

Supplemental Financial Information (unaudited)

For the period ended September 30, 2020

Table of contents

	Page		Page
Notes to the reader		Capital management (continued)	
Use of this document	2	Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach	
Basis of presentation of financial information	2	• Used exposure – Non-retail clients	27
Scope of this document	2	• Used exposure – Retail clients	29
Financial information		• Unused exposure and off-balance sheet exposure – Non-retail clients	34
Table 1 – Combined Balance Sheets	3	• Unused exposure and off-balance sheet exposure – Retail clients	36
Table 2 – Combined Statements of Income	5	Table 16 – Credit risk exposure under the Advanced Internal Ratings-Based Approach-Backtesting: Actual and estimated parameters	41
Capital management		Table 17 – Risk exposure by asset class and risk tranche (Standardized Approach)	42
Table 3 – Main capital components	6	Risk management	
Table 4 – Quarterly changes in regulatory capital	7	Table 18 – Loan portfolio by borrower category and industry	45
Table 5 – Reconciliation of regulatory capital and equity	8	Table 19 – Loan portfolio by geographic area	46
Table 6 – Leverage ratio	9	Table 20 – Loan and acceptance portfolio by entity	47
Table 7 – Reconciliation of Combined Balance Sheet and credit risk exposure	10	Table 21 – Loan and acceptance portfolio by product	48
Table 8 – Risk-weighted assets (RWA)	11	Table 22 – Change in gross credit-impaired loans	49
Table 9 – Change in risk-weighted assets	13	Table 23 – Residential mortgage loan portfolio	50
Table 10 – Risk-weighted assets by business segment	16	Table 24 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter	51
Table 11 – Risk exposure by asset class (exposure at default [EAD])	17	Table 25 – Remaining amortization period for residential mortgage loans	52
Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry	20	Glossary	53
Table 13 – Reconciliation of exposure at default and regulatory balance sheet	23		
Table 14 – Credit risk mitigation	24		

NOTES TO THE READER

USE OF THIS DOCUMENT

The Supplemental Financial Information (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 Reports. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at www.desjardins.com/ca/about-us/investor-relations and on the SEDAR website at www.sedar.com (under the *Capital Desjardins inc.* profile). This document should also be used as a supplement to Desjardins Group's Pillar 3 Report, which is also available on its website.

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Québec, which do not differ from IFRS. IFRS represent Canadian generally accepted accounting principles (GAAP). For further information about the accounting policies applied, see Note 2, "Basis of presentation and significant accounting policies" to the Interim and Annual Combined Financial Statements.

To assess its performance, Desjardins Group uses GAAP (IFRS) measures and various non-GAAP financial measures. Non-GAAP financial measures, other than the regulatory ratios, do not have a standardized definition and are not directly comparable to similar measures used by other companies, and may not be directly comparable to any GAAP measures. The non-GAAP measures may be useful to investors to analyze financial performance, among other things. They are defined in the interim and annual MD&As.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Basis of presentation and significant accounting policies", to its Annual Combined Financial Statements. In the tables on capital management, the information presented is prepared using Desjardins Group's 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. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the *Enhancing the Risks Disclosures of Banks* document dated October 29, 2012 and the *Residential Hypothecary Lending Guideline* issued by the AMF as well as certain Pillar 3 requirements issued by the Basel Committee. Other required disclosures with respect to Pillar 3 are included in the Pillar 3 Report.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at September 30, 2020 ⁽¹⁾	As at June 30, 2020 ⁽¹⁾	As at March 31, 2020 ⁽¹⁾	As at December 31, 2019 ⁽¹⁾	As at September 30, 2019 ⁽¹⁾	As at June 30, 2019 ⁽¹⁾	As at March 31, 2019 ⁽¹⁾	As at December 31, 2018	As at September 30, 2018
ASSETS									
Cash and deposits with financial institutions	\$ 8,844	\$ 14,496	\$ 9,614	\$ 3,709	\$ 3,345	\$ 3,430	\$ 2,637	\$ 3,384	\$ 3,245
Securities									
Securities at fair value through profit or loss	34,235	34,392	35,653	35,168	37,839	39,005	39,747	36,916	38,944
Securities at fair value through other comprehensive income	54,743	42,597	25,117	22,909	21,431	21,662	22,264	21,395	21,396
Securities at amortized cost	275	626	1,462	1,616	1,863	1,728	1,661	1,621	1,732
	89,253	77,615	62,232	59,693	61,133	62,395	63,672	59,932	62,072
Securities borrowed or purchased under reverse repurchase agreements	9,706	10,710	10,565	10,032	12,738	12,324	11,682	11,934	10,219
Loans									
Residential mortgages	134,105	131,729	128,419	126,757	124,902	123,457	120,744	120,113	118,981
Consumer, credit card and other personal loans	25,828	25,623	26,181	27,022	26,851	26,577	26,031	26,210	25,709
Business and government loans	51,046	50,657	52,522	49,988	48,731	47,307	45,948	44,906	43,195
	210,979	208,009	207,122	203,767	200,484	197,341	192,723	191,229	187,885
Allowance for credit losses	(1,048)	(1,048)	(878)	(685)	(693)	(629)	(735)	(719)	(731)
	209,931	206,961	206,244	203,082	199,791	196,712	191,988	190,510	187,154
Segregated fund net assets	18,032	17,198	15,363	17,026	16,332	16,040	14,379	13,234	13,964
Other assets									
Clients' liability under acceptances	-	208	82	380	184	192	143	160	251
Premiums receivable	2,870	2,740	2,576	2,686	2,716	2,555	2,330	2,376	2,387
Derivative financial instruments	5,846	5,882	6,190	4,246	4,453	4,293	4,169	3,743	3,545
Amounts receivable from clients, brokers and financial institutions	4,597	3,710	4,167	2,229	2,161	3,183	3,186	1,315	3,036
Reinsurance assets	1,989	2,074	1,862	2,001	1,931	1,933	1,966	1,958	2,032
Right-of-use assets	561	564	579	566	574	577	590	N/A	N/A
Investment property	937	941	924	957	972	956	957	958	950
Property, plant and equipment	1,487	1,485	1,485	1,471	1,439	1,433	1,420	1,424	1,397
Goodwill	156	121	121	121	121	121	121	121	121
Intangible assets	425	398	382	381	381	385	382	389	468
Investments in companies accounted for using the equity method	1,159	1,146	1,123	1,034	1,033	1,014	990	907	905
Deferred tax assets	1,178	1,184	854	1,292	1,278	1,254	1,172	1,174	984
Other	2,916	2,501	2,556	2,090	2,149	2,109	2,218	1,946	2,535
	24,121	22,954	22,901	19,454	19,392	20,005	19,644	16,471	18,611
TOTAL ASSETS	\$ 359,887	\$ 349,934	\$ 326,919	\$ 312,996	\$ 312,731	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265

Footnotes to this table are presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at September 30, 2020 ⁽¹⁾	As at June 30, 2020 ⁽¹⁾	As at March 31, 2020 ⁽¹⁾	As at December 31, 2019 ⁽¹⁾	As at September 30, 2019 ⁽¹⁾	As at June 30, 2019 ⁽¹⁾	As at March 31, 2019 ⁽¹⁾	As at December 31, 2018	As at September 30, 2018
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 124,541	\$ 122,338	\$ 113,848	\$ 111,665	\$ 109,192	\$ 109,640	\$ 107,122	\$ 105,298	\$ 104,148
Business and government ⁽²⁾	100,304	97,386	91,045	81,556	83,367	83,138	78,595	77,574	77,775
Deposit-taking institutions ⁽²⁾	975	546	602	697	261	513	543	286	463
	225,820	220,270	205,495	193,918	192,820	193,291	186,260	183,158	182,386
Other liabilities									
Acceptances	-	208	82	380	184	192	143	160	251
Commitments related to securities sold short	8,846	6,022	8,901	10,615	11,261	11,801	12,129	10,829	11,199
Commitments related to securities lent or sold under repurchase agreements	17,673	19,489	13,416	10,562	12,710	11,261	13,608	16,845	13,809
Derivative financial instruments	4,095	4,058	3,547	4,278	3,930	3,799	3,501	2,816	3,633
Amounts payable to clients, brokers and financial institutions	8,893	7,780	9,795	5,552	5,966	6,328	7,145	4,105	6,553
Lease liabilities	626	627	639	624	627	628	639	N/A	N/A
Insurance contract liabilities	34,760	34,455	31,819	31,595	31,850	31,035	30,138	28,740	28,643
Segregated fund net liabilities	18,025	17,184	15,352	17,002	16,316	16,025	14,370	13,212	13,931
Net defined benefit plan net liabilities	3,281	3,070	1,384	3,068	3,041	3,124	2,726	2,537	2,030
Deferred tax liabilities	375	376	409	281	255	235	234	214	165
Other	6,610	6,177	5,731	6,294	5,391	5,258	5,599	5,822	5,381
	103,184	99,446	91,075	90,251	91,531	89,686	90,232	85,280	85,595
Subordinated notes	1,465	1,451	1,399	1,398	1,392	1,399	1,384	1,378	1,343
TOTAL LIABILITIES	330,469	321,167	297,969	285,567	285,743	284,376	277,876	269,816	269,324
EQUITY									
Capital stock	5,029	5,037	5,041	5,134	5,178	5,220	5,233	5,350	5,401
Share capital	-	-	-	-	4	4	5	5	5
Undistributed surplus earnings	1,841	1,985	2,000	2,352	2,121	1,575	3,678	3,649	1,949
Accumulated other comprehensive income	1,183	1,047	475	211	386	433	363	(23)	58
Reserves	20,661	20,015	20,753	18,959	18,538	18,540	16,099	15,920	17,767
Equity – Group's share	28,714	28,084	28,269	26,656	26,227	25,772	25,378	24,901	25,180
Non-controlling interests	704	683	681	773	761	758	748	748	761
Total equity	29,418	28,767	28,950	27,429	26,988	26,530	26,126	25,649	25,941
TOTAL LIABILITIES AND EQUITY	\$ 359,887	\$ 349,934	\$ 326,919	\$ 312,996	\$ 312,731	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265

⁽¹⁾ The information presented for the 2020 and 2019 quarters reflects IFRS 16, "Leases", which was adopted on January 1, 2019. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements.

⁽²⁾ The information as at September 30, 2019 and for prior periods has been reclassified to conform with the presentation for the current period.

Table 2 – Combined Statements of Income

(in millions of dollars)	For the three-month periods ended									For the nine-month periods ended	
	September 30, 2020 ⁽¹⁾	June 30, 2020 ⁽¹⁾⁽²⁾	March 31, 2020 ⁽¹⁾⁽²⁾	December 31, 2019 ⁽¹⁾⁽²⁾	September 30, 2019 ⁽¹⁾⁽²⁾	June 30, 2019 ⁽¹⁾⁽²⁾	March 31, 2019 ⁽¹⁾⁽²⁾	December 31, 2018 ⁽²⁾	September 30, 2018 ⁽²⁾	September 30, 2020 ⁽¹⁾	September 30, 2019 ⁽¹⁾⁽²⁾
Interest income											
Loans	\$ 1,804	\$ 1,759	\$ 1,956	\$ 2,030	\$ 2,014	\$ 1,906	\$ 1,875	\$ 1,874	\$ 1,825	\$ 5,519	\$ 5,795
Securities	160	160	109	99	98	107	108	107	101	429	313
	1,964	1,919	2,065	2,129	2,112	2,013	1,983	1,981	1,926	5,948	6,108
Interest expense											
Deposits	431	494	645	669	665	643	641	565	605	1,570	1,949
Subordinated notes and other	83	72	67	72	75	71	78	132	35	222	224
	514	566	712	741	740	714	719	697	640	1,792	2,173
Net interest income	1,450	1,353	1,353	1,388	1,372	1,299	1,264	1,284	1,286	4,156	3,935
Net premiums	2,534	2,238	2,522	2,527	2,326	2,242	2,317	2,221	2,263	7,294	6,885
Other income											
Deposit and payment service charges	96	83	105	109	116	103	103	114	110	284	322
Lending fees and credit card service revenues	126	141	196	185	193	186	210	177	171	463	589
Brokerage and investment fund services	235	235	241	226	223	223	214	211	216	711	660
Management and custodial service fees	152	147	150	155	146	141	140	130	147	449	427
Net investment income (loss)	316	2,639	(456)	(94)	605	1,045	1,519	45	(253)	2,499	3,169
Overlay approach adjustment for insurance operations financial assets	(143)	(299)	512	(22)	(13)	10	(167)	258	76	70	(170)
Foreign exchange income	22	14	46	12	11	27	14	29	14	82	52
Other	25	65	32	338	7	6	50	(21)	36	122	63
	829	3,025	826	909	1,288	1,741	2,083	943	517	4,680	5,112
Total income	4,813	6,616	4,701	4,824	4,986	5,282	5,664	4,448	4,066	16,130	15,932
Provision for credit losses (recovery)	99	271	324	113	154	(11)	109	89	100	694	252
Claims, benefits, annuities and changes in insurance contract liabilities	1,753	3,615	2,083	1,426	2,258	2,361	3,118	1,821	1,375	7,451	7,737
Non-interest expense											
Salaries and fringe benefits	910	1,006	913	949	852	957	888	810	820	2,829	2,697
Premises, equipment and furniture, including depreciation	230	208	207	197	189	201	185	172	185	645	575
Service agreements and outsourcing	53	64	62	94	88	95	84	96	75	179	267
Communications	58	56	66	90	59	74	65	70	58	180	198
Other	734	676	744	828	661	726	697	698	721	2,154	2,084
	1,985	2,010	1,992	2,158	1,849	2,053	1,919	1,846	1,859	5,987	5,821
Operating surplus earnings	976	720	302	1,127	725	879	518	692	732	1,998	2,122
Income taxes on surplus earnings	247	191	17	192	155	187	117	114	162	455	459
Surplus earnings before member dividends	729	529	285	935	570	692	401	578	570	1,543	1,663
Member dividends	80	80	77	80	80	80	77	60	72	237	237
Tax recovery on member dividends	(20)	(22)	(20)	(23)	(20)	(22)	(20)	(17)	(19)	(62)	(62)
Net surplus earnings for the period after member dividends	\$ 669	\$ 471	\$ 228	\$ 878	\$ 510	\$ 634	\$ 344	\$ 535	\$ 517	\$ 1,368	\$ 1,488
of which:											
Group's share	\$ 648	\$ 464	\$ 215	\$ 858	\$ 499	\$ 616	\$ 347	\$ 527	\$ 504	\$ 1,327	\$ 1,462
Non-controlling interests' share	21	7	13	20	11	18	(3)	8	13	41	26

⁽¹⁾ The information presented for the 2020 and 2019 quarters reflects IFRS 16, "Leases", which was adopted on January 1, 2019. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Combined Financial Statements.

⁽²⁾ Data have been reclassified to conform with the presentation for the current period, notwithstanding IFRS 16 adopted on January 1, 2019.

CAPITAL MANAGEMENT

Table 3 – Main capital components

	Total capital		
	Tier 1 capital		Tier 2 capital
	Tier 1A ⁽¹⁾	Tier 1B ⁽¹⁾	
Eligible items	<ul style="list-style-type: none"> ▪ Reserves and undistributed surplus earnings ▪ Eligible accumulated other comprehensive income ▪ Federation capital shares ▪ Permanent shares and surplus shares subject to phase-out ▪ Eligible portion of the general allowance⁽⁴⁾ 	<ul style="list-style-type: none"> ▪ Non-controlling interests⁽²⁾ 	<ul style="list-style-type: none"> ▪ General allowance ▪ Senior notes subject to phase-out ▪ NVCC subordinated notes⁽³⁾ ▪ Eligible qualifying shares
Regulatory Adjustments	<ul style="list-style-type: none"> ▪ Goodwill ▪ Software ▪ Other intangible assets ▪ Deferred tax assets essentially resulting from loss carryforwards ▪ Shortfall in allowance 		
Deductions	<ul style="list-style-type: none"> ▪ Mainly significant investments in financial entities⁽⁵⁾ 	<ul style="list-style-type: none"> ▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes 	<ul style="list-style-type: none"> ▪ Investment in preferred shares of a component deconsolidated for regulatory capital purposes ▪ Subordinated financial instrument

⁽¹⁾ For a financial cooperative governed by the AMF, the Tier 1A and Tier 1B ratios are the equivalent of the CET1 and AT1 ratios for financial institutions.

⁽²⁾ The amount of non-controlling interests is determined, in particular, based on the nature of the operations and the capitalization level of the investee.

⁽³⁾ These notes meet the non-viability contingent capital (NVCC) requirements set out in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF.

⁽⁴⁾ On March 31, 2020, the AMF issued transitional provisions under which a portion of the general allowance, originally eligible for Tier 2 capital, can be included in Tier 1A capital. For more information, see the "Adjustments to capital requirements related to the COVID-19 pandemic" sub-section of the "Capital management" section of Desjardins Group's Management's Discussion and Analysis.

⁽⁵⁾ Represents the portion of investments in the components deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.) that exceeds 10% of capital net of regulatory adjustments. In addition, when the non-deducted balance, plus deferred tax assets net of related deferred tax liabilities, exceeds 15% of such adjusted capital, the excess is also deducted from such capital. The non-deducted balance is subject to risk-weighting at a rate of 250%.

Table 4 – Quarterly changes in regulatory capital

(in millions of dollars)	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018
Tier 1A capital									
Balance at beginning of period	\$ 25,493	\$ 25,734	\$ 24,549	\$ 24,205	\$ 23,537	\$ 23,250	\$ 22,412	\$ 22,470	\$ 21,514
Increase in reserves and undistributed surplus earnings	491	(723)	1,446	613	585	263	206	(145)	654
Eligible accumulated other comprehensive income	139	586	237	(141)	(69)	61	385	(81)	(120)
Federation capital shares	-	-	-	(1)	2	58	46	-	2
Permanent shares and surplus shares subject to phase-out	(9)	(13)	(84)	(39)	(27)	(65)	(163)	(43)	(24)
Deductions ⁽¹⁾	(254)	(91)	(414)	(88)	177	(30)	364	211	444
Balance at end of period	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412	22,470
Total Tier 1 capital⁽²⁾	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412	22,470
Tier 2 capital									
Balance at beginning of period	727	-	-	213	200	265	426	405	391
Eligible instruments ⁽³⁾	(6)	979	-	-	-	-	-	1	-
Senior notes subject to phase-out	34	(56)	(177)	6	(7)	16	(172)	35	(8)
General allowance	1	(6)	24	(250)	20	(81)	11	(19)	22
Deductions ⁽³⁾	-	(190)	153	31	-	-	-	4	-
Balance at end of period	756	727	-	-	213	200	265	426	405
Total capital	\$ 26,616	\$ 26,220	\$ 25,734	\$ 24,549	\$ 24,418	\$ 23,737	\$ 23,515	\$ 22,838	\$ 22,875

(1) The balance of deductions as at March 31, 2019 and for prior periods has been restated to reflect the presentation used in the Pillar 3 report.

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

(3) The information as at June 30, 2020 has been reclassified to conform with the presentation for the current period.

Table 5 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018
Equity balance in the Combined Financial Statements	\$ 28,714	\$ 28,084	\$ 28,269	\$ 26,656	\$ 26,227	\$ 25,772	\$ 25,378	\$ 24,901	\$ 25,180
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	(8)	(10)	(11)	(9)	(14)	(18)	(23)	(23)	(29)
Qualifying shares	(24)	(25)	(25)	(25)	(25)	(25)	(25)	(25)	(24)
Other	(40)	(28)	(62)	(50)	(48)	(80)	2	5	-
Deductions ⁽¹⁾	(2,782)	(2,528)	(2,437)	(2,023)	(1,935)	(2,112)	(2,082)	(2,446)	(2,657)
Tier 1A capital	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412	22,470
Tier 1 capital⁽²⁾	25,860	25,493	25,734	24,549	24,205	23,537	23,250	22,412	22,470
Items eligible for Tier 2 capital									
Senior notes subject to phase-out	488	454	510	687	681	688	672	844	809
General allowance	96	95	101	77	327	307	388	377	396
Eligible instruments ⁽³⁾	998	1,004	25	25	25	25	25	25	24
Deductions ⁽³⁾	(826)	(826)	(636)	(789)	(820)	(820)	(820)	(820)	(824)
Tier 2 capital	756	727	-	-	213	200	265	426	405
Total capital	\$ 26,616	\$ 26,220	\$ 25,734	\$ 24,549	\$ 24,418	\$ 23,737	\$ 23,515	\$ 22,838	\$ 22,875

⁽¹⁾ The balance of deductions as at March 31, 2019 and for prior periods has been restated to reflect the presentation used in the Pillar 3 report.

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

⁽³⁾ The information as at June 30, 2020 has been reclassified to conform with the presentation for the current period.

Table 6 – Leverage ratio⁽¹⁾

	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018	
(in millions of dollars and as a percentage)										
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE										
MEASURE										
Total combined assets as per published financial statements	1	\$ 359,887	\$ 349,934	\$ 326,919	\$ 312,996	\$ 312,731	\$ 310,906	\$ 304,002	\$ 295,465	\$ 295,265
Adjustment for investments in banking, financial, insurance or commercial entities that are combined for accounting purposes but excluded from the scope of regulatory consolidation	2	(55,698)	(54,842)	(49,848)	(51,079)	(50,988)	(49,699)	(47,548)	(44,694)	(45,761)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard, but excluded from the leverage ratio exposure measure	3	-	-	-	-	-	-	-	-	-
Adjustment for derivative financial instruments	4	(1,285)	(1,318)	(1,137)	(401)	(543)	(513)	(664)	1,882	1,052
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	1,671	1,901	484	934	1,597	1,152	1,215	1,004	1,042
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	20,927	20,706	19,657	19,918	20,759	20,971	20,418	20,175	19,612
Other adjustments ⁽²⁾	7	(14,997)	(19,480)	(17,576)	(2,046)	(2,028)	(2,173)	(2,132)	(2,473)	(2,854)
Leverage ratio exposure	8	\$ 310,505	\$ 296,901	\$ 278,499	\$ 280,322	\$ 281,528	\$ 280,644	\$ 275,291	\$ 271,359	\$ 268,356
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	\$ 273,596	\$ 259,064	\$ 242,920	\$ 245,084	\$ 241,824	\$ 241,878	\$ 237,736	\$ 231,842	\$ 232,221
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	-	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	273,596	259,064	242,920	245,084	241,824	241,878	237,736	231,842	232,221
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	3,738	3,603	4,030	3,000	3,073	2,818	295	2,516	1,991
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	435	533	661	670	573	729	3,026	2,995	2,489
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting standard	6	-	-	-	-	-	-	-	-	-
(Deductions of receivables assets for cash variation margin provided in derivative transactions)	7	-	-	-	-	-	-	-	-	-
(Exempted central counterparty-leg of client cleared trade exposures)	8	-	-	-	-	-	-	-	-	-
Adjusted effective notional amount of written credit derivatives	9	-	-	-	-	-	-	-	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	-	-	-	-	-	-	-	-	-
Total derivative exposures	11	4,173	4,136	4,691	3,670	3,646	3,547	3,321	5,511	4,480
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	10,137	11,094	10,747	10,716	13,702	13,096	12,602	12,827	11,001
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	-	-	-	-	-	-	-	-	-
Counterparty credit risk exposure for SFT assets	14	1,672	1,901	484	934	1,597	1,152	1,214	1,004	1,042
Agent transaction exposures	15	-	-	-	-	-	-	-	-	-
Total securities financing transaction exposures	16	11,809	12,995	11,231	11,650	15,299	14,248	13,816	13,831	12,043
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	122,504	121,933	117,460	115,440	113,644	113,378	110,679	109,563	106,454
Adjustments for conversion to credit equivalent amounts	18	(101,577)	(101,227)	(97,803)	(95,522)	(92,885)	(92,407)	(90,261)	(89,388)	(86,842)
Total other off-balance sheet exposures	19	20,927	20,706	19,657	19,918	20,759	20,971	20,418	20,175	19,612
Total exposures	21	\$ 310,505	\$ 296,901	\$ 278,499	\$ 280,322	\$ 281,528	\$ 280,644	\$ 275,291	\$ 271,359	\$ 268,356
Tier 1 capital – All-in basis	23	\$ 25,860	\$ 25,493	\$ 25,734	\$ 24,549	\$ 24,205	\$ 23,537	\$ 23,250	\$ 22,412	\$ 22,470
Tier 1 capital – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses) ⁽³⁾	23a	25,837	25,472	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Leverage ratio – All-in basis	26	8.3%	8.6%	9.2%	8.8%	8.6%	8.4%	8.4%	8.3%	8.4%
Leverage ratio – All-in basis (without the application of the transitional provisions for the provisioning of expected credit losses) ⁽³⁾	26a	8.3	8.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A

(1) Line numbers are in accordance with the Leverage Ratio Disclosure Requirements guideline issued by the AMF.

