Desjardins

Pillar 3 Report (unaudited)

For the period ended March 31, 2024

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NOTES TO THE READER

USE OF THIS DOCUMENT

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

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

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

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

- Pillar 3 Disclosure Requirements Guideline;
- Total Loss Absorbing Capacity Guideline;
- Capital Adequacy Guideline issued by the AMF and applicable in particular to financial services cooperatives. This guideline has been updated and reflects the provisions relating to the revised market risk and credit valuation adjustment (CVA) risk frameworks that became effective on January 1, 2024.

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

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

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

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

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

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

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

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

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

DISCLOSURE POLICY

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

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

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

Template KM1 – Key metrics (at consolidated group level)

Tem	plate KMT – Key metrics (at consolidated group level)	а	b	С	d	е
	(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
	Available capital					
1	Tier 1A capital	29,912	28,678	28,566	28,332	27,890
2	Tier 1	29,912	28,678	28,566	28,332	27,890
3	Total capital	31,277	30,745	30,577	30,339	30,075
	Risk-weighted assets					
4	Total risk-weighted assets (RWA)	142,266	140,481	137,135	135,499	140,232
4a	Total risk-weighted assets (pre-floor)	142,266	140,481	137,135	135,499	140,232
	Risk-based capital ratios as a percentage of RWA					
5	Tier 1A ratio	21.0%	20.4%	20.8%	20.9%	19.9%
5b	Tier 1A ratio (pre-floor ratio)	21.0%	20.4%	20.8%	20.9%	19.9%
6	Tier 1 ratio	21.0%	20.4%	20.8%	20.9%	19.9%
6b	Tier 1 ratio (pre-floor ratio)	21.0%	20.4%	20.8%	20.9%	19.9%
7	Total capital ratio	22.0%	21.9%	22.3%	22.4%	21.4%
7b	Total capital ratio (pre-floor ratio)	22.0%	21.9%	22.3%	22.4%	21.4%
	Additional Tier 1A buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement	—%	—%	—%	—%	—%
10	D-SIB additional requirements	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of Tier 1A specific buffer requirements (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	Tier 1A capital available after meeting minimum capital requirements	14.0%	13.9%	14.3%	14.4%	13.4%
	Basel III leverage ratio ⁽¹⁾					
13	Total Basel III leverage ratio exposure measure	403,239	390,563	378,858	373,309	360,248
14	Basel III leverage ratio (row 2 / row 13)	7.4%	7.3%	7.5%	7.6%	7.7%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A	7.5%	7.5%	7.7%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	53,186	52,057	47,184	45,914	45,794
16	Total net cash outflow	34,990	33,835	32,370	32,235	32,788
17	LCR ratio	152%	154%	146%	143%	140%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	250,371	245,597	239,268	238,257	236,249
19	Total required stable funding	200,037	197,362	193,340	190,390	186,049
20	NSFR ratio	125%	124%	124%	125%	127%

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

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

а	b	С	d	е
As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
41,146	40,137	39,823	39,003	40,203
138,111	136,311	133,060	131,342	137,189
29.8%	29.4%	29.9%	29.7%	29.3%
396,480	383,474	372,059	366,286	353,231
10.4%	10.5%	10.7%	10.6%	11.4%
yes	yes	yes	yes	yes
no	no	no	no	no
N/A	N/A	N/A	N/A	N/A
	As at March 31, 2024 41,146 138,111 29.8% 396,480 10.4% yes no	As at March 31, 2024 As at December 31, 2023 41,146 40,137 138,111 136,311 29.8% 29.4% 396,480 383,474 10.4% 10.5% yes yes no no	As at March 31, 2024 As at December 31, 2023 As at September 30, 2023 41,146 40,137 39,823 138,111 136,311 133,060 29.8% 29.4% 29.9% 396,480 383,474 372,059 10.4% 10.5% 10.7% yes yes yes no no no	As at March 31, 2024 As at December 31, 2023 As at September 30, 2023 As at June 30, 2023 41,146 40,137 39,823 39,003 138,111 136,311 133,060 131,342 29.8% 29.4% 29.9% 29.7% 396,480 383,474 372,059 366,286 10.4% 10.5% 10.7% 10.6% yes yes yes yes no no no no no

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

⁽²⁾ Issuance of \$2.8 billion of debt eligible to qualify under the TLAC Guideline during the first quarter of 2024.

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

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

		а	b				С
				RWA			Minimum capital requirements ⁽¹⁾
	(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023	As at March 31, 2024
1	Credit risk (excluding counterparty credit risk)	100,620	98,815	97,707	95,623	100,453	8,049
2	Of which: Standardized Approach (SA)	27,741	26,799	25,732	25,698	25,227	2,219
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,634	9,959	9,834	8,928	8,571	850
4	Of which: Supervisory Slotting Approach	_	_	_	_	_	_
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	62,245	62,057	62,141	60,997	66,655	4,980
6	Counterparty credit risk (CCR) ⁽²⁾	3,722	3,275	3,315	3,280	2,895	297
7	Of which: Standardized Approach for counterparty credit risk	2,596	2,421	2,595	2,758	2,506	207
8	Of which: IMM	_	—	—	—	—	—
9	Of which: other CCR	1,126	854	720	522	389	90
10	Credit valuation adjustment (CVA) ⁽³⁾	2,430	3,233	2,241	2,737	3,405	195
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	_	_	_	_	_	_
12	Equity investments in funds – look-through approach	_	_	_	_	_	_
13	Equity investments in funds – mandate-based approach	_	_	_	_	_	_
14	Equity investments in funds – fall-back approach	_	—	—	_	_	—
15	Settlement risk	—	—	—	—	—	—
16	Securitization exposures in the banking book	319	326	394	338	360	26
17	Of which: Internal Rating-Based Approach (IRB)	_	—	—	_	_	_
18	Of which: prudential approach (PA) based on internal ratings	_	—	_	_	_	_
19	Of which: Standardized Approach (SA)/simplified prudential approach (SPA)	319	326	394	338	360	26
	Market risk ⁽³⁾	2,804	2,881	2,836	3,283	3,531	224
21	Of which: Standardized Approach (SA)	2,804	314	263	369	385	224
22	Of which: Internal Model Method (IMM)	—	2,567	2,573	2,914	3,146	_
	Capital charge for switch between trading book and banking book	—	—	—	—	—	—
	Operational risk	22,189	22,287	21,664	21,165	20,223	1,775
	Amounts below the thresholds for deduction (subject to 250% risk weight)	10,182	9,664	8,978	9,073	9,365	815
	RWA floor applied	72.5%	72.5%	72.5%	72.5%	72.5%	%
	Floor adjustment (before application of transitional cap)	_	—	—	_	—	_
	Floor adjustment (after application of transitional cap)	_					_
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	142,266	140,481	137,135	135,499	140,232	11,381

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

⁽²⁾ Data for the first quarter of 2023 have been restated to conform with the presentation for the subsequent quarters.

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

Risk-weighted assets (RWA)

As at March 31, 2024

	Internal R Based Ap		Standardized	l Approach		т	otal	
(in millions of dollars)	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Capital requirement ⁽²⁾	Average risk- weighting rate
Credit risk other than counterparty risk								
Sovereign borrowers	85,561	6,339	9,065	—	94,626	6,339	507	6.7%
Non-central government public sector entities	_	—	8,763	1,752	8,763	1,752	141	20.0%
Financial institutions	7,020	2,059	3,596	1,170	10,616	3,229	258	30.4%
Businesses	36,300	20,632	14,647	13,661	50,947	34,293	2,743	67.3%
Securitization	—	—	26	319	26	319	26	1,250.0%
Equities	_	_	766	887	766	887	71	115.7%
SMEs similar to other retail client exposures	10,178	5,729	258	195	10,436	5,924	474	56.8%
Real estate	169,391	27,755	4,996	3,452	174,387	31,207	2,497	17.9%
Other retail client exposures (excluding SMEs)	21,187	5,939	1,712	1,305	22,899	7,244	579	31.6%
Qualifying-revolving retail client exposures	15,323	4,426	98	74	15,421	4,500	360	29.2%
Sub-total – Credit risk other than counterparty risk	344,960	72,879	43,927	22,815	388,887	95,694	7,656	24.6%
Counterparty risk								
Sovereign borrowers	4	—	—	—	4	—	_	1.6%
Non-central government public sector entities	_	_	_	_	_	—	_	%
Financial institutions	5,449	1,705	15	7	5,464	1,712	137	31.3%
Businesses	4	4	737	718	741	722	57	97.4%
Trading portfolios	1,055	563	681	701	1,736	1,264	101	72.8%
Credit valuation adjustment (CVA) charge ⁽³⁾	_	—	6,350	2,430	6,350	2,430	195	38.3%
Additional requirements related to the banking and trading portfolio	_	—	565	24	565	24	2	4.2%
Sub-total – Counterparty risk	6,512	2,272	8,348	3,880	14,860	6,152	492	41.4%
Other assets ⁽⁴⁾	_	_	_	_	24,809	15,427	1,234	62.2%
Total – Credit risk	351,472	75,151	52,275	26,695	428,556	117,273	9,382	27.4%
Market risk ⁽³⁾	_	_	_	2,804	_	2,804	224	%
Operational risk	_	_	_	22,189	_	22,189	1,775	%
Total risk-weighted assets	351,472	75,151	52,275	51,688	428,556	142,266	11,381	33.2%

Footnotes to this table are presented on the next page.

Risk-weighted assets (RWA) (continued)

		Risk-weighted assets					
	As at	As at	A = =+				
(in millions of dollars)	December 31, 2023	September 30, 2023	As at June 30, 2023	As at March 31, 2023			
Credit risk other than counterparty risk							
Sovereign borrowers	6,934	6,846	7,174	9,059			
Non-central government public sector entities	1,715	1,705	1,638	1,656			
Financial institutions	3,050	3,029	3,048	3,374			
Businesses	32,702	31,451	29,803	30,515			
Securitization	326	394	338	360			
Equities	843	871	843	757			
SMEs similar to other retail client exposures	5,420	5,397	5,794	4,519			
Real estate	31,042	31,119	29,918	33,377			
Other retail client exposures (excluding SMEs)	7,655	7,457	7,410	7,226			
Qualifying-revolving retail client exposures	4,379	4,612	4,338	4,467			
Sub-total – Credit risk other than counterparty risk	94,066	92,881	90,304	95,310			
Counterparty risk							
Sovereign borrowers	—	_	_	—			
Non-central government public sector entities	—	—	_	—			
Financial institutions	1,251	1,884	1,962	1,515			
Businesses	535	252	259	330			
Trading portfolios	1,473	1,157	1,036	1,021			
Credit valuation adjustment (CVA) charge ⁽³⁾	3,233	2,241	2,737	3,405			
Additional requirements related to the banking and trading portfolio	16	22	23	29			
Sub-total – Counterparty risk	6,508	5,556	6,017	6,300			
Other assets ⁽⁴⁾	14,739	14,198	14,730	14,868			
Total – Credit risk	115,313	112,635	111,051	116,478			
Market risk ⁽³⁾	2,881	2,836	3,283	3,531			
Operational risk	22,287	21,664	21,165	20,223			
Total risk-weighted assets	140,481	137,135	135,499	140,232			

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

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

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

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

Risk-weighted assets by business segment

(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Allocated to business segments					
Personal and Business Services	114,038	109,811	108,266	104,831	108,647
Wealth Management and Life and Health Insurance	5,900	4,097	3,981	3,799	3,568
Property and Casualty Insurance	4,303	5,378	5,430	5,484	5,126
Other	18,025	21,195	19,458	21,385	22,891
Not allocated	_	_	_	_	_
Total risk-weighted assets	142,266	140,481	137,135	135,499	140,232

Change in risk-weighted assets⁽¹⁾

							For the three	e-month periods	ended						
(in millions of dollars)		March 31, 2024		De	December 31, 2023 September 30, 2023 June 30, 2023					March 31, 2023					
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk															
Risk-weighted assets at beginning of period	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051	110,178	6,300	116,478	113,092	5,691	118,783
Size of portfolio ⁽²⁾	3,153	749	3,902	1,822	1,203	3,025	1,113	1	1,114	2,329	(492)	1,837	3,327	1,253	4,580
Quality of portfolio ⁽³⁾	(1,663)	(342)	(2,005)	864	(232)	632	765	(479)	286	1,712	180	1,892	(776)	446	(330)
Updating of models ⁽⁴⁾	323	_	323	_	_	_	_	_	_	_	_	_	615	2	617
Procedures and policies ⁽⁵⁾	199	(786)	(587)	(638)	_	(638)	(131)	_	(131)	(8,965)	42	(8,923)	(6,063)	(1,092)	(7,155)
Acquisitions and transfers	—	_	_	—	_	_	_	_	_	_	_	_	_	_	_
Change in exchange rates	304	23	327	(322)	(19)	(341)	298	17	315	(220)	(13)	(233)	(17)	_	(17)
Other	-	—	_	_	_	_	_	_	_	_	_	_	_	_	_
Total changes in risk-weighted assets	2,316	(356)	1,960	1,726	952	2,678	2,045	(461)	1,584	(5,144)	(283)	(5,427)	(2,914)	609	(2,305)
Risk-weighted assets at end of period	111,121	6,152	117,273	108,805	6,508	115,313	107,079	5,556	112,635	105,034	6,017	111,051	110,178	6,300	116,478

			For the three-month periods ended		
(in millions of dollars)	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023	March 31, 2023
Market risk					
Risk-weighted assets at beginning of period	2,881	2,836	3,283	3,531	3,959
Change in risk level ⁽⁶⁾	646	45	(447)	(248)	(428)
Updating of models ⁽⁴⁾	-	—	—	—	—
Procedures and policies ⁽⁵⁾	(723)	—	_	—	—
Acquisitions and transfers	—	—	—	—	—
Change in exchange rates	—	—	—	—	—
Other	—	—	—	—	—
Total changes in risk-weighted assets	(77)	45	(447)	(248)	(428)
Risk-weighted assets at end of period	2,804	2,881	2,836	3,283	3,531
Operational risk					
Risk-weighted assets at beginning of period	22,287	21,664	21,165	20,223	15,114
Revenue generated	(98)	623	499	942	27
Procedures and policies ⁽⁵⁾	_	_	_	_	5,082
Acquisitions and transfers	_	_	_	_	_
Total changes in risk-weighted assets	(98)	623	499	942	5,109
Risk-weighted assets at end of period	22,189	22,287	21,664	21,165	20,223
RWA floor adjustment					
Risk-weighted assets at beginning of period	_	_	_	_	1,455
Size of portfolio ⁽²⁾	_	_	_	_	_
Quality of portfolio ⁽³⁾	_	_	_	_	_
Updating of models ⁽⁴⁾	_	_	_	_	_
Procedures and policies ⁽⁵⁾	_	_	_	_	(1,455)
Acquisitions and transfers	_	_	_	_	_
Change in exchange rates	_	_	_	_	_
Other	_	_	_	_	_
Total changes in risk-weighted assets	_	_	_	_	(1,455)
Risk-weighted assets at end of period	—	—	_	—	—

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

(2) Increase or decrease in underlying risk exposure.

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

(4) Change in models and risk parameters.

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

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

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

		a b		С	d	а	b	С	d
			As at Marc	ch 31, 2024			As at Decem	ber 31, 2023	
	(in millions of dollars)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)	RWA for modelled approaches that the financial institution has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b) (ie RWA which the financial institution reports as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor calculation)
	Type of risk							i oqui onionio)	
1	Credit risk (excluding counterparty credit risk)	72,879	27,741	100,620	156,170	72,016	26,799	98,815	148,947
2	Counterparty credit risk	2,273	1,449	3,722	3,347	2,070	1,205	3,275	3,107
3	Credit valuation adjustment (CVA) charge ⁽¹⁾		2,430	2,430	2,430		3,233	3,233	3,233
4	Securitization exposures in the banking book	_	319	319	319	_	326	326	326
5	Market risk ⁽¹⁾	_	2,804	2,804	2,804	2,567	314	2,881	5,128
6	Operational risk		22,189	22,189	22,189		22,287	22,287	22,287
7	Residual RWA		10,182	10,182	10,239		9,664	9,664	9,718
8	Total	75,152	67,114	142,266	197,498	76,653	63,828	140,481	192,746

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

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

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

COMPOSITION OF CAPITAL AND TLAC

Template CC1 – Composition of regulatory capital

		As at March 31,	References to Template	As at December 31,	As at September 30,	As at June 30,	As at March 31,
	(in millions of dollars)	2024	CC2	2023	2023	2023	2023
	Tier 1A capital: Instruments and reserves	4 000		4 000	4 000	4 000	4 000
1	Directly issued qualifying Tier 1A capital instruments (and equivalent)	4,889	A + B	4,889	4,889	4,889	4,889
2	Qualifying reserves and undistributed surplus earnings	30,398	C + D	29,362	29,576	29,034	28,783
3	Accumulated other comprehensive income (and other reserves)	(963)	E	(708)	(2,142)	(1,855)	(1,335)
4	Directly issued capital subject to phase-out from Tier 1A regulatory capital	N/A		N/A	N/A	N/A	N/A
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)						
6	Tier 1A capital instruments before regulatory adjustments	34,324		33,543	32,323	32,068	32,337
7	Tier 1A capital: Regulatory adjustments	47	Nete	40			
7	Prudential valuation adjustments ⁽¹⁾	17	Note	16	_	_	_
7a	Reverse mortgages	—		_	—	_	—
7b	Exposures to non-qualifying central counterparties	_		—	—	_	—
7c	Materiality thresholds on credit protection	—		—	—	—	—
7d	Non-payment versus delivery on non-delivery versus payment transactions						_
8	Goodwill (net of related deferred tax liabilities)	559	F + G	559	561	560	560
9	Other intangibles other than mortgage servicing rights and software (net of eligible deferred tax liabilities)	976	H+I	985	994	990	897
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liabilities)	251	J + K	277	173	187	199
11	Cash flow hedge reserve	(558)	L	(280)	(1,116)	(937)	(534)
12	Shortfall of allowances for expected losses ⁽¹⁾	226	Note	218	256	215	111
13	Securitization gain on sale	_		_	_	_	—
14	Gains and losses due to changes in the entity's own credit risk on fair valued liabilities	20	M	3	28	13	15
15	Defined benefit plan assets (net of eligible deferred tax liabilities)	93	N + O	2	382	324	438
16	Investment in own Tier 1A capital instruments (if not consolidated)	_		_	_	_	_
17	Reciprocal cross-holdings in Tier 1A capital instruments	179	В	184	140	121	120
18	Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the entity's capital)	39	x	_	_	_	_
19	Significant investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the entity's capital) ⁽²⁾	4,302	P + Q	2,379	1,841	1,776	2,172
20	Mortgage servicing rights (amount above 10% threshold)	_		_	_	_	_
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liabilities)	_		_	_	_	_
22	Amount exceeding the 15% threshold						
23	Of which: significant investments in the Tier 1A capital of financial institutions	_		_	_	_	_
24	Of which: mortgage servicing rights	_		_	_	_	_
25	Of which: deferred tax assets arising from temporary differences	_		_	_	_	_
26	Other regulatory deductions or adjustments to Tier 1A capital ⁽²⁾⁽³⁾	(1,811)	Note	407	381	368	348
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions	119	R	115	117	119	121
28	Total regulatory adjustments to Tier 1A and equivalent capital	4,412		4,865	3,757	3,736	4,447
29	Total Tier 1A and equivalent capital	29,912		28,678	28,566	28,332	27,890
		,-			,	, .	

Template CC1 – Composition of regulatory capital (continued)

As at to inter H2 capital: instruments benefit values capital: instruments December 2014As at auras 20As at As at auras 201As at at auras 201 </th <th></th> <th></th> <th></th> <th>References</th> <th></th> <th></th> <th></th> <th></th>				References				
Ther 18 capital instruments - - - - 30 Directly issued capitaly instruments - - - - 31 Of which: classified as equily under applicable accounting standards - - - - 32 Of which: classified as equily under applicable accounting standards - - - - 32 Of which: classified as equily under applicable accounting standards - - - - 33 Directly issued capital instruments subject to phase-out from Ter 18 capital instruments - - - - 34 Ter 18 capital endit are to active quisteries - - - - - 35 Directly issued capital (soft are to active quisteries) - - - - 36 Ter 18 capital instruments - - - - - 37 Investments in one Ther 18 capital instruments - - - - - 37 Investments in one Tapital (Soft are to active and other financial institutions that are outside the scope of regulatory consolicitation - - - - 36 X - - - - - - - 37 Investments ino			March 31,	to Template	December 31,	September 30,	June 30,	March 31,
30 Directly issued quality of are 18 captal instruments -			2024	002	2023	2023	2023	2023
1 Of which: classified as equity under applicable accounting standards - - - - 2 Of which: classified as libilities under applicable accounting standards - - - - 3 Diractly issued capital instruments subject to phase-out from Tier 18 capital (amount allowed in Tier 18 capital) N/A N/A N/A N/A N/A 4 Ter 18 capital instruments subject to phase-out N/A N/A N/A N/A N/A 7 Minich: instruments issued by subsidiaries and subject to phase-out N/A N/A N/A N/A N/A 7 Ter 18 capital before regulatory adjustments - - - - - 1 Investments in own Tier 18 capital instruments - - - - - 3 Crossed investments in own Tier 18 capital instruments - - - - - 4 Stapital or distruments in own Tier 18 capital instruments - - - - - 4 Crossed investments on Tier 18 capital instruments on own the tier 10% of their issued Tier 14 capital instruments - - - - 4 Crossed investments to Tier 18 capital instruments in own Tier 18 capital instruments on own tre 14 capital instruments in own tre 14 capital instruments ow	30		_		_	_	_	_
2 Of which: classified as liabilities sundar applicable accounting standards — — — — — 3 Directly issued capital instruments up to base-out to phase-out the phase-out to phase-out the phase-out the phase-out the phase-out to phase-out the phase-out to phase-out the phase-out the phase-out to phase-out the phase-out to phase-out to phase-out to phase-out to phase-out to phase-out to pha					_	_	_	_
33 Directly issued capital instruments subject in phase-out from Ter IB capital (market in the capital capital instruments subject in phase-out) NA NA NA NA NA 34 Ther 1B capital before regulatory adjustments issued by subsidiaries and subject to phase-out NA NA NA NA NA 35 Of which: instruments issued by subsidiaries and subject to phase-out NA NA NA NA NA 36 Ther 1B capital before regulatory adjustments - - - - - 37 Investments in own Tier 1B capital instruments - - - - - 37 Investments in own Tier 1B capital instruments - - - - - 38 Crossed investments in own Tier 1B capital instruments - - - - 39 off infinition, with the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory adjustments applied to Tier 1B capital 113 R 115 117 119 121 40 Other regulatory adjustments applied to Tier 1B capital Control Tier 2 capital instruments - - - - 41 Total regulatory adjustments applied to Tier 1B capital Control Tier 2 capital instruments 29,912 28,666						_	_	
Thr 1B capital (and Tim 1A instruments not included in line 5) issued by subsidiaries and held by third parties - - - - 35 Of which: instruments issued by subsidiaries and subject to phase-out N/A N/A N/A N/A N/A N/A 36 Iter 1B capital before regulatory adjustments -			N/A		Ν/Δ	N/A	N/A	N/A
35 Of which: instruments issued by subsidiaries and subject to phase-out NA NA NA NA NA NA 36 Tert B capital isfor equilatory adjustments –		Tier 1B capital (and Tier 1A instruments not included in line 5) issued by subsidiaries and held by third parties	17.4			11/7		11/7
36 Ter 1B capital before regulatory adjustments	25					 N/A		
Ter 1B capital: Regulatory adjustments — …		· · · ·	-					
37 Investments in own Tier 1B capital instruments investments in own Tier 1B capital instruments investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) –	50							
38 Crossed investments in own Tier 18 capital instruments on other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) a	37		_		_	_	_	_
Investments of the "entity" in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments active of the "fact of the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments and other financial institutions that are outside the scope of regulatory adjustments to Tier 1 capital Total regulatory adjustments to Tier 1B capital due to insufficient Tier 2 capital to cover deductions Total regulatory adjustments to Tier 1B capital due to insufficient Tier 2 capital to cover deductions Total regulatory adjustments adple othes-out from Tier 2 capital to cover deductions Tier 2 capital (1A + 1B) Tier 2 capital instruments adple othes-out from Tier 2 capital Tier 2 capital instruments adple othes-out from Tier 2 capital Tier 2 capital instruments adple othes-out from Tier 2 capital Tier 2 capital instruments adple to phase-out from Tier 2 capital Provisions Tier 2 capital instruments adple to phase-out from Tier 2 capital Tier 2 capital before regulatory adjustments Tier 2 capital instruments and other TLAC liabilities of banks, insurance entities and other financial institutions that Tier 2 capital and other TLAC liabilities of banks, insurance entities and other financial institutions that Tier 2 capital and other TLAC liabilities of banks, insurance entities and other financial institutio			_		_	—	—	—
39 of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments is not exapital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation A - <t< td=""><td>30</td><td></td><td>_</td><td></td><td>_</td><td>—</td><td>—</td><td>—</td></t<>	30		_		_	—	—	—
(amount above 10% threshold)6X0Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory doustments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory adjustments to Tier 1 capital113R11511711912141Other regulatory doustments to Tier 1 capital due to insufficient Tier 2 capital to cover deductions43Total regulatory adjustments to Tier 1B capital<	39							
40regulatory consolidation113R11511711912141Other regulatory deductions or adjustments to Tier 1 acpital(119)R(115)(117)(119)(121)41Other regulatory adjustments to Tier 1 B capital due to insufficient Tier 2 capital to cover deductions $ -$ <td></td> <td></td> <td>6</td> <td>Х</td> <td>_</td> <td>—</td> <td>—</td> <td>—</td>			6	Х	_	—	—	—
regulatory consolidationrk113	40							
42 Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions — # # # # # # # # # #	40							
43 Total regulatory adjustments to Tier 1B capital -	41		(119)	R	(115)	(117)	(119)	(121)
44 Total Tier 1B capital - <td>42</td> <td>Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions</td> <td>_</td> <td></td> <td></td> <td>_</td> <td>_</td> <td></td>	42	Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions	_			_	_	
45 Total Tier 1 capital (1A + 1B) 29,912 28,678 28,566 28,332 27,890 46 Directly issued qualifying Tier 2 capital instruments Directly issued qualifying Tier 2 capital instruments 2,968 S + T 2,981 2,904 2,938 2,958 47 Directly issued capital instruments subject to phase-out from Tier 2 capital Instruments subject to phase-out from Tier 2 capital N/A N/A N/A N/A N/A 48 Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital) Provisions - </td <td>43</td> <td>_Total regulatory adjustments to Tier 1B capital</td> <td>_</td> <td></td> <td></td> <td>_</td> <td>_</td> <td></td>	43	_Total regulatory adjustments to Tier 1B capital	_			_	_	
Tier 2 capital: Instruments and provisions 2,968 S + T 2,981 2,904 2,938 2,958 46 Directly issued capital instruments subject to phase-out from Tier 2 capital N/A N/A N/A N/A N/A 48 Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital) N/A N/A N/A N/A N/A 49 Of which: instruments issued by subsidiaries subject to phase-out N/A N/A N/A N/A N/A 50 Provisions 83 U 62 83 45 53 51 Tier 2 capital instruments Tier 2 capital instruments 3,051 3,043 2,987 2,983 3,011 52 Investments of the "entity" in the capital and other TLAC liabilities - <td>44</td> <td>Total Tier 1B capital</td> <td>_</td> <td></td> <td></td> <td>_</td> <td></td> <td></td>	44	Total Tier 1B capital	_			_		
46Directly issued qualifying Tier 2 capital instruments2,968S + T2,9812,9042,9382,95847Directly issued capital instruments subject to phase-out from Tier 2 capitalN/AN/AN/AN/AN/A48Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital)N/AN/AN/AN/AN/A49Of which: instruments issued by subsidiaries subject to phase-outN/AN/AN/AN/AN/A50Provisions83U6283455351Tier 2 capital instruments3,0513,0432,9872,9833,01152Investments of the "entity" in the capital and other TLAC liabilitiesof their issued Tier 1A capital instruments (and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that710X55Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that55 <t< td=""><td>45</td><td></td><td>29,912</td><td></td><td>28,678</td><td>28,566</td><td>28,332</td><td>27,890</td></t<>	45		29,912		28,678	28,566	28,332	27,890
47 Directly issued capital instruments subject to phase-out from Tier 2 capital N/A N/A N/A N/A N/A 48 Tier 2 capital instruments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital) — … #		Tier 2 capital: Instruments and provisions						
Harmonic Construments (and Tier 1A and 1B capital instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital) — … <td>46</td> <td></td> <td>,</td> <td>S + T</td> <td>,</td> <td>2,904</td> <td>,</td> <td>,</td>	46		,	S + T	,	2,904	,	,
43held by third parties (amount allowed in Tier 2 capital)—— <td>47</td> <td></td> <td>N/A</td> <td></td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td>	47		N/A		N/A	N/A	N/A	N/A
50Provisions83U6283455351Tier 2 capital before regulatory adjustments3,0513,0432,9872,9833,011Tier 2 capital: Regulatory adjustmentsTier 2 capital: Regulatory adjustments52Investments in own Tier 2 capital instruments53Reciprocal cross-holdings in Tier 2 capital and other TLAC liabilities of banks, insurance entities and other financial institutions54that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold)Tion the capital and other TLAC liabilities of banks, insurance entities and other financial institutions thatTion X55Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that55Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that	48		_		_	_	_	_
Tier 2 capital before regulatory adjustments 3,051 3,043 2,987 2,983 3,011 Tier 2 capital: Regulatory adjustments Investments in own Tier 2 capital instruments - <td< td=""><td>49</td><td>Of which: instruments issued by subsidiaries subject to phase-out</td><td>N/A</td><td></td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></td<>	49	Of which: instruments issued by subsidiaries subject to phase-out	N/A		N/A	N/A	N/A	N/A
Tier 2 capital: Regulatory adjustments 52 Investments in own Tier 2 capital instruments 53 Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities 54 Investments of the "entity" in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions 54 that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A 55 Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that	50	Provisions	83	U	62	83	45	53
 Investments in own Tier 2 capital instruments Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities Investments of the "entity" in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that 	51	Tier 2 capital before regulatory adjustments	3,051		3,043	2,987	2,983	3,011
 Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities Investments of the "entity" in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that 		Tier 2 capital: Regulatory adjustments						
Investments of the "entity" in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) 55 Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that	52	Investments in own Tier 2 capital instruments	_		_	—	—	—
 that are outside the scope of regulatory consolidation, where the entity does not own more than 10% of their issued Tier 1A capital instruments (amount above 10% threshold) Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that 	53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities	_		_	—	—	—
55 Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that	54							
		capital instruments (amount above 10% threshold)	710	х	—	—	—	—
	55	are outside the scope of regulatory consolidation (net of eligible short positions)	976	V + W	976	976	976	826
56 Other regulatory deductions or adjustments to Tier 2 capital	56	Other regulatory deductions or adjustments to Tier 2 capital	—		—	—	—	
57 Total regulatory adjustments to Tier 2 capital 1,686 976 976 826	57	Total regulatory adjustments to Tier 2 capital	1,686		976	976	976	826
58 Total Tier 2 capital 1,365 2,067 2,011 2,007 2,185	58	Total Tier 2 capital	,		2,067	2,011	2,007	2,185
59 Total capital (1A + 1B and 2) 30,745 30,577 30,339 30,075	59	Total capital (1A + 1B and 2)	,		,	,	,	,
60 Total risk-weighted assets 140,481 137,135 135,499 140,232	60	Total risk-weighted assets	142,266		140,481	137,135	135,499	140,232

