



# Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2023

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## Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's first quarter 2023 Reports to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2022 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

### **How the Bank Reports**

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board, the current generally accepted accounting principles, and refers to results prepared in accordance with IFRS as "reported" results. Certain comparative amounts have been revised to conform with the presentation adopted in the current period.

Information reported in the Supplemental Regulatory Disclosure are prepared in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements, Leverage Requirements and Total Loss Absorbing Capacity (TLAC) guidelines. In addition, the disclosures are prepared in accordance with the Pillar 3, Capital Disclosure, Leverage Ratio Disclosure Requirements, and TLAC Disclosure Requirement guidelines.

As noted in the Pillar 3 disclosure Index on the following pages, the disclosures are grouped by topic. Of note, Credit Risk consists of credit risk exposures excluding counterparty credit risk (CCR) and includes drawn, undrawn and other off-balance sheet exposures whereas CCR includes repo-style transactions and derivative exposures. The glossary provides additional details of items included in these exposure types.

Risk-weighted assets (RWA) disclosed in each disclosure include the 6% OSFI prescribed scaling factor, where applicable.

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**Pillar 3 Disclosure Requirements** – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the first quarter 2023, Report to Shareholders (RTS), or Supplemental Financial Information (SFI), or Supplemental Regulatory Disclosures (SRD). Information on TD's website, SFI, and SRD is not and should not be considered incorporated herein by reference into the 2022 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2023	SFI First Quarter 2023	SRD First Quarter 2023	Annual Report 2022
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 69, 75-87, 94, 111
	OV1 – Overview of RWA.	Quarterly			10	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC <sup>1</sup>	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments <sup>2</sup> .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A <sup>3</sup>	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				83-85, 87-89
	CR1 – Credit quality of assets.	Quarterly			15-16	
	CR2 – Changes in stock of defaulted loans and debt securities <sup>4</sup> .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				90, 146, 153, 177
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity <sup>4</sup> .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2023	SFI First Quarter 2023	SRD First Quarter 2023	Annual Report 2022
Credit risk	<b>CRB</b> – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		25-27, 29-31		
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures <sup>4</sup> .	Quarterly	66			146, 177
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures <sup>5</sup> .	Annual				
	<b>CRC</b> – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				90
	<b>CR3</b> – Credit risk mitigation techniques – overview.	Quarterly			17	
	<b>CRD</b> – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				89-90
	<b>CR4</b> – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21	
	<b>CR5</b> – Standardized approach – exposures by asset classes and risk weights.	Quarterly			22	
	<b>CRE</b> – Qualitative disclosures related to IRB models.	Annual				83-85, 88-91, 98
	<b>CR6</b> – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			23-38	
	<b>CR7</b> – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	<b>CR8</b> – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	<b>CR9</b> – IRB – Backtesting of PD per portfolio <sup>5</sup> .	Annual				
	<b>CR10</b> – IRB (specialized lending and equities under the simple risk weight method).	Quarterly			39	
Counterparty credit risk	<b>CCRA</b> – Qualitative disclosure related to CCR.	Annual				90, 104
	<b>CCR1</b> – Analysis of CCR exposure by approach.	Quarterly			40-41	
	<b>CCR2</b> – CVA capital charge.	Quarterly			42	
	<b>CCR3</b> – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	N/A				
	<b>CCR4</b> – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	<b>CCR5</b> – Composition of collateral for CCR exposure.	Quarterly			49	
	<b>CCR6</b> – Credit derivatives exposures.	Quarterly			50	
	<b>CCR7</b> – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	<b>CCR8</b> – Exposures to central counterparties.	Quarterly			50	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2023	SFI First Quarter 2023	SRD First Quarter 2023	Annual Report 2022
Securitization	<b>SECA</b> – Qualitative disclosure requirements related to securitization exposures.	Annual				72-73, 91, 149-150, 179-180
	<b>SEC1</b> – Securitization exposures in the banking book.	Quarterly			54	
	<b>SEC2</b> – Securitization exposures in the trading book.	Quarterly			55	
	<b>SEC3</b> – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			56-57	
	<b>SEC4</b> – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			58-59	
Market risk <sup>4</sup>	<b>MRA</b> – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	<b>MRB</b> – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	<b>MR1</b> – Market risk under standardized approach.					
	<b>MR2</b> – RWA flow statements of market risk exposures under an IMA.					
	<b>MR3</b> – IMA values for trading portfolios.					
	<b>MR4</b> – Comparison of VaR <sup>6</sup> estimates with gains/losses.					

<sup>1</sup> Total loss absorbing capacity (TLAC).

<sup>2</sup> CCA is available at <https://www.td.com/investor-relations/ir-homepage/regulatory-disclosures/main-features-of-capital-instruments/main-features-of-capital-instruments.jsp>.

<sup>3</sup> Not applicable.

<sup>4</sup> Current disclosures in SFI and annual report do not contain any exposures related to the deconsolidated insurance entities, therefore the Pillar 3 requirements are fulfilled based on current disclosure.

<sup>5</sup> For annual disclosures, refer to the fourth quarter 2022 SRD.

<sup>6</sup> Value-at-Risk.

## Capital Position – Basel III (CC1)

(\$ millions) As at	LINE #	2022					Cross Reference <sup>1</sup>
		2023 Q1	Q4	Q3	Q2	Q1	
<b>Common Equity Tier 1 Capital</b>							
Common shares plus related contributed surplus	1	\$ 25,174	\$ 24,449	\$ 23,807	\$ 23,036	\$ 23,128	A1+A2+B
Retained earnings	2	73,501	73,698	69,090	67,046	65,621	C
Accumulated other comprehensive income (loss)	3	1,923	1,988	2,359	2,791	7,532	D
Directly issued capital subject to phase out from CET1 <sup>2</sup>	4	n/a	n/a	n/a	n/a	n/a	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	5	–	–	–	–	–	
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>	6	<b>100,598</b>	<b>100,135</b>	<b>95,256</b>	<b>92,873</b>	<b>96,281</b>	
<b>Common Equity Tier 1 Capital regulatory adjustments</b>							
Prudential valuation adjustments	7	–	–	–	–	–	
Goodwill (net of related tax liability)	8	(17,134)	(17,498)	(16,585)	(16,607)	(16,474)	E1-E2
Intangibles (net of related tax liability)	9	(2,133)	(2,100)	(1,976)	(1,947)	(2,030)	F1-F2
Deferred tax assets excluding those arising from temporary differences	10	(85)	(83)	(102)	(101)	(101)	G
Cash flow hedge reserve	11	4,033	5,783	1,974	2,310	(1,121)	H
Shortfall of provisions to expected losses	12	–	–	–	–	–	I
Securitization gain on sale	13	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	(152)	(502)	(348)	(265)	(142)	J
Defined benefit pension fund net assets (net of related tax liability)	15	(1,132)	(1,038)	(1,504)	(1,236)	(729)	K1-K2
Investment in own shares	16	(18)	(9)	–	(10)	(5)	
Reciprocal cross holdings in common equity	17	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	18	(1,649)	(1,428)	(3,079)	(3,487)	(4,538)	L1+L2
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	19	–	–	–	–	–	
Mortgage servicing rights (amount above 10% threshold)	20	–	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	21	–	–	–	–	–	
Amount exceeding the 15% threshold	22	–	–	–	–	–	
of which: significant investments in the common stock of financials	23	–	–	–	–	–	
of which: mortgage servicing rights	24	–	–	–	–	–	
of which: deferred tax assets arising from temporary differences	25	–	–	–	–	–	
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	–	411	339	336	382	M
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	–	–	–	–	–	
<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>	28	<b>(18,270)</b>	<b>(16,464)</b>	<b>(21,281)</b>	<b>(21,007)</b>	<b>(24,758)</b>	
<b>Common Equity Tier 1 Capital</b>	29	<b>82,328</b>	<b>83,671</b>	<b>73,975</b>	<b>71,866</b>	<b>71,523</b>	
<b>Common Equity Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>	29a	<b>n/a</b>	<b>83,260</b>	<b>73,636</b>	<b>71,530</b>	<b>71,141</b>	
<b>Additional Tier 1 capital instruments</b>							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	11,246	11,248	7,336	6,539	5,696	N+O+P
of which: classified as equity under applicable accounting standards	31	11,246	11,248	7,336	6,539	5,696	
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–	
Directly issued capital instruments subject to phase out from Additional Tier 1	33	n/a	n/a	n/a	n/a	n/a	
Additional Tier 1 instruments issued by subsidiaries and held by third parties	34	–	–	–	–	–	
of which: instruments issued by subsidiaries subject to phase out	35	n/a	n/a	n/a	n/a	n/a	
<b>Additional Tier 1 capital instruments before regulatory adjustments</b>	36	<b>11,246</b>	<b>11,248</b>	<b>7,336</b>	<b>6,539</b>	<b>5,696</b>	
<b>Additional Tier 1 capital instruments regulatory adjustments</b>							
Investment in own Additional Tier 1 instruments	37	–	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	38	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	39	(138)	(124)	(227)	(236)	(13)	Q
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	40	(350)	(350)	(350)	(350)	(350)	R
Other deductions from Tier 1 capital as determined by OSFI	41	–	–	–	–	–	
of which: Reverse mortgages	41a	–	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	42	–	–	–	–	–	
<b>Total regulatory adjustments to Additional Tier 1 Capital</b>	43	<b>(488)</b>	<b>(474)</b>	<b>(577)</b>	<b>(586)</b>	<b>(363)</b>	
<b>Additional Tier 1 Capital</b>	44	<b>10,758</b>	<b>10,774</b>	<b>6,759</b>	<b>5,953</b>	<b>5,333</b>	
<b>Tier 1 Capital</b>	45	<b>93,086</b>	<b>94,445</b>	<b>80,734</b>	<b>77,819</b>	<b>76,856</b>	
<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>	45a	<b>\$ n/a</b>	<b>\$ 94,034</b>	<b>\$ 80,395</b>	<b>\$ 77,483</b>	<b>\$ 76,474</b>	

<sup>1</sup> Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 5.

<sup>2</sup> Common Equity Tier 1 (CET1).

## Capital Position – Basel III (CC1) (Continued)

(\$ millions) As at	LINE #	2022					Cross Reference <sup>1</sup>
		2023 Q1	Q4	Q3	Q2	Q1	
<b>Tier 2 capital instruments and provisions</b>							
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	\$ 11,138	\$ 11,090	\$ 11,067	\$ 11,051	\$ 11,104	S
Directly issued capital instruments subject to phase out from Tier 2	47	n/a	n/a	n/a	n/a	n/a	
Tier 2 instruments issued by subsidiaries and held by third parties	48	–	–	–	–	–	
<i>of which: instruments issued by subsidiaries subject to phase out</i>	49	n/a	n/a	n/a	n/a	n/a	
Collective allowance	50	2,265	2,018	1,965	1,964	2,113	T
<b>Tier 2 Capital before regulatory adjustments</b>	51	<b>13,403</b>	13,108	13,032	13,015	13,217	
<b>Tier 2 regulatory adjustments</b>							
Investments in own Tier 2 instruments	52	–	–	–	–	–	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	53	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	54	(220)	(161)	(272)	(303)	(372)	U
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	54a	(77)	(57)	(152)	(100)	(153)	V
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	55	(160)	(160)	(160)	(160)	(160)	W
Other deductions from Tier 2 capital	56	–	–	–	–	–	
<b>Total regulatory adjustments to Tier 2 Capital</b>	57	<b>(457)</b>	(378)	(584)	(563)	(685)	
<b>Tier 2 Capital</b>	58	<b>12,946</b>	12,730	12,448	12,452	12,532	
<b>Total Capital</b>	59	<b>106,032</b>	107,175	93,182	90,271	89,388	
<b>Total Capital with transitional arrangements for ECL provisioning not applied</b>	59a	<b>n/a</b>	<b>107,175</b>	<b>93,182</b>	<b>90,271</b>	<b>89,388</b>	
<b>Total risk-weighted assets</b>	60	<b>\$ 531,644</b>	\$ 517,048	\$ 495,706	\$ 488,991	\$ 470,852	
<b>Capital Ratios</b>							
Common Equity Tier 1 Capital (as percentage of RWA)	61	15.5 %	16.2 %	14.9 %	14.7 %	15.2 %	
<i>Common Equity Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied</i>	61a	n/a	16.1	14.9	14.6	15.1	
Tier 1 Capital Ratio	62	17.5	18.3	16.3	15.9	16.3	
<i>Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied</i>	62a	n/a	18.2	16.2	15.8	16.2	
Total Capital (as percentage of RWA)	63	19.9	20.7	18.8	18.5	19.0	
<i>Total Capital Ratio with transitional arrangements for ECL provisioning not applied</i>	63a	n/a	20.7	18.8	18.5	19.0	
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA) <sup>2,3</sup>	64	8.0	8.0	8.0	8.0	8.0	
<i>of which: capital conservation buffer requirement</i>	65	2.5	2.5	2.5	2.5	2.5	
<i>of which: bank-specific countercyclical buffer requirement<sup>4</sup></i>	66	–	–	–	–	–	
<i>of which: G-SIB buffer requirement<sup>5</sup></i>	67	1.0	1.0	1.0	1.0	1.0	
<i>of which: D-SIB buffer requirement</i>	67a	–	–	–	–	–	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	68	15.5	16.2	14.9	14.7	15.2	
<b>OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))<sup>6</sup></b>							
Common Equity Tier 1 target ratio	69	8.0	8.0	8.0	8.0	8.0	
Tier 1 target ratio	70	9.5	9.5	9.5	9.5	9.5	
Total Capital target ratio	71	11.5	11.5	11.5	11.5	11.5	

<sup>1</sup> Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 5.

<sup>2</sup> The minimum CET1 requirement prior to the buffers is 4.5%.

<sup>3</sup> The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2022 list of G-SIBs, using 2021 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.

<sup>4</sup> The countercyclical buffer surcharge is in effect.

<sup>5</sup> Common equity capital G-SIB surcharge is in effect.

<sup>6</sup> Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer. Effective October 31, 2021, the buffer is 2.5%.



## Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

### Amounts below the thresholds for deduction (before risk weighting)

Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

Deferred tax assets arising from temporary differences (net of related tax liability)

### Applicable caps on the inclusion of allowances in Tier 2

Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)

Cap on inclusion of allowances in Tier 2 under standardized approach

Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)

Cap on inclusion of allowances in Tier 2 under internal ratings-based approach

### Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)

Current cap on CET1 instruments subject to phase out arrangements

Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)

Current cap on Additional Tier 1 instruments subject to phase out arrangements

Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)

Current cap on Tier 2 instruments subject to phase out arrangements

Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)

### Capital Ratios for significant bank subsidiaries

#### TD Bank, National Association (TD Bank, N.A.)<sup>7</sup>

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

#### TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

LINE #	2023	2022			
	Q1	Q4	Q3	Q2	Q1
72	\$ 8,397	\$ 8,510	\$ 7,704	\$ 7,535	\$ 7,606
73	2,377	2,070	2,218	2,113	2,232
74	97	104	101	101	93
75	1,295	1,140	1,646	2,927	1,631
76	277	300	283	274	269
77	236	247	238	229	210
78	2,029	2,182	2,066	2,071	2,285
79	2,029	2,182	2,066	2,071	2,285
80	n/a	n/a	n/a	n/a	n/a
81	n/a	n/a	n/a	n/a	n/a
82	n/a	n/a	n/a	n/a	n/a
83	n/a	n/a	n/a	n/a	n/a
84	n/a	n/a	n/a	n/a	n/a
85	n/a	n/a	n/a	n/a	n/a
86	17.8 %	17.7 %	17.4 %	17.9 %	18.1 %
87	17.8	17.7	17.4	17.9	18.1
88	18.8	18.8	18.5	19.0	19.3
89	42.4	42.5	41.3	40.9	40.5
90	42.4	42.5	41.3	40.9	40.5
91	42.4	42.5	41.3	40.9	40.5

<sup>7</sup> On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency on calendar quarter ends.

