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## NOTES TO THE READER

### USE OF THIS DOCUMENT

The Pillar 3 Report (this document) is designed to promote 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 [www.desjardins.com/ca/about-us/investor-relations](http://www.desjardins.com/ca/about-us/investor-relations) and on the SEDAR+ website at [www.sedarplus.com](http://www.sedarplus.com) (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 at [www.desjardins.com/ca/about-us/investor-relations](http://www.desjardins.com/ca/about-us/investor-relations).

Certain information relevant to Pillar 3 is disclosed in these documents. Annually, a reference table entitled "Information disclosed in separate reports" is presented under each regulatory requirement, when applicable. This table specifies the Pillar 3 requirements that are not directly addressed in this document and refers 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. In February 2025, the AMF issued a revised version of this guideline proposing, among other things, changes to the principles related to non-viability contingent capital instruments as well as harmonization and clarification amendments. These changes became effective on January 1, 2025.

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, are available on the Bank for International Settlements' website 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 Quebec 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 the 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".

## CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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Desjardins Group's public communications from time to time include oral or written forward-looking statements, within the meaning of applicable securities legislation, particularly in Quebec, Canada and the United States. Forward-looking statements are found in this report and may also be incorporated in other filings with Canadian regulators or in any other communications. In addition, Desjardins Group's representatives may make oral forward-looking statements to investors, the media and other parties.

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, its strategies to achieve them, its results and its financial position, economic as well as financial market conditions, the outlook for the Quebec, Canadian, U.S. and global economies, and the regulatory environment in which we operate. Such forward-looking statements are typically identified by words or phrases such as "target," "objective," "timing," "outlook," "believe," "predict," "foresee," "expect," "intend," "have as a goal," "estimate," "plan," "forecast," "anticipate," "aim," "propose," "should" and "may," words and expressions of similar import, and future and conditional verbs, in all their grammatical variants.

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, including those in the Movement's 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 report represent the views of management only as at the date hereof, and are presented for the purpose of assisting readers in understanding and interpreting Desjardins Group's financial position as at the dates indicated or its results for the 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

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

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

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

### Template KM1 – Key metrics (at consolidated group level)

		a	b	c	d	e
		As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
(in millions of dollars)						
<b>Available capital</b>						
1	Tier 1A capital	36,468	35,484	34,543	34,061	33,157
2	Tier 1	36,468	35,484	34,543	34,061	33,157
3	Total capital	40,082	39,409	38,447	38,357	36,269
<b>Risk-weighted assets</b>						
4	Total risk-weighted assets (RWA)	153,681	153,868	150,888	151,882	149,621
4a	Total risk-weighted assets (pre-floor)	153,681	153,868	150,888	151,882	149,621
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Tier 1A ratio	23.7%	23.1%	22.9%	22.4%	22.2%
5b	Tier 1A ratio (pre-floor ratio)	23.7%	23.1%	22.9%	22.4%	22.2%
6	Tier 1 ratio	23.7%	23.1%	22.9%	22.4%	22.2%
6b	Tier 1 ratio (pre-floor ratio)	23.7%	23.1%	22.9%	22.4%	22.2%
7	Total capital ratio	26.1%	25.6%	25.5%	25.3%	24.2%
7b	Total capital ratio (pre-floor ratio)	26.1%	25.6%	25.5%	25.3%	24.2%
<b>Additional Tier 1A buffer requirements as a percentage of RWA</b>						
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	18.1%	17.6%	17.5%	17.3%	16.2%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	468,023	470,392	463,163	451,038	434,089
14	Basel III leverage ratio (row 2 / row 13)	7.8%	7.5%	7.5%	7.6%	7.6%
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	N/A
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets	66,102	65,818	65,383	63,085	58,052
16	Total net cash outflow	37,300	39,381	40,645	36,699	35,162
17	LCR ratio	178%	167%	161%	172%	165%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	284,292	284,020	278,165	273,587	266,482
19	Total required stable funding	215,967	214,679	212,213	208,655	206,469
20	NSFR ratio	132%	132%	131%	131%	129%

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

	a	b	c	d	e
(in millions of dollars)	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
1 Total loss-absorbing capacity (TLAC) available <sup>(2)</sup>	53,170	51,888	48,541	48,615	47,797
2 Total RWA at the level of the resolution group	148,562	148,854	146,087	147,079	145,372
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	35.8%	34.9%	33.2%	33.1%	32.9%
4 Leverage ratio exposure measure at the level of the resolution group	459,957	462,609	455,892	443,245	427,337
5 TLAC leverage ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4)	11.6%	11.2%	10.6%	11.0%	11.2%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	yes	yes	yes	yes	yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	no	no	no	no	no
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied	N/A	N/A	N/A	N/A	N/A

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

<sup>(2)</sup> Issuance of \$5.7 billion of debt eligible to qualify under the TLAC Guideline in fiscal 2025.

**Table OVA – Desjardins Group's risk management approach****Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
OVA.a)	How the business model determines and interacts with the overall risk profile and how Desjardins Group's risk profile interacts with the risk tolerance approved by the Board of Directors.	Management's Discussion and Analysis - 2025 Annual Report	Risk factors that could impact future results	49-52
			Integrated Risk Management Framework	53-58
OVA.b)	The risk governance structure, namely: the responsibilities assigned to all levels of Desjardins Group and the relationships between the structures involved in the risk management process.	Management's Discussion and Analysis - 2025 Annual Report	Risk management governance	56-58
OVA.c)	Channels to communicate, decline and enforce the risk culture within Desjardins Group.	Management's Discussion and Analysis - 2025 Annual Report	Risk Disclosure	54
			Risk appetite	54-55
			Integrated risk management approach	55-56
			Risk management governance	56-58
OVA.d)	The scope and main features of risk measurement systems.	Management's Discussion and Analysis - 2025 Annual Report	Risk appetite	54-55
			Risk Measurement	54
OVA.e)	Description of the process of risk information reporting established by the board of directors and senior management, in particular, the scope and main content of reporting on risk exposure.	Management's Discussion and Analysis - 2025 Annual Report	Risk Disclosure	54
			Risk appetite	54-55
OVA.f)	Qualitative information on stress testing.	Management's Discussion and Analysis - 2025 Annual Report	Risk Measurement	54
OVA.g)	The strategies and processes to manage, hedge and mitigate risks that arise from Desjardins Group's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	Management's Discussion and Analysis - 2025 Annual Report	Integrated Risk Management Framework	53-58

<sup>(1)</sup> See the "Use of this document" section on page 2.

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

	a					b		c	
	RWA					Minimum capital requirements <sup>(1)</sup>			
(in millions of dollars)	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024	As at December 31, 2025			
1 Credit risk (excluding counterparty credit risk)	104,454	103,850	102,543	102,670	103,042	8,356			
2 Of which: Standardized Approach (SA)	26,594	25,836	24,785	26,320	29,054	2,127			
3 Of which: Foundation Internal Ratings-Based (FIRB) Approach	13,187	12,862	12,310	11,651	10,177	1,055			
4 Of which: Supervisory Slotting Approach	—	—	—	—	—	—			
5 Of which: Advanced Internal Ratings-Based (AIRB) Approach	64,673	65,152	65,448	64,699	63,811	5,174			
6 Counterparty credit risk (CCR)	4,402	4,311	4,033	4,733	4,200	352			
7 Of which: Standardized Approach for counterparty credit risk	3,974	3,891	3,517	3,543	3,323	318			
8 Of which: IMM	—	—	—	—	—	—			
9 Of which: other CCR	428	420	516	1,190	877	34			
10 Credit valuation adjustment (CVA)	3,771	3,609	3,273	3,208	2,715	302			
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	833	741	706	585	674	66			
13 Equity investments in funds – mandate-based approach	121	138	171	256	233	10			
14 Equity investments in funds – fall-back approach	—	—	—	—	—	—			
15 Settlement risk	—	—	—	—	—	—			
16 Securitization exposures in the banking book	205	209	124	283	284	16			
17 Of which: Securitization IRB Approach (SEC-IRBA)	—	—	—	—	—	—			
18 Of which: Securitization External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	19	19	20	4	4	2			
19 Of which: Securitization Standardized Approach (SEC-SA)	186	190	104	279	280	14			
20 Market risk	4,504	5,985	5,780	6,055	4,901	360			
21 Of which: Standardized Approach (SA)	4,504	5,985	5,780	6,055	4,901	360			
22 Of which: Internal Model Method (IMM)	—	—	—	—	—	—			
23 Capital charge for switch between trading book and banking book	—	—	—	—	—	—			
24 Operational risk	23,884	23,355	22,927	22,957	22,875	1,911			
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	11,507	11,670	11,331	11,135	10,697	921			
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 <b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>153,681</b>	<b>153,868</b>	<b>150,888</b>	<b>151,882</b>	<b>149,621</b>	<b>12,294</b>			

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

**Risk-weighted assets (RWA)**

As at December 31, 2025

(in millions of dollars)	Internal Ratings-Based Approach		Standardized Approach		Total			
	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Exposure <sup>(1)</sup>	RWA	Capital requirement <sup>(2)</sup>	Average risk-weighting rate
<b>Credit risk other than counterparty risk</b>								
Sovereign borrowers	115,756	6,951	5,325	16	121,081	6,967	557	5.8%
Non-central government public sector entities	—	—	9,229	1,847	9,229	1,847	148	20.0%
Financial institutions	5,236	1,177	2,944	1,149	8,180	2,326	186	28.4%
Businesses	46,984	25,166	13,491	11,827	60,475	36,993	2,959	61.2%
Securitization	—	—	144	205	144	205	16	142.2%
Equities	—	—	803	1,810	803	1,810	145	225.3%
SMEs similar to other retail client exposures	10,579	6,083	335	258	10,914	6,341	507	58.1%
Real estate	190,119	28,326	5,821	4,081	195,940	32,407	2,593	16.5%
Other retail client exposures (excluding SMEs)	22,027	6,287	837	158	22,864	6,445	516	28.2%
Qualifying-revolving retail client exposures	14,675	3,870	1,568	1,182	16,243	5,052	404	31.1%
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>405,376</b>	<b>77,860</b>	<b>40,497</b>	<b>22,533</b>	<b>445,873</b>	<b>100,393</b>	<b>8,031</b>	<b>22.5%</b>
<b>Counterparty risk</b>								
Sovereign borrowers	16	1	—	—	16	1	—	3.4%
Non-central government public sector entities	—	—	—	—	—	—	—	—%
Financial institutions	7,398	2,629	40	8	7,438	2,637	211	35.5%
Businesses	2	1	78	78	80	79	6	99.3%
Trading portfolios	1,883	1,022	775	648	2,658	1,670	134	62.8%
Credit valuation adjustment (CVA) charge	—	—	—	3,771	—	3,771	302	—%
Additional requirements related to the banking and trading portfolio	—	—	269	15	269	15	1	5.4%
<b>Sub-total – Counterparty risk</b>	<b>9,299</b>	<b>3,653</b>	<b>1,162</b>	<b>4,520</b>	<b>10,461</b>	<b>8,173</b>	<b>654</b>	<b>78.1%</b>
Other assets <sup>(3)</sup>	—	—	—	—	30,406	16,727	1,338	55.0%
<b>Total – Credit risk</b>	<b>414,675</b>	<b>81,513</b>	<b>41,659</b>	<b>27,053</b>	<b>486,740</b>	<b>125,293</b>	<b>10,023</b>	<b>25.7%</b>
<b>Market risk</b>	—	—	—	4,504	—	4,504	360	—%
<b>Operational risk</b>	—	—	—	23,884	—	23,884	1,911	—%
<b>Total risk-weighted assets</b>	<b>414,675</b>	<b>81,513</b>	<b>41,659</b>	<b>55,441</b>	<b>486,740</b>	<b>153,681</b>	<b>12,294</b>	<b>31.6%</b>

Footnotes to this table are presented on the next page.

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

(in millions of dollars)	Risk-weighted assets			
	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
<b>Credit risk other than counterparty risk</b>				
Sovereign borrowers	6,708	6,599	6,259	7,154
Non-central government public sector entities	1,868	1,829	1,880	1,798
Financial institutions	2,289	2,379	2,307	2,356
Businesses	35,342	34,052	34,791	35,313
Securitization	209	124	283	284
Equities	1,736	1,840	1,829	1,854
SMEs similar to other retail client exposures	6,433	6,394	6,390	6,201
Real estate	33,299	33,718	33,085	32,208
Other retail client exposures (excluding SMEs)	6,536	6,390	6,372	6,330
Qualifying-revolving retail client exposures	5,306	5,177	5,487	5,389
<b>Sub-total – Credit risk other than counterparty risk</b>	<b>99,726</b>	<b>98,502</b>	<b>98,683</b>	<b>98,887</b>
<b>Counterparty risk</b>				
Sovereign borrowers	—	—	—	—
Non-central government public sector entities	—	—	—	—
Financial institutions	2,413	2,213	1,859	1,707
Businesses	164	139	373	297
Trading portfolios	1,718	1,661	2,475	2,177
Credit valuation adjustment (CVA) charge	3,609	3,273	3,208	2,715
Additional requirements related to the banking and trading portfolio	16	20	26	19
<b>Sub-total – Counterparty risk</b>	<b>7,920</b>	<b>7,306</b>	<b>7,941</b>	<b>6,915</b>
Other assets <sup>(3)</sup>	16,882	16,373	16,246	16,043
<b>Total – Credit risk</b>	<b>124,528</b>	<b>122,181</b>	<b>122,870</b>	<b>121,845</b>
<b>Market risk</b>	<b>5,985</b>	<b>5,780</b>	<b>6,055</b>	<b>4,901</b>
<b>Operational risk</b>	<b>23,355</b>	<b>22,927</b>	<b>22,957</b>	<b>22,875</b>
<b>Total risk-weighted assets</b>	<b>153,868</b>	<b>150,888</b>	<b>151,882</b>	<b>149,621</b>

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

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

<sup>(3)</sup> 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 December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
Allocated to business segments					
Personal and Business Services	<b>123,476</b>	123,585	121,991	122,542	121,668
Wealth Management and Life and Health Insurance	<b>6,731</b>	6,858	6,704	6,918	6,100
Property and Casualty Insurance	<b>4,552</b>	4,231	4,066	3,794	4,345
Other	<b>18,922</b>	19,194	18,127	18,628	17,508
Not allocated	—	—	—	—	—
<b>Total risk-weighted assets</b>	<b>153,681</b>	153,868	150,888	151,882	149,621

## Change in risk-weighted assets

(in millions of dollars)	For the three-month periods ended														
	December 31, 2025			September 30, 2025			June 30, 2025			March 31, 2025			December 31, 2024		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Credit risk</b>															
Risk-weighted assets at beginning of period	116,608	7,920	124,528	114,875	7,306	122,181	114,929	7,941	122,870	114,930	6,915	121,845	115,270	6,811	122,081
Size of portfolio <sup>(1)</sup>	152	62	214	2,095	631	2,726	1,899	(182)	1,717	3,683	1,098	4,781	1,365	(105)	1,260
Quality of portfolio <sup>(2)</sup>	161	185	346	(318)	(43)	(361)	(2,137)	(447)	(2,584)	(239)	15	(224)	(1,871)	119	(1,752)
Updating of models <sup>(3)</sup>	—	—	—	(70)	1	(69)	(668)	(15)	(683)	(3,327)	(73)	(3,400)	—	—	—
Procedures and policies <sup>(4)</sup>	86	—	86	(289)	—	(289)	83	—	83	(105)	—	(105)	(824)	—	(824)
Acquisitions and transfers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Change in exchange rates	113	6	119	315	25	340	769	9	778	(13)	(14)	(27)	990	90	1,080
Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total changes in risk-weighted assets	512	253	765	1,733	614	2,347	(54)	(635)	(689)	(1)	1,026	1,025	(340)	104	(236)
Risk-weighted assets at end of period	117,120	8,173	125,293	116,608	7,920	124,528	114,875	7,306	122,181	114,929	7,941	122,870	114,930	6,915	121,845

(in millions of dollars)	For the three-month periods ended														
	December 31, 2025			September 30, 2025			June 30, 2025			March 31, 2025			December 31, 2024		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
<b>Market risk</b>															
Risk-weighted assets at beginning of period		5,985			5,780			6,055			4,901			3,446	
Change in risk level <sup>(5)</sup>		(1,481)			205			(275)			1,154			1,455	
Updating of models <sup>(3)</sup>		—			—			—			—			—	
Procedures and policies <sup>(4)</sup>		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		(1,481)			205			(275)			1,154			1,455	
Risk-weighted assets at end of period		4,504			5,985			5,780			6,055			4,901	
<b>Operational risk</b>															
Risk-weighted assets at beginning of period		23,355			22,927			22,957			22,875			23,410	
Revenue generated		529			428			(30)			266			439	
Procedures and policies <sup>(4)</sup>		—			—			—			(184)			(974)	
Acquisitions and transfers		—			—			—			—			—	
Total changes in risk-weighted assets		529			428			(30)			82			(535)	
Risk-weighted assets at end of period		23,884			23,355			22,927			22,957			22,875	
<b>RWA floor adjustment</b>															
Risk-weighted assets at beginning of period		—			—			—			—			—	
Size of portfolio <sup>(1)</sup>		—			—			—			—			—	
Quality of portfolio <sup>(2)</sup>		—			—			—			—			—	
Updating of models <sup>(3)</sup>		—			—			—			—			—	
Procedures and policies <sup>(4)</sup>		—			—			—			—			—	
Acquisitions and transfers		—			—			—			—			—	
Change in exchange rates		—			—			—			—			—	
Other		—			—			—			—			—	
Total changes in risk-weighted assets		—			—			—			—			—	
Risk-weighted assets at end of period		—			—			—			—			—	

(1) Increase or decrease in underlying risk exposure.

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

(3) Change in models and risk parameters.

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

(5) Change 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 December 31, 2025				As at September 30, 2025			
	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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. 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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)								
<b>Type of risk</b>								
1	77,860	26,594	104,454	170,703	78,014	25,836	103,850	169,096
2	3,653	749	4,402	3,785	3,462	849	4,311	3,597
3		3,771	3,771	3,771		3,609	3,609	3,609
4	—	205	205	205	—	209	209	209
5	—	4,504	4,504	4,504	—	5,985	5,985	5,985
6		23,884	23,884	23,884		23,355	23,355	23,355
7		12,461	12,461	12,523		12,549	12,549	12,623
8	<b>81,513</b>	<b>72,168</b>	<b>153,681</b>	<b>219,375</b>	<b>81,476</b>	<b>72,392</b>	<b>153,868</b>	<b>218,474</b>

	a	b	c	d	a	b	c	d
	As at June 30, 2025				As at March 31, 2025			
	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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. 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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)								
<b>Type of risk</b>								
1	77,758	24,785	102,543	165,686	76,350	26,320	102,670	163,340
2	3,158	875	4,033	3,363	3,063	1,670	4,733	4,331
3		3,273	3,273	3,273		3,208	3,208	3,208
4	—	124	124	124	—	283	283	283
5	—	5,780	5,780	5,780	—	6,055	6,055	6,055
6		22,927	22,927	22,927		22,957	22,957	22,957
7		12,208	12,208	12,283		11,976	11,976	12,055
8	<b>80,916</b>	<b>69,972</b>	<b>150,888</b>	<b>213,436</b>	<b>79,413</b>	<b>72,469</b>	<b>151,882</b>	<b>212,229</b>

## Template CMS1 – Comparison of modelled and standardized RWA at risk level (continued)

	a	b	c	d	
	As at December 31, 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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)	
<i>(in millions of dollars)</i>					
<b>Type of risk</b>					
1	Credit risk (excluding counterparty credit risk)	73,988	29,054	103,042	161,059
2	Counterparty credit risk	2,805	1,395	4,200	3,550
3	Credit valuation adjustment (CVA) charge		2,715	2,715	2,715
4	Securitization exposures in the banking book	—	284	284	284
5	Market risk	—	4,901	4,901	4,901
6	Operational risk		22,875	22,875	22,875
7	Residual RWA		11,604	11,604	11,689
8	<b>Total</b>	<b>76,793</b>	<b>72,828</b>	<b>149,621</b>	<b>207,073</b>

## 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 December 31, 2025				As at September 30, 2025			
	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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. 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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)								
<b>Asset classes</b>								
1 Sovereign	6,951	1,891	8,842	1,902	6,708	1,896	8,604	1,912
Of which: categorized as MDB/PSE in SA	1	1,875	1,876	1,875	2	1,896	1,898	1,896
2 Banks and other financial institutions	1,177	1,149	2,326	6,979	1,139	1,150	2,289	6,646
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	856	856	856	—	857	857	857
4 Purchased receivables	—	42	42	42	—	40	40	40
5 Corporates	36,110	15,053	51,163	83,226	36,309	14,272	50,581	81,820
Of which: FIRB is applied	9,529	—	9,529	12,412	9,606	—	9,606	12,735
Of which: AIRB is applied	26,581	—	26,581	55,761	26,703	—	26,703	54,812
6 Retail	31,141	2,383	33,524	67,249	31,741	2,407	34,148	67,181
Of which: qualifying revolving retail	4,748	1,302	6,050	8,777	5,065	1,298	6,363	8,992
Of which: other retail	12,641	436	13,077	16,071	12,710	471	13,181	16,072
Of which: retail residential mortgages	13,752	645	14,397	42,401	13,966	638	14,604	42,117
7 Specialized lending	2,481	1	2,482	5,230	2,117	2	2,119	5,428
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,219	5,219	5,219	—	5,212	5,212	5,212
9 <b>Total</b>	<b>77,860</b>	<b>26,594</b>	<b>104,454</b>	<b>170,703</b>	<b>78,014</b>	<b>25,836</b>	<b>103,850</b>	<b>169,096</b>

## 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 June 30, 2025				As at March 31, 2025			
	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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. 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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)								
<b>Asset classes</b>								
1 Sovereign	6,599	1,858	8,457	1,868	6,259	1,906	8,165	1,922
Of which: categorized as MDB/PSE in SA	2	1,858	1,860	1,858	2	1,906	1,908	1,906
2 Banks and other financial institutions	1,224	1,156	2,380	6,259	1,237	1,071	2,308	5,945
Covered bonds	—	—	—	—	—	—	—	—
3 Equity	—	962	962	962	—	987	987	987
4 Purchased receivables	—	18	18	18	—	22	22	22
5 Corporates	36,568	13,140	49,708	79,856	35,899	13,526	49,425	78,675
Of which: FIRB is applied	9,292	—	9,292	12,203	8,988	—	8,988	11,740
Of which: AIRB is applied	27,276	—	27,276	54,513	26,911	—	26,911	53,405
6 Retail	31,572	2,365	33,937	66,730	31,529	2,366	33,895	65,323
Of which: qualifying revolving retail	4,938	1,287	6,225	9,023	5,315	1,260	6,575	9,069
Of which: other retail	12,565	448	13,013	15,881	12,454	475	12,929	15,626
Of which: retail residential mortgages	14,069	630	14,699	41,826	13,760	631	14,391	40,628
7 Specialized lending	1,795	243	2,038	4,950	1,426	1,330	2,756	5,354
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—	—	—	—	—
8 Others	—	5,043	5,043	5,043	—	5,112	5,112	5,112
9 <b>Total</b>	<b>77,758</b>	<b>24,785</b>	<b>102,543</b>	<b>165,686</b>	<b>76,350</b>	<b>26,320</b>	<b>102,670</b>	<b>163,340</b>

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

	a	b	c	d
	As at December 31, 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) (i.e. RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (i.e. RWA used in capital floor calculation)
(in millions of dollars)				
<b>Asset classes</b>				
1 Sovereign	7,155	1,829	8,984	1,840
Of which: categorized as MDB/PSE in SA	9	1,829	1,838	1,829
2 Banks and other financial institutions	1,340	1,016	2,356	6,669
Covered bonds	—	—	—	—
3 Equity	—	947	947	947
4 Purchased receivables	—	21	21	21
5 Corporates	34,526	12,817	47,343	76,637
Of which: FIRB is applied	8,837	—	8,837	11,628
Of which: AIRB is applied	25,689	—	25,689	52,195
6 Retail	30,967	2,319	33,286	64,840
Of which: qualifying revolving retail	5,221	1,243	6,464	9,187
Of which: other retail	12,237	461	12,698	15,521
Of which: retail residential mortgages	13,509	615	14,124	40,132
7 Specialized lending	—	4,759	4,759	4,759
Of which: income-producing real estate and high volatility commercial real estate	—	—	—	—
8 Others	—	5,346	5,346	5,346
9 <b>Total</b>	<b>73,988</b>	<b>29,054</b>	<b>103,042</b>	<b>161,059</b>

## COMPOSITION OF CAPITAL AND TLAC

## Template CC1 – Composition of regulatory capital

		a	b				
(in millions of dollars)		As at December 31, 2025	References to Template CC2	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
<b>Tier 1A capital: Instruments and reserves</b>							
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,589	A + B	4,589	4,689	4,689	4,789
2	Qualifying reserves and undistributed surplus earnings	36,394	C + D	35,766	34,373	33,344	32,783
3	Accumulated other comprehensive income (and other reserves)	692	E	842	638	715	256
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)	—		—	—	—	—
6	<b>Tier 1A capital instruments before regulatory adjustments</b>	<b>41,675</b>		<b>41,197</b>	<b>39,700</b>	<b>38,748</b>	<b>37,828</b>
<b>Tier 1A capital: Regulatory adjustments</b>							
7	Prudential valuation adjustments <sup>(1)</sup>	24	Note	22	21	21	18
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)	596	F + G	592	592	592	592
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	1,002	H + I	1,039	1,059	1,052	1,049
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	36	J + K	67	70	57	72
11	Cash flow hedge reserve	336	L	464	382	438	134
12	Shortfall of allowances for expected losses <sup>(1)</sup>	246	Note	296	300	323	339
13	Securitization gain on sale	—		—	—	—	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	23	M	21	21	17	19
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	747	N + O	805	561	380	425
16	Investment in own Tier 1A capital instruments (if not consolidated)	—		—	—	—	—
17	Reciprocal cross-holdings in Tier 1A capital instruments	95	B	34	81	32	85
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	—		—	—	—	—
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital) <sup>(2)</sup>	3,483	P + Q	3,869	3,571	3,304	3,958
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 <sup>(2)(3)</sup>	(2,031)	Note	(2,146)	(2,151)	(2,179)	(2,166)
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	650	R	650	650	650	146
28	<b>Total regulatory adjustments to Tier 1A and equivalent capital</b>	<b>5,207</b>		<b>5,713</b>	<b>5,157</b>	<b>4,687</b>	<b>4,671</b>
29	<b>Total Tier 1A and equivalent capital</b>	<b>36,468</b>		<b>35,484</b>	<b>34,543</b>	<b>34,061</b>	<b>33,157</b>

Footnotes to this table are presented on page 19.

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

	a	b	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
	As at December 31, 2025	References to Template CC2				
(in millions of dollars)						
<b>Tier 1B capital: Instruments</b>						
30	—		—	—	—	—
31	—		—	—	—	—
32	—		—	—	—	—
34	—		—	—	—	—
36	—		—	—	—	—
<b>Tier 1B capital before regulatory adjustments</b>						
<b>Tier 1B capital: Regulatory adjustments</b>						
37	—		—	—	—	—
38	—		—	—	—	—
39	—		—	—	—	—
40	650	R	650	650	650	146
41	(650)	R	(650)	(650)	(650)	(146)
42	—		—	—	—	—
43	—		—	—	—	—
44	—		—	—	—	—
45	36,468		35,484	34,543	34,061	33,157
<b>Tier 2 capital: Instruments and provisions</b>						
46	4,837	S + T	4,889	4,869	5,266	3,989
48	—		—	—	—	—
50	127	U	136	135	130	99
51	4,964		5,025	5,004	5,396	4,088
<b>Tier 2 capital before regulatory adjustments</b>						
<b>Tier 2 capital: Regulatory adjustments</b>						
52	—		—	—	—	—
53	—		—	—	—	—
54	—		—	—	—	—
55	1,350	V + W	1,100	1,100	1,100	976
56	—		—	—	—	—
57	1,350		1,100	1,100	1,100	976
58	3,614		3,925	3,904	4,296	3,112
59	40,082		39,409	38,447	38,357	36,269
60	153,681		153,868	150,888	151,882	149,621

Footnotes to this table are presented on page 19.

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

		a	b				
(in millions of dollars)		As at December 31, 2025	References to Template CC2	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
<b>Capital ratios and buffers</b>							
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	23.7%		23.1%	22.9%	22.4%	22.2%
62	Tier 1 (as a % of risk-weighted assets)	23.7%		23.1%	22.9%	22.4%	22.2%
63	Total capital (as a % of risk-weighted assets)	26.1%		25.6%	25.5%	25.3%	24.2%
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	18.1%		17.6%	17.5%	17.3%	16.2%
<b>National minima</b>							
69	Minimum Tier 1A capital ratio	8.0%		8.0%	8.0%	8.0%	8.0%
70	Minimum Tier 1 capital ratio	9.5%		9.5%	9.5%	9.5%	9.5%
71	Minimum total capital ratio	11.5%		11.5%	11.5%	11.5%	11.5%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>							
72	Non-significant investments in the capital and other liabilities of other financial entities	3,093	X	3,210	3,010	3,010	3,275
73	Significant investments in Tier 1A capital instruments of financial entities	4,060	Y	4,000	3,876	3,802	3,726
74	Mortgage servicing rights (net of related tax liabilities)	—		—	—	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	516	Z	640	629	646	547
<b>Applicable caps on the inclusion of provisions in Tier 2</b>							
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	127		136	135	130	98
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	127		136	135	130	98
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.