Template CC1 – Composition of regulatory capital (continued)

			References				
		As at March 31, 2024	to Template CC2	As at December 31,	As at September 30,	As at June 30,	As at March 31, 2023
	(in millions of dollars) Capital ratios and buffers	2024	002	2023	2023	2023	2023
		04.00/		00.49/	00.0%	00.0%	40.00/
61	Tier 1A and equivalent capital (as a % of risk-weighted assets)	21.0%		20.4%	20.8%	20.9%	19.9%
62	Tier 1 (as a % of risk-weighted assets)	21.0%		20.4%	20.8%	20.9%	19.9%
63	Total capital (as a % of risk-weighted assets)	22.0%		21.9%	22.3%	22.4%	21.4%
64	Entity-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5%		3.5%	3.5%	3.5%	3.5%
65	Of which: capital conservation buffer requirement	2.5%		2.5%	2.5%	2.5%	2.5%
66	Of which: entity-specific countercyclical buffer requirement	N/A		N/A	N/A	N/A	N/A
67	Of which: higher loss absorbency requirement	1.0%		1.0%	1.0%	1.0%	1.0%
68	Tier 1A capital (as a % of risk-weighted assets) available after meeting minimum capital requirements	14.0%		13.9%	14.3%	14.4%	13.4%
	National minima						
69	Minimum Tier 1A capital ratio	8.0%		8.0%	8.0%	8.0%	8.0%
70	Minimum Tier 1 capital ratio	9.5%		9.5%	9.5%	9.5%	9.5%
71	Minimum total capital ratio	11.5%		11.5%	11.5%	11.5%	11.5%
-	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other liabilities of other financial entities	3,437	Х	2,635	2,713	2,516	2,214
73	Significant investments in Tier 1A capital instruments of financial entities	3,433	Y	3,117	3,052	3,023	3,018
74	Mortgage servicing rights (net of related tax liabilities)	_		—	_	—	—
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	638	Z	747	537	604	722
	Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (prior to application of cap)	83		62	83	45	53
77	Cap on inclusion of provision in Tier 2 capital under the Standardized Approach	83		62	83	45	53
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (prior to application of cap)	N/A		N/A	N/A	N/A	N/A
79	Cap on inclusion of provisions in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A

⁽¹⁾ Items considered only in regulatory capital.

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

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

Quarterly changes in regulatory capital

(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
Tier 1A capital			· · ·		
Balance at beginning of period	28,678	28,566	28,332	27,890	28,156
Increase in reserves and undistributed surplus earnings	1,036	(214)	542	251	(123)
Eligible accumulated other comprehensive income	(255)	1,434	(287)	(520)	819
Deductions ⁽¹⁾	453	(1,108)	(21)	711	(962)
Balance at end of period	29,912	28,678	28,566	28,332	27,890
Total Tier 1 capital ⁽²⁾	29,912	28,678	28,566	28,332	27,890
Tier 2 capital					
Balance at beginning of period	2,067	2,011	2,007	2,185	2,289
Eligible instruments	(13)	77	(34)	(20)	4
Eligible portion of the allowance for credit losses	21	(21)	38	(8)	(108)
Deductions	(710)	_	_	(150)	_
Balance at end of period	1,365	2,067	2,011	2,007	2,185
Total capital	31,277	30,745	30,577	30,339	30,075

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

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

Template CC2 – Reconciliation of regulatory capital to balance sheet

As at March 31, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Assets					
Cash and deposits with financial institutions	8,158	1,734	6,424		
Securities	90,340	32,978	57,362		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				3,437	х
Non-significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of capital				755	х
Other securities				53,170	
Securities borrowed or purchased under reverse repurchase agreements	17,714	(1,606)	19,320		
Loans	270,233	2,024	268,209		
Significant investments in the Tier 2 capital of financial institutions				126	v
Other loans				268,083	
Allowance for credit losses	(1,221)	_	(1,221)		
Eligible portion reflected in Tier 2 capital				(83)	U
Allowances not reflected in regulatory capital				(1,138)	
Segregated fund net assets	26,131	26,131	_		
Other assets					
Derivative financial instruments	6,123	81	6,042		
Amounts receivable from clients, brokers and financial institutions	5,937	208	5,729		
Reinsurance contract assets	1,692	1,692	_		
Right-of-use assets	462	(295)	757		
Investment property	975	967	8		
Property, plant and equipment	1,530	434	1,096		
Goodwill	563	526	37		F
Intangible assets	1,184	712	472		н
Net defined benefit assets	175	64	111		N
Deferred tax assets	1,316	156	1,160		
Deferred tax assets other than those attributable to temporary differences				433	J
Deferred tax liabilities other than those attributable to temporary differences				(182)	к
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				638	z
Deferred tax liabilities related to software and other intangible assets				(208)	1
Deferred tax liabilities related to goodwill				(4)	G
Deferred tax liabilities related to net defined benefit assets				(18)	ο
Other deferred tax assets				501	
Other					
Investments in companies accounted for using the equity method	1,244	(6,533)	7,777		
Significant investments in the capital of other financial institutions exceeding the regulatory threshold of 10% of Tier 1A capital				207	Р
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				3,433	Y
Investments in deconsolidated subsidiaries exceeding the regulatory threshold of 10% of Tier 1A capital ⁽²⁾				4,095	Q
Significant investments in the Tier 1B capital of other financial institutions				113	R
Significant investments in the Tier 2 capital of other financial institutions				850	w
Other adjustments related to investments ⁽²⁾				(921)	
Other items	3,263	(53)	3,316		
Total assets	435,819	59,220	376,599		

Footnotes to this table are presented on the next page.

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

As at March 31, 2024

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items excluded from the scope of regulatory consolidation ⁽¹⁾	Balance sheet using the scope of regulatory consolidation	Including	References to Template CC1
Liabilities					
Deposits	281,189	(1,364)	282,553		
Insurance contract liabilities	32,618	32,618	· _		
Other liabilities					
Acceptances	_	_	_		
Commitments related to securities sold short	12,256	73	12,183		
Commitments related to securities lent or sold under repurchase agreements	17,954	425	17,529		
Derivative financial instruments	6,481	290	6,191		
Amounts payable to clients, brokers and financial institutions	13,392	325	13,067		
Lease liabilities	539	(320)	859		
Reinsurance contract liabilities	37	37	_		
Segregated fund net liabilities for investment contracts	22,536	22,536	_		
Net defined benefit plan liabilities	716	167	549		
Deferred tax liabilities	270	189	81		
Other	9,720	3,246	6,474		
Subordinated notes	2,942	_	2,942		
Subordinated notes allowed for inclusion in Tier 2 capital				2,943	s
Total liabilities	400,650	58,222	342,428		
Equity					
Capital stock	4,736	—	4,736		
Qualifying shares				25	т
Federation capital shares				4,710	Α
Reciprocal cross-holdings in Tier 1A capital instruments				179	В
Shares excluded from the calculation of regulatory capital				(178)	
Undistributed surplus earnings	3,677	73	3,604		С
Gains (losses) due to changes in fair value of financial liabilities related to the entity's credit risk				20	м
Other undistributed surplus earnings				3,584	
Accumulated other comprehensive income	(963)	_	(963)		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				(558)	L
Other				(405)	
Reserves	26,794	—	26,794		D
Non-controlling interests	925	925	_		
Total equity	35,169	998	34,171		
Total liabilities and equity	435,819	59,220	376,599		

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

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

Template CCA – Main features of regulatory capital instruments and other TLAC- eligible instruments As at March 31, 2024

Features	Qualifying shares	Qualifying shares	F capital shares
Issuer	Desjardins caisses in Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
Governing law(s) of the instrument	Québec	Québec	Québec
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:			
Transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
Post-transitional Basel III rules	Tier 2 instrument	Tier 2 instrument	Tier 1A instrument
Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
Instrument type	Qualifying shares	Qualifying shares	Capital shares
Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	\$26,265	\$100	\$4,889,464
Par value of instrument	\$5	\$5	\$10
Accounting classification	Equity	Equity	Equity
Original date of issuance	N/A	N/A	N/A
Perpetual or dated	Perpetual	Perpetual	Perpetual
Original maturity date	No maturity date	No maturity date	No maturity date
Issuer call subject to prior approval by the AMF	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
Fixed or floating dividend/coupon	N/A	N/A	Floating
Coupon rate or any related index	N/A	N/A	4.25% per year
Existence of a payment stopper	N/A	N/A	Yes
Fully discretionary, partially discretionary or mandatory	N/A	N/A	Fully discretionary
Existence of step-up or other incentive to redeem	N/A	N/A	No
Non-cumulative or cumulative	N/A	N/A	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Writedown feature	No	No	No
Writedown trigger(s)	N/A	N/A	N/A
Full or partial writedown	N/A	N/A	N/A
Permanent or temporary writedown	N/A	N/A	N/A
If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
	10/2	100	0/5
Type of subordination 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 ⁽¹⁾	NVCC subordinated notes issued by Fédération des caisses Desjardins du Québec ⁽¹⁾	NVCC subordinated notes issued b Fédération des caisses Desjardins du Québec ⁽¹⁾
Non-compliant transitioned features	No	No	No

As at March 31, 2024

Ownering lack(s) of the instrument Outber, and applicable Outber, and applicable Outber, and applicable Outber, and applicable Marcs by which anternationt Station referal laws Canadian federal laws Canadian federal laws Marcs by which anternation registering the participant of Station 13 of the TLAC Term Share is achieved if the ref. The 2 instrument is the registering the participant is anternation registering the participant is anternatis anternation registering the participant is anternatis	Features	NVCC subordinated notes	NVCC subordinated notes	NVCC subordinated notes
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org Optimized in dates, output secrued and unpaid interest at par plus accrued and unpaid intere	Issuer call subject to prior approval by the AMF	Yes	Yes	Yes
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Convertible	2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
Instrumenty Always fully convertible Always fully convertible Always fully convertible If convertible, fully or partially Always fully convertible See Note ⁽³⁾ Mandatory Mandat		Convertible	Convertible	Convertible
If convertible, fully or partially Always fully convertible Always fully convertible Always fully convertible If convertible, conversion rate See Note [®] See Note [®] See Note [®] If convertible, mandatory or optional conversion Mandatory Mandatory Mandatory If convertible, specify instrument type convertible into Class Z-Contingent capital shares (Tier 1A instrument) Class Z-Contingent capital shares (Tier 1A instru	If convertible, conversion triager(s)	See Note ⁽²⁾	See Note ⁽²⁾	See Note ⁽²⁾
If convertible, conversion rate See Note ⁽³⁾ See Note ⁽³⁾ See Note ⁽³⁾ If convertible, mandatory or optional conversion Mandatory Mandatory Mandatory If convertible, specify instrument type convertible into Class Z-Contingent capital shares (Tier 1A instrument) No No </td <td></td> <td>Always fully convertible</td> <td>Always fully convertible</td> <td>Always fully convertible</td>		Always fully convertible	Always fully convertible	Always fully convertible
If convertible, mandatory or optional conversion Mandatory Mandatory Mandatory Mandatory If convertible, specify instrument type convertible into Class Z-Contingent capital shares (Tier 1 A instrument) N/A				
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) If convertible, specify issuer of instrument it converts into Fédération des caisses Desjardins du Québec Fédération des caisses Fédération des caisses Virtedown feature No No No Virtedown trigger(s) N/A N/A N/A Full or partial writedown N/A N/A N/A Permanent or temporary writedown, description of writeup mechanism N/A N/A N/A Type of subordination Type of subordination hierarchy (specify instrument type immediately senior to instrument) Senior creditors including depositors Senior creditors including depositors Senior creditors including depositors Senior creditors including depositors				
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 Virtedown feature No No No Writedown trigger(s) N/A N/A Full or partial writedown N/A N/A Permanent or temporary writedown, description of writeup mechanism N/A N/A Type of subordination N/A N/A Type of subordination Senior creditors including depositors Senior creditors including depositors Senior creditors including depositors Senior creditors including depositors No		Class Z-Contingent capital shares	Class Z-Contingent capital shares	Class Z-Contingent capital shares
Witedown feature No No Writedown trigger(s) N/A N/A Full or partial writedown N/A N/A Permanent or temporary writedown N/A N/A If temporary writedown, description of writeup mechanism N/A N/A Type of subordination N/A N/A 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 No-compliant transitioned features No No No No	9 If convertible, specify issuer of instrument it converts into	Fédération des caisses	Fédération des caisses	Fédération des caisses
Middle wirdgown trigger(s) N/A N/A Full or partial wirddown N/A N/A Full or partial wirddown N/A N/A Permanent or temporary wirddown N/A N/A If temporary writedown, description of writeup mechanism N/A N/A Type of subordination N/A N/A 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 Senior creditors including depositors	Writedown feature		•	
Initiation N/A N/A Full or partial writedown N/A N/A Permanent or temporary writedown, description of writeup mechanism N/A N/A If temporary writedown, description of writeup mechanism N/A N/A Type of subordination N/A N/A 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	Writedown triaaer(s)	N/A	N/A	N/A
NA NA If temporary writedown, description of writeup mechanism N/A Type of subordination N/A In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior tom Senior creditors including depositors In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior tom Senior creditors including depositors No-compliant transitioned features No No				N/A
If temporary writedown, description of writeup mechanism N/A Type of subordination N/A In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) Senior creditors including depositors Senior creditors including depositors No-compliant transitioned features No No				N/A
Type of subordination Senior creditors including depositors Senior creditors including depositors Senior creditors including depositors 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 No-compliant transitioned features No No No	·			
In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument) Senior creditors including depositors Senior creditors including depositors Non-compliant transitioned features No No No				
Non-compliant transitioned features No No	In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to			
	,	•	•	•
	7 If yes, specify non-compliant feature	N/A	N/A	N/A

As at March 31, 2024

As	at March 31, 2024			
	Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1	Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2	Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31430WFL3 ISIN : CA31430WFL33	CUSIP : 31430WHX5 ISIN: CA31430WHX52	CUSIP : 31430WPB4 ISIN: CA31430WPB41
3	Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment:			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
7	Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
8	Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes only	Amount qualifying for TLAC purposes on
9	Par value of instrument	\$1,000,000,000	\$500,000,000	\$1,000,000,000
10	Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11	Original date of issuance	January 21, 2021	September 10, 2021	May 19, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2026	September 10, 2026	May 19, 2027
14	Issuer call subject to prior approval by the AMF	No	N9	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
10	Coupons / dividends	N/A	N/A	11/6
17	•	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon			
10	Coupon rate or any related index	1.093% per year	1.587% per year	4.407% per year
	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		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

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31429KAG8 / 31429LAG6 ISIN: US31429KAG85 / US31429LAG68	CUSIP : 31429KAH6 / 31429LAH4 ISIN: US31429KAH68 / US31429LAH42	CUSIP: 31430WTH7 ISIN: CA31430WTH74
Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
Regulatory treatment:			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
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 of
Par value of instrument	US\$750,000,000	US\$500,000,000	\$1,000,000,000
Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
Original date of issuance	August 23, 2022	August 23, 2022	November 16, 2022
Perpetual or dated	Dated	Dated	Dated
Original maturity date	August 23, 2025	August 23, 2027	October 1, 2025
Issuer call subject to prior approval by the AMF	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate or any related index	4.400% per year	4.550% per year	5.2% per year
Existence of a payment stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Writedown feature	No	No	No
Writedown trigger(s)	N/A	N/A	N/A
Full or partial writedown	N/A	N/A	N/A
Permanent or temporary writedown	N/A	NA	N/A
If temporary writedown, description of writeup mechanism	N/A N/A	N/A N/A	N/A N/A
Type of subordination			Exemption
In the event of liquidation, position in subordination hierarchy (specify instrument type immediately	Exemption	Exemption	•
senior to instrument)	Pari passu with deposits	Pari passu with deposits	Pari passu with deposits
Non-compliant transitioned features	N/A	N/A	N/A
If yes, specify non-compliant feature	N/A	N/A	N/A

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP: 31429KAJ2 / 31429LAJ0 ISIN: US31429KAJ25 / US31429LAJ08	CUSIP: 31429KAK9 / 31429LAK7 ISIN: US31429KAK97 / US31429LAK70	Common Code : 261363054 ISIN : XS2613630545
3 Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)	Québec, and applicable Canadian federal laws
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
Regulatory treatment:			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at financial entity/group/group and financial entity	Entity	Entity	Entity
Instrument type	Other TLAC instruments	Other TLAC instruments	Other TLAC instruments
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 o
Par value of instrument	US\$600,000,000	US\$750,000,000	JPY34,300,000,000
Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
Original date of issuance	January 23, 2023	March 14, 2023	April 24, 2023
2 Perpetual or dated	Dated	Dated	Dated
3 Original maturity date	January 23, 2026	March 14, 2028	April 24, 2028
Issuer call subject to prior approval by the AMF	No	No	No
5 Optional call date, contingent call dates and redemption amount	NA	N/A	NA
Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends	10/4	100	N/A
Fixed or floating dividend/coupon	Fixed, then floating	Fixed	Fixed
8 Coupon rate or any related index	5.278% per year until, but excluding, January 23, 2025. Afterwards, daily compounded SOFR determined for the observation period plus 1.094%	5.70% per year	1.00% per year
9 Existence of a payment stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	N/A	N/A	N/A
If convertible, conversion trigger(s)			
If convertible, fully or partially	N/A	N/A	N/A
6 If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
3 If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Writedown feature	No	No	No
Writedown trigger(s)	N/A	N/A	N/A
2 Full or partial writedown	N/A	N/A	N/A
B Permanent or temporary writedown	N/A	N/A	N/A
If temporary writedown, description of writeup mechanism	N/A	N/A	N/A
a Type of subordination	Exemption	Exemption	Exemption
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
6 Non-compliant transitioned features	N/A	N/A	N/A
7 If yes, specify non-compliant feature	N/A	N/A	N/A

As at March 31, 2024

Features	TLAC senior notes	TLAC senior notes	TLAC senior notes
1 Issuer	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec	Fédération des caisses Desjardins du Québec
2 Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31430WZM9 ISIN : CA31430WZM95	CUSIP : 31430WF90 ISIN : CA31430WF908	Common Code : 274265973 ISIN : XS2742659738
3 Governing law(s) of the instrument	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws	Québec, and applicable Canadian federal laws
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 or
9 Par value of instrument	\$500,000,000	\$1,250,000,000	€1,000,000,000
10 Accounting classification	Liabilities – Amortized cost	Liabilities – Amortized cost	Liabilities – Amortized cost
11 Original date of issuance	August 16, 2023	November 17, 2023	January 17, 2024
Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	August 16, 2028	November 17, 2028	January 17, 2026
4 Issuer call subject to prior approval by the AMF	No	Yes ⁽⁴⁾	No
5 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
6 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
7 Fixed or floating dividend/coupon	Fixed	Fixed	Floating
8 Coupon rate or any related index	5.475% per year	5.467% per year	Euribor 3 months + 55 bp
9 Existence of a payment stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
1 Existence of step-up or other incentive to redeem	No	No	No
2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
4 If convertible, conversion trigger(s)	N/A	N/A	N/A
5 If convertible, fully or partially	N/A	N/A	N/A
6 If convertible, conversion rate	N/A	N/A	N/A
7 If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify instrument it converts into	N/A	N/A	N/A
Writedown feature	No	No	No
	NA	N/A	N/A
	N/A	NA	N/A
•	N/A N/A	N/A N/A	N/A N/A
		N/A N/A	N/A N/A
14 If temporary writedown, description of writeup mechanism	N/A		
4a Type of subordination	Exemption	Exemption	Exemption
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
If yes, specify non-compliant feature	N/A	N/A	N/A

Features	TLAC senior notes
Issuer	Fédération des caisses Desjardins du Québec
Unique identifier (CUSIP, ISIN or Bloomberg identifier for private placement)	CUSIP : 31429KAL7 / 31429LAL5 ISIN : US31429KAL70 / US31429LAL53
Governing law(s) of the instrument	New York (United States), except specific exceptions (Québec, and applicable Canadian federal laws)
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
Regulatory treatment:	
Transitional Basel III rules	N/A
Post-transitional Basel III rules	N/A
Eligible at financial entity/group/group and financial entity	Entity
Instrument type	Other TLAC instruments
Amount recognized in regulatory capital (currency in thousands, as at the most recent reporting date)	Amount qualifying for TLAC purposes only
Par value of instrument	US\$1,000,000,000
Accounting classification	Liabilities – Amortized cost
Original date of issuance	January 26, 2024
Perpetual or dated	Dated
Original maturity date	April 26, 2029
Issuer call subject to prior approval by the AMF	No
Optional call date, contingent call dates and redemption amount	N/A
Subsequent call dates, if applicable	N/A
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate or any related index	5.25% per year
Existence of a payment stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step-up or other incentive to redeem	No
Non-cumulative or cumulative	Cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	No
Writedown trigger(s)	N/A
Full or partial writedown	N/A
Permanent or temporary writedown	N/A
If temporary writedown, description of writeup mechanism	N/A
a Type of subordination	Exemption
In the event of liquidation, position in subordination hierarchy (specify instrument type immediately senior to instrument)	Pari passu with deposits
Non-compliant transitioned features	N/A
If yes, specify non-compliant feature	N/A

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

(2) NVCC trigger events:

(i) the AMF publicly announces that the Federation has been advised, in writing, that the AMF is of the opinion that the Federation has ceased, or is about to cease, to be viable and that, after the conversion of the notes and other contingent instruments issued by the Federation, the viability of the Federation could be restored or maintained; or (ii) a federal or provincial government in Canada publicly announces that the Federation has accepted or agreed to accept a capital injection, or equivalent support from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Federation would have been determined by the AMF to be non-viable as a result of the weakness of the Federation's risk-based capital ratios.