## Flow Statement for Regulatory Capital<sup>1</sup>

(\$ millions)	LINE #	2022				
		2023 Q1	Q4	Q3	Q2	Q1
<b>Common Equity Tier 1</b>						
Balance at beginning of period	1	\$ 83,671	\$ 73,975	\$ 71,866	\$ 71,523	\$ 69,937
New capital issues	2	26	23	7	14	76
Redeemed capital <sup>2</sup>	3	—	—	—	(1,431)	(764)
Gross dividends (deductions)	4	(1,829)	(1,720)	(1,647)	(1,669)	(1,665)
Shares issued in lieu of dividends (add back)	5	705	596	610	114	122
Profit attributable to shareholders of the parent company <sup>3</sup>	6	1,582	6,671	3,214	3,811	3,733
Removal of own credit spread (net of tax)	7	350	(154)	(83)	(123)	(18)
Movements in other comprehensive income						
Currency translation differences	8	(2,040)	4,335	(111)	1,003	1,591
Available-for-sale investments	9	n/a	n/a	n/a	n/a	n/a
Financial assets at fair value through other comprehensive income	10	3	(209)	97	(458)	(153)
Other	11	222	(688)	(754)	(1,855)	(433)
Goodwill and other intangible assets (deduction, net of related tax liability)	12	331	(1,037)	(7)	(50)	(399)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	(2)	19	(1)	—	(1)
Prudential valuation adjustments	14	—	—	—	—	—
Other	15	(691)	1,860	784	987	(503)
<b>Balance at end of period</b>	16	<b>82,328</b>	<b>83,671</b>	<b>73,975</b>	<b>71,866</b>	<b>71,523</b>
<b>Additional Tier 1 Capital</b>						
Balance at beginning of period	17	10,774	6,759	5,953	5,333	5,779
New additional Tier 1 eligible capital issues	18	—	3,903	800	850	—
Redeemed capital	19	—	—	—	—	(450)
Other, including regulatory adjustments and transitional arrangements	20	(16)	112	6	(230)	4
<b>Balance at end of period</b>	21	<b>10,758</b>	<b>10,774</b>	<b>6,759</b>	<b>5,953</b>	<b>5,333</b>
<b>Total Tier 1 Capital</b>	22	<b>93,086</b>	<b>94,445</b>	<b>80,734</b>	<b>77,819</b>	<b>76,856</b>
<b>Tier 2 Capital</b>						
Balance at beginning of period	23	12,730	12,448	12,452	12,532	12,271
New Tier 2 eligible capital issues	24	—	—	—	—	—
Redeemed capital	25	—	—	—	—	—
Amortization adjustments	26	—	—	—	—	—
Allowable collective allowance	27	247	53	1	(149)	448
Other, including regulatory adjustments and transitional arrangements	28	(31)	229	(5)	69	(187)
<b>Balance at end of period</b>	29	<b>12,946</b>	<b>12,730</b>	<b>12,448</b>	<b>12,452</b>	<b>12,532</b>
<b>Total Regulatory Capital</b>	30	<b>\$ 106,032</b>	<b>\$ 107,175</b>	<b>\$ 93,182</b>	<b>\$ 90,271</b>	<b>\$ 89,388</b>

<sup>1</sup> The statement is based on the applicable regulatory rules in force at the period end.

<sup>2</sup> Represents impact of shares repurchased for cancellation.

<sup>3</sup> Profit attributable to shareholders of the parent company reconciles to the income statement.

## Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation (CC2)

(\$ millions)  
As at

LINE #	2023		Cross Reference <sup>3</sup>
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
		Q1	
Cash and due from banks	\$ 6,988	\$ 6,982	
Interest-bearing deposits with banks	143,377	143,133	
Trading loans, securities, and other	154,077	154,077	
Non-trading financial assets at fair value through profit or loss	10,107	9,491	
Derivatives	79,351	79,349	
Financial assets designated at fair value through profit or loss	5,404	1,637	
Financial assets at fair value through other comprehensive income	71,794	68,531	
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		37	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		138	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		220	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		77	V
Non-significant investments not exceeding regulatory thresholds		1,574	
Debt securities at amortized cost, net of allowance for credit losses	339,706	339,674	
Securities purchased under reverse repurchase agreements	170,365	170,365	
Loans	843,173	843,173	
Allowance for loan losses	(6,492)	(6,492)	
Eligible allowance reflected in Tier 2 regulatory capital		(2,265)	T
Shortfall of allowance to expected loss		–	I
Transitional arrangement for expected credit loss provisioning		–	M
Allowances not reflected in regulatory capital		(4,227)	
Other	110,434	107,885	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		1,612	L2
Non-significant investments not exceeding regulatory thresholds		6,746	
Goodwill		17,293	E1
Other intangibles		2,236	F1
Other intangibles (Mortgage Servicing Rights)		97	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		85	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,295	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		1,414	
Other DTA/DTL adjustments <sup>4</sup>		(391)	
Significant investments in financials		–	
Significant investments exceeding regulatory thresholds		79	
Significant investments not exceeding regulatory thresholds		–	
Defined pension benefits		1,566	K1
Other Assets		75,853	
<b>TOTAL ASSETS</b>	<b>1,928,284</b>	<b>1,918,005</b>	
<b>LIABILITIES AND EQUITY</b>			
Trading deposits	24,969	24,969	
Derivatives	72,175	72,175	
Securitization liabilities at fair value	11,940	11,940	
Financial liabilities designated at fair value through profit or loss	186,038	186,038	
Deposits	1,220,551	1,220,551	
Other	289,429	279,150	
Deferred tax liabilities			
Goodwill		159	E2
Intangible assets (excluding mortgage servicing rights)		103	F2
Defined benefit pension fund assets		434	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(41)	
Other DTA/DTL adjustments <sup>4</sup>		(391)	
Gains and losses due to changes in own credit risk on fair value liabilities		152	J
Other liabilities		278,734	
Subordinated notes and debentures	11,338	11,338	
Directly issued qualifying Tier 2 instruments		11,138	S
Regulatory capital amortization of maturing debentures		–	
Subordinated notes not allowed for regulatory capital		200	
<b>Liabilities</b>	<b>1,816,440</b>	<b>1,806,161</b>	
Common Shares	25,094	25,094	A1
Preferred Shares and other equity instruments	11,253	11,253	
Directly issued qualifying Additional Tier 1 instruments		11,253	N
Preferred shares not allowed for regulatory capital			
Treasury Shares – Common	(103)	(103)	A2
Treasury Shares – Preferred	(9)	(9)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(9)	O
Contributed Surplus	185	185	
Contributed surplus – Common Shares		183	B
Contributed surplus – Preferred Shares		2	P
Retained Earnings	73,501	73,501	C
Accumulated other comprehensive income (AOCI)	1,923	1,923	D
Cash flow hedges requiring derecognition		(4,033)	H
Net AOCI included as capital		5,956	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,928,284</b>	<b>1,918,005</b>	

<sup>1</sup> As per Balance Sheet on page 14 in the Supplemental Financial Information Package.

<sup>2</sup> Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$10.3 billion and total equity of \$2.8 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (R, W) respectively, to the Capital Position – Basel III on pages 1 and 2.

<sup>3</sup> Cross referenced to the current period on the Capital Position – Basel III on pages 1 to 3.

<sup>4</sup> This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

## Leverage Ratio

(\$ millions, except as noted)

As at

### Summary comparison of accounting assets vs. leverage ratio exposure measure (LR1)

Total consolidated assets as per published financial statements  
 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation  
 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference  
 Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure  
 Adjustments for derivative financial instruments  
 Adjustment for securities financing transactions (SFTs)  
 Adjustment for off-balance sheet items (credit equivalent amounts)  
 Other adjustments

### Leverage Ratio Exposure

### Leverage Ratio Common Disclosure Template (LR2)

#### On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)  
 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework  
 Deductions of receivables assets for cash variation margin provided in derivative transactions  
 Less: Asset amounts deducted in determining Tier 1 Capital

#### Total on-balance sheet exposures (excluding derivatives and SFTs)

#### Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)  
 Add-on amounts for potential future exposure (PFE) associated with all derivative transactions  
 Exempted central counterparty (CCP)-leg of client cleared trade exposures  
 Adjusted effective notional amount of written credit derivatives  
 Adjusted effective notional offsets and add-on deductions for written credit derivatives

#### Total derivative exposures

#### Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions  
 Netted amounts of cash payables and cash receivables of gross SFT assets  
 Counterparty credit risk (CCR) exposure for SFTs  
 Agent transaction exposures

#### Total securities financing transaction exposures

#### Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount  
 Adjustments for conversion to credit equivalent amounts  
 Off-balance sheet items

#### Capital on total exposures

Tier 1 Capital – "All-in" basis (line 45 on page 1)  
 Tier 1 Capital with transitional arrangements for ECL provisioning not applied

#### Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis

#### Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

LINE #	2023	2022				OSFI Template
	Q1	Q4	Q3	Q2	Q1	
1	\$ 1,928,284	\$ 1,917,528	\$ 1,840,811	\$ 1,825,276	\$ 1,778,588	1
2	(7,821)	(7,713)	(7,516)	(7,350)	(7,494)	2
3	(1,257)	(959)	(1,228)	(1,228)	(1,228)	3
4	–	–	–	–	–	4
5	9,996	(12,822)	(4,257)	(21,166)	14,469	5
6	(24,003)	(18,349)	(8,718)	(16,875)	(21,237)	6
7	206,613	200,941	189,121	188,252	183,156	7
8	(153,986)	(144,894)	(142,809)	(138,747)	(180,923)	8
9	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	9
10	\$ 1,534,114	\$ 1,516,770	\$ 1,473,949	\$ 1,429,075	\$ 1,393,966	1
11	–	–	–	–	–	2
12	(9,486)	(11,552)	(10,506)	(12,658)	(8,301)	3
13	(18,606)	(16,848)	(21,848)	(21,663)	(25,361)	4
14	1,506,022	1,488,370	1,441,595	1,394,754	1,360,304	5
15	35,374	41,542	30,804	34,722	21,368	6
16	56,417	54,534	49,897	53,961	54,355	7
17	–	–	–	–	–	8
18	9,461	7,816	2,721	2,770	3,736	9
19	(2,422)	(1,289)	(1,292)	(1,160)	(2,170)	10
20	98,830	102,603	82,130	90,293	77,289	11
21	170,365	160,167	161,275	171,738	165,818	12
22	(27,724)	(22,464)	(12,611)	(21,823)	(25,456)	13
23	3,720	4,115	3,894	4,948	4,220	14
24	–	–	–	–	–	15
25	146,361	141,818	152,558	154,863	144,582	16
26	711,041	697,807	663,218	661,594	639,432	17
27	(504,428)	(496,866)	(474,097)	(473,342)	(456,276)	18
28	206,613	200,941	189,121	188,252	183,156	19
29	93,086	94,445	80,734	77,819	76,856	20
30	n/a	94,034	80,395	77,483	76,474	20a
31	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	21
32	4.8 %	4.9 %	4.3 %	4.3 %	4.4 %	22
33	n/a	4.9	4.3	4.2	4.3	22a

## Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

LINE #	2023	2022				
	Q1	Q4	Q3	Q2	Q1	
<b>Resolution group 1</b>						
Total loss absorbing capacity (TLAC) available	1	\$ 194,443	\$ 181,871	\$ 158,390	\$ 148,567	\$ 134,606
<i>TLAC available with transitional arrangements for ECL provisioning not applied<sup>1</sup></i>	1a	<i>n/a</i>	<i>181,871</i>	<i>158,390</i>	<i>148,567</i>	<i>134,606</i>
Total RWA at the level of the resolution group	2	531,644	517,048	495,706	488,991	470,852
TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %	3	36.6 %	35.2 %	32.0 %	30.4 %	28.6 %
<i>TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied<sup>1</sup></i>	3a	<i>n/a</i>	<i>35.2</i>	<i>32.0</i>	<i>30.4</i>	<i>28.6</i>
Leverage ratio exposure measure at the level of the resolution group	4	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331
TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %	5	9.9 %	9.4 %	8.5 %	8.1 %	7.6 %
<i>TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) %<sup>1</sup></i>	5a	<i>n/a</i>	<i>9.4</i>	<i>8.5</i>	<i>8.1</i>	<i>7.6</i>
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6a	Yes	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6b	No	No	No	No	No
If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	6c	n/a	n/a	n/a	n/a	n/a

<sup>1</sup> Includes the transitional arrangements for expected credit loss provisioning provided by OSFI as announced on March 27, 2020. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied. Effective Q1 2023, no longer applicable.

## TLAC Composition (TLAC1)

(\$ millions, except as noted)

LINE #	2023	2022			
	Q1	Q4	Q3	Q2	Q1
<b>Regulatory capital elements of TLAC and adjustments</b>					
1	\$ 82,328	\$ 83,671	\$ 73,975	\$ 71,866	\$ 71,523
2	10,758	10,774	6,759	5,953	5,333
3	–	–	–	–	–
4	–	–	–	–	–
5	10,758	10,774	6,759	5,953	5,333
6	12,946	12,730	12,448	12,452	12,532
7	–	–	–	–	–
8	–	–	–	–	–
9	–	–	–	–	–
10	12,946	12,730	12,448	12,452	12,532
11	106,032	107,175	93,182	90,271	89,388
<b>Non-regulatory capital elements of TLAC</b>					
12	n/a	n/a	n/a	n/a	n/a
13	88,834	75,306	65,405	58,464	45,665
14	n/a	n/a	n/a	n/a	n/a
15	–	–	–	–	–
16	n/a	n/a	n/a	n/a	n/a
17	88,834	75,306	65,405	58,464	45,665
18	194,866	182,481	158,587	148,735	135,053
19	n/a	n/a	n/a	n/a	n/a
20	(423)	(610)	(197)	(168)	(447)
21	–	–	–	–	–
22	194,443	181,871	158,390	148,567	134,606
23	531,644	517,048	495,706	488,991	470,852
24	1,957,826	1,933,732	1,865,404	1,828,162	1,765,331
<b>TLAC ratios and buffers</b>					
25	36.6 %	35.2 %	32.0 %	30.4 %	28.6 %
26	9.9	9.4	8.5	8.1	7.6
27	11.0	11.7	10.3	9.9	9.9
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	–	–	–	–	–
31	1.0	1.0	1.0	1.0	1.0

<sup>1</sup> Multiple point of entry (MPE); Single point of entry (SPE).

<sup>2</sup> Applicable starting the first quarter of 2022.

## Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	LINE #	2023 Q1						2022 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
Total capital and liabilities net of credit risk mitigation		25,094	11,253	11,444	96,319	-	144,110	24,363	11,253	11,492	88,874	-	135,982
Subset of row 2 that are excluded liabilities		121	9	201	7,161	-	7,492	100	7	275	13,194	-	13,576
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		24,973	11,244	11,243	89,158	-	136,618	24,263	11,246	11,217	75,680	-	122,406
Subset of row 4 that are potentially eligible as TLAC		24,973	11,244	11,243	89,158	-	136,618	24,263	11,246	11,217	75,680	-	122,406
Subset of row 5 with 1 year ≤ residual maturity < 2 years		-	-	-	25,702	-	25,702	-	-	-	18,400	-	18,400
Subset of row 5 with 2 years ≤ residual maturity < 5 years		-	-	-	44,820	-	44,820	-	-	-	43,321	-	43,321
Subset of row 5 with 5 years ≤ residual maturity < 10 years		-	-	11,243	18,616	-	29,859	-	-	11,217	13,939	-	25,156
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	20	-	20	-	-	-	20	-	20
Subset of row 5 that is perpetual securities		24,973	11,244	-	-	-	36,217	24,263	11,246	-	-	-	35,509

  

		2022 Q3						2022 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
Total capital and liabilities net of credit risk mitigation		23,744	7,350	11,370	76,146	-	118,610	23,127	6,550	11,373	65,080	-	106,130
Subset of row 12 that are excluded liabilities		104	16	222	10,405	-	10,747	253	13	230	6,228	-	6,724
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		23,640	7,334	11,148	65,741	-	107,863	22,874	6,537	11,143	58,852	-	99,406
Subset of row 14 that are potentially eligible as TLAC		23,640	7,334	11,148	65,741	-	107,863	22,874	6,537	11,143	58,852	-	99,406
Subset of row 15 with 1 year ≤ residual maturity < 2 years		-	-	-	14,739	-	14,739	-	-	-	16,126	-	16,126
Subset of row 15 with 2 years ≤ residual maturity < 5 years		-	-	-	39,048	-	39,048	-	-	-	33,264	-	33,264
Subset of row 15 with 5 years ≤ residual maturity < 10 years		-	-	11,148	11,935	-	23,083	-	-	11,143	9,443	-	20,586
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	19	-	19	-	-	-	19	-	19
Subset of row 15 that is perpetual securities		23,640	7,334	-	-	-	30,974	22,874	6,537	-	-	-	29,411

  

		2022 Q1					
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
Total capital and liabilities net of credit risk mitigation		23,170	5,700	11,355	51,613	-	91,838
Subset of row 22 that are excluded liabilities		193	6	222	6,247	-	6,668
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		22,977	5,694	11,133	45,366	-	85,170
Subset of row 24 that are potentially eligible as TLAC		22,977	5,694	11,133	45,366	-	85,170
Subset of row 25 with 1 year ≤ residual maturity < 2 years		-	-	-	6,138	-	6,138
Subset of row 25 with 2 years ≤ residual maturity < 5 years		-	-	-	33,761	-	33,761
Subset of row 25 with 5 years ≤ residual maturity < 10 years		-	-	11,133	5,448	-	16,581
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	19	-	19
Subset of row 25 that is perpetual securities		22,977	5,694	-	-	-	28,671

<sup>1</sup> Consistent with the scope of the Canadian statutory Bail-in Regime, Bail-in Debt is subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

<sup>2</sup> Completion of this column is not required by OSFI at this time.