(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 December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
<b>Tier 1A capital</b>					
<b>Balance at beginning of period</b>	<b>35,484</b>	34,543	34,061	33,157	32,630
Increase in reserves and undistributed surplus earnings	628	1,393	1,029	561	487
Eligible accumulated other comprehensive income	(150)	204	(77)	459	(143)
F capital shares <sup>(1)</sup>	—	(100)	—	(100)	—
Deductions	506	(556)	(470)	(16)	183
<b>Balance at end of period</b>	<b>36,468</b>	35,484	34,543	34,061	33,157
<b>Total Tier 1 capital<sup>(2)</sup></b>	<b>36,468</b>	35,484	34,543	34,061	33,157
<b>Tier 2 capital</b>					
<b>Balance at beginning of period</b>	<b>3,925</b>	3,904	4,296	3,112	3,082
Eligible instruments <sup>(3)</sup>	(52)	20	(397)	1,277	24
Eligible portion of the allowance for credit losses	(9)	1	5	31	6
Deductions	(250)	—	—	(124)	—
<b>Balance at end of period</b>	<b>3,614</b>	3,925	3,904	4,296	3,112
<b>Total capital</b>	<b>40,082</b>	39,409	38,447	38,357	36,269

(1) On August 11 and 12, 2025, the Fédération des caisses Desjardins du Québec repurchased for cancellation a total of 10,000,000 F capital shares held by the trust fund. On March 24, 2025, the Fédération des caisses Desjardins du Québec also repurchased for cancellation 10,000,000 F capital shares held by the trust fund.

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

(3) The Federation issued instruments eligible as non-viability contingent capital (NVCC) amounting to \$0.6 billion and redeemed NVCC instruments amounting to \$1 billion during the second quarter of 2025. The Federation also issued instruments eligible as NVCC amounting to \$1.25 billion during the first quarter of 2025.

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

As at December 31, 2025

	a	b	c	
	Balance sheet per the Combined Financial Statements	Balance sheet using the scope of regulatory consolidation <sup>(1)</sup>	Including	References to Template CC1
(in millions of dollars)				
<b>Assets</b>				
<b>Cash and deposits with financial institutions</b>	5,848	5,047		
<b>Securities</b>	105,677	68,331		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds			3,093	X
Other securities			65,238	
<b>Securities borrowed or purchased under reverse repurchase agreements</b>	22,809	24,757		
<b>Loans</b>	316,077	314,286		
Significant investments in the Tier 2 capital of financial institutions			250	V
Other loans			314,036	
<b>Allowance for credit losses</b>	(1,374)	(1,374)		
Eligible portion reflected in Tier 2 capital			(127)	U
Allowances not reflected in regulatory capital			(1,247)	
<b>Segregated fund net assets</b>	34,079	—		
<b>Other assets</b>				
Derivative financial instruments	10,862	10,737		
Amounts receivable from clients, brokers and financial institutions	3,030	2,797		
Reinsurance contract assets	1,763	—		
Right-of-use assets	425	646		
Investment property	773	1		
Property, plant and equipment	1,437	1,054		
Goodwill	596	37		F
Intangible assets	1,225	434		H
Net defined benefit assets	1,301	1,015		N
Deferred tax assets	916	517		
Deferred tax assets other than those attributable to temporary differences			66	J
Deferred tax liabilities other than those attributable to temporary differences			(30)	K
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds			516	Z
Deferred tax liabilities related to software and other intangible assets			(223)	I
Deferred tax liabilities related to goodwill			—	G
Deferred tax liabilities related to net defined benefit assets			(268)	O
Other deferred tax assets			456	
<b>Other</b>				
Investments in companies accounted for using the equity method	1,241	8,602		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital			189	P
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds			4,060	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital <sup>(2)</sup>			3,294	Q
Significant investments in the Tier 1B capital of other financial institutions			650	R
Significant investments in the Tier 2 capital of other financial institutions			1,100	W
Other adjustments related to investments <sup>(2)</sup>			(691)	
Other items	3,557	3,300		
<b>Total assets</b>	<b>510,242</b>	<b>440,187</b>		

Footnotes to this table are presented on the next page.

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

As at December 31, 2025

	a	b	c	
	Balance sheet per the Combined Financial Statements	Balance sheet using the scope of regulatory consolidation <sup>(1)</sup>	Including	References to Template CC1
(in millions of dollars)				
<b>Liabilities</b>				
<b>Deposits</b>	329,494	330,612		
<b>Insurance contract liabilities</b>	34,737	—		
<b>Other liabilities</b>				
Commitments related to securities sold short	15,913	15,652		
Commitments related to securities lent or sold under repurchase agreements	15,937	15,355		
Derivative financial instruments	8,861	8,601		
Amounts payable to clients, brokers and financial institutions	14,357	13,983		
Lease liabilities	517	767		
Reinsurance contract liabilities	35	—		
Segregated fund net liabilities - Investment contracts	30,496	—		
Net defined benefit plan liabilities	655	505		
Deferred tax liabilities	618	395		
Other	11,500	7,899		
Subordinated notes	4,810	4,810		
Subordinated notes allowed for inclusion in Tier 2 capital			4,810	S
<b>Total liabilities</b>	<b>467,930</b>	<b>398,579</b>		
<b>Equity</b>				
<b>Capital stock</b>	4,522	4,522		
Qualifying shares			27	T
Federation capital shares			4,494	A
Reciprocal cross-holdings in Tier 1A capital instruments			95	B
Shares excluded from the calculation of regulatory capital			(94)	
<b>Undistributed surplus earnings</b>	3,789	3,698		C
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk			23	M
Other undistributed surplus earnings			3,675	
<b>Accumulated other comprehensive income</b>	692	692		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			336	L
Other			356	
<b>Reserves</b>	32,696	32,696		D
<b>Non-controlling interests</b>	613	—		
<b>Total equity</b>	<b>42,312</b>	<b>41,608</b>		
<b>Total liabilities and equity</b>	<b>510,242</b>	<b>440,187</b>		

<sup>(1)</sup> The scope of regulatory consolidation excludes the insurance subsidiaries Desjardins General Insurance Group Inc. and Desjardins Financial Security Life Assurance Company. A description of their activities can be found in Section 2.2 of the MD&A, in the Desjardins Group's 2025 Annual Report.

<sup>(2)</sup> Includes the contractual service margin reported as liabilities in the financial statements of the Desjardins Group's insurance subsidiaries.

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

As at December 31, 2025

Features		Qualifying shares		F capital shares
		Desjardins caisses in Quebec	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	Quebec	Quebec	Quebec
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)	\$27,271	\$100	\$4,589,464
9	Par value of instrument <sup>(1)</sup>	\$5	\$5	\$10
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	N/A	N/A	N/A
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call subject to prior approval by the AMF	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends				
17	Fixed or floating dividend/coupon	N/A	N/A	Floating
18	Coupon rate or any related index	N/A	N/A	4.25% per year
19	Existence of a payment stopper	N/A	N/A	Yes
20	Fully discretionary, partially discretionary or mandatory	N/A	N/A	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	N/A	No
22	Non-cumulative or cumulative	N/A	N/A	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(2)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(2)</sup>	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec <sup>(2)</sup>
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at December 31, 2025

Features		NVCC subordinated notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WGC2 ISIN: CA31430WGC25	CUSIP: 31430WRG1 ISIN: CA31430WRG10	CUSIP: 31430WU44 ISIN: CA31430WU444
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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)	\$972,607	\$1,004,625	\$1,032,058
9	Par value of instrument <sup>(1)</sup>	\$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 28, 2021	August 23, 2022	May 15, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 28, 2031	August 23, 2032	May 15, 2034
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 28, 2026, at par plus accrued and unpaid interest	On or after August 23, 2027, at par plus accrued and unpaid interest	On or after May 15, 2029, at par plus accrued and unpaid interest
16	Subsequent call dates, if applicable	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	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	Fixed, then floating	Fixed, then floating
18	Coupon rate or any related index <sup>(3)</sup>	1.992% per year until, but excluding, May 28, 2026. Afterwards, annual rate equal to 3-month bankers' acceptance rate plus 0.60% <sup>(4)</sup>	5.035% per year until, but excluding, August 23, 2027. Afterwards, daily compounded CORRA determined for the observation period plus 2.29%	5.279% per year until, but excluding, May 15, 2029. Afterwards, daily compounded CORRA determined for the observation period plus 1.56%
19	Existence of a payment stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	See Note <sup>(5)</sup>	See Note <sup>(5)</sup>	See Note <sup>(5)</sup>
25	If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26	If convertible, conversion rate	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)
29	If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
30	Writedown feature	No	No	No
31	Writedown trigger(s)	N/A	N/A	N/A
32	Full or partial writedown	N/A	N/A	N/A
33	Permanent or temporary writedown	N/A	N/A	N/A
34	If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at December 31, 2025

Features	NVCC subordinated notes		
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430W7J7 ISIN: CA31430W7J76	Common Code: 310146765 ISIN: CH1454185872	Common Code: 310518930 ISIN: XS3105189305
3 Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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)	\$1,246,133	\$379,714	\$174,608
9 Par value of instrument <sup>(1)</sup>	\$1,250,000,000	Fr.220,000,000	¥20,000,000,000
10 Accounting classification	Liabilities - Amortized cost	Liabilities - Amortized cost	Liabilities - Amortized cost
11 Original date of issuance	January 24, 2025	June 26, 2025	June 26, 2025
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 24, 2035	June 26, 2035	June 26, 2035
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 January 24, 2030, at par plus accrued and unpaid interest	On June 26, 2030, at par plus accrued and unpaid interest.	On June 26, 2030, at par plus accrued and unpaid interest.
16 Subsequent call dates, if applicable	On any date after January 24, 2030, at par plus accrued and unpaid interest	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed, then floating	Fixed	Fixed
18 Coupon rate or any related index <sup>(3)</sup>	4.264% per year until, but excluding, January 24, 2030. Afterwards, daily compounded CORRA determined for the observation period plus 1.47%	1.3925% per year until, but excluding, June 26, 2030. Afterwards, annualized SARON five-year mid-swap rate plus 1.40%	1.973% per year until, but excluding, June 26, 2030. Afterwards, semi-annual TONA five-year mid-swap rate plus 1.11%
19 Existence of a payment stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	See Note <sup>(5)</sup>	See Note <sup>(5)</sup>	See Note <sup>(5)</sup>
25 If convertible, fully or partially	Always fully convertible	Always fully convertible	Always fully convertible
26 If convertible, conversion rate	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>	See Note <sup>(6)</sup>
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)	Class Z-Contingent capital shares (Tier 1A instrument)
29 If convertible, specify issuer of instrument it converts into	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
30 Writedown feature	No	No	No
31 Writedown trigger(s)	N/A	N/A	N/A
32 Full or partial writedown	N/A	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
34a Type of subordination			
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Senior creditors including depositors	Senior creditors including depositors	Senior creditors including depositors
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant feature	N/A	N/A	N/A

Footnotes to this table are presented on page 31.

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

As at December 31, 2025

Features		TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430WPB4 ISIN: CA31430WPB41	CUSIP: 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42	CUSIP: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument <sup>(1)</sup>	\$1,000,000,000	US\$500,000,000	US\$750,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	May 19, 2022	August 23, 2022	March 14, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 19, 2027	August 23, 2027	March 14, 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	4.407% per year	4.550% per year	5.70% 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 31.

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

As at December 31, 2025

Features		TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 261363054 ISIN: XS2613630545	CUSIP: 31430WZM9 ISIN: CA31430WZM95	CUSIP: 31430WF90 ISIN: CA31430WF908
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	Quebec, 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 <sup>(1)</sup>	¥34,300,000,000	\$500,000,000	\$1,250,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	April 24, 2023	August 16, 2023	November 17, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 24, 2028	August 16, 2028	November 17, 2028
14	Issuer call subject to prior approval by the AMF	No	No	Yes <sup>(7)</sup>
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	1.00% per year	5.475% per year	5.467% 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 31.

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

As at December 31, 2025

Features		TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31429KAL7 / 31429LAL5 ISIN: US31429KAL70 / US31429LAL53	Common Code: 289296794 ISIN: XS2892967949	Common Code: 137173683 ISIN: CH1371736831
3	Governing law(s) of the instrument	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, and applicable Canadian federal laws	Quebec, 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 <sup>(1)</sup>	US\$1,000,000,000	€500,000,000	Fr.230,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	January 26, 2024	September 5, 2024	September 11, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 26, 2029	September 5, 2029	September 11, 2029
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	5.25% per year	3.467% per year	1.4875% 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 31.

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

As at December 31, 2025

Features		TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430W3J1 ISIN: CA31430W3J13	Common Code: 297290606 ISIN: XS2972906064	CUSIP: 31429KAN3 / 31429LAN1 ISIN: US31429KAN37/ US31429LAN10
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, 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 <sup>(1)</sup>	\$1,250,000,000	€750,000,000	US\$600,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	September 24, 2024	January 14, 2025	January 27, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 24, 2029	January 14, 2027	January 27, 2027
14	Issuer call subject to prior approval by the AMF	Yes <sup>(7)</sup>	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	Floating
18	Coupon rate or any related index	3.804% per year	3-month EURIBOR + 0.45% per year	SOFR + 0.63% 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 31.

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

As at December 31, 2025

Features		TLAC senior notes		
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31430XFZ0 ISIN: CA31430XFZ02	CUSIP: 31429KAP8 / 31429LAP6 ISIN: US31429KAP84 / US31429LAP67	Common Code: 319134883 ISIN: XS3191348831
3	Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	New York (United States), except specific exceptions (Quebec, and applicable Canadian federal laws)	Quebec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
Regulatory treatment:				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9	Par value of instrument <sup>(1)</sup>	\$500,000,000	US\$750,000,000	€750,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	August 25, 2025	August 26, 2025	September 29, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 25, 2032	August 26, 2030	March 28, 2031
14	Issuer call subject to prior approval by the AMF	Yes <sup>(7)</sup>	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate or any related index	4.123% per year	4.565% per year	3.250% 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 31.

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

As at December 31, 2025

Features	TLAC senior notes	
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	Common Code: 319655247 ISIN: XS3196552478	Common Code: 324981667 ISIN: XS3249816672
3 Governing law(s) of the instrument	Quebec, and applicable Canadian federal laws	Quebec, and applicable Canadian federal laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
Regulatory treatment:		
4 Transitional Basel III rules	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A
6 Eligible at financial entity/group/group and financial entity	Entity	Entity
7 Instrument type	Other TLAC instruments	Other TLAC instruments
8 Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only
9 Par value of instrument <sup>(1)</sup>	£400,000,000	¥3,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	October 8, 2025	December 11, 2025
12 Perpetual or dated	Dated	Dated
13 Original maturity date	October 8, 2030	December 11, 2028
14 Issuer call subject to prior approval by the AMF	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends		
17 Fixed or floating dividend/coupon	Fixed	Fixed
18 Coupon rate or any related index	4.875% per year	1.61% per year
19 Existence of a payment stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A
25 If convertible, fully or partially	N/A	N/A
26 If convertible, conversion rate	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A
30 Writedown feature	No	No
31 Writedown trigger(s)	N/A	N/A
32 Full or partial writedown	N/A	N/A
33 Permanent or temporary writedown	N/A	N/A
34 If temporary writedown, description of writeup mechanism	N/A	N/A
34a Type of subordination	Exemption	Exemption
35 In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits	Pari passu with deposits
36 Non-compliant transitioned features	N/A	N/A
37 If yes, specify non-compliant feature	N/A	N/A

<sup>(1)</sup> "¥" is the monetary symbol for the yen. "€" is the monetary symbol for the euro. "Fr." is the monetary symbol for the Swiss franc. "£" is the monetary symbol for the pound sterling.

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

<sup>(3)</sup> CORRA is the Canadian Overnight Repo Rate Average. SARON is the Swiss Average Rate Overnight. TONA is the Tokyo Overnight Average Rate.

<sup>(4)</sup> The vast majority of financial products referencing bankers' acceptances rates are now based on the Canadian Overnight Repo Rate Average, or CORRA. As a result, the rate that will replace the bankers' acceptances rate mentioned will be CORRA.

<sup>(5)</sup> 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.

<sup>(6)</sup> 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 or Conditions 5(b)(i) and (ii) and (c) of the Terms and Conditions of the Bearer Notes in the Multi-Currency Medium-Term Notes Prospectus, as applicable.

<sup>(7)</sup> 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 set out in the *TLAC Total Loss Absorbing Capacity Guideline* is met.

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

		a				
(in millions of dollars)		As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
<b>Regulatory capital elements of TLAC</b>						
1	Tier 1A and equivalent capital instruments	35,487	34,525	33,599	33,118	32,227
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	<b>Tier 1B capital instruments eligible under the TLAC framework</b>	—	—	—	—	—
6	Tier 2 capital before TLAC adjustments	3,598	3,908	3,889	4,282	3,101
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	—	—	—	—	—
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	—	—	—	—	—
9	Other adjustments	—	—	—	—	—
10	<b>Tier 2 capital instruments eligible under the TLAC framework</b>	3,598	3,908	3,889	4,282	3,101
11	<b>TLAC arising from regulatory capital</b>	39,085	38,433	37,488	37,400	35,328
<b>Covered bonds</b>						
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities <sup>(2)</sup>	14,085	13,455	11,053	11,215	12,469
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	—	—	—	—	—
14	Of which: amount eligible as TLAC after application of the caps	—	—	—	—	—
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	—	—	—	—	—
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	—	—	—	—	—
17	<b>TLAC arising from non-regulatory capital instruments before adjustments</b>	14,085	13,455	11,053	11,215	12,469
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	53,170	51,888	48,541	48,615	47,797
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	<b>TLAC after deductions</b>	53,170	51,888	48,541	48,615	47,797
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	148,562	148,854	146,087	147,079	145,372
24	Leverage exposure measure	459,957	462,609	455,892	443,245	427,337
<b>TLAC ratios and buffers</b>						
25	TLAC (as a percentage of risk-weighted assets)	35.8%	34.9%	33.2%	33.1%	32.9%
26	TLAC (as a percentage of leverage exposure)	11.6%	11.2%	10.6%	11.0%	11.2%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	17.8%	16.9%	15.2%	15.1%	14.9%
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%

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

<sup>(2)</sup> Issuance of \$5.7 billion of debt eligible to qualify under the TLAC Guideline in fiscal 2025.

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

	As at December 31, 2025						As at September 30, 2025					
	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)	
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>	4,617	—	4,797	14,114	N/A	23,528	4,616	—	4,797	13,484	N/A	22,897
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 <b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	<b>4,617</b>	<b>—</b>	<b>4,797</b>	<b>14,114</b>	<b>N/A</b>	<b>23,528</b>	<b>4,616</b>	<b>—</b>	<b>4,797</b>	<b>13,484</b>	<b>N/A</b>	<b>22,897</b>
5 Subset of row 4 that are potentially eligible as TLAC	4,617	—	4,797	14,114	N/A	23,528	4,616	—	4,797	13,484	N/A	22,897
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,710	N/A	3,710	—	—	—	3,756	N/A	3,756
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,695	N/A	8,695	—	—	—	8,015	N/A	8,015
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,797	1,709	N/A	6,506	—	—	4,797	1,713	N/A	6,510
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 <b>Subset of row 5 that is perpetual securities</b>	<b>4,617</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,617</b>	<b>4,616</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,616</b>

  

	As at June 30, 2025						As at March 31, 2025					
	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)	
	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
1 Description of creditor ranking												
2 Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>	4,716	—	4,818	11,076	N/A	20,610	4,716	—	5,250	11,240	N/A	21,206
3 Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
4 <b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	<b>4,716</b>	<b>—</b>	<b>4,818</b>	<b>11,076</b>	<b>N/A</b>	<b>20,610</b>	<b>4,716</b>	<b>—</b>	<b>5,250</b>	<b>11,240</b>	<b>N/A</b>	<b>21,206</b>
5 Subset of row 4 that are potentially eligible as TLAC	4,716	—	4,818	11,076	N/A	20,610	4,716	—	5,250	11,240	N/A	21,206
6 Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,492	N/A	3,492	—	—	—	2,524	N/A	2,524
7 Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	7,584	N/A	7,584	—	—	—	8,716	N/A	8,716
8 Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,818	—	N/A	4,818	—	—	5,250	—	N/A	5,250
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—	—	—	—	—	N/A	—
10 <b>Subset of row 5 that is perpetual securities</b>	<b>4,716</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,716</b>	<b>4,716</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>N/A</b>	<b>4,716</b>

Footnotes to this table are presented on the next page.

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

		As at December 31, 2024					
		Creditor ranking					
		1	2	3	4	5	Sum
		(most junior)				(most senior)	of 1 to 5
(in millions of dollars)							
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments <sup>(1)</sup>	
2	Total capital and liabilities net of credit risk mitigation <sup>(2)</sup>	4,817	—	4,000	12,494	N/A	21,311
3	Subset of row 2 that are excluded liabilities	—	—	—	—	N/A	—
4	<b>Total capital and liabilities less excluded liabilities (row 2 minus row 3)</b>	4,817	—	4,000	12,494	N/A	21,311
5	Subset of row 4 that are potentially eligible as TLAC	4,817	—	4,000	12,494	N/A	21,311
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	—	—	—	3,839	N/A	3,839
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	—	—	—	8,655	N/A	8,655
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	—	—	4,000	—	N/A	4,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	N/A	—
10	<b>Subset of row 5 that is perpetual securities</b>	4,817	—	—	—	N/A	4,817

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

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

## LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

**Table LIA – Explanations of differences between accounting and regulatory exposure amounts**

Information disclosed in separate reports<sup>(1)</sup>

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
LIA.c)	Explain the processes and controls implemented as part of the process for measuring carrying amounts to ensure they are prudent and reliable.	Management's Discussion and Analysis - 2025 Annual Report	5.3 - Critical accounting policies and estimates	93-99
		2025 Annual financial statements	Note 4 – Fair value of financial instruments	145-151
LIA.d)	Explain how material investments in insurers are treated for regulatory capital purposes.	Management's Discussion and Analysis - 2025 Annual Report	3.2 - Capital Management	40-47

<sup>(1)</sup> See the "Use of this document" section on page 2.

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

As at December 31, 2025

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items <sup>(1)</sup>				
Subject to the credit risk framework			Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital	
<i>(in millions of dollars)</i>							
<b>Assets</b>							
Cash and deposits with financial institutions	5,848	5,047	5,047	—	—	—	—
Securities at fair value through profit or loss	46,384	17,316	758	—	129	16,429	—
Securities at fair value through other comprehensive income	59,251	50,987	50,034	—	—	917	36
Securities at amortized cost	42	28	13	—	15	—	—
Securities borrowed or purchased under reverse repurchase agreements	22,809	24,757	—	24,757	—	20,957	—
Loans, net of allowance for credit losses	314,703	312,912	312,662	—	—	—	250
Segregated fund net assets	34,079	—	—	—	—	—	—
Derivative financial instruments	10,862	10,737	—	10,737	—	542	—
Amounts receivable from clients, brokers and financial institutions	3,030	2,797	2,797	—	—	—	—
Reinsurance contract assets	1,763	—	—	—	—	—	—
Right-of-use assets	425	646	646	—	—	—	—
Investment property	773	1	1	—	—	—	—
Property, plant and equipment	1,437	1,054	1,054	—	—	—	—
Goodwill	596	37	—	—	—	—	596
Intangible assets	1,225	434	—	—	—	—	1,225
Investments in companies accounted for using the equity method	1,241	8,602	4,060	—	—	—	4,542
Net defined benefit plan assets	1,301	1,015	—	—	—	—	1,015
Deferred tax assets	916	517	517	—	—	—	—
Other	3,557	3,300	3,300	—	—	—	—
<b>Total assets</b>	<b>510,242</b>	<b>440,187</b>	<b>380,889</b>	<b>35,494</b>	<b>144</b>	<b>38,845</b>	<b>7,664</b>

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 December 31, 2025

	a	b	c	d	e	f	g
	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Carrying amounts of items <sup>(1)</sup>				
			Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	
<i>(in millions of dollars)</i>							
<b>Liabilities</b>							
Deposits	329,494	330,612	—	—	—	—	330,612
Insurance contract liabilities	34,737	—	—	—	—	—	—
Commitments related to securities sold short	15,913	15,652	—	15,652	—	15,128	—
Commitments related to securities lent or sold under repurchase agreements	15,937	15,355	—	—	—	11,768	—
Derivative financial instruments	8,861	8,601	—	8,601	—	653	—
Amounts payable to clients, brokers and financial institutions	14,357	13,983	—	—	—	—	13,983
Lease liabilities	517	767	—	—	—	—	767
Reinsurance contract liabilities	35	—	—	—	—	—	—
Segregated fund net liabilities for investment contracts	30,496	—	—	—	—	—	—
Net defined benefit plan liabilities	655	505	—	—	—	—	505
Deferred tax liabilities	618	395	—	—	—	—	395
Other	11,500	7,899	—	—	—	—	7,899
Subordinated notes	4,810	4,810	—	—	—	—	4,810
<b>Total liabilities</b>	<b>467,930</b>	<b>398,579</b>	<b>—</b>	<b>24,253</b>	<b>—</b>	<b>27,549</b>	<b>358,971</b>
<b>Equity</b>							
Capital stock	4,522	4,522	—	—	—	—	4,522
Undistributed surplus earnings	3,789	3,698	—	—	—	—	3,698
Accumulated other comprehensive income	692	692	—	—	—	—	692
Reserves	32,696	32,696	—	—	—	—	32,696
<b>Equity – Group's share</b>	<b>41,699</b>	<b>41,608</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>41,608</b>
<b>Non-controlling interests</b>	<b>613</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total equity</b>	<b>42,312</b>	<b>41,608</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>41,608</b>
<b>Total liabilities and equity</b>	<b>510,242</b>	<b>440,187</b>	<b>—</b>	<b>24,253</b>	<b>—</b>	<b>27,549</b>	<b>400,579</b>

(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 December 31, 2025

	a	b	c	d	e
	Total	Items subject to <sup>(1)</sup>			
		Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
(in millions of dollars)					
1 Assets carrying amount under scope of regulatory consolidation (per Template LI1)	432,523	380,889	144	35,494	38,845
2 Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	39,608	—	—	24,253	27,549
3 <b>Total net amount under scope of regulatory consolidation</b>	<b>392,915</b>	<b>380,889</b>	<b>144</b>	<b>11,241</b>	<b>11,296</b>
4 Off-balance sheet amounts <sup>(2)</sup>	153,049	74,213	—	—	—
5 Differences in valuations	—	—	—	—	—
6 Differences due to different netting rules, other than those already reported in line 2	427	2,379	—	(1,952)	—
7 Differences due to consideration of provisions	757	757	—	—	—
8 Differences due to prudential filters	—	—	—	—	—
9 Adjustment for derivatives	9,337	—	—	9,337	—
10 Securities financing transaction exposures <sup>(3)</sup>	31,304	—	—	31,304	—
11 Other differences	—	—	—	—	—
12 <b>Regulatory exposure amounts<sup>(4)</sup></b>	<b>587,789</b>	<b>458,238</b>	<b>144</b>	<b>49,930</b>	<b>11,296</b>

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

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

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

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

**Template PV1: Prudent valuation adjustments (PVAs)**

As at December 31, 2025

		a	b	c	d	e	f	g	h
(in millions of dollars)		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	—	8	12	4	—	24	—	24
2	Mid-market value	—	8	12	—	—	20	—	20
3	Closeout cost	—	—	—	—	—	—	—	—
4	Concentration	—	—	—	4	—	4	—	4
5	Early termination	—	—	—	—	—	—	—	—
6	Model risk	—	—	—	—	—	—	—	—
7	Operational risk	—	—	—	—	—	—	—	—
8	Investing and funding costs						—	—	—
9	Unearned credit spreads						—	—	—
10	Future administrative costs	—	—	—	—	—	—	—	—
11	Other	—	—	—	—	—	—	—	—
12	<b>Total adjustment</b>	—	8	12	4	—	24	—	24

As at December 31, 2024

		a	b	c	d	e	f	g	h
(in millions of dollars)		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	—	6	7	4	—	17	—	17
2	Mid-market value	—	6	7	—	—	13	—	13
3	Closeout cost	—	—	—	—	—	—	—	—
4	Concentration	—	—	—	4	—	4	—	4
5	Early termination	—	—	—	—	—	—	—	—
6	Model risk	—	—	—	—	—	—	—	—
7	Operational risk	—	—	—	—	—	—	—	—
8	Investing and funding costs						—	—	—
9	Unearned credit spreads						—	—	—
10	Future administrative costs	—	—	—	—	—	—	—	—
11	Other	—	—	—	—	—	—	—	—
12	<b>Total adjustment</b>	—	6	7	4	—	17	—	17

## CREDIT RISK

**Table CRA – General qualitative information about credit risk**

**Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRA.a)	How the business model translates into the components of Desjardins Group's credit risk profile.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk	61-73
CRA.b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk management	61-67
CRA.c)	Structure and organization of the credit risk management and control function.	Management's Discussion and Analysis - 2025 Annual Report	Risk management governance	56-58
CRA.d)	Relationships between the credit risk management and the risk control, compliance and internal audit functions.	Management's Discussion and Analysis - 2025 Annual Report	Risk management governance	56-58
CRA.e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors.	Management's Discussion and Analysis - 2025 Annual Report	Risk Measurement Risk Disclosure Risk appetite Integrated risk management approach Risk management governance	54 54 54-55 55-56 56-58

<sup>(1)</sup> See the "Use of this document" section on page 2.