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

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

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

		а				
	(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
	Regulatory capital elements of TLAC					
1	Tier 1A and equivalent capital instruments	29,002	27,778	27,667	27,434	26,986
2	Additional Tier 1B capital before TLAC adjustments	_	_	_	_	_
3	Tier 1B instruments ineligible as TLAC as issued out of subsidiaries to third parties	-	_	_	_	_
4	Other adjustments	-	_	_	_	_
5	Tier 1B capital instruments eligible under the TLAC framework	_	_	_	_	_
6	Tier 2 capital before TLAC adjustments	1,137	2,067	2,011	2,007	2,185
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	_	_	_	_	_
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	_	_	_	_	_
9	Other adjustments	—	—	_	—	_
10	Tier 2 capital instruments eligible under the TLAC framework	1,137	2,067	2,011	2,007	2,185
11	TLAC arising from regulatory capital	30,139	29,845	29,678	29,441	29,171
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the financial institution and subordinated to excluded liabilities ⁽²⁾	11,007	10,292	10,145	9,562	11,032
13	External TLAC instruments issued directly by the financial institution which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	_	_	_	_	_
14	Of which: amount eligible as TLAC after application of the caps	_	_	_	_	_
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	—	_	_	_
16	Eligible ex ante commitments to recapitalize a G-SIFI in resolution	—	—	_	—	_
17	TLAC arising from non-regulatory capital instruments before adjustments	11,007	10,292	10,145	9,562	11,032
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	41,146	40,137	39,823	39,003	40,203
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE D-SIFIs)	_	_	_	_	_
20	Deduction of investments in own other TLAC liabilities	_	_	_	_	_
21	Other adjustments to TLAC	_	—	_	—	_
22	TLAC after deductions	41,146	40,137	39,823	39,003	40,203
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	138,111	136,311	133,060	131,342	137,189
24	Leverage exposure measure ⁽³⁾	396,480	383,474	372,059	366,286	353,231
	TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets)	29.8%	29.4%	29.9%	29.7%	29.3%
26	TLAC (as a percentage of leverage exposure)	10.4%	10.5%	10.7%	10.6%	11.4%
27	Tier 1A ratio (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	11.8%	11.4%	11.9%	11.7%	11.3%
28	Institution-specific buffer requirement (capital conservation buffer + countercyclical buffer + higher loss absorbency requirement, expressed as a % of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: institution specific countercyclical buffer requirement	%	—%	—%	—%	—%
31	Of which: systemically important financial institution buffer	1.0%	1.0%	1.0%	1.0%	1.0%
					-	

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

(2) Issuance of \$2.8 billion of debt eligible to qualify under the *TLAC Guideline* during the first quarter of 2024.

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

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

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

				As at Se	otember 30, 2023					As at	June 30, 2023		
				Cre	ditor ranking					Cre	ditor ranking		
		1	2	3	4	5		1	2	3	4	5	
	(in millions of dollars)	(most junior)				(most senior)	Sum of 1 to 5	(most junior)				(most senior)	Sum of 1 to 5
1	Description of creditor ranking	Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾		Capital shares	Preferred shares	Subordinated debts	Internal recapitalization instruments	Other liabilities excluding internal recapitalization instruments ⁽¹⁾	
2	Total capital and liabilities net of credit risk mitigation ⁽²⁾	4,915	_	3,000	10,201	N/A	18,116	4,915	_	3,000	9,583	N/A	17,498
3	Subset of row 2 that are excluded liabilities	_	_	_	_	N/A	_	_	_	_		N/A	_
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,915	_	3,000	10,201	N/A	18,116	4,915	_	3,000	9,583	N/A	17,498
5	Subset of row 4 that are potentially eligible as TLAC	4,915	_	3,000	10,201	N/A	18,116	4,915	_	3,000	9,583	N/A	17,498
6	Subset of row 5 with 1 year ≥ residual maturity < 2 years	_	_	_	3,377	N/A	3,377	_	_	_	2,325	N/A	2,325
7	Subset of row 5 with 2 years ≥ residual maturity < 5 years	_	_	_	6,824	N/A	6,824	_	_	_	7,258	N/A	7,258
8	Subset of row 5 with 5 years ≥ residual maturity < 10 years	_	_	3,000	_	N/A	3,000	_	_	3,000	_	N/A	3,000
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	_	_	_	_	N/A	_	_	_	_	_	N/A	_
10	Subset of row 5 that is perpetual securities	4,915	_	_	_	N/A	4,915	4,915	_	_		N/A	4,915

Footnotes to this table are presented on the next page.

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

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

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

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

LINKS BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories As at March 31, 2024

	а	b	с	d	е	f	g
	O main a second	O anna ta m		C	arrying amounts of	items ⁽¹⁾	
(in millions of dollars)	Carrying amounts as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	8,158	6,424	6,424	_	_	_	_
Securities at fair value through profit or loss	37,191	12,886	907	_	3	11,976	_
Securities at fair value through other comprehensive income	53,104	44,443	44,173	_	_	_	270
Securities at amortized cost	45	33	10	_	23	_	_
Securities borrowed or purchased under reverse repurchase agreements	17,714	19,320	_	19,320	_	16,083	_
Loans, net of allowance for credit losses	269,012	266,988	266,862	_	_	_	126
Segregated fund net assets	26,131	_	_	_	_	_	_
Derivative financial instruments	6,123	6,042	_	6,042	_	417	_
Amounts receivable from clients, brokers and financial institutions	5,937	_	_	_	_	_	_
Reinsurance contract assets	1,692	_	_	_	_	_	_
Right-of-use assets	462	757	757	_	_	_	_
Investment property	975	8	8	_	_	_	_
Property, plant and equipment	1,530	1,096	1,096	_	_	_	_
Goodwill	563	37	(526)	_	_	_	563
Intangible assets	1,184	472	(712)	_	_	_	1,184
Investments in companies accounted for using the equity method	1,244	7,777	1,274	_	_	_	6,503
Net defined benefit plan assets	175	111	_	_	_	_	111
Deferred tax assets	1,316	1,160	727	_	_	_	433
Other	3,263	9,045	9,045	_	_	_	_
Total assets	435,819	376,599	330,045	25,362	26	28,476	9,190

Footnotes to this table are presented on the next page.

Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (continued) As at March 31, 2024

	а	b	с	d	e	f	g
	Carrying amounts	items ⁽¹⁾					
(in millions of dollars)	as reported in published financial statements	Carrying amounts under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Liabilities							
Deposits	281,189	282,553	_	_	_	_	282,553
Insurance contract liabilities	32,618	_	_	_	_	_	_
Commitments related to securities sold short	12,256	12,183	_	12,183	_	11,842	_
Commitments related to securities lent or sold under repurchase agreements	17,954	17,529	_	_	_	16,953	_
Derivative financial instruments	6,481	6,191	_	6,191	_	576	_
Amounts payable to clients, brokers and financial institutions	13,392	13,067	_	_	_	_	13,067
Lease liabilities	539	859	_	_	_	_	859
Reinsurance contract liabilities	37	_	_	_	_	_	_
Segregated fund net liabilities for investment contracts	22,536	_	_	_	_	_	_
Net defined benefit plan liabilities	716	549	_	_	_	_	549
Deferred tax liabilities	270	81	_	_	_	_	81
Other	9,720	6,474	_	_	_	_	6,474
Subordinated notes	2,942	2,942	_	_	_	_	2,942
Total liabilities	400,650	342,428	—	18,374	—	29,371	306,525
Equity							
Capital stock	4,736	4,736	_	_	_	_	4,736
Undistributed surplus earnings	3,677	3,604	_	_	_	_	3,604
Accumulated other comprehensive income	(963)	(963)	_	_	_	_	(963)
Reserves	26,794	26,794	_	_	—	_	26,794
Equity – Group's share	34,244	34,171	_	_	—	_	34,171
Non-controlling interests	925	—	—	—	_	—	—
Total equity	35,169	34,171	—	_	_	—	34,171
Total liabilities and equity	435,819	376,599	—	18,374	—	29,371	340,696

(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 March 31, 2024

		а	b	С	d	е
		_		Items subj	ject to ⁽¹⁾	
					Counterparty	
		-	Credit risk	Securitization	credit risk	Market risk
	(in millions of dollars)	Total	framework	framework	framework	framework
1	Assets carrying amount under scope of regulatory consolidation (per Template L11)	367,409	330,045	26	25,362	28,476
2	Liabilities carrying amount under scope of regulatory consolidation (per Template LI1)	35,903	_	—	18,374	29,371
3	Total net amount under scope of regulatory consolidation	331,506	330,045	26	6,988	(895)
4	Off-balance sheet amounts ⁽²⁾	227,304	95,338	—	—	—
5	Differences in valuations	—	_	—	_	—
6	Differences due to different netting rules, other than those already reported in line 2	731	430	_	301	—
7	Differences due to consideration of provisions	729	729	_	_	—
8	Differences due to prudential filters	_	_	_	_	—
9	Adjustment for derivatives	6,701	_	_	6,701	—
10	Securities financing transaction exposures ⁽³⁾	24,366	-	_	24,366	_
11	Other differences	_	_	_	_	
12	Regulatory exposure amounts ⁽⁴⁾	591,337	426,542	26	38,356	(895)

(1) Amounts in columns b to e are not necessarily equal to those in column a, as certain items may be subject to regulatory capital requirements for several risk categories.
 (2) The initial exposure is presented in column a; columns b to e present amounts after application of credit conversion factors, where relevant.

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

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

CREDIT RISK

Template CR1 – Credit quality of assets

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

a b c d e f g a b c d e f g

				As a	t September 3	0, 2023 ⁽¹⁾					А	s at June 30, 2	2023(1)		
			carrying unts of				Allowances for		Gross o amou	, ,				Allowances for	
	Type of exposure (in millions of dollars)	Defaulted exposures	Non- defaulted exposures	Allowances / impairments	Specific allowances	General allowances	expected credit losses on IRB exposures	Net values (a + b - c)	Defaulted exposures	Non- Defaulted exposures	Allowances / impairments			expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	2,119	258,756	1,082	402	680	1,151	259,793	1,916	254,731	1,044	398	646	1,098	255,603
2	Debt securities	_	60,426	_	_	_	—	60,426	_	60,412	_	_	_	_	60,412
	Other investments	_	350	_	_	_	—	350	_	340	_	_	_	_	340
3	Off-balance sheet exposures	226	130,119	84	_	84	105	130,261	156	129,600	81	_	81	103	129,675
4	Total	2,345	449,651	1,166	402	764	1,256	450,830	2,072	445,083	1,125	398	727	1,201	446,030

а	h	C	Ь	e	f	n

				A	s at March 31,	2023(1)		
			carrying ints of	_			Allowances for	
	Type of exposure (in millions of dollars)	Defaulted exposures	Non- defaulted exposures	Allowances / impairments	Specific allowances	General allowances	expected credit losses on IRB exposures	Net values (a + b - c)
1	Loans	1,667	249,698	1,041	353	688	1,015	250,324
2	Debt securities	_	59,858	_	_	_	_	59,858
	Other investments	_	306	_	_	_	_	306
3	Off-balance sheet exposures	152	127,997	93	_	93	_	128,056
4	Total	1,819	437,859	1,134	353	781	1,015	438,544

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

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

								For the three	e-month peri	od ended						
		N	larch 31, 2024		Dec	ember 31, 202	3	Sep	tember 30, 20	23		lune 30, 2023		M	larch 31, 2023	
			Debt			Debt			Debt			Debt			Debt	
	(in millions of dollars)	Loans	securities	Total	Loans	securities	Total	Loans	securities	Total	Loans	securities	Total	Loans	securities	Total
1	Defaulted loans and debt securities at end of the previous reporting period	2,479	_	2,479	2,119	_	2,119	1,916	_	1,916	1,667	_	1,667	1,491	_	1,491
2	Loans and debt securities that have defaulted since the last reporting period	1,063	_	1,063	1,194	_	1,194	936	_	936	935	_	935	835	_	835
3	Returned to non-defaulted status	(772)	_	(772)	(713)	_	(713)	(658)	_	(658)	(611)	_	(611)	(596)	_	(596)
4	Amounts written-off	(98)	_	(98)	(122)	_	(122)	(76)	_	(76)	(77)	_	(77)	(61)	_	(61)
5	Other changes	(4)	_	(4)	1	_	1	1	_	1	2	_	2	(2)	_	(2)
6	Defaulted loans and debt securities at end of the reporting period (1 + 2 - 3 - 4 \pm 5)	2,668	_	2,668	2,479	_	2,479	2,119	_	2,119	1,916	_	1,916	1,667	_	1,667

 $^{\left(1\right)}$ The defaulted loans balance excludes off-balance sheet exposures.

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

		а	b	С	d	е	f	g
				A	As at March 31, 20	24		
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	215,700	51,726	50,530	1,583	632	_	_
2	Debt securities	51,514	_	_	_	_	_	_
	Other investments	357	_	_	_	_	_	_
3	Total	267,571	51,726	50,530	1,583	632	_	
4	Of which defaulted	2,069	655	595	14	4	_	_

	а	b	С	d	е	f	g				
	As at December 31, 2023										
(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount				
Loans	214,640	49,627	48,430	1,633	646	_	_				
Debt securities	50,260	_	_	_	_	_	_				
Other investments	339	_	_	_	_	_	—				
Total	265,239	49,627	48,430	1,633	646	—	_				
Of which defaulted	1,895	638	580	12	4	—	—				
	Loans Debt securities Other investments Total	Exposures unsecured: Gross carrying amountLoans214,640Debt securities50,260Other investments339Total265,239	Exposures unsecured:Exposures unsecured:(in millions of dollars)Gross carrying amountSecured by collateralLoans214,64049,627Debt securities50,260Other investments339Total265,23949,627	AsExposures unsecured:Exposures secured by collateral, of amountExposures collateralExposures secured by which: secured amount(in millions of dollars)(in millions of dollars)Exposures collateralcollateral amountLoans214,64049,62748,430Debt securities50,260Other investments339Total265,23949,62748,430	As at December 31, 2Exposures unsecured:Exposures secured byExposures secured byExposures secured by(in millions of dollars)(in millions of dollars)Exposures amountcollateral, of collateral, of amountExposures secured by dinancial amount(in millions of dollars)214,64049,62748,4301,633Loans214,64049,62748,4301,633Debt securities50,260Other investments339Total265,23949,62748,4301,633	As at December 31, 2023Exposures unsecured: (in millions of dollars)Exposures unsecured: Gross carrying amountExposures secured by collateral, of amountExposures secured by guarantees, of guarantees, of amountExposures secured by amountExposures secured by guarantees, of which: secured(in millions of dollars)214,64049,62748,4301,633646Debt securities50,260Other investments339Total265,23949,62748,4301,633646	As at December 31, 2023Exposures unsecured: (in millions of dollars)Exposures secured by collateral amountExposures secured by collateral amountExposures secured by dinancial guarantees, of guarantees, of amountExposures secured by financial guaranteesExposures secured by cedit derivatives(in millions of dollars)214,64049,62748,4301,633646—Debt securities50,260—————Other investments339—————Total265,23949,62748,4301,633646—				

		а	b	с	d	е	f	g				
		As at September 30, 2023 ⁽¹⁾										
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount				
1	Loans	212,444	47,889	46,686	1,599	663	—	_				
2	Debt securities	60,426	_	_	_	_	_	_				
	Other investments	350	_	_	_	—	_	_				
3	Total	273,220	47,889	46,686	1,599	663	_	_				
4	Of which defaulted	1,622	545	493	15	4	_	_				

Footnotes to this table are presented on the next page.

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

		а	b	С	d	е	f	g
				A	As at June 30, 2023	(1)		
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial quarantees	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	209,859	46,268	45,046	1,640	698		
2	Debt securities	60,412	_	_	_	_	_	_
	Other investments	340	_	_	_	_	_	_
3	Total	270,611	46,268	45,046	1,640	698	—	_
4	Of which defaulted	1,432	531	481	16	3	—	_

		As at March 31, 2023 ⁽¹⁾											
	(in millions of dollars)	Exposures unsecured: Gross carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount					
1	Loans	210,856	39,924	38,738	1,749	730	_	_					
2	Debt securities	59,858	_	_	_	_	—	_					
	Other investments	306	_	_	_	_	—	_					
3	Total	271,020	39,924	38,738	1,749	730	—	_					
4	Of which defaulted	1,214	501	449	11	4	—	_					

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

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

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

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

2 Non-central government public sector entities 6,726 9,448 6,781 1,744 1,705 20.00% 6,584 8,357 6,641 1,5 3 Multilateral development banks — # # # # # # # # # # # # # # # # <	prop ce unt RWA 17 42	nd RWA portion RWA proportion 0.70% 20.00% —%
conversion factors (CCF) and CRM ⁽²⁾ conversion factors (CCF) and CRM ⁽²⁾ RWA and RWA proportion conversion factors (CCF) and CRM ⁽²⁾ conversion factors (CCF) and CRM ⁽²⁾ conversion factors proportion conversion factors (CCF) and CRM ⁽²⁾ Asset classes	prop ce unt RWA 17 42 50 1,638 	RWA proportion 0.70% 20.00% —%
(in millions of dollars)sheet amountsheet amount1Sovereigns6,726<	unt RWA 17 42 50 1,638 — —	proportion 0.70% 20.00% —%
Asset classes and and mean bit and mean and and mean and and mean and and mean 1 Sovereigns 6,085 — 6,538 23 45 0.70% 5,492 — 5,764 2 Non-central government public sector entities 6,726 9,448 6,781 1,744 1,705 20.00% 6,584 8,357 6,641 1,5 3 Multilateral development banks — … # 1,599 810 2,471 1 <t< td=""><td>50 1,638 — —</td><td>0.70% 20.00% —%</td></t<>	50 1,638 — —	0.70% 20.00% —%
2 Non-central government public sector entities 6,726 9,448 6,781 1,744 1,705 20.00% 6,584 8,357 6,641 1,5 3 Multilateral development banks — # # # # # # # # # # <	50 1,638 — —	20.00% —%
3 Multilateral development banks		%
4 Deposit-taking institutions and banks 2,333 675 2,850 133 1,217 40.80% 1,999 810 2,471 1		
	37 1,299	10 000/
		48.80%
Of which: securities firms and other financial institutions treated as banks — — — 517 — 342 66.00% — — 472	— 311	66.00%
5 Covered bonds		—%
6 Businesses 8,590 10,618 8,511 4,567 11,957 91.40% 8,572 10,823 8,495 4,4	77 11,652	89.80%
Of which: securities firms and other financial		—%
Of which: specialized lending 2,322 1,674 2,322 746 3,335 108.70% 2,202 1,686 2,202 7	25 3,272	111.80%
7 Subordinated debt, equity and other capital instruments 350 351 871 248.70% 340 340	- 843	247.60%
	57 1,260	75.60%
	3,220	70.30%
Of which: general RRE 577 7 330 — 278 84.50% 560 6 310	264	84.90%
Of which: IPRRE 2,466 67 2,051 9 967 47.00% 2,251 70 2,022	12 992	48.80%
Of which: other RRE		%
Of which: general CRE 900 64 889 11 681 75.70% 887 64 876	12 693	78.10%
Of which: IPCRE 1,014 27 982 4 903 91.50% 956 25 924	4 850	91.50%
Of which: land acquisition, development and construction 457 325 457 34 495 100.80% 385 323 385	32 421	100.90%
10 Reverse mortgages		—%
11 Mortgage-backed securities — — — — — — — — — — — — — — — — — — —		%
12 Defaulted exposures 66 15 62 2 77 117.80% 77 4 72	4 87	114.60%
13 Other assets ⁽³⁾ 14,618 — 14,618 — 5,220 35.70% 15,310 — 15,310	— 5,657	37.00%
14 Total 45,424 23,957 45,472 7,215 25,732 48.80% 44,647 23,066 44,621 6,9	53 25,698	49.80%

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

		а	b	с	d	е	f
				As at Marc	ch 31, 2023		
		conversi	before credit on factors nd CRM ⁽²⁾	conversi	s post credit on factors nd CRM ⁽²⁾	RWA ar	
	(in millions of dollars)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA proportion
-	Asset classes	Sheet amount	Sheet amount	Sheet amount	Sheet amount	RWA	рюронион
1	Sovereigns	2,684	_	2,914	24	_	%
2	Non-central government public sector entities	6,808	8,573	6,844	1,431	1.655	20.00%
3	Multilateral development banks						-%
4	Deposit-taking institutions and banks	2,343	742	2,801	171	1,447	48.70%
	Of which: securities firms and other financial institutions treated as banks	_	_	458	_	302	65.90%
5	Covered bonds	_	_	_	_	_	—%
6	Businesses	8,356	10,422	8,273	4,327	11,408	90.50%
	Of which: securities firms and other financial institutions treated as businesses	_	_	_	_	_	—%
	Of which: specialized lending	2,042	1,801	2,042	772	3,101	110.20%
7	Subordinated debt, equity and other capital instruments	306	_	306	_	757	23.30%
8	Regulatory retail portfolios	1,212	2,625	959	675	1,241	75.90%
9	Real estate	4,946	521	4,451	64	3,129	69.30%
	Of which: general RRE	606	3	346	_	275	79.50%
	Of which: IPRRE	2,178	92	1,987	15	977	48.80%
	Of which: other RRE	1	_	1	_	_	60.00%
	Of which: general CRE	945	64	933	11	744	78.80%
	Of which: IPCRE	923	28	890	4	800	89.50%
	Of which: land acquisition, development and construction	295	333	295	33	333	101.60%
10	Reverse mortgages	_	_	_	_	_	—%
11	Mortgage-backed securities	_	_	_	_	—	—%
12	Defaulted exposures	78	4	72	4	87	115.30%
13	Other assets ⁽³⁾	15,466		15,466	_	5,503	35.60%
14	Total	42,199	22,887	42,086	6,696	25,227	51.70%

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

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

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

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

	Regulatory portfolio / Risk weight													As a	t Marc	:h 31, 2	2024												
	(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	9,066			—						_									—				_				—	9,066
2	Non-central government public sector entities	—			8,763															—				_				—	8,763
3	Multilateral development banks	—			—		_													—				_				—	<u> </u>
4	Deposit-taking institutions and banks				2,404		519		_		62					_				—				119				492	3,596
	Of which: securities firms and other financial institutions treated as banks				_		32		_		-					_				_				_				492	524
5	Covered bonds				_		_		_		_					_				_				_				_	
6	Businesses				1,149						441			_		494	1,659	745		7,783			2,318	47				_	14,636
	Of which: securities firms and other financial institutions treated as businesses				38									-		-				_				-				_	38
	Of which: specialized lending				_						_					_	1,659			250			2,318	_				_	4,227
7	Subordinated debt, equity and other capital	_			_															_				5	352			_	357
8	Regulatory retail portfolios				_	_	_	_	_	_	_	_	_	_	_	2,008	_	_	_	41	_	_	_	_				_	2,049
9	Real estate	—		_	126	10	213	412	6	704	767	_	336	_	350	317	_	156	525	711	3	36	_	186	_		_	100	4,958
	Of which: general RRE	—		_	22	10	34	45	6		4			_	_	215	_	_		—			_	_	_		_	2	338
	Of which: IPRRE	—		_			179	367		704	763		13			3	_				3		_	59	_		_	—	2,091
	Of which: other RRE	—		_			_	_	_	_		_	_			_	_				_		_	_	_		_	—	<u> </u>
	Of which: general CRE	_		_	104		_		_			_	323	-		99	_	156		136			_	_	_	-	_	98	916
	Of which: IPCRE	_	_	_											350				525			36	_	117	_	_	—	—	1,028
	Of which: land acquisition, development and construction	_	_	_																575			_	10	_	_	_	_	585
10	Reverse mortgages						_	_		_			_							—				_				—	<u> </u>
11	Mortgage-backed securities				—	_	_	_	_	_		_	_	_	_	_	_	-		—	_	_	_	_				—	<u> </u>
12	Defaulted exposures										_									11				56				_	67
13	Other assets ⁽²⁾	9,165			1															5,245							_	_	14,411
14	Total	18,231		_	12,443	10	732	412	6	704	1,270	_	336	_	350	2,819	1,659	901	525	13,791	3	36	2,318	413	352		_	592	57,903

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

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

Regulatory portfolio / Risk weight													As at [Decem	ber 31	, 2023												
(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1 Sovereigns	6,015			_						_									_				_				_	6,015
2 Non-central government public sector entities	—			8,579						_									_				_				_	8,579
3 Multilateral development banks	60			_		-				_									_				_				_	60
4 Deposit-taking institutions and banks				1,380		460				52					-				_				331				511	2,734
Of which: securities firms and other financial institutions treated as banks				_		1		_		_					_				_				_				512	513
5 Covered bonds				_		_		-		_					_				_				_				_	
6 Businesses				1,097						534			_		513	1,468	702		7,657			1,806	48				_	13,825
Of which: securities firms and other financial institutions treated as businesses				_						_			_		_				_				_				_	_
Of which: specialized lending				_						_					_	1,469			376			1,806	_				_	3,651
7 Subordinated debt, equity and other capital	—			_															_				_	334			5	339
8 Regulatory retail portfolios				_	_	_	_	_	_	_	_	_	_	_	2,073	-	_	_	80	_	_	-	_				_	2,153
9 Real estate	—	_	_	116	14	207	407	6	700	784	_	334	_	343	310	-	158	494	734	9	31	-	233	—	-	_	99	4,979
Of which: general RRE	—	—	—	17	14	26	52	6		4			—	—	213	_	—		—			_	—	_	_	—	3	335
Of which: IPRRE	—	_	_			181	355		700	780		15			2	-				9		-	76	—	-	_	_	2,118
Of which: other RRE	—	_	_			_	_	_	_		-	_			_	_				_		_	_	_	_	—	_	—
Of which: general CRE	—	_	_	99		_		_		_	-	319	-		95	_	158		153			_	_	_	_	—	96	920
Of which: IPCRE	—		_											343				494			31	_	148	_	_	—	_	1,016
Of which: land acquisition, development and construction	_		_																581				9	_		_	_	590
10 Reverse mortgages						-			_			_							_				_				_	—
11 Mortgage-backed securities				_	-	_			_	_	_	_	_		-	_	-		_		-	_	_				_	—
12 Defaulted exposures										_									47				23				_	70
13 Other assets ⁽²⁾	8,876			467															4,981							_	_	14,324
14 Total	14,951	_	_	11,639	14	667	407	6	700	1,370	_	334	_	343	2,896	1,468	860	494	13,499	9	31	1,806	635	334		—	615	53,078

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

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

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

Template CR5 – Standardized approach – Exposures by asset classes and risk weights ⁽¹⁾ (c	y asset classes and risk weights ⁽¹⁾ (continued)
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	Regulatory portfolio / Risk weight													As at §	Septerr	nber 30	, 2023												
	(in millions of dollars)	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1,250%	Other	Total
1	Sovereigns	6,336			225						_									_				_				—	6,561
2	Non-central government public sector entities	-			8,525						_									_				_				—	8,525
3	Multilateral development banks	_			_		_				_									_				_				_	_
4	Deposit-taking institutions and banks				1,697		480		_		42					_				_				247				517	2,983
	Of which: securities firms and other financial institutions treated as banks				_		_		_		_					_				_				_				517	517
5	Covered bonds				_		_		_		_									_				_				_	_
6	Businesses				1,202						463			_		464	1,104	715		7,440			1,642	48				_	13,078
	Of which: securities firms and other financial institutions treated as businesses				_						_			_		_				_				_				_	_
	Of which: specialized lending				_						8					_	1,104			314			1,642	_				_	3,068
7	Subordinated debt, equity and other capital	_			_															_				_	346			5	351
8	Regulatory retail portfolios				_	_	_	_	_	_	_	_	_	_	_	1,691	_	_	_	49	_	_	_	_				_	1,740
9	Real estate	_	_	_	106	14	208	434	4	625	795	_	324	_	329	98	_	161	504	670	4	31	_	245	_	_	_	215	4,767
	Of which: general RRE	_	_	_	16	14	28	47	4		4			_	1	_	_	_		1			_	_	_	_	-	215	330
	Of which: IPRRE	_	_	_			180	387		625	791		10			3	_				4		_	60	_	_	-	_	2,060
	Of which: other RRE	_	_	_			_	_	_	_		_	_			_	_				_		_	_	_	_	-	_	_
	Of which: general CRE	_	_	_	90		_		_		_	_	314	_		95	_	161		186			_	54	_	_	-	_	900
	Of which: IPCRE	_	_	_											328				504			31	_	123	_	_	-	_	986
	Of which: land acquisition, development and construction	_	_	_																483			_	8	_	_	_	_	491
10	Reverse mortgages						_	_		_			_							_				_				_	_
11	Mortgage-backed securities				_	_	_	_	_	_	_	_	_	—	_	_	_	—	_	_	_	_	_	_				—	_
12	Defaulted exposures										_									41				23				_	64
13	Other assets ⁽²⁾	8,930			585															5,103							_	_	14,618
14	Total	15,266	_	_	12,340	14	688	434	4	625	1,300	_	324	_	329	2,253	1,104	876	504	13,303	4	31	1,642	563	346	_	-	737	52,687