(2) Since the first quarter of 2020, reserves with central banks and securities issued by sovereign states that meet the eligibility criteria for high-quality liquid assets have been excluded from the total leverage ratio exposure in accordance with the relief measures introduced by the AMF in response to the COVID-19 pandemic.

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

Table 7 – Reconciliation of Combined Balance Sheet and credit risk exposure

	As at September 30, 2020									
	Carrying amounts per issued financial statements	Carrying amounts per scope of regulatory consolidation	Carrying amount of items							Not subject to capital requirements or subject to capital deductions
			Subject to the credit risk framework		Subject to the counterparty risk framework		Subject to the market risk framework			
(in millions of dollars)			Other than individuals	Individuals	Repo-style transactions	OTC derivatives	Subject to securitization provisions	Also subject to credit risk		
ASSETS										
Cash and deposits with financial institutions	\$ 8,844	\$ 7,956	\$ 7,956	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Securities										
Securities at fair value through profit or loss	34,235	8,467	467	-	-	-	5	-	7,995	-
Securities at fair value through other comprehensive income	54,743	49,928	49,928	-	-	-	-	-	-	-
Securities at amortized cost	275	263	259	-	-	-	4	-	-	-
Investments accounted for using the equity method	1,159	5,159	3,279	-	-	-	-	-	-	1,880
	90,412	63,817	53,933	-	-	-	9	-	7,995	1,880
Securities borrowed or purchased under reverse repurchase agreements	9,706	10,133	-	-	10,133	-	-	9,106	-	-
Loans										
Residential mortgages	134,105	132,326	18,876	113,450	-	-	-	-	-	-
Consumer, credit card and other personal loans	25,828	25,647	1,347	24,300	-	-	-	-	-	-
Business and government loans	51,046	50,331	50,205	-	-	-	-	-	-	126
	210,979	208,304	70,428	137,750	-	-	-	-	-	126
Allowance for credit losses	(1,048)	(1,042)	(378)	(664)	-	-	-	-	-	-
	209,931	207,262	70,050	137,086	-	-	-	-	-	126
Segregated fund net assets	18,032	-	-	-	-	-	-	-	-	-
Other assets										
Clients' liabilities under acceptances	-	-	-	-	-	-	-	-	-	-
Premiums receivable	2,870	-	-	-	-	-	-	-	-	-
Derivative financial instruments	5,846	5,458	-	-	-	5,452	-	391	-	6
Amounts receivable from clients, brokers and financial institutions	4,597	4,557	4,557	-	-	-	-	-	-	-
Reinsurance assets	1,989	-	-	-	-	-	-	-	-	-
Right-of-use assets	561	897	897	-	-	-	-	-	-	-
Land, buildings and equipment	2,424	1,039	1,039	-	-	-	-	-	-	-
Goodwill	156	41	-	-	-	-	-	-	-	41
Intangible assets	425	170	-	-	-	-	-	-	-	170
Deferred tax assets	1,178	853	853	-	-	-	-	-	-	-
Other	2,916	2,007	2,007	-	-	-	-	-	-	-
	22,962	15,022	9,353	-	-	5,452	-	391	-	217
Total assets	\$ 359,887	\$ 304,190	\$ 141,292	\$ 137,086	\$ 10,133	\$ 5,452	\$ 9	\$ 9,497	\$ 7,995	\$ 2,223

Table 8 – Risk-weighted assets (RWA)⁽¹⁾

	Internal Ratings-Based Approach		Standardized Approach		Total as at September 30, 2020			
	Exposure ⁽²⁾	RWA	Exposure ⁽²⁾	RWA	Exposure ⁽²⁾	RWA	Capital requirement ⁽³⁾	Average risk-weighting rate
<i>(in millions of dollars and as a percentage)</i>								
Credit risk other than counterparty risk								
Sovereign borrowers	\$ 78,008	\$ 7,480	\$ 5,970	\$ 157	\$ 83,978	\$ 7,637	\$ 611	9.1 %
Financial institutions	6,123	2,060	10,539	2,115	16,662	4,175	334	25.1
Businesses	61,317	29,324	9,968	9,279	71,285	38,603	3,088	54.2
Securitization	-	-	9	109	9	109	9	1,250.0
Equities	-	-	233	330	233	330	26	141.4
SMEs similar to other retail client exposures	9,701	4,687	267	248	9,968	4,935	395	49.5
Mortgages	94,805	11,635	357	125	95,162	11,760	941	12.4
Other retail client exposures (excluding SMEs)	11,418	5,449	1,440	1,080	12,858	6,529	522	50.8
Qualifying-revolving retail client exposures	32,415	8,214	-	-	32,415	8,214	657	25.3
Sub-total – Credit risk other than counterparty risk	293,787	68,849	28,783	13,443	322,570	82,292	6,583	25.5
Counterparty risk								
Sovereign borrowers	6	-	-	-	6	-	-	-
Financial institutions	3,112	1,394	241	48	3,353	1,442	115	43.0
Businesses	-	-	19	7	19	7	1	37.6
Trading portfolios	1,588	590	641	540	2,229	1,130	90	50.7
Credit valuation adjustment charge (CVA)	-	-	-	-	-	2,027	162	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	605	21	2	-
Sub-total – Counterparty risk	4,706	1,984	901	595	6,212	4,627	370	74.5
Other assets ⁽⁴⁾	-	-	-	-	20,001	13,519	1,082	67.6
Scaling factors ⁽⁵⁾	-	4,250	-	-	-	4,250	340	-
Total – Credit risk	298,493	75,083	29,684	14,038	348,783	104,688	8,375	30.0
Market risk								
Value at Risk (VaR)	-	711	-	-	-	711	57	-
Stressed VaR	-	596	-	-	-	596	48	-
Incremental risk charge (IRC) ⁽⁶⁾	-	662	-	-	-	662	53	-
Other ⁽⁷⁾	-	56	-	428	-	484	38	-
Total – Market risk⁽⁸⁾	-	2,025	-	428	-	2,453	196	-
Operational risk	-	-	-	13,462	-	13,462	1,077	-
Total risk-weighted assets before RWA floor	\$ 298,493	\$ 77,108	\$ 29,684	\$ 27,928	\$ 348,783	\$ 120,603	\$ 9,648	-%
RWA floor adjustment⁽⁹⁾	-	-	-	-	-	-	-	-
Total risk-weighted assets	\$ 298,493	\$ 77,108	\$ 29,684	\$ 27,928	\$ 348,783	\$ 120,603	\$ 9,648	-%

Footnotes to this table are presented on the next page.

Table 8 – Risk-weighted assets (RWA) (continued)

	Risk-weighted assets							
	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018
(in millions of dollars and as a percentage)								
Credit risk other than counterparty risk								
Sovereign borrowers	\$ 6,299	\$ 4,443	\$ 4,233	\$ -	\$ -	\$ -	\$ 102	\$ 99
Financial institutions	2,798	2,641	2,195	2,335	2,592	2,379	2,106	2,164
Businesses	38,361	37,492	35,930	61,498	60,323	57,231	56,333	53,826
Securitization	121	84	151	59	60	61	63	68
Equities	310	299	325	312	319	344	334	289
SMEs similar to other retail client exposures	5,141	5,351	5,132	5,292	5,217	5,510	5,394	5,360
Mortgages	10,303	9,881	9,295	13,002	11,892	12,160	11,643	11,646
Other retail client exposures (excluding SMEs)	6,513	6,404	6,443	6,021	5,799	5,633	5,534	5,255
Qualifying-revolving retail client exposures	8,368	9,367	9,436	10,657	10,114	10,257	10,159	9,219
Sub-total – Credit risk other than counterparty risk	78,214	75,962	73,140	99,176	96,316	93,575	91,668	87,926
Counterparty risk								
Sovereign borrowers	-	2	1	-	-	-	-	-
Financial institutions	2,031	2,055	1,752	601	564	535	551	396
Businesses	3	11	7	11	26	15	12	11
Trading portfolios	1,261	1,306	788	676	707	675	533	333
Credit valuation adjustment charge (CVA)	2,069	2,298	1,612	1,700	1,704	1,582	1,452	1,063
Additional requirements related to the banking and trading portfolio	12	17	23	12	13	10	14	4
Sub-total – Counterparty risk	5,376	5,689	4,183	3,000	3,014	2,817	2,562	1,807
Other assets ⁽⁴⁾	13,254	12,270	13,743	13,809	13,705	12,976	11,268	11,304
Scaling factors ⁽⁵⁾	4,089	3,973	3,733	1,717	1,607	1,628	1,584	1,516
Total – Credit risk	100,933	97,894	94,799	117,702	114,642	110,996	107,082	102,553
Market risk								
Value at Risk (VaR)	852	393	406	605	673	640	575	681
Stressed VaR	954	528	1,394	2,385	2,868	2,257	2,335	2,106
Incremental risk charge (IRC) ⁽⁶⁾	708	692	819	1,425	1,865	1,468	1,732	1,798
Other ⁽⁷⁾	448	755	476	472	732	580	754	489
Total – Market risk⁽⁸⁾	2,962	2,368	3,095	4,887	6,138	4,945	5,396	5,074
Operational risk	13,253	13,109	13,021	12,666	12,492	12,364	12,232	12,171
Total risk-weighted assets before RWA floor	\$ 117,148	\$ 113,371	\$ 110,915	\$ 135,255	\$ 133,272	\$ 128,305	\$ 124,710	\$ 119,798
Risk-weighted assets after the transitional provisions for the CVA charge⁽¹⁰⁾								
RWA for Tier 1A capital	N/A	N/A	N/A	N/A	N/A	N/A	124,419	119,584
RWA for Tier 1 capital	N/A	N/A	N/A	N/A	N/A	N/A	124,463	119,617
RWA for total capital	N/A	N/A	N/A	N/A	N/A	N/A	124,506	119,649
RWA floor adjustment⁽⁹⁾⁽¹¹⁾	-	2,550	2,946	-	-	-	5,055	7,480
Total risk-weighted assets	\$ 117,148	\$ 115,921	\$ 113,861	\$ 135,255	\$ 133,272	\$ 128,305	\$ 129,474	\$ 127,064

⁽¹⁾ The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

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

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

⁽⁴⁾ Other assets are measured using a method other than the Standardized Approach or the Internal Ratings-Based Approach. Other assets include the portion of investments in components that are deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.), below a certain threshold, the portion of investments in associates below a certain threshold, as well as the portion of other deferred tax assets above a certain threshold. These three items are weighted at 250% and the deducted portion (above a certain threshold) is weighted at 0%. This class excludes the CVA charge and the additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty risk section.

⁽⁵⁾ The scaling factor is a 6% calibration of risk-weighted assets measured using the Internal Ratings-Based Approach for credit exposures in accordance with Section 1.3 of the AMF guideline.

⁽⁶⁾ Additional charge representing an estimate of default and migration risks of unsecured products exposed to interest rate risk.

⁽⁷⁾ Represents mainly capital charges calculated using the Standardized Approach for the banking portfolios' currency risk and commodity risk.

⁽⁸⁾ Since the first quarter of 2020, the simulated value at risk multiplier has been reduced in the calculation of market risk in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic.

⁽⁹⁾ In accordance with the guideline updated in the first quarter of 2019, the RWA floor is now determined using the Standardized Approaches set out in that guideline.

⁽¹⁰⁾ To account for the CVA charge, scaling factors have been applied since January 1, 2014 to calculate the Tier 1A, Tier 1 and total capital ratios. These scaling factors were 80%, 83% and 86%, respectively, in 2018. Since the 1st quarter of 2019, in accordance with the AMF guideline, the CVA charge has been entirely included in credit risk.

⁽¹¹⁾ As at December 31, 2018, as prescribed in Section 1.6 of the AMF guideline, the RWA floor was presented to take into account risk-weighted assets after the transitional provisions for the CVA charge applicable to Tier 1A capital.

Table 9 – Change in risk-weighted assets⁽¹⁾⁽²⁾

(in millions of dollars)	For the three-month periods ended								
	September 30, 2020			June 30, 2020			March 31, 2020		
	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	\$ 95,394	\$ 5,539	\$ 100,933	\$ 92,027	\$ 5,867	\$ 97,894	\$ 90,491	\$ 4,308	\$ 94,799
Size of portfolio ⁽³⁾	2,949	(85)	2,864	3,837	(582)	3,255	(220)	1,200	980
Quality of portfolio ⁽⁴⁾	928	(21)	907	(775)	275	(500)	858	282	1,140
Updating of models ⁽⁵⁾	(135)	(681)	(816)	-	-	-	-	-	-
Procedures and policies ⁽⁶⁾	899	-	899	547	-	547	422	-	422
Acquisitions and transfers	12	-	12	-	-	-	-	-	-
Change in exchange rates	(105)	(6)	(111)	(242)	(21)	(263)	476	77	553
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	4,548	(793)	3,755	3,367	(328)	3,039	1,536	1,559	3,095
Risk-weighted assets at end of period	\$ 99,942	\$ 4,746	\$ 104,688	\$ 95,394	\$ 5,539	\$ 100,933	\$ 92,027	\$ 5,867	\$ 97,894

(in millions of dollars)	For the three-month periods ended								
	December 31, 2019			September 30, 2019			June 30, 2019		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period	\$ 114,702	\$ 3,000	\$ 117,702	\$ 111,629	\$ 3,013	\$ 114,642	\$ 108,18	\$ 2,815	\$ 110,995
Size of portfolio ⁽³⁾	1,182	(1,281)	(99)	1,274	162	1,436	3,897	17	3,914
Quality of portfolio ⁽⁴⁾	(1,390)	1,078	(312)	1,019	(177)	842	(9)	187	178
Updating of models ⁽⁵⁾	2,703	-	2,703	-	-	-	-	-	-
Procedures and policies ⁽⁶⁾	(26,629)	1,516	(25,113)	739	-	739	(343)	-	(343)
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(77)	(5)	(82)	41	2	43	(96)	(6)	(102)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	(24,211)	1,308	(22,903)	3,073	(13)	3,060	3,449	198	3,647
Risk-weighted assets at end of period	\$ 90,491	\$ 4,308	\$ 94,799	\$ 114,702	\$ 3,000	\$ 117,702	\$ 111,62	\$ 3,013	\$ 114,642

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets⁽¹⁾⁽²⁾ (continued)

(in millions of dollars)	For the three-month periods ended								
	March 31, 2019			December 31, 2018			September 30, 2018		
	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	\$ 104,520	\$ 2,271	\$ 106,791	\$ 100,747	\$ 1,592	\$ 102,339	\$ 92,379	\$ 1,626	\$ 94,005
Size of portfolio ⁽³⁾	3,012	(645)	2,367	1,901	433	2,334	2,082	123	2,205
Quality of portfolio ⁽⁴⁾	240	569	809	242	226	468	449	(155)	294
Updating of models ⁽⁵⁾	-	-	-	939	-	939	-	-	-
Procedures and policies ⁽⁶⁾	505	628	1,133	466	-	466	5,907	-	5,907
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	(97)	(8)	(105)	225	20	245	(70)	(2)	(72)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	3,660	544	4,204	3,773	679	4,452	8,368	(34)	8,334
Risk-weighted assets at end of period	\$ 108,180	\$ 2,815	\$ 110,995	\$ 104,520	\$ 2,271	\$ 106,791	\$ 100,747	\$ 1,592	\$ 102,339

Footnotes to this table are presented on page 15.

Table 9 – Change in risk-weighted assets⁽¹⁾⁽²⁾ (continued)

(in millions of dollars)	For the three-month periods ended								
	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
Market risk									
Risk-weighted assets at beginning of period	\$ 2,962	\$ 2,368	\$ 3,095	\$ 4,887	\$ 6,138	\$ 4,945	\$ 5,396	\$ 5,074	\$ 2,552
Change in risk level ⁽⁷⁾	(509)	594	164	(1,173)	(538)	1,193	(451)	322	(516)
Updating of models ⁽⁵⁾	-	-	-	-	-	-	-	-	-
Procedures and policies ⁽⁶⁾	-	-	(891)	(619)	(713)	-	-	-	3,038
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	(509)	594	(727)	(1,792)	(1,251)	1,193	(451)	322	2,522
Risk-weighted assets at end of period	\$ 2,453	\$ 2,962	\$ 2,368	\$ 3,095	\$ 4,887	\$ 6,138	\$ 4,945	\$ 5,396	\$ 5,074
Operational risk									
Risk-weighted assets at beginning of the period	\$ 13,253	\$ 13,109	\$ 13,021	\$ 12,666	\$ 12,492	\$ 12,364	\$ 12,232	\$ 12,171	\$ 11,997
Revenue generated	209	144	88	167	174	128	132	61	174
Procedures and policies ⁽⁶⁾	-	-	-	-	-	-	-	-	-
Acquisitions and transfers	-	-	-	188	-	-	-	-	-
Total changes in risk-weighted assets	209	144	88	355	174	128	132	61	174
Risk-weighted assets at end of period	\$ 13,462	\$ 13,253	\$ 13,109	\$ 13,021	\$ 12,666	\$ 12,492	\$ 12,364	\$ 12,232	\$ 12,171
RWA floor adjustment									
Risk-weighted assets at beginning of the period	\$ -	\$ 2,550	\$ 2,946	\$ -	\$ -	\$ -	\$ 5,055	\$ 7,480	\$ 14,636
Size of portfolio ⁽³⁾	-	(721)	170	1,089	-	-	-	(264)	2,003
Quality of portfolio ⁽⁴⁾	-	(1,922)	(1,082)	1,673	-	-	-	(762)	(223)
Updating of models ⁽⁵⁾	-	-	-	-	-	-	-	(916)	-
Procedures and policies ⁽⁶⁾	-	-	641	86	-	-	(5,055)	(474)	(8,937)
Acquisitions and transfers	-	-	-	(28)	-	-	-	-	-
Change in exchange rates	-	93	(125)	17	-	-	-	(9)	1
Other	-	-	-	109	-	-	-	-	-
Total changes in risk-weighted assets	-	(2,550)	(396)	2,946	-	-	(5,055)	(2,425)	(7,156)
Risk-weighted assets at end of year	\$ -	\$ -	\$ 2,550	\$ 2,946	\$ -	\$ -	\$ -	\$ 5,055	\$ 7,480

(1) For the periods ended prior to March 31, 2019, risk-weighted assets accounted for the transitional provision for to the CVA applicable to Tier 1A capital.

(2) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

(3) Increase or decrease in underlying risk exposure.

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

(5) Change in models and risk parameters.

(6) Regulatory changes and developments in the regulatory capital calculation methods. As at March 31, 2020, the change in market risk is due to a reduction in the simulated value at risk multiplier in accordance with the relief measures implemented by the AMF in response to the COVID-19 pandemic.

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

Table 10 – Risk-weighted assets⁽¹⁾ by business segment⁽²⁾

(in millions of dollars)	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019
Allocated to business segments					
Personal and Business Services	\$ 92,754	\$ 91,782	\$ 92,727	\$ 91,274	\$ 115,984
Wealth Management and Life and Health Insurance	5,025	5,079	4,073	5,150	4,981
Property and Casualty Insurance	3,238	3,120	3,612	2,904	3,059
Other	19,586	17,167	12,959	11,587	11,231
Not allocated ⁽³⁾	-	-	2,550	2,946	-
Total risk-weighted assets	\$ 120,603	\$ 117,148	\$ 115,921	\$ 113,861	\$ 135,255

(in millions of dollars)	As at June 30, 2019	As at March 31, 2019	As at December 31, 2018	As at September 30, 2018
Allocated to business segments				
Personal and Business Services	\$ 112,930	\$ 106,341	\$ 105,540	\$ 101,256
Wealth Management and Life and Health Insurance	5,026	7,778	5,360	5,445
Property and Casualty Insurance	2,832	2,636	2,376	2,410
Other	12,484	11,550	11,143	10,473
Not allocated ⁽³⁾	-	-	5,055	7,480
Total risk-weighted assets	\$ 133,272	\$ 128,305	\$ 129,474	\$ 127,064

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

⁽²⁾ The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods these asset classes were measured using the Standardized Approach.

⁽³⁾ Includes risk-weighted assets related to the RWA floor adjustment.