## Template CR1 – Credit quality of assets

Type of exposure (in millions of dollars)	As at December 31, 2025							As at September 30, 2025						
	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					
a	b	c	d	e	f	g	a	b	c	d	e	f	g	
1 Loans	3,319	310,967	1,374	698	676	1,370	312,912	3,356	308,389	1,530	800	730	1,495	310,215
2 Debt securities	—	55,852	—	—	—	—	55,852	—	58,500	—	—	—	—	58,500
Other investments	—	343	—	—	—	—	343	—	343	—	—	—	—	343
3 Off-balance sheet exposures	513	141,006	111	—	111	110	141,408	431	145,111	115	—	115	110	145,427
4 <b>Total</b>	<b>3,832</b>	<b>508,168</b>	<b>1,485</b>	<b>698</b>	<b>787</b>	<b>1,480</b>	<b>510,515</b>	<b>3,787</b>	<b>512,343</b>	<b>1,645</b>	<b>800</b>	<b>845</b>	<b>1,605</b>	<b>514,485</b>

  

Type of exposure (in millions of dollars)	As at June 30, 2025							As at March 31, 2025						
	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					
a	b	c	d	e	f	g	a	b	c	d	e	f	g	
1 Loans	3,138	302,570	1,510	764	746	1,486	304,198	3,135	292,521	1,403	665	738	1,432	294,253
2 Debt securities	—	58,523	—	—	—	—	58,523	—	58,333	—	—	—	—	58,333
Other investments	—	385	—	—	—	—	385	—	395	—	—	—	—	395
3 Off-balance sheet exposures	415	140,337	122	1	121	113	140,630	340	143,488	118	—	118	111	143,710
4 <b>Total</b>	<b>3,553</b>	<b>501,815</b>	<b>1,632</b>	<b>765</b>	<b>867</b>	<b>1,599</b>	<b>503,736</b>	<b>3,475</b>	<b>494,737</b>	<b>1,521</b>	<b>665</b>	<b>856</b>	<b>1,543</b>	<b>496,691</b>

  

Type of exposure (in millions of dollars)	As at December 31, 2024						
	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					
a	b	c	d	e	f	g	
1 Loans	2,906	285,903	1,320	615	705	1,328	287,489
2 Debt securities	—	53,521	—	—	—	—	53,521
Other investments	—	379	—	—	—	—	379
3 Off-balance sheet exposures	406	142,665	99	—	99	105	142,972
4 <b>Total</b>	<b>3,312</b>	<b>482,468</b>	<b>1,419</b>	<b>615</b>	<b>804</b>	<b>1,433</b>	<b>484,361</b>

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

	For the three-month period ended														
	December 31, 2025			September 30, 2025			June 30, 2025			March 31, 2025			December 31, 2024		
	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total	Loans	Debt securities	Total
(in millions of dollars)															
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>														
	3,356	—	3,356	3,138	—	3,138	3,135	—	3,135	2,906	—	2,906	2,930	—	2,930
2	Loans and debt securities that have defaulted since the last reporting period														
	957	—	957	888	—	888	923	—	923	1,081	—	1,081	938	—	938
3	Returned to non-defaulted status <sup>(1)</sup>														
	(681)	—	(681)	(572)	—	(572)	(819)	—	(819)	(751)	—	(751)	(856)	—	(856)
4	Amounts written-off														
	(315)	—	(315)	(97)	—	(97)	(102)	—	(102)	(101)	—	(101)	(109)	—	(109)
5	Other changes														
	2	—	2	(1)	—	(1)	1	—	1	—	—	—	3	—	3
6	<b>Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 ± 5)</b>														
	3,319	—	3,319	3,356	—	3,356	3,138	—	3,138	3,135	—	3,135	2,906	—	2,906

<sup>(1)</sup> Includes returns to non-defaulted status and payments on defaulted accounts.

**Table CRB – Additional disclosure related to the credit quality of assets****Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRB.a)	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk management	61-67
		2025 Annual financial statements	Note 2 – Accounting policies	123-143
CRB.b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	2025 Annual financial statements	Note 2 – Accounting policies	123-143
			Note 28 – Financial instrument risk management	215-218
CRB.c)	Description of methods used for determining impairments.	2025 Annual financial statements	Note 2 – Accounting policies	123-143
CRB.d)	Desjardins Group's own definition of "restructured exposure."	2025 Annual financial statements	Note 2 – Accounting policies	123-143
CRB.e)	Breakdown of exposures by residual maturity.	2025 Annual financial statements	Note 28 – Financial instrument risk management	215-218
CRB.g)	Ageing analysis of past-due exposures.	Management's Discussion and Analysis - 2025 Annual Report	Table 32 – Gross loans past due but not credit-impaired	69
CRB.h)	Breakdown of restructured exposures between impaired and not impaired exposures.	Management's Discussion and Analysis - 2025 Annual Report	Loan debt relief	67

<sup>(1)</sup> See the "Use of this document" section on page 2.

## Loan portfolio by borrower category and by industry

	As at December 31, 2025		
	Gross loans	Gross credit-impaired loans	Allowance for credit losses
(in millions of dollars)			
Residential mortgages	198,876	446	105
Consumer, credit card and other personal loans	24,426	267	527
Public bodies <sup>(1)</sup>	4,000	—	8
Business loans			
Agriculture	13,839	350	45
Mining	295	2	2
Oil and gas	289	—	—
Utilities	4,416	101	4
Construction	9,620	304	114
Manufacturing	7,117	295	157
Wholesale trade	3,237	91	47
Retail trade	6,280	150	79
Transportation	2,275	52	22
Information industry	744	56	33
Finance and insurance	3,695	2	12
Real estate	21,325	309	91
Professional services	2,171	45	28
Management of companies	1,628	23	10
Administrative services	523	17	18
Education	326	7	1
Health care	5,643	59	24
Arts and entertainment	861	19	12
Accommodation	2,766	63	21
Other services	1,715	23	12
Other businesses	10	—	2
<b>Total business loans</b>	<b>88,775</b>	<b>1,968</b>	<b>734</b>
<b>Total loans</b>	<b>316,077</b>	<b>2,681</b>	<b>1,374</b>

<sup>(1)</sup> Including loans to governments.

## Loan portfolio by geographic area

	As at December 31, 2025		
	Gross loans	Gross credit-impaired loans	Allowance for credit losses
(in millions of dollars)			
<b>Canada</b>			
Quebec <sup>(1)</sup>	278,732	2,214	1,073
Other Canadian provinces	37,047	467	297
<b>Total – Canada</b>	<b>315,779</b>	<b>2,681</b>	<b>1,370</b>
Other countries	298	—	4
<b>Total</b>	<b>316,077</b>	<b>2,681</b>	<b>1,374</b>

<sup>(1)</sup> The allocation of some expert adjustments was aggregated in the allowance for credit losses for Quebec.

**Table CRC – Qualitative disclosure related to credit risk mitigation (CRM) techniques****Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRC.a)	Core features of policies and processes for, and an indication of the extent to which Desjardins Group makes use of, on- and off-balance sheet netting.	2025 Annual financial statements	Note 5 – Offsetting financial assets and liabilities	152-153
CRC.b)	Core features of policies and processes for collateral evaluation and management.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk mitigation	66
CRC.c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (i.e. by guarantor type, collateral and credit derivative providers).	Management's Discussion and Analysis - 2025 Annual Report	Credit risk mitigation	66

<sup>(1)</sup> See the "Use of this document" section on page 2.

## Template CR3 – Credit risk mitigation (CRM) techniques – overview

	a	b	c	d	e	f	g
	As at December 31, 2025						
(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	241,566	71,877	70,861	1,616	485	—	—
2 Debt securities	55,852	—	—	—	—	—	—
Other investments	343	—	—	—	—	—	—
3 <b>Total</b>	<b>297,761</b>	<b>71,877</b>	<b>70,861</b>	<b>1,616</b>	<b>485</b>	—	—
4 Of which defaulted	2,529	854	782	25	8	—	—

	a	b	c	d	e	f	g
	As at September 30, 2025						
(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	241,434	69,234	68,231	1,700	550	—	—
2 Debt securities	58,500	—	—	—	—	—	—
Other investments	343	—	—	—	—	—	—
3 <b>Total</b>	<b>300,277</b>	<b>69,234</b>	<b>68,231</b>	<b>1,700</b>	<b>550</b>	—	—
4 Of which defaulted	2,560	853	789	24	7	—	—

	a	b	c	d	e	f	g
	As at June 30, 2025						
(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	237,674	66,969	65,964	1,666	560	—	—
2 Debt securities	58,523	—	—	—	—	—	—
Other investments	385	—	—	—	—	—	—
3 <b>Total</b>	<b>296,582</b>	<b>66,969</b>	<b>65,964</b>	<b>1,666</b>	<b>560</b>	—	—
4 Of which defaulted	2,345	845	785	26	8	—	—

## Template CR3 – Credit risk mitigation (CRM) techniques – overview (continued)

		a	b	c	d	e	f	g
		As at March 31, 2025						
(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	231,284	63,307	62,376	1,737	593	—	—
2	Debt securities	58,333	—	—	—	—	—	—
	Other investments	395	—	—	—	—	—	—
3	<b>Total</b>	<b>290,012</b>	<b>63,307</b>	<b>62,376</b>	<b>1,737</b>	<b>593</b>	<b>—</b>	<b>—</b>
4	Of which defaulted	2,346	830	781	24	8	—	—

  

		a	b	c	d	e	f	g
		As at December 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	227,094	60,733	59,788	1,629	607	—	—
2	Debt securities	53,521	—	—	—	—	—	—
	Other investments	379	—	—	—	—	—	—
3	<b>Total</b>	<b>280,994</b>	<b>60,733</b>	<b>59,788</b>	<b>1,629</b>	<b>607</b>	<b>—</b>	<b>—</b>
4	Of which defaulted	2,255	694	646	13	5	—	—

**Table CRD – Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk****Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRD. a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the entity, and the reasons for any changes over the reporting period.	Management's Discussion and Analysis - 2025 Annual Report	Counterparty and issuer risk	72-73
CRD. d)	The alignment of the alphanumerical scale of each agency used with risk buckets.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk	61-73

<sup>(1)</sup> See the "Use of this document" section on page 2.

To properly manage its risk exposure, Desjardins Group assigns a credit rating to each counterparty and issuer. This rating is based on those of four external credit assessment institutions (DBRS, Moody's, Standard & Poor's and Fitch). The four credit assessment institutions meet the eligibility criteria of the Basel Accord and are authorized by the AMF. Desjardins Group uses this credit rating to calculate capital requirements using the Standardized Approach. This rating is also used in calculating capital requirements for "Businesses," "Banks" and "Sovereign borrowers" asset classes and for the "Trading portfolio" asset class.

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at December 31, 2025						As at September 30, 2025					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>													
1	Sovereigns	2,869	—	4,993	332	16	0.30%	4,549	—	6,470	316	—	—%
2	Non-central government public sector entities	7,537	7,422	7,612	1,616	1,846	20.00%	7,559	7,875	7,609	1,726	1,867	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	2,088	566	2,864	80	1,149	39.00%	2,114	568	2,899	80	1,150	38.60%
	Of which: securities firms and other financial institutions treated as banks	—	—	776	—	509	65.60%	—	—	786	—	518	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	8,646	11,502	8,576	4,855	11,746	87.50%	7,958	11,365	7,886	4,701	10,993	87.30%
	Of which: securities firms and other financial institutions treated as businesses	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: specialized lending	—	—	—	—	—	—%	—	—	—	—	—	—%
7	Subordinated debt, equity and other capital instruments	343	—	343	—	856	250.00%	343	—	343	—	857	250.00%
8	Regulatory retail portfolios	1,688	4,402	1,617	1,103	1,569	57.70%	1,739	4,415	1,633	1,113	1,608	58.60%
9	Real estate	7,882	1,641	5,499	225	3,942	68.90%	7,623	1,565	5,454	207	3,905	69.00%
	Of which: general RRE	626	12	363	—	293	80.60%	629	14	370	—	298	80.60%
	Of which: IPRRE	4,365	855	2,286	13	1,065	46.40%	4,097	826	2,225	17	1,051	46.90%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	1,060	532	1,051	185	921	74.50%	988	427	979	158	828	72.80%
	Of which: IPCRE	1,314	25	1,285	5	1,115	86.50%	1,382	24	1,353	5	1,164	85.70%
	Of which: land acquisition, development and construction	517	217	514	22	548	102.30%	527	274	527	27	564	101.80%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	183	62	171	8	250	139.60%	178	28	166	4	244	143.50%
13	Other assets <sup>(3)</sup>	20,223	—	20,223	—	5,220	25.80%	19,563	—	19,563	—	5,212	26.60%
14	<b>Total</b>	<b>51,459</b>	<b>25,595</b>	<b>51,898</b>	<b>8,219</b>	<b>26,594</b>	<b>44.20%</b>	<b>51,626</b>	<b>25,816</b>	<b>52,023</b>	<b>8,147</b>	<b>25,836</b>	<b>42.90%</b>

Footnotes to this table are presented on page 50.

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

		a	b	c	d	e	f	a	b	c	d	e	f
		As at June 30, 2025						As at March 31, 2025					
		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		RWA and RWA proportion		Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		RWA and RWA proportion	
(in millions of dollars)		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
<b>Asset classes</b>													
1	Sovereigns	5,484	—	7,273	291	—	—%	4,892	—	6,404	296	—	—%
2	Non-central government public sector entities	7,417	7,579	7,475	1,668	1,829	20.00%	7,729	7,270	7,784	1,611	1,880	20.00%
3	Multilateral development banks	—	—	—	—	—	—%	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,799	573	2,553	80	1,156	43.90%	1,928	534	2,631	82	1,071	39.50%
	Of which: securities firms and other financial institutions treated as banks	—	—	754	—	498	66.00%	—	—	703	—	464	66.00%
5	Covered bonds	—	—	—	—	—	—%	—	—	—	—	—	—%
6	Businesses	7,402	10,762	7,334	4,459	10,125	85.90%	8,103	11,897	8,021	5,081	11,581	88.40%
	Of which: securities firms and other financial institutions treated as businesses	—	46	—	46	9	20.00%	—	—	—	—	—	—%
	Of which: specialized lending	215	60	214	28	236	97.30%	840	916	840	387	1,323	107.90%
7	Subordinated debt, equity and other capital instruments	385	—	385	—	962	250.00%	395	—	395	—	987	250.00%
8	Regulatory retail portfolios	1,724	4,338	1,603	1,094	1,574	58.40%	1,698	4,356	1,575	1,101	1,572	58.80%
9	Real estate	7,492	1,460	5,443	180	3,883	69.10%	7,241	1,532	5,470	187	3,947	69.80%
	Of which: general RRE	633	13	363	—	292	80.80%	651	10	382	—	313	82.00%
	Of which: IPRRE	3,950	765	2,208	18	1,038	46.60%	3,650	767	2,187	15	1,039	47.20%
	Of which: other RRE	—	—	—	—	—	—%	—	—	—	—	—	—%
	Of which: general CRE	1,005	352	997	126	807	71.90%	1,020	385	1,011	134	832	72.60%
	Of which: IPCRE	1,387	26	1,358	6	1,191	87.40%	1,330	19	1,300	3	1,131	86.80%
	Of which: land acquisition, development and construction	517	304	517	30	555	101.40%	590	351	590	35	632	101.10%
10	Reverse mortgages	—	—	—	—	—	—%	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%	—	—	—	—	—	—%
12	Defaulted exposures	156	20	146	3	213	143.60%	121	20	117	4	170	140.40%
13	Other assets <sup>(3)</sup>	17,667	—	17,667	—	5,043	28.50%	17,033	—	17,033	—	5,112	30.00%
14	<b>Total</b>	<b>49,526</b>	<b>24,732</b>	<b>49,879</b>	<b>7,775</b>	<b>24,785</b>	<b>43.00%</b>	<b>49,140</b>	<b>25,609</b>	<b>49,430</b>	<b>8,362</b>	<b>26,320</b>	<b>45.50%</b>

Footnotes to this table are presented on page 50.

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

	a	b	c	d	e	f	
	As at December 31, 2024						
	Exposures before credit conversion factors (CCF) and CRM <sup>(2)</sup>		Exposures post credit conversion factors (CCF) and CRM <sup>(2)</sup>		RWA and RWA proportion		
(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion	
<b>Asset classes</b>							
1	Sovereigns	4,458	—	5,839	280	—	—%
2	Non-central government public sector entities	7,224	7,813	7,278	1,711	1,798	20.00%
3	Multilateral development banks	—	—	—	—	—	—%
4	Deposit-taking institutions and banks	1,751	530	2,419	72	1,016	40.80%
	Of which: securities firms and other financial institutions treated as banks	—	—	668	—	441	66.00%
5	Covered bonds	—	—	—	—	—	—%
6	Businesses	10,350	13,548	10,273	5,634	14,410	90.60%
	Of which: securities firms and other financial institutions treated as businesses	—	41	—	41	8	20.00%
	Of which: specialized lending	3,720	2,450	3,720	1,030	4,752	100.00%
7	Subordinated debt, equity and other capital instruments	379	—	379	—	947	250.00%
8	Regulatory retail portfolios	1,715	4,275	1,582	1,080	1,546	58.10%
9	Real estate	6,952	1,364	5,309	156	3,804	69.60%
	Of which: general RRE	643	10	370	—	305	82.20%
	Of which: IPRRE	3,459	722	2,128	14	1,010	47.20%
	Of which: other RRE	—	—	—	—	—	—%
	Of which: general CRE	1,048	302	1,039	108	826	72.00%
	Of which: IPCRE	1,250	21	1,220	3	1,074	87.90%
	Of which: land acquisition, development and construction	552	309	552	31	589	101.10%
10	Reverse mortgages	—	—	—	—	—	—%
11	Mortgage-backed securities	—	—	—	—	—	—%
12	Defaulted exposures	128	71	124	9	187	112.00%
13	Other assets <sup>(3)</sup>	16,953	—	16,953	—	5,346	31.50%
14	<b>Total</b>	<b>49,910</b>	<b>27,601</b>	<b>50,156</b>	<b>8,942</b>	<b>29,054</b>	<b>49.10%</b>

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

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

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

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

Regulatory portfolio / Risk weight (in millions of dollars)	As at December 31, 2025																									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	5,244			81																								—	5,325
2 Non-central government public sector entities				9,228																								—	9,228
3 Multilateral development banks																												—	—
4 Deposit-taking institutions and banks				1,537		519																			120			768	2,944
Of which: securities firms and other financial institutions treated as banks						8																					768	776	
5 Covered bonds																												—	—
6 Businesses				1,243						734					742		1,316		9,278									—	13,431
Of which: securities firms and other financial institutions treated as businesses																												—	—
Of which: specialized lending																												—	—
7 Subordinated debt, equity and other capital																										343		—	343
8 Regulatory retail portfolios			796												1,895				29									—	2,720
9 Real estate				109	25	340	420	9	793	734		364		390	352		254	767	828	5	118		105				111	5,724	
Of which: general RRE				21	25	42	41	9		1					224													—	363
Of which: IPRRE						298	379		793	733		16			9					5			66					—	2,299
Of which: other RRE																												—	—
Of which: general CRE				88								348			119		254		316								111	1,236	
Of which: IPCRE														390				767			118		15				—	1,290	
Of which: land acquisition, development and construction																			512				24				—	536	
10 Reverse mortgages																												—	—
11 Mortgage-backed securities																												—	—
12 Defaulted exposures																			37				142					—	179
13 Other assets <sup>(2)</sup>	14,721			354															5,148									—	20,223
14 Total	19,965		796	12,552	25	859	420	9	793	1,468		364		390	2,989		1,570	767	15,320	5	118		485	343			879	60,117	

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

Risk weight	As at December 31, 2025			
	a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF <sup>(3)</sup>	d Exposure (post-CCF and post-CRM) <sup>(4)</sup>
1 Less than 40%	30,016	10,796	33%	34,730
2 40% - 70%	3,085	642	49%	3,791
3 75% - 80%	2,335	3,517	31%	2,990
4 85%	1,492	524	20%	1,570
5 90% - 100%	13,189	8,501	35%	16,086
6 105% - 130%	123	—	—%	123
7 150%	876	1,615	10%	485
8 250%	343	—	—%	342
9 400%	—	—	—%	—
10 1,250%	—	—	—%	—
11 Total exposures	51,459	25,595	32%	60,117

Footnotes to this table are presented on page 55.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at September 30, 2025																								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	6,786																												6,786
2	Non-central government public sector entities				9,335																									9,335
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,502		588																							
	Of which: securities firms and other financial institutions treated as banks																													
5	Covered bonds																													
6	Businesses				1,210						632																			
	Of which: securities firms and other financial institutions treated as businesses																													
	Of which: specialized lending																													
7	Subordinated debt, equity and other capital																													
8	Regulatory retail portfolios				779																									
9	Real estate				115	23	287	419	8	816	710		367		439	349		211	803	834	2	99		109					70	5,661
	Of which: general RRE				27	23	38	45	8		1					227													1	370
	Of which: IPRRE						249	374		816	709		13			7					2			72						2,242
	Of which: other RRE																													
	Of which: general CRE				88								354		115		211		300										69	1,137
	Of which: IPCRE														439				803			99		17					1,358	
	Of which: land acquisition, development and construction																		534					20					554	
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																													
13	Other assets <sup>(2)</sup>	13,910			551															5,102										19,563
14	<b>Total</b>	20,696		779	12,713	23	875	419	8	816	1,342		367		439	2,987		1,380	803	14,766	2	99		457	343			856	60,170	

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

Risk weight		As at September 30, 2025			
		a On-balance sheet exposure	b Off-balance sheet exposure (pre-CCF)	c Weighted average CCF <sup>(3)</sup>	d Exposure (post-CCF and post-CRM) <sup>(4)</sup>
1	Less than 40%	31,001	11,165	32%	35,574
2	40% - 70%	3,057	599	45%	3,757
3	75% - 80%	2,079	3,694	32%	2,987
4	85%	1,319	473	19%	1,380
5	90% - 100%	12,788	8,328	34%	15,570
6	105% - 130%	102	—	—%	101
7	150%	937	1,557	10%	458
8	250%	343	—	—%	343
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	<b>Total exposures</b>	51,626	25,816	32%	60,170

Footnotes to this table are presented on page 55.

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

Regulatory portfolio / Risk weight		As at June 30, 2025																												
(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	7,564																												7,564
2	Non-central government public sector entities				9,143																									9,143
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,052		661																		166				754	2,633
	Of which: securities firms and other financial institutions treated as banks																											754	754	
5	Covered bonds																													
6	Businesses				1,388					640						612	125	978		7,852			61	137						11,793
	Of which: securities firms and other financial institutions treated as businesses				46																								46	
	Of which: specialized lending																125			56			61						242	
7	Subordinated debt, equity and other capital																									385				385
8	Regulatory retail portfolios			769												1,879				49										2,697
9	Real estate				116	23	285	402	4	810	730		387		445	339		202	761	810	2	103		134				70	5,623	
	Of which: general RRE				26	23	39	44	4		2					222												3	363	
	Of which: IPRRE						246	358		810	728		14			4					2			64					2,226	
	Of which: other RRE																													
	Of which: general CRE				90								373		113		202		278									67	1,123	
	Of which: IPCRE														445				761			103		55					1,364	
	Of which: land acquisition, development and construction																			532				15					547	
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																			19				130					149	
13	Other assets <sup>(2)</sup>	12,206			523															4,938									17,667	
14	<b>Total</b>	19,770		769	12,222	23	946	402	4	810	1,370		387		445	2,830	125	1,180	761	13,668	2	103	61	567	385			824	57,654	

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

		As at June 30, 2025			
		a	b	c	d
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>(3)</sup>	Exposure (post-CCF and post-CRM) <sup>(4)</sup>
1	Less than 40%	29,107	10,919	33%	34,201
2	40% - 70%	3,676	584	44%	3,770
3	75% - 80%	2,195	3,559	31%	2,956
4	85%	1,125	461	18%	1,180
5	90% - 100%	11,868	7,799	34%	14,430
6	105% - 130%	167	—	40%	166
7	150%	1,003	1,410	9%	566
8	250%	385	—	—%	385
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	<b>Total exposures</b>	49,526	24,732	31%	57,654

Footnotes to this table are presented on page 55.

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

Regulatory portfolio / Risk weight		As at March 31, 2025																												
(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	6,700																											6,700	
2	Non-central government public sector entities				9,395																								9,395	
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,240		663																			107		703	2,713	
	Of which: securities firms and other financial institutions treated as banks																											703	703	
5	Covered bonds																													
6	Businesses				1,313						636					575	481	945			8,435			644	73				13,102	
	Of which: securities firms and other financial institutions treated as businesses																													
	Of which: specialized lending																481				102		644						1,227	
7	Subordinated debt, equity and other capital																									395			395	
8	Regulatory retail portfolios			754												1,850					72								2,676	
9	Real estate				116	24	291	405	4	806	693		420		451	354		153	703	935	3	102		139				58	5,657	
	Of which: general RRE				25	24	42	42	4		2					239													4	382
	Of which: IPRRE						249	363		806	691		9			3						3			78				2,202	
	Of which: other RRE																													
	Of which: general CRE				91								411			112		153		324								54	1,145	
	Of which: IPCRE													451					703				102		47				1,303	
	Of which: land acquisition, development and construction																				611				14				625	
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																				23				98				121	
13	Other assets <sup>(2)</sup>	11,551			462																5,020								17,033	
14	<b>Total</b>	<b>18,251</b>	<b>—</b>	<b>754</b>	<b>12,526</b>	<b>24</b>	<b>954</b>	<b>405</b>	<b>4</b>	<b>806</b>	<b>1,329</b>	<b>—</b>	<b>420</b>	<b>—</b>	<b>451</b>	<b>2,779</b>	<b>481</b>	<b>1,098</b>	<b>703</b>	<b>14,485</b>	<b>3</b>	<b>102</b>	<b>644</b>	<b>417</b>	<b>395</b>	<b>—</b>	<b>—</b>	<b>761</b>	<b>57,792</b>	

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

Risk weight	As at March 31, 2025				
	a	b	c	d	
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>(3)</sup>	Exposure (post-CCF and post-CRM) <sup>(4)</sup>	
1	Less than 40%	28,060	10,678	33%	32,972
2	40% - 70%	3,618	734	42%	3,713
3	75% - 80%	2,474	3,466	32%	3,260
4	85%	1,060	485	15%	1,098
5	90% - 100%	12,370	8,208	35%	15,187
6	105% - 130%	464	705	41%	749
7	150%	699	1,333	8%	418
8	250%	395	—	—%	395
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	<b>Total exposures</b>	<b>49,140</b>	<b>25,609</b>	<b>33%</b>	<b>57,792</b>

Footnotes to this table are presented on page 55.

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

Regulatory portfolio / Risk weight (in millions of dollars)		As at December 31, 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	6,119																												6,119
2	Non-central government public sector entities				8,989																									8,989
3	Multilateral development banks																													
4	Deposit-taking institutions and banks				1,121		580				7																		668	2,491
	Of which: securities firms and other financial institutions treated as banks																											668	668	
5	Covered bonds																													
6	Businesses				1,154						682					517	2,724	855		8,103			1,832	40						15,907
	Of which: securities firms and other financial institutions treated as businesses				41																								41	
	Of which: specialized lending									5							2,724			189			1,832						4,750	
7	Subordinated debt, equity and other capital																								379				379	
8	Regulatory retail portfolios			780											1,812					70									2,662	
9	Real estate				117	25	279	364	4	759	723		386		461	350		192	583	862	3	103		159				95	5,465	
	Of which: general RRE				25	25	36	41	4		2				1	232												4	370	
	Of which: IPRRE						243	323		759	721		21			3					3			69					2,142	
	Of which: other RRE																													
	Of which: general CRE				92								365			115		192		292								91	1,147	
	Of which: IPCRE													460					583			103		77					1,223	
	Of which: land acquisition, development and construction																			570				13					583	
10	Reverse mortgages																													
11	Mortgage-backed securities																													
12	Defaulted exposures																				25			108					133	
13	Other assets <sup>(2)</sup>	11,223			480																								16,953	
14	<b>Total</b>	17,342		780	11,861	25	859	364	4	759	1,412		386		461	2,679	2,724	1,047	583	14,310	3	103	1,832	422	379			763	59,098	

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

Risk weight	As at December 31, 2024				
	a	b	c	d	
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>(3)</sup>	Exposure (post-CCF and post-CRM) <sup>(4)</sup>	
1	Less than 40%	26,597	11,089	32%	31,326
2	40% - 70%	3,553	849	43%	3,690
3	75% - 80%	4,196	4,498	34%	5,403
4	85%	1,007	502	15%	1,048
5	90% - 100%	12,018	8,314	36%	14,892
6	105% - 130%	1,528	985	42%	1,938
7	150%	632	1,364	9%	422
8	250%	379	—	—%	379
9	400%	—	—	—%	—
10	1,250%	—	—	—%	—
11	<b>Total exposures</b>	49,910	27,601	32%	59,098

<sup>(1)</sup> Excluding counterparty credit risk, securitization, equity investments in funds and settlement risk.<sup>(2)</sup> Other assets are measured using a method other than the Standardized or Internal Ratings-Based methods. They do not include items that are below a certain threshold and are weighted at 250%.<sup>(3)</sup> Weights are based on off-balance sheet exposure (pre-CCF).<sup>(4)</sup> Net exposure, after credit risk mitigation (net of loss allowance for expected credit losses on credit-impaired loans).

**Table CRE – Qualitative disclosures related to Internal Ratings-Based (IRB) models****Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CRE.d)	Scope of the AMF's acceptance of approach.	Management's Discussion and Analysis - 2025 Annual Report	Risk-weighted assets (RWA) Basel Capital Accord	45-46 59-60
CRE.e)	For each of the portfolios, the entity must indicate the part of EAD within the group (in percentage of total EAD) covered by the Standardized, Foundation IRB or Advanced IRB Approach and the part of portfolios that are involved in a roll-out plan.	Management's Discussion and Analysis - 2025 Annual Report	Table 26 – Risk exposure by asset class (Exposure at default [EAD])	63

<sup>(1)</sup> See the "Use of this document" section on page 2.

**Model design and development**

Model design and development are based on the first line of defense, which necessarily must:

- use a selection of models that are proven to be relevant prior to development. Model selection must be documented;
- ensure that the risk of the credit portfolio is rated using rating systems in accordance with regulatory requirements and the risk profile of the organization;
- consider items underlying risk parameters, including the definition of default, segmentation, CRM collateral, recognized guarantors and governance;
- comply with risk appetite (RA) principles and indicators, when applicable;
- include measurement methods for sensitivity analyses, sources of uncertainty and levels of conservatism;
- comply with the frameworks in place developed by the Credit Risk Executive Division (CRED).

In addition, models must be based on a comprehensive, detailed and accessible documentation, that includes:

- the modelling techniques adopted, the assumptions, approximations, data sources, data and indirect data used as well as all the relevant weaknesses and limitations of the model;
- an updated model inventory, to include, among other things, the sector concerned as part of the user test;
- an updated list of model uses.