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

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

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

	Regulatory portfolio / Risk weight													As	at June	e 30, 20	023												
	(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	5,571			210						_									_				_				_	5,781
2	Non-central government public sector entities	_			8,191															_				_				_	8,191
3	Multilateral development banks	_			_		_				_									_				_				_	
4	Deposit-taking institutions and banks				1,336		370		_		112					_				1				368				471	2,658
	Of which: securities firms and other financial institutions treated as banks				_		_		_		_					_				_				_				471	471
5	Covered bonds				_				_							—				_				_				_	
6	Businesses				1,421						679			_		385	865	796		7,040			1,738	48				_	12,972
	Of which: securities firms and other financial institutions treated as businesses				_									_		_				_				_				_	_
	Of which: specialized lending				_						8					—	865			316			1,738	—				_	2,927
7	Subordinated debt, equity and other capital	—			_															_				_	8			332	340
8	Regulatory retail portfolios				_	_			_			_	_	-		1,628	_	_		39	_		_	_				_	1,667
9	Real estate	—	_	_	84	15	182	378	3	607	837	_	334	_	318	98	_	154	465	585	4	24	_	286	_	_	_	204	4,578
	Of which: general RRE	_	_	_	15	15	24	44	3		3			_	1	—	_	1		_			_	_	_	_	_	204	310
	Of which: IPRRE	_	_	_			158	334		607	834		13			2	—				4		_	83	_	_	_	_	2,035
	Of which: other RRE	_	_	_					_			—	_			—	—				_		_	_	_	_	_	_	
	Of which: general CRE	_	_	_	69		_		_		_	_	321	_		96	_	153		175			_	73	_	_	_	_	887
	Of which: IPCRE	_	_	_											317				465			24	_	122	_	_	_	_	928
	Of which: land acquisition, development and construction	_	_	_																410			-	8	_	_	_	_	418
10	Reverse mortgages						_	_	_	_			_							_				_				_	
11	Mortgage-backed securities				_	_			_			_	_	-		—	_	_		—	_		_	_				_	
12	Defaulted exposures										_									53				23				_	76
13	Other assets ⁽²⁾	9,027			783															5,501							_	_	15,311
14	Total	14,598	_	_	12,025	15	552	378	3	607	1,628	_	334	_	318	2,111	865	950	465	13,219	4	24	1,738	725	8	_	_	1,007	51,574

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

		а	b	С	d
			As at June	30, 2023	
		On-balance sheet	Off-balance sheet	Weighted average	Exposure (post-CCF
	Risk weight	exposure	exposure (pre-CCF)	CCF ⁽³⁾	and post-CRM) ⁽⁴⁾
1	Less than 40%	25,078	9,209	26%	27,567
2	40% - 70%	2,725	1,022	42%	3,363
3	75% - 80%	2,075	3,565	32%	2,976
4	85%	908	275	28%	951
5	90% - 100%	11,478	6,907	33%	13,682
6	105% - 130%	1,436	1,284	42%	1,970
7	150%	615	804	23%	733
8	250%	332		—%	332
9	400%	—		—%	
10	1,250%		—	—%	_
11	Total exposures	44,647	23,066	31%	51,574

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

	Regulatory portfolio / Risk weight													As a	at Marc	h 31, 2	023												
	(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	2,938			_						-									_				-				_	2,938
2	Non-central government public sector entities	—			8,275						-									—				-				_	8,275
3	Multilateral development banks	_			_		_				_									—				_				_	_
4	Deposit-taking institutions and banks				1,567		413		_		92					_				_				441				457	2,970
	Of which: securities firms and other financial institutions treated as banks				_		1		_		_					_				_				_				458	459
5	Covered bonds				—		_		_		-					_				—				-				_	
6	Businesses				1,359						422			_		293	937	871		7,093			1,578	48				_	12,601
	Of which: securities firms and other financial institutions treated as businesses				_						_			_		_				_				_				_	_
	Of which: specialized lending				_						-					—	937			299			1,578	_				_	2,814
7	Subordinated debt, equity and other capital	—			—															—				-	306			_	306
8	Regulatory retail portfolios				—	_	_	_	_	_	_	_		-	_	1,573	_	_	_	61	_	_	_	_				_	1,634
9	Real estate	—		_	90	15	192	373	4	598	841	_	362	_	308	57	_	195	476	519	5	26	_	253	-		—	202	4,516
	Of which: general RRE	—		_	20	15	32	62	4		6			_	2	_	_	2		1			_	_	_		—	202	346
	Of which: IPRRE	—		_			160	311		598	835		10			3	_				5		_	80	_		—	_	2,002
	Of which: other RRE	—		_			_	_	_	_		_	1			_	_				-		_	_	_		—	_	1
	Of which: general CRE	_		_	70		_		_		_	-	351	_		53	—	193		200			_	77	_		_	_	944
	Of which: IPCRE	_		_											307				476			26	_	86	_		_	_	895
	Of which: land acquisition, development and construction	_	_	_																317			_	10	_	_	_	_	327
10	Reverse mortgages						_	_		_										—				-				_	—
11	Mortgage-backed securities				_	_	_	_	_	—	_	-		_	_	_	—	_	_	_	_	_	_	_				_	_
12	Defaulted exposures										-									52				24				_	76
13	Other assets ⁽²⁾	9,545			522															5,399							_	_	15,466
14	Total	12,483	_	_	11,813	15	605	373	4	598	1,355	_	362	_	308	1,923	937	1,066	476	13,124	5	26	1,578	766	306	_	_	659	48,782

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

		а	b	С	d
			As at Marc	h 31, 2023	
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM) ⁽⁴⁾
1	Less than 40%	22,917	9,487	25%	25,288
2	40% - 70%	2,517	871	109%	3,086
3	75% - 80%	1,212	3,244	79%	1,923
4	85%	1,750	755	98%	2,003
5	90% - 100%	11,580	6,437	98%	13,600
6	105% - 130%	1,256	1,340	100%	1,811
7	150%	661	753	95%	765
8	250%	306	_	—%	306
9	400%	_	_	—%	
10	1,250%	—	—	—%	_
11	Total exposures	42,199	22,887	68%	48,782

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

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

⁽³⁾ Weights are based on off-balance sheet exposure (pre-CCF).

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

As at March 31, 2024

		а	b	с	d	е	f	g	h	i	j	k	I
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	0.00 to < 0.15	34,582	2,356	46.78%	85,534	0.02%	31	28.83%	2.7	6,325	7.39%	4	N/A
	0.15 to < 0.25	_	_	%	_	%	_	%	_	_	%	_	N/A
	0.25 to < 0.50	28	_	%	28	0.27%	1	50.00%	1.9	14	49.84%	_	N/A
	0.50 to < 0.75		_	%	_	%	_	%	_	_	%	_	N/A
Exposures related to sovereign borrowers	0.75 to < 2.50		_	%	_	%	_	—%	_	_	%	_	N/A
sovereign borrowers	2.50 to < 10.00	_	_	%	_	%	_	%	_	_	%	_	N/A
	10.00 to < 100.00		_	%	_	%	_	%	_	_	%	_	N/A
	100.00 (default)		_	%	_	%	_	—%	_	_	%	_	N/A
	Sub-total	34,610	2,356	46.78%	85,562	0.02%	32	28.84%	2.7	6,339	7.41%	4	9
	0.00 to < 0.15	-	_	%	_	%	_	—%	—	_	—%	_	N/A
	0.15 to < 0.25	—	—	%	—	%	—	%	—	_	—%	_	N/A
	0.25 to < 0.50	—	—	%	—	%	—	%	—	_	—%	_	N/A
F 1.4.14	0.50 to < 0.75	—	—	%	—	%	—	%	—	_	—%	_	N/A
Exposures related to financial institutions	0.75 to < 2.50	—	—	%	—	%	—	%	—	_	—%	_	N/A
	2.50 to < 10.00	_	—	%	—	%	_	—%	—	_	—%	_	N/A
	10.00 to < 100.00		_	%	_	%	_	%	_	_	%	_	N/A
	100.00 (default)		_	%	_	%	_	%	_	_	%	_	N/A
	Sub-total	_	—	%	_	—%	_	—%	_	_	—%	_	_
	0.00 to < 0.15	376	155	59.75%	455	0.07%	1,773	33.83%	1.5	41	9.02%	_	N/A
	0.15 to < 0.25	2,798	1,753	34.32%	2,884	0.21%	31,718	24.92%	1.5	461	15.99%	1	N/A
	0.25 to < 0.50	6,728	4,065	36.48%	7,461	0.34%	14,057	26.38%	1.8	1,895	25.39%	7	N/A
	0.50 to < 0.75	6,637	2,536	37.17%	6,912	0.57%	4,148	24.27%	1.7	2,030	29.37%	10	N/A
Exposures related to businesses	0.75 to < 2.50	22,794	6,292	34.10%	22,688	1.43%	12,606	24.64%	1.8	9,599	42.31%	80	N/A
buenroood	2.50 to < 10.00	9,239	2,148	36.90%	8,840	4.31%	3,940	23.31%	1.7	4,972	56.24%	89	N/A
	10.00 to < 100.00	1,628	316	37.92%	1,547	19.23%	749	35.35%	1.6	2,281	147.45%	117	N/A
	100.00 (default)	1,274	196	16.70%	1,100	100.00%	586	25.18%	1.2	1,393	126.64%	216	N/A
	Sub-total	51,474	17,461	35.61%	51,887	4.19%	69,577	25.04%	1.7	22,672	43.69%	520	349
Total non-retail clients – AIRB		86,084	19,817	37.70%	137,449	1.59%	69,609	27.41%	2.4	29,011	21.11%	524	358

As at December 31, 2023

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

As at September 30, 2023

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

As at June 30, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	0.00 to < 0.15	35,542	2,509	47.02%	81,531	0.02%	106	29.80%	2.8	7,131	8.75%	5	N/A
	0.15 to < 0.25	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	0.25 to < 0.50	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	0.50 to < 0.75	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
Exposures related to sovereign borrowers	0.75 to < 2.50	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
sovereigh borrowers	2.50 to < 10.00	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	10.00 to < 100.00	_	1	30.04%	_	25.01%	1	71.97%	1.0	1	372.05%	_	N/A
	100.00 (default)	_	_	—%	_	%	_	—%	_	_	%	_	N/A
	Sub-total	35,542	2,510	47.02%	81,531	0.02%	107	29.80%	2.8	7,132	8.75%	5	33
	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
Exposures related to financial institutions	0.75 to < 2.50	_	—	—%	—	%	—	—%	—	_	—%	—	N/A
	2.50 to < 10.00	_	—	—%	—	%	—	—%	—	_	—%	—	N/A
	10.00 to < 100.00	_	—	—%	—	%	—	—%	—	_	—%	—	N/A
	100.00 (default)	—	—	—%	—	—%	—	—%	—		—%	—	N/A
	Sub-total	_	_	—%	_	—%	_	—%	—	_	—%	—	_
	0.00 to < 0.15	403	170	56.54%	484	0.07%	2,235	34.32%	1.4	45	9.38%	—	N/A
	0.15 to < 0.25	2,763	1,622	33.22%	2,870	0.21%	30,780	25.23%	1.6	472	16.45%	1	N/A
	0.25 to < 0.50	6,362	3,866	36.63%	7,186	0.34%	16,736	25.72%	1.8	1,723	23.97%	6	N/A
Evenewire related to	0.50 to < 0.75	6,655	2,888	35.70%	6,829	0.56%	6,396	23.99%	1.7	1,967	28.81%	9	N/A
Exposures related to businesses ⁽⁴⁾	0.75 to < 2.50	20,588	6,025	34.25%	20,598	1.41%	17,080	24.94%	1.8	8,867	43.05%	73	N/A
	2.50 to < 10.00	8,132	1,651	36.11%	7,588	4.54%	5,954	23.15%	1.7	4,204	55.40%	80	N/A
	10.00 to < 100.00	1,260	183	36.11%	1,184	19.75%	1,067	43.43%	1.6	2,130	179.92%	115	N/A
	100.00 (default)	849	99	16.80%	717	100.00%	533	26.41%	1.3	959	133.67%	150	N/A
	Sub-total	47,012	16,504	35.34%	47,456	3.49%	80,781	25.23%	1.7	20,367	42.92%	434	110
Total non-retail clients – AIRB		82,554	19,014	37.57%	128,987	1.30%	80,888	28.12%	2.4	27,499	21.32%	439	143

As at March 31, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	0.00 to < 0.15	36,241	2,951	43.55%	76,013	0.02%	103	30.01%	4.2	9,043	11.90%	5	N/A
	0.15 to < 0.25	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
	0.25 to < 0.50	_	_	%	_	—%	_	—%	_	—	—%	-	N/A
	0.50 to < 0.75	_	_	%	_	—%	_	—%	_	—	—%	-	N/A
Exposures related to sovereign borrowers	0.75 to < 2.50	_	_	%	_	—%	_	—%	_	—	—%	-	N/A
severeign seriewere	2.50 to < 10.00	_	_	%	_	—%	_	—%	_	—	—%	-	N/A
	10.00 to < 100.00	1	8	41.73%	4	24.63%	1	73.50%	1.0	16	379.12%	1	N/A
	100.00 (default)	_	—	—%	_	—%	_	—%	—	_	—%	_	N/A
	Sub-total	36,242	2,959	43.55%	76,017	0.02%	104	30.01%	4.2	9,059	11.92%	6	38
	0.00 to < 0.15	_	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.15 to < 0.25	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	0.25 to < 0.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
E 14.14	0.50 to < 0.75	_	—	—%	—	—%	—	—%	—	—	—%	_	N/A
Exposures related to financial institutions	0.75 to < 2.50	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	2.50 to < 10.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	10.00 to < 100.00	—	—	—%	—	—%	—	—%	—	—	—%	—	N/A
	100.00 (default)		_	—%	—	—%	_	—%	_	_	—%	_	N/A
	Sub-total		_	—%	—	—%	_	—%	_	_	—%	_	
	0.00 to < 0.15	602	186	51.12%	686	0.10%	3,353	29.77%	3.9	84	12.27%	—	N/A
	0.15 to < 0.25	3,167	1,908	33.61%	3,286	0.22%	30,256	24.87%	3.4	724	22.03%	2	N/A
	0.25 to < 0.50	6,325	3,794	36.86%	7,065	0.34%	15,976	24.87%	3.1	1,971	27.89%	6	N/A
	0.50 to < 0.75	6,809	2,960	34.82%	7,057	0.57%	5,510	24.13%	3.4	2,489	35.28%	10	N/A
Exposures related to businesses ⁽⁴⁾	0.75 to < 2.50	20,063	5,950	34.40%	19,899	1.40%	18,911	24.57%	3.5	9,844	49.46%	68	N/A
	2.50 to < 10.00	8,266	1,826	35.32%	7,649	4.53%	6,548	22.87%	3.7	4,722	61.73%	79	N/A
	10.00 to < 100.00	1,313	262	34.16%	1,221	19.22%	1,279	39.75%	3.8	2,177	178.29%	106	N/A
	100.00 (default)	677	95	16.71%	561	100.00%	607	27.98%	3.2	727	129.61%	130	N/A
	Sub-total	47,222	16,981	35.15%	47,424	3.15%	82,440	24.80%	3.5	22,738	47.95%	401	124
Total non-retail clients – AIRB		83,464	19,940	36.83%	123,441	1.23%	82,544	28.01%	3.9	31,797	25.76%	407	162

As at March 31, 2024

		а	b	с	d	е	f	g	h	i	j	k	I
		Original on-balance sheet gross	Off-balance sheet exposures	Average	EAD post-CRM and	Average	Number of	Average	Average		RWA	Expected	
(in millions of dollars)	PD scale (%)	exposure	pre-CCF	CCF	post-CCF	PD	debtors	LGD	maturity ⁽¹⁾	RWA	proportion	loss ⁽²⁾	Provisions ⁽³⁾
	0.00 to < 0.15	6,422	19	40.00%	1,116	0.08%	44,469	41.11%	N/A	95	8.44%	-	N/A
	0.15 to < 0.25	7,529	14	40.00%	358	0.19%	44,698	74.77%	N/A	107	29.82%	1	N/A
	0.25 to < 0.50	3,092	10	40.00%	-	0.47%	145	21.84%	N/A	-	16.21%	-	N/A
Exposures related to	0.50 to < 0.75	9,263	60	40.00%	79	0.60%	29,941	38.92%	N/A	29	37.13%	-	N/A
residential mortgage loans	0.75 to < 2.50	11,744	306	40.00%	112	1.51%	30,634	42.14%	N/A	85	75.26%	1	N/A
Insured exposures	2.50 to < 10.00	2,358	32	40.00%	36	4.39%	9,294	40.06%	N/A	44	124.25%	1	N/A
	10.00 to < 100.00	481	1	40.00%	8	24.98%	2,358	42.29%	N/A	21	265.48%	1	N/A
	100.00 (default)	295	7	40.00%	4	100.00%	1,745	31.85%	N/A	14	362.91%	—	N/A
	Sub-total	41,184	449	40.00%	1,713	0.66%	163,284	48.07%	N/A	395	23.05%	4	8
	0.00 to < 0.15	36,217	19,675	65.43%	47,974	0.08%	554,685	12.76%	N/A	1,269	2.64%	5	N/A
	0.15 to < 0.25	29,603	9,312	69.11%	35,680	0.21%	286,751	14.10%	N/A	2,550	7.15%	10	N/A
	0.25 to < 0.50	9,994	45	41.23%	10,012	0.34%	25	17.15%	N/A	1,365	13.63%	6	N/A
Exposures related to	0.50 to < 0.75	18,677	4,522	65.71%	21,569	0.54%	178,917	15.41%	N/A	2,951	13.68%	18	N/A
residential mortgage loans	0.75 to < 2.50	18,470	2,584	62.58%	19,972	1.25%	127,515	17.08%	N/A	5,110	25.59%	43	N/A
Lipipourod expegures	2.50 to < 10.00	3,578	340	57.30%	3,737	4.21%	29,428	16.63%	N/A	1,725	46.17%	26	N/A
Uninsured exposures	10.00 to < 100.00	934	57	50.29%	954	21.64%	10,528	23.92%	N/A	1,102	115.53%	52	N/A
	100.00 (default)	400	29	9.15%	399	100.00%	6,642	18.51%	N/A	673	168.66%	20	N/A
	Sub-total	117,873	36,564	66.03%	140,297	0.91%	1,194,491	14.63%	N/A	16,745	11.94%	180	69
	0.00 to < 0.15	2,744	24,463	46.84%	14,203	0.08%	2,148,271	82.27%	N/A	579	4.07%	9	N/A
	0.15 to < 0.25	595	3,999	41.63%	2,259	0.20%	524,458	85.44%	N/A	207	9.17%	4	N/A
	0.25 to < 0.50	681	2.048	55.65%	1,821	0.34%	266,779	79.61%	N/A	239	13.15%	5	N/A
	0.50 to < 0.75	1.103	1.583	34.39%	1.647	0.59%	224.990	83.23%	N/A	344	20.90%	8	N/A
Other retail client exposures	0.75 to < 2.50	1,274	1,496	32.36%	1,759	1.24%	302,669	84.48%	N/A	651	37.01%	18	N/A
(QRRCE)	2.50 to < 10.00	2,165	1.010	25.36%	2,422	3.34%	334,639	78.49%	N/A	1,729	71.40%	63	N/A
	10.00 to < 100.00	748	153	27.04%	789	18.64%	145.639	63.51%	N/A	1,274	161.39%	93	N/A
	100.00 (default)	124	7	9.20%	124	100.00%	85,159	79.13%	N/A	362	290.88%	70	N/A
	Sub-total	9.434	34.759	44.85%	25.024	1.62%	4.032.604	81.60%	N/A	5.385	21.52%	270	371
	0.00 to < 0.15	535	2,809	47.63%	1,767	0.08%	36,765	66.89%	N/A	256	14.46%	1	N/A
	0.15 to < 0.25	629	1,226	49.05%	1,077	0.18%	21,585	64.15%	N/A	267	24.76%	1	N/A
	0.25 to < 0.50	1.300	1,699	51.83%	1.885	0.35%	45.275	68.64%	N/A	738	39.13%	4	N/A
	0.50 to < 0.75	784	891	44.01%	1,002	0.57%	32,256	69.31%	N/A	538	53.72%	4	N/A
SMEs similar to other retail	0.30 to < 0.73	2,733	1,254	50.26%	2,878	1.37%	46,448	58.41%	N/A	1,873	65.11%	24	N/A
client exposures	2.50 to < 10.00	1.055	339	49.84%	1.117	4.58%	24,524	74.26%	N/A	1,075	107.29%	36	N/A
	10.00 to < 100.00	348	60	21.95%	303	22.23%	9,669	60.46%	N/A	405	133.57%	40	N/A
	100.00 (default)	193	27	8.35%	149	100.00%	6,068	55.57%	N/A	454	305.23%	40	N/A
	Sub-total	7,577	8.305	48.51%	10.178	3.17%	222.590	65.21%	N/A N/A	5.729	56.29%	157	162
	0.00 to < 0.15	1,233	626	73.86%	1,625	0.10%	65,238	62.62%	N/A	258	15.90%	137	N/A
	0.15 to < 0.25	915	18	63.44%	812	0.10%	69,993	85.88%	N/A	236	34.68%	1	N/A
	0.15 to < 0.25		18	67.19%	922	0.32%	,		N/A	235	25.51%	1	N/A
		1,363 1,217	140 67	67.19% 60.07%	922	0.32%	77,840 44,697	45.24% 38.74%	N/A N/A	235 371	25.51%	1	N/A N/A
Other retail client exposures	0.50 to < 0.75				,		,					-	N/A N/A
(non-QRRCE)	0.75 to < 2.50	5,926	35	58.24%	5,671	1.94%	291,960	39.57%	N/A	2,782	49.05%	44	
except SMEs	2.50 to < 10.00	1,130	10	55.90%	871	4.22%	64,493	43.41%	N/A	546	62.62%	16	N/A
	10.00 to < 100.00	360	2	67.42%	263	24.06%	33,145	43.66%	N/A	275	104.52%	27	N/A
	100.00 (default)	120		5.60%	70	100.00%	20,337	48.72%	N/A	231	329.91%	16	N/A
	Sub-total	12,264	898	70.73%	11,485	2.56%	667,703	46.91%	N/A	4,980	43.36%	109	73
Total retail clients – AIRB		188,332	80,975	55.13%	188,697	1.22%	6,280,672	28.51%	N/A	33,234	17.61%	720	683