## Overview of Risk-Weighted Assets (OV1)

As at	LINE #	Risk-Weighted Assets (RWA) <sup>1</sup>					Minimum capital requirements <sup>2</sup>					OSFI Template
		2023	2022				2023	2022				
		Q1	Q4	Q3	Q2	Q1	Q1	Q4	Q3	Q2	Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 373,596	\$ 357,448	\$ 334,196	\$ 324,716	\$ 315,381	\$ 29,888	\$ 28,596	\$ 26,736	\$ 25,977	\$ 25,230	1
Of which: standardized approach (SA) <sup>3</sup>	2	33,548	33,157	31,386	30,321	29,267	2,684	2,653	2,511	2,426	2,341	2
Of which: internal ratings-based (IRB) approach	3	340,048	324,291	302,810	294,395	286,114	27,204	25,943	24,225	23,551	22,889	3
Counterparty credit risk	4	18,680	19,151	19,322	18,301	18,323	1,494	1,532	1,546	1,464	1,466	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,328	8,685	8,694	8,348	8,261	666	695	696	668	661	5
Of which: current exposure method (CEM)	6	–	–	–	–	–	–	–	–	–	–	n/a
Of which: internal model method (IMM)	7	–	–	–	–	–	–	–	–	–	–	6
Of which: other CCR <sup>4</sup>	8	10,352	10,466	10,628	9,953	10,062	828	837	850	796	805	n/a
Equity positions in banking book under market-based approach	9	24,635	24,851	26,781	30,497	29,852	1,971	1,988	2,142	2,440	2,388	7
Equity investments in funds – look-through approach	10	2,385	1,876	1,821	1,609	1,841	191	150	145	129	147	8
Equity investments in funds – mandate-based approach	11	310	383	361	343	306	25	31	29	27	25	9
Equity investments in funds – fall-back approach	12	491	1,044	850	765	682	39	84	68	61	55	10
Settlement risk	13	49	98	33	78	39	4	8	3	6	3	11
Securitization exposures in banking book	14	17,532	17,205	15,088	14,063	13,017	1,403	1,376	1,207	1,125	1,041	12
Of which: grandfathered	15	–	–	–	–	–	–	–	–	–	–	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	1,327	1,015	659	695	722	106	81	52	56	58	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	16,035	16,050	14,297	13,236	12,129	1,283	1,284	1,144	1,059	970	14
Of which: securitization standardized approach (SEC-SA)	18	170	140	132	132	166	14	11	11	10	13	15
Market risk	19	19,554	22,913	24,599	23,522	19,890	1,564	1,833	1,968	1,882	1,592	16
Of which: standardized approach (SA)	20	2,806	2,289	2,889	3,088	2,470	224	183	231	247	198	17
Of which: internal model approaches (IMA)	21	16,748	20,624	21,710	20,434	17,420	1,340	1,650	1,737	1,635	1,394	18
Operational risk	22	64,987	63,795	62,744	62,246	61,630	5,199	5,104	5,020	4,980	4,930	19
Of which: basic indicator approach	23	–	–	–	–	–	–	–	–	–	–	20
Of which: standardized approach	24	64,987	63,795	62,744	62,246	61,630	5,199	5,104	5,020	4,980	4,930	21
Of which: advanced measurement approach	25	–	–	–	–	–	–	–	–	–	–	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	9,425	8,284	9,911	12,851	9,891	754	663	792	1,028	791	23
Floor adjustment	27	–	–	–	–	–	–	–	–	–	–	24
<b>Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)</b>	28	<b>\$ 531,644</b>	<b>\$ 517,048</b>	<b>\$ 495,706</b>	<b>\$ 488,991</b>	<b>\$ 470,852</b>	<b>\$ 42,532</b>	<b>\$ 41,365</b>	<b>\$ 39,656</b>	<b>\$ 39,119</b>	<b>\$ 37,668</b>	25

<sup>1</sup> RWA includes 6% scalar when appropriate.

<sup>2</sup> Minimum capital requirements equal 8% of RWA.

<sup>3</sup> Includes other assets and equities which use a regulatory prescribed risk weight.

<sup>4</sup> Includes qualifying central counterparties (QCCPs), CVA and repo style transactions.



## Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2023 Q1				2022 Q4			
		Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach	Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>	1	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998
Asset size <sup>4</sup>	2	9,230	8,465	(680)	(806)	5,456	7,771	(1,345)	(323)
Asset quality <sup>5</sup>	3	6,821	6,821	198	221	1,955	1,955	424	151
Model updates <sup>6</sup>	4	(240)	(240)	–	–	685	685	–	–
Methodology and policy <sup>7</sup>	5	5,068	5,068	–	–	–	–	–	–
Acquisitions and disposals	6	–	–	–	–	–	–	–	–
Foreign exchange movements <sup>8</sup>	7	(5,780)	(4,357)	11	7	14,991	11,070	750	397
Other <sup>9</sup>	8	2,135	–	–	–	(939)	–	–	–
<b>RWA, balance at end of period</b>	9	<b>\$ 428,423</b>	<b>\$ 340,048</b>	<b>\$ 18,680</b>	<b>\$ 10,645</b>	<b>\$ 411,189</b>	<b>\$ 324,291</b>	<b>\$ 19,151</b>	<b>\$ 11,223</b>
		2022 Q3				2022 Q2			
		Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach	Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>	10	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385
Asset size <sup>4</sup>	11	8,814	11,044	1,162	915	9,088	7,426	655	26
Asset quality <sup>5</sup>	12	(3,221)	(3,221)	–	(115)	(659)	(659)	(629)	(118)
Model updates <sup>6</sup>	13	907	907	–	–	–	–	–	–
Methodology and policy <sup>7</sup>	14	–	–	–	–	–	–	–	–
Acquisitions and disposals	15	–	–	–	–	–	–	–	–
Foreign exchange movements <sup>8</sup>	16	(398)	(315)	(141)	(75)	2,082	1,514	(48)	(20)
Other <sup>9</sup>	17	(1,983)	–	–	–	3,402	–	–	–
<b>RWA, balance at end of period</b>	18	<b>\$ 389,041</b>	<b>\$ 302,810</b>	<b>\$ 19,322</b>	<b>\$ 10,998</b>	<b>\$ 384,922</b>	<b>\$ 294,395</b>	<b>\$ 18,301</b>	<b>\$ 10,273</b>
		2022 Q1							
		Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach				
<b>RWA, balance at beginning of period</b>	19	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158				
Asset size <sup>4</sup>	20	7,238	6,209	(1,140)	(912)				
Asset quality <sup>5</sup>	21	(9,143)	(8,785)	(91)	(18)				
Model updates <sup>6</sup>	22	1,782	2,622	–	–				
Methodology and policy <sup>7</sup>	23	–	–	–	–				
Acquisitions and disposals	24	–	–	–	–				
Foreign exchange movements <sup>8</sup>	25	5,829	4,451	274	157				
Other <sup>9</sup>	26	2,222	–	–	–				
<b>RWA, balance at end of period</b>	27	<b>\$ 371,009</b>	<b>\$ 286,114</b>	<b>\$ 18,323</b>	<b>\$ 10,385</b>				

<sup>1</sup> Non-counterparty credit risk includes loans and advances to individuals and small business retail customers, wholesale and commercial corporate customers, and banks and governments, as well as holdings of debt, equity securities, and other assets including prepaid expenses, deferred income taxes, land, building, equipment, and other depreciable property.

<sup>2</sup> Reflects Pillar 3 requirements for RWA flow statements of credit risk exposures under IRB (CR8) which excludes securitization and equity.

<sup>3</sup> CCR is comprised of over-the-counter (OTC) derivatives, repo-style transactions, trades cleared through central counterparties, and CVA RWA.

<sup>4</sup> The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the first quarter of 2023, increased in various portfolios in the U.S. Retail and Wholesale Banking segments.

<sup>5</sup> The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments and in the first quarter of 2023, increased mainly due to the normal course annual recalibration of the non-retail credit risk parameters, as well as some credit normalization in the consumer lending portfolios.

<sup>6</sup> The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions.

<sup>7</sup> The Methodology and policy category impacts reflect newly adopted methodology changes to the calculations driven by regulatory policy changes, such as new regulations. The model changes implemented in the first quarter of 2023 include a methodology change for the non-retail credit risk parameters in preparation for the Basel 3 Reforms.

<sup>8</sup> Foreign exchange movements mainly reflect a change in the U.S. dollar foreign exchange rate for the U.S. portfolios in the U.S. Retail and Wholesale Banking segments.

<sup>9</sup> The Other category consists of items not described in the above categories, including changes in exposures not included under advanced or standardized methodologies, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

## Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions) As at	LINE #	2022				
		2023 Q1	Q4	Q3	Q2	Q1
<b>RWA, balance at beginning of period</b>	1	\$ 22,913	\$ 24,599	\$ 23,522	\$ 19,890	\$ 17,045
Movement in risk levels <sup>1</sup>	2	(3,359)	(1,686)	1,260	3,632	2,845
Model updates/changes <sup>2</sup>	3	–	–	–	–	–
Methodology and policy <sup>3</sup>	4	–	–	(183)	–	–
Acquisitions and disposals <sup>4</sup>	5	–	–	–	–	–
Foreign exchange movements and other <sup>5</sup>	6	n/m <sup>6</sup>	n/m	n/m	n/m	n/m
<b>RWA, balance at end of period</b>	7	\$ 19,554	\$ 22,913	\$ 24,599	\$ 23,522	\$ 19,890

<sup>1</sup> The Movement in risk levels category reflects changes in risk due to position changes and market movements. The reduction in RWA was driven by the tightening of credit spreads and changes in interest rate exposures.

<sup>2</sup> The Model updates category reflects updates to the model to reflect recent experience and change in model scope.

<sup>3</sup> The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.

<sup>4</sup> The Acquisition and disposals category reflects changes due to business acquisitions or disposals.

<sup>5</sup> Foreign exchange movements and other are deemed not meaningful (N/M) since RWA exposure measures are calculated in Canadian Dollars. Therefore, no foreign exchange translation is required.

<sup>6</sup> Not meaningful.

## Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions) As at	LINE #	2022				
		2023 Q1	Q4	Q3	Q2	Q1
<b>Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver</b>						
<b>RWA, balance at beginning of period</b>	1	\$ 63,795	\$ 62,744	\$ 62,246	\$ 61,630	\$ 60,864
Revenue generation <sup>1</sup>	2	1,192	1,051	498	616	766
Acquisitions and disposals	3	–	–	–	–	–
<b>RWA, balance at end of period</b>	4	\$ 64,987	\$ 63,795	\$ 62,744	\$ 62,246	\$ 61,630

<sup>1</sup> The movement in Revenue generation category is due to a change in the three-year average of annual gross income used in The Standardized Approach (TSA).

## Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (L11)

(\$ millions) As at	LINE #	2023 Q1						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <sup>2</sup>	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items <sup>1</sup> Not subject to capital requirements or subject to deduction from capital
<b>Assets</b>								
Cash and due from banks	1	\$ 6,988	\$ 6,982	\$ 7,246	\$ -	\$ -	\$ -	\$ (264)
Interest-bearing deposits with banks	2	143,377	143,133	142,755	-	-	378	-
Trading loans, securities, and other	3	154,077	154,077	948	-	-	151,697	1,432
Non-trading financial assets at fair value through profit or loss	4	10,107	9,491	2,376	-	7,971	-	(856)
Derivatives	5	79,351	79,349	-	79,349	-	74,725	-
Financial assets designated at fair value through profit or loss	6	5,404	1,837	2,064	-	-	-	(227)
Financial assets at fair value through other comprehensive income	7	71,794	68,531	63,579	-	3,556	-	1,396
Debt securities at amortized cost, net of allowance for credit losses	8	339,706	339,674	275,318	-	64,688	-	(332)
Securities purchased under reverse repurchase agreements	9	170,365	170,365	-	170,365	-	7,996	-
Residential mortgages	10	294,637	294,637	295,214	-	-	-	(577)
Consumer instalment and other personal	11	204,508	204,508	204,839	-	-	-	(331)
Credit card	12	35,901	35,901	28,246	-	6,404	-	1,251
Business and government	13	308,127	308,127	287,749	-	21,953	-	(1,575)
Allowance for loan losses	14	(6,492)	(6,492)	(3)	-	-	-	(6,489)
Customers' liability under acceptances	15	19,992	19,992	19,992	-	-	-	-
Investment in Schwab	16	8,358	8,358	8,358	-	-	-	-
Goodwill	17	17,293	17,293	-	-	-	-	17,293
Other intangibles	18	2,333	2,333	-	-	-	-	2,333
Land, buildings, equipment, and other depreciable assets	19	9,202	9,090	9,090	-	-	-	-
Deferred tax assets	20	2,476	2,403	1,583	-	-	-	820
Amounts receivable from brokers, dealers and clients	21	25,723	25,724	1,092	-	-	-	24,632
Other assets	22	25,057	22,692	11,259	9,793	274	-	1,366
<b>Total assets</b>	<b>23</b>	<b>\$ 1,928,284</b>	<b>\$ 1,918,005</b>	<b>\$ 1,361,705</b>	<b>\$ 259,507</b>	<b>\$ 104,846</b>	<b>\$ 234,796</b>	<b>\$ 39,872</b>
<b>Liabilities</b>								
Trading deposits	24	\$ 24,969	\$ 24,969	\$ -	\$ -	\$ -	\$ 24,559	\$ 410
Derivatives	25	72,175	72,175	-	72,175	-	69,580	-
Securitization liabilities at fair value	26	11,940	11,940	-	-	-	11,940	-
Financial liabilities designated at fair value through profit or loss	27	186,038	186,038	-	-	-	3	186,035
Deposits	28	1,220,551	1,220,551	-	-	-	-	1,220,551
Acceptances	29	19,992	19,992	-	-	-	-	19,992
Obligations related to securities sold short	30	46,711	46,711	-	-	-	45,575	1,136
Obligations related to securities sold under repurchase agreements	31	140,533	140,533	-	140,533	-	5,255	-
Securitization liabilities at amortized cost	32	14,813	14,813	-	-	-	-	14,813
Amounts payable to brokers, dealers, and clients	33	22,238	22,238	-	-	-	-	22,238
Insurance-related liabilities	34	7,549	20	-	-	-	-	20
Other liabilities	35	37,593	34,843	-	-	-	-	34,843
Subordinated notes and debentures	36	11,338	11,338	-	-	-	-	11,338
<b>Total liabilities</b>	<b>37</b>	<b>\$ 1,816,440</b>	<b>\$ 1,806,161</b>	<b>\$ -</b>	<b>\$ 212,708</b>	<b>\$ -</b>	<b>\$ 156,912</b>	<b>\$ 1,511,376</b>

<sup>1</sup> Certain exposures may be included in more than one column if subject to both credit and market risk.

<sup>2</sup> Excludes assets and liabilities of insurance subsidiaries.

## Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (LI2)

(\$ millions) As at	LINE #	2023 Q1				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework <sup>1</sup>	Securitization framework	Market risk framework
<b>Asset carrying value amount under scope of regulatory consolidation</b>	1	\$ 1,960,854	\$ 1,361,705	\$ 259,507	\$ 104,846	\$ 234,796
Liabilities carrying value amount under regulatory scope of consolidation	2	369,620	-	212,708	-	156,912
Total net amount under regulatory scope of consolidation	3	1,591,234	1,361,705	46,799	104,846	77,884
Off-balance sheet amounts	4	405,680	380,941	-	24,739	-
Differences due to different netting rules, other than those already included in line 2	5	66,355	-	66,355	-	-
Adjustment for derivatives and PFE	6	77,746	-	77,746	-	-
Gross up for repo-style transactions	7	281,065	-	281,065	-	-
<b>Exposure amounts considered for regulatory purposes</b>	8	<b>\$ 2,422,080</b>	<b>\$ 1,742,646</b>	<b>\$ 471,965</b>	<b>\$ 129,585</b>	<b>\$ 77,884</b>

<sup>1</sup> Collateral for repo-style transactions is reflected in the loss given default (LGD) as opposed to exposure at default (EAD).

