72.35	45.21	40.62
Other retail client exposures (non-QRRCE) excluding SMEs	2.58	1.22	46.26	42.13	70.07	60.08	2.52	1.19	46.76	40.29	70.72	64.01

(as a percentage)	As at March 31, 2024						As at December 31, 2023					
	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	28.84%	24.47%	46.78%	11.02%	0.02%	—%	28.35%	24.30%	46.48%	11.86%
Financial institutions	0.08	—	45.00	—	41.26	—	0.07	—	45.00	—	41.42	—
Businesses	3.87	1.38	27.81	15.19	38.01	15.86	3.86	1.57	27.90	16.28	37.54	17.94
SMEs similar to other retail client exposures	3.16	2.12	65.22	59.01	48.51	40.56	3.03	2.13	65.43	58.52	45.49	42.07
Exposures related to residential mortgages												
Insured exposures	0.66	0.28	48.07	31.22	40.00	40.00	0.51	0.24	46.95	29.00	40.00	40.00
Uninsured exposures	0.91	0.49	14.63	7.15	66.03	28.12	0.86	0.44	14.89	7.06	65.50	23.40
Qualifying revolving retail client exposures (QRRCE)	1.62	0.39	81.60	72.68	44.85	39.61	1.54	0.37	82.32	73.29	45.20	43.86
Other retail client exposures (non-QRRCE) excluding SMEs	2.56	1.15	46.91	39.62	70.72	61.78	2.41	1.08	48.66	43.51	70.16	67.95

(as a percentage)	As at September 30, 2023					
	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	28.47%	24.92%	48.27%	11.63%
Financial institutions	0.14	—	45.00	—	41.42	0.23
Businesses	3.50	1.35	27.75	18.40	37.74	19.04
SMEs similar to other retail client exposures	2.83	1.99	65.38	58.16	45.58	43.65
Exposures related to residential mortgages						
Insured exposures	0.50	0.21	46.23	26.46	40.00	40.00
Uninsured exposures	0.85	0.41	15.49	7.54	65.19	19.84
Qualifying revolving retail client exposures (QRRCE)	1.57	0.36	82.28	73.08	44.80	39.19
Other retail client exposures (non-QRRCE) excluding SMEs	2.35	0.99	48.35	42.95	70.13	65.13

⁽¹⁾ "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.

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

COUNTERPARTY CREDIT RISK

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

	a	b	c	d	e	f
	As at September 30, 2024					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,440	3,638	N/A	1.4	7,108	2,961
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	1,331	861
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	1,440	3,638	—	N/A	8,439	3,822
	a	b	c	d	e	f
	As at June 30, 2024					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,000	3,535	N/A	1.4	6,348	2,792
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	923	796
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	1,000	3,535	—	N/A	7,271	3,588
	a	b	c	d	e	f
	As at March 31, 2024					
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
(in millions of dollars)						
1 SA-CCR (for derivatives)	1,042	3,499	N/A	1.4	6,358	2,596
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	1,587	1,102
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	1,042	3,499	—	N/A	7,945	3,698

Footnotes to this table are presented on the next page.

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

	a	b	c	d	e	f
	As at December 31, 2023					
(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)	908	3,419	N/A	1.4	6,058	2,421
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	1,057	838
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	908	3,419	—	N/A	7,115	3,259

	a	b	c	d	e	f
	As at September 30, 2023					
(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)	692	3,297	N/A	1.4	5,585	2,595
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	1,360	698
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 Total	692	3,297	—	N/A	6,945	3,293

⁽¹⁾ Excluding exposures and RWA for the credit valuation adjustment and central counterparties (presented in Template CCR8).

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at September 30, 2024														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	3	—	—	—	—	—	—	—	—	—	—	—	3
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	43	3	—	6	—	—	—	—	—	—	223	—	275
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	22	—	—	8	—	8	170	—	751	76	9	—	1,044
	Of which: specialized lending	—	—	—	—	—	—	—	—	170	—	28	76	—	—	274
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	68	3	—	14	—	8	170	—	751	76	232	—	1,322

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at June 30, 2024														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	30	—	—	—	—	—	—	—	—	—	—	—	30
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	53	1	—	15	—	—	—	—	—	—	125	—	194
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	24	—	—	4	—	15	83	—	891	74	—	—	1,091
	Of which: specialized lending	—	—	—	—	—	—	—	—	83	—	5	74	—	—	162
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	107	1	—	19	—	15	83	—	891	74	125	—	1,315

Footnotes to this table are presented on page 72.