As at December 31, 2023

Original on-balance sheet gross exposures Off-balance sheet gross pre-CCF EAD post-CRM post-CRM post-CRM Number of debtors Average LGO Number of debtors Average LGO Number of debtors Average LGO Number of multimation (in millions of dollars) PD scale (%) PD scale (%) exposures exposures Average pre-CCF PD Number of debtors Average post-CRM Number of debtors Average pre-CCF Number of debtors Average pre-CCF Number of debtors Average post-CRM Number of debtors Average pre-CCF Number of debtors Average post-CRM Number of debtors Number of dubtors Num	y ⁽¹⁾ RWA 110 112 — 32	29.37%	Expected loss ⁽²⁾	
Exposures related to residential mortgage loans 0.00 to < 0.15	110 112 — 32	8.26% 29.37%		Provisions ⁽³⁾
Exposures related to residential mortgage loans 0.15 to < 0.25 7,632 14 40.00% 380 0.19% 45,911 73.76% NAA 0.25 to < 0.50	112 	29.37%	_	N/A
Exposures related to residential mortgage loans 0.25 to < 0.50 2,858 8 40.00% 0.46% 145 36.38% NAA Insured exposures 0.50 to < 0.75			1	N/A
Exposures related to residential mortgage loans 0.50 to < 0.75 9,094 35 40.00% 86 0.59% 30,478 40.00% NAA Insured exposures 0.75 to < 2.50	32	26.63%		N/A
residential mortgage loans 0.75 to < 2.50 11,055 321 40.00% 111 1.47% 30,827 42.19% NAA Insured exposures 2.50 to < 10.00			_	N/A
Insured exposures 2.50 to < 10.00 10.00 to < 100.00 (default) 2.345 29 28 40.00% 40.00% 8 23.87% 2 1.408 44.49% NAA A4.49% NAA NA Sub-total 39,832 433 40.00% 2 100.00% 1,641 28.69% NAA Sub-total 39,832 433 40.00% 1,955 0.51% 163,514 46.95% NAA 0.00 to < 0.15			1	N/A
Insured exposures 10.00 to < 100.00 383 2 40.00% 8 23.87% 1,408 44.49% NAA Insured exposures 100.00 (default) 293 8 40.00% 2 100.00% 1,641 28.69% NA Sub-total 39,832 433 40.00% 1,955 0.51% 163,514 46.95% NA 0.00 to < 0.15			1	N/A
Induction 100.00 (default) 293 8 40.00% 2 100.00% 1,641 28.69% N/A Sub-total 39,832 433 40.00% 1,955 0.51% 163,514 46.95% N/A 0.00 to < 0.15	22		1	N/A
Sub-total 39,832 433 40.00% 1,955 0.51% 163,514 46.95% N/A 0.00 to < 0.15	7		_	N/A
Exposures related to residential mortgage loans 0.00 to < 0.15 35,984 18,929 64.96% 46,946 0.08% 547,170 12.91% N/A 0.15 to < 0.25	408		4	61
Exposures related to residential mortgage loans 0.15 to < 0.25 33,599 9,306 68.38% 39,581 0.21% 292,113 14.43% N/A 0.25 to < 0.50			4	N/A
Exposures related to residential mortgage loans 0.25 to < 0.50 6,725 33 42.29% 6,739 0.38% 25 18.69% N/A Uninsured exposures 0.50 to < 0.75	2,850		12	N/A
Exposures related to residential mortgage loans 0.50 to < 0.75 19,979 4,492 65.28% 21,823 0.54% 181,263 15.78% N/A Uninsured exposures 0.75 to < 2.50	1,174		5	N/A
residential mortgage loans 0.75 to < 2.50 19,710 2,511 61.80% 20,149 1.23% 126,852 17.49% N/A Uninsured exposures 2.50 to < 10.00			19	N/A
Uninsured exposures 2.50 to < 10.00 3,547 346 56.07% 3,706 4.14% 28,531 16.78% N/A 10.00 to < 100.00			44	N/A
Oninsured exposures 10.00 to < 100.00 847 57 52.52% 869 21.17% 6,664 21.12% N/A 100.00 (default) 351 26 7.10% 350 100.00% 6,074 18.53% N/A Sub-total 118,742 35,700 65.50% 140,163 0.86% 1,188,692 14.89% N/A 0.00 to < 0.15	1,702		26	N/A
100.00 (default) 351 26 7.10% 350 100.00% 6,074 18.53% N/A Sub-total 118,742 35,700 65.50% 140,163 0.86% 1,188,692 14.89% N/A 0.00 to < 0.15 2,838 24,481 47.24% 14,401 0.08% 2,163,069 82.92% N/A 0.15 to < 0.25 621 3,825 41.50% 2,208 0.20% 502,817 86.47% N/A 0.25 to < 0.50 703 2,059 55.79% 1,852 0.33% 267,264 79.86% N/A 0.50 to < 0.75 1,135 1,546 34.51% 1,669 0.58% 222,492 83.87% N/A Other retail client exposures (QRRCE) 0.75 to < 2.50 1,294 1,482 32.38% 1,774 1.23% 303,874 85.40% N/A	902		40	N/A
Sub-total 118,742 35,700 65.50% 140,163 0.86% 1,188,692 14.89% N/A 0.00 to < 0.15			19	N/A
0.00 to < 0.15 2,838 24,481 47.24% 14,401 0.08% 2,163,069 82.92% N/A 0.15 to < 0.25	16.650		169	42
0.15 to < 0.25 0.25 to < 0.50 621 703 3,825 2,059 41.50% 55.79% 2,208 1,852 0.20% 50,2817 86.47% 79.86% N/A Other retail client exposures (QRRCE) 0.50 to < 0.75	589		11	N/A
0.25 to < 0.50 703 2,059 55.79% 1,852 0.33% 267,264 79.86% N/A Other retail client exposures (QRRCE) 0.50 to < 0.75	205		4	N/A
Other retail client exposures (QRRCE) 0.50 to < 0.75 0.75 to < 2.50 1,135 1,546 34.51% 1,669 0.58% 222,492 83.87% N/A 0.00 to < 0.75			5	N/A
Other retail client exposures (QRRCE) 0.75 to < 2.50 1,294 1,482 32.38% 1,774 1.23% 303,874 85.40% N/A 2.50 to < 10.00			8	N/A
(QRRCE) 2.50 to < 10.00 2,125 975 25.55% 2,374 3.32% 314,702 79.32% N/A			18	N/A
			62	N/A
			90	N/A
100.00 (default) 114 7 9.18% 115 100.00% 81,853 79.08% N/A	306		66	N/A
Sub-total 9,543 34,529 45,20% 25,149 1.54% 3,947,680 82.32% N/A	5,291		264	277
0.00 to < 0.15 591 2.774 44.39% 1.724 0.08% 37.594 67.26% N/A			1	N/A
0.15 to < 0.25 649 1.342 44.16% 1.094 0.18% 22.370 63.70% N/A	266		1	N/A
0.25 to < 0.50 1.233 1.730 49.46% 1.802 0.34% 44.972 69.59% NA			4	N/A
0.50 to < 0.75 730 894 42.66% 935 0.56% 31.643 70.36% N/A			4	N/A
SMEs similar to other retail 0.75 to < 2.50 2.509 1.284 47.04% 2.650 1.37% 42.280 60.37% N/A		64.43%	20	N/A
client exposures 2.50 to < 10.00 970 350 47.72% 1.020 4.53% 21.780 73.88% N/A	1.086		32	N/A
10.00 to < 100.00 302 58 19.40% 274 22.61% 5.843 60.83% N/A	1		37	N/A
100.00 (default) 177 25 8.45% 134 100.00% 5.361 56.69% N/A			52	N/A
Sub-total 7,161 8,457 45.49% 9,633 3.07% 211,843 66.07% N/A	5,241	54.40%	151	267
0.00 to < 0.15 1,212 623 73.29% 1,623 0,10% 66,569 63.76% N/A			1	N/A
0.15 to < 0.25 1,118 24 59.01% 1,050 0.21% 71,775 74.81% N/A		30.25%	2	N/A
0.25 to < 0.50 1,153 132 67.23% 1,096 0,37% 78,301 66.31% N/A			3	N/A
Other retail client exposures 0.50 to < 0.75 1,244 67 59.59% 1,277 0.55% 45,651 38.81% N/A			3	N/A
(non-QRCE) 0.75 to 2.50 5,918 34 58.81% 5,682 1.89% 291,110 39.54% N/A			42	N/A
except SMEs 2.50 to < 10.00 1.227 10 56.00% 978 4.15% 64.339 42.93% NA	605		17	N/A
10.00 to < 100.00 360 1 54.47% 261 23.61% 17.326 43.56% N/A			27	N/A
100.00 (default) 109 1 6.46% 65 100.00% 22.015 49.46% N/A	219		15	N/A
Sub-total 12,341 892 70.16% 12,032 2,41% 657,086 48,66% N/A	5,270		110	57
Total retail clients - AIRB 187,619 80,011 54.62% 188,932 1.16% 6,168,815 28.96% N/A	32,860		698	704

As at September 30, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
		Original on-balance sheet gross	Off-balance sheet exposures	Average CCF	EAD post-CRM and	Average PD	Number of	Average LGD	Average maturity ⁽¹⁾	RWA	RWA	Expected loss ⁽²⁾	Provisions ⁽³⁾
(in millions of dollars)	PD scale (%) 0.00 to < 0.15	exposure 5.675	pre-CCF		post-CCF	0.08%	debtors 42.062	-			proportion 8.21%		
			12	40.00%	1,471		,	40.13%	N/A	120		_	N/A
	0.15 to < 0.25	7,750	16	40.00%	393	0.19%	46,968	72.25%	N/A	114	28.89%	1	N/A
Exposures related to	0.25 to < 0.50	3,077	37	40.00%	—	0.46%	145	21.82%	N/A		15.97%	_	N/A
residential mortgage loans	0.50 to < 0.75	8,708	23	40.00%	98	0.59%	32,105	40.30%	N/A	37	37.63%		N/A
residential mongage loans	0.75 to < 2.50	10,504	241	40.00%	112	1.45%	32,641	43.80%	N/A	83	74.16%	1	N/A
Insured exposures	2.50 to < 10.00	2,245	15	40.00%	37	4.58%	9,458	37.57%	N/A	45	120.10%	1	N/A
	10.00 to < 100.00	379	1	40.00%	8	24.09%	2,131	42.26%	N/A	21	260.12%	1	N/A
	100.00 (default)	266	7	40.00%	3	100.00%	1,507	28.43%	N/A	9	307.11%	_	N/A
	Sub-total	38,604	352	40.00%	2,122	0.50%	167,017	46.23%	N/A	429	20.20%	4	25
	0.00 to < 0.15	34,769	18,031	64.95%	45,009	0.08%	527,295	13.28%	N/A	1,231	2.73%	5	N/A
	0.15 to < 0.25	33,751	9,283	67.78%	39,648	0.21%	297,270	15.00%	N/A	2,979	7.51%	13	N/A
	0.25 to < 0.50	7,065	36	40.76%	7,079	0.37%	25	19.16%	N/A	1,271	17.95%	5	N/A
Exposures related to	0.50 to < 0.75	19,478	4,628	64.73%	22,374	0.54%	188,683	16.39%	N/A	3,196	14.29%	20	N/A
residential mortgage loans	0.75 to < 2.50	19,096	2,597	60.86%	20,562	1.22%	133,436	18.26%	N/A	5,518	26.84%	46	N/A
Uninsured exposures	2.50 to < 10.00	3,501	333	54.84%	3,646	4.14%	29,753	17.28%	N/A	1,748	47.95%	26	N/A
Of insured exposures	10.00 to < 100.00	815	56	50.73%	835	21.28%	9,110	24.69%	N/A	1,004	120.23%	45	N/A
	100.00 (default)	342	24	8.83%	341	100.00%	5,489	20.96%	N/A	665	195.11%	19	N/A
	Sub-total	118,817	34,988	65.19%	139,494	0.85%	1,191,061	15.49%	N/A	17,612	12.63%	179	46
	0.00 to < 0.15	2,817	24,104	47.13%	14,178	0.08%	2,142,863	82.87%	N/A	580	4.09%	9	N/A
	0.15 to < 0.25	631	4,136	41.24%	2,336	0.20%	529,841	86.54%	N/A	216	9.25%	4	N/A
	0.25 to < 0.50	755	2,322	53.76%	2,004	0.34%	296,761	80.26%	N/A	265	13.25%	6	N/A
	0.50 to < 0.75	1.141	1.638	34.57%	1,707	0.59%	226.619	83.74%	N/A	358	20.95%	8	N/A
Other retail client exposures	0.75 to < 2.50	1,359	1.695	32.02%	1,902	1.25%	344,115	85.38%	N/A	715	37.57%	20	N/A
(QRRCE)	2.50 to < 10.00	2.293	1,117	26.41%	2,588	3.34%	365,815	79.34%	N/A	1.869	72.20%	68	N/A
	10.00 to < 100.00	765	172	27.29%	812	18.68%	153,652	64.05%	N/A	1,323	162.96%	97	N/A
	100.00 (default)	106	6	8.32%	107	100.00%	80,460	79.07%	N/A	302	282.79%	61	N/A
	Sub-total	9,867	35,190	44.80%	25,634	1.57%	4,140,126	82.28%	N/A	5,628	21.95%	273	354
	0.00 to < 0.15	631	2.647	44.46%	1,705	0.08%	37,228	66.19%	N/A	246	14.43%	1	
	0.15 to < 0.25	616	1.320	43.95%	1,705	0.08%	22.325	64.04%	N/A	240	24.48%	1	N/A
	0.15 to < 0.25	1.217	1,320	49.72%	1,005	0.18%	45,765	69.32%	N/A N/A	200 709	39.19%	4	N/A
	0.25 to < 0.50	757	901	49.72%	963	0.34%	- ,	70.32%	N/A N/A	709 521	54.14%	4	N/A N/A
SMEs similar to other retail		-					33,113					-	
client exposures	0.75 to < 2.50	2,547	1,226	47.19%	2,684	1.34%	44,367	58.76%	N/A	1,750	65.20%	21	N/A
	2.50 to < 10.00	987	344	48.20%	1,042	4.60%	23,583	73.06%	N/A	1,099	105.46%	33	N/A
	10.00 to < 100.00	301	58	20.15%	279	22.13%	9,080	61.10%	N/A	376	134.48%	37	N/A
	100.00 (default)	149	23	8.88%	113	100.00%	4,962	56.39%	N/A	298	264.77%	43	N/A
	Sub-total	7,205	8,244	45.58%	9,660	2.83%	220,423	65.36%	N/A	5,259	54.44%	144	290
	0.00 to < 0.15	1,188	614	73.48%	1,596	0.10%	66,252	62.99%	N/A	254	15.91%	1	N/A
	0.15 to < 0.25	1,086	23	60.73%	1,017	0.21%	72,809	74.13%	N/A	305	29.99%	2	N/A
	0.25 to < 0.50	1,113	137	66.94%	1,059	0.38%	79,140	66.46%	N/A	442	41.82%	3	N/A
Other retail client exposures	0.50 to < 0.75	1,232	68	57.59%	1,265	0.55%	45,317	38.85%	N/A	374	29.54%	3	N/A
(non-QRRCE)	0.75 to < 2.50	5,916	37	63.17%	5,686	1.87%	297,911	39.54%	N/A	2,757	48.49%	41	N/A
except SMEs	2.50 to < 10.00	1,302	12	50.47%	1,056	4.16%	69,651	42.98%	N/A	654	61.93%	19	N/A
	10.00 to < 100.00	349	2	54.22%	249	23.62%	32,361	43.98%	N/A	261	104.64%	26	N/A
	100.00 (default)	90	1	6.15%	58	100.00%	21,728	49.39%	N/A	201	348.35%	12	N/A
	Sub-total	12,276	894	70.13%	11,986	2.35%	685,169	48.35%	N/A	5,248	43.78%	107	67
otal retail clients – AIRB		186,769	79,668	54.16%	188,896	1.14%	6,403,796	29.53%	N/A	34,176	18.09%	707	782

As at June 30, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
		Original on-balance	Off-balance sheet		EAD post-CRM								
(in millions of dollars)	PD scale (%)	sheet gross exposure	exposures pre-CCF	Average CCF	and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
<u> </u>	0.00 to < 0.15	5,761	12	40.00%	1,952	0.08%	45,058	38.09%	N/A	152	7.80%	1	N/A
	0.15 to < 0.25	8,100	21	40.00%	433	0.19%	49,264	71.23%	N/A	123	28.42%	1	N/A
	0.25 to < 0.50	2,963	47	—%	_	0.46%	145	68.41%	N/A	_	50.07%	_	N/A
Exposures related to	0.50 to < 0.75	8,401	35	40.00%	102	0.59%	31,389	39.39%	N/A	37	36.66%	_	N/A
residential mortgage loans	0.75 to < 2.50	9,475	193	40.00%	111	1.46%	30,160	41.46%	N/A	78	70.10%	1	N/A
Insured exposures	2.50 to < 10.00	1,938	10	40.00%	36	4.53%	8.287	36.77%	N/A	42	116.75%	1	N/A
insuled exposules	10.00 to < 100.00	297	2	40.00%	8	22.83%	957	45.17%	N/A	23	275.37%	1	N/A
	100.00 (default)	264	8	40.00%	3	100.00%	1,510	32.63%	N/A	11	361.83%	_	N/A
	Sub-total	37,199	328	40.00%	2,645	0.42%	166,770	43.71%	N/A	466	17.60%	5	23
	0.00 to < 0.15	37,193	18,441	64.67%	47,164	0.08%	552,537	13.52%	N/A	1,311	2.78%	5	N/A
	0.15 to < 0.25	34,003	8,871	67.64%	39,568	0.21%	290,409	15.20%	N/A	3,053	7.72%	13	N/A
	0.25 to < 0.50	6.977	44	40.52%	6,995	0.37%	25	19.52%	N/A	1.281	18.32%	5	N/A
Exposures related to	0.50 to < 0.75	18,598	4,238	63.98%	21,206	0.54%	176,732	16.71%	N/A	3,102	14.63%	19	N/A
residential mortgage loans	0.75 to < 2.50	17,597	2,339	60.52%	18,900	1.21%	119,407	18.55%	N/A	5,158	27.29%	42	N/A
the fraction of the second second	2.50 to < 10.00	3,115	297	55.92%	3,245	4.12%	25,952	17.48%	N/A	1,570	48.39%	23	N/A
Uninsured exposures	10.00 to < 100.00	630	42	52.00%	643	20.95%	4,611	24.51%	N/A	766	119.10%	35	N/A
	100.00 (default)	295	24	9.21%	295	100.00%	4,942	19.72%	N/A	521	176.95%	17	N/A
	Sub-total	118,408	34,296	64.91%	138,016	0.76%	1,174,615	15.64%	N/A	16,762	12.15%	159	52
	0.00 to < 0.15	2,911	24,332	47.16%	14,388	0.08%	2,166,944	82.83%	N/A	590	4.10%	10	N/A
	0.15 to < 0.25	633	6,885	46.35%	3,825	0.20%	934,465	85.48%	N/A	345	9.01%	6	N/A
	0.25 to < 0.50	747	2,208	53.23%	1,923	0.34%	288,322	80.24%	N/A	255	13.25%	5	N/A
	0.50 to < 0.75	1,128	1.603	33.81%	1,670	0.58%	224.878	83.90%	N/A	350	20.93%	8	N/A
Other retail client exposures	0.75 to < 2.50	1,348	1,694	32.12%	1,892	1.26%	354.511	85.38%	N/A	715	37.78%	20	N/A
(QRRCE)	2.50 to < 10.00	2,251	1,097	26.60%	2,541	3.34%	354,525	79.35%	N/A	1,833	72.12%	67	N/A
	10.00 to < 100.00	692	137	25.64%	727	18.68%	90,683	63.99%	N/A	1,183	162.81%	87	N/A
	100.00 (default)	104	5	8.17%	104	100.00%	82,444	79.17%	N/A	227	217.33%	66	N/A
	Sub-total	9,814	37,961	45.46%	27,070	1.42%	4,496,772	82.42%	N/A	5,498	20.31%	269	358
	0.00 to < 0.15	677	2,639	44.48%	1,740	0.08%	38,494	70.33%	N/A	261	14.98%	1	N/A
	0.15 to < 0.25	682	1.313	44.06%	1,110	0.18%	22.777	68.33%	N/A	288	25.97%	1	N/A
	0.15 to < 0.25	1,276	1,726	49.76%	1,851	0.34%	46,130	74.57%	N/A	782	42.25%	5	N/A
	0.50 to < 0.75	778	932	41.83%	1,004	0.56%	33,035	72.74%	N/A	562	55.96%	4	N/A
SMEs similar to other retail	0.75 to < 2.50	2,514	1,183	46.92%	2,639	1.34%	43,734	65.70%	N/A	1,921	72.82%	23	N/A
client exposures	2.50 to < 10.00	979	345	47.59%	1,031	4.55%	22,875	77.82%	N/A	1,159	112.37%	35	N/A
	10.00 to < 100.00	285	55	20.80%	264	22.10%	6,222	66.10%	N/A	384	145.45%	38	N/A
	100.00 (default)	130	17	7.04%	95	100.00%	4.241	65.73%	N/A	306	322.73%	39	N/A
	Sub-total	7,321	8.210	45.48%	9,734	2.58%	217,508	70.54%	N/A	5,663	58.18%	146	283
	0.00 to < 0.15	1,320	625	73.04%	1,731	0.10%	72,034	63.85%	N/A	279	16.13%	140	N/A
	0.15 to < 0.25	1,148	21	58.52%	1,074	0.21%	73,487	74.73%	N/A	324	30.20%	2	N/A N/A
	0.15 to < 0.25 0.25 to < 0.50	1,148	127	67.08%	1,074	0.37%	79,375	66.01%	N/A	463	41.51%	2	N/A
	0.25 to < 0.50	1,100	66	55.91%	1,115	0.55%	48.957	38.73%	N/A	393	29.42%	3	N/A
Other retail client exposures (non-QRRCE)	0.75 to < 2.50	5,745	32	55.91% 60.41%	5,509	0.55%	289,331	38.73% 39.60%	N/A N/A	2,673	29.42% 48.50%	3 40	N/A
(non-QRRCE) except SMEs	2.50 to < 10.00	5,745 1,150	32 14	52.41%	5,509 902	4.14%	269,331 59,447	39.60% 43.48%	N/A	2,673	46.50% 62.55%	40 16	N/A N/A
except on La			14										
	10.00 to < 100.00	317	1	57.79%	223	23.64%	14,588	44.31%	N/A	235	105.44%	23	N/A
	100.00 (default)	12 220	887	5.75% 69.69%	53	100.00%	21,462	49.15%	N/A N/A	5 100	338.36% 42.78%	12	N/A 70
Total votail alianta AIDD	Sub-total	12,239			11,944		658,681		-	5,109		679	70
Total retail clients – AIRB		184,981	81,682	53.92%	189,409	1.03%	6,714,346	30.51%	N/A	33,498	17.69%	679	786

As at March 31, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
		Original on-balance sheet gross	Off-balance sheet exposures	Average	EAD post-CRM and	Average	Number of	Average	Average		RWA	Expected	
n millions of dollars)	PD scale (%)	exposure	pre-CCF	CCF	post-CCF	PD	debtors	LGD	maturity ⁽¹⁾⁽⁵⁾	RWA	proportion	loss ⁽²⁾	Provisions ⁽³⁾
	0.00 to < 0.15	1,747	9	40.00%	5,942	0.08%	44,967	29.76%	N/A	361	6.07%	1	N/.
	0.15 to < 0.25	6,517	19	40.00%	1,898	0.16%	49,781	35.73%	N/A	243	12.78%	1	N/
	0.25 to < 0.50	2,706	22	—%	_	0.46%	145	61.43%	N/A	_	44.95%	_	N/
Exposures related to	0.50 to < 0.75	8,194	40	40.00%	106	0.58%	31,927	38.66%	N/A	35	33.29%	_	N/
residential mortgage loans	0.75 to < 2.50	9,040	181	40.00%	114	1.49%	30,886	39.10%	N/A	71	63.02%	1	N
Insured exposures	2.50 to < 10.00	1,952	9	40.00%	34	4.47%	8,578	34.41%	N/A	35	102.00%	1	N
insured exposures	10.00 to < 100.00	292	3	40.00%	5	24.52%	1,069	41.74%	N/A	13	240.93%	1	N
	100.00 (default)	242	9	40.00%	4	100.00%	1,510	31.53%	N/A	14	354.72%	_	N
	Sub-total	30,690	292	40.00%	8,103	0.21%	168,863	31.43%	N/A	772	9.52%	5	:
	0.00 to < 0.15	41,207	18,099	64.52%	46,940	0.08%	552,411	13.26%	N/A	1,328	2.83%	5	N
	0.15 to < 0.25	34,361	8,576	67.39%	38,239	0.21%	284,056	14.78%	N/A	3,530	9.23%	12	N/
	0.25 to < 0.50	6,829	74	40.54%	6,859	0.38%	25	19.48%	N/A	2,040	29.74%	5	N
Exposures related to	0.50 to < 0.75	17,995	4,118	63.63%	20,508	0.54%	173,454	16.33%	N/A	3,376	16.46%	18	N
residential mortgage loans	0.75 to < 2.50	18,013	2,407	59.34%	19,326	1.21%	121,565	17.92%	N/A	6,015	31.13%	42	N
Links and a surray state	2.50 to < 10.00	3,151	317	56.38%	3,296	4.13%	25,809	17.05%	N/A	1,634	49.59%	23	N
Uninsured exposures	10.00 to < 100.00	655	50	51.95%	675	21.19%	5,183	22.79%	N/A	803	118.88%	34	N
	100.00 (default)	252	23	9.75%	250	100.00%	4,942	18.56%	N/A	400	159.83%	15	N
	Sub-total	122,463	33,664	64.59%	136,093	0.75%	1,167,445	15.27%	N/A	19,126	14.05%	154	
	0.00 to < 0.15	2,738	24,227	47.46%	14,237	0.08%	2,149,336	82.77%	N/A	583	4.09%	9	N
	0.15 to < 0.25	587	7,021	46.81%	3,873	0.20%	949,601	85.40%	N/A	349	9.00%	7	N
	0.25 to < 0.50	738	2.170	53.65%	1,903	0.34%	287,780	80.17%	N/A	251	13.21%	5	N
	0.50 to < 0.75	1,121	1,617	34.04%	1,671	0.59%	224,231	83.73%	N/A	349	20.95%	8	N
Other retail client exposures	0.75 to < 2.50	1,349	1,712	32.06%	1,898	1.26%	368,357	85.26%	N/A	717	37.77%	20	N
(QRRCE)	2.50 to < 10.00	2,266	1,132	26.60%	2,567	3.33%	363,802	79.36%	N/A	1,850	72.07%	68	N
	10.00 to < 100.00	730	147	25.64%	768	18.66%	102,003	64.06%	N/A	1,251	162.91%	92	N
	100.00 (default)	108	5	8.54%	108	100.00%	82,444	79.19%	N/A	336	310.22%	59	N
	Sub-total	9,637	38.031	45.72%	27.025	1.47%	4,527,554	82.33%	N/A	5,686	21.04%	268	30
	0.00 to < 0.15	393	2,211	46.06%	1,405	0.10%	43,696	75.64%	N/A	264	18.79%	1	N
	0.15 to < 0.25	663	1,513	51.60%	1,426	0.20%	48,954	74.65%	N/A	424	29.70%	2	N
	0.25 to < 0.50	906	1,480	46.12%	1,452	0.36%	59.476	76.02%	N/A	653	44.98%	4	N
	0.50 to < 0.75	491	191	35.87%	439	0.56%	11,822	52.56%	N/A	175	39.88%	1	N
SMEs similar to other retail	0.75 to < 2.50	1,725	1,059	51.50%	2,017	1.30%	57,740	76.31%	N/A	1,676	83.01%	20	N
client exposures	2.50 to < 10.00	748	178	42.67%	681	4.61%	17,388	69.81%	N/A	693	101.90%	22	N
	10.00 to < 100.00	207	41	17.62%	184	21.57%	5,386	68.61%	N/A	274	148.90%	26	N
	100.00 (default)	123	18	7.67%	90	100.00%	4,241	64.42%	N/A	275	306.16%	39	N
	Sub-total	5,256	6,691	47.56%	7,694	2.59%	248,703	73.57%	N/A	4,434	57.62%	115	27
	0.00 to < 0.15	1,342	616	72.99%	1,757	0.10%	73,848	63.85%	N/A	283	16.12%	1	N
	0.15 to < 0.25	1,165	25	60.95%	1,118	0.21%	75,833	75.99%	N/A	343	30.68%	2	N
	0.25 to < 0.50	1,214	131	66.09%	764	0.33%	82.681	49.29%	N/A	216	28.32%	1	N
Other retail client evenesures	0.50 to < 0.75	1,214	64	60.84%	1,317	0.55%	48,958	38.85%	N/A	390	29.54%	3	N
Other retail client exposures (non-QRRCE)	0.75 to < 2.50	5,693	38	58.44%	5,439	1.87%	293,987	39.60%	N/A	2,640	48.53%	40	N
except SMEs	2.50 to < 10.00	1,082	15	51.53%	841	4.12%	59,848	43.87%	N/A	530	63.08%	15	N
except owner	10.00 to < 100.00	332	1	54.32%	231	23.47%	16,644	43.97%	N/A N/A	241	104.37%	24	N
	100.00 (default)	93	1	4.77%	53	100.00%	21.462	49.34%	N/A N/A	198	369.77%	24 11	N
	Sub-total	12,205	891	69.72%	11,520	2.24%	673.261	49.34%	N/A N/A	4.841	42.02%	97	6

⁽¹⁾ This parameter should only be filled out when it is used for the calculation of RWA.

⁽²⁾ The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.

⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

⁽⁴⁾ For the first and second quarters of 2023, the number of debtors has been adjusted to conform with the presentation for the subsequent quarters.

⁽⁵⁾ Data for the first quarter of 2023 have been restated to conform with the presentation for the subsequent quarters.