Table 11 – Risk exposure by asset class (exposure at default [EAD])⁽¹⁾

(in millions of dollars)	As at September 30, 2020							As at June 30, 2020						
	Exposure classes ⁽²⁾							Exposure classes ⁽²⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Standardized Approach														
Sovereign borrowers	\$ 5,970	\$ -	\$ -	\$ -	\$ -	\$ 5,970	\$ 5,970	\$ 11,532	\$ -	\$ -	\$ -	\$ -	\$ 11,532	\$ 11,532
Financial institutions	10,198	535	430	216	17	11,396	10,780	7,625	485	1,201	200	16	9,527	8,183
Businesses	8,286	1,434	83	16	300	10,119	9,987	8,195	1,377	73	10	285	9,940	9,794
SMEs similar to other retail client exposures	257	9	-	-	5	271	267	255	9	-	-	5	269	264
Mortgages	357	-	-	-	-	357	357	385	-	-	-	-	385	385
Other retail client exposures (excluding SMEs)	1,523	686	-	-	-	2,209	1,440	1,650	677	-	-	-	2,327	1,547
Securitization	9	-	-	-	-	9	9	10	-	-	-	-	10	10
Equities	233	-	-	-	-	233	233	215	-	-	-	-	215	215
Trading portfolio	-	-	10,909	213	-	11,122	641	-	-	11,300	209	-	11,509	586
Internal Ratings-Based approach														
Sovereign borrowers	40,288	1,588	-	6	193	42,075	78,014	31,548	1,574	-	5	189	33,316	68,376
Financial institutions	5,521	598	1,026	3,071	298	10,514	9,235	3,861	626	1,139	3,043	304	8,973	7,569
Businesses	63,625	8,078	-	-	982	72,685	61,317	62,856	8,206	-	-	922	71,984	60,731
SMEs similar to other retail client exposures	7,359	3,074	-	-	76	10,509	9,701	7,335	2,955	6	-	77	10,373	9,650
Mortgages	101,412	16,385	-	-	-	117,797	94,805	99,632	16,054	-	-	-	115,686	93,391
Revolving retail client exposures	11,059	21,356	-	-	-	32,415	32,415	10,993	21,667	-	-	-	32,660	32,660
Other retail client exposures	11,365	712	-	-	7	12,084	11,418	11,188	672	-	-	31	11,891	11,248
Trading portfolio	-	-	18,701	542	-	19,243	1,588	-	-	20,292	610	-	20,902	1,939
Total	\$ 267,462	\$ 54,455	\$ 31,149	\$ 4,064	\$ 1,878	\$ 359,008	\$ 328,177	\$ 257,280	\$ 54,302	\$ 34,011	\$ 4,077	\$ 1,829	\$ 351,499	\$ 318,080
As at March 31, 2020														
Exposure classes ⁽²⁾														
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Standardized Approach														
Sovereign borrowers	\$ 6,980	\$ -	\$ -	\$ -	\$ -	\$ 6,980	\$ 6,980	\$ 103	\$ -	\$ -	\$ -	\$ -	\$ 103	\$ 103
Financial institutions	7,307	470	-	183	16	7,976	7,756	7,552	480	406	169	17	8,624	8,011
Businesses	7,919	1,598	4	57	265	9,843	9,791	8,047	1,646	1	6	321	10,021	9,894
SMEs similar to other retail client exposures	311	9	-	-	5	325	318	296	8	-	-	6	310	302
Mortgages	392	-	-	-	-	392	392	385	6	-	-	-	391	391
Other retail client exposures (excluding SMEs)	1,471	669	-	-	-	2,140	1,343	1,513	629	-	-	-	2,142	1,335
Securitization	7	-	-	-	-	7	7	12	-	-	-	-	12	12
Equities	210	-	-	-	-	210	210	222	-	-	-	-	222	222
Trading portfolio	-	-	9,705	218	-	9,923	435	-	-	9,423	125	-	9,548	519
Internal Ratings-Based Approach														
Sovereign borrowers	16,133	1,581	576	73	200	18,563	53,117	15,659	1,497	2	45	180	17,383	52,301
Financial institutions	4,200	549	987	3,214	180	9,130	7,993	2,466	546	549	2,735	285	6,581	5,761
Businesses	62,934	6,621	-	-	897	70,452	59,278	59,456	7,826	-	-	893	68,175	57,279
SMEs similar to other retail client exposures	7,814	2,808	-	-	77	10,699	10,008	7,791	2,796	-	-	77	10,664	9,942
Mortgages	97,188	15,464	-	-	-	112,652	90,344	96,178	15,033	-	-	-	111,211	88,846
Revolving retail client exposures	11,485	21,650	-	-	-	33,135	33,135	12,264	20,652	-	-	-	32,916	32,916
Other retail client exposures	11,004	505	-	-	43	11,552	10,756	11,092	478	-	-	42	11,612	10,850
Trading portfolio	-	-	9,721	907	-	10,628	1,079	-	-	7,950	514	-	8,464	894
Total	\$ 235,355	\$ 51,924	\$ 20,993	\$ 4,652	\$ 1,683	\$ 314,607	\$ 292,942	\$ 223,036	\$ 51,597	\$ 18,331	\$ 3,594	\$ 1,821	\$ 298,379	\$ 279,578

Footnotes to this table are presented on page 19.

Table 11 – Risk exposure by asset class (exposure at default [EAD]) (continued)⁽¹⁾

(in millions of dollars)	As at September 30, 2019						As at June 30, 2019							
	Exposure classes ⁽²⁾						Exposure classes ⁽²⁾							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Standardized Approach														
Sovereign borrowers	\$ 14,620	\$ 705	\$ 233	\$ 6	\$ 212	\$ 15,776	\$ 15,557	\$ 13,729	\$ 644	\$ 109	\$ 6	\$ 203	\$ 14,691	\$ 14,591
Financial institutions	8,743	2,693	2,495	2,953	545	17,429	14,587	9,683	3,047	2,283	2,771	448	18,232	15,687
Businesses	65,813	5,927	140	5	1,287	73,172	72,573	64,573	5,964	256	18	1,300	72,111	71,385
SMEs similar to other retail client exposures	8,059	78	4	-	82	8,223	8,136	7,956	89	24	-	82	8,151	8,040
Mortgages	395	1	-	-	-	396	396	407	1	-	-	-	408	408
Other retail client exposures (excluding SMEs)	1,475	585	-	-	-	2,060	1,238	1,489	530	-	-	-	2,019	1,176
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	209	-	-	-	-	209	209	217	-	-	-	-	217	217
Trading portfolio	-	-	21,961	658	-	22,619	1,937	-	-	19,145	719	-	19,864	1,509
Internal Ratings-Based Approach														
Mortgages	95,192	12,554	-	-	-	107,746	107,746	94,241	12,367	-	-	-	106,608	106,608
Revolving retail client exposures	12,172	27,950	-	-	-	40,122	40,122	11,910	28,042	-	-	-	39,952	39,952
Other retail client exposures	11,040	474	-	-	42	11,556	11,556	11,033	468	-	-	42	11,543	11,543
Total	\$ 217,723	\$ 50,967	\$ 24,833	\$ 3,622	\$ 2,168	\$ 299,313	\$ 274,062	\$ 215,243	\$ 51,152	\$ 21,817	\$ 3,514	\$ 2,075	\$ 293,801	\$ 271,121
(in millions of dollars)	As at March 31, 2019						As at December 31, 2018							
	Exposure classes ⁽²⁾						Exposure classes ⁽²⁾							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Standardized Approach														
Sovereign borrowers	\$ 14,109	\$ 649	\$ 1,377	\$ 5	\$ 193	\$ 16,333	\$ 15,033	\$ 14,493	\$ 669	\$ 30	\$ 8	\$ 184	\$ 15,384	\$ 15,354
Financial institutions	8,837	2,850	1,930	2,615	400	16,632	14,504	8,052	2,581	2,069	4,593	390	17,685	13,498
Businesses	61,398	5,760	398	2	1,456	69,014	68,157	60,191	6,090	147	17	1,397	67,842	67,220
SMEs similar to other retail client exposures	8,299	91	5	-	99	8,494	8,401	8,151	129	-	-	103	8,383	8,294
Mortgages	422	1	-	-	-	423	423	435	-	-	-	-	435	435
Other retail client exposures (excluding SMEs)	1,500	428	-	-	-	1,928	1,062	1,541	406	-	-	-	1,947	1,057
Securitization	5	-	-	-	-	5	5	5	-	-	-	-	5	5
Equities	242	-	-	-	-	242	242	250	-	-	-	-	250	250
Trading portfolio	-	-	19,169	663	-	19,832	1,457	-	-	20,375	828	-	21,203	1,234
Internal Ratings-Based Approach														
Mortgages	92,392	12,054	-	-	-	104,446	104,446	92,158	11,735	-	-	-	103,893	103,893
Revolving retail client exposures	11,551	27,592	-	-	-	39,143	39,143	11,879	27,298	-	-	-	39,177	39,177
Other retail client exposures	10,906	457	-	-	42	11,405	11,405	10,785	443	-	-	43	11,271	11,271
Total	\$ 209,661	\$ 49,882	\$ 22,879	\$ 3,285	\$ 2,190	\$ 287,897	\$ 264,278	\$ 207,940	\$ 49,351	\$ 22,621	\$ 5,446	\$ 2,117	\$ 287,475	\$ 261,688

Footnotes to this table are presented on page 19.

Table 11 – Risk exposure by asset class (exposure at default [EAD]) (continued)⁽¹⁾

(in millions of dollars)	As at September 30, 2018						
	Exposure classes ⁽²⁾						Net exposure ⁽³⁾
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	
Standardized Approach							
Sovereign borrowers	\$ 15,158	\$ 681	\$ 524	\$ 11	\$ 224	\$ 16,598	\$ 16,098
Financial institutions	8,191	2,547	2,337	3,698	433	17,206	12,880
Businesses	57,798	5,977	146	2	1,109	65,032	64,478
SMEs similar to other retail client exposures	8,097	173	-	-	104	8,374	8,280
Mortgages	438	-	-	-	-	438	438
Other retail client exposures (excluding SMEs)	1,508	332	-	-	-	1,840	922
Securitization	5	-	-	-	-	5	5
Equities	200	-	-	-	-	200	200
Trading portfolio	-	-	19,765	699	-	20,464	1,159
Internal Ratings-Based Approach							
Mortgages	92,162	11,489	-	-	-	103,651	103,651
Revolving retail client exposures	11,624	26,851	-	-	-	38,475	38,475
Other retail client exposures	10,589	429	-	-	43	11,061	11,061
Total	\$ 205,770	\$ 48,479	\$ 22,772	\$ 4,410	\$ 1,913	\$ 283,344	\$ 257,647

⁽¹⁾ The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

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

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

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry⁽¹⁾

(in millions of dollars)	As at September 30, 2020							As at June 30, 2020						
	Exposure classes ⁽²⁾							Exposure classes ⁽²⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Industries														
Agriculture	\$ 7,828	\$ 564	\$ -	\$ -	\$ 24	\$ 8,416	\$ 8,975	\$ 7,697	\$ 563	\$ -	\$ -	\$ 25	\$ 8,285	\$ 8,858
Mining, oil and gas	386	444	-	-	76	906	906	466	414	-	-	108	988	989
Utilities	48,747	2,171	-	-	257	51,175	80,433	44,749	2,156	-	-	242	47,147	75,731
Construction	3,476	1,239	-	-	213	4,928	4,940	3,345	1,319	-	-	188	4,852	4,858
Manufacturing	4,181	1,253	-	-	252	5,686	5,717	4,197	1,119	-	-	244	5,560	5,581
Wholesale trade	1,450	384	-	-	87	1,921	1,932	1,519	385	-	-	86	1,990	1,998
Retail trade	2,689	1,071	-	-	28	3,788	3,825	2,743	1,036	-	-	24	3,803	3,824
Transportation	1,238	767	-	-	120	2,125	2,134	1,171	812	-	-	109	2,092	2,098
Information industry	365	650	-	-	44	1,059	1,063	324	665	-	-	43	1,032	1,034
Finance and insurance	13,692	895	1,539	3,309	421	19,856	18,025	10,309	872	2,413	3,258	379	17,231	14,590
Real estate	39,021	1,482	-	-	69	40,572	34,304	38,314	1,599	-	-	67	39,980	33,684
Professional services	630	399	-	-	86	1,115	1,126	725	427	-	-	87	1,239	1,247
Management of companies	628	49	-	-	34	711	654	628	49	-	-	35	712	645
Administrative services	327	56	-	-	31	414	416	313	53	-	-	30	396	399
Education	1,220	166	-	-	7	1,393	1,394	1,120	124	-	-	6	1,250	1,250
Health care	4,029	295	-	-	16	4,340	4,366	3,966	308	-	-	15	4,289	4,306
Arts and entertainments	691	108	-	-	4	803	813	693	116	-	-	7	816	820
Accommodation	1,354	56	-	-	1	1,411	1,455	1,341	70	-	-	1	1,412	1,425
Other services	789	90	-	-	14	893	912	743	97	-	-	14	854	862
Other businesses	1,147	94	-	-	6	1,247	1,913	1,254	84	-	-	6	1,344	1,986
Total	\$ 133,888	\$ 12,233	\$ 1,539	\$ 3,309	\$ 1,790	\$ 152,759	\$ 175,303	\$ 125,617	\$ 12,268	\$ 2,413	\$ 3,258	\$ 1,716	\$ 145,272	\$ 166,185
	As at March 31, 2020							As at December 31, 2019						
	Exposure classes ⁽²⁾							Exposure classes ⁽²⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Industries														
Agriculture	\$ 7,588	\$ 508	\$ -	\$ -	\$ 22	\$ 8,118	\$ 8,720	\$ 7,456	\$ 523	\$ -	\$ -	\$ 26	\$ 8,005	\$ 8,636
Mining, oil and gas	424	457	-	-	106	987	988	344	480	-	-	105	929	929
Utilities	24,235	2,140	576	-	262	27,213	55,266	16,020	2,082	2	-	231	18,335	46,851
Construction	3,190	1,372	-	-	189	4,751	4,754	3,093	1,560	-	-	190	4,843	4,845
Manufacturing	4,496	931	-	-	233	5,660	5,674	3,905	1,210	-	-	206	5,321	5,335
Wholesale trade	1,662	316	-	-	75	2,053	2,060	1,598	343	-	-	75	2,016	2,021
Retail trade	3,124	520	-	-	23	3,667	3,674	2,681	750	-	-	23	3,454	3,460
Transportation	1,277	579	-	-	108	1,964	1,965	1,191	739	-	-	106	2,036	2,038
Information industry	479	447	-	-	43	969	970	353	596	-	-	44	993	994
Finance and insurance	10,554	765	991	3,527	237	16,074	14,916	9,152	832	956	2,955	394	14,289	13,013
Real estate	37,412	1,630	-	-	64	39,106	32,801	36,314	1,638	-	-	98	38,050	31,892
Professional services	880	271	-	-	81	1,232	1,239	687	367	-	-	64	1,118	1,125
Management of companies	675	51	-	-	33	759	692	930	26	-	-	33	989	917
Administrative services	317	50	-	-	31	398	399	272	39	-	-	31	342	342
Education	1,389	129	-	-	6	1,524	1,525	1,743	137	-	-	7	1,887	1,888
Health care	4,046	289	-	-	15	4,350	4,355	3,899	297	-	-	15	4,211	4,229
Arts and entertainments	738	85	-	-	7	830	833	686	113	-	-	8	807	809
Accommodation	1,321	87	-	-	3	1,411	1,412	1,288	68	-	-	2	1,358	1,359
Other services	709	108	-	-	12	829	829	689	93	-	-	31	813	813
Other businesses	957	84	-	-	8	1,049	1,843	982	102	-	-	7	1,091	1,853
Total	\$ 105,473	\$ 10,819	\$ 1,567	\$ 3,527	\$ 1,558	\$ 122,944	\$ 144,915	\$ 93,283	\$ 11,995	\$ 958	\$ 2,955	\$ 1,696	\$ 110,887	\$ 133,349

Footnotes to this table are presented on page 22.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)⁽¹⁾

(in millions of dollars)	As at September 30, 2019						As at June 30, 2019							
	Exposure classes ⁽²⁾						Exposure classes ⁽²⁾							
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	
Industries														
Agriculture	\$ 7,198	\$ 198	\$ -	\$ -	\$ 19	\$ 7,415	\$ 7,404	\$ 7,030	\$ 202	\$ -	\$ -	\$ 21	\$ 7,253	\$ 7,246
Mining, oil and gas	369	472	-	-	103	944	942	398	450	-	-	107	955	955
Utilities	14,111	1,619	233	-	298	16,261	16,033	12,957	1,589	109	-	291	14,946	14,838
Construction	3,057	1,175	-	-	201	4,433	4,365	3,030	1,109	-	-	206	4,345	4,264
Manufacturing	4,010	653	-	-	224	4,887	4,873	4,002	773	-	-	222	4,997	4,983
Wholesale trade	1,634	139	-	-	84	1,857	1,844	1,579	124	-	-	85	1,788	1,778
Retail trade	2,492	406	-	-	23	2,921	2,908	2,510	376	-	-	23	2,909	2,892
Transportation	1,291	384	-	-	108	1,783	1,779	1,276	379	-	-	109	1,764	1,757
Information industry	417	434	-	-	42	893	893	422	444	-	-	42	908	906
Finance and insurance	8,882	1,305	2,635	2,964	678	16,464	13,390	10,391	1,431	2,539	2,795	583	17,739	14,842
Real estate	34,954	877	-	-	94	35,925	35,833	34,170	896	-	-	90	35,156	35,061
Professional services	683	175	-	-	63	921	912	772	147	-	-	63	982	973
Management of companies	715	11	-	-	32	758	681	720	60	-	-	31	811	740
Administrative services	260	15	-	-	31	306	297	247	14	-	-	31	292	283
Education	1,490	906	-	-	7	2,403	2,400	1,312	1,088	-	-	7	2,407	2,406
Health care	3,852	304	-	-	10	4,166	4,151	3,418	287	-	-	9	3,714	3,699
Arts and entertainments	692	56	-	-	7	755	751	795	51	-	-	9	855	851
Accommodation	1,202	52	-	-	2	1,256	1,245	1,240	55	-	-	2	1,297	1,285
Other services	663	54	-	-	11	728	715	657	53	-	-	13	723	711
Other businesses	1,204	90	-	-	7	1,301	1,301	1,059	127	-	-	7	1,193	1,193
Total	\$ 89,176	\$ 9,325	\$ 2,868	\$ 2,964	\$ 2,044	\$ 106,377	\$ 102,717	\$ 87,985	\$ 9,655	\$ 2,648	\$ 2,795	\$ 1,951	\$ 105,034	\$ 101,663
	As at March 31, 2019						As at December 31, 2018							
	Exposure classes ⁽²⁾						Exposure classes ⁽²⁾							
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾	
Industries														
Agriculture	\$ 6,833	\$ 184	\$ -	\$ -	\$ 16	\$ 7,033	\$ 7,026	\$ 6,703	\$ 200	\$ -	\$ -	\$ 15	\$ 6,918	\$ 6,912
Mining, oil and gas	320	456	-	-	94	870	870	298	458	-	-	94	850	851
Utilities	13,544	1,542	1,377	-	274	16,737	15,428	13,596	1,559	30	3	267	15,455	15,417
Construction	2,629	925	-	-	190	3,744	3,669	2,499	913	-	-	177	3,589	3,516
Manufacturing	3,360	830	-	-	211	4,401	4,387	3,245	876	-	-	219	4,340	4,325
Wholesale trade	1,377	140	-	-	77	1,594	1,585	1,283	125	-	-	70	1,478	1,469
Retail trade	2,600	346	-	-	24	2,970	2,953	2,411	355	-	-	24	2,790	2,772
Transportation	1,111	395	-	-	95	1,601	1,597	1,054	365	-	-	99	1,518	1,514
Information industry	427	322	-	-	261	1,010	1,008	456	307	-	-	261	1,024	1,023
Finance and insurance	8,891	1,459	2,328	2,622	546	15,846	13,216	8,768	1,378	2,216	4,615	545	17,522	13,060
Real estate	33,212	929	-	-	90	34,231	34,139	32,722	1,060	-	-	82	33,864	33,769
Professional services	611	186	-	-	62	859	848	519	175	-	-	27	721	710
Management of companies	759	67	-	-	34	860	788	801	74	-	-	17	892	821
Administrative services	235	13	-	-	29	277	268	291	15	-	-	28	334	325
Education	1,501	986	-	-	8	2,495	2,495	1,564	1,028	-	-	8	2,600	2,598
Health care	3,514	239	-	-	7	3,760	3,747	3,222	244	-	-	6	3,472	3,462
Arts and entertainments	654	58	-	-	6	718	715	613	57	-	-	8	678	675
Accommodation	1,171	20	-	-	3	1,194	1,187	1,131	13	-	-	3	1,147	1,139
Other services	627	44	-	-	13	684	673	600	33	-	-	11	644	639
Other businesses	968	118	-	-	9	1,095	1,095	960	105	-	-	10	1,075	1,075
Total	\$ 84,344	\$ 9,259	\$ 3,705	\$ 2,622	\$ 2,049	\$ 101,979	\$ 97,694	\$ 82,736	\$ 9,340	\$ 2,246	\$ 4,618	\$ 1,971	\$ 100,911	\$ 96,072

Footnotes to this table are presented on page 22.

Table 12 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)⁽¹⁾

(in millions of dollars)	As at September 30, 2018						
	Exposure classes ⁽²⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽³⁾
Industries							
Agriculture	\$ 6,385	\$ 204	\$ -	\$ -	\$ 19	\$ 6,608	\$ 6,603
Mining, oil and gas	291	454	-	-	95	840	840
Utilities	14,096	1,519	524	-	306	16,445	15,937
Construction	2,370	862	-	-	175	3,407	3,333
Manufacturing	3,000	827	-	-	206	4,033	4,021
Wholesale trade	1,247	131	-	-	88	1,466	1,457
Retail trade	2,459	332	-	-	26	2,817	2,800
Transportation	1,108	409	-	-	100	1,617	1,614
Information industry	436	286	-	-	40	762	761
Finance and insurance	9,089	1,358	2,465	3,711	525	17,148	12,627
Real estate	31,551	958	-	-	81	32,590	32,494
Professional services	457	145	-	-	29	631	622
Management of companies	747	112	-	-	17	876	807
Administrative services	241	9	-	-	15	265	256
Education	1,317	1,137	-	-	8	2,462	2,461
Health care	3,134	257	-	-	3	3,394	3,381
Arts and entertainments	633	49	-	-	8	690	688
Accommodation	1,078	24	-	-	3	1,105	1,098
Other services	582	42	-	-	11	635	627
Other businesses	926	90	18	-	11	1,045	1,029
Total	\$ 81,147	\$ 9,205	\$ 3,007	\$ 3,711	\$ 1,766	\$ 98,836	\$ 93,456

⁽¹⁾ The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

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

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

Table 13 – Reconciliation of exposure at default and regulatory balance sheet⁽¹⁾

	As at September 30, 2020				
	Total	Credit risk framework	Items subject to: Securitization provisions	Counterparty risk framework	Items not subject to credit risk
(in millions of dollars)					
Cash and deposits with financial institutions	\$ 7,956	\$ 7,956	\$ -	\$ -	\$ -
Securities	63,817	53,933	9	-	9,875
Securities borrowed or purchased under reverse repurchase agreements	10,133	-	-	10,133	-
Loans	207,262	207,136	-	-	126
Segregated fund net assets	-	-	-	-	-
Other assets	15,022	9,353	-	5,452	217
Total assets	304,190	278,378	9	15,585	\$ 10,218
Commitments related to securities lent or sold under repurchase agreements	17,514	-	-	17,514	-
Off-balance sheet derivative financial instruments	(1,388)	-	-	(1,388)	-
Unused commitments	120,981	54,455	-	-	-
Other off-balance sheet items	1,878	1,878	-	-	-
Differences arising from the recognition of allowances	884	884	-	-	-
Adjustments to account for differences related to on-balance sheet exposures	464	(4,585)	-	5,049	-
Total exposure at default for credit risk	\$ 444,523	\$ 331,010	\$ 9	\$ 36,760	

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

Table 14 – Credit risk mitigation⁽¹⁾

	As at September 30, 2020			As at June 30, 2020		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾
<i>(in millions of dollars)</i>						
Standardized Approach						
Sovereign borrowers	\$ 5,970	\$ -	\$ -	\$ 11,532	\$ -	\$ -
Financial institutions	11,396	406	210	9,527	1,134	210
Businesses	10,119	238	72	9,940	202	89
SMEs similar to other retail client exposures	271	4	4	269	5	3
Mortgages	357	-	-	385	-	-
Other retail client exposure (excluding SMEs)	2,209	769	-	2,327	780	-
Securitization	9	-	-	10	-	-
Equities	233	-	-	215	-	-
Trading portfolio	11,122	10,481	-	11,509	10,923	-
Internal Ratings-Based Approach⁽⁴⁾						
Sovereign borrowers	42,075	-	-	33,316	-	-
Financial institutions	10,514	1,279	-	8,973	1,404	-
Businesses	72,685	-	11,428	71,984	-	11,356
SMEs similar to other retail client exposures	10,509	-	808	10,373	6	717
Mortgages	117,797	-	22,992	115,686	-	22,295
Revolving retail client exposures	32,415	-	-	32,660	-	-
Other retail client exposures	12,084	-	666	11,891	-	643
Trading portfolio	19,243	17,655	-	20,902	18,963	-
Total	\$ 359,008	\$ 30,832	\$ 36,180	\$ 351,499	\$ 33,417	\$ 35,313
	As at March 31, 2020			As at December 31, 2019		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾
<i>(in millions of dollars)</i>						
Standardized Approach						
Sovereign borrowers	\$ 6,980	\$ -	\$ -	\$ 103	\$ -	\$ -
Financial institutions	7,976	1	219	8,624	389	224
Businesses	9,843	125	72	10,021	177	93
SMEs similar to other retail client exposures	325	7	-	310	7	1
Mortgages	392	-	-	391	-	-
Other retail client exposure (excluding SMEs)	2,140	797	-	2,142	807	-
Securitization	7	-	-	12	-	-
Equities	210	-	-	222	-	-
Trading portfolio	9,923	9,488	-	9,548	9,029	-
Internal Ratings-Based Approach⁽⁴⁾						
Sovereign borrowers	18,563	561	-	17,383	2	-
Financial institutions	9,130	1,137	-	6,581	820	-
Businesses	70,452	-	11,289	68,175	-	11,016
SMEs similar to other retail client exposures	10,699	-	691	10,664	-	722
Mortgages	112,652	-	22,308	111,211	-	22,365
Revolving retail client exposures	33,135	-	-	32,916	-	-
Other retail client exposures	11,552	-	796	11,612	-	762
Trading portfolio	10,628	9,549	-	8,464	7,570	-
Total	\$ 314,607	\$ 21,665	\$ 35,375	\$ 298,379	\$ 18,801	\$ 35,183

Footnotes to this table are presented on page 26.