## Credit Quality of Assets (CR1)<sup>1</sup>

(\$ millions) As at		LINE #	2023 Q1					
Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values	
	Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>			
Loans	1	\$ 2,591	\$ 829,343	\$ (6,489)	\$ (3)	\$ (11)	\$ (6,475)	\$ 825,445
Debt securities	2	–	335,899	(1)	–	–	(1)	335,898
Off-balance sheet exposures	3	124	612,423	(985)	–	–	(985)	611,562
<b>Total</b>	4	<b>\$ 2,715</b>	<b>\$ 1,777,665</b>	<b>\$ (7,475)</b>	<b>\$ (3)</b>	<b>\$ (11)</b>	<b>\$ (7,461)</b>	<b>\$ 1,772,905</b>
			2022 Q4					
Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values	
	Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>			
Loans	5	\$ 2,503	\$ 832,001	\$ (6,427)	\$ (3)	\$ (11)	\$ (6,413)	\$ 828,077
Debt securities	6	–	334,568	(1)	–	–	(1)	334,567
Off-balance sheet exposures	7	116	603,014	(931)	–	–	(931)	602,199
<b>Total</b>	8	<b>\$ 2,619</b>	<b>\$ 1,769,583</b>	<b>\$ (7,359)</b>	<b>\$ (3)</b>	<b>\$ (11)</b>	<b>\$ (7,345)</b>	<b>\$ 1,764,843</b>
			2022 Q3					
Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values	
	Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>			
Loans	9	\$ 2,332	\$ 801,690	\$ (6,036)	\$ (3)	\$ (12)	\$ (6,021)	\$ 797,986
Debt securities	10	–	326,119	(2)	–	–	(2)	326,117
Off-balance sheet exposures	11	57	571,823	(875)	–	–	(875)	571,005
<b>Total</b>	12	<b>\$ 2,389</b>	<b>\$ 1,699,632</b>	<b>\$ (6,913)</b>	<b>\$ (3)</b>	<b>\$ (12)</b>	<b>\$ (6,898)</b>	<b>\$ 1,695,108</b>
			2022 Q2					
Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values	
	Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>			
Loans	13	\$ 2,397	\$ 777,967	\$ (6,073)	\$ (3)	\$ (10)	\$ (6,060)	\$ 774,291
Debt securities	14	–	314,108	(1)	–	–	(1)	314,107
Off-balance sheet exposures	15	55	561,836	(834)	–	–	(834)	561,057
<b>Total</b>	16	<b>\$ 2,452</b>	<b>\$ 1,653,911</b>	<b>\$ (6,908)</b>	<b>\$ (3)</b>	<b>\$ (10)</b>	<b>\$ (6,895)</b>	<b>\$ 1,649,455</b>

<sup>1</sup> Excludes insurance subsidiaries, securitization exposures, assets at fair value through profit or loss (FVTPL), and acquired credit-impaired (ACI) loans.

<sup>2</sup> Includes total impaired exposures, of which \$1,541 million (October 31, 2022 – \$1,470 million; July 31, 2022 – \$1,395 million; April 30, 2022 – \$1,471 million) is in the default category and \$1,050 million as at January 31, 2023 (October 31, 2022 – \$1,033 million; July 31, 2022 – \$937 million; April 30, 2022 – \$926 million) is in the high risk/watch and classified categories.

<sup>3</sup> Includes Stage 1, 2, and 3 allowances.

<sup>4</sup> Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

## Credit Quality of Assets (CR1) (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2022 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	1	\$ 2,560	\$ 754,298	\$ (6,235)	\$ –	\$ (9)	\$ (6,226)	750,623
Debt securities	2	–	304,522	(2)	–	–	(2)	304,520
Off-balance sheet exposures	3	59	548,573	(902)	–	–	(902)	547,730
<b>Total</b>	4	\$ 2,619	\$ 1,607,393	\$ (7,139)	\$ –	\$ (9)	\$ (7,130)	1,602,873

<sup>1</sup> Excludes insurance subsidiaries, securitization exposures, assets at FVTPL, and ACl loans.

<sup>2</sup> Includes total impaired exposures of which \$1,422 million is in the default category and \$1,138 million as at January 31, 2022 is in the high risk/watch and classified categories.

<sup>3</sup> Includes Stage 1, 2, and 3 allowances.

<sup>4</sup> Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

## Credit Risk Mitigation Techniques – Overview (CR3)<sup>1</sup>

(\$ millions) As at	LINE #	2023 Q1					2022 Q4				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans	1	\$ 296,396	\$ 535,538	\$ 443,349	\$ 92,183	\$ 6	\$ 293,540	\$ 540,964	\$ 444,970	\$ 95,987	\$ 7
Debt securities	2	334,956	943	–	–	943	333,276	1,292	–	1,292	
<b>Total</b>	3	<b>\$ 631,352</b>	<b>\$ 536,481</b>	<b>\$ 443,349</b>	<b>\$ 92,183</b>	<b>\$ 949</b>	<b>\$ 626,816</b>	<b>\$ 542,256</b>	<b>\$ 444,970</b>	<b>\$ 95,987</b>	<b>\$ 1,299</b>
<i>Of which: defaulted</i>	4	<i>1,347</i>	<i>1,244</i>	<i>1,090</i>	<i>154</i>	<i>–</i>	<i>1,248</i>	<i>1,255</i>	<i>1,105</i>	<i>150</i>	<i>–</i>
		2022 Q3					2022 Q2				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans	5	\$ 278,065	\$ 525,957	\$ 429,593	\$ 96,358	\$ 6	\$ 265,105	\$ 515,259	\$ 415,538	\$ 99,691	\$ 30
Debt securities	6	324,857	1,262	–	–	1,262	312,574	1,534	–	–	1,534
<b>Total</b>	7	<b>\$ 602,922</b>	<b>\$ 527,219</b>	<b>\$ 429,593</b>	<b>\$ 96,358</b>	<b>\$ 1,268</b>	<b>\$ 577,679</b>	<b>\$ 516,793</b>	<b>\$ 415,538</b>	<b>\$ 99,691</b>	<b>\$ 1,564</b>
<i>Of which: defaulted</i>	8	<i>1,176</i>	<i>1,156</i>	<i>1,008</i>	<i>148</i>	<i>–</i>	<i>1,205</i>	<i>1,192</i>	<i>1,022</i>	<i>170</i>	<i>–</i>
		2022 Q1									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>					
Loans	9	\$ 249,986	\$ 506,872	\$ 404,199	\$ 102,643	\$ 30					
Debt securities	10	303,013	1,509	–	–	1,509					
<b>Total</b>	11	<b>\$ 552,999</b>	<b>\$ 508,381</b>	<b>\$ 404,199</b>	<b>\$ 102,643</b>	<b>\$ 1,539</b>					
<i>Of which: defaulted</i>	12	<i>1,296</i>	<i>1,264</i>	<i>1,075</i>	<i>189</i>	<i>–</i>					

<sup>1</sup> Represent collateral, financial guarantees, and credit derivatives only when such result in reduced capital requirements.

<sup>2</sup> For retail exposures reflects collateral as at origination and for non-retail only reflects financial collateral.

<sup>3</sup> As at January 31, 2023, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.5 billion (October 31, 2022 – a decrease of \$0.8 billion; July 31, 2022 – a decrease of \$0.8 billion; April 30, 2022 – a decrease of \$0.9 billion; January 31, 2022 – a decrease of \$1.1 billion) (CR7).

## Gross Credit Risk Exposures<sup>1</sup>

(\$ millions) As at		LINE #	2023 Q1					2022 Q4						
By Counterparty Type			Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>Retail</b>														
Residential secured	1	\$	418,507	\$ 65,783	\$ -	\$ -	\$ -	484,290	\$ 418,204	\$ 64,683	\$ -	\$ -	\$ -	482,887
Qualifying revolving retail	2		37,333	127,577	-	-	-	164,910	40,687	126,035	-	-	-	166,722
Other retail	3		86,444	8,064	-	-	42	94,550	88,145	7,969	-	-	43	96,157
	4		542,284	201,424	-	-	42	743,750	547,036	198,687	-	-	43	745,766
<b>Non-retail</b>														
Corporate	5		291,504	135,793	248,823	22,784	22,850	721,754	280,448	124,549	244,164	27,319	21,471	697,951
Sovereign	6		451,169	1,799	41,085	28,119	1,766	523,938	444,791	1,323	32,429	27,269	1,722	507,534
Bank	7		32,345	7,870	79,020	15,928	7,490	142,653	35,495	7,561	84,245	16,132	7,546	150,979
	8		775,018	145,462	368,928	66,831	32,106	1,388,345	760,734	133,433	360,838	70,720	30,739	1,356,464
<b>Total</b>	9	\$	1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230
<b>By Country of Risk</b>														
Canada	10	\$	686,423	\$ 168,404	\$ 132,250	\$ 17,414	\$ 9,829	\$ 1,014,320	\$ 689,516	\$ 162,059	\$ 131,833	\$ 18,845	\$ 9,461	\$ 1,011,714
United States	11		559,587	170,688	125,931	21,610	21,005	898,821	539,447	164,139	121,344	21,751	19,790	866,471
Other International														
Europe	12		50,302	6,711	77,232	19,242	988	154,475	55,444	4,936	72,961	18,231	1,183	152,755
Other	13		20,990	1,083	33,515	8,565	326	64,479	23,363	986	34,700	11,893	348	71,290
	14		71,292	7,794	110,747	27,807	1,314	218,954	78,807	5,922	107,661	30,124	1,531	224,045
<b>Total</b>	15	\$	1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230
<b>By Residual Contractual Maturity</b>														
Within 1 year	16	\$	476,612	\$ 232,866	\$ 367,835	\$ 37,016	\$ 15,500	\$ 1,129,829	\$ 440,422	\$ 229,085	\$ 360,059	\$ 38,723	\$ 14,069	\$ 1,082,358
Over 1 year to 5 years	17		551,052	112,629	1,093	19,916	15,887	700,577	555,058	101,632	776	21,040	15,970	694,476
Over 5 years	18		289,638	1,391	-	9,899	761	301,689	312,290	1,403	3	10,957	743	325,396
<b>Total</b>	19	\$	1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230
<b>Non-Retail Exposures by Industry Sector</b>														
<b>Real estate</b>														
Residential	20	\$	36,592	\$ 5,678	\$ 3	\$ 80	\$ 2,147	\$ 44,500	\$ 36,172	\$ 4,830	\$ 4	\$ 44	\$ 2,119	\$ 43,169
Non-residential	21		53,328	11,142	16	304	689	65,479	50,699	10,888	13	184	655	62,439
Total real-estate	22		89,920	16,820	19	384	2,836	109,979	86,871	15,718	17	228	2,774	105,608
Agriculture	23		9,950	616	9	75	26	10,676	9,620	523	12	152	22	10,329
Automotive	24		13,868	8,725	4	751	315	23,663	12,119	8,152	13	1,003	326	21,613
Financial	25		57,743	20,639	322,768	26,312	3,665	431,127	64,413	18,991	326,199	30,205	3,482	443,290
Food, beverage, and tobacco	26		7,277	6,447	-	1,670	430	15,824	7,106	5,895	-	1,687	458	15,146
Forestry	27		1,477	1,154	-	34	83	2,748	1,131	1,147	-	27	94	2,399
Government, public sector entities, and education	28		471,681	7,478	41,177	28,510	6,362	555,208	465,491	6,930	32,541	27,551	6,454	538,967
Health and social services	29		24,228	4,643	173	110	3,045	32,199	23,599	4,320	202	62	2,894	31,077
Industrial construction and trade contractors	30		6,100	2,460	8	24	1,080	9,672	5,965	2,242	1	10	1,027	9,245
Metals and mining	31		4,680	4,935	218	545	978	11,356	4,221	4,583	126	608	905	10,443
Oil and gas	32		4,620	8,762	2,398	1,412	1,504	18,696	4,466	7,741	110	2,257	1,164	15,738
Power and utilities	33		14,990	18,024	11	2,337	5,121	40,483	13,296	16,554	12	2,036	5,090	36,988
Professional and other services	34		21,470	12,033	886	572	1,893	36,854	19,324	11,305	954	517	1,655	33,755
Retail sector	35		9,907	4,040	149	218	513	14,827	8,350	3,842	160	208	305	12,865
Sundry manufacturing and wholesale	36		14,020	12,381	114	905	909	28,329	13,225	11,284	174	773	1,006	26,462
Telecommunications, cable, and media	37		7,542	8,703	164	1,304	566	18,279	6,852	7,991	156	1,508	501	17,008
Transportation	38		8,099	3,660	1	775	1,797	14,332	8,405	3,146	1	1,127	1,884	14,563
Other	39		7,446	3,942	829	893	983	14,093	6,280	3,069	160	761	698	10,968
<b>Total</b>	40	\$	775,018	\$ 145,462	\$ 368,928	\$ 66,831	\$ 32,106	\$ 1,388,345	\$ 760,734	\$ 133,433	\$ 360,838	\$ 70,720	\$ 30,739	\$ 1,356,464

<sup>1</sup> Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

<sup>2</sup> Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.



## Gross Credit Risk Exposures (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2022 Q3						2022 Q2					
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>By Counterparty Type</b>													
<b>Retail</b>													
Residential secured	1	\$ 410,451	\$ 62,478	\$ –	\$ –	\$ –	\$ 472,929	\$ 398,356	\$ 60,907	\$ –	\$ –	\$ –	\$ 459,263
Qualifying revolving retail	2	40,828	122,657	–	–	–	163,485	39,001	119,957	–	–	–	158,958
Other retail	3	85,381	7,793	–	–	40	93,214	86,047	7,799	–	–	37	93,883
	4	536,660	192,928	–	–	40	729,628	523,404	188,663	–	–	37	712,104
<b>Non-retail</b>													
Corporate	5	262,748	115,037	229,285	25,419	20,827	653,316	249,464	114,076	240,550	29,279	20,648	654,017
Sovereign	6	429,296	1,633	34,542	20,193	1,619	487,283	418,254	1,553	42,775	19,655	1,730	483,967
Bank	7	33,969	7,012	88,074	16,453	6,774	152,282	29,531	6,343	87,797	16,868	6,184	146,723
	8	726,013	123,682	351,901	62,065	29,220	1,292,881	697,249	121,972	371,122	65,802	28,562	1,284,707
<b>Total</b>	9	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
<b>By Country of Risk</b>													
Canada	10	\$ 680,863	\$ 159,857	\$ 120,759	\$ 17,088	\$ 9,712	\$ 988,279	\$ 670,255	\$ 161,327	\$ 141,102	\$ 19,397	\$ 9,728	\$ 1,001,809
United States	11	514,876	150,810	115,931	17,332	17,628	816,577	478,058	142,984	110,105	16,939	17,023	765,109
Other International													
Europe	12	46,540	4,901	84,944	18,246	1,281	155,912	51,687	5,261	90,405	18,327	1,194	166,874
Other	13	20,394	1,042	30,267	9,399	639	61,741	20,653	1,063	29,510	11,139	654	63,019
	14	66,934	5,943	115,211	27,645	1,920	217,653	72,340	6,324	119,915	29,466	1,848	229,893
<b>Total</b>	15	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 412,274	\$ 221,442	\$ 351,156	\$ 38,957	\$ 14,795	\$ 1,038,624	\$ 377,797	\$ 219,181	\$ 370,834	\$ 43,435	\$ 15,274	\$ 1,026,521
Over 1 year to 5 years	17	542,618	94,131	745	15,199	13,715	666,408	540,028	90,488	288	14,632	12,944	658,380
Over 5 years	18	307,781	1,037	–	7,909	750	317,477	302,828	966	–	7,735	381	311,910
<b>Total</b>	19	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
<b>Non-Retail Exposures by Industry Sector</b>													
<b>Real estate</b>													
Residential	20	\$ 35,543	\$ 3,949	\$ 3	\$ 97	\$ 2,013	\$ 41,605	\$ 34,807	\$ 3,498	\$ 2	\$ 76	\$ 1,846	\$ 40,229
Non-residential	21	45,125	8,548	9	367	568	54,617	43,911	7,441	10	316	617	52,295
Total real-estate	22	80,668	12,497	12	464	2,581	96,222	78,718	10,939	12	392	2,463	92,524
Agriculture	23	9,457	431	12	67	23	9,990	9,528	295	5	86	32	9,946
Automotive	24	11,391	7,606	11	692	275	19,975	10,726	8,093	4	522	266	19,611
Financial	25	60,214	17,479	313,910	29,191	3,363	424,157	51,275	17,490	325,887	34,527	3,382	432,561
Food, beverage, and tobacco	26	7,030	5,513	6	1,573	398	14,520	6,433	5,052	6	1,068	482	13,041
Forestry	27	1,219	995	–	19	91	2,324	1,262	992	–	67	89	2,410
Government, public sector entities, and education	28	447,961	6,433	34,778	20,485	5,845	515,502	436,860	6,431	42,996	20,253	5,621	512,161
Health and social services	29	22,415	3,827	257	80	2,626	29,205	22,328	3,900	231	82	2,755	29,296
Industrial construction and trade contractors	30	5,871	2,054	40	17	976	8,958	6,162	1,983	1	15	992	9,153
Metals and mining	31	4,216	4,187	226	480	856	9,965	3,948	4,189	208	531	1,008	9,884
Oil and gas	32	3,869	7,757	1,336	3,253	1,296	17,511	3,861	7,702	975	2,138	1,125	15,801
Power and utilities	33	11,772	16,179	11	1,354	5,936	35,252	9,180	15,938	14	1,928	5,635	32,695
Professional and other services	34	18,634	10,386	859	346	1,244	31,469	17,139	10,850	131	348	1,152	29,620
Retail sector	35	8,072	3,921	141	226	304	12,664	7,505	4,146	138	186	313	12,288
Sundry manufacturing and wholesale	36	12,803	10,819	93	761	879	25,355	10,935	10,548	201	757	711	23,152
Telecommunications, cable, and media	37	6,046	7,949	–	1,220	461	15,676	5,964	7,688	162	1,025	448	15,287
Transportation	38	7,940	2,921	1	952	1,560	13,374	9,252	3,022	52	943	1,589	14,858
Other	39	6,435	2,728	208	885	506	10,762	6,173	2,714	99	934	499	10,419
<b>Total</b>	40	\$ 726,013	\$ 123,682	\$ 351,901	\$ 62,065	\$ 29,220	\$ 1,292,881	\$ 697,249	\$ 121,972	\$ 371,122	\$ 65,802	\$ 28,562	\$ 1,284,707