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	As at March 31, 2024														
(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight															
1 Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	21	—	—	—	—	—	—	—	—	—	—	—	21
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	26	1	—	13	—	—	—	—	—	—	119	—	159
Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	25	—	—	6	—	12	87	—	1,051	72	—	—	1,253
Of which: specialized lending	—	—	—	—	—	—	—	—	87	—	3	72	—	—	162
Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Total	—	—	72	1	—	19	—	12	87	—	1,051	72	119	—	1,433

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	As at December 31, 2023														
(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight															
1 Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	20	—	—	—	—	—	—	—	—	—	—	—	20
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	46	—	—	6	—	—	—	—	—	—	60	—	112
Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	22	—	—	9	—	8	136	—	873	66	—	—	1,114
Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	136	—	5	66	—	—	207
Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Total	—	—	88	—	—	15	—	8	136	—	873	66	60	—	1,246

Footnotes to this table are presented on page 72.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at September 30, 2023														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
Regulatory portfolio / Risk weight																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	3	—	—	—	—	—	—	—	—	—	—	—	3
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	61	—	—	44	—	—	—	—	—	—	87	—	192
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	31	—	—	—	—	10	36	—	646	21	—	—	744
	Of which: specialized lending ⁽²⁾	—	—	—	—	—	—	—	—	36	—	1	21	—	—	58
	Securities firms and other financial institutions treated as businesses ⁽²⁾	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Total	—	—	95	—	—	44	—	10	36	—	646	21	87	—	939

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

⁽²⁾ Data prior to the first quarter of 2024 have been reclassified from the "Securities firms and other financial institutions treated as businesses" row to the "Specialized lending" row to conform with the presentation for the subsequent quarters.

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

(in millions of dollars)	PD scale (%)	As at September 30, 2024							As at June 30, 2024						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	479	0.02%	14	10.00%	0.10	2	0.40%	129	0.02%	11	10.00%	0.30	1	0.80%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	479	0.02%	14	10.00%	0.10	2	0.40%	129	0.02%	11	10.00%	0.30	1	0.80%	
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%	
Exposures related to businesses	0.00 to < 0.15	2	0.05%	48	86.40%	1.10	—	13.30%	2	0.06%	32	86.40%	1.00	—	13.87%
	0.15 to < 0.25	9	0.22%	71	86.40%	1.70	6	67.61%	11	0.22%	61	86.40%	1.30	7	62.44%
	0.25 to < 0.50	38	0.32%	77	86.40%	2.80	39	101.61%	40	0.32%	58	86.40%	2.10	36	90.46%
	0.50 to < 0.75	41	0.57%	63	86.40%	3.50	55	134.61%	24	0.58%	50	86.40%	3.20	31	129.88%
	0.75 to < 2.50	165	1.76%	312	86.40%	2.80	281	170.30%	131	1.84%	224	86.40%	2.30	204	155.35%
	2.50 to < 10.00	28	4.01%	86	86.40%	2.70	62	224.53%	19	4.92%	54	86.40%	1.90	46	239.84%
	10.00 to < 100.00	17	23.16%	27	86.40%	2.00	63	380.38%	19	23.67%	18	86.40%	1.80	70	362.72%
	100.00 (default)	3	100.00%	10	86.40%	1.20	32	1,079.94%	8	100.00%	7	86.40%	1.00	83	1,079.94%
Sub-total	303	3.71%	694	86.40%	2.80	538	177.49%	254	6.26%	504	86.40%	2.20	477	187.88%	
Total AIRB	782	1.45%	708	39.94%	1.20	540	68.54%	383	4.16%	515	60.73%	1.60	478	124.63%	

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

(in millions of dollars)	PD scale (%)	As at March 31, 2024							As at December 31, 2023						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	379	0.03%	11	10.00%	0.30	3	0.88%	152	0.04%	9	10.00%	0.70	2	1.47%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	379	0.03%	11	10.00%	0.30	3	0.88%	152	0.04%	9	10.00%	0.70	2	1.47%	
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%	
Exposures related to businesses	0.00 to < 0.15	1	0.06%	42	86.40%	1.10	—	14.77%	2	0.06%	18	86.40%	1.00	—	14.03%
	0.15 to < 0.25	19	0.22%	67	86.40%	1.20	10	53.15%	14	0.21%	65	86.40%	1.40	8	55.20%
	0.25 to < 0.50	34	0.33%	60	86.40%	2.00	29	87.40%	37	0.31%	63	86.40%	2.70	37	98.07%
	0.50 to < 0.75	15	0.57%	52	86.40%	3.70	21	136.74%	20	0.56%	39	86.40%	4.00	27	141.79%
	0.75 to < 2.50	144	1.80%	235	86.40%	2.10	226	156.38%	156	1.80%	183	86.40%	2.30	249	158.62%
	2.50 to < 10.00	10	4.68%	49	86.40%	2.50	23	231.06%	99	3.45%	44	86.40%	1.10	218	219.72%
	10.00 to < 100.00	6	16.55%	15	86.40%	3.10	20	350.28%	7	16.14%	15	86.40%	3.70	24	358.59%
	100.00 (default)	7	100.00%	4	86.40%	1.00	76	1,079.94%	4	100.00%	7	86.40%	1.10	48	1,079.94%
Sub-total	236	4.77%	524	86.40%	2.10	405	171.77%	339	3.56%	434	86.40%	2.00	611	180.37%	
Total AIRB	615	1.85%	535	39.30%	1.00	408	66.42%	491	2.47%	443	62.73%	1.60	613	124.94%	