Table 14 – Credit risk mitigation (continued)⁽¹⁾

(in millions of dollars)	As at September 30, 2019			As at June 30, 2019		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/credit derivatives ⁽³⁾	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/credit derivatives ⁽³⁾
Standardized Approach						
Sovereign borrowers	\$ 15,776	\$ 219	\$ -	\$ 14,691	\$ 100	\$ -
Financial institutions	17,429	2,842	228	18,232	2,545	223
Businesses	73,172	599	10,823	72,111	726	10,748
SMEs similar to other retail client exposures	8,223	87	1,216	8,151	111	1,216
Mortgages	396	-	-	408	-	-
Other retail client exposure (excluding SMEs)	2,060	822	-	2,019	843	-
Securitization	5	-	-	5	-	-
Equities	209	-	-	217	-	-
Trading portfolio	22,619	20,682	-	19,864	18,355	-
Internal Ratings-Based Approach⁽⁴⁾						
Mortgages	107,746	-	28,776	106,608	-	28,874
Revolving retail client exposures	40,122	-	-	39,952	-	-
Other retail client exposures	11,556	-	2,964	11,543	-	3,079
Total	\$ 299,313	\$ 25,251	\$ 44,007	\$ 293,801	\$ 22,680	\$ 44,140

(in millions of dollars)	As at March 31, 2019			As at December 31, 2018		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/credit derivatives ⁽³⁾	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/credit derivatives ⁽³⁾
Standardized Approach						
Sovereign borrowers	\$ 16,333	\$ 1,300	\$ -	\$ 15,384	\$ 30	\$ -
Financial institutions	16,632	2,128	226	17,685	4,187	233
Businesses	69,014	859	10,694	67,842	622	10,656
SMEs similar to other retail client exposures	8,494	94	1,227	8,383	89	1,261
Mortgages	423	-	-	435	-	-
Other retail client exposure (excluding SMEs)	1,928	866	-	1,947	890	-
Securitization	5	-	-	5	-	-
Equities	242	-	-	250	-	-
Trading portfolio	19,832	18,375	-	21,203	19,969	-
Internal Ratings-Based Approach⁽⁴⁾						
Mortgages	104,446	-	28,263	103,893	-	28,684
Revolving retail client exposures	39,143	-	-	39,177	-	-
Other retail client exposures	11,405	-	3,205	11,271	-	3,191
Total	\$ 287,897	\$ 23,622	\$ 43,615	\$ 287,475	\$ 25,787	\$ 44,025

Footnotes to this table are presented on page 26.

Table 14 – Credit risk mitigation (continued)⁽¹⁾

(in millions of dollars)	As at September 30, 2018		
	Exposure at default (EAD)	Exposure covered by collateral ⁽²⁾	Exposure covered by guarantees/ credit derivatives ⁽³⁾
Standardized Approach			
Sovereign borrowers	\$ 16,598	\$ 500	\$ -
Financial institutions	17,206	4,326	228
Businesses	65,032	554	10,416
SMEs similar to other retail client exposures	8,374	94	1,282
Mortgages	438	-	-
Other retail client exposure (excluding SMEs)	1,840	918	-
Securitization	5	-	-
Equities	200	-	-
Trading portfolio	20,464	19,305	-
Internal Ratings-Based Approach⁽⁴⁾			
Mortgages	103,651	-	28,951
Revolving retail client exposures	38,475	-	-
Other retail client exposures	11,061	-	3,140
Total	\$ 283,344	\$ 25,697	\$ 44,017

⁽¹⁾ The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

⁽²⁾ Qualifying financial collateral includes cash, gold, qualifying debt securities, shares and mutual funds.

⁽³⁾ The redistribution of exposures covered by guarantees to exposure at default of the guarantor is not reflected.

⁽⁴⁾ Since the 4th quarter of 2019, qualifying financial collateral is taken into account as a deduction of the exposure at default. For prior periods, qualifying financial collateral was taken into account when estimating loss given default (LGD) in internal models. Comparative figures have not been restated.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾

Used exposure – Non-retail clients

(in millions of dollars and as a percentage)

PD scale (%)	As at September 30, 2020							As at June 30, 2020						
	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
Sovereign borrowers														
0.00 - 0.14	0.02%	25.26%	\$ 75,841	\$ 7,316	9.65%	\$ 3.9	9.71%	0.02%	25.48%	\$ 66,235	\$ 6,140	9.27%	\$ 3.3	9.33%
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	24.00	74.53	1	2	382.95	0.1	606.56	24.00	74.57	1	2	383.16	0.1	606.86
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.02	25.26	75,842	7,318	9.65	4.0	9.72	0.02	25.48	66,236	6,142	9.27	3.4	9.34
Financial institutions														
0.00 - 0.14	0.06	64.46	5,449	1,784	32.75	2.1	33.23	0.07	61.19	3,711	894	24.08	1.4	24.54
0.15 - 0.24	0.24	66.04	7	3	49.56	-	51.54	0.24	19.79	91	15	16.41	-	17.00
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	27.96	65.99	65	226	345.10	12.1	575.70	27.96	65.99	59	202	345.10	10.8	575.70
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.39	64.48	5,521	2,013	36.46	14.2	39.67	0.49	60.29	3,861	1,111	28.76	12.2	32.73
Businesses														
0.00 - 0.14	0.07	22.26	1,811	261	14.41	0.3	14.65	0.07	24.61	1,869	298	15.97	0.4	16.24
0.15 - 0.24	0.18	16.53	9,505	1,694	17.82	2.9	18.20	0.18	15.98	9,440	1,628	17.25	2.7	17.61
0.25 - 0.49	0.35	24.50	10,388	3,494	33.64	8.7	34.69	0.35	24.72	10,162	3,445	33.90	8.6	34.96
0.50 - 0.74	0.57	24.58	5,917	2,454	41.48	8.2	43.21	0.57	24.63	6,164	2,565	41.60	8.6	43.34
0.75 - 2.49	1.37	24.01	16,961	8,869	52.29	55.1	56.35	1.38	24.64	16,902	9,130	54.02	57.2	58.25
2.50 - 9.99	4.76	21.49	6,106	3,843	62.93	62.1	75.64	4.71	21.70	5,636	3,533	62.68	56.0	75.11
10.00 - 99.99	21.08	40.27	1,359	2,555	188.09	125.5	303.51	22.40	45.29	1,263	2,751	217.90	138.2	354.78
100.00	100.00	33.68	526	1,344	255.26	111.2	519.43	100.00	32.03	476	1,087	228.25	113.4	525.94
Total	2.71	22.98	52,573	24,514	46.63	374.0	55.52	2.59	23.33	51,912	24,437	47.07	385.1	56.35
Total non-retail clients	1.09%	25.98%	\$ 133,936	\$ 33,845	92.74%	\$ 392.2	28.93%	1.13%	25.67%	\$ 122,00	\$ 31,690	85.11%	\$ 400.7	30.08%

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Used exposure – Non-retail clients

(in millions of dollars and as a percentage)

	As at March 31, 2020								As at December 31, 2019							
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	
Sovereign borrowers																
0.00 - 0.14	0.02%	26.07%	\$ 50,916	\$ 4,272	8.38%	\$ 2.2	8.43%	0.02%	25.69%	\$ 50,245	\$ 4,073	8.11%	\$ 2.0	8.15%		
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10.00 - 99.99	24.00	74.47	4	14	382.66	0.6	606.06	24.00	74.56	3	13	383.13	0.6	606.81		
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	0.02	26.07	50,920	4,286	8.41	2.8	8.48	0.02	25.70	50,248	4,086	8.13	2.6	8.19		
Financial institutions																
0.00 - 0.14	0.07	59.75	4,039	953	23.55	1.5	24.01	0.08	52.07	2,332	515	22.07	0.8	22.50		
0.15 - 0.24	0.24	35.91	139	39	27.97	0.1	29.04	0.24	30.77	119	29	24.28	0.1	25.20		
0.25 - 0.49	-	-	-	-	-	-	-	0.42	95.89	15	21	136.50	0.1	141.52		
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10.00 - 99.99	27.96	65.99	22	76	345.10	4.1	575.70	-	-	-	-	-	-	-		
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	0.22	59.00	4,200	1,068	25.39	5.7	27.07	0.09	51.32	2,466	565	22.88	1.0	23.36		
Businesses																
0.00 - 0.14	0.08	34.40	2,266	536	23.65	0.8	24.09	0.08	29.09	2,011	394	19.59	0.6	19.94		
0.15 - 0.24	0.18	16.70	9,140	1,638	17.93	2.8	18.31	0.18	15.70	8,816	1,489	16.89	2.5	17.24		
0.25 - 0.49	0.36	25.44	10,239	3,554	34.71	9.1	35.82	0.36	24.74	9,314	3,124	33.53	7.9	34.60		
0.50 - 0.74	0.57	27.60	6,303	2,910	46.17	10.0	48.14	0.57	28.39	6,057	2,889	47.70	9.9	49.73		
0.75 - 2.49	1.39	25.31	17,221	9,569	55.56	60.4	59.94	1.39	24.95	16,214	8,764	54.05	56.5	58.41		
2.50 - 9.99	4.59	22.22	5,528	3,485	63.05	54.2	75.30	4.61	22.09	5,337	3,327	62.33	51.8	74.46		
10.00 - 99.99	22.03	41.25	963	1,874	194.52	94.8	317.48	20.43	31.49	734	1,043	142.16	48.8	225.33		
100.00	100.00	25.48	378	823	217.71	62.3	423.78	100.00	24.60	353	687	194.95	64.2	422.69		
Total	2.25	24.46	52,038	24,389	46.87	294.4	53.94	2.17	23.62	48,836	21,717	44.47	242.2	50.67		
Total non-retail clients	1.11%	26.58%	\$ 107,158	\$ 29,743	80.67%	\$ 302.9	31.28%	1.05%	25.32%	\$ 101,550	\$ 26,368	75.48%	\$ 245.8	28.99%		

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Used exposure – Retail clients

(in millions of dollars and as a percentage)

PD scale (%)	As at September 30, 2020								As at June 30, 2020							
	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾		
SMEs related to other retail client exposures																
0.00 - 0.14	0.09 %	39.99 %	\$ 728	\$ 69	9.43 %	\$ 0.3	9.90 %	0.09 %	39.41 %	\$ 657	\$ 62	9.36 %	\$ 0.2	9.83 %		
0.15 - 0.24	0.19	40.29	989	155	15.69	0.8	16.64	0.19	39.73	958	148	15.43	0.7	16.37		
0.25 - 0.49	0.39	43.78	1,845	498	27.01	3.1	29.14	0.39	44.59	1,817	501	27.55	3.2	29.73		
0.50 - 0.74	0.65	19.16	53	8	15.88	0.1	17.43	0.65	20.40	62	10	16.91	0.1	18.57		
0.75 - 2.49	1.30	54.17	2,066	1,222	59.15	14.8	68.12	1.31	54.08	2,189	1,295	59.15	15.8	68.15		
2.50 - 9.99	4.67	57.47	612	515	84.16	16.7	118.27	4.71	58.73	655	563	86.02	18.3	120.99		
10.00 - 99.99	19.92	58.21	207	257	124.01	23.9	268.47	20.29	58.51	220	274	124.89	25.8	271.63		
100.00	100.00	56.00	69	480	699.97	-	699.97	100.00	59.51	77	576	743.87	-	743.87		
Total	2.67	47.76	6,569	3,204	48.77	59.7	60.13	2.88	48.31	6,635	3,429	51.69	64.1	63.76		
Exposures related to residential mortgage loans																
Insured exposures																
0.00 - 0.14	0.08	30.18	6,103	369	6.04	1.5	6.34	0.08	29.09	6,722	391	5.82	1.6	6.11		
0.15 - 0.24	0.18	27.85	415	43	10.41	0.2	11.04	0.18	27.70	453	47	10.32	0.2	10.95		
0.25 - 0.49	0.44	51.79	-	-	36.56	-	39.38	0.42	49.80	-	-	34.77	-	37.44		
0.50 - 0.74	0.56	31.03	237	62	26.08	0.4	28.24	0.56	30.66	249	64	25.79	0.4	27.93		
0.75 - 2.49	1.29	30.16	209	91	43.68	0.8	48.44	1.29	30.21	201	88	43.78	0.8	48.55		
2.50 - 9.99	4.59	25.13	56	43	75.63	0.6	89.81	4.52	24.75	51	38	74.57	0.6	88.49		
10.00 - 99.99	23.97	26.86	11	16	153.57	0.7	232.92	23.89	26.48	9	14	151.45	0.6	229.90		
100.00	100.00	24.93	14	43	311.67	-	311.67	100.00	23.98	15	46	299.81	-	299.81		
Sub-total	0.41	30.02	7,045	667	9.47	4.2	10.21	0.39	29.05	7,700	688	8.94	4.2	9.61		
Uninsured exposures																
0.00 - 0.14	0.08	17.41	25,358	857	3.38	3.4	3.55	0.08	16.57	26,595	854	3.21	3.4	3.37		
0.15 - 0.24	0.22	18.22	18,450	1,462	7.93	7.5	8.43	0.22	17.33	18,280	1,378	7.54	7.1	8.02		
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.50 - 0.74	0.53	18.42	12,458	1,846	14.81	12.0	16.02	0.53	17.42	11,991	1,682	14.03	10.9	15.17		
0.75 - 2.49	1.28	18.59	11,033	2,991	27.11	26.2	30.08	1.24	17.71	9,523	2,415	25.36	20.9	28.10		
2.50 - 9.99	3.88	18.53	3,420	1,777	51.95	24.5	60.89	3.96	17.43	2,607	1,283	49.23	17.8	57.76		
10.00 - 99.99	20.05	17.65	454	449	98.94	15.9	142.82	20.04	16.63	448	418	93.20	14.8	134.50		
100.00	100.00	15.80	249	491	197.50	-	197.50	100.00	15.02	238	447	187.75	-	187.75		
Sub-total	1.03	18.03	71,422	9,873	13.82	89.5	15.39	0.97	17.10	69,682	8,477	12.17	74.9	13.51		
Total	0.98	19.10	78,467	10,540	23.29	93.7	25.60	0.91	18.29	77,382	9,165	21.11	79.1	23.12		
Qualifying revolving retail client exposures (QRRCE)																
0.00 - 0.14	0.05	84.27	2,575	72	2.78	1.1	3.31	0.05	84.15	2,616	72	2.76	1.1	3.28		
0.15 - 0.24	0.16	90.94	596	48	8.08	0.9	9.90	0.16	90.93	595	48	8.08	0.9	9.90		
0.25 - 0.49	0.37	85.27	1,663	249	15.00	5.3	18.97	0.37	85.43	1,675	252	15.07	5.3	19.05		
0.50 - 0.74	0.68	72.73	371	77	20.66	1.8	26.85	0.68	72.72	349	72	20.66	1.7	26.84		
0.75 - 2.49	1.89	84.75	3,793	1,920	50.61	59.8	70.33	1.88	84.90	3,767	1,905	50.56	59.4	70.26		
2.50 - 9.99	4.83	78.57	960	895	93.29	36.6	140.98	4.84	78.53	934	872	93.36	35.7	141.10		
10.00 - 99.99	18.79	65.37	992	1,656	166.94	121.8	320.41	18.77	65.42	923	1,541	166.99	113.2	320.43		
100.00	100.00	78.69	109	1,073	983.56	-	983.56	100.00	78.82	134	1,323	985.24	-	985.24		
Total	3.84	82.31	11,059	5,990	54.16	227.3	79.86	3.95	82.49	10,993	6,085	55.35	217.3	80.06		
Other retail client exposures (non-QRRCE) excluding SMEs																
0.00 - 0.14	0.09	77.04	1,033	192	18.59	0.8	19.53	0.09	77.57	1,099	207	18.84	0.8	19.80		
0.15 - 0.24	0.19	91.46	895	320	35.76	1.6	37.93	0.19	91.74	953	342	35.87	1.7	38.05		
0.25 - 0.49	0.38	70.29	1,133	504	44.48	3.2	48.04	0.38	69.36	1,179	516	43.84	3.3	47.35		
0.50 - 0.74	0.53	39.25	958	279	29.18	2.0	31.78	0.53	39.33	1,008	295	29.24	2.1	31.86		
0.75 - 2.49	1.85	39.48	5,282	2,546	48.21	38.3	57.27	1.85	39.40	5,093	2,452	48.14	37.0	57.21		
2.50 - 9.99	4.08	42.34	948	578	60.95	16.1	82.22	4.06	42.71	736	452	61.40	12.6	82.71		
10.00 - 99.99	22.92	41.75	344	339	98.28	33.2	218.77	22.90	41.52	365	356	97.61	34.8	217.05		
100.00	100.00	44.32	107	595	553.99	-	553.99	100.00	44.34	114	634	554.30	-	554.30		
Total	3.13	51.07	10,700	5,353	50.03	95.2	61.15	3.17	51.81	10,547	5,254	49.82	92.3	60.75		
Total retail clients	1.59 %	30.61 %	\$ 106,795	\$ 25,087	23.49 %	\$ 475.9	1.90 %	1.58 %	30.21 %	\$ 105,557	\$ 23,933	22.67 %	\$ 452.8	1.89 %		

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Used exposure – Retail clients

(in millions of dollars and as a percentage)

As at March 31, 2020

As at December 31, 2019

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	As at March 31, 2020				As at December 31, 2019							
				EAD	RWA	RWA as a percentage of EAD	EL	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA as a percentage of EAD ⁽²⁾	
SMEs related to other retail client exposures															
	0.00 - 0.14	0.09%	40.54%	\$ 733	\$ 70	9.44%	\$ 0.3	9.91%	0.09%	41.96%	\$ 790	\$ 77	9.79%	\$ 0.3	10.28%
	0.15 - 0.24	0.19	43.15	913	153	16.80	0.7	17.82	0.19	43.51	950	161	16.94	0.8	17.97
	0.25 - 0.49	0.39	46.31	1,806	518	28.67	3.3	30.93	0.39	46.35	1,846	528	28.61	3.3	30.86
	0.50 - 0.74	0.65	19.51	62	10	16.17	0.1	17.76	0.65	19.45	58	9	16.12	0.1	17.70
	0.75 - 2.49	1.33	55.80	2,571	1,579	61.42	19.4	70.86	1.32	55.82	2,470	1,515	61.31	18.5	70.70
	2.50 - 9.99	4.69	60.79	748	666	89.04	21.6	125.16	4.66	60.21	704	621	88.09	20.0	123.54
	10.00 - 99.99	20.75	58.96	279	353	126.56	33.7	277.61	20.83	59.55	247	316	127.70	30.0	279.59
	100.00	100.00	87.73	27	291	1,096.57	-	1,096.57	100.00	85.96	23	243	1,074.46	-	1,074.46
	Total	2.29	50.66	7,139	3,640	50.98	79.1	64.83	2.11	50.53	7,088	3,470	48.95	73.0	61.83
Exposures related to residential mortgage loans															
Insured exposures															
	0.00 - 0.14	0.08	27.84	6,001	335	5.57	1.4	5.85	0.08	27.12	5,969	324	5.43	1.4	5.70
	0.15 - 0.24	0.18	26.69	467	46	9.87	0.2	10.47	0.17	26.52	484	47	9.79	0.2	10.38
	0.25 - 0.49	0.44	45.15	1	-	32.16	-	34.64	0.44	40.05	1	-	28.52	-	30.73
	0.50 - 0.74	0.56	29.45	263	65	24.81	0.4	26.86	0.56	29.23	273	67	24.63	0.4	26.68
	0.75 - 2.49	1.31	28.40	241	100	41.35	0.9	45.87	1.31	28.33	250	103	41.37	0.9	45.91
	2.50 - 9.99	4.51	24.07	64	46	72.95	0.7	86.59	4.70	24.02	64	48	74.06	0.7	88.26
	10.00 - 99.99	24.23	24.11	16	22	138.25	0.9	211.14	23.65	25.24	16	24	144.28	1.0	218.85
	100.00	100.00	23.13	17	48	289.16	-	289.16	100.00	22.87	16	45	285.91	-	285.91
	Sub-total	0.47	27.79	7,070	662	9.36	4.5	10.16	0.47	27.16	7,073	658	9.30	4.6	10.11
Uninsured exposures															
	0.00 - 0.14	0.08	15.48	24,112	723	3.00	2.8	3.14	0.08	14.85	23,780	683	2.87	2.8	3.01
	0.15 - 0.24	0.22	16.26	17,811	1,260	7.08	6.5	7.53	0.22	15.55	17,742	1,201	6.77	6.2	7.20
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	16.41	12,481	1,648	13.21	10.7	14.28	0.53	15.68	12,254	1,546	12.62	10.1	13.65
	0.75 - 2.49	1.24	16.62	9,905	2,355	23.77	20.4	26.35	1.24	15.91	9,705	2,209	22.76	19.1	25.23
	2.50 - 9.99	3.95	16.07	2,805	1,277	45.55	17.8	53.47	3.99	15.73	2,598	1,162	44.72	16.2	52.52
	10.00 - 99.99	19.93	15.67	496	435	87.76	15.4	126.49	19.96	15.01	461	388	84.12	13.7	121.34
	100.00	100.00	14.40	232	418	179.96	-	179.96	100.00	13.87	233	405	173.38	-	173.38
	Sub-total	1.01	16.05	67,842	8,116	11.96	73.6	13.32	1.01	15.38	66,773	7,594	11.37	68.1	12.65
	Total	0.96	17.16	74,912	8,778	21.33	78.1	23.48	0.95	16.50	73,846	8,252	20.68	72.7	22.76
Qualifying revolving retail client exposures (QRRCE)															
	0.00 - 0.14	0.05	82.80	2,337	66	2.77	1.0	3.29	0.05	83.75	2,719	74	2.76	1.1	3.28
	0.15 - 0.24	0.16	90.94	530	43	8.08	0.8	9.90	0.16	90.94	602	49	8.08	0.9	9.90
	0.25 - 0.49	0.36	84.66	1,652	244	14.76	5.1	18.66	0.36	84.86	1,738	258	14.84	5.5	18.77
	0.50 - 0.74	0.68	72.84	427	88	20.70	2.1	26.89	0.68	72.68	428	88	20.65	2.1	26.83
	0.75 - 2.49	1.91	84.60	4,038	2,062	51.07	64.5	71.03	1.92	84.60	4,233	2,166	51.16	67.8	71.17
	2.50 - 9.99	4.84	78.51	1,128	1,052	93.32	43.1	141.04	4.85	78.54	1,170	1,093	93.48	44.7	141.30
	10.00 - 99.99	18.74	65.41	1,233	2,058	166.82	151.1	319.95	18.74	65.40	1,241	2,070	166.81	152.0	319.95
	100.00	100.00	78.83	139	1,369	985.34	-	985.34	100.00	78.87	133	1,313	985.90	-	985.90
	Total	4.47	81.37	11,484	6,982	60.79	267.7	89.92	4.20	81.76	12,264	7,111	57.99	274.1	85.93
Other retail client exposures (non-QRRCE) excluding SMEs															
	0.00 - 0.14	0.09	80.19	876	167	19.03	0.6	19.99	0.09	80.19	892	170	19.01	0.7	19.96
	0.15 - 0.24	0.19	91.26	846	302	35.69	1.5	37.85	0.19	91.34	842	301	35.72	1.5	37.89
	0.25 - 0.49	0.38	73.56	1,222	571	46.69	3.7	50.43	0.38	73.07	1,195	553	46.32	3.5	50.03
	0.50 - 0.74	0.53	40.26	928	279	30.09	2.0	32.79	0.53	40.14	920	276	29.94	2.0	32.63
	0.75 - 2.49	1.87	39.58	5,189	2,517	48.50	38.1	57.67	1.87	39.52	5,267	2,553	48.48	38.6	57.67
	2.50 - 9.99	4.02	44.57	649	415	63.92	11.4	85.89	4.03	44.11	717	454	63.30	12.5	85.11
	10.00 - 99.99	22.94	42.16	383	380	99.19	37.3	220.73	22.92	42.14	381	378	99.12	37.1	220.58
	100.00	100.00	45.27	116	654	565.88	-	565.88	100.00	44.34	117	650	554.26	-	554.26
	Total	3.32	51.95	10,209	5,285	51.77	94.6	63.35	3.33	51.66	10,331	5,335	51.64	95.9	63.25
Total retail clients		1.67%	29.99%	\$ 103,744	\$ 24,685	23.79%	\$ 519.5	2.10%	1.66%	30.07%	\$ 103,529	\$ 24,168	23.34%	\$ 515.7	2.13%