As at March 31, 2024

		а	b	С	d	е	f	g	h	i	j	k	I
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	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
Exposures related to sovereign borrowers	0.75 to < 2.50		_	%	_	%	_	%	_	_	%	_	N/A
covoroign borroword	2.50 to < 10.00		_	%	_	%	_	%	_	_	%	_	N/A
	10.00 to < 100.00		_	%	_	%	_	%	_	_	%	_	N/A
	100.00 (default)		_	%	_	%	_	%	_	_	—%	_	N/A
	Sub-total	_	_	%	_	—%	_	—%	_	_	—%	_	_
	0.00 to < 0.15	5,364	2,707	41.94%	6,525	0.06%	24	45.00%	2.5	1,826	27.98%	2	N/A
	0.15 to < 0.25	268	256	34.23%	355	0.19%	4	45.00%	2.5	152	42.78%	_	N/A
	0.25 to < 0.50	139	_	%	139	0.35%	1	45.00%	2.5	81	58.55%	_	N/A
	0.50 to < 0.75		_	%	_	%	_	%	_	_	%	_	N/A
Exposures related to financial institutions	0.75 to < 2.50		_	%	_	%	_	%	_	_	%	_	N/A
	2.50 to < 10.00		_	%	_	%	_	%	_	_	%	_	N/A
	10.00 to < 100.00		_	%	_	%	_	%	_	_	%	_	N/A
	100.00 (default)		_	%	_	%	_	%	_	_	—%	_	N/A
	Sub-total	5,771	2,963	41.26%	7,019	0.07%	29	45.00%	2.5	2,059	29.34%	2	_
	0.00 to < 0.15	760	2,633	44.15%	1,918	0.12%	22	40.00%	2.5	556	29.00%	1	N/A
	0.15 to < 0.25	1,116	1,521	29.07%	1,558	0.23%	17	40.00%	2.5	654	42.00%	1	N/A
	0.25 to < 0.50	1,144	2,037	50.54%	2,173	0.36%	28	40.00%	2.5	1,138	52.37%	3	N/A
-	0.50 to < 0.75	641	955	48.17%	1,101	0.62%	17	40.00%	2.5	745	67.68%	3	N/A
Exposures related to businesses	0.75 to < 2.50	2,546	1,525	40.20%	3,159	1.63%	50	40.00%	2.5	2,990	94.65%	21	N/A
5401100000	2.50 to < 10.00	1,534	616	35.59%	1,749	4.74%	31	40.00%	2.5	2,277	130.17%	33	N/A
	10.00 to < 100.00	1	2	35.40%	2	13.76%	1	40.00%	2.5	3	191.78%	_	N/A
	100.00 (default)	130	9	50.51%	135	100.00%	3	40.00%	2.5	212	157.28%	45	N/A
	Sub-total	7,872	9,298	42.29%	11,795	2.46%	169	40.00%	2.5	8,575	72.70%	107	89
Total non-retail clients – FIRB		13,643	12,261	42.05%	18,814	1.57%	198	41.86%	2.5	10,634	56.52%	109	89

As at December 31, 2023

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

As at September 30, 2023

		а	b	с	d	е	f	g	h	i	j	k	T
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	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
Exposures related to sovereign borrowers	0.75 to < 2.50	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
sovereign borrowers	2.50 to < 10.00	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	10.00 to < 100.00	_	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	100.00 (default)	_	_	—%	_	%	_	%	_	_	—%	_	N/A
	Sub-total	_	_	—%	_	—%	_	—%	_	_	—%	_	_
	0.00 to < 0.15	4,816	2,112	42.48%	5,725	0.07%	305	45.00%	2.5	1,585	27.69%	2	N/A
	0.15 to < 0.25	22	355	35.78%	149	0.19%	25	45.00%	2.5	63	42.72%	_	N/A
	0.25 to < 0.50	206	150	40.00%	266	0.35%	11	45.00%	2.5	155	58.35%	_	N/A
	0.50 to < 0.75	—	7	100.00%	7	0.62%	7	45.00%	2.5	9	128.57%	_	N/A
Exposures related to financial institutions	0.75 to < 2.50	—	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	2.50 to < 10.00	—	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	10.00 to < 100.00	—	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	100.00 (default)	—	_	—%	_	—%	_	—%	_	_	—%	_	N/A
	Sub-total	5,044	2,624	41.42%	6,147	0.08%	348	45.00%	2.5	1,812	29.48%	2	_
	0.00 to < 0.15	663	3,147	42.11%	1,982	0.11%	42	40.00%	2.5	561	28.38%	1	N/A
	0.15 to < 0.25	566	1,132	29.50%	901	0.22%	21	40.00%	2.5	370	41.10%	1	N/A
	0.25 to < 0.50	1,289	1,627	53.25%	2,155	0.33%	47	40.00%	2.5	1,085	50.33%	3	N/A
E 1.1.1.	0.50 to < 0.75	580	566	44.91%	834	0.59%	35	40.00%	2.5	554	66.38%	2	N/A
Exposures related to businesses	0.75 to < 2.50	2,627	1,266	41.06%	3,147	1.43%	88	40.00%	2.5	2,861	90.91%	18	N/A
	2.50 to < 10.00	1,600	543	36.28%	1,794	4.38%	55	40.00%	2.5	2,277	126.93%	31	N/A
	10.00 to < 100.00	70	51	40.60%	92	13.22%	2	40.00%	2.5	175	189.30%	5	N/A
	100.00 (default)	65	7	48.52%	67	100.00%	638	40.00%	2.5	139	202.72%	28	N/A
	Sub-total	7,460	8,339	42.22%	10,972	2.01%	928	40.00%	2.5	8,022	73.11%	89	75
Total non-retail clients – FIRB		12,504	10,963	42.03%	17,119	1.32%	1,276	41.79%	2.5	9,834	57.44%	91	75

As at June 30, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	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
Exposures related to sovereign borrowers	0.75 to < 2.50	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
sovereign bonowers	2.50 to < 10.00	_	_	%	_	%	_	%	_	_	%	_	N/A
	10.00 to < 100.00	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
	100.00 (default)	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
	Sub-total	_	_	—%	_	—%	_	—%	_	_	—%	_	_
	0.00 to < 0.15	4,644	1,929	41.82%	5,454	0.07%	244	45.00%	2.5	1,496	27.43%	2	N/A
	0.15 to < 0.25	45	212	32.93%	115	0.19%	29	45.00%	2.5	49	42.73%	_	N/A
	0.25 to < 0.50	185	150	40.00%	245	0.30%	14	45.00%	2.5	132	53.87%	_	N/A
	0.50 to < 0.75	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
Exposures related to financial institutions	0.75 to < 2.50	_	9	100.00%	9	0.76%	9	45.00%	2.5	10	115.07%	_	N/A
	2.50 to < 10.00	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
	10.00 to < 100.00	_	23	100.00%	23	34.69%	1	45.00%	2.5	62	272.17%	4	N/A
	100.00 (default)	_	_	%	_	—%	_	—%	_	_	—%	_	N/A
	Sub-total	4,874	2,323	41.45%	5,846	0.21%	297	45.00%	2.5	1,749	29.93%	6	_
	0.00 to < 0.15	754	3,124	40.16%	2,008	0.11%	42	40.00%	2.5	564	28.09%	1	N/A
	0.15 to < 0.25	607	1,144	29.53%	945	0.22%	20	40.00%	2.5	388	41.10%	1	N/A
	0.25 to < 0.50	1,137	1,124	42.18%	1,612	0.33%	44	40.00%	2.5	812	50.41%	2	N/A
	0.50 to < 0.75	567	473	50.75%	807	0.59%	34	40.00%	2.5	535	66.33%	2	N/A
Exposures related to businesses	0.75 to < 2.50	2,321	1,250	42.04%	2,845	1.41%	86	40.00%	2.5	2,575	90.48%	16	N/A
5401100000	2.50 to < 10.00	1,434	510	38.70%	1,631	4.66%	50	40.00%	2.5	2,110	129.28%	30	N/A
	10.00 to < 100.00	_	40	74.31%	30	13.20%	1	40.00%	2.5	56	189.21%	2	N/A
	100.00 (default)	74	4	55.14%	76	100.00%	1	40.00%	2.5	139	182.80%	28	N/A
	Sub-total	6,894	7,669	39.92%	9,954	2.12%	278	40.00%	2.5	7,179	72.12%	82	70
Total non-retail clients – FIRB		11,768	9,992	40.27%	15,800	1.41%	575	41.85%	2.5	8,928	56.51%	88	70

As at March 31, 2023

		а	b	с	d	е	f	g	h	i	j	k	I
(in millions of dollars)	PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion	Expected loss ⁽²⁾	Provisions ⁽³⁾
	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
Exposures related to sovereign borrowers	0.75 to < 2.50	_	_	—%	_	%	_	—%	_	_	—%	_	N/A
sovereign bonowers	2.50 to < 10.00	_	_	—%	_	%	_	—%	_	_	—%	_	N/A
	10.00 to < 100.00	_	_	—%	_	%	_	—%	_	_	%	_	N/A
	100.00 (default)	_	_	—%	_	%	_	%	_	_	%	_	N/A
	Sub-total		_	—%	_	—%	_	—%	_	_	—%	_	
	0.00 to < 0.15	4,249	1,662	42.19%	4,955	0.07%	191	45.00%	2.5	1,453	29.33%	2	N/A
	0.15 to < 0.25	185	602	37.51%	411	0.19%	31	45.00%	2.5	175	42.70%	_	N/A
	0.25 to < 0.50	391	321	40.00%	520	0.29%	17	45.00%	2.5	276	53.09%	1	N/A
	0.50 to < 0.75	_	—	%	_	—%	_	—%	—	_	—%	_	N/A
Exposures related to financial institutions	0.75 to < 2.50	_	50	40.00%	20	1.94%	6	45.00%	2.5	23	113.87%	_	N/A
	2.50 to < 10.00	_	—	%	_	—%	_	—%	—	_	—%	_	N/A
	10.00 to < 100.00	_	—	%	_	—%	_	—%	—	_	—%	_	N/A
	100.00 (default)	_	—	%	_	—%	_	—%	—	_	—%	_	N/A
	Sub-total	4,825	2,635	40.81%	5,906	0.10%	245	45.00%	2.5	1,927	32.64%	3	—
	0.00 to < 0.15	752	2,309	41.75%	1,716	0.11%	40	40.00%	2.5	467	27.20%	1	N/A
	0.15 to < 0.25	533	1,309	30.88%	938	0.22%	19	40.00%	2.5	385	41.10%	1	N/A
	0.25 to < 0.50	1,040	1,300	42.26%	1,585	0.33%	43	40.00%	2.5	794	50.10%	2	N/A
	0.50 to < 0.75	711	399	44.85%	890	0.59%	34	40.00%	2.5	594	66.78%	2	N/A
Exposures related to businesses	0.75 to < 2.50	1,914	1,112	43.15%	2,394	1.51%	87	40.00%	2.5	2,210	92.31%	14	N/A
	2.50 to < 10.00	1,280	598	39.69%	1,517	4.73%	46	40.00%	2.5	1,975	130.16%	29	N/A
	10.00 to < 100.00	29	41	75.23%	60	13.20%	1	40.00%	2.5	103	173.20%	3	N/A
	100.00 (default)	54	3	59.48%	56	100.00%	1	40.00%	2.5	115	205.81%	22	N/A
	Sub-total	6,313	7,071	40.25%	9,156	2.03%	271	40.00%	2.5	6,643	72.56%	74	51
Total non-retail clients – FIRB		11,138	9,706	40.40%	15,062	1.28%	516	41.96%	2.5	8,570	56.91%	77	51

⁽¹⁾ This parameter should only be filled out when it is used for the calculation of RWA.

⁽²⁾ The expected loss is assessed in accordance with the requirements of Section 5.6.1 of the AMF guideline.

⁽³⁾ Provisions are measured in accordance with the requirements of Section 5.6.2 of the AMF guideline.

⁽⁴⁾ Average PD for the fourth quarter of 2023 has been restated to conform with the presentation for the other quarters.

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

		а	а	а	а	а
				RWA amounts		
			As at	As at		
	(in millions of dollars)	As at March 31, 2024	December 31, 2023	September 30, 2023	As at June 30, 2023	As at March 31, 2023
1	RWA as at end of previous reporting period	72,016	71,975	69,925	75,226	75,912
2	Asset size ⁽¹⁾	1,357	129	780	1,842	2,154
3	Asset quality ⁽²⁾	(1,147)	693	1,256	1,928	(241)
4	Model updates ⁽³⁾	323	_	_	_	616
5	Methodology and policy ⁽⁴⁾	199	(638)	(131)	(8,965)	(3,208)
6	Acquisitions and disposals ⁽⁵⁾	_	_	_	_	_
7	Foreign exchange movements ⁽⁶⁾	131	(143)	145	(106)	(7)
8	Other	—	_	_	—	_
9	RWA as at end of reporting period	72,879	72,016	71,975	69,925	75,226

Increase or decrease in underlying exposures.
 Change in risk mitigation factors and portfolio quality.
 Change in models and risk parameters.
 Regulatory changes and developments in regulatory capital calculation methods.
 Change in portfolio size resulting from acquisitions and disposals of entities.

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

Exposure at default by asset class and by region

			Asa	at March 31, 20	24					As at	December 31,	2023		
			Exp	oosure classes	;(1)					Ex	posure classes	(1)		
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	8,249	—	—	—	—	8,249	9,064	5,262	_	_	_	_	5,262	6,014
Non-central government public sector entities	7,040	1,617	—	—	50	8,707	8,763	6,846	1,632	—	_	47	8,525	8,578
Financial institutions	3,046	9	10	13	19	3,097	3,612	2,190	69	46	6	23	2,334	2,809
Businesses	9,226	3,518	3,853	25	2,373	18,995	15,384	9,006	2,995	2,352	22	2,210	16,585	14,420
SMEs similar to other retail client exposures	188	78	_	_	7	273	258	167	78	_	_	7	252	238
Real estate	5,962	107	_	_	_	6,069	4,996	5,889	114	_	_	_	6,003	4,993
Revolving retail client exposures	81	17	_	_	_	98	98	75	16	_	_	_	91	91
Other retail client exposures (excluding SMEs)	1,098	750	_	_	6	1,854	1,712	1,232	760	_	_	6	1,998	1,836
Securitization	26	_	_	_	_	26	26	26	_	_	_	_	26	26
Equities	626	140	_	_	_	766	766	608	139	_	_	_	747	746
Trading portfolio	_	_	19,297	414	_	19,711	681	_	_	15,269	380	_	15,649	681
Internal Ratings-Based approach														
Sovereign borrowers	34,611	1,165	_	4	58	35,838	85,566	34,628	1,166	_	_	75	35,869	83,581
Non-central government public sector entities	_	_	_	_	_	_	_	—	_	_	_	_	_	_
Financial institutions	5,771	1,117	1,318	5,180	131	13,517	12,468	4,955	1,085	783	4,716	133	11,672	10,964
Businesses	32,107	6,684	_	_	1,672	40,463	36,300	30,977	6,481	_	_	1,630	39,088	34,994
SMEs similar to other retail client exposures	7,577	3,901	_	4	121	11,603	10,182	7,161	3,722	_	2	119	11,004	9,635
Real estate	186,296	26,135	_	_	_	212,431	169,391	184,913	25,409	_	_	_	210,322	168,710
Revolving retail client exposures	7,172	8,151	_	_	_	15,323	15,323	7,225	8,101	_	_	_	15,326	15,326
Other retail client exposures	14,525	8,068	—	—	6	22,599	21,187	14,659	8,125	_	_	5	22,789	21,856
Trading portfolio	—	—	7,487	718	—	8,205	1,055	—	_	5,944	932	_	6,876	1,076
Total	323,601	61,457	31,965	6,358	4,443	427,824	396,832	315,819	59,892	24,394	6,058	4,255	410,418	386,574
By region														
Canada	318,414	60,154	25,598	2,141	3,456	409,763	385,387	311,536	58,710	17,225	2,191	3,529	393,191	376,496
United States	4,347	1,296	5,009	465	694	11,811	6,542	3,543	1,178	3,963	425	417	9,526	5,490
Other countries	840	7	1,358	3,752	293	6,250	4,903	740	4	3,206	3,442	309	7,701	4,588
Total	323,601	61,457	31,965	6,358	4,443	427,824	396,832	315,819	59,892	24,394	6,058	4,255	410,418	386,574

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

				September 30,							at June 30, 202			
			Ex	posure classes	1)					Ex	posure classes	1)		
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	6,084	_	_	_	_	6,084	6,563	5,492	_	_	_	_	5,492	5,781
Non-central government public sector entities	6,725	1,711	_	_	46	8,482	8,526	6,584	1,518	_	_	42	8,144	8,191
Financial institutions	2,333	108	122	44	26	2,633	3,049	1,999	162	997	33	26	3,217	2,718
Businesses	8,636	2,892	2,532	31	1,771	15,862	13,392	8,631	2,975	1,564	300	1,590	15,060	13,441
SMEs similar to other retail client exposures	162	21	_	_	7	190	182	156	21	_	_	6	183	173
Real estate	5,427	78	_	_	_	5,505	4,775	5,049	79	_	_	_	5,128	4,586
Revolving retail client exposures	77	16	_	_	_	93	93	68	16	_	_	_	84	84
Other retail client exposures (excluding SMEs)	1,012	648	_	_	6	1,666	1,474	1,019	617	_	_	6	1,642	1,419
Securitization	32	_	_	_	_	32	32	27	_	_	_	_	27	27
Equities	594	137	_	_	_	731	731	562	146	_	_	_	708	708
Trading portfolio	_	_	13,142	207	_	13,349	604	_	_	12,892	253	_	13,145	508
Internal Ratings-Based approach														
Sovereign borrowers	33,807	1,411	_	_	53	35,271	81,457	35,543	1,238	_	_	51	36,832	81,531
Non-central government public sector entities	_	_	_	_	_	_	_	_	_	_	_	_	_	_
Financial institutions	5,044	989	1,009	4,410	113	11,565	10,639	4,873	876	1,279	4,211	96	11,335	10,193
Businesses	30,434	6,129	_	_	1,582	38,145	34,197	29,303	6,032	_	_	1,197	36,532	32,723
SMEs similar to other retail client exposures	7,205	3,639	_	7	113	10,964	9,667	7,321	3,609	_	5	120	11,055	9,739
Real estate	182,637	24,694	_	_	_	207,331	166,996	180,210	24,066	_	_	_	204,276	165,349
Revolving retail client exposures	7,402	8,141	_	_	_	15,543	15,543	7,273	8,171	_	_	_	15,444	15,444
Other retail client exposures	14,741	8,246	_	_	6	22,993	22,077	14,780	9,695	_	_	7	24,482	23,569
Trading portfolio	_	_	10,861	886	_	11,747	1,505	_	_	12,060	665	_	12,725	924
Total	312,352	58,860	27,666	5,585	3,723	408,186	381,502	308,890	59,221	28,792	5,467	3,141	405,511	377,108
By region														
Canada	308,402	58,006	22,589	2,107	3,311	394,415	372,735	305,640	58,297	22,702	1,631	2,825	391,095	368,676
United States	2,878	848	2,703	363	79	6,871	4,219	2,317	913	1,941	352	86	5,609	3,690
Other countries	1,072	6	2,374	3,115	333	6,900	4,548	933	11	4,149	3,484	230	8,807	4,742
Total	312,352	58,860	27,666	5,585	3,723	408,186	381,502	308,890	59,221	28,792	5,467	3,141	405,511	377,108

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

			As a	at March 31, 20	23		
			Ex	posure classes ⁽	1)		
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach							
Sovereign borrowers	2,684	_	_	_	_	2,684	2,938
Non-central government public sector entities	6,808	1,408	_	_	33	8,249	8,276
Financial institutions	2,343	144	30	8	27	2,552	2,984
Businesses	8,412	2,789	1,746	357	1,610	14,914	13,170
SMEs similar to other retail client exposures	96	21	_	_	5	122	114
Real estate	4,959	87	_	_	_	5,046	4,522
Revolving retail client exposures	51	11	_	_	_	62	62
Other retail client exposures (excluding SMEs)	1,072	641	_	_	7	1,720	1,467
Securitization	29	_	_	_	_	29	29
Equities	515	141	_	_	_	656	656
Trading portfolio	_	_	9,150	297	_	9,447	463
Internal Ratings-Based approach							
Sovereign borrowers	36,242	1,323	_	_	51	37,616	76,017
Non-central government public sector entities	_	_	_	_	_	_	_
Financial institutions	4,826	990	1,536	4,543	91	11,986	10,520
Businesses	29,866	6,210	_	_	1,172	37,248	32,937
SMEs similar to other retail client exposures	5,255	3,103	_	2	76	8,436	7,696
Real estate	176,822	23,279	_	_	_	200,101	167,841
Revolving retail client exposures	7,236	8,166	_	_	_	15,402	15,402
Other retail client exposures	14,606	9,837	_	_	5	24,448	23,142
Trading portfolio	_	_	9,641	746	_	10,387	1,154
Total	301,822	58,150	22,103	5,953	3,077	391,105	369,390
By region							
Canada	298,343	57,465	19,662	1,730	2,832	380,032	360,712
United States	2,808	657	1,383	410	76	5,334	3,976
Other countries	671	28	1,058	3,813	169	5,739	4,702
Total	301,822	58,150	22,103	5,953	3,077	391,105	369,390

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

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

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

			As a	at March 31, 20	24					As at	December 31, 2	2023		
			Exp	oosure classes	(1)					Ex	posure classes	1)		
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries		•			•		•	•				•		
Agriculture	9.657	503	_	_	38	10,198	11,567	9,497	509	_	_	44	10,050	11,378
Mining, oil and gas	1.187	665	_	_	74	1.926	1.930	1,123	556	_	_	123	1.802	1,805
Utilities	2,558	1,040	_	4	273	3,875	3,875	2,021	1,088	_	_	210	3,319	3,318
Construction	3,199	1,243	_	_	301	4,743	4,822	3,176	1,127	_	_	302	4,605	4,654
Manufacturing	4,439	1,207	_	_	323	5,969	6,080	4,180	1,228	_	_	314	5,722	5,835
Wholesale trade	2,025	460	_	_	132	2,617	2,655	1,972	475	_	_	135	2,582	2,618
Retail trade	3,506	745	_	_	32	4,283	4,340	3,852	731	_	_	29	4,612	4,669
Transportation	1,400	474	_	_	74	1,948	1,963	1,162	432	_	1	75	1,670	1,686
Information industry	423	319	_	_	440	1,182	1,196	433	292	_	_	440	1,165	1,177
Finance and insurance	9,791	2,252	3,237	5,218	1,107	21,605	18,835	11,220	1,960	2,066	4,743	1,115	21,104	19,342
Real estate	4,817	1,263	_	_	114	6,194	20,442	4,638	1,162	_	_	106	5,906	18,641
Professional services	1,256	391	_	_	461	2,108	1,840	1,211	327	_	_	212	1,750	1,664
Management of companies	1,116	218	_	_	43	1,377	1,357	1,010	195	_	_	41	1,246	1,226
Administrative services	653	149	_	_	38	840	850	609	166	_	_	33	808	817
Education	142	25	_	_	2	169	173	143	25	_	_	2	170	174
Health care	639	107	_	_	18	764	2,207	601	120	_	_	18	739	2,148
Arts and entertainments	263	68	_	_	2	333	356	264	64	_	_	2	330	352
Accommodation	442	46	_	_	8	496	584	385	30	_	_	8	423	516
Other services	909	139	_	_	15	1,063	1,104	789	126	_	_	15	930	968
Public agencies	42,958	923	_	-	59	43,940	72,666	37,001	908	_	_	91	38,000	66,326
Other Industries	1,630	256	1,944	_	699	4,529	3,552	1,731	275	1,115	_	756	3,877	3,468
Total	93,010	12,493	5,181	5,222	4,253	120,159	162,394	87,018	11,796	3,181	4,744	4,071	110,810	152,782

				September 30, posure classes							at June 30, 202 posure classes ⁽	-		
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries	•													
Agriculture	9,196	471	_	_	40	9,707	11,013	8,980	473	_	_	38	9,491	10,828
Mining, oil and gas	988	544	_	_	126	1,658	1,659	833	532	_	_	123	1,488	1,491
Utilities	1,765	708	_	_	177	2,650	2,650	1,546	603	_	_	197	2,346	2,347
Construction	3,438	1,158	_	_	293	4,889	4,936	3,468	1,172	_	_	269	4,909	4,934
Manufacturing	4,339	1,150	_	_	312	5,801	5,899	4,364	1,053	_	_	310	5,727	5,826
Wholesale trade	2,084	432	_	_	129	2,645	2,677	1,966	431	_	_	126	2,523	2,555
Retail trade	2,935	790	_	_	31	3,756	3,809	2,698	775	_	_	28	3,501	3,555
Transportation	1,154	441	_	_	76	1,671	1,688	1,049	461	_	1	78	1,589	1,605
Information industry	458	293	_	_	440	1,191	1,200	457	322	_	_	7	786	793
Finance and insurance	11,705	1,914	2,729	4,485	804	21,637	19,135	10,992	1,922	3,204	4,543	730	21,391	18,331
Real estate	4,408	1,171	_	_	99	5,678	16,827	4,540	1,195	_	_	132	5,867	15,868
Professional services	1,374	295	_	_	66	1,735	1,757	1,207	267	_	_	67	1,541	1,562
Management of companies	1,067	261	_	_	38	1,366	1,336	1,126	246	_	_	35	1,407	1,380
Administrative services	732	127	_	_	30	889	896	651	98	_	_	34	783	791
Education	127	27	_	_	2	156	159	139	30	_	_	2	171	174
Health care	650	308	_	_	19	977	2,322	762	121	_	_	19	902	2,280
Arts and entertainments	302	65	_	_	3	370	388	279	62	_	_	24	365	384
Accommodation	381	18	_	_	9	408	490	379	19	_	_	7	405	487
Other services	903	93	_	_	13	1,009	1,043	721	135	_	_	14	870	907
Public agencies	36,694	926	_	_	88	37,708	66,105	37,969	948	_	_	73	38,990	66,965
Other industries	1,638	337	934	_	750	3,659	3,308	1,715	418	636	_	647	3,416	3,324
Total	86,338	11,529	3,663	4,485	3,545	109,560	149,297	85,841	11,283	3,840	4,544	2,960	108,468	146,387

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

				at March 31, 20			
			Ex	posure classes	.9		
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²
Industries							
Agriculture	9,505	491	_	_	42	10,038	10,860
Mining, oil and gas	430	453	_	_	124	1,007	1,009
Utilities	1,415	582	_	_	195	2,192	2,192
Construction	3,419	1,234	_	_	276	4,929	4,947
Manufacturing	4,561	1,050	_	_	305	5,916	6,000
Wholesale trade	2,055	455	_	_	125	2,635	2,660
Retail trade	2,737	702	_	_	31	3,470	3,519
Transportation	1,133	473	_	1	78	1,685	1,698
Information industry	254	449	_	_	7	710	715
Finance and insurance	11,423	1,794	3,235	4,907	786	22,145	19,069
Real estate	4,580	1,192	_	_	106	5,878	14,747
Professional services	1,169	294	_	_	22	1,485	1,503
Management of companies	1,177	270	_	_	86	1,533	1,491
Administrative services	617	117	_	_	40	774	779
Education	159	29	_	_	2	190	193
Health care	822	202	_	_	17	1,041	2,378
Arts and entertainments	316	70	_	_	27	413	429
Accommodation	431	30	_	_	6	467	544
Other services	667	176	_	_	16	859	895
Public agencies	35,711	960	_	_	58	36,729	59,634
Other businesses	1,792	433	77	_	602	2,904	3,304
Total	84,373	11,456	3,312	4,908	2,951	107,000	138,566

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

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

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

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

			As at Septem	ber 30, 2023					As at June	30, 2023		
(as a percentage)	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	28.47%	24.92%	48.27%	11.63%	0.02%	—%	29.80%	26.45%	47.02%	12.16%
Financial institutions	0.14	—	45.00	_	41.42	0.23	0.29	—	45.00	_	41.45	_
Businesses	3.50	1.35	27.75	18.40	37.74	19.04	3.25	1.24	27.79	19.15	36.84	21.25
SMEs similar to other retail client exposures	2.83	1.99	65.38	58.16	45.58	43.65	2.58	1.76	70.55	48.07	45.48	42.44
Exposures related to residential mortgages												
Insured exposures	0.50	0.21	46.23	26.46	40.00	40.00	0.42	0.18	43.71	23.76	40.00	40.00
Uninsured exposures	0.85	0.41	15.49	7.54	65.19	19.84	0.76	0.39	15.64	7.41	64.91	18.11
Qualifying revolving retail client exposures (QRRCE)	1.57	0.36	82.28	73.08	44.80	39.19	1.42	1.17	82.42	72.56	45.46	35.96
Other retail client exposures (non-QRRCE) excluding SMEs	2.35	0.99	48.35	42.95	70.13	65.13	2.19	0.98	49.06	41.51	69.69	57.86

			As at March	n 31, 2023		
(as a percentage)	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Sovereign borrowers	0.02%	—%	30.01%	26.98%	43.55%	6.76%
Financial institutions	0.09	_	45.00	_	40.81	0.01
Businesses	2.97	1.34	27.26	20.75	36.69	16.44
SMEs similar to other retail client exposures	2.59	1.45	73.58	55.22	47.56	34.84
Exposures related to residential mortgages						
Insured exposures	0.21	0.08	31.43	11.63	40.00	40.00
Uninsured exposures	0.75	0.34	15.27	7.70	64.59	17.97
Qualifying revolving retail client exposures (QRRCE)	1.47	1.10	82.33	72.22	45.72	36.10
Other retail client exposures (non-QRRCE) excluding SMEs	2.24	0.94	47.83	37.48	69.72	58.66

"PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.
 (2) PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.