<sup>1</sup> Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

<sup>2</sup> Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

## Gross Credit Risk Exposures (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2022					
		Q1					
By Counterparty Type		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>Retail</b>							
Residential secured	1	\$ 388,250	\$ 59,082	\$ –	\$ –	\$ –	447,332
Qualifying revolving retail	2	38,399	117,437	–	–	–	155,836
Other retail	3	85,106	7,786	–	–	31	92,923
	4	511,755	184,305	–	–	31	696,091
<b>Non-retail</b>							
Corporate	5	239,505	110,497	251,453	23,486	20,014	644,955
Sovereign	6	446,898	1,560	49,076	15,476	1,742	514,752
Bank	7	27,546	6,120	75,815	16,924	6,449	132,854
	8	713,949	118,177	376,344	55,886	28,205	1,292,561
<b>Total</b>	9	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
<b>By Country of Risk</b>							
Canada	10	\$ 672,318	\$ 158,260	\$ 148,724	\$ 16,686	\$ 9,612	\$ 1,005,600
United States	11	480,034	138,056	112,085	15,426	16,680	762,281
Other International							
Europe	12	54,222	5,187	85,597	16,212	1,284	162,502
Other	13	19,130	979	29,938	7,562	660	58,269
	14	73,352	6,166	115,535	23,774	1,944	220,771
<b>Total</b>	15	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
<b>By Residual Contractual Maturity</b>							
Within 1 year	16	\$ 404,607	\$ 212,540	\$ 375,753	\$ 37,019	\$ 13,324	\$ 1,043,243
Over 1 year to 5 years	17	537,408	88,962	441	12,199	14,475	653,485
Over 5 years	18	283,689	980	150	6,668	437	291,924
<b>Total</b>	19	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
<b>Non-Retail Exposures by Industry Sector</b>							
Real estate							
Residential	20	\$ 34,107	\$ 3,267	\$ 4	\$ 227	\$ 1,860	\$ 39,465
Non-residential	21	42,664	7,096	16	846	598	51,220
Total real-estate	22	76,771	10,363	20	1,073	2,458	90,685
Agriculture	23	9,250	431	6	66	26	9,779
Automotive	24	9,936	8,156	10	471	171	18,744
Financial	25	48,810	17,057	324,082	29,210	3,256	422,415
Food, beverage, and tobacco	26	5,735	4,826	6	1,024	524	12,115
Forestry	27	1,142	1,092	–	8	96	2,338
Government, public sector entities, and education	28	464,270	6,459	49,359	16,010	5,964	542,062
Health and social services	29	21,276	4,189	317	168	2,733	28,683
Industrial construction and trade contractors	30	5,552	1,930	10	29	982	8,503
Metals and mining	31	3,645	3,974	246	430	932	9,227
Oil and gas	32	4,326	6,987	880	2,516	1,173	15,882
Power and utilities	33	8,398	15,130	12	1,192	5,217	29,949
Professional and other services	34	16,026	9,228	410	394	957	27,015
Retail sector	35	7,246	4,252	128	238	295	12,159
Sundry manufacturing and wholesale	36	9,829	10,062	518	519	950	21,878
Telecommunications, cable, and media	37	5,822	8,121	171	890	445	15,449
Transportation	38	9,051	3,130	66	835	1,487	14,569
Other	39	6,864	2,790	103	813	539	11,109
<b>Total</b>	40	\$ 713,949	\$ 118,177	\$ 376,344	\$ 55,886	\$ 28,205	\$ 1,292,561

<sup>1</sup> Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

<sup>2</sup> Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

## Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)<sup>1</sup>

(\$ millions) As at	LINE #	2023 Q1						2022 Q4					
		<u>Exposures before CCF<sup>2</sup> and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>3</sup>	RWA density <sup>4</sup>	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>3</sup>	RWA density <sup>4</sup>
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
<b>Asset classes</b>													
Corporate	1	\$ 1,763	\$ 473	\$ 1,763	\$ 10	\$ 1,355	76.42 %	\$ 2,191	\$ 426	\$ 2,191	\$ 14	\$ 1,698	77.01 %
Sovereign	2	1	–	1	–	–	–	1	–	1	–	–	–
Bank	3	674	–	674	–	135	20.03	646	–	646	–	129	19.97
Retail residential mortgages	4	3,999	1,833	3,999	884	2,792	57.18	3,951	2,201	3,951	1,038	2,968	59.49
Other retail	5	3,007	5,194	3,007	223	1,836	56.84	2,997	5,609	2,997	235	1,943	60.12
Equity	6	5,824	3,387	5,824	1,693	4,822	64.15	5,000	3,433	5,000	1,716	4,611	68.66
Other assets <sup>5</sup>	7	28,448	–	28,448	–	22,608	79.47	27,631	–	27,631	–	21,808	78.93
<b>Total</b>	8	<b>\$ 43,716</b>	<b>\$ 10,887</b>	<b>\$ 43,716</b>	<b>\$ 2,810</b>	<b>\$ 33,548</b>	<b>72.11 %</b>	<b>\$ 42,417</b>	<b>\$ 11,669</b>	<b>\$ 42,417</b>	<b>\$ 3,003</b>	<b>\$ 33,157</b>	<b>73.00 %</b>
		<b>2022 Q3</b>						<b>2022 Q2</b>					
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>3</sup>	RWA density <sup>4</sup>	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>3</sup>	RWA density <sup>4</sup>
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
<b>Asset classes</b>													
Corporate	9	\$ 2,539	\$ 456	\$ 2,539	\$ 15	\$ 1,690	66.17 %	\$ 3,194	\$ 414	\$ 3,194	\$ 16	\$ 1,715	53.43 %
Sovereign	10	1	–	1	–	–	–	1	–	1	–	–	–
Bank	11	599	–	599	–	120	20.03	814	–	814	–	163	20.02
Retail residential mortgages	12	3,726	2,195	3,726	1,025	2,886	60.75	3,508	1,962	3,508	913	2,717	61.46
Other retail	13	2,976	5,456	2,976	208	1,888	59.30	3,194	5,409	3,194	191	1,951	57.64
Equity	14	4,681	3,128	4,681	1,564	4,270	68.37	4,670	2,944	4,670	1,472	4,173	67.94
Other assets <sup>5</sup>	15	24,768	–	24,768	–	20,532	82.90	24,241	–	24,241	–	19,602	80.86
<b>Total</b>	16	<b>\$ 39,290</b>	<b>\$ 11,235</b>	<b>\$ 39,290</b>	<b>\$ 2,812</b>	<b>\$ 31,386</b>	<b>74.55 %</b>	<b>\$ 39,622</b>	<b>\$ 10,729</b>	<b>\$ 39,622</b>	<b>\$ 2,592</b>	<b>\$ 30,321</b>	<b>71.83 %</b>
		<b>2022 Q1</b>											
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>3</sup>	RWA density <sup>4</sup>						
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount								
<b>Asset classes</b>													
Corporate	17	\$ 3,674	\$ 352	\$ 3,674	\$ –	\$ 1,242	33.81 %						
Sovereign	18	1	–	1	–	–	–						
Bank	19	489	–	489	–	98	20.04						
Retail residential mortgages	20	3,597	1,782	3,597	840	2,755	62.09						
Other retail	21	3,315	4,882	3,315	147	1,946	56.21						
Equity	22	4,681	2,828	4,681	1,414	4,120	67.60						
Other assets <sup>5</sup>	23	25,225	–	25,225	–	19,106	75.74						
<b>Total</b>	24	<b>\$ 40,982</b>	<b>\$ 9,844</b>	<b>\$ 40,982</b>	<b>\$ 2,401</b>	<b>\$ 29,267</b>	<b>67.46 %</b>						

<sup>1</sup> Excludes securitization and CCR.

<sup>2</sup> Credit conversion factor.

<sup>3</sup> RWA calculated on post-CCF and post-CRM exposures.

<sup>4</sup> Total RWA as a percentage of post-CCF and post-CRM exposures.

<sup>5</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

## Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)<sup>1</sup>

(\$ millions) As at	LINE #	2023 Q1							2022 Q4								
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
<b>Asset classes</b>																	
Corporate	1	\$ 419	\$ –	\$ –	\$ –	\$ 1,354	\$ –	\$ –	1,773	\$ 506	\$ –	\$ –	\$ –	\$ 1,699	\$ –	\$ –	2,205
Sovereign	2	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3	–	674	–	–	–	–	–	674	–	646	–	–	–	–	–	646
Retail residential mortgages	4	–	–	2,184	2,686	13	–	–	4,883	–	–	1,944	3,031	14	–	–	4,989
Other retail	5	557	386	–	2,230	–	57	–	3,230	422	376	–	2,377	–	57	–	3,232
Equity	6	2,140	1,035	–	–	4,342	–	–	7,517	2,190	219	–	–	4,307	–	–	6,716
Other assets <sup>2</sup>	7	7,540	–	–	–	20,760	–	148	28,448	7,485	–	–	–	20,001	–	145	27,631
<b>Total</b>	8	<b>\$ 10,656</b>	<b>\$ 2,096</b>	<b>\$ 2,184</b>	<b>\$ 4,916</b>	<b>\$ 26,469</b>	<b>\$ 57</b>	<b>\$ 148</b>	<b>\$ 46,526</b>	<b>\$ 10,603</b>	<b>\$ 1,242</b>	<b>\$ 1,944</b>	<b>\$ 5,408</b>	<b>\$ 26,021</b>	<b>\$ 57</b>	<b>\$ 145</b>	<b>\$ 45,420</b>
		2022 Q3							2022 Q2								
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
<b>Asset classes</b>																	
Corporate	9	\$ 863	\$ –	\$ –	\$ –	\$ 1,690	\$ 1	\$ –	2,554	\$ 1,494	\$ –	\$ –	\$ –	\$ 1,714	\$ 2	\$ –	3,210
Sovereign	10	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	11	–	599	–	–	–	–	–	599	–	814	–	–	–	–	–	814
Retail residential mortgages	12	–	–	1,701	3,037	13	–	–	4,751	–	–	1,505	2,903	13	–	–	4,421
Other retail	13	477	342	–	2,305	–	60	–	3,184	610	339	–	2,361	–	75	–	3,385
Equity	14	2,061	195	–	–	3,989	–	–	6,245	2,064	177	–	–	3,901	–	–	6,142
Other assets <sup>2</sup>	15	5,830	–	–	–	18,799	–	139	24,768	6,152	–	–	–	17,957	–	132	24,241
<b>Total</b>	16	<b>\$ 9,231</b>	<b>\$ 1,137</b>	<b>\$ 1,701</b>	<b>\$ 5,342</b>	<b>\$ 24,491</b>	<b>\$ 61</b>	<b>\$ 139</b>	<b>\$ 42,102</b>	<b>\$ 10,320</b>	<b>\$ 1,331</b>	<b>\$ 1,505</b>	<b>\$ 5,264</b>	<b>\$ 23,585</b>	<b>\$ 77</b>	<b>\$ 132</b>	<b>\$ 42,214</b>
		2022 Q1															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)								
		0%	20%	35%	75%	100%	150%	Other									
<b>Asset classes</b>																	
Corporate	17	\$ 2,432	\$ –	\$ –	\$ –	\$ 1,242	\$ –	\$ –	3,674								
Sovereign	18	–	1	–	–	–	–	–	1								
Bank	19	–	489	–	–	–	–	–	489								
Retail residential mortgages	20	–	–	1,442	2,980	15	–	–	4,437								
Other retail	21	751	273	–	2,352	–	86	–	3,462								
Equity	22	2,045	205	–	–	3,845	–	–	6,095								
Other assets <sup>2</sup>	23	7,627	–	–	–	17,467	–	131	25,225								
<b>Total</b>	24	<b>\$ 12,855</b>	<b>\$ 968</b>	<b>\$ 1,442</b>	<b>\$ 5,332</b>	<b>\$ 22,569</b>	<b>\$ 86</b>	<b>\$ 131</b>	<b>\$ 43,383</b>								

<sup>1</sup> Excludes securitization and CCR.