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Used exposure – Retail clients

(in millions of dollars and as a percentage)

	As at September 30, 2019							As at June 30, 2019							
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
Exposures related to residential mortgage loans															
Insured exposures															
0.00 - 0.14	0.08 %	11.94 %	\$ 8,093	\$ 193	2.39 %	\$ 0.8	2.51 %	0.08 %	11.68 %	\$ 8,562	\$ 200	2.34 %	\$ 0.8	2.45 %	
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	13.44	7,243	474	6.55	2.5	6.99	0.26	12.84	7,501	469	6.26	2.5	6.67	
0.50 - 0.74	0.65	13.96	6,363	832	13.07	5.8	14.20	0.65	13.41	6,294	790	12.55	5.5	13.64	
0.75 - 2.49	1.56	14.34	5,627	1,339	23.79	12.6	26.58	1.55	13.88	5,292	1,218	23.02	11.4	25.72	
2.50 - 9.99	5.41	13.98	1,557	725	46.57	11.7	55.99	5.40	13.60	1,434	648	45.21	10.5	54.34	
10.00 - 99.99	27.40	13.21	333	257	77.12	12.0	122.37	27.40	13.04	278	212	76.15	9.9	120.83	
100.00	100.00	12.27	206	317	153.37	-	153.37	100.00	11.94	207	310	149.26	-	149.26	
Sub-total	1.82	13.33	29,422	4,137	14.06	45.4	15.99	1.73	12.85	29,568	3,847	13.01	40.6	14.73	
Uninsured exposures															
0.00 - 0.14	0.08	13.47	22,656	610	2.69	2.4	2.83	0.08	12.73	23,371	595	2.55	2.4	2.67	
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	14.14	17,455	1,202	6.89	6.4	7.34	0.26	13.38	17,286	1,127	6.52	6.0	6.95	
0.50 - 0.74	0.65	14.25	12,400	1,653	13.34	11.5	14.49	0.65	13.57	11,793	1,497	12.70	10.4	13.80	
0.75 - 2.49	1.56	14.49	9,974	2,403	24.09	22.6	26.92	1.55	13.90	9,231	2,126	23.03	19.9	25.73	
2.50 - 9.99	5.40	14.18	2,546	1,202	47.23	19.5	56.78	5.40	13.55	2,348	1,058	45.06	17.1	54.17	
10.00 - 99.99	27.42	13.64	497	396	79.62	18.6	126.36	27.42	12.87	416	313	75.16	14.7	119.29	
100.00	100.00	12.71	242	385	158.84	-	158.84	100.00	12.01	229	344	150.10	-	150.10	
Sub-total	1.24	13.97	65,770	7,851	11.94	81.0	13.48	1.17	13.25	64,674	7,060	10.92	70.5	12.28	
Total	1.42	13.77	95,192	11,988	12.59	126.4	14.25	1.34	13.13	94,242	10,907	11.57	111.1	13.05	
Qualifying revolving retail client exposures (QRRCE)															
0.00 - 0.14	0.07	84.33	2,644	91	3.47	1.5	4.15	0.07	84.19	2,675	92	3.46	1.5	4.15	
0.15 - 0.24	0.19	87.96	598	54	9.00	1.0	11.09	0.19	87.96	606	55	9.00	1.0	11.09	
0.25 - 0.49	0.38	85.65	1,761	271	15.36	5.8	19.44	0.38	85.41	1,743	268	15.35	5.7	19.44	
0.50 - 0.74	0.68	81.38	442	102	23.12	2.4	30.04	0.68	80.39	424	97	22.84	2.3	29.68	
0.75 - 2.49	1.95	82.75	4,158	2,104	50.60	66.1	70.46	1.94	82.73	4,081	2,060	50.50	64.7	70.32	
2.50 - 9.99	4.95	80.24	1,186	1,144	96.45	47.0	146.09	4.95	80.05	1,144	1,101	96.27	45.3	145.82	
10.00 - 99.99	19.95	66.76	1,245	2,177	174.84	166.2	341.65	19.95	66.72	1,124	1,965	174.74	150.0	341.46	
100.00	100.00	80.01	138	1,376	1,000.18	-	1,000.18	100.00	80.01	113	1,129	1,000.11	-	1,000.11	
Total	4.42	81.81	12,172	7,319	60.13	290.0	89.91	4.08	81.84	11,910	6,767	56.82	270.5	85.21	
Other retail client exposures (non-QRRCE) excluding SMEs															
0.00 - 0.14	0.08	31.37	838	52	6.17	0.2	6.47	0.08	32.03	881	56	6.32	0.2	6.62	
0.15 - 0.24	0.19	87.96	2	1	34.40	-	36.49	0.19	87.96	1	-	34.40	-	36.49	
0.25 - 0.49	0.28	29.06	1,255	182	14.48	1.0	15.48	0.28	28.90	1,305	188	14.40	1.0	15.38	
0.50 - 0.74	0.60	32.14	1,657	415	25.04	3.1	27.38	0.60	31.64	1,699	418	24.59	3.1	26.88	
0.75 - 2.49	1.61	37.13	2,520	1,095	43.45	15.2	51.01	1.60	36.77	2,483	1,067	42.97	14.8	50.43	
2.50 - 9.99	3.21	38.27	4,152	2,214	53.36	50.6	51.01	3.21	38.16	4,123	2,193	53.20	50.1	50.43	
10.00 - 99.99	24.40	36.20	456	397	86.96	40.2	197.29	24.42	35.49	395	337	85.27	34.2	193.49	
100.00	100.00	30.77	161	621	384.56	-	384.56	100.00	30.49	146	557	381.19	-	381.19	
Total	4.17	35.33	11,041	4,977	45.08	110.3	57.57	3.89	35.06	11,033	4,816	43.65	103.4	55.36	
Total retail clients	1.99 %	22.78 %	\$ 118,405	\$ 24,284	20.51 %	\$ 526.7	26.07 %	1.86 %	22.17 %	\$ 117,185	\$ 22,490	19.19 %	\$ 485.0	24.37 %	

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Used exposure – Retail clients

(in millions of dollars and as a percentage)

	As at March 31, 2019							As at December 31, 2018							
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
Exposures related to residential mortgage loans															
Insured exposures															
0.00 - 0.14	0.08%	11.95%	\$ 8,450	\$ 202	2.39%	\$ 0.8	2.51%	0.08%	11.45%	\$ 8,386	\$ 192	2.29%	\$ 0.7	2.41%	
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	13.18	7,157	460	6.42	2.5	6.85	0.26	12.52	7,252	442	6.10	2.4	6.51	
0.50 - 0.74	0.65	13.68	6,102	781	12.81	5.4	13.92	0.65	13.06	6,179	756	12.23	5.2	13.29	
0.75 - 2.49	1.56	14.27	5,341	1,267	23.71	11.9	26.49	1.56	13.63	5,369	1,219	22.71	11.5	25.38	
2.50 - 9.99	5.44	13.96	1,456	679	46.64	11.0	56.11	5.41	13.61	1,491	674	45.23	10.9	54.37	
10.00 - 99.99	27.39	13.44	318	249	78.44	11.7	124.44	27.39	12.69	308	228	74.10	10.7	117.55	
100.00	100.00	12.09	209	316	151.11	-	151.11	100.00	11.74	206	303	146.71	-	146.71	
Sub-total	1.80	13.16	29,033	3,954	13.62	43.3	15.48	1.78	12.59	29,191	3,814	13.07	41.4	14.84	
Uninsured exposures															
0.00 - 0.14	0.08	12.99	22,849	593	2.60	2.4	2.73	0.08	12.35	22,240	549	2.47	2.2	2.59	
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	13.69	16,601	1,107	6.67	5.9	7.11	0.26	12.92	16,590	1,045	6.29	5.6	6.71	
0.50 - 0.74	0.65	13.85	11,499	1,491	12.97	10.4	14.09	0.65	13.12	11,636	1,428	12.28	9.9	13.34	
0.75 - 2.49	1.57	14.19	9,267	2,198	23.72	20.7	26.51	1.57	13.43	9,346	2,099	22.46	19.8	25.10	
2.50 - 9.99	5.43	13.86	2,436	1,126	46.22	18.3	55.58	5.37	13.41	2,490	1,105	44.40	17.8	53.31	
10.00 - 99.99	27.42	13.10	486	372	76.47	17.5	121.36	27.42	12.46	452	329	72.73	15.4	115.44	
100.00	100.00	12.25	221	338	153.10	-	153.10	100.00	11.77	213	314	147.11	-	147.11	
Sub-total	1.21	13.54	63,359	7,225	11.40	75.2	12.88	1.20	12.84	62,967	6,869	10.91	70.7	12.31	
Total	1.40	13.42	92,392	11,179	12.10	118.5	13.70	1.38	12.76	92,158	10,683	11.59	112.1	13.11	
Qualifying revolving retail client exposures (QRRCE)															
0.00 - 0.14	0.07	83.85	2,439	84	3.46	1.3	4.14	0.06	83.97	2,623	89	3.44	1.4	4.12	
0.15 - 0.24	0.19	87.96	539	48	9.00	0.9	11.09	0.19	87.96	575	52	9.00	1.0	11.09	
0.25 - 0.49	0.38	85.23	1,667	254	15.23	5.4	19.28	0.38	85.18	1,709	260	15.22	5.5	19.27	
0.50 - 0.74	0.68	80.45	447	102	22.86	2.4	29.70	0.68	80.56	451	103	22.89	2.5	29.73	
0.75 - 2.49	1.95	82.68	4,032	2,045	50.70	64.3	70.61	1.95	82.70	4,102	2,078	50.67	65.3	70.56	
2.50 - 9.99	4.93	80.01	1,153	1,106	95.95	45.5	145.28	4.93	79.94	1,154	1,105	95.83	45.5	145.10	
10.00 - 99.99	19.96	66.76	1,144	2,000	174.89	152.7	341.83	19.94	66.68	1,145	2,005	174.60	152.8	341.07	
100.00	100.00	79.96	130	1,297	999.56	-	999.56	100.00	79.96	119	1,187	999.48	-	999.48	
Total	4.38	81.58	11,551	6,936	60.05	272.5	89.54	4.18	81.67	11,878	6,879	57.92	274.0	86.74	
Other retail client exposures (non-QRRCE) excluding SMEs															
0.00 - 0.14	0.08	30.29	846	50	5.90	0.2	6.18	0.08	30.03	844	50	5.91	0.2	6.19	
0.15 - 0.24	0.19	87.96	1	-	34.40	-	36.49	0.19	87.96	1	-	34.40	-	36.49	
0.25 - 0.49	0.28	28.03	1,289	180	13.96	1.0	14.91	0.28	27.46	1,255	172	13.67	0.9	14.61	
0.50 - 0.74	0.60	30.64	1,690	403	23.85	3.0	26.08	0.60	30.84	1,649	396	24.00	3.0	26.23	
0.75 - 2.49	1.60	36.26	2,432	1,033	42.43	14.4	49.80	1.60	36.47	2,405	1,026	42.67	14.3	50.10	
2.50 - 9.99	3.19	38.09	4,100	2,176	53.09	49.5	49.80	3.22	38.05	4,108	2,180	53.08	50.0	50.10	
10.00 - 99.99	24.43	34.70	410	342	83.38	34.7	189.20	24.43	34.82	403	337	83.68	34.2	189.91	
100.00	100.00	32.16	138	554	401.95	-	401.95	100.00	32.09	120	483	401.08	-	401.08	
Total	3.87	34.54	10,906	4,738	43.44	102.8	55.21	3.75	34.55	10,785	4,644	43.06	102.6	54.96	
Total retail clients	1.93%	22.28%	\$ 114,849	\$ 22,853	19.90%	\$ 493.8	25.27%	1.90%	21.94%	\$ 114,821	\$ 22,206	19.34%	\$ 488.7	24.66%	

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾
Used exposure – Retail clients

(in millions of dollars and as a percentage)		As at September 30, 2018						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
Exposures related to residential mortgage loans								
Insured exposures								
	0.00 - 0.14	0.08%	11.05%	\$ 8,019	\$ 177	2.21%	\$ 0.7	2.32%
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.06	7,358	433	5.88	2.3	6.27
	0.50 - 0.74	0.65	12.69	6,346	754	11.88	5.2	12.91
	0.75 - 2.49	1.56	13.34	5,687	1,265	22.23	12.0	24.84
	2.50 - 9.99	5.42	13.29	1,540	680	44.19	11.0	53.13
	10.00 - 99.99	27.40	12.41	315	228	72.42	10.7	114.89
	100.00	100.00	11.49	198	284	143.62	-	143.62
	Sub-total	1.78	12.23	29,463	3,821	12.97	41.9	14.75
Uninsured exposures								
	0.00 - 0.14	0.08	12.11	21,366	518	2.42	2.1	2.54
	0.15 - 0.24	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.72	16,738	1,037	6.19	5.5	6.61
	0.50 - 0.74	0.65	12.94	11,789	1,428	12.11	9.9	13.17
	0.75 - 2.49	1.57	13.29	9,573	2,122	22.18	19.9	24.78
	2.50 - 9.99	5.39	13.29	2,560	1,128	44.08	18.2	52.95
	10.00 - 99.99	27.42	12.36	462	334	72.15	15.7	114.52
	100.00	100.00	11.53	211	304	144.09	-	144.09
	Sub-total	1.22	12.66	62,699	6,871	10.96	71.3	12.38
	Total	1.40	12.52	92,162	10,692	11.60	113.2	13.14
Qualifying revolving retail client exposures (QRRCE)								
	0.00 - 0.14	0.07	77.51	2,512	80	3.20	1.3	3.83
	0.15 - 0.24	0.19	82.28	565	48	8.42	0.9	10.37
	0.25 - 0.49	0.38	76.05	1,697	232	13.69	4.9	17.33
	0.50 - 0.74	0.68	65.53	457	85	18.62	2.0	24.19
	0.75 - 2.49	1.95	77.34	3,999	1,903	47.58	59.9	66.29
	2.50 - 9.99	4.94	71.70	1,137	982	86.34	40.4	130.80
	10.00 - 99.99	19.94	61.39	1,138	1,829	160.70	139.5	313.83
	100.00	100.00	72.36	119	1,078	904.48	-	904.48
	Total	4.24	74.80	11,624	6,237	53.65	248.9	80.42
Other retail client exposures (non-QRRCE) excluding SMEs								
	0.00 - 0.14	0.08	26.93	820	44	5.34	0.2	5.60
	0.15 - 0.24	0.19	82.28	1	-	32.18	-	34.13
	0.25 - 0.49	0.28	25.70	1,199	153	12.79	0.8	13.67
	0.50 - 0.74	0.60	29.66	1,585	365	23.03	2.7	25.18
	0.75 - 2.49	1.61	36.21	2,415	1,025	42.43	14.3	49.83
	2.50 - 9.99	3.28	37.76	4,090	2,158	52.76	50.3	49.83
	10.00 - 99.99	24.45	33.67	378	305	80.90	31.0	183.61
	100.00	100.00	33.31	102	427	416.40	-	416.40
	Total	3.60	33.80	10,590	4,477	42.28	99.3	54.00
Total retail clients		1.89%	20.82%	\$ 114,376	\$ 21,406	18.72%	\$ 461.4	23.76%

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Non-retail clients

(in millions of dollars and as a percentage)

PD scale (%)	As at September 30, 2020									As at June 30, 2020								
	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
Sovereign borrowers																		
0.00 - 0.14	0.04%	31.88%	\$ 4,941	\$ 2,161	43.75%	\$ 143	6.63%	\$ 0.2	6.75%	0.04%	31.12%	\$ 4,934	\$ 2,131	43.20%	\$ 141	6.61%	\$ 0.2	6.73%
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	24.22	74.78	18	5	26.49	19	384.74	0.9	611.14	24.00	74.75	15	4	28.10	16	384.10	0.8	608.34
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.09	31.97	4,959	2,166	45.60	162	7.48	1.1	8.10	0.08	31.20	4,949	2,135	45.67	157	7.37	1.0	7.94
Financial institutions																		
0.00 - 0.14	0.13	8.61	1,514	401	26.44	29	7.18	0.1	7.41	0.13	9.71	1,514	405	26.77	30	7.46	0.1	7.69
0.15 - 0.24	0.24	11.20	789	201	25.52	18	8.38	-	8.71	0.24	20.41	773	224	28.99	34	15.17	0.1	15.77
0.25 - 0.49	-	-	-	-	-	-	-	-	-	0.29	53.99	1	1	59.41	-	45.74	-	47.70
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00 - 99.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.17	9.48	2,303	602	45.60	47	7.80	0.1	8.06	0.17	13.55	2,288	630	45.67	64	10.23	0.2	10.60
Businesses																		
0.00 - 0.14	0.10	64.04	1,524	1,190	78.07	325	27.34	0.8	28.19	0.10	62.62	1,858	1,670	89.83	446	26.71	1.1	27.55
0.15 - 0.24	0.22	55.28	2,158	1,301	60.28	508	39.10	1.6	40.63	0.22	44.82	1,812	1,001	55.23	316	31.61	1.0	32.85
0.25 - 0.49	0.33	45.71	3,633	1,790	49.28	736	41.09	2.7	42.98	0.35	46.42	3,538	1,652	46.68	709	42.89	2.7	44.91
0.50 - 0.74	0.58	41.28	2,203	965	43.80	497	51.46	2.3	54.47	0.58	41.63	2,263	963	42.56	498	51.67	2.3	54.70
0.75 - 2.49	1.46	38.86	6,161	2,644	42.91	1,845	69.78	15.3	77.02	1.48	39.21	5,966	2,659	44.57	1,892	71.16	15.8	78.59
2.50 - 9.99	4.66	31.16	1,779	702	39.48	555	79.04	10.3	97.27	4.59	29.44	1,777	731	41.15	538	73.60	9.7	90.23
10.00 - 99.99	20.46	48.26	375	148	39.43	315	213.65	16.0	349.13	22.01	50.73	338	139	41.22	314	225.54	16.7	375.03
100.00	100.00	56.09	178	4	2.29	29	701.15	-	701.15	100.00	40.13	126	4	3.49	22	501.57	-	501.57
Total	1.39	45.95	18,011	8,744	48.55	4,810	55.01	49.0	62.01	1.40	45.27	17,678	8,819	49.88	4,735	53.69	49.3	60.68
Total non-retail clients	1.08%	41.41%	\$ 25,273	\$ 11,512	45.55%	\$ 5,019	70.29%	\$ 50.2	49.05%	1.09%	40.95%	\$ 24,915	\$ 11,584	46.49%	\$ 4,956	71.30%	\$ 50.5	48.23%

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Non-retail clients

(in millions of dollars and as a percentage)

PD scale (%)	As at March 31, 2020										As at December 31, 2019									
	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾		
Sovereign borrowers																				
0.00 - 0.14	0.04%	31.52%	\$ 4,717	\$ 2,104	44.61%	\$ 140	6.66%	\$ 0.2	6.79%	0.04%	31.29%	\$ 4,605	\$ 2,004	43.52%	\$ 131	6.58%	\$ 0.3	6.70%		
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10.00 - 99.99	24.00	74.14	16	5	28.79	17	380.98	0.8	603.40	24.00	74.03	15	4	27.35	16	380.41	0.7	602.50		
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	0.09	31.61	4,733	2,109	45.45	157	7.47	1.0	8.07	0.08	31.38	4,620	2,008	45.94	147	7.34	1.0	7.91		
Financial institutions																				
0.00 - 0.14	0.13	9.59	1,556	418	26.91	23	5.69	0.1	5.86	0.13	9.91	1,416	383	27.08	27	7.14	0.1	7.36		
0.15 - 0.24	0.24	14.47	423	127	29.95	14	10.77	-	11.20	0.24	13.37	503	146	28.97	14	9.95	-	10.35		
0.25 - 0.49	0.29	9.35	31	8	24.74	1	7.92	-	8.26	0.37	7.64	86	21	24.13	2	7.33	-	7.67		
0.50 - 0.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0.75 - 2.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.50 - 9.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10.00 - 99.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	0.16	10.71	2,010	553	45.45	38	6.88	0.1	7.12	0.17	10.74	2,005	550	45.94	43	7.89	0.1	8.17		
Businesses																				
0.00 - 0.14	0.10	59.18	1,470	1,154	78.49	284	24.57	0.7	25.33	0.10	59.03	1,800	1,509	83.83	370	24.53	0.9	25.29		
0.15 - 0.24	0.22	41.36	1,566	763	48.70	219	28.68	0.7	29.82	0.22	44.14	1,659	873	52.62	269	30.84	0.8	32.05		
0.25 - 0.49	0.35	42.40	3,172	1,299	40.97	506	38.93	1.9	40.78	0.34	46.28	3,391	1,584	46.71	679	42.85	2.5	44.84		
0.50 - 0.74	0.58	43.06	2,090	952	45.53	512	53.84	2.4	57.00	0.58	46.48	2,136	1,040	48.70	603	57.99	2.8	61.41		
0.75 - 2.49	1.46	38.64	5,329	2,376	44.60	1,653	69.57	13.6	76.73	1.50	43.67	5,797	2,784	48.03	2,240	80.43	18.9	88.86		
2.50 - 9.99	4.54	30.21	1,535	622	40.55	469	75.40	8.5	92.39	4.49	31.03	1,430	597	41.73	457	76.54	8.1	93.47		
10.00 - 99.99	19.12	45.23	208	74	35.46	138	186.83	7.0	306.06	18.01	37.99	144	56	38.53	83	150.10	4.0	240.39		
100.00	-	-	90	-	-	-	-	-	-	-	-	95	-	-	-	-	-	-		
Total	1.24	42.80	15,460	7,240	46.83	3,781	52.22	34.8	58.23	1.11	46.37	16,452	8,443	51.32	4,701	55.68	38.0	61.31		
Total non-retail clients	0.93%	38.62%	\$ 22,203	\$ 9,902	44.60%	\$ 3,976	66.57%	\$ 35.9	44.69%	0.87%	41.85%	\$ 23,077	\$ 11,001	47.67%	\$ 4,891	70.91%	\$ 39.1	48.90%		