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

		a	b	c	d	e	f	g
		As at September 30, 2023 ⁽¹⁾						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	637	0.04%	10	10.00%	0.20	8	1.25%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	637	0.04%	10	10.00%	0.20	8	1.25%
Exposures related to financial institutions	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	2	0.05%	33	86.40%	1.10	—	13.08%
	0.15 to < 0.25	20	0.22%	60	86.40%	1.20	11	54.82%
	0.25 to < 0.50	40	0.33%	58	86.40%	1.60	33	82.16%
	0.50 to < 0.75	6	0.58%	38	86.40%	2.10	7	112.66%
	0.75 to < 2.50	145	1.84%	178	86.40%	1.60	207	143.19%
	2.50 to < 10.00	16	3.87%	47	86.40%	1.70	35	224.12%
	10.00 to < 100.00	7	20.91%	23	86.40%	2.20	25	360.67%
	100.00 (default)	4	100.00%	6	86.40%	1.00	44	1,079.94%
	Sub-total	240	3.76%	443	86.40%	1.60	362	151.07%
Total AIRB		877	1.06%	453	30.45%	0.60	370	42.20%

⁽¹⁾ A methodological enhancement to some items in average LGD was applied.

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at September 30, 2024							As at June 30, 2024						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,907	0.07%	41	45.00%	2.18	1,692	28.65%	5,184	0.07%	41	45.00%	2.50	1,643	31.68%
	0.15 to < 0.25	220	0.19%	2	45.00%	4.30	130	59.16%	160	0.19%	1	45.00%	2.50	68	42.77%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	6,127	0.07%	43	45.00%	2.25	1,822	29.77%	5,344	0.07%	42	45.00%	2.50	1,711	32.02%
Exposures related to businesses	0.00 to < 0.15	48	0.10%	8	40.00%	1.61	9	18.75%	48	0.12%	5	40.00%	2.50	14	28.71%
	0.15 to < 0.25	72	0.23%	5	40.00%	2.90	33	45.83%	121	0.23%	3	40.00%	2.50	50	42.01%
	0.25 to < 0.50	53	0.30%	7	40.00%	1.36	20	37.65%	27	0.32%	7	40.00%	2.50	13	49.51%
	0.50 to < 0.75	11	0.62%	8	40.00%	1.16	6	53.56%	9	0.62%	6	40.00%	2.50	6	67.99%
	0.75 to < 2.50	8	1.79%	8	40.00%	2.19	8	94.15%	6	1.47%	7	40.00%	2.50	6	91.82%
	2.50 to < 10.00	13	3.63%	4	40.00%	1.63	15	110.93%	14	3.83%	3	40.00%	2.50	17	122.03%
	10.00 to < 100.00	4	27.53%	2	40.00%	1.78	8	191.53%	4	27.53%	3	40.00%	2.50	8	189.11%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	209	1.09%	42	40.00%	1.99	99	47.34%	229	0.96%	34	40.00%	2.50	114	49.94%
Total FIRB		6,336	0.11%	85	44.83%	2.24	1,921	30.35%	5,573	0.11%	76	44.79%	2.50	1,825	32.75%

Footnotes to this table are presented on page 78.

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

		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		As at March 31, 2024							As at December 31, 2023						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,635	0.07%	44	45.00%	2.50	1,716	30.43%	5,103	0.07%	48	45.00%	2.50	1,321	25.89%
	0.15 to < 0.25	15	0.19%	1	45.00%	2.50	6	42.77%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	3	0.28%	1	45.00%	2.50	1	52.82%	3	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	56	1.94%	1	45.00%	2.50	61	110.00%	2	1.94%	1	45.00%	2.50	2	110.00%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	5,709	0.08%	47	45.00%	2.50	1,784	31.25%	5,108	0.07%	50	45.00%	2.50	1,325	25.94%
Exposures related to businesses	0.00 to < 0.15	71	0.12%	9	40.00%	2.50	20	28.73%	101	0.11%	9	40.00%	2.50	28	28.31%
	0.15 to < 0.25	77	0.23%	3	40.00%	2.50	32	42.01%	99	0.22%	4	40.00%	2.50	41	41.08%
	0.25 to < 0.50	18	0.39%	6	40.00%	2.50	10	52.78%	32	0.39%	5	40.00%	2.50	18	54.50%
	0.50 to < 0.75	11	0.62%	3	40.00%	2.50	8	67.99%	9	0.59%	2	40.00%	2.50	6	66.78%
	0.75 to < 2.50	9	1.37%	7	40.00%	2.50	8	89.75%	19	1.29%	9	40.00%	2.50	17	88.44%
	2.50 to < 10.00	2	6.68%	3	40.00%	2.50	2	137.03%	2	6.16%	5	40.00%	2.50	3	135.63%
	10.00 to < 100.00	—	27.53%	1	40.00%	2.50	—	220.79%	9	26.40%	1	40.00%	2.50	19	220.24%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	Sub-total	188	0.35%	32	40.00%	2.50	80	42.75%	271	1.19%	35	40.00%	2.50	132	48.79%
Total FIRB		5,897	0.09%	79	44.84%	2.50	1,864	31.61%	5,379	0.12%	85	44.75%	2.50	1,457	27.10%