The models developed on this basis are only implemented once they have been independently validated by the second line of defence, when applicable, and approved by the relevant authority, as defined in the guidelines. Ultimately, the third line of defence ensures that the work performed by the second line was truly independent from the first line and reserves the right to audit the work performed by the other two lines of defence.

**Main features of approved models**

The personal and retail business PD and LGD internal models approved for the calculation of regulatory capital are based on behavioural scoring models used in the operations or on collateral classes. The personal and retail business PD IRB models are segmented using behavioural models with data going back to 2005 (personal) or 2009 (retail business).

For the non-retail business clients, the PD and LGD internal models approved for the calculation of regulatory capital are based on statistical and expert models used in assessing risk upon granting or in revising risk. The data history for these IRB models goes back to their implementation, in 2016.

For PD, the assessment is performed on the overall portfolio based on a definition of default of 12 months. For LGD, the current method is used (which represents the latest assessment performed on flows) and quantifies all flows associated with the default.

The credit conversion factor (CCF) is also based on data going back to 2005, but it is segmented using the utilization rate or behavioural scoring.

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

As at December 31, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	43,255	4,364	45.12%	115,745	0.02%	35	26.87%	2.7	6,942	6.00%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	1	4	30.12%	2	25.01%	1	70.21%	1.6	8	369.28%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>		<b>43,265</b>	<b>4,368</b>	<b>45.11%</b>	<b>115,756</b>	<b>0.02%</b>	<b>37</b>	<b>26.87%</b>	<b>2.7</b>	<b>6,951</b>	<b>6.00%</b>	<b>4</b>	<b>21</b>
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
<b>Sub-total</b>		<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>
Exposures related to businesses	0.00 to < 0.15	407	178	51.89%	483	0.07%	2,620	36.17%	1.2	48	10.03%	—	N/A
	0.15 to < 0.25	2,768	1,704	32.60%	2,862	0.21%	33,333	24.69%	1.2	419	14.64%	1	N/A
	0.25 to < 0.50	9,269	3,856	33.66%	9,485	0.35%	14,770	25.42%	1.3	2,160	22.78%	9	N/A
	0.50 to < 0.75	8,322	2,855	33.48%	8,460	0.58%	4,241	24.02%	1.3	2,318	27.40%	12	N/A
	0.75 to < 2.50	25,775	7,764	33.33%	25,604	1.44%	13,041	25.68%	1.3	10,748	41.98%	95	N/A
	2.50 to < 10.00	10,391	2,468	34.79%	9,514	4.45%	3,966	24.12%	1.3	5,294	55.64%	102	N/A
	10.00 to < 100.00	1,922	383	35.77%	1,830	17.55%	713	29.60%	1.1	2,117	115.66%	104	N/A
	100.00 (default)	1,624	365	15.41%	1,432	100.00%	499	24.41%	1.1	1,785	124.63%	325	N/A
<b>Sub-total</b>		<b>60,478</b>	<b>19,573</b>	<b>33.47%</b>	<b>59,670</b>	<b>4.41%</b>	<b>73,183</b>	<b>25.28%</b>	<b>1.3</b>	<b>24,889</b>	<b>41.71%</b>	<b>648</b>	<b>526</b>
<b>Total non-retail clients – AIRB</b>		<b>103,743</b>	<b>23,941</b>	<b>36.53%</b>	<b>175,426</b>	<b>1.53%</b>	<b>73,220</b>	<b>26.33%</b>	<b>2.2</b>	<b>31,840</b>	<b>18.15%</b>	<b>652</b>	<b>547</b>

Footnotes to this table are presented on page 66.

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

As at September 30, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	44,659	4,099	46.68%	114,757	0.02%	30	26.18%	2.7	6,696	5.83%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	10	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	4	—	—%	4	1.94%	1	75.00%	1.0	6	157.94%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	3	1	30.12%	4	25.01%	1	24.45%	1.3	5	130.01%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>	<b>44,676</b>	<b>4,100</b>	<b>46.68%</b>	<b>114,774</b>	<b>0.02%</b>	<b>33</b>	<b>26.19%</b>	<b>2.7</b>	<b>6,708</b>	<b>5.84%</b>	<b>4</b>	<b>21</b>	
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
<b>Sub-total</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	
Exposures related to businesses	0.00 to < 0.15	445	164	48.10%	508	0.07%	2,217	35.30%	1.2	48	9.30%	—	N/A
	0.15 to < 0.25	2,835	1,888	33.29%	2,959	0.21%	32,147	27.22%	1.2	484	16.37%	2	N/A
	0.25 to < 0.50	8,888	4,327	34.39%	9,285	0.36%	15,011	25.00%	1.3	2,061	22.20%	8	N/A
	0.50 to < 0.75	8,566	2,845	33.81%	8,673	0.58%	4,414	24.18%	1.3	2,395	27.61%	12	N/A
	0.75 to < 2.50	25,230	7,575	34.23%	24,715	1.45%	13,354	25.48%	1.3	10,283	41.61%	92	N/A
	2.50 to < 10.00	10,271	2,162	34.37%	9,306	4.39%	4,113	23.21%	1.3	4,924	52.92%	96	N/A
	10.00 to < 100.00	2,038	403	34.12%	1,945	19.58%	703	34.65%	1.2	2,740	140.85%	149	N/A
	100.00 (default)	1,616	276	12.02%	1,393	100.00%	512	24.97%	1.1	1,630	117.10%	346	N/A
<b>Sub-total</b>	<b>59,889</b>	<b>19,640</b>	<b>33.97%</b>	<b>58,784</b>	<b>4.47%</b>	<b>72,471</b>	<b>25.32%</b>	<b>1.3</b>	<b>24,565</b>	<b>41.79%</b>	<b>705</b>	<b>541</b>	
<b>Total non-retail clients – AIRB</b>	<b>104,565</b>	<b>23,740</b>	<b>37.33%</b>	<b>173,558</b>	<b>1.54%</b>	<b>72,504</b>	<b>25.89%</b>	<b>2.2</b>	<b>31,273</b>	<b>18.02%</b>	<b>709</b>	<b>562</b>	

Footnotes to this table are presented on page 66.

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

As at June 30, 2025

(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	
PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>	
Exposures related to sovereign borrowers	0.00 to < 0.15	44,270	3,836	46.61%	111,922	0.02%	17	26.31%	2.7	6,592	5.89%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	N/A
	0.50 to < 0.75	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.75 to < 2.50	—	19	100.00%	19	1.94%	1	14.42%	1.1	6	30.65%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>	<b>44,279</b>	<b>3,855</b>	<b>46.78%</b>	<b>111,950</b>	<b>0.02%</b>	<b>19</b>	<b>26.31%</b>	<b>2.7</b>	<b>6,599</b>	<b>5.89%</b>	<b>4</b>	<b>18</b>	
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
<b>Sub-total</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	
Exposures related to businesses	0.00 to < 0.15	464	168	51.43%	525	0.07%	2,180	35.48%	1.2	50	9.68%	—	N/A
	0.15 to < 0.25	2,845	1,822	33.15%	2,957	0.21%	32,080	27.25%	1.2	486	16.42%	1	N/A
	0.25 to < 0.50	8,522	4,162	36.21%	9,050	0.36%	14,639	26.28%	1.3	2,138	23.63%	8	N/A
	0.50 to < 0.75	7,945	2,965	33.52%	8,104	0.58%	4,316	24.87%	1.3	2,310	28.50%	12	N/A
	0.75 to < 2.50	25,084	7,303	34.61%	24,691	1.46%	13,031	25.01%	1.3	10,136	41.05%	91	N/A
	2.50 to < 10.00	10,753	2,206	33.60%	9,837	4.28%	4,048	23.09%	1.3	5,117	52.02%	98	N/A
	10.00 to < 100.00	2,293	466	35.73%	2,197	19.87%	652	38.62%	1.2	3,464	157.68%	188	N/A
	100.00 (default)	1,436	275	12.67%	1,211	100.00%	532	25.74%	1.0	1,481	122.35%	306	N/A
<b>Sub-total</b>	<b>59,342</b>	<b>19,367</b>	<b>34.46%</b>	<b>58,572</b>	<b>4.29%</b>	<b>71,478</b>	<b>25.59%</b>	<b>1.3</b>	<b>25,182</b>	<b>42.99%</b>	<b>704</b>	<b>524</b>	
<b>Total non-retail clients – AIRB</b>	<b>103,621</b>	<b>23,222</b>	<b>37.66%</b>	<b>170,522</b>	<b>1.50%</b>	<b>71,497</b>	<b>26.06%</b>	<b>2.2</b>	<b>31,781</b>	<b>18.64%</b>	<b>708</b>	<b>542</b>	

Footnotes to this table are presented on page 66.

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

As at March 31, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to sovereign borrowers	0.00 to < 0.15	42,993	2,564	46.06%	105,991	0.02%	30	26.38%	2.7	6,258	5.90%	4	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	9.98%	1.0	1	8.02%	—	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
<b>Sub-total</b>		43,002	2,564	46.06%	106,000	0.02%	31	26.38%	2.7	6,259	5.90%	4	16
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
<b>Sub-total</b>		—	—	—%	—	—%	—	—%	—	—	—%	—	—
Exposures related to businesses	0.00 to < 0.15	408	170	51.00%	475	0.07%	2,045	35.26%	1.2	47	9.81%	—	N/A
	0.15 to < 0.25	2,878	1,805	32.99%	2,930	0.21%	32,064	26.74%	1.2	467	15.93%	2	N/A
	0.25 to < 0.50	8,340	4,212	37.00%	8,983	0.35%	14,342	26.21%	1.4	2,132	23.74%	8	N/A
	0.50 to < 0.75	7,900	3,187	35.04%	8,265	0.58%	4,281	24.65%	1.3	2,366	28.63%	12	N/A
	0.75 to < 2.50	23,814	7,037	33.76%	23,488	1.45%	13,091	25.00%	1.3	9,541	40.62%	86	N/A
	2.50 to < 10.00	10,422	2,465	34.43%	9,674	4.29%	4,094	23.67%	1.3	5,195	53.70%	99	N/A
	10.00 to < 100.00	2,202	485	33.79%	2,075	20.08%	686	38.32%	1.2	3,370	162.43%	177	N/A
	100.00 (default)	1,366	248	15.34%	1,179	100.00%	522	24.82%	1.0	1,603	135.94%	242	N/A
<b>Sub-total</b>		57,330	19,609	34.67%	57,069	4.27%	71,125	25.57%	1.3	24,721	43.32%	626	437
<b>Total non-retail clients – AIRB</b>		100,332	22,173	37.65%	163,069	1.51%	71,156	26.10%	2.2	30,980	19.00%	630	453

Footnotes to this table are presented on page 66.

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

As at December 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 <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>	
	PD scale (%)												
Exposures related to sovereign borrowers	0.00 to < 0.15	39,503	2,835	44.90%	99,900	0.02%	31	28.82%	2.8	7,150	7.16%	5	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	9	—	—%	9	0.27%	1	50.00%	1.1	4	41.42%	—	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
<b>Sub-total</b>	<b>39,512</b>	<b>2,835</b>	<b>44.90%</b>	<b>99,909</b>	<b>0.02%</b>	<b>32</b>	<b>28.82%</b>	<b>2.8</b>	<b>7,154</b>	<b>7.16%</b>	<b>5</b>	<b>11</b>	
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
<b>Sub-total</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	
Exposures related to businesses	0.00 to < 0.15	404	158	52.03%	470	0.07%	1,967	34.80%	1.3	44	9.25%	—	N/A
	0.15 to < 0.25	2,927	1,726	32.45%	2,912	0.21%	31,990	26.63%	1.2	455	15.63%	2	N/A
	0.25 to < 0.50	7,934	4,201	35.47%	8,525	0.35%	14,110	25.35%	1.4	1,910	22.40%	8	N/A
	0.50 to < 0.75	7,701	3,201	34.69%	8,127	0.57%	4,228	24.14%	1.4	2,285	28.12%	11	N/A
	0.75 to < 2.50	23,892	6,797	34.38%	23,535	1.46%	12,971	24.69%	1.3	9,492	40.34%	85	N/A
	2.50 to < 10.00	9,862	2,355	34.82%	9,272	4.31%	3,877	23.73%	1.3	5,090	54.89%	95	N/A
	10.00 to < 100.00	1,997	420	32.60%	1,885	19.14%	681	35.95%	1.4	2,858	151.64%	144	N/A
	100.00 (default)	1,302	252	15.09%	1,124	100.00%	535	23.63%	1.0	1,461	130.00%	215	N/A
<b>Sub-total</b>	<b>56,019</b>	<b>19,110</b>	<b>34.46%</b>	<b>55,850</b>	<b>4.13%</b>	<b>70,359</b>	<b>25.10%</b>	<b>1.3</b>	<b>23,595</b>	<b>42.25%</b>	<b>560</b>	<b>381</b>	
<b>Total non-retail clients – AIRB</b>	<b>95,531</b>	<b>21,945</b>	<b>37.13%</b>	<b>155,759</b>	<b>1.49%</b>	<b>70,391</b>	<b>27.49%</b>	<b>2.2</b>	<b>30,749</b>	<b>19.74%</b>	<b>565</b>	<b>392</b>	

Footnotes to this table are presented on page 66.

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

As at December 31, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	5,977	18	40.00%	1,124	0.08%	41,630	36.58%	N/A	84	7.51%	—	N/A
	0.15 to < 0.25	8,113	21	40.00%	367	0.18%	39,328	80.76%	N/A	111	30.39%	1	N/A
	0.25 to < 0.50	7,427	23	40.00%	—	0.48%	145	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	12,993	144	40.00%	136	0.63%	28,857	43.89%	N/A	59	42.94%	—	N/A
	0.75 to < 2.50	20,421	1,614	40.00%	206	1.58%	33,775	44.59%	N/A	161	77.94%	1	N/A
	2.50 to < 10.00	3,137	94	40.00%	50	4.34%	8,797	43.96%	N/A	68	136.41%	1	N/A
	10.00 to < 100.00	469	6	40.00%	4	26.11%	777	47.72%	N/A	10	278.82%	—	N/A
	100.00 (default)	433	2	40.00%	3	100.00%	1,511	35.74%	N/A	11	395.42%	1	N/A
<b>Sub-total</b>		<b>58,970</b>	<b>1,922</b>	<b>40.00%</b>	<b>1,890</b>	<b>0.60%</b>	<b>154,820</b>	<b>46.77%</b>	<b>N/A</b>	<b>504</b>	<b>26.65%</b>	<b>4</b>	<b>7</b>
Exposures related to residential mortgage loans	0.00 to < 0.15	41,075	22,739	66.41%	55,053	0.08%	583,659	12.33%	N/A	1,391	2.53%	5	N/A
	0.15 to < 0.25	32,849	10,326	70.22%	39,731	0.21%	292,231	13.51%	N/A	2,691	6.77%	11	N/A
	0.25 to < 0.50	12,455	90	40.15%	12,492	0.34%	1,641	17.22%	N/A	1,654	13.24%	7	N/A
	0.50 to < 0.75	20,836	5,019	66.25%	24,021	0.55%	183,594	14.52%	N/A	3,001	12.50%	19	N/A
	0.75 to < 2.50	19,129	2,875	63.35%	20,740	1.23%	126,041	16.18%	N/A	4,929	23.77%	41	N/A
	2.50 to < 10.00	3,220	315	61.31%	3,362	4.09%	23,654	15.72%	N/A	1,406	41.81%	21	N/A
	10.00 to < 100.00	633	45	51.28%	652	21.27%	3,716	18.89%	N/A	610	93.51%	28	N/A
	100.00 (default)	367	30	7.46%	366	100.00%	6,722	14.82%	N/A	407	111.33%	25	N/A
<b>Sub-total</b>		<b>130,564</b>	<b>41,439</b>	<b>66.97%</b>	<b>156,417</b>	<b>0.77%</b>	<b>1,221,258</b>	<b>13.97%</b>	<b>N/A</b>	<b>16,089</b>	<b>10.29%</b>	<b>157</b>	<b>74</b>
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,680	22,905	48.74%	13,844	0.08%	2,123,864	82.35%	N/A	551	3.98%	9	N/A
	0.15 to < 0.25	495	4,239	44.12%	2,366	0.18%	580,332	85.20%	N/A	201	8.50%	4	N/A
	0.25 to < 0.50	1,013	2,648	48.21%	2,289	0.32%	361,655	81.80%	N/A	295	12.89%	6	N/A
	0.50 to < 0.75	1,039	1,385	35.94%	1,537	0.61%	212,185	83.39%	N/A	332	21.60%	8	N/A
	0.75 to < 2.50	990	1,009	33.54%	1,328	1.09%	213,548	85.29%	N/A	458	34.49%	12	N/A
	2.50 to < 10.00	1,967	865	28.77%	2,216	3.38%	328,123	78.76%	N/A	1,602	72.30%	59	N/A
	10.00 to < 100.00	621	98	29.16%	649	19.43%	73,034	63.64%	N/A	1,068	164.51%	80	N/A
	100.00 (default)	120	6	10.02%	121	100.00%	75,731	76.59%	N/A	241	199.52%	84	N/A
<b>Sub-total</b>		<b>8,925</b>	<b>33,155</b>	<b>46.53%</b>	<b>24,350</b>	<b>1.51%</b>	<b>3,968,472</b>	<b>81.95%</b>	<b>N/A</b>	<b>4,748</b>	<b>19.50%</b>	<b>262</b>	<b>283</b>
SMEs similar to other retail client exposures	0.00 to < 0.15	589	3,084	47.57%	1,944	0.08%	29,251	67.26%	N/A	286	14.71%	1	N/A
	0.15 to < 0.25	678	1,333	47.85%	1,177	0.19%	16,394	64.16%	N/A	295	25.07%	1	N/A
	0.25 to < 0.50	1,267	1,800	51.65%	1,921	0.36%	37,545	70.49%	N/A	784	40.78%	5	N/A
	0.50 to < 0.75	773	909	44.03%	1,016	0.59%	26,802	70.31%	N/A	560	55.12%	4	N/A
	0.75 to < 2.50	2,318	1,247	49.92%	2,589	1.25%	78,692	60.93%	N/A	1,737	67.09%	20	N/A
	2.50 to < 10.00	1,318	400	48.88%	1,367	4.22%	19,262	68.62%	N/A	1,348	98.64%	40	N/A
	10.00 to < 100.00	364	64	21.83%	327	23.21%	4,676	60.20%	N/A	441	134.92%	45	N/A
	100.00 (default)	303	41	6.30%	238	100.00%	7,008	53.14%	N/A	632	265.58%	77	N/A
<b>Sub-total</b>		<b>7,610</b>	<b>8,878</b>	<b>48.11%</b>	<b>10,579</b>	<b>3.97%</b>	<b>219,630</b>	<b>65.89%</b>	<b>N/A</b>	<b>6,083</b>	<b>57.50%</b>	<b>193</b>	<b>188</b>
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,507	677	73.57%	1,931	0.10%	77,344	64.09%	N/A	317	16.40%	1	N/A
	0.15 to < 0.25	1,033	25	60.37%	923	0.20%	78,576	84.10%	N/A	318	34.47%	2	N/A
	0.25 to < 0.50	1,426	141	65.17%	1,017	0.33%	80,590	48.32%	N/A	288	28.29%	2	N/A
	0.50 to < 0.75	1,201	67	60.34%	1,237	0.57%	39,788	38.62%	N/A	370	29.91%	3	N/A
	0.75 to < 2.50	3,272	34	65.99%	3,015	1.50%	151,997	40.29%	N/A	1,397	46.32%	18	N/A
	2.50 to < 10.00	4,125	10	56.53%	3,857	2.99%	193,447	40.51%	N/A	2,159	55.98%	47	N/A
	10.00 to < 100.00	375	2	44.99%	295	24.66%	15,826	42.98%	N/A	305	103.81%	31	N/A
	100.00 (default)	112	—	—%	78	100.00%	18,559	50.89%	N/A	256	323.63%	20	N/A
<b>Sub-total</b>		<b>13,051</b>	<b>956</b>	<b>70.57%</b>	<b>12,353</b>	<b>2.64%</b>	<b>656,127</b>	<b>47.98%</b>	<b>N/A</b>	<b>5,410</b>	<b>43.80%</b>	<b>124</b>	<b>79</b>
<b>Total retail clients – AIRB</b>		<b>219,120</b>	<b>86,350</b>	<b>57.00%</b>	<b>205,589</b>	<b>1.13%</b>	<b>6,220,307</b>	<b>27.04%</b>	<b>N/A</b>	<b>32,834</b>	<b>15.97%</b>	<b>740</b>	<b>631</b>

Footnotes to this table are presented on page 66.

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

As at September 30, 2025

		a	b	c	d	e	f	g	h	i	j	k	l
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	5,888	22	40.00%	972	0.08%	40,419	38.30%	N/A	77	7.88%	—	N/A
	0.15 to < 0.25	7,672	17	40.00%	346	0.18%	39,192	79.90%	N/A	106	30.61%	1	N/A
	0.25 to < 0.50	6,243	23	40.00%	—	0.48%	145	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	12,709	133	40.00%	135	0.63%	29,714	40.97%	N/A	53	38.87%	—	N/A
	0.75 to < 2.50	19,487	1,597	40.00%	220	1.56%	35,740	42.45%	N/A	161	73.20%	1	N/A
	2.50 to < 10.00	3,126	64	40.00%	64	4.20%	10,012	43.93%	N/A	85	134.92%	2	N/A
	10.00 to < 100.00	732	3	40.00%	4	25.26%	939	41.21%	N/A	10	240.06%	—	N/A
	100.00 (default)	428	2	40.00%	2	100.00%	1,534	31.74%	N/A	7	346.57%	—	N/A
	<b>Sub-total</b>	<b>56,285</b>	<b>1,861</b>	<b>40.00%</b>	<b>1,743</b>	<b>0.65%</b>	<b>157,695</b>	<b>47.50%</b>	<b>N/A</b>	<b>499</b>	<b>28.57%</b>	<b>4</b>	<b>8</b>
Exposures related to residential mortgage loans	0.00 to < 0.15	38,597	21,897	66.48%	52,182	0.08%	563,796	12.19%	N/A	1,315	2.52%	5	N/A
	0.15 to < 0.25	32,079	10,315	69.89%	38,940	0.21%	294,343	13.33%	N/A	2,587	6.64%	11	N/A
	0.25 to < 0.50	11,949	79	40.05%	11,981	0.34%	1,319	17.09%	N/A	1,561	13.03%	7	N/A
	0.50 to < 0.75	21,280	5,117	65.99%	24,518	0.55%	189,426	14.34%	N/A	3,027	12.35%	19	N/A
	0.75 to < 2.50	20,372	3,057	62.90%	22,070	1.25%	135,989	16.12%	N/A	5,236	23.73%	45	N/A
	2.50 to < 10.00	3,752	361	59.46%	3,902	4.10%	27,402	15.49%	N/A	1,620	41.51%	25	N/A
	10.00 to < 100.00	769	46	49.58%	787	21.81%	4,380	23.89%	N/A	894	113.51%	43	N/A
	100.00 (default)	406	32	7.58%	406	100.00%	7,000	15.25%	N/A	497	122.57%	24	N/A
	<b>Sub-total</b>	<b>129,204</b>	<b>40,904</b>	<b>66.83%</b>	<b>154,786</b>	<b>0.85%</b>	<b>1,223,655</b>	<b>13.91%</b>	<b>N/A</b>	<b>16,737</b>	<b>10.81%</b>	<b>179</b>	<b>73</b>
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,608	23,844	47.47%	13,926	0.08%	2,095,668	82.47%	N/A	552	3.97%	9	N/A
	0.15 to < 0.25	501	4,418	43.49%	2,422	0.18%	575,772	85.21%	N/A	205	8.50%	4	N/A
	0.25 to < 0.50	1,038	2,823	47.18%	2,370	0.33%	364,405	81.84%	N/A	307	12.96%	6	N/A
	0.50 to < 0.75	1,055	1,476	35.66%	1,582	0.61%	211,851	83.35%	N/A	342	21.61%	8	N/A
	0.75 to < 2.50	1,053	1,096	32.90%	1,413	1.09%	219,440	85.33%	N/A	488	34.50%	13	N/A
	2.50 to < 10.00	2,154	977	28.39%	2,432	3.40%	346,151	78.76%	N/A	1,763	72.50%	65	N/A
	10.00 to < 100.00	678	105	27.93%	708	19.48%	78,255	63.55%	N/A	1,164	164.49%	87	N/A
	100.00 (default)	118	5	9.04%	117	100.00%	75,376	76.62%	N/A	244	207.28%	77	N/A
	<b>Sub-total</b>	<b>9,205</b>	<b>34,744</b>	<b>45.37%</b>	<b>24,970</b>	<b>1.55%</b>	<b>3,966,918</b>	<b>81.97%</b>	<b>N/A</b>	<b>5,065</b>	<b>20.29%</b>	<b>269</b>	<b>303</b>
SMEs similar to other retail client exposures	0.00 to < 0.15	644	3,024	47.54%	1,947	0.08%	28,382	66.56%	N/A	282	14.50%	1	N/A
	0.15 to < 0.25	628	1,266	48.19%	1,108	0.19%	15,973	64.84%	N/A	281	25.38%	1	N/A
	0.25 to < 0.50	1,296	1,733	51.81%	1,927	0.35%	36,913	69.86%	N/A	778	40.35%	5	N/A
	0.50 to < 0.75	773	908	43.72%	1,027	0.59%	27,243	70.35%	N/A	567	55.15%	4	N/A
	0.75 to < 2.50	2,300	1,188	50.56%	2,554	1.25%	78,836	61.30%	N/A	1,725	67.55%	20	N/A
	2.50 to < 10.00	1,412	403	48.28%	1,456	4.21%	19,303	67.30%	N/A	1,408	96.70%	41	N/A
	10.00 to < 100.00	376	60	22.75%	332	22.97%	4,764	60.59%	N/A	450	135.69%	46	N/A
	100.00 (default)	297	38	6.67%	235	100.00%	6,966	52.91%	N/A	689	293.37%	70	N/A
	<b>Sub-total</b>	<b>7,726</b>	<b>8,620</b>	<b>48.22%</b>	<b>10,586</b>	<b>3.97%</b>	<b>218,380</b>	<b>65.69%</b>	<b>N/A</b>	<b>6,180</b>	<b>58.38%</b>	<b>188</b>	<b>194</b>
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,351	649	73.90%	1,761	0.10%	68,946	63.28%	N/A	285	16.18%	1	N/A
	0.15 to < 0.25	933	22	60.28%	821	0.20%	72,486	84.02%	N/A	283	34.44%	1	N/A
	0.25 to < 0.50	1,338	152	65.06%	963	0.33%	75,060	47.31%	N/A	264	27.40%	2	N/A
	0.50 to < 0.75	1,177	73	60.24%	1,216	0.57%	38,992	38.71%	N/A	365	30.02%	3	N/A
	0.75 to < 2.50	3,368	32	63.27%	3,122	1.52%	155,357	40.06%	N/A	1,443	46.22%	19	N/A
	2.50 to < 10.00	4,237	10	57.51%	3,958	3.07%	198,472	40.46%	N/A	2,219	56.08%	49	N/A
	10.00 to < 100.00	378	1	61.63%	293	24.67%	16,446	43.81%	N/A	310	105.81%	32	N/A
	100.00 (default)	109	—	—%	74	100.00%	18,596	49.85%	N/A	228	312.38%	18	N/A
	<b>Sub-total</b>	<b>12,891</b>	<b>939</b>	<b>70.51%</b>	<b>12,208</b>	<b>2.69%</b>	<b>644,355</b>	<b>47.08%</b>	<b>N/A</b>	<b>5,397</b>	<b>44.21%</b>	<b>125</b>	<b>76</b>
<b>Total retail clients – AIRB</b>	<b>215,311</b>	<b>87,068</b>	<b>56.23%</b>	<b>204,293</b>	<b>1.20%</b>	<b>6,211,003</b>	<b>27.18%</b>	<b>N/A</b>	<b>33,878</b>	<b>16.58%</b>	<b>765</b>	<b>654</b>	

Footnotes to this table are presented on page 66.