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

	As at September 30, 2020									As at June 30, 2020									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
SMEs similar to other retail client exposures																			
0.00 - 0.14	0.09%	79.32%	\$ 1,673	\$ 790	47.22%	\$ 150	19.00%	\$ 0.6	19.95%	0.09%	78.59%	\$ 1,537	\$ 722	47.00%	\$ 136	18.77%	\$ 0.5	19.71%	
0.15 - 0.24	0.19	84.40	1,425	727	51.02	240	33.07	1.2	35.10	0.19	84.06	1,353	687	50.77	226	32.86	1.1	34.86	
0.25 - 0.49	0.35	79.37	2,175	868	39.89	402	46.34	2.4	49.86	0.36	79.96	2,028	832	41.01	389	46.79	2.4	50.35	
0.50 - 0.74	0.65	44.64	16	7	46.64	3	37.00	-	40.63	0.65	39.20	15	7	46.83	2	32.49	-	35.67	
0.75 - 2.49	1.18	84.91	1,236	637	51.47	565	88.72	6.4	101.21	1.19	84.72	1,285	660	51.29	586	88.76	6.6	101.33	
2.50 - 9.99	4.82	80.52	206	93	45.24	110	118.07	3.6	166.25	4.79	80.13	214	96	45.12	113	117.42	3.7	165.05	
10.00 - 99.99	14.02	69.50	62	10	16.26	13	129.17	1.0	247.91	14.97	69.20	68	11	16.26	14	130.97	1.1	255.47	
100.00	-	-	11	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	
Total	0.60	81.57	6,804	3,132	46.02	1,483	47.35	15.2	53.40	0.63	81.47	6,510	3,015	46.31	1,466	48.62	15.4	55.02	
Exposures related to residential mortgage loans																			
Insured exposures																			
0.00 - 0.14	0.08	31.59	10	5	50.00	-	6.35	-	6.67	0.08	30.67	13	6	50.00	-	6.14	-	6.45	
0.15 - 0.24	0.21	37.99	7	4	50.00	1	16.07	-	17.09	0.22	36.29	7	4	50.00	-	15.42	-	16.41	
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.50 - 0.74	0.53	37.43	9	4	50.00	1	30.27	-	32.74	0.54	35.47	6	3	50.00	1	29.04	-	31.42	
0.75 - 2.49	1.41	36.60	11	6	50.00	3	56.94	0.1	63.40	1.39	36.00	9	5	50.00	4	54.93	-	61.12	
2.50 - 9.99	3.89	36.98	4	2	50.00	2	104.95	-	123.19	3.70	37.50	4	2	50.00	2	102.49	-	119.64	
10.00 - 99.99	18.96	41.28	1	-	50.00	1	229.38	-	326.90	19.11	37.25	-	-	50.00	-	207.13	-	295.73	
100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	1.18	35.88	42	21	49.58	8	39.00	0.1	44.57	0.97	34.30	39	20	49.87	7	33.38	-	37.76	
Uninsured exposures																			
0.00 - 0.14	0.08	12.53	12,314	7,935	64.44	199	2.50	0.8	2.63	0.08	12.27	12,466	7,989	64.09	196	2.45	0.8	2.58	
0.15 - 0.24	0.22	13.26	6,675	4,679	70.10	267	5.71	1.4	6.08	0.22	12.88	6,521	4,573	70.13	254	5.55	1.3	5.90	
0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.50 - 0.74	0.51	13.57	3,166	2,149	67.88	231	10.73	1.5	11.60	0.51	13.20	3,001	2,038	67.90	213	10.44	1.4	11.29	
0.75 - 2.49	1.27	14.31	1,995	1,274	63.88	264	20.74	2.3	23.00	1.25	13.71	1,747	1,136	65.02	225	19.77	2.0	21.93	
2.50 - 9.99	3.55	15.33	431	253	58.57	105	41.38	1.4	48.21	3.59	14.40	362	226	62.52	88	38.88	1.2	45.31	
10.00 - 99.99	19.00	14.31	51	27	52.58	21	79.63	0.7	113.72	18.91	13.62	50	27	54.22	20	75.75	0.7	108.10	
100.00	-	-	37	-	-	-	-	-	-	-	-	40	-	-	-	-	-	-	
Sub-total	0.35	13.06	24,669	16,317	66.14	1,087	6.66	8.1	7.28	0.34	12.70	24,187	15,989	66.11	996	6.23	7.4	6.79	
Total	0.36	13.09	24,711	16,338	66.12	1,095	6.70	8.2	7.33	0.34	12.73	24,226	16,009	66.08	1,003	6.26	7.4	6.83	
Qualifying revolving retail client exposures (QRRCE)																			
0.00 - 0.14	0.08	84.28	32,601	16,492	50.59	664	4.03	10.9	4.85	0.08	84.23	32,983	16,723	50.70	681	4.07	11.2	4.91	
0.15 - 0.24	0.16	90.95	2,562	891	34.77	72	8.08	1.3	9.90	0.16	90.95	2,596	910	35.06	74	8.08	1.3	9.90	
0.25 - 0.49	0.35	83.58	4,065	1,753	43.12	250	14.25	5.2	18.00	0.35	83.92	4,089	1,760	43.04	253	14.40	5.4	18.19	
0.50 - 0.74	0.68	73.43	398	253	63.50	53	20.86	1.3	27.10	0.68	73.37	374	237	63.36	49	20.85	1.2	27.08	
0.75 - 2.49	1.69	85.58	5,028	1,606	31.95	750	46.69	22.8	64.43	1.68	85.86	5,154	1,672	32.44	780	46.64	23.7	64.34	
2.50 - 9.99	4.57	78.13	668	215	32.23	192	89.18	7.7	134.15	4.64	78.19	663	214	32.25	193	90.24	7.8	135.91	
10.00 - 99.99	18.70	65.54	538	146	27.15	243	166.92	17.9	319.93	18.69	65.60	546	151	27.74	253	166.99	18.5	319.98	
100.00	-	-	32	-	-	-	-	-	-	-	-	55	-	-	-	-	-	-	
Total	0.40	84.28	45,892	21,356	46.54	2,224	10.42	67.1	14.35	0.41	84.30	46,460	21,667	46.64	2,283	10.54	69.1	14.52	
Other retail client exposures (non-QRRCE) excluding SMEs																			
0.00 - 0.14	0.05	41.72	755	534	70.75	33	6.16	0.1	6.43	0.05	40.05	713	510	71.46	30	5.81	0.1	6.06	
0.15 - 0.24	0.17	81.15	3	1	34.01	-	28.82	-	30.50	0.16	91.65	3	1	30.33	-	32.49	-	34.38	
0.25 - 0.49	0.27	46.67	179	111	61.92	26	23.28	0.2	24.88	0.27	53.19	185	125	68.31	33	26.38	0.2	28.19	
0.50 - 0.74	0.68	51.14	71	41	57.86	18	43.39	0.1	47.74	0.68	51.65	69	37	54.79	17	43.82	0.1	48.21	
0.75 - 2.49	1.34	53.41	33	18	54.82	11	60.87	0.1	69.85	1.35	57.61	30	17	55.44	11	65.55	0.1	75.25	
2.50 - 9.99	3.05	41.52	22	12	56.12	7	57.59	0.2	73.67	2.89	44.97	18	10	54.18	6	61.97	0.1	78.37	
10.00 - 99.99	14.49	49.62	1	1	52.92	1	96.41	-	186.83	14.37	60.37	2	1	45.36	1	116.68	0.1	225.24	
100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	
Total	0.21	43.39	1,065	718	67.42	96	13.29	0.7	14.56	0.21	43.62	1,021	701	68.73	98	13.96	0.7	15.33	
Total retail clients	0.40%	55.37%	\$ 78,472	\$ 41,544	52.94%	\$ 4,898	11.79%	\$ 91.2	14.53%	0.40%	55.72%	\$ 78,217	\$ 41,392	52.92%	\$ 4,850	11.71%	\$ 92.6	14.51%	

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

As at March 31, 2020

As at December 31, 2019

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL as a percentage of EAD ⁽²⁾
SMEs related to other retail client exposures																			
	0.00 - 0.14	0.09%	79.42%	\$ 1,683	\$ 781	46.41%	\$ 145	18.55%	\$ 0.5	19.48%	0.09%	78.90%	\$ 1,698	\$ 783	46.12%	\$ 144	18.40%	\$ 0.6	19.32%
	0.15 - 0.24	0.19	85.85	1,215	629	51.74	211	33.59	1.0	35.64	0.19	84.73	1,274	651	51.08	216	33.19	1.1	35.21
	0.25 - 0.49	0.35	81.52	1,873	746	39.80	355	47.61	2.2	51.22	0.35	81.27	1,843	736	39.93	349	47.37	2.0	50.96
	0.50 - 0.74	0.65	41.56	16	7	46.58	3	34.44	-	37.82	0.65	41.89	15	7	46.68	2	34.71	-	38.12
	0.75 - 2.49	1.22	86.05	1,168	612	52.41	556	90.85	6.4	103.91	1.21	85.73	1,119	588	52.50	531	90.37	6.1	103.31
	2.50 - 9.99	4.77	81.75	185	84	45.50	101	119.72	3.3	168.07	4.77	82.16	177	81	45.94	98	120.32	3.2	168.88
	10.00 - 99.99	15.50	67.26	55	10	17.52	12	127.57	1.0	250.68	15.34	69.05	49	8	16.86	11	129.79	0.8	254.03
	100.00	-	-	5	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-
	Total	0.61	82.72	6,200	2,869	46.26	1,383	48.22	14.4	54.49	0.59	82.22	6,180	2,854	46.18	1,351	47.33	13.8	53.39
Exposures related to residential mortgage loans																			
Insured exposures																			
	0.00 - 0.14	0.08	28.63	10	5	50.00	-	5.74	-	6.02	0.08	29.18	10	4	50.00	-	5.85	-	6.15
	0.15 - 0.24	0.21	36.21	5	3	50.00	-	15.33	-	16.30	0.21	35.64	4	2	50.00	-	14.93	-	15.87
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.53	35.76	5	2	50.00	1	28.97	-	31.34	0.53	35.11	4	2	50.00	1	28.49	-	30.82
	0.75 - 2.49	1.30	35.74	6	3	50.00	2	52.63	-	58.42	1.41	35.27	5	3	50.00	1	54.61	-	60.81
	2.50 - 9.99	3.69	33.72	2	1	50.00	1	93.15	-	108.81	4.03	34.75	2	1	50.00	1	100.43	-	117.99
	10.00 - 99.99	19.83	35.91	-	-	50.00	-	200.53	-	289.20	19.54	32.95	-	-	50.00	-	183.60	-	263.44
	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	0.95	33.30	28	14	49.77	4	30.72	-	34.86	0.80	32.95	25	12	49.48	3	28.65	-	32.12
Uninsured exposures																			
	0.00 - 0.14	0.08	11.97	11,506	7,379	64.13	176	2.39	0.8	2.51	0.08	11.81	11,255	7,230	64.22	169	2.36	0.6	2.48
	0.15 - 0.24	0.22	12.48	6,384	4,462	69.89	240	5.38	1.2	5.72	0.22	12.25	6,198	4,315	69.62	228	5.28	1.2	5.61
	0.25 - 0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 - 0.74	0.51	12.66	3,137	2,136	68.10	214	10.01	1.4	10.82	0.51	12.44	3,050	2,072	67.95	204	9.84	1.3	10.63
	0.75 - 2.49	1.25	13.16	1,787	1,160	64.90	220	18.95	1.9	21.01	1.24	12.89	1,740	1,136	65.33	210	18.44	1.8	20.44
	2.50 - 9.99	3.53	13.45	394	254	64.33	92	36.08	1.2	42.01	3.66	12.96	377	211	62.64	75	35.41	1.0	41.33
	10.00 - 99.99	18.83	12.35	53	27	51.43	19	68.63	0.6	97.71	18.82	12.26	47	24	52.10	17	68.11	0.6	96.98
	100.00	-	-	41	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-
	Sub-total	0.36	12.33	23,302	15,418	66.17	961	6.23	7.1	6.80	0.35	12.12	22,668	14,988	66.12	903	6.03	6.5	6.57
	Total	0.36	12.35	23,330	15,432	66.15	965	6.25	7.1	6.83	0.35	12.14	22,693	15,000	66.10	906	6.04	6.5	6.59
Qualifying revolving retail client exposures (QRRCE)																			
	0.00 - 0.14	0.08	84.34	31,978	16,471	51.51	668	4.05	11.0	4.88	0.08	84.07	30,929	15,641	50.58	639	4.08	10.5	4.92
	0.15 - 0.24	0.16	90.95	2,596	939	36.19	76	8.08	1.4	9.90	0.16	90.95	2,527	869	34.37	70	8.08	1.3	9.90
	0.25 - 0.49	0.35	83.65	4,143	1,804	43.55	258	14.31	5.4	18.07	0.35	83.53	4,068	1,728	42.49	246	14.26	5.2	18.00
	0.50 - 0.74	0.68	73.33	420	264	62.80	55	20.83	1.3	27.07	0.68	73.38	416	260	62.45	54	20.85	1.3	27.09
	0.75 - 2.49	1.70	85.73	5,575	1,768	31.70	830	46.97	25.3	64.85	1.72	85.59	5,634	1,761	31.25	835	47.41	25.5	65.51
	2.50 - 9.99	4.67	78.31	747	232	31.01	210	90.83	8.5	136.89	4.66	78.29	740	229	30.91	208	90.67	8.4	136.62
	10.00 - 99.99	18.69	65.55	647	173	26.70	288	166.91	21.1	319.87	18.70	65.50	614	164	26.63	273	166.83	20.0	319.75
	100.00	-	-	25	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-
	Total	0.44	84.33	46,131	21,651	46.93	2,385	11.02	74.0	15.29	0.45	84.10	44,951	20,652	45.94	2,325	11.26	72.2	15.62
Other retail client exposures (non-QRRCE) excluding SMEs																			
	0.00 - 0.14	0.05	59.44	516	357	69.00	32	8.51	0.1	8.88	0.05	59.08	497	342	68.79	29	8.48	0.1	8.84
	0.15 - 0.24	0.17	89.79	4	1	27.94	-	32.13	-	34.01	0.17	88.94	3	1	28.67	-	31.75	-	33.60
	0.25 - 0.49	0.27	63.66	175	121	69.46	38	31.55	0.2	33.71	0.27	64.85	164	111	67.53	36	32.13	0.2	34.32
	0.50 - 0.74	0.68	62.36	73	40	54.17	21	52.91	0.2	58.21	0.68	62.63	63	34	54.61	18	53.14	0.2	58.46
	0.75 - 2.49	1.35	62.64	33	19	57.11	13	71.59	0.2	82.20	1.36	60.80	27	15	56.13	11	69.52	0.1	79.90
	2.50 - 9.99	2.91	52.52	16	8	53.08	6	72.40	0.1	91.63	2.79	54.08	26	15	58.83	11	74.22	0.2	93.17
	10.00 - 99.99	14.58	69.11	2	1	46.15	1	134.21	0.1	260.00	14.37	67.32	2	1	48.21	1	130.03	0.1	250.93
	100.00	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Total	0.26	60.68	820	547	66.66	111	20.28	0.9	22.27	0.29	60.52	783	519	66.32	106	20.53	0.9	22.70
Total retail clients	0.42%	56.47%	\$ 76,481	\$ 40,499	52.95%	\$ 4,844	11.96%	\$ 96.4	14.94%	\$ 96.4	0.42%	55.99%	\$ 74,607	\$ 39,025	52.31%	\$ 4,688	12.01%	\$ 93.4	15.01%

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

	As at September 30, 2019										As at June 30, 2019									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	
Exposures related to residential mortgage loans																				
Insured exposures																				
0.00 - 0.14	0.08%	14.34%	\$ 11	\$ 6	50.00%	\$ -	2.87%	\$ -	3.01%	0.08%	13.84%	\$ 11	\$ 5	50.00%	\$ -	2.77%	\$ -	2.91%		
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	15.05	32	15	50.00	1	7.33	-	7.82	0.26	15.02	35	17	50.00	1	7.32	-	7.81		
0.50 - 0.74	0.65	15.71	27	14	50.00	2	14.70	-	15.98	0.65	15.20	31	16	50.00	3	14.23	-	15.46		
0.75 - 2.49	1.54	15.73	31	15	50.00	4	26.00	0.1	29.04	1.58	15.55	30	15	50.00	4	26.10	0.1	29.18		
2.50 - 9.99	5.15	15.56	7	4	50.00	2	51.16	-	61.36	5.49	14.45	6	3	50.00	2	48.57	-	58.50		
10.00 - 99.99	27.39	14.93	1	1	50.00	1	87.18	-	138.31	27.40	14.92	1	1	50.00	-	87.10	-	138.21		
100.00	100.00	14.97	-	-	50.00	-	187.09	-	187.09	100.00	14.95	-	-	50.00	-	186.84	-	186.84		
Sub-total	1.50	15.37	109	55	50.00	10	18.26	0.1	20.97	1.41	15.07	114	57	50.00	10	17.10	0.1	19.47		
Uninsured exposures																				
0.00 - 0.14	0.08	11.62	10,667	5,856	54.90	136	2.32	0.5	2.44	0.08	11.55	10,726	5,875	54.77	136	2.31	0.5	2.42		
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	12.00	6,233	3,696	59.30	216	5.84	1.2	6.23	0.26	11.85	6,073	3,602	59.30	208	5.77	1.1	6.16		
0.50 - 0.74	0.65	12.35	3,110	1,778	57.18	206	11.56	1.4	12.56	0.65	12.26	3,009	1,739	57.79	200	11.48	1.4	12.47		
0.75 - 2.49	1.56	13.04	1,791	978	54.60	212	21.72	2.0	24.27	1.57	13.14	1,672	920	55.03	201	21.86	1.9	24.43		
2.50 - 9.99	4.90	13.94	329	170	51.62	76	44.74	1.2	53.40	4.88	14.14	301	155	51.47	70	45.43	1.1	54.22		
10.00 - 99.99	27.42	15.48	50	21	41.34	19	90.35	0.9	143.39	27.42	14.69	45	19	42.29	16	85.75	0.8	136.09		
100.00	100.00	14.30	42	-	0.80	1	178.79	-	178.79	100.00	15.41	39	-	1.09	1	192.66	-	192.66		
Sub-total	0.44	11.99	22,222	12,499	56.25	866	6.92	7.2	7.64	0.43	11.89	21,865	12,310	56.30	832	6.76	6.8	7.44		
Total	0.45	12.00	22,331	12,554	56.22	876	6.97	7.3	7.70	0.43	11.91	21,979	12,367	56.27	842	6.80	6.9	7.50		
Qualifying revolving retail client exposures (QRRCE)																				
0.00 - 0.14	0.06	85.29	19,154	12,838	67.02	395	3.07	6.1	3.67	0.06	85.16	19,188	12,874	67.09	394	3.06	6.1	3.65		
0.15 - 0.24	0.19	79.51	13,708	8,841	64.50	719	8.13	13.4	10.02	0.19	79.52	13,763	8,877	64.50	722	8.13	13.4	10.02		
0.25 - 0.49	0.39	86.27	4,157	2,692	64.74	426	15.82	9.1	20.05	0.39	86.18	4,155	2,690	64.75	427	15.85	9.1	20.09		
0.50 - 0.74	0.68	82.16	433	257	59.34	60	23.34	1.4	30.33	0.68	81.75	415	246	59.36	57	23.23	1.4	30.18		
0.75 - 2.49	1.69	84.08	5,603	3,016	53.84	1,385	45.92	42.2	63.40	1.70	84.07	5,671	3,053	53.83	1,402	45.94	42.7	63.43		
2.50 - 9.99	4.78	80.61	743	231	31.16	218	94.35	8.9	142.45	4.81	80.45	751	232	30.93	220	94.66	9.0	143.00		
10.00 - 99.99	20.27	67.58	617	75	12.19	134	178.11	10.3	350.16	20.26	67.56	570	69	12.18	124	178.03	9.5	349.93		
100.00	-	-	26	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	
Total	0.41	83.31	44,441	27,950	62.89	3,337	11.94	91.4	16.03	0.40	83.24	44,530	28,041	62.97	3,346	11.93	91.2	16.00		
Other retail client exposures (non-QRRCE) excluding SMEs																				
0.00 - 0.14	0.06	51.79	474	333	70.10	29	8.91	0.1	9.33	0.06	51.49	471	333	70.55	29	8.92	0.1	9.34		
0.15 - 0.24	0.19	84.21	4	3	64.19	1	32.93	-	34.93	0.19	84.35	3	2	64.18	1	32.99	-	35.00		
0.25 - 0.49	0.28	57.37	140	88	62.77	26	29.25	0.2	31.29	0.28	52.04	159	108	68.14	29	26.50	0.2	28.34		
0.50 - 0.74	0.68	71.26	91	62	68.31	37	60.46	0.3	66.52	0.68	60.70	70	38	54.20	19	51.50	0.2	56.66		
0.75 - 2.49	1.35	63.34	31	17	56.43	13	71.96	0.2	82.59	1.37	60.06	31	18	57.18	12	68.97	0.1	79.35		
2.50 - 9.99	3.41	44.93	23	12	54.11	8	63.17	0.2	82.59	3.32	60.79	18	10	56.71	9	84.85	0.2	79.35		
10.00 - 99.99	24.91	65.20	1	1	56.06	1	157.80	0.1	360.80	24.91	51.24	2	1	62.69	2	124.02	0.2	283.56		
100.00	100.00	87.87	1	-	-	-	1,098.33	-	1,098.33	100.00	-	1	-	0.02	-	-	-	-	-	
Total	0.34	55.50	765	516	67.38	115	22.37	1.1	24.88	0.34	52.89	755	510	67.53	101	19.88	1.0	22.28		
Total retail clients	0.42%	61.14%	\$ 67,537	\$ 41,020	60.74%	\$ 4,328	10.55%	\$ 99.8	13.59%	0.41%	61.30%	\$ 67,264	\$ 40,918	60.83%	\$ 4,289	10.48%	\$ 99.1	13.51%		