COUNTERPARTY CREDIT RISK

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

		а	b	с	d	е	f
				As at Ma	urch 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)	1,042	3,499	N/A	1.4	6,358	2,596
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	_	_	_	_
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	_	_
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,587	1,102
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	_
6	Total	1,042	3,499	_	N/A	7,945	3,698

			As at Dece	ember 31, 2023		
(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
SA–CCR (for derivatives)	908	3,419	N/A	1.4	6,058	2,421
Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	_	_	_	_
Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	_	_
Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,057	838
5 VaR for SFTs	N/A	N/A	N/A	N/A	N/A	_
Total	908	3,419	_	N/A	7,115	3,259

а

а

b

b

As at September 30, 2023

С

С

d

d

е

е

f

	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	692	3,297	N/A	1.4	5,585	2,595
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	_	_
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	_	_
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	1,360	698
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	_
6	Total	692	3,297	—	N/A	6,945	3,293

5 VaR for SFTs

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

		а	b	С	d	е	f
				As at Ju	ne 30, 2023		
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	745	3,214	N/A	1.4	5,543	2,758
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	—	—	—	—
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	783	499
5	VaR for SFTs	N/A	N/A	N/A	N/A	N/A	_
6	Total	745	3,214	_	N/A	6,326	3,257
		а	b	с	d	e	f
				As at Ma	rch 31, 2023		
	(in millions of dollars)	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA–CCR (for derivatives)	977	3,314	N/A	1.4	6,007	2,506
2	Internal Model Method (for derivatives and securities financing transactions – SFTs)	N/A	N/A	_	_	_	_
3	Simple Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	_	_
4	Comprehensive Approach for credit risk mitigation (for SFTs)	N/A	N/A	N/A	N/A	805	360

N/A

977

N/A

3,314

N/A

_

N/A

N/A

N/A

6,812

_

2,866

6 Total

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

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

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

a b c d e f g h i j k l m n o

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

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

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

a b c d e f g h i j k l m n o

									As at J	une 30, 2	023					
	- (in millions of dollars)	0%	10%	20%	30%	40%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total exposure (post-CRM techniques)
	Regulatory portfolio / Risk weight															
1	Sovereign borrowers	_	_	_	_	_	_	_	_	_	_	_	_	_	_	—
2	Non-central government public sector entities	—	—	7	—	—	—	—	—	—	—	_	—	—	—	7
3	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	_	—	—	—	—
4	Deposit-taking institutions and banks	_	_	23	—	—	33	—	_	_	_	_	_	75	_	131
5	Securities firms and other financial institutions treated as banks	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
6	Businesses	_	_	26	_	_	279	_	14	25	_	417	78	_	_	839
	Of which: specialized lending ⁽²⁾	_	_	_	_	_	_	_	_	25	_	2	78	_	_	105
	Securities firms and other financial institutions treated as businesses ⁽²⁾	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
7	Regulatory retail portfolios	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
8	Other assets	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
9	Total	_	_	56	_	_	312	_	14	25	_	417	78	75	_	977

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

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

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

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

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

		а	b	с	d	е	f	g	а	b	с	d	е	f	g
				As a	t March 31, 2	024					As at	December 31,	2023		
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
	0.00 to < 0.15	379	0.03%	11	10.00%	0.30	3	0.88%	152	0.04%	9	10.00%	0.70	2	1.47%
	0.15 to < 0.25	_	%	_	%	_	_	%	_	%	_	—%	_	_	—%
	0.25 to < 0.50	—	%	_	%	_	_	%	_	%	_	%	_	_	—%
Exposures	0.50 to < 0.75	_	%	_	%	_	_	%	_	%	_	—%	_	_	—%
related to sovereign	0.75 to < 2.50	—	%	_	%	_	_	%	_	%	_	%	_	_	%
borrowers	2.50 to < 10.00	—	%	_	%	_	_	%	_	%	_	%	_	_	%
	10.00 to < 100.00	—	%	_	%	_	_	%	_	%	_	%	_	_	%
	100.00 (default)	_	%	_	%	_	_	%	_	—%	_	—%	_	_	—%
	Sub-total	379	0.03%	11	10.00%	0.30	3	0.88%	152	0.04%	9	10.00%	0.70	2	1.47%
	0.00 to < 0.15	—	%	—	%	_	—	%	—	—%	—	—%	—	—	—%
	0.15 to < 0.25	_	%	_	%	_	_	%	_	—%	_	%	_	_	—%
	0.25 to < 0.50	_	%	_	%	_	_	%	_	—%	_	%	_	_	—%
Exposures	0.50 to < 0.75	_	%	_	%	_	_	%	_	—%	_	%	_	_	—%
related to financial	0.75 to < 2.50	_	%	_	%	_	_	%	_	—%	_	%	_	_	—%
institutions	2.50 to < 10.00	_	%	_	%	_	_	%	_	—%	_	%	_	_	—%
	10.00 to < 100.00	_	%	_	%	_	_	%	_	—%	_	%	_	_	—%
	100.00 (default)	_	-%	_	-%	—	_	-%	—	—%	_	—%	_	_	—%
	Sub-total		-%	_	-%	—	_	-%	_	—%	—	—%	—	_	—%
	0.00 to < 0.15	1	0.06%	42	86.40%	1.10	_	14.77%	2	0.06%	18	86.40%	1.00		14.03%
	0.15 to < 0.25	19	0.22%	67	86.40%	1.20	10	53.15%	14	0.21%	65	86.40%	1.40	8	55.20%
	0.25 to < 0.50	34	0.33%	60	86.40%	2.00	29	87.40%	37	0.31%	63	86.40%	2.70	37	98.07%
Exposures	0.50 to < 0.75	15	0.57%	52	86.40%	3.70	21	136.74%	20	0.56%	39	86.40%	4.00	27	141.79%
related to	0.75 to < 2.50	144	1.80%	235	86.40%	2.10	226	156.38%	156	1.80%	183	86.40%	2.30	249	158.62%
businesses	2.50 to < 10.00	10	4.68%	49	86.40%	2.50	23	231.06%	99	3.45%	44	86.40%	1.10	218	219.72%
	10.00 to < 100.00	6	16.55%	15	86.40%	3.10	20	350.28%	7	16.14%	15	86.40%	3.70	24	358.59%
	100.00 (default)	7	100.00%	4	86.40%	1.00	76	1,079.94%	4	100.00%	7	86.40%	1.10	48	1,079.94%
	Sub-total	236	4.77%	524	86.40%	2.10	405	171.77%	339	3.56%	434	86.40%	2.00	611	180.37%
Total AIRB		615	1.85%	535	39.30%	1.00	408	66.42%	491	2.47%	443	62.73%	1.60	613	124.94%

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

		а	b	с	d	е	f	g	а	b	С	d	е	f	g
		As at September 30, 2023 ⁽¹⁾							As at June 30, 2023						
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
Exposures related to sovereign borrowers	0.00 to < 0.15	637	0.04%	10	10.00%	0.20	8	1.25%	178	0.04%	11	10.00%	0.50	3	1.41%
	0.15 to < 0.25	_	—%	_	%	_	—	—%	_	%	—	%	_	_	—%
	0.25 to < 0.50	_	—%	_	%	_	—	—%	_	%	—	%	_	_	—%
	0.50 to < 0.75	_	%	_	%	_	_	—%	_	%	_	—%	_	_	—%
	0.75 to < 2.50	_	—%	_	%	_	—	—%	_	%	—	%	_	_	—%
	2.50 to < 10.00	_	%	_	%	_	_	—%	_	%	_	—%	_	_	—%
	10.00 to < 100.00	_	—%	_	%	_	—	—%	_	%	—	%	_	_	—%
	100.00 (default)	_	—%	—	—%	—	—	—%	—	—%	—	—%	—	_	—%
	Sub-total	637	0.04%	10	10.00%	0.20	8	1.25%	178	0.04%	11	10.00%	0.50	3	1.41%
Exposures related to financial institutions	0.00 to < 0.15	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	—%
	0.15 to < 0.25	—	—%	—	%	—	—	—%	—	%	—	—%	—	_	—%
	0.25 to < 0.50	_	—%	_	%	_	—	—%	_	%	—	%	_	_	—%
	0.50 to < 0.75	_	—%	_	%	_	—	—%	_	%	—	%	_	_	—%
	0.75 to < 2.50	—	—%	—	%	—	—	—%	—	%	—	—%	—	_	—%
	2.50 to < 10.00	—	—%	—	%	—	—	—%	—	%	—	—%	—	_	—%
	10.00 to < 100.00	—	—%	—	%	—	—	—%	—	%	—	—%	—	_	—%
	100.00 (default)	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	—%
	Sub-total		—%	_	—%	_	_	—%	_	—%	_	—%	_	_	—%
Exposures related to businesses	0.00 to < 0.15	2	0.05%	33	86.40%	1.10	—	13.08%	1	0.06%	32	86.40%	1.00	1	13.97%
	0.15 to < 0.25	20	0.22%	60	86.40%	1.20	11	54.82%	17	0.22%	62	86.40%	1.40	10	60.44%
	0.25 to < 0.50	40	0.33%	58	86.40%	1.60	33	82.16%	28	0.32%	67	86.40%	1.50	22	77.64%
	0.50 to < 0.75	6	0.58%	38	86.40%	2.10	7	112.66%	7	0.58%	37	86.40%	2.70	9	122.97%
	0.75 to < 2.50	145	1.84%	178	86.40%	1.60	207	143.19%	133	1.84%	202	86.40%	1.80	190	143.44%
	2.50 to < 10.00	16	3.87%	47	86.40%	1.70	35	224.12%	11	3.67%	45	86.40%	2.00	25	219.71%
	10.00 to < 100.00	7	20.91%	23	86.40%	2.20	25	360.67%	2	21.43%	11	86.40%	1.90	5	362.29%
	100.00 (default)	4	100.00%	6	86.40%	1.00	44	1,079.94%	2	100.00%	5	86.40%	1.00	20	1,079.94%
	Sub-total	240	3.76%	443	86.40%	1.60	362	151.07%	201	2.59%	461	86.40%	1.70	282	140.19%
Total AIRB		877	1.06%	453	30.45%	0.60	370	42.20%	379	1.42%	472	49.75%	1.10	285	74.93%

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

		а	b	с	d	е	f	g
				As a	t March 31, 202	23 ⁽¹⁾		
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
	0.00 to < 0.15	438	0.04%	13	10.00%	0.30	6	1.26%
	0.15 to < 0.25	_	—%	_	—%	_	_	—%
	0.25 to < 0.50	_	—%	_	—%	_	_	—%
Exposures	0.50 to < 0.75	_	—%	_	—%	_	_	—%
related to sovereign	0.75 to < 2.50	_	—%	_	—%	_	_	—%
borrowers	2.50 to < 10.00	_	—%	_	—%	_	_	—%
	10.00 to < 100.00	_	—%	_	—%	_	_	—%
	100.00 (default)	_	—%	_	—%	_	_	—%
	Sub-total	438	0.04%	13	10.00%	0.30	6	1.26%
	0.00 to < 0.15	_	—%	_	—%	_	_	—%
	0.15 to < 0.25	_	—%	_	—%	_	_	—%
	0.25 to < 0.50	_	—%	_	%	_	_	—%
Exposures	0.50 to < 0.75	_	%	_	—%	_	_	—%
related to financial	0.75 to < 2.50	_	%	_	—%	_	_	—%
institutions	2.50 to < 10.00	_	%	_	—%	_	_	—%
	10.00 to < 100.00	_	%	_	—%	_	_	—%
	100.00 (default)	_	%	_	—%	_	_	—%
	Sub-total	_	—%	—	—%	_	_	—%
	0.00 to < 0.15	1	0.11%	30	86.40%	4.20	—	35.10%
	0.15 to < 0.25	31	0.22%	64	86.40%	1.30	21	67.31%
	0.25 to < 0.50	35	0.31%	75	86.40%	1.60	32	90.04%
Exposures	0.50 to < 0.75	14	0.57%	48	86.40%	2.90	22	157.03%
related to	0.75 to < 2.50	116	1.35%	195	86.40%	2.00	198	169.87%
businesses	2.50 to < 10.00	17	3.81%	53	86.40%	1.80	38	229.15%
	10.00 to < 100.00	2	15.98%	12	86.40%	2.90	7	415.39%
	100.00 (default)	3	100.00%	3	86.40%	1.00	36	1,214.10%
	Sub-total	219	1.26%	480	86.40%	1.90	354	163.93%
Total AIRB		657	0.44%	493	34.87%	0.80	360	55.04%

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

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

		а	b	с	d	е	f	g	а	b	с	d	е	f	g
				As at	March 31, 202	24					As at D	ecember 31, 2	2023		
(in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
	0.00 to < 0.15	_	—%	_	-%	_	_	—%	_	—%	_	—%	_	_	—%
	0.15 to < 0.25	_	%	_	%	_	_	%	_	—%	_	—%	_	_	—%
	0.25 to < 0.50	_	%	_	%	_	_	%	_	—%	_	—%	_	_	—%
Exposures	0.50 to < 0.75	_	%	_	%	_	_	%	_	—%	_	—%	_	_	—%
related to sovereign	0.75 to < 2.50	_	%	_	%	_	_	%	—	—%	_	—%	_	_	—%
borrowers	2.50 to < 10.00	_	%	_	%	_	_	%	—	—%	_	—%	_	_	—%
	10.00 to < 100.00	_	%	_	%	_	_	%	—	—%	_	—%	_	_	—%
	100.00 (default)	_	%	_	%	_	_	%	_	—%	_	—%	_	_	—%
	Sub-total		—%	_	%	_	_	-%	_	—%	_	—%	_	_	_%
	0.00 to < 0.15	5,635	0.07%	44	45.00%	2.50	1,716	30.43%	5,103	0.07%	48	45.00%	2.50	1,321	25.89%
	0.15 to < 0.25	15	0.19%	1	45.00%	2.50	6	42.77%	_	—%	_	%	_	_	—%
	0.25 to < 0.50	3	0.28%	1	45.00%	2.50	1	52.82%	3	0.28%	1	45.00%	2.50	2	52.73%
Exposures	0.50 to < 0.75	_	%	—	—%	_	_	%	_	—%	_	%	_	_	—%
related to financial	0.75 to < 2.50	56	1.94%	1	45.00%	2.50	61	110.00%	2	1.94%	1	45.00%	2.50	2	110.00%
institutions	2.50 to < 10.00	_	%	—	—%	—	_	—%	—	—%	_	—%	—	_	—%
	10.00 to < 100.00	_	%	—	—%	—	_	—%	—	—%	_	—%	—	_	—%
	100.00 (default)	—	%	—	—%	—	_	—%	—	—%	_	—%	—	—	—%
	Sub-total	5,709	0.08%	47	45.00%	2.50	1,784	31.25%	5,108	0.07%	50	45.00%	2.50	1,325	25.94%
	0.00 to < 0.15	71	0.12%	9	40.00%	2.50	20	28.73%	101	0.11%	9	40.00%	2.50	28	28.31%
	0.15 to < 0.25	77	0.23%	3	40.00%	2.50	32	42.01%	99	0.22%	4	40.00%	2.50	41	41.08%
	0.25 to < 0.50	18	0.39%	6	40.00%	2.50	10	52.78%	32	0.39%	5	40.00%	2.50	18	54.50%
Exposures	0.50 to < 0.75	11	0.62%	3	40.00%	2.50	8	67.99%	9	0.59%	2	40.00%	2.50	6	66.78%
related to	0.75 to < 2.50	9	1.37%	7	40.00%	2.50	8	89.75%	19	1.29%	9	40.00%	2.50	17	88.44%
businesses	2.50 to < 10.00	2	6.68%	3	40.00%	2.50	2	137.03%	2	6.16%	5	40.00%	2.50	3	135.63%
	10.00 to < 100.00	_	27.53%	1	40.00%	2.50	_	220.79%	9	26.40%	1	40.00%	2.50	19	220.24%
	100.00 (default)	_	%	_	-%	_	_	-%	—	—%	_	—%	_	_	—%
	Sub-total	188	0.35%	32	40.00%	2.50	80	42.75%	271	1.19%	35	40.00%	2.50	132	48.79%
Total FIRB		5,897	0.09%	79	44.84%	2.50	1,864	31.61%	5,379	0.12%	85	44.75%	2.50	1,457	27.10%

Footnotes to this table are presented on page 76.

		а	b	с	d	е	f	g	а	b	с	d	е	f	g
		As at September 30, 2023 EAD Average Number of Average Average post-CRM PD debtors LGD maturity RWA								As a	t June 30, 202	23			
(in millions of dollars)	PD scale (%)						RWA	RWA proportion	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity	RWA	RWA proportion
	0.00 to < 0.15	_	—%	_	—%	_	_	—%	_	—%		—%	_	_	%
	0.15 to < 0.25	_	%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
	0.25 to < 0.50	_	%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
Exposures	0.50 to < 0.75	_	%	_	%	_	_	—%	_	—%	_	%	_	_	%
related to sovereign	0.75 to < 2.50	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
borrowers	2.50 to < 10.00	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
	10.00 to < 100.00	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
	100.00 (default)	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
	Sub-total	_	—%	_	—%	_	_	—%	_	—%	_	—%	_	_	—%
	0.00 to < 0.15	4,103	0.07%	35	45.00%	2.50	1,077	26.26%	3,594	0.07%	20	45.00%	2.50	907	25.25%
	0.15 to < 0.25	15	0.19%	2	45.00%	2.50	6	41.98%	291	0.19%	3	45.00%	2.50	166	56.87%
	0.25 to < 0.50	3	0.28%	2	45.00%	2.50	2	52.73%	4	0.28%	1	45.00%	2.50	2	52.73%
Exposures	0.50 to < 0.75	_	%	_	—%	_	_	—%	_	—%	_	—%	_	_	%
related to financial	0.75 to < 2.50	745	0.96%	1	45.00%	2.50	856	114.89%	752	0.93%	1	45.00%	2.50	866	115.07%
institutions	2.50 to < 10.00	_	%	_	%	_	_	—%	_	%	_	%	_	_	—%
	10.00 to < 100.00	_	—%	—	%	_	_	—%	43	34.69%	5	45.00%	2.50	113	262.53%
	100.00 (default)	_	%	_	%	_	_	—%	_	%	_	%	_	_	—%
	Sub-total	4,866	0.21%	40	45.00%	2.50	1,941	39.89%	4,684	0.53%	30	45.00%	2.50	2,054	43.85%
	0.00 to < 0.15	215	0.12%	36	40.00%	2.50	63	29.09%	148	0.12%	25	40.00%	2.50	44	28.94%
	0.15 to < 0.25	_	—%	—	%	_	_	—%	_	%	_	%	_	_	—%
	0.25 to < 0.50	14	0.38%	7	40.00%	2.50	7	51.69%	35	0.39%	5	40.00%	2.50	19	54.03%
Exposures	0.50 to < 0.75	2	0.59%	2	40.00%	2.50	1	66.78%	2	0.59%	2	40.00%	2.50	1	66.78%
related to	0.75 to < 2.50	25	1.26%	9	40.00%	2.50	22	87.98%	25	1.28%	9	40.00%	2.50	21	86.81%
businesses	2.50 to < 10.00	6	4.95%	4	40.00%	2.50	7	119.72%	4	4.95%	4	40.00%	2.50	4	117.62%
	10.00 to < 100.00	_	%	_	—%	_	_	%	_	%	_	—%	_	_	%
	100.00 (default)	_	%	_	—%	_	_	%	_	%	_	—%	_	_	%
	Sub-total	262	0.35%	58	40.00%	2.50	100	38.15%	214	0.38%	45	40.00%	2.50	89	41.58%
Total FIRB		5,128	0.21%	98	44.74%	2.50	2,041	39.81%	4,898	0.53%	75	44.78%	2.50	2,143	43.75%

Footnotes to this table are presented on page 76.

								5
				As at	March 31, 202	23		
in millions of dollars)	PD scale (%)	EAD post-CRM	Average PD	Number of debtors	Average LGD	Average maturity ⁽¹⁾	RWA	RWA proportion
	0.00 to < 0.15	_	—%	_	—%	_	_	_%
	0.15 to < 0.25	_	—%	_	—%	_	_	%
	0.25 to < 0.50	_	—%	_	—%	_	_	%
Exposures	0.50 to < 0.75	_	—%	_	—%	_	_	%
	0.75 to < 2.50	_	—%	_	—%	_	_	%
Exposures related to financial institutions 100 C C C C C C C C C C C C C C C C C C	2.50 to < 10.00	_	—%	_	—%	_	_	%
Exposures related to sovereign borrowers 0.00 Exposures related to sovereign borrowers 0.50 10.00 100.0 10.00 100.0 Su 0.00 10.00 100.0 Su 0.00 10.00 100.0 Su 0.00 10.00 100.0 Su 0.00 10.00 100.0 10.00 100.0 Su 0.00 0.15 0.25 10.00 100.0 10.00 100.0 10.00 0.50 10.50 0.25 10.00 0.50 10.00 0.50 10.00 0.50 10.00 0.50 10.00 0.50 10.00 0.50 10.00 0.50 10.00 0.50 10.00 100.0	10.00 to < 100.00	_	—%	_	—%	_	_	%
	100.00 (default)	_	—%	_	—%	_	_	%
	Sub-total	_	—%	_	—%	_	_	%
	0.00 to < 0.15	4,582	0.07%	38	45.00%	2.50	1,428	31.16%
	0.15 to < 0.25	295	0.19%	4	45.00%	2.50	167	56.80%
	0.25 to < 0.50	4	0.28%	1	45.00%	2.50	2	52.73%
	0.50 to < 0.75	_	—%	_	—%	_	_	
	0.75 to < 2.50	_	0.93%	1	45.00%	2.50	_	64.56%
	2.50 to < 10.00	_	—%	_	—%	_	_	
	10.00 to < 100.00	_	—%	_	—%	_	_	
	100.00 (default)	_	—%	_	—%	_	_	
	Sub-total	4,881	0.07%	44	45.00%	2.50	1,597	32.72%
	0.00 to < 0.15	66	0.12%	8	40.00%	2.50	25	37.719
	0.15 to < 0.25	5	0.22%	3	40.00%	2.50	4	71.43%
	0.25 to < 0.50	14	0.38%	6	40.00%	2.50	8	54.35%
Exposures	0.50 to < 0.75	4	0.59%	3	40.00%	2.50	6	148.72%
related to	0.75 to < 2.50	25	1.89%	6	40.00%	2.50	24	100.32%
businesses	2.50 to < 10.00	5	4.41%	4	40.00%	2.50	6	106.80%
	10.00 to < 100.00	_	—%	_	%	_	_	%
	100.00 (default)		—%	_	—%	_	_	?
	Sub-total	119	0.72%	30	40.00%	2.50	73	60.82%
fotal FIRB		5,000	0.09%	74	44.88%	2.50	1,670	33.39%

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

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 $^{\left(1\right)}$ Data have been restated to conform with the presentation for the subsequent quarters.