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

	a	b	c	d	e	f	g	
	As at September 30, 2023							
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	4,103	0.07%	35	45.00%	2.50	1,077	26.26%
	0.15 to < 0.25	15	0.19%	2	45.00%	2.50	6	41.98%
	0.25 to < 0.50	3	0.28%	2	45.00%	2.50	2	52.73%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	745	0.96%	1	45.00%	2.50	856	114.89%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	4,866	0.21%	40	45.00%	2.50	1,941	39.89%
Exposures related to businesses	0.00 to < 0.15	215	0.12%	36	40.00%	2.50	63	29.09%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	14	0.38%	7	40.00%	2.50	7	51.69%
	0.50 to < 0.75	2	0.59%	2	40.00%	2.50	1	66.78%
	0.75 to < 2.50	25	1.26%	9	40.00%	2.50	22	87.98%
	2.50 to < 10.00	6	4.95%	4	40.00%	2.50	7	119.72%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	Sub-total	262	0.35%	58	40.00%	2.50	100	38.15%
Total FIRB		5,128	0.21%	98	44.74%	2.50	2,041	39.81%

⁽¹⁾ A methodological change was applied to the average maturity calculation starting in the third quarter of 2024.

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

	As at September 30, 2024						As at June 30, 2024					
	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
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	2,953	—	40	20,794	26,603	—	2,455	—	98	17,845	22,692
2 Cash – Other currencies	—	5,144	—	446	734	62	—	4,285	—	367	39	222
3 Domestic sovereign debt	7	—	1,326	—	25,238	20,792	7	—	1,120	—	21,017	16,415
4 Other sovereign debt	259	—	—	—	5	659	—	—	—	—	208	39
5 Government agency debt	—	—	—	—	109	—	—	—	—	—	208	—
6 Corporate bonds	—	—	—	—	879	4	—	—	—	—	962	315
7 Equity securities	—	—	—	—	—	—	—	—	—	—	222	1,121
8 Other collateral	—	—	—	—	486	4	—	—	—	—	328	1
Total	266	8,097	1,326	486	48,245	48,124	7	6,740	1,120	465	40,829	40,805

	As at March 31, 2024						As at December 31, 2023					
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)												
1 Cash – Domestic currency	—	2,221	—	146	17,663	18,620	—	2,334	—	131	11,636	14,618
2 Cash – Other currencies	—	4,502	—	331	113	179	—	3,846	—	683	6	244
3 Domestic sovereign debt	16	—	1,034	—	16,902	17,532	—	—	784	—	13,140	11,167
4 Other sovereign debt	—	—	—	—	172	113	—	—	—	—	217	6
5 Government agency debt	—	—	—	—	215	—	—	—	—	—	227	22
6 Corporate bonds	—	—	—	—	910	129	—	—	—	—	880	439
7 Equity securities	—	—	—	—	365	5	—	—	—	—	164	—
8 Other collateral	—	—	—	—	277	—	—	—	—	—	242	4
Total	16	6,723	1,034	477	36,617	36,578	—	6,180	784	814	26,512	26,500

	As at September 30, 2023					
	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
	Segregated	Unsegregated	Segregated	Unsegregated		
(in millions of dollars)						
1 Cash – Domestic currency	—	2,050	—	193	13,484	14,057
2 Cash – Other currencies	—	3,821	—	851	4	129
3 Domestic sovereign debt	3	—	455	—	12,980	13,375
4 Other sovereign debt	—	—	—	—	139	4
5 Government agency debt	—	—	—	—	147	8
6 Corporate bonds	—	—	—	—	798	103
7 Equity securities	—	—	—	—	—	—
8 Other collateral	—	—	—	—	157	—
Total	3	5,871	455	1,044	27,709	27,676