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

As at June 30, 2025

(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 <sup>(1)</sup>	i RWA	j RWA proportion	k Expected loss <sup>(2)</sup>	l Provisions <sup>(3)</sup>	
Exposures related to residential mortgage loans	0.00 to < 0.15	6,461	33	40.00%	882	0.08%	43,335	41.34%	N/A	74	8.51%	—	N/A	
	0.15 to < 0.25	7,802	23	40.00%	372	0.18%	40,788	78.44%	N/A	112	29.99%	1	N/A	
	0.25 to < 0.50	5,668	25	40.00%	—	0.48%	145	21.95%	N/A	—	16.57%	—	N/A	
	0.50 to < 0.75	11,991	133	40.00%	139	0.63%	30,068	42.53%	N/A	56	40.29%	—	N/A	
	0.75 to < 2.50	18,241	1,735	40.00%	220	1.56%	34,372	43.03%	N/A	163	74.04%	1	N/A	
	Insured exposures	2.50 to < 10.00	3,021	57	40.00%	57	4.44%	9,856	42.10%	N/A	75	130.21%	1	N/A
		10.00 to < 100.00	721	3	40.00%	5	24.41%	908	48.16%	N/A	14	278.78%	1	N/A
		100.00 (default)	422	6	40.00%	2	100.00%	1,576	34.42%	N/A	8	358.67%	—	N/A
	<b>Sub-total</b>	<b>54,327</b>	<b>2,015</b>	<b>40.00%</b>	<b>1,677</b>	<b>0.70%</b>	<b>161,048</b>	<b>49.92%</b>	<b>N/A</b>	<b>502</b>	<b>29.93%</b>	<b>4</b>	<b>7</b>	
Exposures related to residential mortgage loans	0.00 to < 0.15	39,227	21,977	66.16%	52,886	0.08%	581,500	12.35%	N/A	1,347	2.55%	6	N/A	
	0.15 to < 0.25	31,541	10,089	70.06%	38,236	0.21%	292,330	13.55%	N/A	2,566	6.71%	11	N/A	
	0.25 to < 0.50	11,652	76	40.02%	11,683	0.34%	1,236	17.17%	N/A	1,524	13.05%	7	N/A	
	0.50 to < 0.75	20,730	4,971	66.09%	23,873	0.55%	184,981	14.66%	N/A	3,016	12.63%	19	N/A	
	0.75 to < 2.50	19,621	2,914	62.99%	21,231	1.24%	130,905	16.32%	N/A	5,082	23.93%	43	N/A	
	Uninsured exposures	2.50 to < 10.00	3,959	356	57.20%	4,104	4.11%	27,949	16.11%	N/A	1,779	43.35%	27	N/A
		10.00 to < 100.00	740	49	51.28%	760	22.12%	4,231	26.84%	N/A	954	125.49%	48	N/A
		100.00 (default)	411	29	7.63%	411	100.00%	7,092	15.71%	N/A	532	129.52%	23	N/A
	<b>Sub-total</b>	<b>127,881</b>	<b>40,461</b>	<b>66.72%</b>	<b>153,184</b>	<b>0.85%</b>	<b>1,230,224</b>	<b>14.11%</b>	<b>N/A</b>	<b>16,800</b>	<b>10.97%</b>	<b>184</b>	<b>72</b>	
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,718	23,972	47.34%	14,066	0.08%	2,114,323	82.47%	N/A	558	3.97%	8	N/A	
	0.15 to < 0.25	524	4,324	43.41%	2,401	0.18%	565,318	85.26%	N/A	203	8.49%	4	N/A	
	0.25 to < 0.50	1,056	2,768	47.22%	2,363	0.32%	362,146	81.98%	N/A	307	12.97%	6	N/A	
	0.50 to < 0.75	1,080	1,455	35.53%	1,597	0.61%	213,324	83.56%	N/A	345	21.59%	8	N/A	
	0.75 to < 2.50	1,077	1,083	32.91%	1,434	1.08%	218,860	85.45%	N/A	495	34.49%	13	N/A	
	2.50 to < 10.00	2,125	953	28.56%	2,397	3.39%	334,700	78.74%	N/A	1,734	72.32%	64	N/A	
	10.00 to < 100.00	633	100	27.90%	661	19.50%	73,489	63.54%	N/A	1,088	164.55%	82	N/A	
	100.00 (default)	119	6	9.40%	119	100.00%	76,299	76.62%	N/A	208	173.89%	81	N/A	
	<b>Sub-total</b>	<b>9,332</b>	<b>34,661</b>	<b>45.32%</b>	<b>25,038</b>	<b>1.51%</b>	<b>3,958,459</b>	<b>82.05%</b>	<b>N/A</b>	<b>4,938</b>	<b>19.72%</b>	<b>266</b>	<b>307</b>	
SMEs similar to other retail client exposures	0.00 to < 0.15	628	2,936	47.53%	1,893	0.08%	27,872	66.24%	N/A	274	14.45%	1	N/A	
	0.15 to < 0.25	669	1,282	48.50%	1,137	0.19%	16,227	64.84%	N/A	289	25.38%	1	N/A	
	0.25 to < 0.50	1,269	1,718	52.04%	1,907	0.36%	36,847	70.18%	N/A	774	40.59%	5	N/A	
	0.50 to < 0.75	791	896	44.12%	1,032	0.59%	27,042	70.08%	N/A	567	54.95%	4	N/A	
	0.75 to < 2.50	2,311	1,196	50.50%	2,556	1.25%	78,988	61.29%	N/A	1,725	67.51%	20	N/A	
	2.50 to < 10.00	1,405	391	48.81%	1,449	4.24%	19,277	67.28%	N/A	1,401	96.73%	41	N/A	
	10.00 to < 100.00	378	60	22.36%	341	23.28%	4,929	60.81%	N/A	466	136.75%	48	N/A	
	100.00 (default)	287	37	6.72%	225	100.00%	6,873	53.64%	N/A	657	291.97%	69	N/A	
	<b>Sub-total</b>	<b>7,738</b>	<b>8,516</b>	<b>48.38%</b>	<b>10,540</b>	<b>3.93%</b>	<b>218,055</b>	<b>65.67%</b>	<b>N/A</b>	<b>6,153</b>	<b>58.37%</b>	<b>189</b>	<b>201</b>	
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,348	656	74.39%	1,758	0.10%	66,343	63.11%	N/A	285	16.13%	1	N/A	
	0.15 to < 0.25	919	25	61.23%	806	0.20%	66,949	84.70%	N/A	280	34.73%	1	N/A	
	0.25 to < 0.50	1,365	137	65.67%	963	0.33%	71,249	46.37%	N/A	256	26.64%	2	N/A	
	0.50 to < 0.75	1,187	68	60.58%	1,225	0.57%	41,448	38.94%	N/A	369	30.16%	3	N/A	
	0.75 to < 2.50	3,355	37	62.22%	3,106	1.52%	153,762	39.92%	N/A	1,429	46.03%	19	N/A	
	2.50 to < 10.00	4,176	10	53.17%	3,888	3.07%	195,991	40.49%	N/A	2,181	56.11%	48	N/A	
	10.00 to < 100.00	354	1	58.26%	270	24.65%	15,662	42.90%	N/A	280	103.63%	29	N/A	
	100.00 (default)	105	—	—%	69	100.00%	18,849	49.01%	N/A	193	280.17%	18	N/A	
	<b>Sub-total</b>	<b>12,809</b>	<b>934</b>	<b>71.01%</b>	<b>12,085</b>	<b>2.61%</b>	<b>630,253</b>	<b>47.00%</b>	<b>N/A</b>	<b>5,273</b>	<b>43.64%</b>	<b>121</b>	<b>76</b>	
<b>Total retail clients – AIRB</b>		<b>212,087</b>	<b>86,587</b>	<b>56.14%</b>	<b>202,524</b>	<b>1.20%</b>	<b>6,198,039</b>	<b>27.45%</b>	<b>N/A</b>	<b>33,666</b>	<b>16.62%</b>	<b>764</b>	<b>663</b>	

Footnotes to this table are presented on page 66.

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

As at March 31, 2025

(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 <sup>(1)</sup>	i RWA	j RWA proportion	k Expected loss <sup>(2)</sup>	l Provisions <sup>(3)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	6,823	37	40.00%	666	0.08%	43,790	48.27%	N/A	66	9.93%	1	N/A
	0.15 to < 0.25	7,621	23	40.00%	358	0.18%	41,442	77.74%	N/A	108	30.00%	1	N/A
	0.25 to < 0.50	5,144	12	40.00%	—	0.48%	145	21.95%	N/A	—	16.57%	—	N/A
	0.50 to < 0.75	10,908	176	40.00%	109	0.62%	29,802	41.27%	N/A	43	39.49%	—	N/A
	0.75 to < 2.50	16,741	1,660	40.00%	176	1.58%	33,843	42.23%	N/A	130	74.05%	1	N/A
	2.50 to < 10.00	2,957	68	40.00%	58	4.60%	10,336	40.50%	N/A	76	130.27%	1	N/A
	10.00 to < 100.00	666	3	40.00%	5	24.70%	1,691	37.63%	N/A	11	215.94%	—	N/A
	100.00 (default)	457	14	40.00%	3	100.00%	558	29.87%	N/A	10	324.90%	—	N/A
<b>Sub-total</b>	<b>51,317</b>	<b>1,993</b>	<b>40.00%</b>	<b>1,375</b>	<b>0.84%</b>	<b>161,607</b>	<b>54.21%</b>	<b>N/A</b>	<b>444</b>	<b>32.27%</b>	<b>4</b>	<b>7</b>	
Exposures related to residential mortgage loans	0.00 to < 0.15	38,095	21,691	66.22%	51,793	0.08%	576,970	12.43%	N/A	1,328	2.56%	5	N/A
	0.15 to < 0.25	30,603	9,853	69.97%	37,139	0.21%	288,666	13.67%	N/A	2,502	6.74%	11	N/A
	0.25 to < 0.50	10,988	62	40.52%	11,012	0.34%	246	17.18%	N/A	1,447	13.14%	7	N/A
	0.50 to < 0.75	19,794	4,833	66.32%	22,887	0.55%	182,033	14.74%	N/A	2,909	12.71%	19	N/A
	0.75 to < 2.50	19,393	2,886	62.48%	21,017	1.25%	133,830	16.42%	N/A	5,083	24.19%	43	N/A
	2.50 to < 10.00	3,936	361	58.24%	4,087	4.15%	29,452	16.14%	N/A	1,777	43.48%	27	N/A
	10.00 to < 100.00	811	56	51.72%	835	22.12%	6,953	26.26%	N/A	1,032	123.63%	52	N/A
	100.00 (default)	420	29	7.67%	419	100.00%	3,949	15.83%	N/A	541	129.03%	24	N/A
<b>Sub-total</b>	<b>124,040</b>	<b>39,771</b>	<b>66.72%</b>	<b>149,189</b>	<b>0.88%</b>	<b>1,222,099</b>	<b>14.19%</b>	<b>N/A</b>	<b>16,619</b>	<b>11.14%</b>	<b>188</b>	<b>71</b>	
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,467	23,661	48.06%	13,839	0.08%	2,064,505	82.42%	N/A	549	3.97%	9	N/A
	0.15 to < 0.25	480	4,339	43.60%	2,373	0.18%	559,989	85.29%	N/A	202	8.50%	4	N/A
	0.25 to < 0.50	1,034	2,850	47.08%	2,376	0.33%	367,980	82.01%	N/A	310	13.04%	6	N/A
	0.50 to < 0.75	1,063	1,510	35.63%	1,601	0.61%	215,432	83.45%	N/A	346	21.60%	8	N/A
	0.75 to < 2.50	1,088	1,165	32.81%	1,470	1.09%	227,158	85.43%	N/A	507	34.51%	14	N/A
	2.50 to < 10.00	2,280	1,063	28.22%	2,580	3.39%	359,861	78.77%	N/A	1,870	72.49%	69	N/A
	10.00 to < 100.00	731	118	27.60%	763	19.50%	83,087	63.53%	N/A	1,256	164.52%	94	N/A
	100.00 (default)	128	7	9.33%	128	100.00%	80,304	76.61%	N/A	275	214.18%	82	N/A
<b>Sub-total</b>	<b>9,271</b>	<b>34,713</b>	<b>45.68%</b>	<b>25,130</b>	<b>1.65%</b>	<b>3,958,316</b>	<b>81.91%</b>	<b>N/A</b>	<b>5,315</b>	<b>21.15%</b>	<b>286</b>	<b>321</b>	
SMEs similar to other retail client exposures	0.00 to < 0.15	574	2,932	47.50%	1,846	0.08%	37,390	66.65%	N/A	269	14.56%	1	N/A
	0.15 to < 0.25	639	1,269	48.12%	1,110	0.19%	22,007	64.90%	N/A	282	25.40%	1	N/A
	0.25 to < 0.50	1,286	1,701	52.05%	1,892	0.35%	44,740	69.42%	N/A	759	40.11%	5	N/A
	0.50 to < 0.75	773	888	43.97%	999	0.59%	31,336	70.32%	N/A	551	55.14%	4	N/A
	0.75 to < 2.50	2,311	1,206	50.79%	2,558	1.26%	42,997	61.33%	N/A	1,733	67.76%	20	N/A
	2.50 to < 10.00	1,408	405	48.64%	1,448	4.24%	25,547	67.82%	N/A	1,412	97.50%	41	N/A
	10.00 to < 100.00	410	62	23.20%	365	23.19%	6,366	59.90%	N/A	489	134.13%	50	N/A
	100.00 (default)	269	32	6.95%	215	100.00%	6,893	54.07%	N/A	653	304.08%	65	N/A
<b>Sub-total</b>	<b>7,670</b>	<b>8,495</b>	<b>48.34%</b>	<b>10,433</b>	<b>3.92%</b>	<b>217,276</b>	<b>65.68%</b>	<b>N/A</b>	<b>6,148</b>	<b>58.93%</b>	<b>187</b>	<b>193</b>	
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,270	634	74.05%	1,664	0.10%	63,064	62.69%	N/A	266	16.01%	1	N/A
	0.15 to < 0.25	914	29	61.48%	805	0.21%	66,470	84.44%	N/A	279	34.62%	1	N/A
	0.25 to < 0.50	1,369	144	66.54%	940	0.32%	72,622	44.93%	N/A	240	25.48%	1	N/A
	0.50 to < 0.75	1,186	66	59.21%	1,220	0.57%	41,725	38.92%	N/A	368	30.17%	3	N/A
	0.75 to < 2.50	3,335	35	66.05%	3,069	1.52%	155,661	39.82%	N/A	1,412	46.01%	19	N/A
	2.50 to < 10.00	4,080	10	59.68%	3,792	3.04%	195,625	40.44%	N/A	2,123	55.99%	47	N/A
	10.00 to < 100.00	375	1	63.29%	282	24.72%	17,556	43.64%	N/A	297	105.49%	31	N/A
	100.00 (default)	116	1	20.51%	70	100.00%	19,119	48.44%	N/A	208	296.18%	17	N/A
<b>Sub-total</b>	<b>12,645</b>	<b>920</b>	<b>70.91%</b>	<b>11,842</b>	<b>2.66%</b>	<b>631,842</b>	<b>46.72%</b>	<b>N/A</b>	<b>5,193</b>	<b>43.85%</b>	<b>120</b>	<b>74</b>	
<b>Total retail clients – AIRB</b>		<b>204,943</b>	<b>85,892</b>	<b>56.20%</b>	<b>197,969</b>	<b>1.25%</b>	<b>6,191,140</b>	<b>27.73%</b>	<b>N/A</b>	<b>33,719</b>	<b>17.03%</b>	<b>785</b>	<b>666</b>

Footnotes to this table are presented on page 66.

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

As at December 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 <sup>(1)</sup>	i RWA	j RWA proportion	k Expected loss <sup>(2)</sup>	l Provisions <sup>(3)</sup>
Exposures related to residential mortgage loans	0.00 to < 0.15	6,865	32	40.00%	764	0.08%	44,521	46.04%	N/A	72	9.45%	—	N/A
	0.15 to < 0.25	7,726	19	40.00%	357	0.19%	42,630	77.70%	N/A	108	30.25%	1	N/A
	0.25 to < 0.50	4,653	9	40.00%	—	0.47%	145	29.46%	N/A	—	21.86%	—	N/A
	0.50 to < 0.75	10,425	174	40.00%	103	0.62%	29,769	40.72%	N/A	40	38.63%	—	N/A
	0.75 to < 2.50	15,865	1,380	40.00%	173	1.52%	32,847	42.98%	N/A	128	74.09%	1	N/A
	2.50 to < 10.00	2,796	42	40.00%	48	4.50%	9,645	41.54%	N/A	63	130.89%	1	N/A
	10.00 to < 100.00	505	3	40.00%	4	26.14%	951	39.73%	N/A	11	243.43%	—	N/A
	100.00 (default)	332	7	40.00%	4	100.00%	1,716	39.16%	N/A	16	435.83%	—	N/A
<b>Sub-total</b>	<b>49,167</b>	<b>1,666</b>	<b>40.00%</b>	<b>1,453</b>	<b>0.80%</b>	<b>162,224</b>	<b>52.90%</b>	<b>N/A</b>	<b>438</b>	<b>30.13%</b>	<b>3</b>	<b>7</b>	
Exposures related to residential mortgage loans	0.00 to < 0.15	38,121	21,241	65.73%	51,319	0.08%	576,834	12.51%	N/A	1,322	2.58%	5	N/A
	0.15 to < 0.25	30,565	9,646	69.22%	36,884	0.21%	290,864	13.81%	N/A	2,519	6.83%	11	N/A
	0.25 to < 0.50	10,791	61	40.35%	10,815	0.34%	120	17.26%	N/A	1,433	13.25%	6	N/A
	0.50 to < 0.75	19,229	4,643	65.89%	22,184	0.54%	179,578	14.90%	N/A	2,853	12.86%	18	N/A
	0.75 to < 2.50	18,948	2,695	62.76%	20,463	1.24%	129,090	16.69%	N/A	5,017	24.52%	43	N/A
	2.50 to < 10.00	3,673	347	58.82%	3,828	4.18%	28,220	16.13%	N/A	1,693	44.22%	26	N/A
	10.00 to < 100.00	781	55	51.30%	805	21.65%	4,984	24.50%	N/A	934	116.02%	45	N/A
	100.00 (default)	386	28	7.78%	385	100.00%	7,270	15.96%	N/A	499	129.80%	22	N/A
<b>Sub-total</b>	<b>122,494</b>	<b>38,716</b>	<b>66.25%</b>	<b>146,683</b>	<b>0.85%</b>	<b>1,216,960</b>	<b>14.30%</b>	<b>N/A</b>	<b>16,270</b>	<b>11.09%</b>	<b>176</b>	<b>69</b>	
Other retail client exposures (QRRCE)	0.00 to < 0.15	2,896	24,350	46.74%	14,277	0.08%	2,146,277	82.28%	N/A	581	4.07%	9	N/A
	0.15 to < 0.25	618	4,212	42.72%	2,417	0.20%	564,388	85.19%	N/A	221	9.13%	4	N/A
	0.25 to < 0.50	669	1,934	55.44%	1,741	0.34%	257,279	79.61%	N/A	229	13.13%	5	N/A
	0.50 to < 0.75	1,103	1,490	34.93%	1,624	0.59%	217,327	83.23%	N/A	339	20.87%	8	N/A
	0.75 to < 2.50	1,292	1,421	32.61%	1,756	1.24%	290,260	84.46%	N/A	651	37.08%	18	N/A
	2.50 to < 10.00	2,130	882	26.36%	2,363	3.34%	313,546	78.44%	N/A	1,684	71.32%	62	N/A
	10.00 to < 100.00	733	129	28.15%	770	18.71%	84,907	63.32%	N/A	1,241	161.23%	91	N/A
	100.00 (default)	120	7	9.03%	121	100.00%	80,363	78.97%	N/A	275	227.69%	75	N/A
<b>Sub-total</b>	<b>9,561</b>	<b>34,425</b>	<b>45.05%</b>	<b>25,069</b>	<b>1.58%</b>	<b>3,954,347</b>	<b>81.63%</b>	<b>N/A</b>	<b>5,221</b>	<b>20.83%</b>	<b>272</b>	<b>299</b>	
SMEs similar to other retail client exposures	0.00 to < 0.15	569	2,929	47.12%	1,834	0.08%	37,518	67.05%	N/A	265	14.45%	1	N/A
	0.15 to < 0.25	606	1,318	47.98%	1,099	0.18%	22,351	64.56%	N/A	274	24.93%	1	N/A
	0.25 to < 0.50	1,277	1,734	52.07%	1,904	0.35%	45,690	69.34%	N/A	753	39.57%	5	N/A
	0.50 to < 0.75	756	882	44.32%	983	0.57%	31,795	70.34%	N/A	536	54.52%	4	N/A
	0.75 to < 2.50	2,663	1,270	49.64%	2,840	1.37%	44,850	58.58%	N/A	1,858	65.45%	23	N/A
	2.50 to < 10.00	1,019	341	49.78%	1,092	4.60%	22,792	73.68%	N/A	1,163	106.49%	35	N/A
	10.00 to < 100.00	387	62	22.39%	348	22.63%	6,258	58.29%	N/A	453	130.16%	46	N/A
	100.00 (default)	247	32	7.14%	194	100.00%	6,679	53.40%	N/A	667	343.08%	50	N/A
<b>Sub-total</b>	<b>7,524</b>	<b>8,568</b>	<b>48.14%</b>	<b>10,294</b>	<b>3.67%</b>	<b>217,933</b>	<b>65.34%</b>	<b>N/A</b>	<b>5,969</b>	<b>57.99%</b>	<b>165</b>	<b>156</b>	
Other retail client exposures (non-QRRCE) except SMEs	0.00 to < 0.15	1,279	637	73.48%	1,675	0.10%	65,687	63.24%	N/A	268	16.03%	1	N/A
	0.15 to < 0.25	888	20	62.32%	781	0.20%	67,493	85.25%	N/A	269	34.43%	1	N/A
	0.25 to < 0.50	1,342	137	65.47%	926	0.32%	73,544	44.04%	N/A	229	24.67%	1	N/A
	0.50 to < 0.75	1,229	71	58.68%	1,266	0.56%	43,088	38.81%	N/A	377	29.78%	3	N/A
	0.75 to < 2.50	6,087	31	62.35%	5,843	1.95%	284,102	39.52%	N/A	2,867	49.06%	46	N/A
	2.50 to < 10.00	1,302	11	56.34%	1,043	4.28%	65,368	42.30%	N/A	638	61.19%	19	N/A
	10.00 to < 100.00	372	1	56.98%	280	24.03%	17,554	43.05%	N/A	289	103.00%	29	N/A
	100.00 (default)	113	1	22.65%	67	100.00%	19,289	48.18%	N/A	227	338.39%	14	N/A
<b>Sub-total</b>	<b>12,612</b>	<b>909</b>	<b>70.21%</b>	<b>11,881</b>	<b>2.58%</b>	<b>636,125</b>	<b>46.52%</b>	<b>N/A</b>	<b>5,164</b>	<b>43.46%</b>	<b>114</b>	<b>67</b>	
<b>Total retail clients – AIRB</b>	<b>201,358</b>	<b>84,284</b>	<b>55.58%</b>	<b>195,380</b>	<b>1.20%</b>	<b>6,187,589</b>	<b>27.88%</b>	<b>N/A</b>	<b>33,062</b>	<b>16.92%</b>	<b>730</b>	<b>598</b>	

<sup>(1)</sup> This parameter should only be filled out when it is used for the calculation of RWA.<sup>(2)</sup> The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.<sup>(3)</sup> Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

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

As at December 31, 2025

(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 <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
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
<b>Sub-total</b>	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,329	3,231	47.48%	5,004	0.08%	24	45.00%	1.3	1,092	21.82%	2	N/A
	0.15 to < 0.25	60	125	40.00%	130	0.19%	3	45.00%	1.0	46	35.57%	—	N/A
	0.25 to < 0.50	—	255	40.00%	102	0.28%	1	45.00%	1.0	39	37.84%	—	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
<b>Sub-total</b>	3,389	3,611	46.70%	5,236	0.08%	28	45.00%	1.3	1,177	22.48%	2	—	
Exposures related to businesses	0.00 to < 0.15	2,572	3,349	42.03%	3,979	0.11%	25	40.00%	2.2	1,028	25.82%	2	N/A
	0.15 to < 0.25	861	1,682	31.03%	1,380	0.23%	16	40.00%	2.1	522	37.82%	1	N/A
	0.25 to < 0.50	4,326	4,091	39.75%	5,952	0.31%	41	40.00%	2.0	2,607	43.81%	7	N/A
	0.50 to < 0.75	809	610	39.73%	1,051	0.63%	12	40.00%	2.6	723	68.81%	3	N/A
	0.75 to < 2.50	3,691	2,643	37.72%	4,688	1.62%	56	40.00%	2.0	4,139	88.29%	30	N/A
	2.50 to < 10.00	1,653	797	36.25%	1,938	4.95%	36	40.00%	1.5	2,366	122.09%	38	N/A
	10.00 to < 100.00	6	—	—%	6	27.36%	1	40.00%	1.7	14	214.70%	1	N/A
	100.00 (default)	117	38	39.48%	131	100.00%	4	40.00%	1.0	610	464.71%	7	N/A
<b>Sub-total</b>	14,035	13,210	38.61%	19,125	1.76%	191	40.00%	2.0	12,009	62.79%	89	60	
<b>Total non-retail clients – FIRB</b>		17,424	16,821	40.23%	24,361	1.42%	219	41.43%	1.9	13,186	54.13%	91	60

Footnotes to this table are presented on page 71.

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

As at September 30, 2025

	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 <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>	
	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	
	<b>Sub-total</b>	—	—	—%	—	—%	—	—%	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,091	2,417	41.60%	4,178	0.07%	22	45.00%	1.4	903	21.59%	1	N/A
	0.15 to < 0.25	516	592	40.00%	767	0.19%	5	45.00%	1.1	233	30.43%	1	N/A
	0.25 to < 0.50	6	—	—%	6	0.42%	1	45.00%	1.0	3	47.48%	—	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
	<b>Sub-total</b>	3,613	3,009	41.28%	4,951	0.09%	28	45.00%	1.4	1,139	23.00%	2	—
Exposures related to businesses	0.00 to < 0.15	2,872	3,117	42.27%	4,189	0.11%	26	40.00%	2.2	1,069	25.51%	2	N/A
	0.15 to < 0.25	1,089	1,534	38.72%	1,679	0.23%	19	40.00%	1.9	603	35.89%	2	N/A
	0.25 to < 0.50	4,182	4,555	37.26%	5,879	0.31%	38	40.00%	2.1	2,654	45.15%	7	N/A
	0.50 to < 0.75	722	772	39.37%	1,026	0.62%	13	40.00%	2.4	686	66.81%	3	N/A
	0.75 to < 2.50	3,486	2,909	37.74%	4,580	1.63%	55	40.00%	2.2	4,144	90.48%	30	N/A
	2.50 to < 10.00	1,700	679	36.43%	1,943	4.92%	35	40.00%	1.5	2,355	121.21%	38	N/A
	10.00 to < 100.00	6	—	—%	7	27.36%	1	40.00%	2.0	14	216.59%	1	N/A
	100.00 (default)	70	80	39.81%	100	100.00%	4	40.00%	1.4	199	198.12%	54	N/A
	<b>Sub-total</b>	14,127	13,646	38.77%	19,403	1.58%	191	40.00%	2.1	11,724	60.42%	137	103
<b>Total non-retail clients – FIRB</b>	17,740	16,655	39.20%	24,354	1.28%	219	40.91%	1.9	12,863	52.81%	139	103	

Footnotes to this table are presented on page 71.

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

As at June 30, 2025

	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 <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>	
	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	
<b>Sub-total</b>	—	—	—%	—	—%	—	—%	—	—	—%	—	—	
Exposures related to financial institutions	0.00 to < 0.15	3,338	2,554	41.50%	4,472	0.07%	22	45.00%	1.5	983	21.99%	1	N/A
	0.15 to < 0.25	514	657	37.72%	762	0.19%	6	45.00%	1.2	238	31.14%	1	N/A
	0.25 to < 0.50	7	—	—%	7	0.42%	1	45.00%	1.0	3	47.48%	—	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
<b>Sub-total</b>	3,859	3,211	40.70%	5,241	0.09%	29	45.00%	1.4	1,224	23.35%	2	—	
Exposures related to businesses	0.00 to < 0.15	2,322	3,136	42.25%	3,647	0.11%	26	40.00%	2.3	940	25.79%	2	N/A
	0.15 to < 0.25	1,034	1,386	38.35%	1,562	0.23%	19	40.00%	1.7	544	34.84%	1	N/A
	0.25 to < 0.50	3,808	4,560	37.31%	5,509	0.32%	34	40.00%	2.0	2,476	44.94%	6	N/A
	0.50 to < 0.75	976	619	39.50%	1,221	0.62%	15	40.00%	2.4	811	66.41%	3	N/A
	0.75 to < 2.50	3,075	2,707	37.19%	4,078	1.61%	54	40.00%	2.2	3,697	90.67%	26	N/A
	2.50 to < 10.00	1,727	673	37.53%	1,974	4.89%	37	40.00%	1.6	2,409	122.00%	39	N/A
	10.00 to < 100.00	6	—	—%	6	27.36%	1	40.00%	2.3	14	218.85%	1	N/A
	100.00 (default)	74	73	39.77%	103	100.00%	2	40.00%	1.2	196	190.19%	53	N/A
<b>Sub-total</b>	13,022	13,154	38.70%	18,100	1.66%	188	40.00%	2.1	11,087	61.25%	131	102	
<b>Total non-retail clients – FIRB</b>	16,881	16,365	39.08%	23,341	1.31%	217	41.02%	1.9	12,311	52.74%	133	102	

Footnotes to this table are presented on page 71.

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

As at March 31, 2025

	a	b	c	d	e	f	g	h	i	j	k	l	
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
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
<b>Sub-total</b>	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,401	2,441	41.65%	4,465	0.07%	21	45.00%	1.5	994	22.27%	1	N/A
	0.15 to < 0.25	454	772	38.06%	748	0.19%	7	45.00%	1.3	239	32.01%	1	N/A
	0.25 to < 0.50	5	—	—%	5	0.42%	1	45.00%	1.0	3	47.48%	—	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
<b>Sub-total</b>	3,860	3,213	40.76%	5,218	0.09%	29	45.00%	1.5	1,236	23.69%	2	—	
Exposures related to businesses	0.00 to < 0.15	1,875	2,732	42.07%	3,020	0.12%	21	40.00%	2.4	825	27.31%	2	N/A
	0.15 to < 0.25	791	1,531	39.83%	1,400	0.23%	19	40.00%	1.8	499	35.63%	1	N/A
	0.25 to < 0.50	3,037	4,588	37.71%	4,767	0.32%	29	40.00%	2.1	2,199	46.13%	6	N/A
	0.50 to < 0.75	892	752	39.90%	1,192	0.62%	18	40.00%	2.0	736	61.74%	3	N/A
	0.75 to < 2.50	2,771	2,258	38.41%	3,634	1.57%	55	40.00%	2.0	3,156	86.83%	23	N/A
	2.50 to < 10.00	1,959	630	36.02%	2,181	4.92%	39	40.00%	1.5	2,640	121.01%	43	N/A
	10.00 to < 100.00	3	—	—%	3	27.36%	1	40.00%	1.0	5	169.03%	—	N/A
	100.00 (default)	130	23	42.14%	140	100.00%	3	40.00%	1.1	355	254.53%	54	N/A
<b>Sub-total</b>	11,458	12,514	39.10%	16,337	2.05%	185	40.00%	2.0	10,415	63.75%	132	107	
<b>Total non-retail clients – FIRB</b>	15,318	15,727	39.44%	21,555	1.58%	214	41.10%	1.9	11,651	54.05%	134	107	

Footnotes to this table are presented on page 71.