<sup>2</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate<sup>1</sup>

(\$ millions, except as noted) LINE #		2023													
As at		Q1													
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
Canada <sup>7</sup>	1	0.00 to <0.15	% AAA to BBB-	\$ 63,689	\$ 109,388	75.55	% \$ 160,547	0.08	6,825	34.93	2.7	\$ 32,437	20.20	\$ 42	
	2	0.15 to <0.25	BB+	25,225	9,886	75.43	27,346	0.20	2,318	26.51	2.4	8,473	30.98	15	
	3	0.25 to <0.50	BB to BB-	43,573	16,239	73.46	48,954	0.36	7,478	27.30	2.3	18,743	38.29	47	
	4	0.50 to <0.75	B+	14,122	3,645	74.36	16,183	0.69	2,225	26.77	2.0	7,983	49.33	30	
	5	0.75 to <2.50	B To B-	27,467	7,028	75.35	31,418	1.67	11,707	38.47	2.3	31,009	98.70	201	
	6	2.50 to <10.00	CCC+	2,066	1,105	69.93	2,599	9.82	313	44.96	2.3	5,221	200.88	115	
	7	10.00 to <100.00	CCC to CC and below	2,633	1,511	75.32	3,676	21.20	677	41.03	1.8	8,222	223.67	320	
	8	100.00 (Default)	Default	523	84	49.68	561	100.00	231	54.48	2.3	1,752	312.30	276	
	9	<b>Total</b>			<b>\$ 179,298</b>	<b>\$ 148,886</b>	<b>75.22</b>	<b>% \$ 291,284</b>	<b>0.89</b>	<b>31,013</b>	<b>32.99</b>	<b>2.5</b>	<b>\$ 113,840</b>	<b>39.08</b>	<b>% \$ 1,046</b>
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 22,550	\$ 19,038	65.69	% \$ 39,750	0.05	480	30.40	3.4	\$ 5,889	14.82	\$ 5	
	11	0.15 to <0.25	BBB+	7,226	6,627	61.96	11,337	0.23	175	28.30	2.8	3,906	34.45	7	
	12	0.25 to <0.50 <sup>8</sup>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	13	0.50 to <0.75	BBB to BB	45,383	34,039	60.26	65,711	0.61	4,922	32.95	3.3	43,825	66.69	133	
	14	0.75 to <2.50	BB- To B	22,436	12,590	61.03	30,076	1.50	6,561	35.57	3.3	28,919	96.15	163	
	15	2.50 to <10.00	B-	9,148	2,174	59.10	5,962	4.71	1,352	33.27	3.1	7,195	120.68	93	
	16	10.00 to <100.00	CCC+ to CC and below	3,497	1,063	48.32	4,010	29.17	559	39.78	2.8	9,062	225.99	454	
	17	100.00 (Default)	Default	202	90	45.61	243	100.00	136	48.02	3.1	1,308	538.27	19	
	18	<b>Total</b>			<b>\$ 110,442</b>	<b>\$ 75,621</b>	<b>61.69</b>	<b>% \$ 157,089</b>	<b>1.65</b>	<b>14,181</b>	<b>32.68</b>	<b>3.2</b>	<b>\$ 100,104</b>	<b>63.72</b>	<b>% \$ 874</b>
2022															
Q4															
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
Canada <sup>7</sup>	19	0.00 to <0.15	% AAA to BBB-	\$ 55,751	\$ 107,226	69.52	% \$ 144,141	0.08	6,780	34.72	2.7	\$ 28,293	19.63	\$ 37	
	20	0.15 to <0.25	BB+	27,515	10,160	69.99	29,020	0.20	2,419	24.19	2.3	8,125	28.00	14	
	21	0.25 to <0.50	BB to BB-	43,285	15,486	67.37	47,480	0.36	7,517	26.35	2.2	17,593	37.05	44	
	22	0.50 to <0.75	B+	13,282	3,289	69.23	14,823	0.68	2,214	27.39	1.9	7,444	50.22	28	
	23	0.75 to <2.50	B To B-	25,321	6,372	69.14	28,622	1.63	11,126	37.15	2.1	26,736	93.41	171	
	24	2.50 to <10.00	CCC+	2,240	1,122	50.55	2,732	9.01	307	44.72	2.2	5,246	192.02	110	
	25	10.00 to <100.00	CCC to CC and below	2,244	1,317	56.82	2,908	20.78	672	40.71	1.8	6,390	219.74	246	
	26	100.00 (Default)	Default	418	14	67.38	423	100.00	213	56.78	1.8	1,170	276.60	246	
	27	<b>Total</b>			<b>\$ 170,056</b>	<b>\$ 144,986</b>	<b>69.04</b>	<b>% \$ 270,149</b>	<b>0.81</b>	<b>30,452</b>	<b>32.17</b>	<b>2.4</b>	<b>\$ 100,997</b>	<b>37.39</b>	<b>% \$ 896</b>
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 22,918	\$ 17,836	66.09	% \$ 39,908	0.05	486	30.86	3.5	\$ 5,873	14.72	\$ 5	
	29	0.15 to <0.25	BBB+	6,296	6,970	61.27	10,572	0.23	166	27.31	2.8	3,458	32.71	7	
	30	0.25 to <0.50	BBB	6,538	10,205	61.49	12,815	0.48	222	34.28	2.8	7,676	59.90	21	
	31	0.50 to <0.75	BBB- to BB	36,980	23,801	59.90	51,036	0.64	4,572	32.75	3.4	35,000	68.58	107	
	32	0.75 to <2.50	BB- To B	21,922	12,245	61.08	29,357	1.49	6,841	35.64	3.2	28,159	95.92	159	
	33	2.50 to <10.00	B-	9,796	2,370	58.86	6,225	4.69	1,483	32.32	3.1	7,273	116.84	94	
	34	10.00 to <100.00	CCC+ to CC and below	3,594	894	47.20	4,016	30.52	590	37.37	3.0	8,638	215.09	450	
	35	100.00 (Default)	Default	155	71	41.42	185	100.00	141	72.00	3.0	1,376	743.78	36	
	36	<b>Total</b>			<b>\$ 108,199</b>	<b>\$ 74,392</b>	<b>61.72</b>	<b>% \$ 154,114</b>	<b>1.67</b>	<b>14,496</b>	<b>32.71</b>	<b>3.3</b>	<b>\$ 97,453</b>	<b>63.23</b>	<b>% \$ 879</b>

<sup>1</sup> Excludes counterparty exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA to post-CRM EAD.

<sup>7</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

<sup>8</sup> No Borrower Risk Rating mapped to the prescribed PD range.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)<sup>1</sup>

(\$ millions, except as noted)		2022														
As at	LINE #	Q3														
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions	
Canada <sup>7</sup>	1	0.00 to <0.15	% AAA to BBB-	\$ 51,043	\$ 103,396	69.88	\$ 136,825	0.08	6,499	34.81	2.7	\$ 26,374	19.28	\$ 35		
	2	0.15 to <0.25	BB+	23,635	9,654	69.67	25,095	0.20	2,324	25.68	2.4	7,378	29.40	13		
	3	0.25 to <0.50	BB to BB-	43,075	15,461	67.67	47,093	0.36	7,520	27.04	2.3	18,225	38.70	45		
	4	0.50 to <0.75	B+	13,418	3,309	69.26	14,887	0.68	2,348	26.74	1.9	7,251	48.71	27		
	5	0.75 to <2.50	B To B-	25,264	5,631	69.05	28,265	1.62	11,593	34.66	2.2	24,579	86.96	156		
	6	2.50 to <10.00	CCC+	1,669	1,388	49.48	2,324	9.01	250	44.35	2.2	4,438	190.96	93		
			10.00 to <100.00	CCC to CC and below	2,095	1,253	55.61	2,718	20.34	695	38.66	1.9	5,673	208.72	215	
	8	100.00 (Default)	Default	362	33	47.91	376	100.00	202	56.71	1.7	873	232.18	242		
	9	Total			\$ 160,561	\$ 140,125	69.24	\$ 257,583	0.79	30,672	32.18	2.5	\$ 94,791	36.80	\$ 826	\$ 257
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 21,759	\$ 14,064	67.43	\$ 36,358	0.05	471	32.02	3.5	\$ 5,462	15.02	\$ 5		
	11	0.15 to <0.25	BBB+	5,523	6,100	60.27	9,200	0.23	164	27.20	3.0	3,110	33.80	6		
	12	0.25 to <0.50	BBB	5,623	8,630	61.31	10,916	0.48	218	34.87	2.9	6,676	61.16	18		
	13	0.50 to <0.75	BBB- to BB	32,602	20,357	59.53	44,544	0.64	4,448	32.55	3.4	30,530	68.54	93		
	14	0.75 to <2.50	BB- To B	20,889	10,742	60.99	27,415	1.50	7,040	36.36	3.2	26,811	97.80	153		
	15	2.50 to <10.00	B-	9,551	1,987	59.38	5,817	4.69	1,590	33.44	3.2	7,141	122.76	91		
			10.00 to <100.00	CCC+ to CC and below	3,500	1,011	49.45	3,998	30.25	615	40.75	2.8	9,262	231.67	486	
	17	100.00 (Default)	Default	200	65	41.44	227	100.00	161	73.18	3.2	1,639	722.03	43		
	18	Total			\$ 99,647	\$ 62,956	61.68	\$ 138,475	1.80	14,703	33.33	3.3	\$ 90,631	65.45	\$ 895	\$ 50
2022																
Q2																
Canada <sup>7</sup>	19	0.00 to <0.15	% AAA to BBB-	\$ 44,026	\$ 103,083	69.86	\$ 129,475	0.08	6,031	35.05	2.7	\$ 24,391	18.84	\$ 33		
	20	0.15 to <0.25	BB+	21,457	9,087	69.40	22,635	0.20	2,171	25.42	2.1	6,222	27.49	12		
	21	0.25 to <0.50	BB to BB-	40,926	15,995	67.55	45,267	0.36	7,345	27.33	2.2	17,557	38.79	44		
	22	0.50 to <0.75	B+	13,067	3,090	68.66	14,397	0.68	2,378	24.50	2.0	6,622	46.00	24		
	23	0.75 to <2.50	B To B-	25,191	5,573	68.86	28,088	1.62	11,969	35.24	2.2	24,794	88.27	159		
	24	2.50 to <10.00	CCC+	1,825	1,831	53.93	2,781	9.01	317	40.69	2.3	4,936	177.49	102		
			10.00 to <100.00	CCC to CC and below	1,933	594	50.26	2,158	20.43	643	39.92	1.7	4,577	212.09	174	
	26	100.00 (Default)	Default	376	21	53.85	385	100.00	198	57.33	1.7	935	242.86	245		
	27	Total			\$ 148,801	\$ 139,274	69.20	\$ 245,186	0.79	30,337	32.28	2.4	\$ 90,034	36.72	\$ 793	\$ 265
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 21,213	\$ 15,683	67.23	\$ 38,025	0.05	486	35.24	3.4	\$ 5,858	15.41	\$ 5		
	29	0.15 to <0.25	BBB+	5,101	5,889	60.00	8,635	0.23	159	27.37	2.8	2,898	33.56	5		
	30	0.25 to <0.50	BBB	5,289	8,467	61.39	10,488	0.48	215	33.11	2.8	5,862	55.89	17		
	31	0.50 to <0.75	BBB- to BB	31,224	18,864	59.73	42,050	0.64	4,320	33.66	3.4	29,422	69.97	91		
	32	0.75 to <2.50	BB- To B	20,421	10,026	60.75	26,159	1.51	7,077	35.99	3.2	25,453	97.30	145		
	33	2.50 to <10.00	B-	9,926	1,981	58.28	5,606	4.69	1,667	35.91	3.1	7,350	131.11	94		
			10.00 to <100.00	CCC+ to CC and below	4,084	1,007	50.74	4,593	29.68	677	44.78	2.7	11,619	252.97	596	
	35	100.00 (Default)	Default	210	65	41.52	237	100.00	177	76.18	3.1	2,038	859.92	27		
	36	Total			\$ 97,468	\$ 61,982	61.83	\$ 135,793	1.93	14,773	34.65	3.3	\$ 90,500	66.65	\$ 980	\$ 35

<sup>1</sup> Excludes counterparty exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA to post-CRM EAD.

<sup>7</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)<sup>1</sup>

(\$ millions, except as noted)		2022													
As at	LINE #	Q1													
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
<b>Canada<sup>7</sup></b>	1	0.00 to <0.15	% AAA to BBB-	\$ 42,267	\$ 96,601	69.86 %	\$ 123,445	0.08 %	5,761	35.33 %	2.7	\$ 22,753	18.43 %	\$ 30	
	2	0.15 to <0.25	BB+	20,728	9,396	68.94	22,119	0.20	2,039	23.28	2.1	5,779	26.13	11	
	3	0.25 to <0.50	BB to BB-	37,845	14,554	67.51	41,318	0.36	7,194	26.45	2.3	15,647	37.87	39	
	4	0.50 to <0.75	B+	11,356	2,749	69.32	12,435	0.68	2,447	26.22	2.1	6,011	48.34	22	
	5	0.75 to <2.50	B To B-	26,755	6,484	71.13	30,082	1.61	12,187	33.18	2.1	24,920	82.84	160	
	6	2.50 to <10.00	CCC+	1,615	2,091	48.02	2,558	9.01	329	37.35	2.5	4,180	163.41	86	
	7	10.00 to <100.00	CCC to CC and below	1,831	474	45.41	1,970	21.05	690	40.41	1.6	4,236	215.03	169	
	8	100.00 (Default)	Default	363	20	54.80	370	100.00	202	55.10	1.8	753	203.51	243	
	9	Total		\$ 142,760	\$ 132,369	69.15 %	\$ 234,297	0.80 %	30,119	31.96 %	2.4	\$ 84,279	35.97 %	\$ 760	\$ 254
<b>U.S.</b>	10	0.00 to <0.15	% AAA to A-	\$ 18,598	\$ 16,344	66.86 %	\$ 36,102	0.05 %	485	35.90 %	3.4	\$ 5,354	14.83 %	\$ 5	
	11	0.15 to <0.25	BBB+	5,150	6,306	59.85	8,925	0.23	159	27.98	3.0	3,155	35.35	6	
	12	0.25 to <0.50	BBB	5,259	8,252	61.22	10,314	0.48	221	34.31	2.8	6,071	58.86	17	
	13	0.50 to <0.75	BBB- to BB	28,578	18,098	59.83	39,018	0.64	4,427	34.05	3.3	27,464	70.39	86	
	14	0.75 to <2.50	BB- To B	20,335	10,353	60.97	26,303	1.52	7,527	36.31	3.2	25,866	98.34	148	
	15	2.50 to <10.00	B-	10,402	2,541	58.85	6,056	4.69	1,964	36.82	3.1	8,158	134.71	105	
	16	10.00 to <100.00	CCC+ to CC and below	4,515	1,115	49.31	5,059	30.14	742	45.01	2.9	12,965	256.28	671	
	17	100.00 (Default)	Default	233	85	41.06	268	100.00	182	75.05	2.9	2,374	885.82	22	
	18	Total		\$ 93,070	\$ 63,094	61.77 %	\$ 132,045	2.13 %	15,702	35.25 %	3.2	\$ 91,407	69.22 %	\$ 1,060	\$ 40

<sup>1</sup> Excludes counterparty exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA to post-CRM EAD.

<sup>7</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

# IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2023 Q1													
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 449,761	\$ 4,390	79.18 %	\$ 511,561 <sup>7</sup>	0.01 %	1,056	7.67 %	2.7	\$ 4,067	0.80 %	\$ 2	
2	0.15 to <0.25	BB+	37	-	-	34	0.20	1	13.70	1.0	3	8.82	-	
3	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
4	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
5	0.75 to <2.50	B To B-	170	143	59.00	-	2.23	2	33.90	2.5	-	-	-	
6	2.50 to <10.00	CCC+	1,200	10	47.18	2	4.71	2	5.26	5.0	1	50.00	-	
7	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
9	<b>Total</b>		<b>\$ 451,168</b>	<b>\$ 4,543</b>	<b>78.47 %</b>	<b>\$ 511,597</b>	<b>0.01 %</b>	<b>1,059</b>	<b>7.67 %</b>	<b>2.7</b>	<b>\$ 4,071</b>	<b>0.80 %</b>	<b>\$ 2</b>	<b>\$ -</b>
<b>2022 Q4</b>														
10	0.00 to <0.15	% AAA to BBB-	\$ 443,386	\$ 3,857	76.54 %	\$ 508,124 <sup>7</sup>	0.01 %	1,052	8.06 %	2.7	\$ 4,287	0.84 %	\$ 2	
11	0.15 to <0.25	BB+	41	-	-	41	0.20	1	13.60	1.0	4	9.76	-	
12	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
13	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
14	0.75 to <2.50	B To B-	187	147	59.00	-	2.14	1	33.75	2.5	-	-	-	
15	2.50 to <10.00	CCC+	1,177	16	40.28	1	4.69	1	-	5.0	-	-	-	
16	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
18	<b>Total</b>		<b>\$ 444,791</b>	<b>\$ 4,020</b>	<b>75.75 %</b>	<b>\$ 508,166</b>	<b>0.01 %</b>	<b>1,055</b>	<b>8.06 %</b>	<b>2.7</b>	<b>\$ 4,291</b>	<b>0.84 %</b>	<b>\$ 2</b>	<b>\$ -</b>
<b>2022 Q3</b>														
19	0.00 to <0.15	% AAA to BBB-	\$ 427,972	\$ 4,200	75.30 %	\$ 494,612 <sup>7</sup>	0.01 %	1,079	8.30 %	2.7	\$ 3,951	0.80 %	\$ 2	
20	0.15 to <0.25	BB+	21	-	-	21	0.20	1	13.60	1.0	2	9.52	-	
21	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
22	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
23	0.75 to <2.50	B To B-	177	139	59.00	-	2.14	1	33.75	2.5	-	-	-	
24	2.50 to <10.00	CCC+	1,125	17	39.96	1	4.69	1	-	5.0	-	-	-	
25	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
27	<b>Total</b>		<b>\$ 429,295</b>	<b>\$ 4,356</b>	<b>74.64 %</b>	<b>\$ 494,634</b>	<b>0.01 %</b>	<b>1,082</b>	<b>8.30 %</b>	<b>2.7</b>	<b>\$ 3,953</b>	<b>0.80 %</b>	<b>\$ 2</b>	<b>\$ -</b>

<sup>1</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.



## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign (Continued)<sup>1</sup>

(\$ millions, except as noted) As at		LINE #	2022											
			Q2											
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 417,205	\$ 4,259	77.07 %	\$ 485,543 <sup>7</sup>	0.01 %	1,092	8.43 %	2.9	\$ 3,736	0.77 %	\$ 2	
2	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	1	–	–	1	2.14	2	33.75	2.5	1	100.00	–	
6	2.50 to <10.00	CCC+	1,047	1	100.00	1	4.69	1	–	1.8	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 418,253	\$ 4,260	77.07 %	\$ 485,545	0.01 %	1,094	8.43 %	2.9	\$ 3,737	0.77 %	\$ 2	–
2022														
Q1														
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 445,844	\$ 4,279	77.15 %	\$ 515,962 <sup>7</sup>	0.01 %	1,079	8.53 %	2.5	\$ 3,385	0.66 %	\$ 2	
11	0.15 to <0.25	BB+	10	–	–	10	0.20	1	13.60	1.0	1	10.00	–	
12	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
14	0.75 to <2.50	B To B-	–	–	–	–	2.14	3	33.75	2.5	–	–	–	
15	2.50 to <10.00	CCC+	1,043	1	100.00	1	4.69	1	–	2.1	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 446,897	\$ 4,280	77.15 %	\$ 515,973	0.01 %	1,083	8.53 %	2.5	\$ 3,386	0.66 %	\$ 2	–

<sup>1</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

# IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank<sup>1</sup>

(\$ millions, except as noted) LINE  
As at #

		2023												
		Q1												
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 30,047	\$ 19,525	74.44	\$ 45,068	0.04	1,022	25.81	3.0	\$ 5,451	12.10	\$ 4	
2	0.15 to <0.25	BB+	293	924	79.92	1,031	0.23	38	28.76	2.6	342	33.17	1	
3	0.25 to <0.50	BB to BB-	459	54	79.67	230	0.44	12	16.79	1.5	60	26.09	–	
4	0.50 to <0.75	B+	613	31	74.35	446	0.59	41	61.14	3.0	487	109.19	2	
5	0.75 to <2.50	B To B-	111	26	74.50	109	1.91	23	62.63	4.2	219	200.92	1	
6	2.50 to <10.00	CCC+	9	–	59.00	6	8.31	4	7.06	2.0	2	33.33	–	
7	10.00 to <100.00	CCC to CC and below	139	1	42.70	140	36.87	3	62.12	5.0	447	319.29	33	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	<b>Total</b>		<b>\$ 31,671</b>	<b>\$ 20,561</b>	<b>74.70</b>	<b>\$ 47,030</b>	<b>0.17</b>	<b>1,134</b>	<b>26.35</b>	<b>2.9</b>	<b>\$ 7,008</b>	<b>14.90</b>	<b>\$ 41</b>	<b>\$ –</b>
		2022												
		Q4												
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 31,867	\$ 19,381	73.49	\$ 46,335	0.04	1,015	26.68	2.9	\$ 5,759	12.43	\$ 5	
11	0.15 to <0.25	BB+	299	956	84.06	1,102	0.22	42	27.47	2.8	354	32.12	1	
12	0.25 to <0.50	BB to BB-	1,762	54	74.40	1,800	0.44	21	49.88	0.3	1,075	59.72	4	
13	0.50 to <0.75	B+	672	24	77.08	487	0.59	34	48.26	3.9	457	93.84	1	
14	0.75 to <2.50	B To B-	122	3	60.95	108	1.61	19	67.11	4.2	225	208.33	1	
15	2.50 to <10.00	CCC+	8	–	59.00	4	8.80	3	4.51	1.2	1	25.00	–	
16	10.00 to <100.00	CCC to CC and below	119	–	–	119	40.80	2	66.20	5.0	391	328.57	33	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	<b>Total</b>		<b>\$ 34,849</b>	<b>\$ 20,418</b>	<b>73.99</b>	<b>\$ 49,955</b>	<b>0.16</b>	<b>1,131</b>	<b>27.92</b>	<b>2.8</b>	<b>\$ 8,262</b>	<b>16.54</b>	<b>\$ 45</b>	<b>\$ –</b>
		2022												
		Q3												
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 31,958	\$ 17,710	73.29	\$ 45,184	0.04	1,021	29.29	2.7	\$ 5,683	12.58	\$ 6	
20	0.15 to <0.25	BB+	284	895	84.58	1,041	0.22	42	27.90	3.0	345	33.14	1	
21	0.25 to <0.50	BB to BB-	241	38	77.58	246	0.44	22	29.83	2.3	119	48.37	–	
22	0.50 to <0.75	B+	652	25	74.91	467	0.60	32	49.19	4.0	457	97.86	1	
23	0.75 to <2.50	B To B-	114	3	60.95	100	1.59	35	67.96	4.3	211	211.00	1	
24	2.50 to <10.00	CCC+	8	–	59.00	5	8.80	3	4.47	1.4	1	20.00	–	
25	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.77	2	66.20	5.0	370	327.43	31	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	<b>Total</b>		<b>\$ 33,370</b>	<b>\$ 18,671</b>	<b>73.84</b>	<b>\$ 47,156</b>	<b>0.15</b>	<b>1,148</b>	<b>29.62</b>	<b>2.7</b>	<b>\$ 7,186</b>	<b>15.24</b>	<b>\$ 40</b>	<b>\$ –</b>

<sup>1</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank (Continued)<sup>1</sup>

(\$ millions, except as noted) As at		LINE #	2022 Q2												
PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions		
1	0.00 to <0.15 %	AAA to BBB-	\$ 27,134	\$ 16,068	73.42 %	\$ 39,159	0.04 %	1,039	27.59 %	2.8	\$ 4,987	12.74 %	\$ 4		
2	0.15 to <0.25	BB+	607	831	83.00	1,228	0.22	47	22.76	2.2	328	26.71	1		
3	0.25 to <0.50	BB to BB-	355	39	68.45	250	0.45	24	24.95	2.4	108	43.20	–		
4	0.50 to <0.75	B+	449	11	86.61	451	0.58	29	41.56	4.5	411	91.13	1		
5	0.75 to <2.50	B To B-	119	7	59.73	107	1.56	29	66.83	4.1	218	203.74	1		
6	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	1.1	–	–	–		
	10.00 to <100.00	CCC to CC and below	49	–	–	49	70.71	1	67.85	5.0	120	244.90	24		
7	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
8															
9	Total		\$ 28,717	\$ 16,956	73.88 %	\$ 41,244	0.14 %	1,160	27.73 %	2.8	\$ 6,172	14.96 %	\$ 31	\$ –	

  

2022 Q1														
PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions	
10	0.00 to <0.15 %	AAA to BBB-	\$ 25,535	\$ 15,897	74.49 %	\$ 37,737	0.04 %	1,063	26.81 %	2.7	\$ 4,424	11.72 %	\$ 4	
11	0.15 to <0.25	BB+	381	824	83.01	975	0.22	47	22.18	2.3	229	23.49	–	
12	0.25 to <0.50	BB to BB-	471	23	51.73	244	0.45	21	28.99	2.0	117	47.95	–	
13	0.50 to <0.75	B+	370	38	65.34	387	0.58	34	28.19	4.8	263	67.96	1	
14	0.75 to <2.50	B To B-	183	9	61.54	170	1.44	33	76.55	3.3	339	199.41	2	
15	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	2.3	–	–	–	
	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.70	2	66.19	5.0	373	330.09	31	
16	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
17														
18	Total		\$ 27,057	\$ 16,791	74.85 %	\$ 39,626	0.17 %	1,184	27.04 %	2.7	\$ 5,745	14.50 %	\$ 38	\$ –

<sup>1</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured

(\$ millions, except as noted) As at		LINE #	2023 Q1															
			PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions			
Canada Insured <sup>7,8,9</sup>	1	0.00 to <0.15	%	\$ 44,119	\$ 15,838	53.34	%	\$ 11,850	0.06	%	305,451	8.76	%	\$ 180	1.52	%	\$ 1	\$
	2	0.15 to <0.25		7,253	344	50.01		2,830	0.19		34,505	9.49		111	3.92		1	
	3	0.25 to <0.50		5,960	138	48.00		2,256	0.32		35,410	9.49		128	5.67		1	
	4	0.50 to <0.75		4,015	466	53.18		1,487	0.52		15,711	9.49		119	8.00		1	
	5	0.75 to <2.50		4,763	47	46.98		1,703	1.27		16,757	9.48		245	14.39		2	
	6	2.50 to <10.00		1,247	20	44.51		378	5.53		6,796	8.90		120	31.75		2	
	7	10.00 to <100.00		282	2	81.41		67	22.94		1,753	8.42		32	47.76		1	
	8	100.00 (Default)		114	–	–		23	100.00		665	8.49		26	113.04		–	
		9	<b>Total</b>		<b>67,753</b>	<b>16,855</b>	<b>53.20</b>		<b>20,594</b>	<b>0.53</b>		<b>417,048</b>	<b>9.05</b>		<b>961</b>	<b>4.67</b>		<b>9</b>
Canada Uninsured <sup>7,9</sup>	10	0.00 to <0.15		195,563	85,636	48.82		237,370	0.06		849,890	20.62		7,867	3.31		29	
	11	0.15 to <0.25		40,705	4,311	45.80		42,679	0.19		125,012	25.44		4,488	10.52		21	
	12	0.25 to <0.50		24,586	3,489	47.99		26,260	0.32		100,930	26.05		4,064	15.48		22	
	13	0.50 to <0.75		12,675	–	–		12,675	0.51		25,742	26.55		2,827	22.30		17	
	14	0.75 to <2.50		13,514	882	49.69		13,952	1.25		34,858	25.47		5,294	37.94		43	
	15	2.50 to <10.00		2,429	70	42.80		2,459	5.34		9,874	20.23		1,709	69.50		25	
	16	10.00 to <100.00		501	8	59.43		506	30.37		2,265	13.91		381	75.30		20	
	17	100.00 (Default)		165	–	–		165	100.00		759	19.23		309	187.27		8	
		18	<b>Total</b>		<b>290,138</b>	<b>94,396</b>	<b>48.65</b>		<b>336,066</b>	<b>0.29</b>		<b>1,149,330</b>	<b>22.07</b>		<b>26,939</b>	<b>8.02</b>		<b>185</b>
U.S. Uninsured <sup>7</sup>	19	0.00 to <0.15		35,315	14,367	65.99		44,796	0.06		117,931	29.70		2,147	4.79		8	
	20	0.15 to <0.25		6,872	547	38.61		7,083	0.19		25,765	28.17		820	11.58		4	
	21	0.25 to <0.50		4,446	398	37.98		4,597	0.31		24,448	27.71		756	16.45		4	
	22	0.50 to <0.75		3,822	224	37.11		3,905	0.53		8,671	33.26		1,111	28.45		7	
	23	0.75 to <2.50		4,354	220	31.15		4,422	1.31		14,633	31.07		2,124	48.03		18	
	24	2.50 to <10.00		683	67	13.03		692	4.91		5,064	31.19		739	106.79		11	
	25	10.00 to <100.00		511	12	10.66		513	18.54		1,856	23.88		657	128.07		23	
	26	100.00 (Default)		615	–	–		615	100.00		3,321	21.44		416	67.64		100	
		27	<b>Total</b>		<b>56,618</b>	<b>15,835</b>	<b>63.18</b>		<b>66,623</b>	<b>1.32</b>		<b>201,689</b>	<b>29.59</b>		<b>8,770</b>	<b>13.16</b>		<b>175</b>
<b>Total residential secured</b>	28			<b>\$ 414,509</b>	<b>\$ 127,086</b>	<b>51.07</b>	<b>%</b>	<b>\$ 423,283</b>	<b>0.47</b>	<b>%</b>	<b>1,768,067</b>	<b>22.55</b>	<b>%</b>	<b>\$ 36,670</b>	<b>8.66</b>	<b>%</b>	<b>\$ 369</b>	<b>\$ 99</b>

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

<sup>8</sup> Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.

<sup>9</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured (Continued)

(\$ millions, except as noted) As at	LINE #	2022 Q4												
		PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
<b>Canada Insured<sup>7,8,9</sup></b>	1	0.00 to <0.15	\$ 46,748	\$ 17,373	52.46	\$ 11,838	0.06	322,046	8.82		\$ 183	1.55	\$ 1	\$
	2	0.15 to <0.25	7,559	338	49.64	2,793	0.19	37,935	9.50		109	3.90	1	
	3	0.25 to <0.50	6,054	146	49.14	2,346	0.32	33,955	9.56		134	5.71	1	
	4	0.50 to <0.75	4,127	446	52.96	1,641	0.50	15,748	9.61		130	7.92	1	
	5	0.75 to <2.50	4,642	46	48.30	1,627	1.22	16,265	9.55		229	14.07	2	
	6	2.50 to <10.00	1,083	15	41.31	311	5.56	6,218	8.95		100	32.15	2	
	7	10.00 to <100.00	273	1	46.31	55	22.78	1,695	8.11		25	45.45	1	
	8	100.00 (Default)	109	–	–	20	100.00	645	8.71		23	115.00	–	
		Total		70,595	18,365	52.37	20,631	0.48	434,507	9.12		933	4.52	9
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	198,430	80,709	48.96	237,943	0.06	849,891	21.65		8,373	3.52	30	
	11	0.15 to <0.25	39,724	4,634	46.93	41,899	0.19	125,178	26.11		4,519	10.79	21	
	12	0.25 to <0.50	23,156	3,846	49.97	25,078	0.32	94,067	29.33		4,363	17.40	23	
	13	0.50 to <0.75	12,237	–	–	12,237	0.51	24,617	29.49		3,034	24.79	18	
	14	0.75 to <2.50	11,898	767	51.09	12,289	1.22	30,863	27.03		4,850	39.47	38	
	15	2.50 to <10.00	1,950	55	42.12	1,973	5.35	8,364	20.73		1,403	71.11	21	
	16	10.00 to <100.00	439	4	45.53	441	30.56	2,005	13.61		324	73.47	18	
	17	100.00 (Default)	144	–	–	144	100.00	688	18.46		251	174.31	8	
		Total		287,978	90,015	48.91	332,004	0.27	1,135,673	23.26		27,117	8.17	177
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	33,473	14,273	66.02	42,897	0.06	113,376	29.34		2,016	4.70	7	
	20	0.15 to <0.25	7,153	570	39.95	7,381	0.19	26,481	27.78		845	11.45	4	
	21	0.25 to <0.50	4,647	436	39.39	4,819	0.32	23,765	27.71		793	16.46	4	
	22	0.50 to <0.75	4,219	235	38.68	4,310	0.52	9,066	33.17		1,220	28.31	7	
	23	0.75 to <2.50	4,392	234	33.71	4,471	1.30	14,600	30.31		2,093	46.81	18	
	24	2.50 to <10.00	626	63	11.76	633	4.96	4,830	31.56		685	108.21	10	
	25	10.00 to <100.00	495	11	9.65	496	18.75	1,708	23.52		612	123.39	23	
	26	100.00 (Default)	676	–	–	676	100.00	3,446	22.27		454	67.16	117	
		Total		55,681	15,822	63.21	65,683	1.42	197,272	29.27		8,718	13.27	190
<b>Total residential secured</b>	28		\$ 414,254	\$ 124,202	51.24	\$ 418,318	0.46	1,767,452	23.42		\$ 36,768	8.79	\$ 376	\$ 106

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

<sup>8</sup> Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.