Template CCR6 – Credit derivatives exposures

		a	b	a	b	a	b	a	b	a	b
		As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
(in millions of dollars)											
Notional amounts											
1	Single-name credit default swaps	113	—	110	—	110	—	—	—	—	—
2	Index credit default swaps	947	—	1,025	—	965	—	676	—	340	—
3	Total return swaps	—	—	—	—	—	—	—	—	—	—
4	Credit options	—	—	—	—	—	—	—	—	—	—
5	Other credit derivatives	—	—	—	—	—	—	—	—	—	—
6	Total notional amounts	1,060	—	1,135	—	1,075	—	676	—	340	—
Fair values											
7	Positive fair value (asset)	22	—	—	—	25	—	3	—	—	—
8	Negative fair value (liability)	—	—	1	—	—	—	—	—	—	—

Template CCR8 – Exposures to central counterparties (CCP)

		a	b	a	b	a	b	a	b	a	b
		As at September 30, 2024		As at June 30, 2024		As at March 31, 2024		As at December 31, 2023		As at September 30, 2023	
		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	Exposures to QCCPs (total)	348	17	1,011	31	565	24	246	16	242	22
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	242	5	910	18	464	9	145	3	141	3
3	(i) OTC derivatives	97	2	723	14	302	6	50	1	30	1
4	(ii) Exchange-traded derivatives	35	1	45	1	44	1	66	1	100	2
5	(iii) Securities financing transactions	110	2	142	3	118	2	29	1	11	—
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	106	12	101	13	101	15	101	13	101	19
10	Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—
11	Exposures to non-QCCPs (total)	—	—	—	—	—	—	—	—	—	—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	—	—	—	—	—	—	—	—	—	—
13	(i) OTC derivatives	—	—	—	—	—	—	—	—	—	—
14	(ii) Exchange-traded derivatives	—	—	—	—	—	—	—	—	—	—
15	(iii) Securities financing transactions	—	—	—	—	—	—	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—
17	Segregated initial margin	—	—	—	—	—	—	—	—	—	—
18	Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—
19	Pre-funded default fund contributions	—	—	—	—	—	—	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—

SECURITIZATION

Template SEC1 – Securitization exposures in the banking book

	a	b	c	d	e	f	g	h	i	j	k	l
	As at September 30, 2024											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	25	—	—	25
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	22	—	—	22
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3
	a	b	c	d	e	f	g	h	i	j	k	l
	As at June 30, 2024											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	25	—	—	25
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	22	—	—	22
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3
	a	b	c	d	e	f	g	h	i	j	k	l
	As at March 31, 2024											
	Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	26	—	—	26
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	23	—	—	23
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3

* STC: simple, transparent and comparable.

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

	a	b	c	d	e	f	g	h	i	j	k	l												
													As at December 31, 2023											
													Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total												
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—												
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—												
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—												
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	26	—	—	26												
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—												
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—												
10 Other wholesale exposures	—	—	—	—	—	—	—	—	24	—	—	24												
11 Re-securitization	—	—	—	—	—	—	—	—	2	—	—	2												

	a	b	c	d	e	f	g	h	i	j	k	l												
													As at September 30, 2023											
													Financial entity acts as originator				Financial entity acts as sponsor				Financial entity acts as investor			
(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total												
1 Retail (total), of which:	—	—	—	—	—	—	—	—	—	—	—	—												
2 Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—												
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—												
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												
6 Wholesale (total), of which:	—	—	—	—	—	—	—	—	32	—	—	32												
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—												
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—												
10 Other wholesale exposures	—	—	—	—	—	—	—	—	29	—	—	29												
11 Re-securitization	—	—	—	—	—	—	—	—	3	—	—	3												