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

As at December 31, 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 <sup>(1)</sup>	RWA	RWA proportion	Expected loss <sup>(2)</sup>	Provisions <sup>(3)</sup>
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
<b>Sub-total</b>	—	—	—%	—	—%	—	—%	—	—	—%	—	—	—
Exposures related to financial institutions	0.00 to < 0.15	3,938	2,422	41.74%	4,995	0.07%	24	45.00%	1.6	1,098	21.97%	1	N/A
	0.15 to < 0.25	434	793	38.13%	736	0.19%	5	45.00%	1.4	242	32.92%	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	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
<b>Sub-total</b>	4,372	3,215	40.83%	5,731	0.08%	29	45.00%	1.6	1,340	23.38%	2	1	
Exposures related to businesses	0.00 to < 0.15	511	2,336	41.48%	1,476	0.11%	24	40.00%	2.7	420	28.49%	1	N/A
	0.15 to < 0.25	792	1,473	39.89%	1,379	0.23%	18	40.00%	1.9	502	36.39%	1	N/A
	0.25 to < 0.50	1,094	3,919	37.41%	2,560	0.35%	29	40.00%	2.2	1,265	49.40%	4	N/A
	0.50 to < 0.75	801	900	39.62%	1,157	0.62%	18	40.00%	2.1	734	63.40%	3	N/A
	0.75 to < 2.50	2,610	2,082	38.33%	3,404	1.60%	49	40.00%	2.0	2,993	87.91%	22	N/A
	2.50 to < 10.00	1,923	642	34.66%	2,142	4.90%	40	40.00%	1.4	2,579	120.44%	42	N/A
	10.00 to < 100.00	3	—	—%	3	27.53%	1	40.00%	1.0	5	169.20%	—	N/A
	100.00 (default)	153	50	39.85%	173	100.00%	3	40.00%	1.0	339	195.62%	67	N/A
<b>Sub-total</b>	7,887	11,402	38.77%	12,294	2.88%	182	40.00%	2.0	8,837	71.88%	140	108	
<b>Total non-retail clients – FIRB</b>	12,259	14,617	39.21%	18,025	2.00%	211	41.46%	1.9	10,177	56.46%	142	109	

<sup>(1)</sup> This parameter should only be filled out when it is used for the calculation of RWA.<sup>(2)</sup> The expected loss is assessed in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.<sup>(3)</sup> Provisions are measured in accordance with the requirements of the *Capital Adequacy Guideline* issued by the AMF.

## 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 December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
1 <b>RWA as at end of previous reporting period</b>	<b>78,014</b>	77,758	76,350	73,988	73,920
2 Asset size <sup>(1)</sup>	236	616	1,760	1,624	1,583
3 Asset quality <sup>(2)</sup>	(547)	(374)	(1,207)	211	(1,125)
4 Model updates <sup>(3)</sup>	—	119	338	641	—
5 Methodology and policy <sup>(4)</sup>	86	(289)	83	(105)	(824)
6 Acquisitions and disposals <sup>(5)</sup>	—	—	—	—	—
7 Foreign exchange movements <sup>(6)</sup>	71	184	434	(9)	434
8 Other	—	—	—	—	—
9 <b>RWA as at end of reporting period</b>	<b>77,860</b>	78,014	77,758	76,350	73,988

<sup>(1)</sup> Increase or decrease in underlying exposures.

<sup>(2)</sup> Change in risk mitigation factors and portfolio quality.

<sup>(3)</sup> Change in models and risk parameters.

<sup>(4)</sup> Regulatory changes and developments in regulatory capital calculation methods.

<sup>(5)</sup> Change in portfolio size resulting from acquisitions and disposals of entities.

<sup>(6)</sup> Market fluctuations, such as foreign exchange movements.

## Template CR9 – AIRB – Backtesting of probability of default (PD) per portfolio

As at December 31, 2025

a	b	c	d	e	f		g	h	i
					Number of debtors				
(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	End of previous year	End of the year	Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
Exposures related to sovereign borrowers	0.00 to < 0.15	AAA to A-	0.02%	0.04%	31	35	—	—	—%
	0.15 to < 0.25	BBB+	—%	—%	—	—	—	—	—%
	0.25 to < 0.50	BBB to BBB-	0.27%	0.34%	1	1	—	—	—%
	0.50 to < 0.75	BB+	—%	—%	—	—	—	—	—%
	0.75 to < 2.50	BB to BB-	—%	—%	—	—	—	—	—%
	2.50 to < 10.00	B+ to B	—%	—%	—	—	—	—	—%
	10.00 to < 100.00	B- to C	25.01%	17.00%	—	1	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	AAA to A-	—%	—%	—	—	—	—	—%
	0.15 to < 0.25	BBB+	—%	—%	—	—	—	—	—%
	0.25 to < 0.50	BBB to BBB-	—%	—%	—	—	—	—	—%
	0.50 to < 0.75	BB+	—%	—%	—	—	—	—	—%
	0.75 to < 2.50	BB to BB-	—%	—%	—	—	—	—	—%
	2.50 to < 10.00	B+ to B	—%	—%	—	—	—	—	—%
	10.00 to < 100.00	B- to C	—%	—%	—	—	—	—	—%
Exposures related to businesses	0.00 to < 0.15	AAA to A-	0.07%	0.09%	1,967	2,620	6	1	0.14%
	0.15 to < 0.25	BBB+	0.21%	0.20%	31,990	33,333	22	—	0.07%
	0.25 to < 0.50	BBB to BBB-	0.35%	0.33%	14,110	14,770	79	2	0.29%
	0.50 to < 0.75	BB+	0.58%	0.58%	4,228	4,241	44	1	0.67%
	0.75 to < 2.50	BB to BB-	1.44%	1.43%	12,971	13,041	144	2	0.74%
	2.50 to < 10.00	B+ to B	4.45%	4.94%	3,877	3,966	104	—	2.34%
	10.00 to < 100.00	B- to C	17.55%	20.32%	681	713	100	—	10.88%
<b>Total non-retail clients</b>					<b>69,856</b>	<b>72,721</b>	<b>499</b>	<b>6</b>	

## Template CR9 – AIRB – Backtesting of probability of default (PD) per portfolio (continued)

As at December 31, 2025

a (as a percentage)	b PD scale	c External rating equivalent	d Weighted average PD	e Arithmetic average PD by debtors	f Number of debtors		g Defaulted debtors in the year	h Of which: new defaulted debtors in the year	i Average historical annual default rate	
					End of previous year	End of the year				
Exposures related to residential mortgage loans	0.00 to < 0.15	1	0.08%	0.07%	44,521	41,630	27	1	0.07%	
	0.15 to < 0.25	2	0.18%	0.14%	42,630	39,328	62	2	0.14%	
	0.25 to < 0.50	3	0.48%	0.46%	145	145	—	—	—%	
	0.50 to < 0.75	4	0.63%	0.34%	29,769	28,857	92	6	0.34%	
	Insured exposures	0.75 to < 2.50	5	1.58%	0.66%	32,847	33,775	214	13	0.66%
		2.50 to < 10.00	6	4.34%	2.35%	9,645	8,797	225	16	2.35%
		10.00 to < 100.00	7	26.11%	15.27%	951	777	891	22	15.27%
Exposures related to residential mortgage loans	0.00 to < 0.15	1	0.08%	0.04%	576,834	583,659	216	10	0.04%	
	0.15 to < 0.25	2	0.21%	0.11%	290,864	292,231	314	25	0.11%	
	0.25 to < 0.50	3	0.34%	0.13%	120	1,641	42	3	0.13%	
	0.50 to < 0.75	4	0.55%	0.24%	179,578	183,594	443	35	0.24%	
	Uninsured exposures	0.75 to < 2.50	5	1.23%	0.56%	129,090	126,041	735	63	0.56%
		2.50 to < 10.00	6	4.09%	2.41%	28,220	23,654	684	38	2.41%
		10.00 to < 100.00	7	21.27%	14.07%	4,984	3,716	4,288	179	14.07%
Qualifying revolving retail client exposures (QRRCE)	0.00 to < 0.15	1	0.08%	0.05%	2,146,277	2,123,864	1,135	7	0.05%	
	0.15 to < 0.25	2	0.18%	0.15%	564,388	580,332	1,371	15	0.15%	
	0.25 to < 0.50	3	0.32%	0.35%	257,279	361,655	1,554	23	0.35%	
	0.50 to < 0.75	4	0.61%	0.55%	217,327	212,185	1,500	66	0.55%	
	0.75 to < 2.50	5	1.09%	1.09%	290,260	213,548	3,288	90	1.09%	
	2.50 to < 10.00	6	3.38%	3.21%	313,546	328,123	16,782	1,153	3.21%	
	10.00 to < 100.00	7	19.43%	20.08%	84,907	73,034	50,101	536	20.08%	
SMEs similar to other retail client exposures	0.00 to < 0.15	1	0.08%	0.08%	37,518	29,251	35	—	0.06%	
	0.15 to < 0.25	2	0.19%	0.20%	22,351	16,394	44	1	0.14%	
	0.25 to < 0.50	3	0.36%	0.37%	45,690	37,545	180	—	0.23%	
	0.50 to < 0.75	4	0.59%	0.60%	31,795	26,802	234	23	0.39%	
	0.75 to < 2.50	5	1.25%	1.26%	44,850	78,692	659	77	0.89%	
	2.50 to < 10.00	6	4.22%	4.13%	22,792	19,262	1,261	27	3.30%	
	10.00 to < 100.00	7	23.21%	50.45%	6,258	4,676	4,595	14	18.46%	
Other retail client exposures (non-QRRCE), except SMEs	0.00 to < 0.15	1	0.10%	0.06%	65,687	77,344	66	23	0.06%	
	0.15 to < 0.25	2	0.20%	0.16%	67,493	78,576	151	58	0.16%	
	0.25 to < 0.50	3	0.33%	0.36%	73,544	80,590	337	90	0.36%	
	0.50 to < 0.75	4	0.57%	0.14%	43,088	39,788	52	1	0.14%	
	0.75 to < 2.50	5	1.50%	0.67%	284,102	151,997	1,300	196	0.67%	
	2.50 to < 10.00	6	2.99%	1.55%	65,368	193,447	4,013	976	1.55%	
	10.00 to < 100.00	7	24.66%	17.06%	17,554	15,826	12,640	728	17.06%	
<b>Total retail clients</b>					<b>6,072,272</b>	<b>6,110,776</b>	<b>109,531</b>	<b>4,517</b>		

## Template CR9 – FIRB – Backtesting of probability of default (PD) per portfolio (continued)

As at December 31, 2025

a	b	c	d	e	f		g	h	i
					Number of debtors				
(as a percentage)	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by debtors	End of previous year	End of the year	Defaulted debtors in the year	Of which: new defaulted debtors in the year	Average historical annual default rate
Exposures related to sovereign borrowers	0.00 to < 0.15	AAA to A-	—%	—%	—	—	—	—	—%
	0.15 to < 0.25	BBB+	—%	—%	—	—	—	—	—%
	0.25 to < 0.50	BBB to BBB-	—%	—%	—	—	—	—	—%
	0.50 to < 0.75	BB+	—%	—%	—	—	—	—	—%
	0.75 to < 2.50	BB to BB-	—%	—%	—	—	—	—	—%
	2.50 to < 10.00	B+ to B	—%	—%	—	—	—	—	—%
	10.00 to < 100.00	B- to C	—%	—%	—	—	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	AAA to A-	0.08%	0.07%	24	24	—	—	—%
	0.15 to < 0.25	BBB+	0.19%	0.19%	5	3	—	—	—%
	0.25 to < 0.50	BBB to BBB-	0.28%	0.35%	—	1	—	—	—%
	0.50 to < 0.75	BB+	—%	—%	—	—	—	—	—%
	0.75 to < 2.50	BB to BB-	—%	—%	—	—	—	—	—%
	2.50 to < 10.00	B+ to B	—%	—%	—	—	—	—	—%
	10.00 to < 100.00	B- to C	—%	—%	—	—	—	—	—%
Exposures related to businesses	0.00 to < 0.15	AAA to A-	0.11%	0.09%	24	25	—	—	—%
	0.15 to < 0.25	BBB+	0.23%	0.23%	18	16	—	—	—%
	0.25 to < 0.50	BBB to BBB-	0.31%	0.35%	29	41	—	—	—%
	0.50 to < 0.75	BB+	0.63%	0.62%	18	12	—	—	—%
	0.75 to < 2.50	BB to BB-	1.62%	1.60%	49	56	—	—	—%
	2.50 to < 10.00	B+ to B	4.95%	5.41%	40	36	—	—	—%
	10.00 to < 100.00	B- to C	27.36%	20.52%	1	1	4	1	5.00%
<b>Total non-retail clients</b>					<b>208</b>	<b>215</b>	<b>4</b>	<b>1</b>	

## Exposure at default by asset class, by region and by residual maturity

(in millions of dollars)	As at December 31, 2025							As at September 30, 2025						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	2,869	—	—	—	—	2,869	5,325	4,549	—	—	—	—	4,549	6,786
Non-central government public sector entities	7,538	1,535	—	—	58	9,131	9,229	7,559	1,648	—	—	59	9,266	9,335
Financial institutions	2,088	56	952	7	24	3,127	2,984	2,114	56	—	14	25	2,209	2,993
Businesses	8,706	2,895	2,894	1	2,125	16,621	13,569	8,013	2,902	4,645	1	1,969	17,530	12,804
SMEs similar to other retail client exposures	263	85	—	—	8	356	335	256	87	—	—	8	351	331
Real estate	7,982	561	—	—	—	8,543	5,821	7,726	526	—	—	—	8,252	5,758
Revolving retail client exposures	1,115	453	—	—	—	1,568	1,568	1,104	461	—	—	—	1,565	1,565
Other retail client exposures (excluding SMEs)	332	564	—	—	4	900	837	397	563	—	—	5	965	868
Securitization	144	—	—	—	—	144	144	143	—	—	—	—	143	143
Equities	706	97	—	—	—	803	803	687	92	—	—	—	779	779
Trading portfolio	—	—	19,817	334	—	20,151	775	—	—	22,554	432	—	22,986	790
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	43,265	1,375	96	—	1,832	46,568	115,772	44,676	1,365	2,666	—	1,763	50,470	114,911
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	3,390	1,137	18	7,385	709	12,639	12,634	3,612	1,094	10	6,820	245	11,781	11,776
Businesses	41,997	8,931	—	1	1,013	51,942	46,986	41,344	9,024	—	1	1,072	51,441	46,208
SMEs similar to other retail client exposures	7,610	4,174	—	1	87	11,872	10,579	7,726	4,058	—	1	89	11,874	10,587
Real estate	222,050	30,288	—	—	—	252,338	190,119	218,161	30,032	—	—	—	248,193	188,510
Revolving retail client exposures	6,637	8,038	—	—	—	14,675	14,675	6,840	8,108	—	—	—	14,948	14,948
Other retail client exposures	15,338	8,056	—	—	7	23,401	22,027	15,257	8,315	—	—	5	23,577	22,229
Trading portfolio	—	—	16,138	1,462	—	17,600	1,883	—	—	17,942	1,432	—	19,374	1,827
<b>Total</b>	<b>372,030</b>	<b>68,245</b>	<b>39,915</b>	<b>9,191</b>	<b>5,867</b>	<b>495,248</b>	<b>456,065</b>	<b>370,164</b>	<b>68,331</b>	<b>47,817</b>	<b>8,701</b>	<b>5,240</b>	<b>500,253</b>	<b>453,148</b>
<b>By region</b>														
Canada	364,200	67,116	34,810	3,248	4,443	473,817	439,718	362,625	67,179	43,132	3,182	4,479	480,597	438,175
United States	7,044	1,085	3,308	926	299	12,662	9,337	6,789	1,111	2,791	767	386	11,844	9,039
Other countries	786	44	1,797	5,017	1,125	8,769	7,010	750	41	1,894	4,752	375	7,812	5,934
<b>Total</b>	<b>372,030</b>	<b>68,245</b>	<b>39,915</b>	<b>9,191</b>	<b>5,867</b>	<b>495,248</b>	<b>456,065</b>	<b>370,164</b>	<b>68,331</b>	<b>47,817</b>	<b>8,701</b>	<b>5,240</b>	<b>500,253</b>	<b>453,148</b>
<b>By maturity</b>														
Up to 1 year	135,563	54,996	39,849	2,080	2,773	235,261	196,182	130,622	55,286	47,767	1,933	2,129	237,737	190,737
1 to 5 years	191,867	12,516	13	6,546	2,338	213,280	213,241	193,928	12,371	38	6,138	2,752	215,227	215,147
Over 5 years	44,600	733	53	565	756	46,707	46,642	45,614	674	12	630	359	47,289	47,264
<b>Total</b>	<b>372,030</b>	<b>68,245</b>	<b>39,915</b>	<b>9,191</b>	<b>5,867</b>	<b>495,248</b>	<b>456,065</b>	<b>370,164</b>	<b>68,331</b>	<b>47,817</b>	<b>8,701</b>	<b>5,240</b>	<b>500,253</b>	<b>453,148</b>

Footnotes to this table are presented on page 78.

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

(in millions of dollars)	As at June 30, 2025						As at March 31, 2025							
	Exposure classes <sup>(1)</sup>						Exposure classes <sup>(1)</sup>							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>														
Sovereign borrowers	5,484	—	—	—	—	5,484	7,564	4,892	—	—	—	—	4,892	6,700
Non-central government public sector entities	7,417	1,586	—	—	57	9,060	9,143	7,730	1,524	—	—	56	9,310	9,395
Financial institutions	1,799	57	205	3	25	2,089	2,643	1,928	52	—	7	31	2,018	2,720
Businesses	7,447	2,659	4,106	1	1,916	16,129	11,974	8,141	3,061	4,092	—	2,213	17,507	13,514
SMEs similar to other retail client exposures	240	86	—	—	8	334	314	237	89	—	—	8	334	317
Real estate	7,587	473	—	—	—	8,060	5,711	7,308	484	—	—	—	7,792	5,725
Revolving retail client exposures	1,096	459	—	—	—	1,555	1,555	1,062	459	—	—	—	1,521	1,521
Other retail client exposures (excluding SMEs)	405	546	—	—	5	956	844	414	550	—	—	4	968	853
Securitization	141	—	—	—	—	141	141	48	—	—	—	—	48	48
Equities	716	95	—	—	—	811	811	718	91	—	—	—	809	809
Trading portfolio	—	—	23,303	375	—	23,678	815	—	—	25,066	498	—	25,564	1,330
<b>Internal Ratings-Based approach</b>														
Sovereign borrowers	44,279	1,347	12	—	1,519	47,157	111,952	43,002	1,411	23	1	66	44,503	106,006
Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial institutions	3,859	1,175	8	6,165	207	11,414	11,410	3,860	1,193	67	5,801	165	11,086	11,063
Businesses	40,132	8,668	—	2	1,050	49,852	44,873	37,971	8,544	—	1	1,008	47,524	42,676
SMEs similar to other retail client exposures	7,738	4,020	—	1	92	11,851	10,541	7,671	4,012	—	1	87	11,771	10,434
Real estate	214,441	29,911	—	—	—	244,352	186,661	206,173	29,515	—	—	—	235,688	181,294
Revolving retail client exposures	6,878	8,152	—	—	—	15,030	15,030	6,990	8,162	—	—	—	15,152	15,152
Other retail client exposures	15,262	8,213	—	—	5	23,480	22,094	14,926	8,343	—	—	5	23,274	21,820
Trading portfolio	—	—	22,360	1,392	—	23,752	2,166	—	—	13,043	1,530	—	14,573	1,795
<b>Total</b>	<b>364,921</b>	<b>67,447</b>	<b>49,994</b>	<b>7,939</b>	<b>4,884</b>	<b>495,185</b>	<b>446,242</b>	<b>353,071</b>	<b>67,490</b>	<b>42,291</b>	<b>7,839</b>	<b>3,643</b>	<b>474,334</b>	<b>433,172</b>
<b>By region</b>														
Canada	358,412	66,144	43,457	2,985	4,115	475,113	432,668	346,560	65,952	37,430	3,275	2,860	456,077	419,742
United States	5,635	1,254	3,442	687	414	11,432	7,988	5,603	1,507	4,332	681	511	12,634	8,261
Other countries	874	49	3,095	4,267	355	8,640	5,586	908	31	529	3,883	272	5,623	5,169
<b>Total</b>	<b>364,921</b>	<b>67,447</b>	<b>49,994</b>	<b>7,939</b>	<b>4,884</b>	<b>495,185</b>	<b>446,242</b>	<b>353,071</b>	<b>67,490</b>	<b>42,291</b>	<b>7,839</b>	<b>3,643</b>	<b>474,334</b>	<b>433,172</b>
<b>By maturity</b>														
Up to 1 year	126,745	54,953	49,897	1,833	1,750	235,178	186,391	118,948	54,268	42,124	2,204	1,821	219,365	178,495
1 to 5 years	193,013	11,735	80	5,542	2,456	212,826	212,701	189,252	12,387	—	5,056	1,300	207,995	207,923
Over 5 years	45,163	759	17	564	678	47,181	47,150	44,871	835	167	579	522	46,974	46,754
<b>Total</b>	<b>364,921</b>	<b>67,447</b>	<b>49,994</b>	<b>7,939</b>	<b>4,884</b>	<b>495,185</b>	<b>446,242</b>	<b>353,071</b>	<b>67,490</b>	<b>42,291</b>	<b>7,839</b>	<b>3,643</b>	<b>474,334</b>	<b>433,172</b>

Footnotes to this table are presented on page 78.

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

As at December 31, 2024

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

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Standardized Approach</b>							
Sovereign borrowers	4,458	—	—	—	—	4,458	6,119
Non-central government public sector entities	7,225	1,635	—	—	42	8,902	8,989
Financial institutions	1,751	53	—	28	21	1,853	2,520
Businesses	10,381	3,842	4,799	22	2,057	21,101	16,253
SMEs similar to other retail client exposures	224	89	—	—	7	320	304
Real estate	7,036	441	—	—	—	7,477	5,551
Revolving retail client exposures	1,064	431	—	—	—	1,495	1,495
Other retail client exposures (excluding SMEs)	442	557	—	—	5	1,004	877
Securitization	48	—	—	—	—	48	48
Equities	689	142	—	—	—	831	831
Trading portfolio	—	—	22,072	581	—	22,653	1,096
<b>Internal Ratings-Based approach</b>							
Sovereign borrowers	39,513	1,434	5	—	76	41,028	99,911
Non-central government public sector entities	—	—	—	—	—	—	—
Financial institutions	4,372	1,212	65	5,315	147	11,111	11,075
Businesses	34,216	8,160	—	—	631	43,007	38,203
SMEs similar to other retail client exposures	7,524	4,028	—	1	89	11,642	10,294
Real estate	201,350	28,565	—	—	—	229,915	178,077
Revolving retail client exposures	7,181	8,055	—	—	—	15,236	15,236
Other retail client exposures	14,992	8,084	—	—	6	23,082	21,714
Trading portfolio	—	—	14,279	1,084	—	15,363	1,462
<b>Total</b>	<b>342,466</b>	<b>66,728</b>	<b>41,220</b>	<b>7,031</b>	<b>3,081</b>	<b>460,526</b>	<b>420,055</b>
<b>By region</b>							
Canada	336,581	65,084	37,129	2,619	2,155	443,568	407,263
United States	5,009	1,568	3,360	584	704	11,225	7,749
Other countries	876	76	731	3,828	222	5,733	5,043
<b>Total</b>	<b>342,466</b>	<b>66,728</b>	<b>41,220</b>	<b>7,031</b>	<b>3,081</b>	<b>460,526</b>	<b>420,055</b>
<b>By maturity</b>							
Up to 1 year	115,476	52,963	41,074	2,087	2,498	214,098	173,875
1 to 5 years	184,419	12,865	100	4,523	566	202,473	202,286
Over 5 years	42,571	900	46	421	17	43,955	43,894
<b>Total</b>	<b>342,466</b>	<b>66,728</b>	<b>41,220</b>	<b>7,031</b>	<b>3,081</b>	<b>460,526</b>	<b>420,055</b>

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

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

(in millions of dollars)	As at December 31, 2025							As at September 30, 2025						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	11,445	642	—	—	29	12,116	13,381	11,117	648	—	—	44	11,809	13,069
Mining	177	364	—	—	84	625	627	230	340	—	—	65	635	636
Oil and gas	382	438	—	—	16	836	836	282	454	—	—	102	838	836
Utilities	4,504	1,329	—	—	179	6,012	6,012	4,207	1,340	—	—	247	5,794	5,794
Construction	3,231	952	—	—	295	4,478	4,637	3,423	1,079	—	—	310	4,812	5,012
Manufacturing	5,294	1,480	—	—	157	6,931	7,038	5,207	1,439	—	—	152	6,798	6,904
Wholesale trade	2,374	518	—	—	77	2,969	3,003	2,445	492	—	—	77	3,014	3,051
Retail trade	3,812	765	—	1	20	4,598	4,643	3,713	795	—	1	22	4,531	4,582
Transportation	1,737	507	—	—	68	2,312	2,323	1,620	498	—	1	69	2,188	2,200
Information industry	630	509	—	—	75	1,214	1,225	568	531	—	—	11	1,110	1,123
Finance and insurance	11,443	2,456	2,810	7,393	3,961	28,063	25,299	12,962	2,397	4,163	6,834	3,253	29,609	25,505
Real estate	6,164	1,716	—	—	128	8,008	39,769	6,099	1,695	—	—	105	7,899	36,533
Professional services	1,303	517	—	—	82	1,902	1,894	1,333	513	—	—	81	1,927	1,944
Management of companies	1,194	350	—	—	37	1,581	1,588	1,183	306	—	—	31	1,520	1,523
Administrative services	895	210	—	—	19	1,124	1,139	924	193	—	—	19	1,136	1,150
Education	155	61	—	—	1	217	220	141	32	—	—	1	174	177
Health care	983	117	—	—	3	1,103	3,061	1,015	123	—	—	3	1,141	3,062
Arts and entertainments	206	60	—	—	1	267	286	209	50	—	—	2	261	279
Accommodation	832	59	—	—	2	893	952	786	42	—	—	2	830	887
Other services	643	115	—	—	12	770	805	728	122	—	—	10	860	897
Public agencies	43,067	1,076	96	—	64	44,303	75,340	44,639	1,096	97	—	61	45,893	77,266
Other Industries	1,844	153	1,054	—	393	3,444	3,192	1,477	256	3,061	—	407	5,201	3,048
<b>Total</b>	<b>102,315</b>	<b>14,394</b>	<b>3,960</b>	<b>7,394</b>	<b>5,703</b>	<b>133,766</b>	<b>197,270</b>	<b>104,308</b>	<b>14,441</b>	<b>7,321</b>	<b>6,836</b>	<b>5,074</b>	<b>137,980</b>	<b>195,478</b>
	As at June 30, 2025							As at March 31, 2025						
	Exposure classes <sup>(1)</sup>							Exposure classes <sup>(1)</sup>						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>														
Agriculture	10,868	676	—	—	20	11,564	12,854	10,648	585	—	—	19	11,252	12,580
Mining	268	311	—	—	63	642	644	450	312	—	—	71	833	835
Oil and gas	268	372	—	—	46	686	685	237	405	—	—	96	738	739
Utilities	3,743	1,398	—	—	280	5,421	5,421	3,467	1,358	—	—	274	5,099	5,101
Construction	3,569	935	—	—	327	4,831	5,045	3,886	1,195	—	—	310	5,391	5,599
Manufacturing	5,145	1,419	—	—	149	6,713	6,825	4,850	1,477	—	—	146	6,473	6,585
Wholesale trade	2,330	459	—	—	80	2,869	2,906	2,200	434	—	—	78	2,712	2,751
Retail trade	3,499	774	—	2	14	4,289	4,337	3,483	822	—	1	21	4,327	4,369
Transportation	1,662	493	—	1	55	2,211	2,224	1,604	485	—	1	60	2,150	2,162
Information industry	494	609	—	—	15	1,118	1,138	410	678	—	—	11	1,099	1,117
Finance and insurance	12,692	2,477	868	6,168	2,877	25,082	24,164	13,407	2,513	1,091	5,807	976	23,794	22,737
Real estate	5,742	1,463	—	—	91	7,296	33,523	5,227	1,440	—	—	90	6,757	30,246
Professional services	1,431	461	—	—	81	1,973	1,989	1,520	427	—	—	179	2,126	2,064
Management of companies	1,266	210	—	—	31	1,507	1,516	1,350	225	—	—	32	1,607	1,612
Administrative services	814	210	—	—	20	1,044	1,056	889	149	—	—	21	1,059	1,073
Education	133	29	—	—	1	163	166	143	25	—	—	2	170	174
Health care	850	131	—	—	3	984	2,857	799	129	—	—	3	931	2,575
Arts and entertainments	210	53	—	—	1	264	284	217	53	—	—	2	272	290
Accommodation	740	40	—	—	2	782	841	687	47	—	—	2	736	785
Other services	1,094	157	—	—	8	1,259	1,294	897	194	—	—	8	1,099	1,120
Public agencies	44,751	1,085	12	—	154	46,002	77,794	41,968	1,138	23	1	63	43,193	74,518
Other industries	1,431	144	3,451	—	399	5,425	2,853	1,455	170	3,068	—	1,019	5,712	3,647
<b>Total</b>	<b>103,000</b>	<b>13,906</b>	<b>4,331</b>	<b>6,171</b>	<b>4,717</b>	<b>132,125</b>	<b>190,416</b>	<b>99,794</b>	<b>14,261</b>	<b>4,182</b>	<b>5,810</b>	<b>3,483</b>	<b>127,530</b>	<b>182,679</b>

Footnotes to this table are presented on the next page.