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

	As at March 31, 2019										As at December 31, 2018									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾	
Exposures related to residential mortgage loans																				
Insured exposures																				
0.00 - 0.14	0.08%	15.45%	\$ 9	\$ 4	50.00%	\$ -	3.09%	\$ -	3.24%	0.08%	13.76%	\$ 9	\$ 4	50.00%	\$ -	2.76%	\$ 0.1	2.90%		
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	15.85	22	11	50.00	1	7.72	-	8.24	0.26	15.37	21	11	50.00	1	7.49	-	7.99		
0.50 - 0.74	0.65	15.71	22	11	50.00	2	14.71	-	15.98	0.65	15.54	22	11	50.00	2	14.54	-	15.80		
0.75 - 2.49	1.56	15.85	24	14	50.00	3	26.30	-	29.38	1.63	16.08	23	12	50.00	3	27.58	-	30.88		
2.50 - 9.99	5.83	16.63	7	3	50.00	2	57.64	0.1	69.82	5.29	16.88	6	3	50.00	2	55.17	-	66.10		
10.00 - 99.99	27.42	13.75	1	-	50.00	-	80.26	-	127.38	27.42	14.74	1	-	50.00	-	86.07	-	136.60		
100.00	100.00	14.88	-	-	50.00	-	185.94	-	185.94	100.00	12.54	-	-	50.00	-	156.72	-	156.72		
Sub-total	1.49	15.82	85	43	50.00	8	19.26	0.1	22.03	1.60	15.53	82	41	50.00	8	19.09	0.1	21.70		
Uninsured exposures																				
0.00 - 0.14	0.08	11.57	10,453	5,727	54.79	132	2.31	0.6	2.43	0.08	11.44	10,009	5,475	54.70	125	2.29	0.5	2.40		
0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.25 - 0.49	0.26	11.91	5,874	3,488	59.40	202	5.80	1.1	6.19	0.26	11.70	5,793	3,436	59.35	196	5.70	1.0	6.08		
0.50 - 0.74	0.65	12.29	2,925	1,685	57.61	194	11.50	1.3	12.50	0.65	12.15	2,916	1,676	57.46	190	11.37	1.3	12.36		
0.75 - 2.49	1.57	13.22	1,693	930	54.90	205	22.04	1.9	24.63	1.56	12.94	1,674	918	54.81	198	21.55	1.9	24.08		
2.50 - 9.99	4.86	14.15	310	161	51.93	73	45.27	1.1	54.00	4.78	13.86	323	171	52.89	76	44.09	1.2	52.52		
10.00 - 99.99	27.42	15.36	48	20	41.28	18	89.68	0.8	142.34	27.42	14.72	44	18	40.64	15	85.92	0.7	136.36		
100.00	100.00	15.61	30	-	1.05	1	195.07	-	195.07	100.00	12.64	33	-	0.68	-	158.00	-	158.00		
Sub-total	0.44	11.94	21,333	12,011	56.31	825	6.87	6.8	7.58	0.44	11.78	20,792	11,694	56.25	800	6.84	6.6	7.55		
Total	0.44	11.95	21,418	12,054	56.28	833	6.91	6.9	7.63	0.45	11.79	20,874	11,735	56.22	808	6.89	6.7	7.60		
Qualifying revolving retail client exposures (QRRCE)																				
0.00 - 0.14	0.06	85.13	18,928	12,694	67.06	390	3.07	6.0	3.67	0.06	85.09	18,612	12,480	67.05	383	3.07	5.9	3.66		
0.15 - 0.24	0.19	79.60	13,320	8,590	64.49	700	8.14	13.0	10.03	0.19	79.54	13,361	8,617	64.49	701	8.14	13.0	10.03		
0.25 - 0.49	0.39	86.20	4,163	2,692	64.68	428	15.88	9.2	20.13	0.39	86.14	4,062	2,626	64.65	416	15.83	8.9	20.06		
0.50 - 0.74	0.68	81.78	431	254	58.96	59	23.24	1.4	30.19	0.68	81.75	437	257	58.73	60	23.23	1.3	30.18		
0.75 - 2.49	1.69	84.09	5,690	3,065	53.87	1,405	45.83	42.7	63.25	1.70	84.06	5,628	3,029	53.82	1,390	45.93	42.4	63.40		
2.50 - 9.99	4.79	80.47	735	227	30.93	215	94.36	8.8	142.49	4.77	80.38	710	222	31.20	208	93.94	8.5	141.80		
10.00 - 99.99	20.34	67.72	571	70	12.33	126	178.69	9.7	351.69	20.26	67.51	562	68	12.16	122	177.87	9.5	349.58		
100.00	-	-	17	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-	-	
Total	0.41	83.28	43,855	27,592	62.92	3,323	12.04	90.8	16.15	0.41	83.21	43,390	27,299	62.91	3,280	12.01	89.5	16.11		
Other retail client exposures (non-QRRCE) excluding SMEs																				
0.00 - 0.14	0.07	51.34	463	326	70.51	29	8.92	0.1	9.34	0.07	50.75	443	308	69.45	28	8.95	0.1	9.37		
0.15 - 0.24	0.19	84.20	3	2	64.19	1	32.93	-	34.93	0.19	83.94	4	2	64.21	1	32.83	-	34.82		
0.25 - 0.49	0.28	52.80	158	107	67.65	29	26.89	0.2	28.75	0.28	53.20	160	109	68.26	30	27.06	0.2	28.94		
0.50 - 0.74	0.68	61.68	67	37	55.64	20	52.33	0.2	57.57	0.68	57.26	69	40	58.48	20	48.58	0.2	53.45		
0.75 - 2.49	1.34	59.54	27	16	58.01	11	67.78	0.1	77.74	1.36	61.21	26	15	57.47	11	69.85	0.1	80.21		
2.50 - 9.99	3.43	54.99	18	10	56.74	8	77.09	0.2	77.74	3.30	48.60	16	9	54.59	4	68.00	0.1	80.21		
10.00 - 99.99	24.87	55.97	3	2	61.15	2	135.37	0.2	309.34	24.88	54.63	4	3	62.43	3	132.14	0.3	302.00		
100.00	100.00	-	1	-	0.02	-	-	-	-	100.00	24.01	1	-	0.03	-	300.10	-	300.10		
Total	0.34	52.89	740	500	67.62	100	19.70	1.0	22.12	0.38	52.30	723	486	67.23	97	20.00	1.0	22.59		
Total retail clients	0.42%	61.49%	\$ 66,013	\$ 40,146	60.82%	\$ 4,256	10.59%	\$ 98.7	13.67%	0.42%	61.62%	\$ 64,987	\$ 39,520	60.81%	\$ 4,185	10.59%	\$ 97.2	13.66%		

Footnotes to this table are presented on page 40.

Table 15 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach (continued)⁽¹⁾

Unused exposure and off-balance sheet exposure – Retail clients

(in millions of dollars and as a percentage)

As at September 30, 2018

	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾
Exposures related to residential mortgage loans										
Insured exposures										
	0.00 - 0.14	0.08%	13.03%	\$ 9	\$ 4	50.00%	\$ -	2.61%	\$ 0.1	2.74%
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	14.95	28	14	50.00	1	7.29	-	7.77
	0.50 - 0.74	0.65	15.31	29	15	50.00	3	14.33	-	15.58
	0.75 - 2.49	1.60	16.13	28	14	50.00	4	27.12	-	30.32
	2.50 - 9.99	5.52	16.13	7	4	50.00	2	54.08	-	65.11
	10.00 - 99.99	27.42	13.03	1	-	50.00	-	76.07	-	120.73
	100.00	100.00	11.40	-	-	50.00	-	142.50	-	142.50
	Sub-total	1.55	15.27	102	51	50.00	10	18.47	0.1	20.90
Uninsured exposures										
	0.00 - 0.14	0.08	11.36	9,532	5,230	54.86	119	2.27	0.5	2.39
	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.67	5,767	3,416	59.23	194	5.69	1.0	6.07
	0.50 - 0.74	0.65	12.05	2,929	1,687	57.61	190	11.28	1.3	12.26
	0.75 - 2.49	1.56	12.88	1,679	914	54.45	196	21.42	1.8	23.94
	2.50 - 9.99	4.85	13.73	324	172	53.15	76	43.93	1.2	52.40
	10.00 - 99.99	27.42	14.32	45	19	42.94	16	83.63	0.8	132.72
	100.00	100.00	12.11	35	-	0.59	-	151.38	-	151.38
	Sub-total	0.46	11.72	20,311	11,438	56.32	791	6.92	6.6	7.64
	Total	0.46	11.74	20,413	11,489	56.29	801	6.97	6.7	7.70
Qualifying revolving retail client exposures (QRRCE)										
	0.00 - 0.14	0.06	80.16	18,212	12,211	67.04	356	2.92	5.5	3.48
	0.15 - 0.24	0.16	78.52	12,918	8,331	64.49	575	6.90	10.3	8.46
	0.25 - 0.49	0.39	77.89	4,167	2,692	64.61	388	14.41	8.3	18.27
	0.50 - 0.74	0.68	66.20	448	263	58.87	50	18.81	1.2	24.44
	0.75 - 2.49	1.69	78.75	5,694	3,066	53.85	1,320	43.06	40.2	59.46
	2.50 - 9.99	4.76	71.59	712	223	31.28	187	84.08	7.6	126.99
	10.00 - 99.99	20.27	61.58	536	65	12.19	106	162.09	8.3	318.28
	100.00	-	-	15	-	-	-	-	-	-
	Total	0.40	79.01	42,702	26,851	62.88	2,982	11.11	81.4	14.90
Other retail client exposures (non-QRRCE) excluding SMEs										
	0.00 - 0.14	0.07	43.52	433	300	69.51	23	7.71	0.1	8.08
	0.15 - 0.24	0.17	80.00	3	2	64.28	1	29.05	-	30.76
	0.25 - 0.49	0.28	45.43	151	103	68.65	24	23.14	0.1	24.74
	0.50 - 0.74	0.68	51.58	67	37	54.97	16	43.76	0.1	48.15
	0.75 - 2.49	1.34	51.63	27	15	55.37	9	58.75	0.1	67.38
	2.50 - 9.99	3.23	38.42	20	12	57.84	6	53.73	0.2	67.38
	10.00 - 99.99	24.87	43.99	3	2	65.64	2	106.36	0.2	243.01
	100.00	100.00	24.32	-	-	0.06	-	304.05	-	304.05
	Total	0.37	44.85	704	471	66.98	81	17.10	0.8	19.19
Total retail clients		0.42%	58.68%	\$ 63,819	\$ 38,811	60.82%	\$ 3,864	9.96%	\$ 88.9	12.82%

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

(2) Risk-weighted assets (RWA) adjusted for expected losses (EL) as a percentage of exposure at default (EAD) is calculated as follows: $(RWA + 12.5 \times EL) / EAD$.

Table 16 – Credit risk exposure under the Advanced Internal Ratings-Based Approach - Backtesting: Actual and estimated parameters⁽¹⁾⁽²⁾

	As at September 30, 2020						As at June 30, 2020					
	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾
(as a percentage)												
Sovereign borrowers	0.02%	-	25.45%	24.89%	43.68%	10.90%	0.02%	-	25.66%	24.64%	43.15%	9.47%
Financial institutions	0.37	-	59.07	-	26.13	0.02	0.45	-	53.74	-	27.53	0.03
Businesses	2.52	1.92	26.26	30.98	48.55	14.86	2.42	1.72	26.51	29.34	49.88	17.57
SMEs similar to other retail client exposures	2.00	2.08	58.68	40.31	46.02	24.47	2.18	2.16	58.67	39.99	46.31	18.87
Exposures related to residential mortgages												
Insured exposures	0.41	0.18	30.04	11.88	49.58	49.58	0.39	0.20	29.06	11.77	49.87	49.87
Uninsured exposures	0.91	0.52	17.10	5.39	66.14	15.79	0.85	0.56	16.28	5.51	66.11	11.51
Qualifying revolving retail client exposures (QRRCE)	1.58	1.30	83.61	72.18	46.54	29.22	1.60	1.43	83.69	72.93	46.64	45.14
Other retail client exposures (non-QRRCE) excluding SMEs	2.95	1.81	50.59	42.14	67.42	62.77	2.99	2.10	51.30	43.59	68.73	59.91
	As at March 31, 2020						As at December 31, 2019					
	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾
(as a percentage)												
Sovereign borrowers	0.02%	-	26.29%	24.16%	44.56%	11.52%	0.02%	-	25.91%	22.94%	43.47%	10.27%
Financial institutions	0.21	-	53.38	-	27.52	0.23	0.10	-	43.92	-	27.43	0.22
Businesses	2.13	1.18	26.70	20.83	46.83	15.29	2.01	1.33	26.97	13.00	51.32	12.47
SMEs similar to other retail client exposures	1.81	2.02	59.85	34.84	46.26	25.74	1.67	1.69	59.62	32.10	46.18	22.14
Exposures related to residential mortgages												
Insured exposures	0.48	0.25	27.81	13.15	49.77	49.77	0.47	0.25	27.17	14.79	49.48	47.98
Uninsured exposures	0.89	0.59	15.36	5.83	66.17	7.32	0.89	0.58	14.78	5.90	66.12	61.03
Qualifying revolving retail client exposures (QRRCE)	1.84	1.54	83.30	74.11	46.93	32.47	1.85	1.51	83.23	73.76	45.94	39.38
Other retail client exposures (non-QRRCE) excluding SMEs	3.16	2.13	52.39	43.29	66.66	59.65	3.19	2.18	52.09	43.36	66.32	65.95
	As at September 30, 2019						As at June 30, 2019					
	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.77%	0.78%	13.34%	11.65%	50.00%	50.00%	1.67%	0.75%	12.85%	11.21%	50.00%	50.00%
Uninsured exposures	1.14	0.55	13.65	10.19	56.25	36.56	1.07	0.54	13.03	9.70	56.30	37.82
Qualifying revolving retail client exposures (QRRCE)	1.62	1.09	82.86	70.73	62.89	42.09	1.50	1.07	82.82	69.13	62.97	42.24
Other retail client exposures (non-QRRCE) excluding SMEs	4.00	1.90	44.85	30.54	67.45	56.31	3.73	1.73	44.75	31.78	67.54	56.50
	As at March 31, 2019						As at December 31, 2018					
	Weighted average PD ⁽³⁾	Average historical annual default rate	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾⁽⁴⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾	Weighted average PD ⁽³⁾	Average historical annual default rate ⁽⁴⁾	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾⁽⁴⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾⁽⁴⁾
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.75%	0.75%	13.17%	12.73%	50.00%	50.00%	1.76%	0.75%	12.56%	9.16%	50.00%	50.00%
Uninsured exposures	1.11	0.53	13.28	10.28	56.31	35.12	1.09	0.53	12.69	9.54	56.25	59.02
Qualifying revolving retail client exposures (QRRCE)	1.58	1.07	82.78	71.75	62.92	42.27	1.55	1.08	82.74	70.59	62.91	45.07
Other retail client exposures (non-QRRCE) excluding SMEs	3.72	1.75	44.67	30.82	67.63	56.56	3.60	1.64	44.50	29.85	67.24	56.74
	As at September 30, 2018											
	Weighted average PD ⁽³⁾	Average historical annual default rate ⁽⁴⁾	EAD - weighted average LGD ⁽³⁾	EAD - weighted actual LGD ⁽³⁾⁽⁴⁾	EAD - weighted average CCF ⁽³⁾	EAD - weighted actual CCF ⁽³⁾⁽⁴⁾						
(as a percentage)												
Exposures related to residential mortgages												
Insured exposures	1.72%	0.75%	12.21%	9.16%	50.00%	50.00%						
Uninsured exposures	1.15	0.53	12.52	9.54	56.32	59.02						
Qualifying revolving retail client exposures (QRRCE)	1.56	1.08	77.74	70.59	62.88	45.07						
Other retail client exposures (non-QRRCE) excluding SMEs	3.43	1.64	42.95	29.85	66.99	56.74						

(1) The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

(2) In this table, "PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.

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

(4) The "Average historical annual default rate", "Actual LGD" and "Actual CCF" parameters disclosed as at December 31, 2018 and September 30, 2018 are those observed as at June 30, 2018 due to an update of the backtesting systems that ended in the first quarter of 2019.

Table 17 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach)⁽²⁾

(in millions of dollars)	As at September 30, 2020								As at June 30, 2020							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 5,813	\$ -	\$ -	\$ -	\$ -	\$ 157	\$ -	\$ 5,970	\$ 11,532	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,532
Financial institutions	-	11,372	-	23	-	-	1	11,396	-	9,450	-	55	-	8	14	9,527
Businesses	-	686	-	342	-	8,963	128	10,119	-	558	-	372	-	8,881	129	9,940
SMEs similar to other retail client exposures	-	-	-	-	204	-	67	271	-	-	-	-	202	-	67	269
Mortgages	-	-	357	-	-	-	-	357	-	-	385	-	-	-	-	385
Other retail client exposures (excluding SMEs)	-	-	-	-	2,207	2	-	2,209	-	-	-	-	2,325	2	-	2,327
Securitization	-	-	-	-	-	-	9	9	-	-	-	-	-	-	10	10
Equities	-	-	-	-	-	225	8	233	-	-	-	-	-	207	8	215
Trading portfolio	-	2,341	-	6	-	8,775	-	11,122	-	2,026	-	1	-	9,475	7	11,509
Total	\$ 5,813	\$ 14,399	\$ 357	\$ 371	\$ 2,411	\$ 18,122	\$ 213	\$ 41,686	\$ 11,532	\$ 12,034	\$ 385	\$ 428	\$ 2,527	\$ 18,573	\$ 235	\$ 45,714

(in millions of dollars)	As at March 31, 2020								As at December 31, 2019							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 6,960	\$ 20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,980	\$ 103	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 103
Financial institutions	-	7,909	-	65	-	-	2	7,976	-	8,548	-	75	-	-	1	8,624
Businesses	-	349	-	307	-	9,062	125	9,843	-	211	-	450	-	9,146	214	10,021
SMEs similar to other retail client exposures	-	-	-	-	202	-	123	325	-	-	-	-	193	-	117	310
Mortgages	-	-	392	-	-	-	-	392	-	-	391	-	-	-	-	391
Other retail client exposures (excluding SMEs)	-	-	-	-	2,138	2	-	2,140	-	-	-	-	2,141	1	-	2,142
Securitization	-	-	-	-	-	-	7	7	-	-	-	-	-	-	12	12
Equities	-	-	-	-	-	203	7	210	-	-	-	-	-	213	9	222
Trading portfolio	-	2,836	-	97	-	6,990	-	9,923	-	3,423	-	12	-	6,111	2	9,548
Total	\$ 6,960	\$ 11,114	\$ 392	\$ 469	\$ 2,340	\$ 16,257	\$ 264	\$ 37,796	\$ 103	\$ 12,182	\$ 391	\$ 537	\$ 2,334	\$ 15,471	\$ 355	\$ 31,373

Footnotes to this table are presented on page 44.

Table 17 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach)⁽²⁾ (continued)

(in millions of dollars)	As at September 30, 2019								As at June 30, 2019							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 15,776	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,776	\$ 14,691	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,691
Financial institutions	-	17,205	-	219	-	4	1	17,429	-	18,005	-	219	-	7	1	18,232
Businesses	-	239	-	649	-	71,548	736	73,172	-	269	-	724	-	70,386	732	72,111
SMEs similar to other retail																
client exposures	-	-	-	-	8,051	-	172	8,223	-	-	-	-	7,985	1	165	8,151
Mortgages	-	-	396	-	-	-	-	396	-	-	408	-	-	-	-	408
Other retail client exposures (excluding SMEs)	-	-	-	-	2,059	1	-	2,060	-	-	-	-	2,017	2	-	2,019
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	200	9	209	-	-	-	-	-	208	9	217
Trading portfolio	12,127	3,776	-	2	711	6,000	3	22,619	9,448	4,426	-	21	861	5,101	7	19,864
Total	\$ 27,903	\$ 21,220	\$ 396	\$ 870	\$ 10,821	\$ 77,753	\$ 926	\$ 139,889	\$ 24,139	\$ 22,700	\$ 408	\$ 964	\$ 10,863	\$ 75,705	\$ 919	\$ 135,698

(in millions of dollars)	As at March 31, 2019								As at December 31, 2018							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 16,333	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,333	\$ 15,282	\$ -	\$ -	\$ -	\$ -	\$ 102	\$ -	\$ 15,384
Financial institutions	-	16,429	-	199	-	3	1	16,632	-	17,659	-	21	-	4	1	17,685
Businesses	-	255	-	602	-	67,429	728	69,014	-	219	-	653	-	66,260	710	67,842
SMEs similar to other retail																
client exposures	-	-	-	-	8,209	128	157	8,494	-	-	-	-	8,120	113	150	8,383
Mortgages	-	-	423	-	-	-	-	423	-	-	435	-	-	-	-	435
Other retail client exposures (excluding SMEs)	-	-	-	-	1,926	2	-	1,928	-	-	-	-	1,946	1	-	1,947
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	233	9	242	-	-	-	-	-	243	7	250
Trading portfolio	9,844	5,025	-	12	517	4,424	10	19,832	11,386	4,927	-	34	30	4,821	5	21,203
Total	\$ 26,177	\$ 21,709	\$ 423	\$ 813	\$ 10,652	\$ 72,219	\$ 910	\$ 132,903	\$ 26,668	\$ 22,805	\$ 435	\$ 708	\$ 10,096	\$ 71,544	\$ 878	\$ 133,134

Footnotes to this table are presented on page 44.

Table 17 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach)⁽²⁾ (continued)

(in millions of dollars)	As at September 30, 2018							
	Risk Tranches							Total
	0%	20%	35%	50%	75%	100%	Other	
Sovereign borrowers	\$ 16,499	\$ -	\$ -	\$ -	\$ -	\$ 99	\$ -	\$ 16,598
Financial institutions	-	17,096	-	104	-	5	1	17,206
Businesses	-	157	-	652	-	63,634	589	65,032
SMEs similar to other retail								
client exposures	-	-	-	-	8,135	101	138	8,374
Mortgages	-	-	438	-	-	-	-	438
Other retail client exposures								
(excluding SMEs)	-	-	-	-	1,833	-	7	1,840
Securitization	-	-	-	-	-	-	5	5
Equities	-	-	-	-	-	192	8	200
Trading portfolio	10,760	6,174	-	7	2	3,512	9	20,464
Total	\$ 27,259	\$ 23,427	\$ 438	\$ 763	\$ 9,970	\$ 67,543	\$ 757	\$ 130,157

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

⁽²⁾ The information presented since the 4th quarter of 2019 reflects the use of internal models to calculate risk for most exposures in the sovereign borrowers, financial institutions, businesses and SMEs similar to other retail client exposures asset classes. For prior periods, these asset classes were measured using the Standardized Approach.