* STC: simple, transparent and comparable.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at September 30, 2024																
		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)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)																		
1	Total exposures	—	—	—	—	25	—	—	—	25	—	—	—	317	—	—	—	25
2	Traditional securitization	—	—	—	—	25	—	—	—	25	—	—	—	317	—	—	—	25
3	Of which securitization	—	—	—	—	22	—	—	—	22	—	—	—	285	—	—	—	22
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	—	22	—	—	—	22	—	—	—	285	—	—	—	22
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at June 30, 2024																
		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)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)																		
1	Total exposures	—	—	—	—	25	—	—	—	25	—	—	—	314	—	—	—	25
2	Traditional securitization	—	—	—	—	25	—	—	—	25	—	—	—	314	—	—	—	25
3	Of which securitization	—	—	—	—	22	—	—	—	22	—	—	—	282	—	—	—	22
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	—	22	—	—	—	22	—	—	—	282	—	—	—	22
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As at March 31, 2024																
		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)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%
(in millions of dollars)																		
1	Total exposures	—	—	—	—	26	—	—	—	26	—	—	—	319	—	—	—	26
2	Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	319	—	—	—	26
3	Of which securitization	—	—	—	—	23	—	—	—	23	—	—	—	287	—	—	—	23
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	—	—	—	—	23	—	—	—	23	—	—	—	287	—	—	—	23
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As at December 31, 2023																
	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	> 100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA
1 Total exposures	—	—	—	—	26	—	—	—	26	—	—	—	326	—	—	—	26
2 Traditional securitization	—	—	—	—	26	—	—	—	26	—	—	—	326	—	—	—	26
3 Of which securitization	—	—	—	—	24	—	—	—	24	—	—	—	295	—	—	—	24
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	24	—	—	—	24	—	—	—	295	—	—	—	24
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	2	—	—	—	2	—	—	—	31	—	—	—	2
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As at September 30, 2023																
	Exposure values (by risk weighting bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in millions of dollars)	≤ 20%	> 20% to 50%	> 50% to 100%	> 100% < 1,250%	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA	= 1,250%	SEC-IRB (including IAA)	SEC-ERB	SA/SFA
1 Total exposures	—	—	—	—	32	—	—	—	32	—	—	—	394	—	—	—	32
2 Traditional securitization	—	—	—	—	32	—	—	—	32	—	—	—	394	—	—	—	32
3 Of which securitization	—	—	—	—	29	—	—	—	29	—	—	—	362	—	—	—	29
4 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Of which wholesale	—	—	—	—	29	—	—	—	29	—	—	—	362	—	—	—	29
7 Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Of which re-securitization	—	—	—	—	3	—	—	—	3	—	—	—	32	—	—	—	3
9 Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	As at September 30, 2024					As at June 30, 2024						
	a	b		c	d	e	a	b		c	d	e
	Counter-cyclical 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	Counter-cyclical capital buffer amount	Counter-cyclical 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	Counter-cyclical capital buffer amount		
	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount		
Germany	0.75%	7	6	N/A	N/A	0.75%	10	8	N/A	N/A		
Canada	—%	350,291	90,896	N/A	N/A	—%	346,220	91,761	N/A	N/A		
United States	—%	8,211	5,934	N/A	N/A	—%	8,095	5,536	N/A	N/A		
France	1.00%	33	11	N/A	N/A	1.00%	33	11	N/A	N/A		
Hong Kong SAR	1.00%	83	16	N/A	N/A	1.00%	85	21	N/A	N/A		
Japan	—%	1	—	N/A	N/A	—%	—	—	N/A	N/A		
Luxembourg	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
United Kingdom	2.00%	285	263	N/A	N/A	2.00%	229	206	N/A	N/A		
Other countries ⁽¹⁾	—%	673	897	N/A	N/A	—%	644	841	N/A	N/A		
Total	—%	359,584	98,023	N/A	N/A	—%	355,316	98,384	N/A	N/A		

(in millions of dollars)	As at March 31, 2024					As at December 31, 2023						
	a	b		c	d	e	a	b		c	d	e
	Counter-cyclical 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	Counter-cyclical capital buffer amount	Counter-cyclical 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	Counter-cyclical capital buffer amount		
	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount	Counter-cyclical capital buffer rate	Exposure values	Risk-weighted assets	Desjardins Group specific countercyclical capital buffer rate	Counter-cyclical capital buffer amount		
Germany	0.75%	6	6	N/A	N/A	—%	—	—	N/A	N/A		
Canada	—%	337,173	88,451	N/A	N/A	—%	336,349	95,752	N/A	N/A		
United States	—%	7,223	4,977	N/A	N/A	—%	6,209	4,504	N/A	N/A		
France	1.00%	23	7	N/A	N/A	0.50%	17	5	N/A	N/A		
Hong Kong SAR	1.00%	85	24	N/A	N/A	1.00%	85	24	N/A	N/A		
Japan	—%	5	—	N/A	N/A	—%	7	—	N/A	N/A		
Luxembourg	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
United Kingdom	2.00%	163	163	N/A	N/A	2.00%	178	178	N/A	N/A		
Other countries	—%	51	16	N/A	N/A	—%	46	14	N/A	N/A		
Total	—%	344,729	93,644	N/A	N/A	—%	342,891	100,477	N/A	N/A		

Footnotes to this table are presented on the next page.

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

	a	b	c	d	e
	As at September 30, 2023				
	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
(in millions of dollars)		Exposure values	Risk-weighted assets		
Germany	0.75%	6	6	N/A	N/A
Canada	—%	325,996	77,824	N/A	N/A
United States	—%	4,577	3,338	N/A	N/A
France	0.50%	24	16	N/A	N/A
Hong Kong SAR	1.00%	88	24	N/A	N/A
Japan	—%	4	—	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A
United Kingdom	2.00%	214	214	N/A	N/A
Other countries	—%	76	21	N/A	N/A
Total	—%	331,012	81,448	N/A	N/A

(1) Includes investment funds under the look-through approach and the mandate-based approach since the second quarter of 2024.