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

As at December 31, 2024

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

(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure <sup>(2)</sup>
<b>Industries</b>							
Agriculture	10,402	573	—	—	18	10,993	12,336
Mining	427	342	—	—	26	795	797
Oil and gas	229	433	—	—	17	679	679
Utilities	2,994	1,419	—	—	135	4,548	4,549
Construction	4,133	1,267	—	—	206	5,606	5,745
Manufacturing	4,615	1,464	—	—	132	6,211	6,317
Wholesale trade	2,139	460	—	—	70	2,669	2,706
Retail trade	3,287	1,012	—	—	16	4,315	4,360
Transportation	1,511	418	—	—	61	1,990	2,003
Information industry	391	705	—	—	2	1,098	1,116
Finance and insurance	12,060	2,564	1,494	5,365	979	22,462	21,084
Real estate	5,017	1,386	—	—	70	6,473	27,728
Professional services	1,466	494	—	—	225	2,185	2,030
Management of companies	1,321	284	—	—	31	1,636	1,641
Administrative services	783	152	—	—	24	959	972
Education	144	52	—	—	2	198	201
Health care	750	126	—	—	3	879	2,508
Arts and entertainments	233	61	—	—	1	295	316
Accommodation	524	48	—	—	2	574	623
Other services	1,042	145	—	—	6	1,193	1,214
Public agencies	39,750	1,138	5	—	124	41,017	71,897
Other businesses	1,473	158	3,370	—	782	5,783	3,259
<b>Total</b>	<b>94,691</b>	<b>14,701</b>	<b>4,869</b>	<b>5,365</b>	<b>2,932</b>	<b>122,558</b>	<b>174,081</b>

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

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

(as a percentage)	As at December 31, 2025						As at September 30, 2025					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02%	—%	26.68%	21.33%	45.11%	20.57%	0.02%	—%	25.98%	21.65%	46.68%	21.43%
Financial institutions	0.09	—	45.93	—	46.70	—	0.10	—	45.00	—	41.28	—
Businesses	3.92	1.45	27.93	19.10	35.23	16.38	4.04	1.46	28.03	18.97	35.63	16.79
SMEs similar to other retail client exposures	3.97	2.29	65.89	46.80	48.11	31.28	3.97	2.49	65.69	49.72	48.22	34.01
Exposures related to residential mortgages												
Insured exposures	0.60	0.20	46.77	28.97	40.00	40.00	0.65	0.23	47.50	29.97	40.00	40.00
Uninsured exposures	0.77	0.33	13.97	8.36	66.97	8.29	0.85	0.39	13.91	8.25	66.83	7.70
Qualifying revolving retail client exposures (QRRCE)	1.51	1.20	81.95	71.94	46.53	45.34	1.55	1.30	81.97	71.32	45.37	45.39
Other retail client exposures (non-QRRCE) excluding SMEs	2.64	1.19	47.98	48.85	70.57	59.55	2.69	1.20	47.08	47.34	70.51	58.22

  

(as a percentage)	As at June 30, 2025						As at March 31, 2025					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02%	—%	26.18%	22.04%	46.78%	21.10%	0.02%	—%	26.38%	21.31%	46.06%	20.22%
Financial institutions	0.09	—	45.00	—	40.70	—	0.09	—	45.00	—	40.76	—
Businesses	3.92	1.58	28.18	18.67	35.84	16.52	3.98	1.66	28.11	16.75	36.24	18.38
SMEs similar to other retail client exposures	3.93	2.68	65.68	51.53	48.38	32.81	3.92	3.29	65.68	51.14	48.34	34.73
Exposures related to residential mortgages												
Insured exposures	0.70	0.26	49.92	32.60	40.00	40.00	0.84	0.31	54.21	38.32	40.00	40.00
Uninsured exposures	0.85	0.41	14.11	7.19	66.72	4.80	0.88	0.43	14.19	7.01	66.72	10.14
Qualifying revolving retail client exposures (QRRCE)	1.51	1.30	82.05	70.88	45.32	44.69	1.65	1.33	81.91	70.55	45.68	45.29
Other retail client exposures (non-QRRCE) excluding SMEs	2.61	1.17	47.00	46.03	71.01	58.32	2.66	1.18	46.72	44.60	70.91	61.02

  

(as a percentage)	As at December 31, 2024 <sup>(3)</sup>					
	Weighted average PD <sup>(2)</sup>	Average historical annual default rate	EAD - weighted average LGD <sup>(2)</sup>	EAD - weighted actual LGD <sup>(2)</sup>	EAD - weighted average CCF <sup>(2)</sup>	EAD - weighted actual CCF <sup>(2)</sup>
Sovereign borrowers	0.02%	—%	28.82%	23.95%	44.90%	17.56%
Financial institutions	0.08	—	45.00	—	40.83	—
Businesses	3.91	1.70	27.76	16.22	36.15	15.81
SMEs similar to other retail client exposures	3.67	3.87	65.34	48.70	48.14	35.77
Exposures related to residential mortgages						
Insured exposures	0.80	0.30	52.90	36.47	40.00	40.00
Uninsured exposures	0.85	0.44	14.30	7.16	66.25	14.79
Qualifying revolving retail client exposures (QRRCE)	1.58	1.42	81.63	71.12	45.05	41.43
Other retail client exposures (non-QRRCE) excluding SMEs	2.58	1.19	46.52	43.49	70.21	57.25

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

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

<sup>(3)</sup> Some data as at December 31, 2024, have been reclassified to conform with the presentation for the current period.

## COUNTERPARTY CREDIT RISK

**Table CCRA – Qualitative disclosure related to counterparty credit risk (CCR)**

**Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CCRA.a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for central counterparties (CCPs) exposures.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk management	61-67
			Counterparty and issuer risk	72-73
CCRA.b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs.	Management's Discussion and Analysis - 2025 Annual Report  2025 Annual financial statements	Counterparty and issuer risk	72-73
			Note 5 – Offsetting financial assets and liabilities	152-153
			Note 20 – Derivative financial instruments and hedging activities	199-208
CCRA.c)	Policies with respect to wrong-way risk exposures.	Management's Discussion and Analysis - 2025 Annual Report	Counterparty and issuer risk	72-73
CCRA.d)	The impact in terms of the amount of collateral that Desjardins Group would be required to provide given a credit rating downgrade.	Management's Discussion and Analysis - 2025 Annual Report	Credit rating of securities issued and outstanding	84-85

<sup>(1)</sup> See the "Use of this document" section on page 2.

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

	a	b	c	d	e	f
	As at December 31, 2025					
(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)	1,961	4,604	N/A	1.4	9,191	3,974
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	1,001	413
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>1,961</b>	<b>4,604</b>	<b>—</b>	<b>N/A</b>	<b>10,192</b>	<b>4,387</b>
	a	b	c	d	e	f
	As at September 30, 2025					
(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)	1,911	4,304	N/A	1.4	8,701	3,891
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	1,056	404
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>1,911</b>	<b>4,304</b>	<b>—</b>	<b>N/A</b>	<b>9,757</b>	<b>4,295</b>
	a	b	c	d	e	f
	As at June 30, 2025					
(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)	1,686	3,985	N/A	1.4	7,939	3,517
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	1,361	496
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	<b>1,686</b>	<b>3,985</b>	<b>—</b>	<b>N/A</b>	<b>9,300</b>	<b>4,013</b>

Footnotes to this table are presented on the next page.

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

	a	b	c	d	e	f
	As at March 31, 2025					
(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)	1,617	3,982	N/A	1.4	7,839	3,543
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	1,518	1,164
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	1,617	3,982	—	N/A	9,357	4,707

  

	a	b	c	d	e	f
	As at December 31, 2024					
(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)	1,333	3,689	N/A	1.4	7,031	3,323
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	1,217	858
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	—
6 <b>Total</b>	1,333	3,689	—	N/A	8,248	4,181

<sup>(1)</sup> 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<sup>(1)</sup>

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at December 31, 2025														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
<b>Regulatory portfolio / Risk weight</b>																
1	Sovereign borrowers	45	—	—	—	—	—	—	—	—	—	—	—	—	—	45
2	Non-central government public sector entities	—	—	75	—	—	—	—	—	—	—	—	—	—	—	75
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	90	—	—	—	—	—	—	—	—	—	40	—	130
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	—	—	—	17	—	7	—	—	600	—	19	—	643
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	16	—	—	—	16
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	<b>Total</b>	<b>45</b>	<b>—</b>	<b>165</b>	<b>—</b>	<b>—</b>	<b>17</b>	<b>—</b>	<b>7</b>	<b>—</b>	<b>—</b>	<b>600</b>	<b>—</b>	<b>59</b>	<b>—</b>	<b>893</b>

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at September 30, 2025														
(in millions of dollars)		0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
<b>Regulatory portfolio / Risk weight</b>																
1	Sovereign borrowers	49	—	—	—	—	—	—	—	—	—	—	—	—	—	49
2	Non-central government public sector entities	—	—	29	—	—	—	—	—	—	—	—	—	—	—	29
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	48	—	—	—	—	—	—	—	—	—	42	—	90
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	54	—	—	13	—	10	—	—	705	—	16	—	798
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	19	—	—	—	19
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	<b>Total</b>	<b>49</b>	<b>—</b>	<b>131</b>	<b>—</b>	<b>—</b>	<b>13</b>	<b>—</b>	<b>10</b>	<b>—</b>	<b>—</b>	<b>705</b>	<b>—</b>	<b>58</b>	<b>—</b>	<b>966</b>

Footnotes to this table are presented on page 87.

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	As at June 30, 2025														
(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
<b>Regulatory portfolio / Risk weight</b>															
1 Sovereign borrowers	40	—	—	—	—	—	—	—	—	—	—	—	—	—	40
2 Non-central government public sector entities	—	—	67	—	—	—	—	—	—	—	—	—	—	—	67
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	49	—	—	—	—	—	—	—	—	—	51	—	100
5 Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	—	—	—	12	—	29	—	—	686	2	26	—	755
Of which: specialized lending	—	—	—	—	—	—	—	—	—	—	21	2	—	—	23
5 Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 <b>Total</b>	40	—	116	—	—	12	—	29	—	—	686	2	77	—	962

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	As at March 31, 2025														
(in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
<b>Regulatory portfolio / Risk weight</b>															
1 Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Non-central government public sector entities	—	—	91	—	—	—	—	—	—	—	—	—	—	—	91
3 Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Deposit-taking institutions and banks	—	—	61	—	—	—	—	—	—	—	—	—	130	—	191
5 Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Businesses	—	—	13	—	—	—	—	16	53	—	1,303	27	16	—	1,428
Of which: specialized lending	—	—	—	—	—	—	—	—	53	—	26	27	—	—	106
5 Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 <b>Total</b>	—	—	165	—	—	—	—	16	53	—	1,303	27	146	—	1,710

Footnotes to this table are presented on page 87.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		As at December 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)
<b>Regulatory portfolio / Risk weight</b>																
1	Sovereign borrowers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Non-central government public sector entities	—	—	43	—	—	—	—	—	—	—	—	—	—	—	43
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Deposit-taking institutions and banks	—	—	75	4	—	—	—	—	—	—	—	—	131	—	210
5	Securities firms and other financial institutions treated as banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Businesses	—	—	21	—	—	7	—	15	136	—	936	66	4	—	1,185
	Of which: specialized lending	—	—	—	—	—	—	—	—	136	—	22	66	—	—	224
	Securities firms and other financial institutions treated as businesses	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Regulatory retail portfolios	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Other assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	<b>Total</b>	—	—	139	4	—	7	—	15	136	—	936	66	135	—	1,438

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

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

(in millions of dollars)	PD scale (%)	As at December 31, 2025							As at September 30, 2025						
		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	391	0.02%	9	14.13%	0.20	4	0.92%	568	0.02%	13	11.82%	0.20	3	0.60%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	<b>391</b>	<b>0.02%</b>	<b>9</b>	<b>14.13%</b>	<b>0.20</b>	<b>4</b>	<b>0.92%</b>	<b>568</b>	<b>0.02%</b>	<b>13</b>	<b>11.82%</b>	<b>0.20</b>	<b>3</b>	<b>0.60%</b>
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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>
Exposures related to businesses	0.00 to < 0.15	2	0.08%	26	86.40%	2.00	1	33.33%	1	0.13%	9	86.40%	3.90	1	68.36%
	0.15 to < 0.25	12	0.22%	46	86.40%	1.90	9	74.30%	8	0.22%	22	86.40%	2.30	7	84.15%
	0.25 to < 0.50	32	0.37%	51	86.40%	2.40	35	106.99%	33	0.33%	32	86.40%	2.70	35	106.60%
	0.50 to < 0.75	60	0.57%	68	86.40%	2.60	75	125.15%	68	0.57%	46	86.40%	2.90	90	134.15%
	0.75 to < 2.50	203	1.68%	245	86.40%	2.50	310	152.69%	206	1.78%	176	86.40%	2.90	331	161.29%
	2.50 to < 10.00	26	4.19%	59	86.40%	2.70	62	238.67%	23	4.76%	34	86.40%	2.50	58	247.49%
	10.00 to < 100.00	12	20.01%	14	86.40%	2.80	45	387.42%	11	17.39%	12	86.40%	2.20	44	388.14%
	100.00 (default)	3	100.00%	6	86.40%	1.10	34	1,079.94%	3	100.00%	5	86.40%	1.10	37	1,079.94%
	<b>Sub-total</b>	<b>350</b>	<b>3.01%</b>	<b>515</b>	<b>86.40%</b>	<b>2.50</b>	<b>571</b>	<b>163.21%</b>	<b>353</b>	<b>3.03%</b>	<b>336</b>	<b>86.40%</b>	<b>2.80</b>	<b>603</b>	<b>170.94%</b>
<b>Total AIRB</b>		<b>741</b>	<b>1.43%</b>	<b>524</b>	<b>48.24%</b>	<b>1.30</b>	<b>575</b>	<b>77.53%</b>	<b>921</b>	<b>1.17%</b>	<b>349</b>	<b>40.39%</b>	<b>1.20</b>	<b>606</b>	<b>65.87%</b>

## 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 June 30, 2025							As at March 31, 2025						
		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	852	0.03%	9	13.86%	0.30	9	1.11%	359	0.03%	11	14.44%	0.70	6	1.73%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	<b>852</b>	<b>0.03%</b>	<b>9</b>	<b>13.86%</b>	<b>0.30</b>	<b>9</b>	<b>1.11%</b>	<b>359</b>	<b>0.03%</b>	<b>11</b>	<b>14.44%</b>	<b>0.70</b>	<b>6</b>	<b>1.73%</b>	
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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—%</b>	<b>—</b>	<b>—</b>	<b>—%</b>	
Exposures related to businesses	0.00 to < 0.15	1	0.13%	4	86.40%	4.10	1	73.17%	4	0.07%	36	86.40%	1.80	1	28.49%
	0.15 to < 0.25	7	0.22%	16	86.40%	2.60	6	89.58%	39	0.22%	70	86.40%	1.30	26	65.34%
	0.25 to < 0.50	23	0.32%	25	86.40%	2.90	25	108.13%	71	0.33%	65	86.40%	2.30	70	97.55%
	0.50 to < 0.75	58	0.58%	43	86.40%	3.20	81	138.77%	77	0.58%	60	86.40%	3.10	108	138.97%
	0.75 to < 2.50	201	1.79%	165	86.40%	2.90	334	165.80%	274	1.78%	259	86.40%	2.60	437	159.85%
	2.50 to < 10.00	21	4.24%	28	86.40%	2.60	49	230.71%	47	4.18%	75	86.40%	1.90	103	220.03%
	10.00 to < 100.00	10	18.37%	10	86.40%	2.50	38	390.15%	19	19.43%	20	86.40%	2.50	70	371.85%
	100.00 (default)	2	100.00%	3	86.40%	1.20	19	1,079.94%	5	100.00%	6	86.40%	1.10	55	1,079.94%
<b>Sub-total</b>	<b>323</b>	<b>2.62%</b>	<b>294</b>	<b>86.40%</b>	<b>2.90</b>	<b>553</b>	<b>171.01%</b>	<b>536</b>	<b>3.06%</b>	<b>591</b>	<b>86.40%</b>	<b>2.50</b>	<b>870</b>	<b>162.26%</b>	
<b>Total AIRB</b>	<b>1,175</b>	<b>0.74%</b>	<b>303</b>	<b>33.88%</b>	<b>1.00</b>	<b>562</b>	<b>47.83%</b>	<b>895</b>	<b>1.97%</b>	<b>602</b>	<b>60.64%</b>	<b>1.80</b>	<b>876</b>	<b>97.89%</b>	

## 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 December 31, 2024						
(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	342	0.03%	9	9.89%	0.30	2	0.56%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	342	0.03%	9	9.89%	0.30	2	0.56%
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)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	—	—%	—	—%	—	—	—%
Exposures related to businesses	0.00 to < 0.15	3	0.06%	31	86.40%	1.00	—	13.90%
	0.15 to < 0.25	23	0.21%	56	86.40%	1.40	14	61.60%
	0.25 to < 0.50	68	0.33%	55	86.40%	2.10	63	92.98%
	0.50 to < 0.75	49	0.56%	50	86.40%	3.30	66	135.33%
	0.75 to < 2.50	284	1.82%	240	86.40%	2.20	436	153.52%
	2.50 to < 10.00	46	4.36%	62	86.40%	1.80	103	223.31%
	10.00 to < 100.00	20	17.72%	18	86.40%	2.30	74	366.91%
	100.00 (default)	9	100.00%	6	86.40%	1.00	99	1,079.94%
	<b>Sub-total</b>	502	4.08%	518	86.40%	2.20	855	170.41%
<b>Total AIRB</b>		844	2.43%	527	55.42%	1.40	857	101.60%

## 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 December 31, 2025							As at September 30, 2025						
(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)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	6,698	0.07%	43	45.00%	2.40	2,079	31.03%	5,360	0.07%	39	45.00%	2.23	1,565	29.19%
	0.15 to < 0.25	1,270	0.19%	5	45.00%	2.17	676	53.29%	1,922	0.19%	6	45.00%	2.36	965	50.22%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	7,968	0.09%	48	45.00%	2.36	2,755	34.58%	7,282	0.10%	45	45.00%	2.26	2,530	34.74%
Exposures related to businesses	0.00 to < 0.15	216	0.10%	20	40.00%	4.20	79	36.61%	246	0.10%	23	40.00%	3.72	81	33.01%
	0.15 to < 0.25	32	0.23%	3	40.00%	3.48	16	50.23%	35	0.23%	4	40.00%	4.19	19	56.36%
	0.25 to < 0.50	270	0.28%	24	40.00%	3.69	155	57.32%	225	0.28%	26	40.00%	3.89	133	59.03%
	0.50 to < 0.75	27	0.66%	6	40.00%	4.24	24	88.92%	23	0.67%	4	40.00%	4.78	22	95.15%
	0.75 to < 2.50	31	2.01%	13	40.00%	2.62	32	101.92%	36	2.03%	14	40.00%	2.85	38	105.54%
	2.50 to < 10.00	14	4.96%	4	40.00%	1.30	17	119.93%	18	5.00%	4	40.00%	1.40	22	121.44%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	5	27.36%	1	40.00%	1.00	11	208.83%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	590	0.45%	70	40.00%	3.77	323	54.78%	588	0.71%	76	40.00%	3.71	326	55.44%
<b>Total FIRB</b>		8,558	0.12%	118	44.65%	2.46	3,078	35.97%	7,870	0.15%	121	44.63%	2.37	2,856	36.29%

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

(in millions of dollars)	PD scale (%)	As at June 30, 2025							As at March 31, 2025						
		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	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%	
Exposures related to financial institutions	0.00 to < 0.15	5,331	0.07%	40	45.00%	2.26	1,615	30.29%	5,952	0.08%	42	45.00%	2.20	1,850	31.07%
	0.15 to < 0.25	1,260	0.19%	4	45.00%	2.73	686	54.45%	372	0.19%	1	45.00%	1.01	109	29.27%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	6,591	0.09%	44	45.00%	2.35	2,301	34.91%	6,324	0.08%	43	45.00%	2.13	1,959	30.98%	
Exposures related to businesses	0.00 to < 0.15	199	0.11%	19	40.00%	3.72	69	34.59%	176	0.11%	14	40.00%	3.49	59	33.02%
	0.15 to < 0.25	23	0.23%	4	40.00%	3.24	9	48.13%	30	0.23%	4	40.00%	3.25	15	48.23%
	0.25 to < 0.50	287	0.29%	27	40.00%	3.46	161	55.93%	130	0.28%	15	40.00%	3.44	71	54.89%
	0.50 to < 0.75	43	0.64%	7	40.00%	2.87	32	73.22%	54	0.64%	7	40.00%	2.81	39	72.51%
	0.75 to < 2.50	8	1.74%	9	40.00%	2.18	8	92.34%	13	1.68%	8	40.00%	2.12	11	90.80%
	2.50 to < 10.00	12	5.03%	4	40.00%	1.48	15	122.57%	25	5.01%	3	40.00%	1.45	31	122.05%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%	1	27.36%	1	40.00%	1.00	2	208.83%
	100.00 (default)	—	—%	—	—%	—	—	—%	—	—%	—	—%	—	—	—%
<b>Sub-total</b>	572	0.37%	70	40.00%	3.44	294	51.45%	429	0.64%	52	40.00%	3.20	228	53.11%	
<b>Total FIRB</b>	7,163	0.12%	114	44.60%	2.44	2,595	36.23%	6,753	0.12%	95	44.68%	2.20	2,187	32.39%	

## 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 December 31, 2024						
(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)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	—	—%	—	—%	—	—	—%
Exposures related to financial institutions	0.00 to < 0.15	5,449	0.08%	46	45.00%	2.14	1,652	30.31%
	0.15 to < 0.25	278	0.19%	1	45.00%	3.08	133	48.01%
	0.25 to < 0.50	—	—%	—	—%	—	—	—%
	0.50 to < 0.75	—	—%	—	—%	—	—	—%
	0.75 to < 2.50	45	1.94%	1	45.00%	0.29	48	106.63%
	2.50 to < 10.00	—	—%	—	—%	—	—	—%
	10.00 to < 100.00	—	—%	—	—%	—	—	—%
	100.00 (default)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	5,772	0.10%	48	45.00%	2.17	1,833	31.75%
Exposures related to businesses	0.00 to < 0.15	49	0.11%	5	40.00%	1.81	11	22.23%
	0.15 to < 0.25	27	0.23%	4	40.00%	3.21	13	48.07%
	0.25 to < 0.50	45	0.30%	6	40.00%	2.11	20	44.31%
	0.50 to < 0.75	25	0.62%	7	40.00%	1.06	13	52.52%
	0.75 to < 2.50	12	1.63%	7	40.00%	2.06	11	89.52%
	2.50 to < 10.00	32	5.50%	3	40.00%	1.42	40	125.91%
	10.00 to < 100.00	4	27.53%	1	40.00%	3.67	7	190.30%
	100.00 (default)	—	—%	—	—%	—	—	—%
	<b>Sub-total</b>	194	1.77%	33	40.00%	1.96	115	59.43%
<b>Total FIRB</b>		5,966	0.15%	81	44.84%	2.17	1,948	32.66%

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

	As at December 31, 2025						As at September 30, 2025					
	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	received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral
(in millions of dollars)												
1 Cash – Domestic currency	—	1,215	—	108	14,782	24,476	—	1,121	—	46	22,826	29,239
2 Cash – Other currencies	—	8,418	—	92	308	—	—	7,808	—	3	225	232
3 Domestic sovereign debt	7	—	1,702	—	22,533	14,831	24	—	1,569	—	27,599	23,054
4 Other sovereign debt	623	—	299	—	—	308	—	—	—	—	224	224
5 Government agency debt	—	—	—	—	187	—	—	—	—	—	260	—
6 Corporate bonds	—	—	—	—	1,162	20	—	—	—	—	1,125	2
7 Equity securities	—	—	—	—	—	—	—	—	—	—	—	—
8 Other collateral	—	—	—	—	645	31	—	—	—	—	526	11
9 <b>Total</b>	<b>630</b>	<b>9,633</b>	<b>2,001</b>	<b>200</b>	<b>39,617</b>	<b>39,666</b>	<b>24</b>	<b>8,929</b>	<b>1,569</b>	<b>49</b>	<b>52,785</b>	<b>52,762</b>
	a	b	c	d	e	f	a	b	c	d	e	f
	As at June 30, 2025						As at March 31, 2025					
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral
1 Cash – Domestic currency	—	897	—	110	23,179	27,883	—	627	—	27	22,853	27,419
2 Cash – Other currencies	—	6,076	—	72	826	—	—	6,337	—	47	511	6
3 Domestic sovereign debt	5	—	1,346	—	26,437	23,233	6	—	1,224	—	25,677	22,623
4 Other sovereign debt	484	—	—	—	—	830	97	—	—	—	2	511
5 Government agency debt	—	—	—	—	56	—	—	—	—	—	99	—
6 Corporate bonds	—	—	—	—	968	2	—	—	—	—	1,314	236
7 Equity securities	—	—	—	—	—	—	—	—	—	—	36	—
8 Other collateral	—	—	—	—	554	6	—	—	—	—	370	3
9 <b>Total</b>	<b>489</b>	<b>6,973</b>	<b>1,346</b>	<b>182</b>	<b>52,020</b>	<b>51,954</b>	<b>103</b>	<b>6,964</b>	<b>1,224</b>	<b>74</b>	<b>50,862</b>	<b>50,798</b>
	a	b	c	d	e	f						
	As at December 31, 2024											
	Collateral used in derivative transactions				Collateral used in SFTs							
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral						
(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral						
1 Cash – Domestic currency	—	2,615	—	45	20,417	26,006						
2 Cash – Other currencies	—	6,095	—	484	38	10						
3 Domestic sovereign debt	91	—	1,155	—	24,616	20,372						
4 Other sovereign debt	—	—	—	—	—	38						
5 Government agency debt	—	—	—	—	81	—						
6 Corporate bonds	—	—	—	—	1,007	52						
7 Equity securities	—	—	—	—	1	—						
8 Other collateral	—	—	—	—	363	3						
9 <b>Total</b>	<b>91</b>	<b>8,710</b>	<b>1,155</b>	<b>529</b>	<b>46,523</b>	<b>46,481</b>						

## Template CCR6 – Credit derivatives exposures

	a		b		a		b		a		b	
	As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024			
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
(in millions of dollars)												
<b>Notional amounts</b>												
1 Single-name credit default swaps	—	—	—	—	—	—	47	—	45	—	—	—
2 Index credit default swaps <sup>(1)</sup>	1,407	—	1,218	—	817	—	1,223	—	1,150	—	—	—
3 Total return swaps	—	—	—	—	—	—	—	—	—	—	—	—
4 Credit options	—	—	—	—	—	—	—	—	—	—	—	—
5 Other credit derivatives	—	—	—	—	—	—	—	—	—	—	—	—
6 <b>Total notional amounts<sup>(1)</sup></b>	<b>1,407</b>	<b>—</b>	<b>1,218</b>	<b>—</b>	<b>817</b>	<b>—</b>	<b>1,270</b>	<b>—</b>	<b>1,195</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Fair values</b>												
7 Positive fair value (asset) <sup>(1)</sup>	40	—	34	—	40	—	—	—	—	—	—	—
8 Negative fair value (liability)	—	—	—	—	—	—	—	—	38	—	—	—

<sup>(1)</sup> Comparative data have been restated to conform with the presentation for the current period due to a methodological enhancement.

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

	a		b		a		b		a		b	
	As at December 31, 2025		As at September 30, 2025		As at June 30, 2025		As at March 31, 2025		As at December 31, 2024			
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
(in millions of dollars)												
1 <b>Exposures to QCCPs (total)</b>	<b>269</b>	<b>15</b>	<b>350</b>	<b>16</b>	<b>399</b>	<b>20</b>	<b>588</b>	<b>26</b>	<b>495</b>	<b>19</b>	<b>—</b>	<b>—</b>
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	149	3	209	4	218	4	377	7	374	8	—	—
3 (i) OTC derivatives	120	2	105	2	73	1	122	2	97	2	—	—
4 (ii) Exchange-traded derivatives	26	1	66	1	89	2	88	2	46	1	—	—
5 (iii) Securities financing transactions	3	—	38	1	56	1	167	3	231	5	—	—
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	120	12	141	12	181	16	211	19	121	11	—	—
10 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—	—	—
11 <b>Exposures to non-QCCPs (total)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	—	—	—	—	—	—	—	—	—	—	—	—
13 (i) OTC derivatives	—	—	—	—	—	—	—	—	—	—	—	—
14 (ii) Exchange-traded derivatives	—	—	—	—	—	—	—	—	—	—	—	—
15 (iii) Securities financing transactions	—	—	—	—	—	—	—	—	—	—	—	—
16 (iv) Netting sets where cross-product netting has been approved	—	—	—	—	—	—	—	—	—	—	—	—
17 Segregated initial margin	—	—	—	—	—	—	—	—	—	—	—	—
18 Non-segregated initial margin	—	—	—	—	—	—	—	—	—	—	—	—
19 Pre-funded default fund contributions	—	—	—	—	—	—	—	—	—	—	—	—
20 Unfunded default fund contributions	—	—	—	—	—	—	—	—	—	—	—	—

## SECURITIZATION

**Table SECA – Qualitative disclosure requirements related to securitization exposures**

**Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
SECA.a)	Desjardins Group's objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from Desjardins Group to other entities as well as the types of risks borne or retained.	Management's Discussion and Analysis - 2025 Annual Report	Off-balance sheet arrangements - Structured entities	48
		2025 Annual financial statements	Note 8 – Derecognition of financial assets	164
SECA.b)	A list of: <ul style="list-style-type: none"> <li>• special purpose entities (SPEs) where Desjardins Group acts as sponsor (but not as an originator such as an ABCP conduit), indicating whether Desjardins Group consolidates the SPEs into its scope of regulatory consolidation;</li> <li>• affiliated entities (i) that Desjardins Group manages or advises and (ii) that invest either in the securitization exposures that Desjardins Group has securitized or in SPEs that Desjardins Group sponsors;</li> <li>• entities to which Desjardins Group provides implicit support and the associated capital impact for each of them (as required in paragraphs 551 and 546 of the securitization framework).</li> </ul>	Management's Discussion and Analysis - 2025 Annual Report	Off-balance sheet arrangements - Structured entities	48
		2025 Annual financial statements	Note 8 – Derecognition of financial assets	164
SECA.c)	Summary of Desjardins Group's accounting policies for securitization activities.	Management's Discussion and Analysis - 2025 Annual Report	Off-balance sheet arrangements - Structured entities	48
		2025 Annual financial statements	Note 2 – Accounting policies	123-143
			Note 8 – Derecognition of financial assets	164
SECA.d)	If applicable, the names of external credit assessment institutions (ECAIs) used for securitizations and the type of securitization exposure for which each agency is used.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk	61-73

<sup>(1)</sup> See the "Use of this document" section on page 2.