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

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		а	b	С	d	е	f	а	b	С	d	е	f
				As at Marc	ch 31, 2024					As at Decen	nber 31, 2023		
		Col	lateral used in de	erivative transa	octions	Collateral us	sed in SFTs	Co	llateral used in de	erivative transa	ctions	Collateral u	sed in SFTs
			r value eral received		^r value d collateral	Fair value of collateral	Fair value of posted		value ral received		value d collateral	Fair value of collateral	Fair value of posted
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
1	Cash – Domestic currency	_	2,221	_	146	17,663	18,620	—	2,334	—	131	11,636	14,618
2	Cash – Other currencies	_	4,502	_	331	113	179	—	3,846		683	6	244
3	Domestic sovereign debt	16	_	1,034	_	16,902	17,532	—	_	784	_	13,140	11,167
4	Other sovereign debt	_	_	_	_	172	113	—	_	_	_	217	6
5	Government agency debt	_	_	_	_	215	_	_	_	_	_	227	22
6	Corporate bonds	_	_	_	_	910	129	—	_	_	_	880	439
7	Equity securities	_	_	_	_	365	5	_	_	_	_	164	_
8	Other collateral	_	_	_	_	277	_	_	_	_	_	242	4
	Total	16	6,723	1,034	477	36,617	36,578	_	6,180	784	814	26,512	26,500

As at September 30, 2023 As at June 30, 2023 Collateral used in derivative transactions Collateral used in SFTs Collateral used in derivative transactions Collateral used in SFTs Fair value of collateral received of posted collateral of collateral received of posted collateral of collateral of posted of collateral of posted Segregated Unsegregated Segregated Unsegregated Segregated Unsegregated Segregated Unsegregated (in millions of dollars) received collateral received collateral 13,484 Cash – Domestic currency 2,050 193 14,057 2,112 90 19,889 13,975 1 _ — — _ 2 Cash – Other currencies 3,821 851 4 129 3,626 1,067 317 67 _ _ _ _ 3 13,375 3 Domestic sovereign debt _ 455 _ 12,980 _ 382 _ 12,885 19,883 _ Other sovereign debt 4 ____ _ _ _ 139 4 194 _ _ _ 67 317 Government agency debt 147 8 224 5 _ _ _ _ 3 ____ ____ _ _ 6 Corporate bonds 798 103 691 5 _ _ ____ _ _ _ _ _ 7 Equity securities _ _ _ _ _ _ _ _ _ ____ _ _ 8 Other collateral 157 192 1 _ _ ____ _ _ Total 3 5,871 455 27,709 5,738 382 1,157 34,265 1,044 27,676 194 34,251

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				As at Marc	h 31, 2023		
		Co	ollateral used in de	erivative transac	ctions	Collateral us	sed in SFTs
			r value ral received		r value d collateral	Fair value of collateral	Fair value
	(in millions of dollars)	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
1	Cash – Domestic currency	_	2,522	_	18	13,012	9,828
2	Cash – Other currencies	_	3,780	_	821	399	41
3	Domestic sovereign debt	_	_	313	_	9,066	12,922
4	Other sovereign debt	230	_	_	_	41	399
5	Government agency debt	_	_	_	_	256	_
6	Corporate bonds	_	_	_	_	263	88
7	Equity securities	_	_	_	_	_	_
8	Other collateral	_	_	_	_	259	_
	Total	230	6,302	313	839	23,296	23,278

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Template CCR6 – Credit derivatives exposures

		а	b	а	b	а	b	а	b	а	b
		As at Marc	h 31, 2024	As at Decem	ber 31, 2023	As at Septen	nber 30, 2023	As at June	e 30, 2023	As at Marc	h 31, 2023
		Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection
	(in millions of dollars)	bought	sold	bought	sold	bought	sold	bought	sold	bought	sold
	Notional amounts										
1	Single-name credit default swaps	110	_	_	_	_	_	_	_	_	_
2	Index credit default swaps (1)	965	—	676	—	340	—	113	—	54	—
3	Total return swaps	—	—	—	—	—	—	—	—	_	—
4	Credit options	—	—	—	—	—	—	—	—	_	—
5	Other credit derivatives	_	—	—	_	—	—	—	—		—
6	Total notional amounts	1,075	—	676	—	340	_	113	—	54	_
	Fair values										
7	Positive fair value (asset)	25	_	3		—	—	_	—		—
8	Negative fair value (liability) ⁽¹⁾	—	—	—	_	—	—	2	—	1	_

(1) Comparative data prior to the second quarter of 2023 have been restated to conform with the presentation for the current period.

Template CCR8 – Exposures to central counterparties (CCP)

		а	b	а	b	а	b	а	b	а	b
		As at March	n 31, 2024	As at Decemb	er 31, 2023	As at Septemb	oer 30, 2023	As at June	30, 2023	As at March	131, 2023
		EAD		EAD		EAD		EAD		EAD	
	(in millions of dollars)	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA
1	Exposures to QCCPs (total)	565	24	246	16	242	22	307	23	236	29
2	Exposures for trades at QCCPs (excluding initial margin and default										
2	fund contributions); of which:	464	9	145	3	141	3	206	4	95	2
3	(i) OTC derivatives	302	6	50	1	30	1	13	—	17	
4	(ii) Exchange-traded derivatives	44	1	66	1	100	2	66	1	39	1
5	(iii) Securities financing transactions	118	2	29	1	11	_	127	3	39	1
6	(iv) Netting sets where cross-product netting has been approved	-	_	-	—	_	_	_	_	_	_
7	Segregated initial margin	-	_	-	—	_	_	_	_	_	_
8	Non-segregated initial margin	-	_	-	—	_	—	_	—	—	_
9	Pre-funded default fund contributions	101	15	101	13	101	19	101	19	141	27
10	Unfunded default fund contributions	_	_	_	_	_	_	_	_	_	_
11	Exposures to non-QCCPs (total)	_	_	—	—	—	—	—	—	—	_
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	_	_	_	_	_	_	_	_	_	_
13	(i) OTC derivatives	_	_	_	_	_	_	_	_	_	_
14	(ii) Exchange-traded derivatives	_	_	_	_	_	_	_	_	_	_
15	(iii) Securities financing transactions	_	_	_			_	_	_	_	_
16	(iv) Netting sets where cross-product netting has been approved	_	_	_	_	_	_	_	_	_	_
17		_	_	_	_	_	_	_	_	_	_
18		_	_	_	_	_	_	_	_	_	_
19	Pre-funded default fund contributions	_	_	_	_	_	_	_	_	_	_
20	Unfunded default fund contributions	-	_	_	_	_	_	_	_	_	_

SECURITIZATION

Template SEC1 – Securitization exposures in the banking book

		а	b	С	d	е	f	g	h	i	j	k	I
							As at March	n 31, 2024					
		I	Financial entity ad	ts as originat	or		Financial entity a	icts as sponso	r		Financial entity a	cts as investo	r
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	Retail (total), of which:	_	_	_	_	_	_	_	_	_	_	_	_
2	Residential mortgage	_	_	_	_	_	_	_	_	_	_	_	_
3	Credit card	_	_	_	_	_	_	_	_	_	_	_	_
4	Other retail exposures	_	_	_	_	_	_	_	_	_	_	_	_
5	Re-securitization	_	_		_	_	_	—	_	_	_	—	_
6	Wholesale (total), of which:	—	—	—	—	—	—	—	_	26	_	—	26
7	Business loans	_	_	_	_	_	_	_	_	_	_	_	_
8	Commercial mortgage	_	_	_	_	_	_	_	_	_	_	_	_
9	Lease and receivables	_	_	_	_	_	_	_	_	_	_	_	_
10	Other wholesale exposures	_	_	_	_	_	_	_	_	23	_	_	23
11	Re-securitization	_	_		_	—	_	_	_	3	_	_	3
		а	b	С	d	е	f	g	h	i	j	k	I

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

							As at Septemb	ber 30, 2023					
			Financial entity ac	cts as originato	r		Financial entity a	cts as sponsor			Financial entity a	icts as investor	
	(in millions of dollars)	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total	Traditional	Of which STC*	Synthetic	Sub-total
1	Retail (total), of which:	—	—	—	—	—	—	—	—	_	—	—	_
2	Residential mortgage	—	—	—	—	—	—	—	—	—	—	—	_
3	Credit card	—	—	—	—	—	—	—	_	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—
5	Re-securitization	—	_	—	—	—	—	—	—	—	—	—	
6	Wholesale (total), of which:	—	—	—	—	—	—	—	—	32	—	—	32
7	Business loans	—	_	_	_	—	_	_	_	_	—	_	_
8	Commercial mortgage	—	—	—	—	—	—	—	_	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	_	—	—	—	—
10	Other wholesale exposures	—	—	—	—	—	—	—	_	29	—	—	29
11	Re-securitization	—	—	—	—	—	_	—		3	—	—	3

* STC: simple, transparent and comparable.

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

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

a b c d e f g h i j k l

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

* STC: simple, transparent and comparable.

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

		а	b	С	d	е	f	g	h	i	j	k	I	m	n	0	р	q
									As a	at March 31, 2	2024							
				cposure valu k weighting				Exposur (by regulator)		RW (by regulator)		Capital char	ge after cap	
			> 20%	> 50%	>100%		SEC-IRB (including				SEC-IRB (including				SEC-IRB (including			
	(in millions of dollars)	≤ 20%	to 50%	to 100%	< 1,250%	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%
1	Total exposures	_	_	_	—	26	_	_	_	26	_	_	_	319	—	_	_	26
2	Traditional securitization	_	_	_	_	26	_	-	_	26	_	_	_	319	_	_	_	26
3	Of which securitization	—	_	—	—	23	_	_	_	23	—	_	_	287	—	_	—	23
4	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
6	Of which wholesale	_	_	_	_	23	_	_	_	23	_	_	_	287	_	_	_	23
7	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
8	Of which re-securitization	_	_	_	_	3	_	_	_	3	_	_	_	32	_	_	_	3
9	Synthetic securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
10	Of which securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
11	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
12	Of which wholesale	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
13	Of which re-securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
		а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q

									As at	December 31	, 2023							
		-	E	xposure valu	les			Exposure	e values			RV	VA					
			(by ris	sk weighting l	bands)			(by regulator	y approach)			(by regulator	y approach)			Capital char	ge after cap	
							SEC-IRB				SEC-IRB				SEC-IRB			
			> 20%	> 50%	>100%		(including				(including				(including			
	(in millions of dollars)	≤ 20%	to 50%	to 100%	< 1,250%	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%
1	Total exposures	_	_	_	_	26	_	_	_	26	_	_	_	326	_	_	_	26
2	Traditional securitization	_	_	_	_	26	_	_	_	26	_	_	_	326	_	_	_	26
3	Of which securitization	_	_	_	_	24	_	_	_	24	_	_	_	295	_	_	_	24
4	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
6	Of which wholesale	_	_	_	_	24	_	_	_	24	_	_	_	295	_	_	_	24
7	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
8	Of which re-securitization	_	_	_	_	2	_	_	_	2	_	_	_	31	_	_	_	2
9	Synthetic securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
10	Of which securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
11	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
12	Of which wholesale	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
13	Of which re-securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_

									As at	September 30	, 2023							
				xposure valu				Exposure				RV						
			(by ris	sk weighting l	bands)			(by regulator	y approach)			(by regulator	y approach)			Capital char	ge after cap	
							SEC-IRB				SEC-IRB				SEC-IRB			
			> 20%	> 50%	>100%		(including				(including				(including			
	(in millions of dollars)	≤ 20%	to 50%	to 100%	< 1,250%	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%
1	Total exposures	_	_	_	_	32	_	_	_	32	_	_	_	394	_	_	_	32
2	Traditional securitization	_	_	_	_	32	_	_	_	32	_	_	_	394	_	_	_	32
3	Of which securitization	_	_	_	_	29	_	_	_	29	_	_	_	362	_	_	_	29
4	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
6	Of which wholesale	_	_	_	_	29	_	_	_	29	_	_	_	362	_	_	_	29
7	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
8	Of which re-securitization	_	_	_	_	3	_	_	_	3	_	_	_	32	_	_	_	3
9	Synthetic securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
10	Of which securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
11	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
12	Of which wholesale	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
13	Of which re-securitization	_	_	_	—	_	_	—	_	_	_	_	_	_	—	_	—	

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

		а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q
									As	at June 30, 2	023							
				xposure valu				Exposur	e values			RV	/A					
			(by ris	sk weighting l	oands)			(by regulator	y approach)			(by regulator	y approach)			Capital char	ge after cap	
							SEC-IRB				SEC-IRB				SEC-IRB			
			> 20%	> 50%	>100%		(including				(including				(including			
	(in millions of dollars)	≤ 20%	to 50%	to 100%	< 1,250%	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%	IAA)	SEC-ERB	SA/SFA	= 1,250%
1	Total exposures	_	_	_	_	27	_	_	_	27	_	—	_	338	_	—	_	27
2	Traditional securitization	_	—	—	—	27	—	_	—	27	—	_	_	338	_	_	—	27
3	Of which securitization	_	—	_	—	25	_	_	_	25	_	_	_	307	_	_	—	25
4	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
6	Of which wholesale	_	_	_	_	25	_	_	_	25	_	_	_	307	_	_	_	25
7	Of which STC	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
8	Of which re-securitization	_	_	_	_	2	_	_	_	2	_	_	_	31	_	_	_	2
9	Synthetic securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
10	Of which securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
11	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
12	Of which wholesale	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
13	Of which re-securitization	—	_	—	_	_	—	_	_	—	—	_	_	_	_	_	_	_

а b с d е f g h i j k 1 m n 0 р q

									As a	at March 31, 2	2023							
				xposure valu				Exposure				RV				O a situat also		
			(by ri	sk weighting I	bands)			(by regulator	y approacn)			(by regulator	y approacn)			Capital char	ge aner cap	
			> 200/	> 50%	>100%		SEC-IRB				SEC-IRB				SEC-IRB			
		≤ 20%	> 20% to 50%	> 50% to 100%	< 1,250%	= 1,250%	(including IAA)	SEC-ERB	SA/SFA	= 1,250%	(including IAA)	SEC-ERB	SA/SFA	= 1,250%	(including IAA)	SEC-ERB	SA/SFA	= 1,250%
	(in millions of dollars)	≤ 20 %	10 30 %	10 100 %	< 1,230 %		IAA)	SEC-ERD	SAISFA		IAA)	SEC-ERD	SAISFA		IAA)	SEC-ERD	SAISFA	
1	Total exposures	—	—	—	—	29	_	_	—	29	—	—	_	360	_	—	—	29
2	Traditional securitization	_	_	_	_	29	_	_	_	29	_	—	_	360	_	_	_	29
3	Of which securitization	_	_	_	_	26	_	_	_	26	_	_	_	328	_	_	_	26
4	Of which retail underlying	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5	Of which STC	_	_	_	—	_	_	_	_	_	_	_	_	—	—	_	_	—
6	Of which wholesale	_	—	_	—	26	—	_	—	26	_	_	_	328	_	_	_	26
7	Of which STC	_	—	_	—	_	—	_	—	_	_	_	_	—	_	_	_	—
8	Of which re-securitization	_	—	_	—	3	—	_	—	3	_	_	_	32	_	_	_	3
9	Synthetic securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
10	Of which securitization	_	_	_	_	_	_	_	—	_	_	_	_	_	_	_	_	_
11	Of which retail underlying	_	_	_	_	_	_	_	—	_	_	_	_	_	_	_	_	_
12	Of which wholesale	_	_	_	_	_	_	_	—	_	_	_	_	_	_	_	_	_
13	Of which re-securitization	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	

MACROPRUDENTIAL SUPERVISORY MEASURES

а

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

b

с

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

		As	at September 30, 2023					As at June 30, 2023		
		assets used in the	nd/or risk-weighted computation of the al capital buffer	Desjardins Group specific			assets used in the	and/or risk-weighted e computation of the al capital buffer	Desjardins Group specific	
(in millions of dollars)	Countercyclical capital buffer rate	Exposure values	Risk-weighted assets	countercyclical capital buffer rate	Countercyclical buffer amount	Countercyclical capital buffer rate ⁽¹⁾	Exposure values	Risk-weighted assets	countercyclical capital buffer rate	Countercyclical buffer amount
Germany	0.75%	6	6	N/A	N/A	0.75%	72	19	N/A	N/A
Canada	%	325,996	77,824	N/A	N/A	—%	327,301	82,792	N/A	N/A
United States	%	4,577	3,338	N/A	N/A	—%	4,368	2,990	N/A	N/A
France	0.50%	24	16	N/A	N/A	0.50%	17	16	N/A	N/A
Hong Kong SAR	1.00%	88	24	N/A	N/A	1.00%	87	21	N/A	N/A
Japan	—%	4	_	N/A	N/A	—%	_	_	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A	0.50%	27	5	N/A	N/A
United Kingdom	2.00%	214	214	N/A	N/A	1.00%	298	159	N/A	N/A
Other countries	%	76	21	N/A	N/A	%	179	128	N/A	N/A
Total	—%	331,012	81,448	N/A	N/A	—%	332,349	86,130	N/A	N/A

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Footnotes to this table are presented on the next page.

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

	а	b	с	d	е
			As at March 31, 2023		
		assets used in the	nd/or risk-weighted computation of the al capital buffer	Desjardins Group specific	
(in millions of dollars)	Countercyclical capital buffer rate ⁽¹⁾	Exposure values	Risk-weighted assets	countercyclical capital buffer rate	Countercyclical buffer amount
Germany	0.75%	73	19	N/A	N/A
Canada	—%	323,527	85,707	N/A	N/A
United States	—%	3,783	2,945	N/A	N/A
France	—%	15	14	N/A	N/A
Hong Kong SAR	1.00%	134	27	N/A	N/A
Japan	—%	_	_	N/A	N/A
Luxembourg	0.50%	27	5	N/A	N/A
United Kingdom	1.00%	351	184	N/A	N/A
Other countries	—%	112	70	N/A	N/A
Total	—%	328,022	88,971	N/A	N/A

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

LEVERAGE RATIO

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

		а	а	а	а	а
			As at	As at		
		As at	December 31,	September 30,	As at	As at
	(in millions of dollars)	March 31, 2024	2023	2023	June 30, 2023	March 31, 2023
1	Total consolidated assets as per published financial statements	435,819	422,940	414,056	409,558	398,604
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(59,219)	(59,065)	(55,444)	(55,833)	(55,018)
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	660	402	405	49	8
6	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	1,594	989	1,328	870	844
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	30,981	30,159	25,473	25,826	21,292
8	Other adjustments ⁽¹⁾	(6,596)	(4,862)	(6,960)	(7,161)	(5,482)
9	Leverage ratio exposure measure	403,239	390,563	378,858	373,309	360,248

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

Template LR2 – Leverage ratio common disclosure template

		а	b			
	(in millions of dollars)	As at March 31, 2024	As at December 31, 2023	As at September 30, 2023	As at June 30, 2023	As at March 31, 2023
	On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	345,038	338,344	332,127	326,975	322,227
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	_	—	—	—	—
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	—	—	—	—	—
4	(Asset amounts deducted in determining Basel III capital and regulatory adjustments)	—	—	—	—	_
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	345,038	338,344	332,127	326,975	322,227
	Derivative exposures					
6	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,484	1,327	1,051	1,043	1,368
7	Add-on amounts for potential future exposure associated with all derivatives transactions	5,217	4,846	4,663	4,500	4,640
8	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	—	—	—	—	—
9	Adjusted effective notional amount of written credit derivatives	_	_	_	—	—
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	_				
11	Total derivative exposures (sum of rows 6 to 10)	6,701	6,173	5,714	5,543	6,008
	Securities financing transaction exposures (SFT)					
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	18,925	14,898	14,216	14,095	9,877
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	_	_	_	_	_
14	Counterparty credit risk exposure for SFT assets	1,594	989	1,328	870	844
15	Agent transaction exposures	_	_		_	
16	Total securities financing transaction exposures (sum of rows 12 to 15)	20,519	15,887	15,544	14,965	10,721
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	139,257	136,936	134,404	112,203	106,552
18	(Adjustments for conversion to credit equivalent amounts)	(108,276)	(106,777)	(108,931)	(86,377)	(85,260)
19	Off-balance sheet items (sum of rows 17 and 18)	30,981	30,159	25,473	25,826	21,292
	Capital and total exposures					
20	Tier 1 capital	29,912	28,678	28,566	28,332	27,890
21	Total exposures (sum of rows 5, 11, 16 and 19)	403,239	390,563	378,858	373,309	360,248
	Leverage ratio					
22	Leverage ratio of Bâle III (including the impact of any applicable temporary exemption of central bank reserves)	7.4%	7.3%	7.5%	7.6%	7.7%
22a	Leverage ratio of Bâle III (excluding the impact of any applicable temporary exemption of central bank reserves) ⁽¹⁾	N/A	N/A	7.5%	7.5%	7.7%
23	National minimum leverage ratio requirement	3.5%	3.5%	3.5%	3.5%	3.5%

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

OTHER INFORMATION

PILLAR 3 DISCLOSURE REQUIREMENTS

			Most recent disclosure	
	Templates and tables	Frequency	Report ⁽¹⁾	Page
	Overview of risk management, key prudential metrics and risk-weighted assets			
M1	Key metrics (at consolidated group level)	Quarterly	This report	4
(M2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	This report	5
OVA	Desjardins Group's risk management approach	Annually	Pillar 3 Report Fourth quarter of 2023	6
DV1	Overview of risk-weighted assets (RWA)	Quarterly	This report	6
MS1	Comparison of modelled and standardized RWA at risk level	Quarterly	This report	11
MS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	This report	12
	Composition of capital and TLAC			
C1	Composition of regulatory capital	Quarterly	This report	13
C2	Reconciliation of regulatory capital to balance sheet	Quarterly	This report	17
CCA	Main features of regulatory capital instruments and other TLAC-eligible instruments	Quarterly	This report	19
AC1	TLAC composition (at resolution group level)	Quarterly	This report	25
AC3	Resolution entity – creditor ranking at legal entity level	Quarterly	This report	27
	Links between financial statements and regulatory exposures			
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	This report	29
_12	Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	Quarterly	This report	31
_IA	Explanations of differences between accounting and regulatory exposure amounts	Annually	Pillar 3 Report Fourth guarter of 2023	29
PV1	Prudent valuation adjustments (PVAs)	Annually	Pillar 3 Report Fourth quarter of 2023	33
	Asset encumbrance			
NC	Asset encumbrance	Quarterly	Management Discussion and Analysis ⁽²⁾	38
	Remuneration			
ЕМА	Remuneration policy	Annually	2023 Annual Information Form	40
EM1	Remuneration awarded during the financial year	Annually	2023 Annual Information Form	59
EM2	Special payments	Annually	2023 Annual Information Form	59
EM3	Deferred remuneration	Annually	2023 Annual Information Form	60
	Credit risk			
CRA	General qualitative information about credit risk	Annually	Pillar 3 Report Fourth guarter of 2023	34
CR1	Credit quality of assets	Quarterly	This report	32
R2	Changes in stock of defaulted loans and debt securities	Quarterly	This report	33
RB	Additional disclosure related to the credit quality of assets	Annually	Pillar 3 Report Fourth quarter of 2023	39
RC	Qualitative disclosure related to credit risk mitigation (CRM) techniques	Annually	Pillar 3 Report Fourth quarter of 2023	41
	Credit risk mitigation (CRM) techniques – overview	Quarterly	This report	34

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

		Most recent disclo	Most recent disclosure	
Templates and tables	Frequency	Report ⁽¹⁾	Page	
Credit risk (continued)				
RD Qualitative disclosures on Desjardins Group's use of external credit ratings under the standardized approach for credit risk	Annually	Pillar 3 Report Fourth quarter of 2023	47	
CR4 Standardized approach – Credit risk exposure and credit risk mitigation (CRM) effects	Quarterly	This report	36	
CR5 Standardized approach – Exposures by asset classes and risk weights	Quarterly	This report	39	
CRE Qualitative disclosures related to Internal Ratings-Based (IRB) models	Annually	Pillar 3 Report Fourth quarter of 2023	56	
CR6 AIRB/FIRB – Credit risk exposures by portfolio and probability of default (PD) range	Quarterly	This report	44	
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.		
R8 Risk-weighted assets (RWA) flow statements of credit risk exposures under IRB	Quarterly	This report	59	
R9 IRB – Backtesting of probability of default (PD) per portfolio	Annually	Pillar 3 Report Fourth quarter of 2023	72	
R10 IRB – Specialized lending and equities under the simple risk weight method	Quarterly	Desjardins Group does not use the for specialized lending and		
Counterparty credit risk				
CRA Qualitative disclosure related to counterparty credit risk (CCR)	Annually	Pillar 3 Report Fourth quarter of 2023	81	
CR1 Analysis of counterparty credit risk (CCR) exposures by approach	Quarterly	This report	66	
CR3 Standardized approach – Counterparty credit risk (CCR) exposures by regulatory portfolio and risk weights	Quarterly	This report	68	
CR4 AIRB/FIRB – Counterparty credit risk (CCR) exposures by portfolio and probability of default (PD) scale	Quarterly	This report	71	
CR5 Composition of collateral for counterparty credit risk (CCR) exposures	Quarterly	This report	77	
CR6 Credit derivatives exposures	Quarterly	This report	78	
CR7 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.		
CR8 Exposures to central counterparties (CCP)	Quarterly	This report	78	
Securitization				
ECA Qualitative disclosure requirements related to securitization exposures	Annually	Pillar 3 Report Fourth quarter of 2023	94	
EC1 Securitization exposures in the banking book	Quarterly	This report	79	
EC2 Securitization exposures in the trading book	Quarterly	Desjardins Group's secu exposure is not mate		
EC3 Securitization exposures in the banking book and associated regulatory capital requirements (financial entity acting as originator or as sponsor)	Quarterly	Desjardins Group does as originator or spor		
EC4 Securitization exposures in the banking book and associated capital requirements (financial entity acting as investor)	Quarterly	This report	81	
Market risk				
IRA Qualitative disclosure requirements related to market risk	Annually			
IR1 Market risk under the standardized approach	Quarterly	Desjardins Group has deferred the discl	the disclosur	
IRB Qualitative disclosures for financial entities using the internal models approach (IMA)	Annually	of market risk-specific information to the second phase of the implementation of Pillar 3 disclosure requirements.		
IR2 Risk-weighted assets (RWA) flow statements of market risk exposures under the internal models approach (IMA)	Quarterly			
IR3 Internal models approach (IMA) values for trading portfolios	Quarterly			
/IR4 Comparison of VaR estimates with gains/losses	Quarterly			

Footnotes to this table are presented on page 89.

PILLAR 3 DISCLOSURE REQUIREMENTS (continued)

			Last publication	
	Tables and templates	Frequency	Rapport ⁽¹⁾	Page
Macroprudential supervisory measures				
SIFI	Disclosure of SIFI indicators	Annually	Management Discussion and Analysis First quarter of 2024 ⁽²⁾	28
CCyB1	Geographical distribution of credit exposures used in the countercyclical capital buffer	Quarterly	This report	83
	Operational risk			
ORA	General qualitative information on a bank's operational risk framework	Annually	Pillar 3 Report Fourth quarter of 2023	101
OR2	Business indicator and subcomponents	Annually	Pillar 3 Report Fourth quarter of 2023	102
OR3	Minimum required operational risk capital	Annually	Pillar 3 Report Fourth quarter of 2023	102
	Leverage ratio			
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	This report	85
LR2	Leverage ratio common disclosure template	Quarterly	This report	86
	Liquidity			
LIQA	Liquidity risk management	Annually	Pillar 3 Report Fourth quarter of 2023	105
LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Management Discussion and Analysis ⁽²⁾	38
LIQ2	Net stable funding ratio (NSFR)	Quarterly	Management Discussion and Analysis ⁽²⁾	39

 $^{\left(1\right) }$ Indicates the most recent report in which the required disclosures were made.

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

ABBREVIATIONS

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

GLOSSARY

Acceptance

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

Advanced Internal Ratings-Based Approach

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

Allowance for credit losses

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

Autorité des marchés financiers (AMF)

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

Capital ratios

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

Capital shares

Equity security offered to Desjardins caisse members.

Countercyclical buffer

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

Counterparty and issuer risk

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

Credit risk

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

Credit valuation adjustment (CVA)

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

Expected loss (ECL)

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

Exposure at default (EAD)

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

Exposures related to residential mortgage loans

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

Fair value

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

Foreign exchange risk

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

GLOSSARY (continued)

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.

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.

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.

GLOSSARY (continued)

Price risk

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

Probability of default (PD)

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

Qualifying revolving retail client exposures

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

Regulatory capital

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

Regulatory funds

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

Risk-weighted assets

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

Scaling factor

Adjustment representing 6.0% of risk assets measured using the Internal Ratings-Based Approach, applied to credit exposures in compliance with section 1.3 of the Capital Adequacy Guideline issued by the AMF.

Securitization

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

Standardized Approach

- Credit risk

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

- Market risk

Default approach used to calculate risk-weighted assets for the market risk classes: interest rate risk, credit spread risk, equity risk, foreign exchange risk, commodity risk and default risk.

- Operational risk

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

Stressed Value at Risk

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

TLAC leverage ratio

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

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

GLOSSARY (continued)

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).