RISK MANAGEMENT

Table 18 – Loan portfolio by borrower category and industry

	As at September 30, 2020		As at June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019		As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 30, 2018		
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	
(in millions of dollars)																			
Residential mortgages	\$ 134,105	\$ 366	\$ 131,729	\$ 341	\$ 128,419	\$ 333	\$ 126,757	\$ 326	\$ 124,902	\$ 372	\$ 123,457	\$ 340	\$ 120,744	\$ 336	\$ 120,113	\$ 320	\$ 118,981	\$ 320	
Consumer, credit card and other personal loans	25,828	242	25,623	283	26,181	284	27,022	276	26,851	271	26,577	232	26,031	248	26,210	221	25,709	218	
Public agency loans ⁽¹⁾	4,203	-	3,847	-	2,455	-	3,319	-	3,473	-	3,512	-	3,049	-	3,326	-	2,528	-	
Business loans																			
Agriculture	10,293	115	10,141	133	10,074	153	9,971	147	9,683	125	9,497	118	9,291	115	9,191	115	8,512	99	
Mining, oil and gas	363	45	426	2	457	2	358	2	396	3	412	1	369	1	336	1	307	1	
Utilities	718	-	694	-	831	-	676	-	680	-	632	-	705	-	751	-	463	-	
Construction	3,590	152	3,508	159	3,690	131	3,485	134	3,466	174	3,411	159	3,148	155	2,857	154	2,640	52	
Manufacturing	4,051	119	4,122	131	4,991	65	4,257	61	4,453	50	4,303	70	4,093	68	3,892	36	3,447	39	
Wholesale trade	1,421	15	1,490	15	1,772	11	1,663	11	1,727	10	1,663	10	1,599	10	1,455	12	1,373	11	
Retail trade	3,201	79	3,245	50	3,762	37	3,274	36	3,095	39	3,107	33	3,258	35	3,046	37	2,977	30	
Transportation	1,374	33	1,346	25	1,661	23	1,531	22	1,615	33	1,561	36	1,441	26	1,475	19	1,384	22	
Information industry	363	3	333	4	530	1	388	2	458	2	462	2	508	6	519	6	475	6	
Finance and insurance	2,083	1	2,117	-	1,930	-	1,723	-	1,126	-	736	1	690	1	651	-	668	-	
Real estate	9,162	18	9,193	22	9,379	22	8,862	19	8,447	22	8,287	27	8,009	32	7,849	34	8,283	39	
Professional services	875	8	946	5	1,186	4	964	4	957	4	1,041	4	910	5	788	4	696	6	
Management of companies	858	7	858	7	922	7	976	6	889	6	903	5	903	5	945	5	858	5	
Administrative services	380	13	367	14	395	15	354	16	344	14	329	3	320	3	311	4	281	3	
Education	298	2	307	2	306	3	287	2	284	1	310	1	315	1	232	2	183	1	
Health care	3,779	37	3,759	29	3,782	21	3,719	22	3,688	21	3,359	20	3,269	18	3,140	22	2,826	24	
Arts and entertainment	793	40	801	41	877	12	822	14	836	13	829	12	802	13	809	12	745	12	
Accommodation	1,832	35	1,819	36	1,812	34	1,755	31	1,658	29	1,684	26	1,590	28	1,545	29	1,433	28	
Other services	1,163	10	1,126	8	1,135	9	1,112	10	1,087	9	1,075	13	1,071	8	1,046	9	853	10	
Other businesses	246	-	212	-	575	-	492	1	369	-	194	-	608	-	742	-	2,263	9	
Total business loans	\$ 46,843	\$ 732	\$ 46,810	\$ 683	\$ 50,067	\$ 550	\$ 46,669	\$ 540	\$ 45,258	\$ 555	\$ 43,795	\$ 541	\$ 42,899	\$ 530	\$ 41,580	\$ 501	\$ 40,667	\$ 397	
Total loans	\$ 210,979	\$ 1,340	\$ 208,009	\$ 1,307	\$ 207,122	\$ 1,167	\$ 203,767	\$ 1,142	\$ 200,484	\$ 1,198	\$ 197,341	\$ 1,113	\$ 192,723	\$ 1,114	\$ 191,229	\$ 1,042	\$ 187,885	\$ 935	

(1) Includes government loans.

Table 19 – Loan portfolio by geographic area

	As at September 30, 2020		As at June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
<i>(in millions of dollars)</i>										
Canada										
Québec	\$ 191,382	\$ 1,099	\$ 188,462	\$ 1,102	\$ 186,861	\$ 968	\$ 183,835	\$ 947	\$ 181,209	\$ 966
Other Canadian provinces	18,694	237	18,644	201	19,338	196	19,024	192	18,374	229
Total – Canada	\$ 210,076	\$ 1,336	\$ 207,106	\$ 1,303	\$ 206,199	\$ 1,164	\$ 202,859	\$ 1,139	\$ 199,583	\$ 1,195
Other countries	903	4	903	4	923	3	908	3	901	3
Total	\$ 210,979	\$ 1,340	\$ 208,009	\$ 1,307	\$ 207,122	\$ 1,167	\$ 203,767	\$ 1,142	\$ 200,484	\$ 1,198

	As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 30, 2018	
	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans	Gross loans	Gross credit- impaired loans
<i>(in millions of dollars)</i>								
Canada								
Québec	\$ 178,977	\$ 912	\$ 175,000	\$ 899	\$ 173,788	\$ 830	\$ 170,830	\$ 835
Other Canadian provinces	17,725	199	17,148	212	16,752	209	16,438	92
Total – Canada	\$ 196,702	\$ 1,111	\$ 192,148	\$ 1,111	\$ 190,540	\$ 1,039	\$ 187,268	\$ 927
Other countries	639	2	575	3	689	3	617	8
Total	\$ 197,341	\$ 1,113	\$ 192,723	\$ 1,114	\$ 191,229	\$ 1,042	\$ 187,885	\$ 935

Table 20 – Loan and acceptance portfolio by entity

	As at September 30, 2020		As at June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019	
(in millions of dollars and as a percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group										
Caisse network	\$ 173,245	82.2 %	\$ 170,236	81.8 %	\$ 167,054	80.7 %	\$ 165,095	80.9 %	\$ 161,627	80.5 %
<i>Fédération des caisses Desjardins du Québec</i>	33,842	16.0	33,922	16.3	35,939	17.3	34,946	17.1	34,855	17.4
Desjardins Financial Security Life Assurance Company	2,982	1.4	3,016	1.4	3,085	1.5	3,112	1.5	3,198	1.6
Other entities	910	0.4	1,043	0.5	1,126	0.5	994	0.5	988	0.5
Total	\$ 210,979	100.0 %	\$ 208,217	100.0 %	\$ 207,204	100.0 %	\$ 204,147	100.0 %	\$ 200,668	100.0 %

	As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 30, 2018	
(in millions of dollars and as a percentage)	Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances		Gross loans and acceptances	
Desjardins Group								
Caisse network	\$ 159,335	80.6 %	\$ 156,002	80.9 %	\$ 154,692	80.9 %	\$ 152,753	81.2 %
<i>Fédération des caisses Desjardins du Québec</i>	33,949	17.2	32,762	17.0	31,862	16.6	30,605	16.3
Desjardins Financial Security Life Assurance Company	3,280	1.7	3,144	1.6	3,133	1.6	3,015	1.6
Other entities	969	0.5	958	0.5	1,702	0.9	1,763	0.9
Total	\$ 197,533	100.0 %	\$ 192,866	100.0 %	\$ 191,389	100.0 %	\$ 188,136	100.0 %

Table 21 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at September 30, 2020						As at June 30, 2020					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 134,105	63.6 %	\$ 38,051	78.5 %	\$ 366	27.3 %	\$ 131,729	63.3 %	\$ 37,986	79.1 %	\$ 341	26.0 %
Consumer, credit card and other personal loans	25,828	12.2	3,207	6.6	242	18.1	25,623	12.3	3,292	6.9	283	21.7
Business and government loans	51,046	24.2	7,205	14.9	732	54.6	50,865	24.4	6,714	14.0	683	52.3
Total	\$ 210,979	100.0 %	\$ 48,463	100.0 %	\$ 1,340	100.0 %	\$ 208,217	100.0 %	\$ 47,992	100.0 %	\$ 1,307	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2020						As at December 31, 2019					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 128,419	62.0 %	\$ 37,283	78.3 %	\$ 333	28.6 %	\$ 126,757	62.1 %	\$ 37,144	77.5 %	\$ 326	28.5 %
Consumer, credit card and other personal loans	26,181	12.6	3,277	6.9	284	24.3	27,022	13.2	3,254	6.8	276	24.2
Business and government loans	52,604	25.4	7,019	14.8	550	47.1	50,368	24.7	7,500	15.7	540	47.3
Total	\$ 207,204	100.0 %	\$ 47,579	100.0 %	\$ 1,167	100.0 %	\$ 204,147	100.0 %	\$ 47,898	100.0 %	\$ 1,142	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2019						As at June 30, 2019					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾⁽²⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 124,902	62.2 %	\$ 37,119	78.4 %	\$ 372	31.1 %	\$ 123,457	62.5 %	\$ 37,281	79.0 %	\$ 340	30.6 %
Consumer, credit card and other personal loans	26,851	13.4	3,196	6.8	271	22.6	26,577	13.5	3,304	7.0	232	20.8
Business and government loans	48,915	24.4	6,980	14.8	555	46.3	47,499	24.0	6,602	14.0	541	48.6
Total	\$ 200,668	100.0 %	\$ 47,295	100.0 %	\$ 1,198	100.0 %	\$ 197,533	100.0 %	\$ 47,187	100.0 %	\$ 1,113	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2019						As at December 31, 2018					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans		Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group												
Residential mortgages	\$ 120,744	62.6 %	\$ 36,328	77.8 %	\$ 336	30.1 %	\$ 120,113	62.8 %	\$ 36,764	78.0 %	\$ 320	30.7 %
Consumer, credit card and other personal loans	26,031	13.5	3,437	7.4	248	22.3	26,210	13.7	3,441	7.3	221	21.2
Business and government loans	46,091	23.9	6,912	14.8	530	47.6	45,066	23.5	6,924	14.7	501	48.1
Total	\$ 192,866	100.0 %	\$ 46,677	100.0 %	\$ 1,114	100.0 %	\$ 191,389	100.0 %	\$ 47,129	100.0 %	\$ 1,042	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2018					
	Gross loans and acceptances		Guaranteed or insured loans ⁽¹⁾		Gross credit-impaired loans	
Desjardins Group						
Residential mortgages	\$ 118,981	63.2 %	\$ 36,828	79.0 %	\$ 320	34.2 %
Consumer, credit card and other personal loans	25,709	13.7	3,399	7.3	218	23.3
Business and government loans	43,446	23.1	6,362	13.7	397	42.5
Total	\$ 188,136	100.0 %	\$ 46,589	100.0 %	\$ 935	100.0 %

(1) Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).

(2) The amounts as at September 30, 2019 have been adjusted.

Table 22 – Change in gross credit-impaired loans

(in millions of dollars)	For the three-month periods ended				
	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019
Gross credit-impaired loans at the beginning of the period	\$ 1,307	\$ 1,167	\$ 1,142	\$ 1,198	\$ 1,113
Gross loans that became credit-impaired since the last period	440	634	483	447	439
Loans returned to unimpaired status	(325)	(366)	(407)	(404)	(287)
Write-offs and recoveries	(89)	(88)	(105)	(119)	(88)
Other changes	7	(40)	54	20	21
Gross credit-impaired loans at the end of the period	\$ 1,340	\$ 1,307	\$ 1,167	\$ 1,142	\$ 1,198

(in millions of dollars)	For the three-month periods ended			
	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018 ⁽¹⁾
Gross credit-impaired loans at the beginning of the period	\$ 1,114	\$ 1,042	\$ 935	\$ 937
Gross loans that became credit-impaired since the last period	708	732	526	365
Loans returned to unimpaired status	(592)	(568)	(300)	(280)
Write-offs and recoveries	(105)	(89)	(98)	(76)
Other changes	(12)	(3)	(21)	(11)
Gross credit-impaired loans at the end of the period	\$ 1,113	\$ 1,114	\$ 1,042	\$ 935

(1) Data for the three-month period ended September 30, 2018 have been reclassified to conform with the presentation for the current period.

Table 23 – Residential mortgage loan portfolio⁽¹⁾Caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.⁽²⁾

(in millions of dollars and as a percentage)	As at September 30, 2020								As at June 30, 2020							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Québec	\$ 28,595	97.3 %	\$ 72,723	95.5 %	\$ 5,591	94.5 %	\$ 106,90	95.9 %	\$ 28,388	97.2 %	\$ 70,737	95.6 %	\$ 5,577	94.7 %	\$ 104,70	96.0 %
Ontario	794	2.7	3,351	4.4	322	5.4	4,467	4.0	789	2.7	3,182	4.3	311	5.3	4,282	3.9
Other ⁽⁶⁾	-	-	76	0.1	3	0.1	79	0.1	29	0.1	74	0.1	2	-	106	0.1
All geographic areas	\$ 29,389	100.0 %	\$ 76,150	100.0 %	\$ 5,916	100.0 %	\$ 111,45	100.0 %	\$ 29,206	100.0 %	\$ 73,993	100.0 %	\$ 5,890	100.0 %	\$ 109,09	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2020								As at December 31, 2019							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Québec	\$ 27,605	97.1 %	\$ 68,507	95.8 %	\$ 5,933	94.8 %	\$ 102,04	96.1 %	\$ 27,693	97.1 %	\$ 67,652	95.9 %	\$ 5,975	94.9 %	\$ 101,32	96.1 %
Ontario	796	2.8	2,932	4.1	324	5.2	4,052	3.8	827	2.9	2,822	4.0	323	5.1	3,972	3.8
Other ⁽⁶⁾	29	0.1	71	0.1	2	-	102	0.1	-	-	70	0.1	3	-	73	0.1
All geographic areas	\$ 28,430	100.0 %	\$ 71,510	100.0 %	\$ 6,259	100.0 %	\$ 106,19	100.0 %	\$ 28,520	100.0 %	\$ 70,544	100.0 %	\$ 6,301	100.0 %	\$ 105,36	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2019								As at June 30, 2019							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾⁽⁷⁾		Uninsured loans ⁽⁴⁾⁽⁷⁾		Home equity lines of credit ⁽⁵⁾		Total	
Québec	\$ 27,682	97.1 %	\$ 66,106	96.0 %	\$ 6,162	94.8 %	\$ 99,950	96.2 %	\$ 27,740	97.1 %	\$ 64,828	96.1 %	\$ 6,216	94.7 %	\$ 98,784	96.3 %
Ontario	798	2.8	2,686	3.9	339	5.2	3,823	3.7	800	2.8	2,563	3.8	339	5.2	3,702	3.6
Other ⁽⁶⁾	29	0.1	68	0.1	3	-	100	0.1	28	0.1	68	0.1	4	0.1	100	0.1
All geographic areas	\$ 28,509	100.0 %	\$ 68,860	100.0 %	\$ 6,504	100.0 %	\$ 103,87	100.0 %	\$ 28,568	100.0 %	\$ 67,459	100.0 %	\$ 6,559	100.0 %	\$ 102,58	100.0 %

(in millions of dollars and as a percentage)	As at March 31, 2019								As at December 31, 2018							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Québec	\$ 27,134	97.1 %	\$ 63,138	96.1 %	\$ 6,343	94.9 %	\$ 96,615	96.3 %	\$ 27,260	97.1 %	\$ 62,704	96.2 %	\$ 6,356	94.9 %	\$ 96,320	96.4 %
Ontario	810	2.9	2,497	3.8	342	5.1	3,649	3.6	814	2.9	2,477	3.8	342	5.1	3,633	3.6
Other ⁽⁶⁾	-	-	65	0.1	2	-	67	0.1	-	-	-	-	3	-	3	-
All geographic areas	\$ 27,944	100.0 %	\$ 65,700	100.0 %	\$ 6,687	100.0 %	\$ 100,33	100.0 %	\$ 28,074	100.0 %	\$ 65,181	100.0 %	\$ 6,701	100.0 %	\$ 99,956	100.0 %

(in millions of dollars and as a percentage)	As at September 30, 2018							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Québec	\$ 27,424	97.1 %	\$ 61,709	96.2 %	\$ 6,523	94.9 %	\$ 95,656	96.3 %
Ontario	819	2.9	2,373	3.7	344	5.0	3,536	3.6
Other ⁽⁶⁾	-	-	65	0.1	4	0.1	69	0.1
All geographic areas	\$ 28,243	100.0 %	\$ 64,147	100.0 %	\$ 6,871	100.0 %	\$ 99,261	100.0 %

⁽¹⁾ Represents all loans secured by a property with up to four units. Residential mortgage loans on properties with up to four units held outside of the caisse network in Québec and Caisse Desjardins Ontario Credit Union Inc. totalled \$139 million as at September 30, 2020. They amounted to \$132 million and \$122 million respectively for the September 2019 and September 2018 quarters.

⁽²⁾ Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is instead subject to the Financial Services Regulatory Authority of Ontario rules.

⁽³⁾ Term mortgages and amortized portion of home equity lines of credit for which Desjardins Group has a full or partial guarantee or insurance from a mortgage insurer (public or private) or a government.

⁽⁴⁾ Conventional term mortgages including the conventional amortized portion of home equity lines of credit and amortized consumer loans secured by a property with up to four units.

⁽⁵⁾ Unamortized portion of home equity lines of credit and consumer lines of credit secured by a property with up to four units.

⁽⁶⁾ Represents the geographic areas of Canada other than Québec and Ontario.

⁽⁷⁾ Due to methodological enhancements, the amounts as at June 30, 2019 have been reclassified.

Table 24 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarterCaisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.⁽¹⁾

(average loan-to-value ratio, by geographic area)	As at September 30, 2020			As at June 30, 2020			As at March 31, 2020		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
Québec	66.6%	71.9%	70.2%	67.5%	71.6%	70.0%	66.7%	70.7%	69.2%
Ontario	68.7	68.7	68.7	65.6	68.6	67.1	71.7	69.8	70.8
Other ⁽⁴⁾	71.7	73.6	72.3	73.0	72.6	72.9	74.4	69.0	72.4
All geographic areas	66.7%	71.7%	70.1%	67.3%	71.4%	69.8%	67.0%	70.7%	69.3%

(average loan-to-value ratio, by geographic area)	As at December 31, 2019			As at September 30, 2019			As at June 30, 2019		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
Québec	67.9%	70.3%	69.4%	67.6%	70.7%	69.7%	67.8%	70.6%	69.5%
Ontario	70.0	68.6	69.3	70.5	68.8	69.5	71.5	70.2	70.7
Other ⁽⁴⁾	70.6	71.2	70.9	69.0	78.4	72.1	70.2	70.8	70.4
All geographic areas	68.0%	70.3%	69.4%	67.8%	70.6%	69.7%	68.0%	70.6%	69.6%

(average loan-to-value ratio, by geographic area)	As at March 31, 2019			As at December 31, 2018			As at September 30, 2018		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
Québec	67.5%	69.8%	68.9%	68.2%	69.9%	69.4%	66.9%	70.8%	69.7%
Ontario	71.2	68.1	69.5	71.0	68.3	69.2	70.4	68.9	69.6
Other ⁽⁴⁾	59.2	71.7	59.4	75.0	72.7	73.9	75.6	76.0	75.7
All geographic areas	67.7%	69.7%	69.0%	68.3%	69.9%	69.3%	67.2%	70.8%	69.7%

⁽¹⁾ Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is instead subject to the Financial Services Regulatory Authority of Ontario rules.⁽²⁾ Conventional term mortgages and amortized consumer loans secured by a property with up to four units.⁽³⁾ Home equity lines of credit including related amortized loans and consumer lines of credit secured by a property with up to four units.⁽⁴⁾ Represents the geographic areas of Canada other than Québec and Ontario.

Table 25 – Remaining amortization period for residential mortgage loansCaisse network in Québec and Caisse Desjardins Ontario Credit Union Inc.⁽¹⁾

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans									
	As at September 30, 2020		As at June 30, 2020		As at March 31, 2020		As at December 31, 2019		As at September 30, 2019	
0-10 years	\$ 3,213	3.0 %	\$ 3,069	3.0 %	\$ 2,962	3.0 %	\$ 2,965	3.0 %	\$ 2,928	3.0 %
10-20 years	19,764	18.7	19,160	18.6	18,411	18.4	18,199	18.4	17,948	18.4
20-25 years	72,633	68.9	71,189	69.0	69,260	69.3	68,770	69.5	67,612	69.5
25-30 years	8,407	8.0	8,193	7.9	7,666	7.7	7,473	7.5	7,182	7.4
30-35 years	1,193	1.1	1,251	1.2	1,304	1.3	1,337	1.3	1,373	1.4
35 years or more	329	0.3	337	0.3	337	0.3	320	0.3	326	0.3
All amortization periods	\$ 105,539	100.0 %	\$ 103,199	100.0 %	\$ 99,940	100.0 %	\$ 99,064	100.0 %	\$ 97,369	100.0 %

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans							
	As at June 30, 2019		As at March 31, 2019		As at December 31, 2018		As at September 30, 2018	
0-10 years	\$ 2,863	3.0 %	\$ 2,790	3.0 %	\$ 2,822	3.0 %	\$ 2,803	3.0 %
10-20 years	17,702	18.4	17,540	18.7	17,503	18.8	17,353	18.8
20-25 years	66,678	69.5	64,527	68.9	64,143	68.8	63,451	68.6
25-30 years	7,047	7.3	6,987	7.5	6,949	7.5	6,913	7.5
30-35 years	1,416	1.5	1,480	1.6	1,514	1.6	1,544	1.7
35 years or more	321	0.3	320	0.3	324	0.3	326	0.4
All amortization periods	\$ 96,027	100.0 %	\$ 93,644	100.0 %	\$ 93,255	100.0 %	\$ 92,390	100.0 %

⁽¹⁾ Caisse Desjardins Ontario Credit Union Inc. is not legally subject to the AMF rules but is instead subject to the Financial Services Regulatory Authority of Ontario rules.

GLOSSARY

Acceptance

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

Allowance for credit losses

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

Autorité des marchés financiers (AMF)

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

Capital ratios

Regulatory Tier 1A capital, Tier 1 capital or total regulatory capital divided by risk-weighted assets. These measures are governed by the guidelines issued by the AMF, which are based on the standards developed by the Basel Committee on Banking Supervision.

Commitment

- Direct commitment

Any agreement entered into by a Desjardins Group component with a natural or legal person creating a on- or off-balance sheet exposure, either disbursed or non-disbursed, revocable or irrevocable, with or without condition, that may lead to losses for the component if the debtor is unable to meet its obligations.

- Indirect commitment

Any financial receivable creating a credit exposure that is acquired by a Desjardins Group component in connection with a purchase on the market or the delivery of a financial asset pledged as collateral by a client or a counterparty, whose value may change in particular as a result of the deterioration of the creditworthiness of the counterparty associated to this receivable or changes in market prices.

Counterparty and issuer risk

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

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 or when contractual payments are 90 days past due.

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

Adjustment representing the market value of a potential loss on over-the-counter derivatives due to counterparty risk.

Expected loss (EL)

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.

Incremental risk charge (IRC)

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

Internal Model Method

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

Internal Ratings-Based Approach

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

Leverage ratio

Ratio calculated as the capital measure (namely Tier 1 capital) divided by the exposure measure. The exposure measure includes: 1) on-balance sheet exposures; 2) securities financing transaction exposures; 3) derivative exposures; and 4) off-balance sheet items.

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 changes in the fair value of financial instruments resulting from fluctuations in the parameters affecting this value, in particular, interest rates, exchange rates, credit spreads and their volatility.

Off-balance sheet exposure

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

Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events and resulting in losses, failure to achieve objectives or a negative impact on reputation.

Other retail client exposures

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

Probability of default (PD)

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

Qualifying revolving retail client exposures

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

Regulatory capital

In accordance with the definition set out in the guideline on adequacy of capital base standards applicable to financial services cooperatives issued by the AMF, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

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

Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. This type of agreement represents a form of short-term financing.

Reverse repurchase agreement

Agreement involving both the purchase of securities for cash and the sale of these securities for value at a later date. This type of agreement represents a form of short-term financing.

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 AMF guidelines. For more details, see the "Capital management" section of the Management's Discussion and Analysis.

Scaling factor

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

Securitization

Process by which financial assets, such as mortgage loans, are converted into asset-backed securities and transferred to a trust.

Standardized Approach

- Credit risk
Default approach used to calculate risk-weighted assets. Under this method, the financial institution uses valuations performed by external credit assessment institutions recognized by the AMF to determine the risk-weighting factors related to the various exposure categories.
- Market risk
Default approach used to calculate risk-weighted assets for the four areas of market risk: interest rate risk, equity price risk, foreign exchange risk and commodity risk. The calculation is based on predefined rules such as those on the size and nature of the financial instruments held.
- Operational risk
Risk measurement approach used to assess the capital charge for operational risk. For this measurement, activities are divided into predefined business lines for a financial institution. The capital charge is calculated by multiplying each business line's gross income by a specific factor. The total capital charge represents the three-year average of the summation of the capital charges across each of the business lines in each year.

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)

Estimate of the potential loss over a certain period of time at a given confidence level, calculated using historical data for a one-year interval.