## Template SEC1 – Securitization exposures in the banking book

	a	b	c	d	e	f	g	h	i	j	k	l
	As at December 31, 2025											
	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 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage <sup>(1)</sup>	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	—	—	144	—	—	144
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	144	—	—	144
11 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
	a	b	c	d	e	f	g	h	i	j	k	l
	As at September 30, 2025											
	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 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage <sup>(1)</sup>	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	—	—	143	—	—	143
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	143	—	—	143
11 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
	a	b	c	d	e	f	g	h	i	j	k	l
	As at June 30, 2025											
	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 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—	—	—	—
2 Residential mortgage <sup>(1)</sup>	—	—	—	—	—	—	—	—	—	—	—	—
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	—	—	141	—	—	141
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
10 Other wholesale exposures	—	—	—	—	—	—	—	—	141	—	—	141
11 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—

\* STC: simple, transparent and comparable.

The footnote to this table is presented on the next page.

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

	a	b	c	d	e	f	g	h	i	j	k	l												
													As at March 31, 2025											
													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 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—	—	—	—												
2 Residential mortgage <sup>(1)</sup>	—	—	—	—	—	—	—	—	—	—	—	—												
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—												
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—												
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	—	—	48	—	—	48												
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—												
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—												
10 Other wholesale exposures	—	—	—	—	—	—	—	—	48	—	—	48												
11 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												

	a	b	c	d	e	f	g	h	i	j	k	l												
													As at December 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 <b>Retail (total), of which:</b>	—	—	—	—	—	—	—	—	—	—	—	—												
2 Residential mortgage <sup>(1)</sup>	—	—	—	—	—	—	—	—	—	—	—	—												
3 Credit card	—	—	—	—	—	—	—	—	—	—	—	—												
4 Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—												
5 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												
6 <b>Wholesale (total), of which:</b>	—	—	—	—	—	—	—	—	48	—	—	48												
7 Business loans	—	—	—	—	—	—	—	—	—	—	—	—												
8 Commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—												
9 Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—												
10 Other wholesale exposures	—	—	—	—	—	—	—	—	48	—	—	48												
11 Re-securitization	—	—	—	—	—	—	—	—	—	—	—	—												

\* STC: simple, transparent and comparable.

<sup>(1)</sup> Does not take into account residential mortgage-backed exposures for which the credit risk does not comprise risk buckets (e.g., mortgage-backed securities issued under the *National Housing Act*), which are not considered as securitization exposures according to the *Capital Adequacy Guideline* issued by the AMF.

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

	As at December 31, 2025																	
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	
							IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA		
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	<b>Total exposures</b>	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
2	Traditional securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
3	Of which securitization	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	129	—	—	—	15	—	129	—	15	—	19	—	186	—	2	—	14
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

  

	As at September 30, 2025																	
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	
							IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA		
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	<b>Total exposures</b>	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
2	Traditional securitization	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
3	Of which securitization	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	128	—	—	—	15	—	128	—	15	—	19	—	190	—	2	—	15
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

  

	As at June 30, 2025																	
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	
							IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA		
(in millions of dollars)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	<b>Total exposures</b>	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
2	Traditional securitization	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
3	Of which securitization	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	133	—	—	—	8	—	133	—	8	—	20	—	104	—	2	—	8
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
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)

	As at March 31, 2025																	
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		
								IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA	
1	<b>Total exposures</b>	25	—	—	—	23	—	25	—	23	—	4	—	279	—	—	—	23
2	Traditional securitization	25	—	—	—	23	—	25	—	23	—	4	—	279	—	—	—	23
3	Of which securitization	25	—	—	—	23	—	25	—	23	—	4	—	279	—	—	—	23
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	25	—	—	—	23	—	25	—	23	—	4	—	279	—	—	—	23
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

	As at December 31, 2024																	
	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-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		= 1,250%	SEC-IRBA	SEC-ERBA, including		
								IAA	SEC-SA			IAA	SEC-SA			IAA	SEC-SA	
1	<b>Total exposures</b>	25	—	—	—	23	—	25	—	23	—	4	—	280	—	—	—	23
2	Traditional securitization	25	—	—	—	23	—	25	—	23	—	4	—	280	—	—	—	23
3	Of which securitization	25	—	—	—	23	—	25	—	23	—	4	—	280	—	—	—	23
4	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Of which wholesale	25	—	—	—	23	—	25	—	23	—	4	—	280	—	—	—	23
7	Of which STC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Of which retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Of which wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Of which re-securitization	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

## MARKET RISK

**Table MRA: General qualitative disclosure requirements related to market risk**

Information disclosed in separate reports<sup>(1)</sup>

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
MRA.a)	Strategies and processes of the D-SIB, which must include an explanation and/or a description of: – The D-SIB's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the bank's market risks, including policies for hedging risk and the strategies/processes for monitoring the continuing effectiveness of hedges.	Management's Discussion and Analysis - 2025 Annual Report	Market risk Back testing Management of market risk related to trading activities - Value at risk Foreign exchange risk management Price risk management Stress testing Market risk measures for the trading portfolio Interest rate sensitivity (before income taxes)	75-77
		2025 Annual financial statements	Note 2 – Accounting policies	123-143
	– Policies for determining whether a position is designated as trading, including the definition of stale positions and the risk management policies for monitoring those positions. In addition, D-SIBs should describe cases where instruments are assigned to the trading or banking book contrary to the general presumptions of their instrument category and the market and gross fair value of such cases, as well as cases where instruments have been moved from one book to the other since the last reporting period, including the gross fair value of such cases and the reason for the move.	Management's Discussion and Analysis - 2025 Annual Report	Market risk Governance	73
– Description of internal risk transfer activities, including the types of internal risk transfer desk [CAR 2024, Chapter 9, Section 9.2].	N/A (there are no trading desk dedicated to internal risk transfer activities at Desjardins Group)	N/A	N/A	
MRA.b)	The structure and organization of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the D-SIB discussed in row (a) above.	Management's Discussion and Analysis - 2025 Annual Report	Integrated Risk Management Framework Risk appetite Integrated risk management approach Risk management governance Risk identification Risk measurement	53-58
			Market risk Governance	73
MRA.c)	The scope and nature of risk reporting and/or measurement systems.	Management's Discussion and Analysis - 2025 Annual Report	Integrated Risk Management Framework Risk disclosure Risk measurement	54
			Market risk Back testing Management of market risk related to trading activities - Value at risk Foreign exchange risk management Price risk management Stress testing Market risk measures for the trading portfolio Interest rate sensitivity (before income taxes)	75-77

<sup>(1)</sup> See the "Use of this document" section on page 2.

## Template MR1 – Market risk under the standardized approach

	a	a	a	a	a
	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
	Capital requirement under the standardized approach				
(in millions of dollars)					
1 General interest rate risk	80	83	83	87	71
2 Equity risk	8	6	2	3	2
3 Commodity risk	—	—	—	—	—
4 Foreign exchange risk	67	99	92	114	75
5 Credit spread risk - non-securitizations	141	223	209	229	191
6 Credit spread risk - securitizations (non-correlation trading portfolio)	—	—	—	—	—
7 Credit spread risk - securitization (correlation trading portfolio)	—	—	—	—	—
8 Default risk - non-securitizations	60	63	71	46	48
9 Default risk - securitizations (non-correlation trading portfolio)	—	—	—	—	—
10 Default risk - securitizations (correlation trading portfolio)	—	—	—	—	—
11 Residual risk add-on	4	5	5	5	5
12 <b>Total</b>	<b>360</b>	<b>479</b>	<b>462</b>	<b>484</b>	<b>392</b>

## CREDIT VALUATION ADJUSTMENT

**Table CVAA: General qualitative disclosure requirements related to CVA**

**Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
CVAA.a)	An explanation and/or a description of the bank's processes implemented to identify, measure, monitor and control the bank's CVA risks, including policies for hedging CVA risk and the processes for monitoring the continuing effectiveness of hedges.	Management's Discussion and Analysis - 2025 Annual Report	Credit risk Counterparty and issuer risk	61-73 72-73
CVAA.b)	Whether the bank is eligible and has chosen to set its capital requirement for CVA at 100% of the bank's capital requirement for counterparty credit risk as applicable under MAR40.	N/A (Desjardins Groupe uses the CVA calculation under the BA-CVA method and does not set the capital requirement at 100% of the requirement for counterparty risk)	N/A	N/A

<sup>(1)</sup> See the "Use of this document" section on page 2.

**Template CVA2: The full basic approach for CVA (BA-CVA)**

	a	a	a	a	a
	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
(in millions of dollars)	Capital requirements under BA-CVA				
1 K Reduced	482	470	427	415	353
2 K Hedged	458	436	395	388	328
3 <b>Total (CVA RWA)</b>	<b>3,771</b>	<b>3,609</b>	<b>3,273</b>	<b>3,208</b>	<b>2,715</b>

## MACROPRUDENTIAL SUPERVISORY MEASURES

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

(in millions of dollars)	As at December 31, 2025					As at September 30, 2025						
	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	1	N/A	N/A	0.75%	6	1	N/A	N/A		
Canada	—%	372,611	93,100	N/A	N/A	—%	372,801	93,299	N/A	N/A		
United States	—%	9,044	5,284	N/A	N/A	—%	9,229	4,982	N/A	N/A		
France	1.00%	297	286	N/A	N/A	1.00%	31	17	N/A	N/A		
Hong Kong SAR	0.50%	78	13	N/A	N/A	0.50%	80	14	N/A	N/A		
Italy	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
Japan	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
Netherlands	2.00%	60	12	N/A	N/A	2.00%	—	—	N/A	N/A		
United Kingdom	2.00%	379	271	N/A	N/A	2.00%	382	311	N/A	N/A		
Other countries	—%	653	967	N/A	N/A	—%	619	893	N/A	N/A		
<b>Total</b>	<b>—%</b>	<b>383,129</b>	<b>99,934</b>	<b>N/A</b>	<b>N/A</b>	<b>—%</b>	<b>383,148</b>	<b>99,517</b>	<b>N/A</b>	<b>N/A</b>		

(in millions of dollars)	As at June 30, 2025					As at March 31, 2025						
	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%	9	5	N/A	N/A	0.75%	25	13	N/A	N/A		
Canada	—%	367,071	91,913	N/A	N/A	—%	359,892	92,169	N/A	N/A		
United States	—%	9,006	4,881	N/A	N/A	—%	9,419	5,236	N/A	N/A		
France	1.00%	29	16	N/A	N/A	1.00%	32	18	N/A	N/A		
Hong Kong SAR	0.50%	80	14	N/A	N/A	0.50%	85	15	N/A	N/A		
Italy	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
Japan	—%	—	—	N/A	N/A	—%	—	—	N/A	N/A		
Netherlands	2.00%	62	6	N/A	N/A	2.00%	—	—	N/A	N/A		
United Kingdom	2.00%	370	299	N/A	N/A	2.00%	325	281	N/A	N/A		
Other countries	—%	614	892	N/A	N/A	—%	595	856	N/A	N/A		
<b>Total</b>	<b>—%</b>	<b>377,241</b>	<b>98,026</b>	<b>N/A</b>	<b>N/A</b>	<b>—%</b>	<b>370,373</b>	<b>98,588</b>	<b>N/A</b>	<b>N/A</b>		

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

	a	b	c	d	e
	As at December 31, 2024				
	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%	30	15	N/A	N/A
Canada	—%	356,128	90,403	N/A	N/A
United States	—%	9,151	6,028	N/A	N/A
France	1.00%	33	7	N/A	N/A
Hong Kong SAR	0.50%	87	16	N/A	N/A
Italy	—%	53	27	N/A	N/A
Japan	—%	—	—	N/A	N/A
Netherlands	2.00%	—	—	N/A	N/A
United Kingdom	2.00%	368	325	N/A	N/A
Other countries	—%	710	921	N/A	N/A
<b>Total</b>	—%	366,560	97,742	N/A	N/A

## OPERATIONAL RISK

**Table ORA – General qualitative information on an institution's operational risk framework**

**Information disclosed in separate reports<sup>(1)</sup>**

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
ORA.a)	Their policies, frameworks and guidelines for the management of operational risk.	Management's Discussion and Analysis - 2025 Annual Report	Operational risk Operational risk management framework	85-87 85
ORA.b)	The structure and organization of their operational risk management and control function.	Management's Discussion and Analysis - 2025 Annual Report	Governance	86
ORA.c)	Their operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).	Management's Discussion and Analysis - 2025 Annual Report	Approaches to identifying, measuring and monitoring operational risk	87
ORA.d)	The scope and main context of their reporting framework on operational risk to executive management and to the board of directors.	Management's Discussion and Analysis - 2025 Annual Report	Approaches to identifying, measuring and monitoring operational risk	87
ORA.e)	The risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.	Management's Discussion and Analysis - 2025 Annual Report	Approaches to identifying, measuring and monitoring operational risk	87

<sup>(1)</sup> See the "Use of this document" section on page 2.

Template OR1: Historical losses<sup>(1)</sup>

	a	b	c	d	e	f	g	h	i	j	k	
	As at December 31, 2025	As at December 31, 2024	As at December 31, 2023	As at December 31, 2022	As at December 31, 2021	As at December 31, 2020	As at December 31, 2019	As at December 31, 2018	As at December 31, 2017	As at December 31, 2016	Ten-year average	
<i>(in millions of dollars)</i>												
<b>Using \$30,000 threshold</b>												
1	Total amount of operational losses net of recoveries (no exclusions)	27	20	N/A	N/A	N/A						
2	Total number of operational risk losses	226	197	N/A	N/A	N/A						
3	Total amount of excluded operational risk losses	—	—	N/A	N/A	N/A						
4	Total number of exclusions	—	—	N/A	N/A	N/A						
5	Total amount of operational losses net of recoveries and net of excluded losses	27	20	N/A	N/A	N/A						
<b>Details of operational risk capital calculation</b>												
11	Are losses used to calculate the ILM (yes/no)?	no										
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	yes										

<sup>(1)</sup> The historical losses reflect the scope of the current work to improve loss collection. Some data from prior years have been restated as a result of the evolving data collection process.

## Template OR2 - Business indicator and subcomponents

	a	b	c
	As at December 31, 2025	As at December 31, 2024 <sup>(1)</sup>	As at December 31, 2023 <sup>(1)</sup>
(in millions of dollars)			
<b>Business indicator (BI) and its subcomponents</b>			
1 Interest, lease and dividend component	<b>7,400</b>		
1a Interest and lease income	<b>18,003</b>	17,930	13,604
1b Interest and lease expense	<b>9,789</b>	10,463	7,092
1c Interest earning assets	<b>412,421</b>	382,876	342,498
1d Dividend income	<b>—</b>	—	9
2 Services component	<b>4,429</b>		
2a Fee and commission income	<b>4,039</b>	3,793	3,502
2b Fee and commission expense	<b>1,803</b>	1,644	1,822
2c Other operating income	<b>700</b>	614	639
2d Other operating expense	<b>54</b>	40	—
3 Financial component	<b>488</b>		
3a Net P&L on the trading book	<b>41</b>	99	408
3b Net P&L on the banking book	<b>275</b>	164	477
4 BI	<b>12,317</b>		
5 Business indicator component (BIC)	<b>1,803</b>		

<sup>(1)</sup> Certain comparative data have been adjusted to conform to the current year's presentation due to a refinement in methodology.

## Disclosure on the BI:

	a
6a BI gross of excluded divested activities	<b>12,317</b>
6b Reduction in BI due to excluded divested activities	<b>—</b>

## Template OR3 - Minimum required operational risk capital

	a
	As at December 31, 2025
(in millions of dollars)	
1 Business indicator component (BIC)	<b>1,803</b>
2 Internal loss multiplier (ILM)	<b>1.06</b>
3 Minimum required operational risk capital (ORC)	<b>1,911</b>
4 Operational risk RWA	<b>23,884</b>

## LEVERAGE RATIO

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

	a	a	a	a	a
	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
(in millions of dollars)					
1 Total consolidated assets as per published financial statements	510,242	511,856	501,254	487,946	470,942
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(70,055)	(68,850)	(66,010)	(65,071)	(64,236)
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	(1,400)	(1,044)	(453)	(35)	(345)
6 Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	981	1,080	1,402	1,628	1,417
7 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	35,487	35,231	34,293	33,457	33,104
8 Other adjustments	(7,232)	(7,881)	(7,323)	(6,887)	(6,793)
9 <b>Leverage ratio exposure measure</b>	<b>468,023</b>	<b>470,392</b>	<b>463,163</b>	<b>451,038</b>	<b>434,089</b>

## Template LR2 – Leverage ratio common disclosure template

	a	b			
	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025	As at December 31, 2024
(in millions of dollars)					
<b>On-balance sheet exposures</b>					
1	397,593	398,706	391,033	380,489	366,403
2	—	—	—	—	—
3	—	—	—	—	—
4	—	—	—	—	—
5	<b>397,593</b>	<b>398,706</b>	<b>391,033</b>	<b>380,489</b>	<b>366,403</b>
<b>Derivative exposures</b>					
6	2,787	2,706	2,429	2,329	1,888
7	6,550	6,164	5,671	5,717	5,275
8	—	—	—	—	—
9	—	—	—	—	—
10	—	—	—	—	—
11	<b>9,337</b>	<b>8,870</b>	<b>8,100</b>	<b>8,046</b>	<b>7,163</b>
<b>Securities financing transaction exposures (SFT)</b>					
12	24,625	26,505	28,335	27,418	26,002
13	—	—	—	—	—
14	981	1,080	1,402	1,628	1,417
15	—	—	—	—	—
16	<b>25,606</b>	<b>27,585</b>	<b>29,737</b>	<b>29,046</b>	<b>27,419</b>
<b>Other off-balance sheet exposures</b>					
17	152,948	153,509	151,143	149,631	148,802
18	(117,461)	(118,278)	(116,850)	(116,174)	(115,698)
19	<b>35,487</b>	<b>35,231</b>	<b>34,293</b>	<b>33,457</b>	<b>33,104</b>
<b>Capital and total exposures</b>					
20	36,468	35,484	34,543	34,061	33,157
21	<b>468,023</b>	<b>470,392</b>	<b>463,163</b>	<b>451,038</b>	<b>434,089</b>
<b>Leverage ratio</b>					
22	7.8%	7.5%	7.5%	7.6%	7.6%
23	3.5%	3.5%	3.5%	3.5%	3.5%

# LIQUIDITY

## Table LIQA - Liquidity risk management

### Information disclosed in separate reports<sup>(1)</sup>

Reference	Wording	Location		
		Document(s)	Section(s)	Page(s)
<b>Qualitative disclosures</b>				
LIQA.a)	Governance of liquidity risk management, including: risk tolerance; structure and responsibilities for liquidity risk management; internal liquidity reporting; and communication of liquidity risk strategy, policies and practices across business lines and with the board of directors.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk	78-85
LIQA.b)	Funding strategy, including policies on diversification in the sources and tenor of funding, and whether the funding strategy is centralized or decentralized.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk	78-85
LIQA.c)	Liquidity risk mitigation techniques.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk Liquidity risk measurement and monitoring	78
LIQA.d)	An explanation of how stress testing is used.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk Liquidity risk measurement and monitoring	78
LIQA.e)	An outline of the bank's contingency funding plans.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk Liquidity risk measurement and monitoring	78
<b>Quantitative disclosures</b>				
LIQA.f)	Customized measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk - Liquid assets Encumbered assets Liquid coverage ratio Net stable funding ratio	79-82
LIQA.g)	Concentration limits on collateral pools and sources of funding (both products and counterparties).	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk - Sources of funding	83-84
LIQA.h)	Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk - Sources of funding Funding programs and strategies	83-84
LIQA.i)	Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps.	Management's Discussion and Analysis - 2025 Annual Report	Liquidity risk - Sources of funding Funding programs and strategies	83-84
		2025 Annual financial statements	Note 28 – Financial instrument risk management	215-218

<sup>(1)</sup> See the "Use of this document" section on page 2.

## DERIVATIVE FINANCIAL INSTRUMENTS

### Derivative financial instruments – Notional amount and related credit risk

(in millions of dollars)	As at December 31, 2025				As at September 30, 2025				As at June 30, 2025			
	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA
Over-the-counter												
<b>Interest rate contracts</b>	<b>30,171</b>	<b>173</b>	<b>376</b>	<b>722</b>	<b>30,047</b>	<b>257</b>	<b>372</b>	<b>832</b>	<b>29,804</b>	<b>217</b>	<b>350</b>	<b>785</b>
Forward contracts	3,774	19	33	52	3,915	19	32	44	3,150	9	30	33
Swaps	22,272	150	339	656	21,264	233	335	771	21,441	201	316	735
Options purchased	1,660	4	4	14	2,190	5	5	17	2,439	7	4	17
Options written	2,465	—	—	—	2,678	—	—	—	2,774	—	—	—
<b>Foreign exchange contracts</b>	<b>101,385</b>	<b>446</b>	<b>882</b>	<b>868</b>	<b>97,092</b>	<b>471</b>	<b>871</b>	<b>906</b>	<b>95,709</b>	<b>481</b>	<b>814</b>	<b>775</b>
Forward contracts	47,864	72	387	358	44,863	89	358	408	46,318	121	364	327
Swaps	37,226	333	445	412	37,183	346	427	380	35,234	316	409	357
Options purchased	9,174	41	50	98	6,865	36	86	118	6,472	44	41	91
Options written	7,121	—	—	—	8,181	—	—	—	7,685	—	—	—
<b>Equity-linked contracts</b>	<b>51,973</b>	<b>1,343</b>	<b>3,346</b>	<b>2,384</b>	<b>48,536</b>	<b>1,183</b>	<b>3,062</b>	<b>2,153</b>	<b>46,065</b>	<b>988</b>	<b>2,821</b>	<b>1,958</b>
<b>Other contracts</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Commodity contracts</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Regulated markets</b>	<b>461,355</b>	<b>10</b>	<b>75</b>	<b>3</b>	<b>497,768</b>	<b>22</b>	<b>80</b>	<b>3</b>	<b>598,641</b>	<b>49</b>	<b>46</b>	<b>2</b>
Forward contracts	17,363	—	9	—	19,935	—	25	—	25,885	—	11	—
Swaps	420,901	—	66	3	416,951	—	55	2	410,280	—	33	1
Options purchased	10,449	10	—	—	37,439	22	—	1	82,595	49	2	1
Options written	12,642	—	—	—	23,443	—	—	—	79,881	—	—	—
<b>Total derivatives</b>	<b>644,884</b>	<b>1,972</b>	<b>4,679</b>	<b>3,977</b>	<b>673,443</b>	<b>1,933</b>	<b>4,385</b>	<b>3,894</b>	<b>770,219</b>	<b>1,735</b>	<b>4,031</b>	<b>3,520</b>

## Derivative financial instruments – Notional amount and related credit risk (continued)

(in millions of dollars)	As at March 31, 2025				As at December 31, 2024			
	Notional amount	Replacement cost	Potential future exposure	RWA	Notional amount	Replacement cost	Potential future exposure	RWA
<b>Over-the-counter</b>								
<b>Interest rate contracts</b>	29,390	296	335	895	26,336	199	278	725
Forward contracts	4,585	24	50	40	4,063	11	36	35
Swaps	20,616	266	282	841	18,765	182	239	675
Options purchased	1,845	6	3	14	1,775	6	3	15
Options written	2,344	—	—	—	1,733	—	—	—
<b>Foreign exchange contracts</b>	93,633	601	841	1,060	79,130	460	676	1,057
Forward contracts	48,025	199	383	543	41,060	232	314	632
Swaps	31,231	316	366	314	28,223	141	310	198
Options purchased	6,932	86	92	203	3,314	87	52	227
Options written	7,445	—	—	—	6,533	—	—	—
<b>Equity-linked contracts</b>	45,865	721	2,806	1,589	44,815	674	2,735	1,541
<b>Other contracts</b>	—	—	—	—	—	—	—	—
<b>Commodity contracts</b>	—	—	—	—	—	—	—	—
<b>Regulated markets</b>	564,050	46	81	3	507,128	16	59	3
Forward contracts	22,608	1	11	—	15,189	1	9	—
Swaps	386,526	—	66	2	400,115	—	48	3
Options purchased	73,949	45	4	1	52,133	15	2	—
Options written	80,967	—	—	—	39,691	—	—	—
<b>Total derivatives</b>	<b>732,938</b>	<b>1,664</b>	<b>4,063</b>	<b>3,547</b>	<b>657,409</b>	<b>1,349</b>	<b>3,748</b>	<b>3,326</b>

## OTHER INFORMATION

### PILLAR 3 DISCLOSURE REQUIREMENTS

Templates and tables		Frequency	Most recent disclosure	
			Report <sup>(1)</sup>	Page
<i>Overview of risk management, key prudential metrics and risk-weighted assets</i>				
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	This report	6
OV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	7
CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	12
CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	14
<i>Composition of capital and TLAC</i>				
CC1	Composition of regulatory capital	Quarterly	This report	17
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	21
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	23
TLAC1	TLAC composition (at resolution group level)	Quarterly	This report	32
TLAC3	Resolution entity – Creditor ranking at legal entity level	Quarterly	This report	33
<i>Links between financial statements and regulatory exposures</i>				
LIA	Explanations of differences between accounting and regulatory exposure amounts	Annually	This report	35
L11	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	35
L12	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	37
PV1	Prudent valuation adjustments (PVAs)	Annually	This report	38
<i>Asset encumbrance</i>				
ENC	Asset encumbrance	Quarterly	Management Discussion and Analysis <sup>(2)</sup>	80
<i>Remuneration</i>				
REMA	Remuneration policy	Annually	2024 Annual Information Form	40
REM1	Remuneration awarded during the financial year	Annually	2024 Annual Information Form	62
REM2	Special payments	Annually	2024 Annual Information Form	63
REM3	Deferred remuneration	Annually	2024 Annual Information Form	62
<i>Credit risk</i>				
CRA	General qualitative information about credit risk	Annually	This report	39
CR1	Credit quality of assets	Quarterly	This report	40
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	41
CRB	Additional disclosure related to the credit quality of assets	Annually	This report	42
CRC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	This report	44
CR3	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	45

Footnotes to this table are presented on page 116.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Templates and tables	Frequency	Most recent disclosure	
		Report <sup>(1)</sup>	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	This report	47
CR4 Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	48
CR5 Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	51
CRE Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	This report	56
CR6 IRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	57
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	72
CR9 IRB – Backtesting of probability of default (PD) per portfolio	Annually	This report	73
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	This report	82
CCR1 Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	83
CCR3 Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	85
CCR4 IRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	88
CCR5 Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	94
CCR6 Credit derivatives exposures	Quarterly	This report	95
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	95
<i>Securitization</i>			
SECA Qualitative disclosure requirements related to securitization exposures	Annually	This report	96
SEC1 Securitization exposures in the banking book	Quarterly	This report	97
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	99
<i>Market risk</i>			
MRA General qualitative disclosure requirements related to market risk	Annually	This report	101
MR1 Market risk under the standardized approach	Quarterly	This report	102
MRB Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually		
MR2 Market risk IMA per risk type	Quarterly	Desjardins Group does not use the Internal models approach (IMA) for market risk.	
MR3 RWA flow statements of market risk exposures under IMA	Quarterly		
MRC The structure of desks for banks using the IMA	Quarterly		

Footnotes to this table are presented on page 116.

## PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

Tables and templates	Frequency	Last publication	
		Report <sup>(1)</sup>	Page
<i>Credit valuation adjustment</i>			
CVAA General qualitative disclosure requirements related to CVA	Annually	This report	103
CVAB Qualitative disclosures for banks using the SA-CVA	Annually	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA1 The reduced basic approach for CVA (BA-CVA)	Quarterly		
CVA2 The full basis approach for CVA (BA-CVA)	Quarterly	This report	103
CVA3 The standardized approach for CVA (SA-CVA)	Quarterly	Desjardins Group does not use the Standardized Approach for the credit valuation adjustment.	
CVA4 RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		
<i>Macroprudential supervisory measures</i>			
SIFI Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2025 <sup>(2)</sup>	27
CCyB1 Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	104
<i>Operational risk</i>			
ORA General qualitative information on a bank's operational risk framework	Annually	This report	106
OR1 Historical losses	Annually	This report	107
OR2 Business indicator and subcomponents	Annually	This report	108
OR3 Minimum required operational risk capital	Annually	This report	108
<i>Leverage ratio</i>			
LR1 Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	109
LR2 Leverage ratio common disclosure template	Quarterly	This report	110
<i>Liquidity</i>			
LIQA Liquidity risk management	Annually	This report	111
LIQ1 Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis <sup>(2)</sup>	80
LIQ2 Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis <sup>(2)</sup>	81

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

<sup>(2)</sup> See the "Use of this document" section on page 2.

## ABBREVIATIONS

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

## GLOSSARY

### Acceptance

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

### 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)

Adjustment applied to the value of over-the-counter derivatives to reflect the possibility that the counterparty will not meet its contractual obligations and that Desjardins Group will be unable to receive the full amounts owed.

### Expected loss (ECL)

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

### Exposure at default (EAD)

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

### Exposures related to residential mortgage loans

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

### Fair value

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

### Foreign exchange risk

Potential loss resulting from a change in a foreign exchange rate.

### Foundation Internal Ratings-Based Approach

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

### Gross credit-impaired loan

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

### 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.

### Liquidity risk

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

### Loss given default (LGD)

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

### Market risk

Risk of 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.

**Price risk**

Risk of potential loss resulting from a change in the fair value of assets, such as shares, commodities or real estate properties, but not resulting from a change in interest rates or foreign exchange rates, or in the credit quality of a counterparty.

**Probability of default (PD)**

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

**Qualifying revolving retail client exposures**

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

**Regulatory capital**

In accordance with the definition set out in the *Capital Adequacy Guideline* issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in Section 3.2 "Capital management" 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 Section 3.2 "Capital management" 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. Capital requirements for operational risk capital are calculated by multiplying the BIC and the ILM whereas operational risk-weighted assets represent these 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).