LEVERAGE RATIO

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

	a	a	a	a	a
(in millions of dollars)	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
1 Total consolidated assets as per published financial statements	464,677	444,348	435,819	422,940	414,056
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(64,514)	(60,889)	(59,219)	(59,065)	(55,444)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	—	—	—	—	—
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	—	—	—	—	—
5 Adjustments for derivative financial instruments	333	1,598	660	402	405
6 Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	1,390	1,006	1,594	989	1,328
7 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	32,323	31,950	30,981	30,159	25,473
8 Other adjustments ⁽¹⁾	(7,012)	(6,606)	(6,596)	(4,862)	(6,960)
9 Leverage ratio exposure measure	427,197	411,407	403,239	390,563	378,858

⁽¹⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios. These measures ceased to apply in the fourth quarter of 2023.

Template LR2 – Leverage ratio common disclosure template

	a	b			
	As at September 30, 2024	As at June 30, 2024	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023
(in millions of dollars)					
On-balance sheet exposures					
1	358,029	348,404	345,038	338,344	332,127
2	—	—	—	—	—
3	—	—	—	—	—
4	—	—	—	—	—
5	358,029	348,404	345,038	338,344	332,127
Derivative exposures					
6	2,030	1,425	1,484	1,327	1,051
7	5,209	5,689	5,217	4,846	4,663
8	—	—	—	—	—
9	—	—	—	—	—
10	—	—	—	—	—
11	7,239	7,114	6,701	6,173	5,714
Securities financing transaction exposures (SFT)					
12	28,216	22,933	18,925	14,898	14,216
13	—	—	—	—	—
14	1,390	1,006	1,594	989	1,328
15	—	—	—	—	—
16	29,606	23,939	20,519	15,887	15,544
Other off-balance sheet exposures					
17	144,303	143,336	139,257	136,936	134,404
18	(111,980)	(111,386)	(108,276)	(106,777)	(108,931)
19	32,323	31,950	30,981	30,159	25,473
Capital and total exposures					
20	32,630	31,111	29,912	28,678	28,566
21	427,197	411,407	403,239	390,563	378,858
Leverage ratio					
22	7.6%	7.6%	7.4%	7.3%	7.5%
22a	N/A	N/A	N/A	N/A	7.5%
23	3.5%	3.5%	3.5%	3.5%	3.5%

⁽¹⁾ In accordance with the temporary relief measures issued by the AMF in response to the impact of the COVID-19 pandemic, reserves with central banks were excluded from the total exposure used in calculating leverage ratios. These measures ceased to apply in the fourth quarter of 2023.

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

Templates and tables		Frequency	Most recent disclosure	
			Report ⁽¹⁾	Page
<i>Overview of risk management, key prudential metrics and risk-weighted assets</i>				
KM1	Key metrics (at consolidated group level)	Quarterly	This report	4
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	5
OVA	Desjardins Group's risk management approach	Annually	Pillar 3 Report Fourth quarter of 2023	6
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	6
CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	11
CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	12
<i>Composition of capital and TLAC</i>				
CC1	Composition of regulatory capital	Quarterly	This report	14
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	18
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	20
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	28
TLAC3	Resolution entity – Creditor ranking at legal entity level	Quarterly	This report	29
<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	31
LI2	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	33
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Pillar 3 Report Fourth quarter of 2023	29
PV1	Prudent valuation adjustments (PVAs)	Annually	Pillar 3 Report Fourth quarter of 2023	33
<i>Asset encumbrance</i>				
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis ⁽²⁾	42
<i>Remuneration</i>				
REMA	Remuneration policy	Annually	2023 Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	2023 Annual Information Form	59
REM2	Special payments	Annually	2023 Annual Information Form	59
REM3	Deferred remuneration	Annually	2023 Annual Information Form	60
<i>Credit risk</i>				
CRA	General qualitative information about credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	34
CR1	Credit quality of assets	Quarterly	This report	34
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	35
CRB	Additional disclosure related to the credit quality of assets	Annually	Pillar 3 Report Fourth quarter of 2023	39
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Pillar 3 Report Fourth quarter of 2023	41
CR3	Credit risk mitigation (CRM) techniques – Overview	Quarterly	This report	36

Footnotes to this table are presented on page 91.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables		Frequency	Most recent disclosure	
			Report ⁽¹⁾	Page
<i>Credit risk (continued)</i>				
CRD	Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	47
CR4	Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	38
CR5	Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	41
CRE	Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 Report Fourth quarter of 2023	56
CR6	AIRB/FIRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	46
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	61
CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 Report Fourth quarter of 2023	72
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.	
<i>Counterparty credit risk</i>				
CCRA	Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 Report Fourth quarter of 2023	81
CCR1	Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	68
CCR3	Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	70
CCR4	AIRB/FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	73
CCR5	Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	79
CCR6	Credit derivatives exposures	Quarterly	This report	80
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	80
<i>Securitization</i>				
SECA	Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 Report Fourth quarter of 2023	94
SEC1	Securitization exposures in the banking book	Quarterly	This report	81
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	83
<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		

Footnotes to this table are presented on page 91.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates	Frequency	Last publication	
		Report ⁽¹⁾	Page
<i>Macprudential supervisory measures</i>			
SIFI Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2024 ⁽²⁾	28
CCyB1 Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	85
<i>Operational risk</i>			
ORA General qualitative information on a bank's operational risk framework	Annually	Pillar 3 Report Fourth quarter of 2023	101
OR2 Business indicator and subcomponents	Annually	Pillar 3 Report Fourth quarter of 2023	102
OR3 Minimum required operational risk capital	Annually	Pillar 3 Report Fourth quarter of 2023	102
<i>Leverage ratio</i>			
LR1 Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	87
LR2 Leverage ratio common disclosure template	Quarterly	This report	88
<i>Liquidity</i>			
LIQA Liquidity risk management	Annually	Pillar 3 Report Fourth quarter of 2023	105
LIQ1 Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis ⁽²⁾	42
LIQ2 Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis ⁽²⁾	43

⁽¹⁾ Indicates the most recent report in which the required disclosures were made.

⁽²⁾ See the "Use of this document" section on page 2.

ABBREVIATIONS

Abbreviation	Definition	Abbreviation	Definition
AIRB	Advanced Internal Ratings-Based Approach	IAA	Internal assessment approach
AMF	<i>Autorité des marchés financiers</i>	IFRS	International Financial Reporting Standards
BCBS	Basel Committee on Banking Supervision	IMM	Internal Models Method
BI	Business indicator	IRB	Internal Ratings-Based Approach
CCF	Credit conversion factor	IRC	Incremental Risk Charge
CCP	Central counterparty	LCR	Liquidity coverage ratio
CCR	Counterparty credit risk	LGD	Loss given default
CRM	Credit risk mitigation	NSFR	Net stable funding ratio
CVA	Credit valuation adjustment	PD	Probability of default
D-SIFI	Domestic systemically important financial institution	QCCP	Qualifying central counterparty
EAD	Exposure at default	QRRCE	Qualifying revolving retail client exposures
ECAI	External credit assessment institution	RWA	Risk-weighted assets
ECL	Expected credit loss	SA	Standardized approach
EEPE	Effective expected positive exposure	SFT	Securities financing transactions
ERB	External Ratings-Based Approach	SPA	Simplified prudential approach
FIRB	Foundation Internal Ratings-Based Approach	STC	Simple, transparent and comparable
FSB	Financial Stability Board	TLAC	Total Loss Absorbing Capacity
G-SIFI	Global systemically important financial institution	VaR	Value at Risk
HQLA	High-quality liquid assets		

GLOSSARY

Acceptance

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

Advanced Internal Ratings-Based Approach

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

Allowance for credit losses

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

Autorité des marchés financiers (AMF)

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

Capital ratios

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

Capital shares

Equity security offered to Desjardins caisse members.

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 or counterparty's failure to honour its contractual obligations, whether or not such obligations appear on the Combined Balance Sheets.

Credit valuation adjustment (CVA)

Difference between the risk-free value of derivatives and the actual portfolio value, taking into account the counterparty's potential default. The CVA determines the impact of counterparty credit risk.

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.

Foundation Internal Ratings-Based Approach

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

GLOSSARY (continued)

Gross credit-impaired loan

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

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).

Leverage ratio

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

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

Liquidity coverage ratio

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

Loss given default (LGD)

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

Market risk

Risk of loss arising from changes in the fair value of financial instruments as a result of fluctuations in the parameters affecting this value, in particular, interest rates, exchange rates, credit spreads, equity prices and their volatility.

Net stable funding ratio (NSFR)

Ratio determined by dividing available stable funding, designated by capital and liabilities, by required stable funding, designated by assets.

NVCC subordinated notes

Securities that meet the non-viability contingent capital (NVCC) requirements set out in the *Capital Adequacy Guideline* issued by the AMF, in particular securities issued by the Federation with a clause providing for their automatic conversion into capital shares of the Federation upon the occurrence of a trigger event as defined in the guideline.

Off-balance sheet exposure

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

Office of the Superintendent of Financial Institutions (OSFI)

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

Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events and resulting in losses or failure to achieve objectives, and takes into consideration the impact of failures to achieve the strategic objectives of the component concerned or Desjardins Group, if applicable.

Other retail client exposures

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

Probability of default (PD)

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

GLOSSARY (continued)

Qualifying revolving retail client exposures

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

Regulatory capital

In accordance with the definition set out in the *Capital Adequacy Guideline* issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

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

Risk-weighted assets

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

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 market risk classes: interest rate risk, credit spread risk, equity risk, foreign exchange risk, commodity risk and default risk.

– Operational risk

Standardized Approach for operational risk based on two main components: a Business Indicator Component (BIC), which is based on financial statements, and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is calculated using average historical losses. The operational risk capital requirement is calculated by multiplying the BIC and the ILM, and risk-weighted assets for operational risk are equal to this capital requirement multiplied by 12.5.

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).