<sup>9</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured (Continued)

(\$ millions, except as noted) As at	LINE #	2022 Q3												
		PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
<b>Canada Insured<sup>7,8,9</sup></b>	1	0.00 to <0.15	\$ 47,005	\$ 17,486	52.26	\$ 11,115	0.06	327,518	8.46		\$ 166	1.49	\$ 1	
	2	0.15 to <0.25	7,950	318	48.92	2,992	0.19	39,275	8.88		110	3.68	1	
	3	0.25 to <0.50	6,401	148	48.99	2,570	0.32	36,596	9.32		143	5.56	1	
	4	0.50 to <0.75	4,760	432	52.92	1,918	0.50	16,374	9.40		150	7.82	1	
	5	0.75 to <2.50	4,660	55	46.77	1,601	1.20	17,227	9.50		223	13.93	2	
	6	2.50 to <10.00	1,079	16	43.12	288	5.62	6,393	8.43		87	30.21	1	
	7	10.00 to <100.00	289	1	69.80	62	24.21	1,861	8.18		29	46.77	1	
	8	100.00 (Default)	117	–	–	21	100.00	667	8.71		24	114.29	–	
	9	<b>Total</b>		<b>72,261</b>	<b>18,456</b>	<b>52.17</b>	<b>20,567</b>	<b>0.50</b>	<b>445,911</b>	<b>8.80</b>		<b>932</b>	<b>4.53</b>	<b>8</b>
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	195,843	78,294	48.86	234,095	0.06	842,224	20.48		7,768	3.32	28	
	11	0.15 to <0.25	42,740	4,980	46.19	45,040	0.19	133,271	25.61		4,752	10.55	22	
	12	0.25 to <0.50	22,300	3,553	48.49	24,023	0.31	87,811	28.26		3,999	16.65	21	
	13	0.50 to <0.75	10,636	–	–	10,636	0.51	23,137	27.65		2,474	23.26	15	
	14	0.75 to <2.50	10,488	702	50.14	10,840	1.22	28,570	25.65		4,040	37.27	34	
	15	2.50 to <10.00	1,846	51	39.57	1,866	5.49	8,127	19.00		1,230	65.92	18	
	16	10.00 to <100.00	446	4	43.09	448	31.49	2,079	13.28		317	70.76	18	
	17	100.00 (Default)	142	–	–	142	100.00	675	20.84		273	192.25	9	
	18	<b>Total</b>		<b>284,441</b>	<b>87,584</b>	<b>48.70</b>	<b>327,090</b>	<b>0.26</b>	<b>1,125,894</b>	<b>22.15</b>		<b>24,853</b>	<b>7.60</b>	<b>165</b>
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	29,842	13,118	65.94	38,491	0.06	109,563	29.01		1,779	4.62	6	
	20	0.15 to <0.25	6,507	527	40.54	6,721	0.19	26,058	27.61		764	11.37	4	
	21	0.25 to <0.50	4,372	415	38.71	4,533	0.32	23,788	27.93		754	16.63	4	
	22	0.50 to <0.75	3,564	199	36.65	3,637	0.53	8,985	31.37		984	27.06	6	
	23	0.75 to <2.50	4,052	207	33.33	4,121	1.30	14,424	29.40		1,876	45.52	16	
	24	2.50 to <10.00	624	57	12.35	631	4.90	4,919	31.62		681	107.92	10	
	25	10.00 to <100.00	453	11	9.92	454	19.68	1,747	23.31		562	123.79	21	
	26	100.00 (Default)	609	–	–	609	100.00	3,390	22.25		375	61.58	107	
	27	<b>Total</b>		<b>50,023</b>	<b>14,534</b>	<b>63.12</b>	<b>59,197</b>	<b>1.44</b>	<b>192,874</b>	<b>28.86</b>		<b>7,775</b>	<b>13.13</b>	<b>174</b>
<b>Total residential secured</b>	28		<b>\$ 406,725</b>	<b>\$ 120,574</b>	<b>50.97</b>	<b>\$ 406,854</b>	<b>0.45</b>	<b>1,764,679</b>	<b>22.34</b>		<b>\$ 33,560</b>	<b>8.25</b>	<b>\$ 347</b>	<b>\$ 95</b>

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

<sup>8</sup> Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.

<sup>9</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured (Continued)

(\$ millions, except as noted) As at	LINE #	2022 Q2												
		PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
<b>Canada Insured<sup>7,8,9</sup></b>	1	0.00 to <0.15 %	\$ 47,067	\$ 17,640	52.20 %	\$ 10,278	0.07 %	331,257	8.40 %		\$ 157	1.53 %	\$ 1	\$
	2	0.15 to <0.25	8,383	358	49.25	2,984	0.19	42,365	8.94		111	3.72	1	
	3	0.25 to <0.50	7,197	144	49.44	3,002	0.31	39,747	9.28		165	5.50	1	
	4	0.50 to <0.75	4,588	413	52.77	1,791	0.51	16,608	9.35		141	7.87	1	
	5	0.75 to <2.50	4,866	57	48.16	1,691	1.23	18,560	9.53		239	14.13	2	
	6	2.50 to <10.00	1,160	16	41.41	308	5.53	6,875	8.38		92	29.87	1	
	7	10.00 to <100.00	306	1	65.21	60	26.34	1,959	8.17		27	45.00	1	
	8	100.00 (Default)	137	–	–	20	100.00	753	8.51		23	115.00	–	
		<b>Total</b>		<b>73,704</b>	<b>18,629</b>	<b>52.11</b>	<b>20,134</b>	<b>0.52</b>	<b>458,124</b>	<b>8.79</b>		<b>955</b>	<b>4.74</b>	<b>8</b>
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	186,879	76,401	49.02	224,336	0.06	822,458	19.84		7,253	3.23	26	
	11	0.15 to <0.25	40,095	4,069	46.63	41,992	0.19	126,716	23.60		4,095	9.75	19	
	12	0.25 to <0.50	21,816	3,167	48.67	23,358	0.32	91,340	26.88		3,719	15.92	20	
	13	0.50 to <0.75	11,273	–	–	11,273	0.51	23,567	26.61		2,510	22.27	15	
	14	0.75 to <2.50	11,006	715	49.45	11,359	1.22	30,556	24.93		4,122	36.29	34	
	15	2.50 to <10.00	1,799	29	50.39	1,814	5.64	8,169	18.77		1,199	66.10	18	
	16	10.00 to <100.00	477	5	49.42	479	31.61	2,297	13.30		344	71.82	20	
	17	100.00 (Default)	169	–	–	169	100.00	757	20.12		299	176.92	11	
		<b>Total</b>		<b>273,514</b>	<b>84,386</b>	<b>48.90</b>	<b>314,780</b>	<b>0.29</b>	<b>1,105,860</b>	<b>21.27</b>		<b>23,541</b>	<b>7.48</b>	<b>163</b>
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	24,377	12,881	65.93	32,870	0.06	116,547	27.79		1,411	4.29	5	
	20	0.15 to <0.25	5,666	528	41.01	5,882	0.19	19,105	26.14		634	10.78	3	
	21	0.25 to <0.50	4,043	405	39.06	4,201	0.31	18,431	26.48		661	15.73	4	
	22	0.50 to <0.75 <sup>10</sup>	7,837	190	37.26	7,908	0.61	11,253	30.90		2,299	29.07	15	
	23	0.75 to <2.50	3,992	207	35.57	4,065	1.32	13,965	28.71		1,823	44.85	15	
	24	2.50 to <10.00	659	56	16.41	669	4.87	4,901	31.10		710	106.13	10	
	25	10.00 to <100.00	443	10	11.71	444	20.24	1,922	22.33		524	118.02	20	
	26	100.00 (Default)	613	–	–	613	100.00	4,527	23.13		363	59.22	115	
		<b>Total</b>		<b>47,630</b>	<b>14,277</b>	<b>63.19</b>	<b>56,652</b>	<b>1.55</b>	<b>190,651</b>	<b>27.96</b>		<b>8,425</b>	<b>14.87</b>	<b>187</b>
<b>Total residential secured</b>	28		<b>\$ 394,848</b>	<b>\$ 117,292</b>	<b>51.15 %</b>	<b>\$ 391,566</b>	<b>0.49 %</b>	<b>1,754,635</b>	<b>21.49 %</b>		<b>\$ 32,921</b>	<b>8.41 %</b>	<b>\$ 358</b>	<b>\$ 104</b>

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

<sup>8</sup> Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.

<sup>9</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

<sup>10</sup> Increase due to volume of unscored borrowers as at Q2 2022.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured (Continued)

(\$ millions, except as noted) As at	LINE #	2022 Q1											
		Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
		PD scale <sup>1</sup>											
<b>Canada Insured<sup>7,8,9</sup></b>	1	0.00 to <0.15	\$ 47,786	\$ 17,687	52.02	\$ 9,865	0.07	336,767	8.34		\$ 151	1.53	\$ 1
	2	0.15 to <0.25	8,493	385	48.33	2,836	0.19	43,196	8.98		106	3.74	–
	3	0.25 to <0.50	7,654	155	48.38	3,405	0.31	42,167	9.29		185	5.43	1
	4	0.50 to <0.75	4,759	410	53.03	1,792	0.52	17,430	9.38		142	7.92	1
	5	0.75 to <2.50	5,106	66	48.08	1,747	1.22	19,341	9.48		245	14.02	2
	6	2.50 to <10.00	1,189	18	42.17	311	5.38	7,163	8.50		92	29.58	1
	7	10.00 to <100.00	319	1	64.75	59	26.79	1,939	8.14		27	45.76	1
	8	100.00 (Default)	155	–	–	22	100.00	849	8.68		25	113.64	–
	9	Total	75,461	18,722	51.91	20,037	0.54	468,852	8.79		973	4.86	7
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	180,091	73,559	48.92	216,079	0.06	809,984	20.09		7,027	3.25	26
	11	0.15 to <0.25	39,486	4,148	47.01	41,436	0.19	128,481	24.23		4,158	10.03	19
	12	0.25 to <0.50	20,468	1,664	45.38	21,223	0.31	79,195	26.67		3,333	15.70	18
	13	0.50 to <0.75	10,297	1,274	51.33	10,951	0.51	31,927	26.10		2,404	21.95	15
	14	0.75 to <2.50	10,532	720	50.44	10,895	1.22	29,840	24.92		3,948	36.24	32
	15	2.50 to <10.00	1,806	28	49.41	1,820	5.53	8,337	19.10		1,216	66.81	18
	16	10.00 to <100.00	473	6	53.08	476	31.21	2,181	13.48		344	72.27	19
	17	100.00 (Default)	189	–	–	189	100.00	864	20.61		340	179.89	13
	18	Total	263,342	81,399	48.80	303,069	0.30	1,090,809	21.49		22,770	7.51	160
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	27,261	12,634	65.72	35,563	0.06	118,920	28.21		1,534	4.31	5
	20	0.15 to <0.25	5,388	505	38.62	5,584	0.19	21,102	26.37		607	10.87	3
	21	0.25 to <0.50	3,867	400	37.57	4,018	0.32	18,084	27.00		645	16.05	3
	22	0.50 to <0.75	3,578	192	35.89	3,646	0.54	7,934	29.10		926	25.40	6
	23	0.75 to <2.50	4,036	214	33.14	4,107	1.33	14,163	29.15		1,882	45.82	16
	24	2.50 to <10.00	798	62	11.89	806	5.83	5,192	28.37		826	102.48	13
	25	10.00 to <100.00	264	11	9.47	265	25.17	2,176	26.84		397	149.81	17
	26	100.00 (Default)	658	–	–	658	100.00	3,401	23.78		379	57.60	128
	27	Total	45,850	14,018	62.75	54,647	1.63	190,972	28.01		7,196	13.17	191
<b>Total residential secured</b>	28		\$ 384,653	\$ 114,139	51.03	\$ 377,753	0.51	1,750,633	21.65		\$ 30,939	8.19	\$ 358

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

<sup>8</sup> Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.

<sup>9</sup> Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.



## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)  
As at

LINE #	2023 Q1													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15	\$ 5,116	\$ 151,389	60.17	\$ 96,212	0.05	17,529,036	87.07		\$ 2,718	2.83	\$ 38		
2	0.15 to <0.25	2,107	15,067	60.70	11,253	0.19	2,198,508	88.19		1,093	9.71	19		
3	0.25 to <0.50	2,635	11,977	60.42	9,872	0.32	2,677,569	89.12		1,454	14.73	28		
4	0.50 to <0.75	3,320	10,323	58.44	9,353	0.53	1,537,546	89.52		2,067	22.10	44		
5	0.75 to <2.50	13,389	19,026	60.98	24,989	1.49	4,709,776	91.03		12,279	49.14	340		
6	2.50 to <10.00	8,732	3,626	63.00	11,016	5.40	3,217,547	90.99		13,288	120.62	541		
7	10.00 to <100.00	1,945	287	62.66	2,125	29.31	1,257,374	89.75		5,144	242.07	563		
8	100.00 (Default)	90	–	–	90	100.00	22,027	85.43		52	57.78	73		
9	<b>Total</b>	<b>\$ 37,334</b>	<b>\$ 211,695</b>	<b>60.26</b>	<b>\$ 164,910</b>	<b>1.11</b>	<b>33,149,383</b>	<b>88.30</b>		<b>\$ 38,095</b>	<b>23.10</b>	<b>\$ 1,646</b>	<b>\$ 273</b>	
2022 Q4														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
10	0.00 to <0.15	\$ 6,602	\$ 150,586	60.05	\$ 97,030	0.05	18,104,945	87.25		\$ 2,741	2.82	\$ 39		
11	0.15 to <0.25	2,397	15,252	60.30	11,594	0.19	2,229,300	88.88		1,134	9.78	20		
12	0.25 to <0.50	2,914	11,939	59.86	10,061	0.32	2,670,297	89.78		1,493	14.84	29		
13	0.50 to <0.75	3,613	10,213	57.88	9,524	0.53	1,568,139	90.13		2,117	22.23	45		
14	0.75 to <2.50	14,231	18,589	59.88	25,362	1.48	4,534,137	91.78		12,521	49.37	346		
15	2.50 to <10.00	8,988	3,403	60.77	11,056	5.39	3,101,684	91.52		13,396	121.16	545		
16	10.00 to <100.00	1,849	256	59.45	2,002	28.45	1,175,237	90.57		4,865	243.01	521		
17	100.00 (Default)	93	–	–	93	100.00	19,492	84.92		53	56.99	75		
18	<b>Total</b>	<b>\$ 40,687</b>	<b>\$ 210,238</b>	<b>59.95</b>	<b>\$ 166,722</b>	<b>1.07</b>	<b>33,403,231</b>	<b>88.69</b>		<b>\$ 38,320</b>	<b>22.98</b>	<b>\$ 1,620</b>	<b>\$ 226</b>	
2022 Q3														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
19	0.00 to <0.15	\$ 7,240	\$ 146,174	61.10	\$ 96,557	0.05	18,023,219	87.15		\$ 2,734	2.83	\$ 39		
20	0.15 to <0.25	2,447	14,386	61.42	11,284	0.19	2,195,258	88.87		1,103	9.77	19		
21	0.25 to <0.50	2,929	11,125	60.98	9,713	0.32	2,615,871	89.72		1,439	14.82	28		
22	0.50 to <0.75	3,603	9,495	58.59	9,166	0.53	1,531,467	89.96		2,032	22.17	43		
23	0.75 to <2.50	14,024	16,528	60.45	24,015	1.49	4,515,861	91.41		11,832	49.27	328		
24	2.50 to <10.00	8,888	3,192	64.13	10,935	5.39	3,006,797	91.47		13,235	121.03	538		
25	10.00 to <100.00	1,601	185	64.24	1,719	26.66	947,764	89.78		4,140	240.84	415		
26	100.00 (Default)	96	–	–	96	100.00	18,076	85.46		55	57.29	78		
27	<b>Total</b>	<b>\$ 40,828</b>	<b>\$ 201,085</b>	<b>61.00</b>	<b>\$ 163,485</b>	<b>1.01</b>	<b>32,854,313</b>	<b>88.52</b>		<b>\$ 36,570</b>	<b>22.37</b>	<b>\$ 1,488</b>	<b>\$ 197</b>	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA to post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Qualifying Revolving Retail (QRR) (Continued)

(\$ millions, except as noted)  
As at

LINE #		2022													
		Q2													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions		
1	0.00 to <0.15 %	\$ 6,489	\$ 143,470	60.50 %	\$ 93,294	0.05 %	17,281,541	86.56 %		\$ 2,740	2.94 %	\$ 39			
2	0.15 to <0.25	2,367	15,107	60.76	11,546	0.19	2,387,339	87.90		1,115	9.66	20			
3	0.25 to <0.50	2,907	11,664	60.19	9,928	0.32	2,800,732	88.72		1,457	14.68	28			
4	0.50 to <0.75	3,535	9,336	58.31	8,979	0.53	1,661,353	88.92		1,970	21.94	42			
5	0.75 to <2.50	13,459	15,496	59.85	22,734	1.47	4,498,570	90.35		10,981	48.30	303			
6	2.50 to <10.00	8,471	3,222	63.52	10,517	5.46	3,301,969	90.25		12,662	120.40	518			
7	10.00 to <100.00	1,671	270	69.16	1,858	25.51	996,192	88.45		4,379	235.68	423			
8	100.00 (Default)	102	–	–	102	100.00	18,224	84.36		42	41.18	83			
9	Total	\$ 39,001	\$ 198,565	60.41 %	\$ 158,958	1.03 %	32,945,920	87.73 %		\$ 35,346	22.24 %	\$ 1,456	193		
\$															
		2022													
		Q1													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions		
10	0.00 to <0.15 %	\$ 6,616	\$ 140,395	60.21 %	\$ 91,149	0.05 %	17,092,445	86.28 %		\$ 2,690	2.95 %	\$ 38			
11	0.15 to <0.25	2,359	15,032	60.24	11,414	0.19	2,389,394	87.80		1,101	9.65	19			
12	0.25 to <0.50	2,853	11,543	59.85	9,762	0.32	2,797,542	88.64		1,430	14.65	28			
13	0.50 to <0.75	3,467	9,250	57.83	8,816	0.53	1,639,534	88.85		1,931	21.90	41			
14	0.75 to <2.50	13,210	15,483	59.65	22,445	1.48	4,509,005	90.25		10,840	48.30	300			
15	2.50 to <10.00	8,254	3,310	65.09	10,408	5.44	3,272,650	90.19		12,496	120.06	510			
16	10.00 to <100.00	1,548	295	68.45	1,750	25.15	948,926	88.38		4,117	235.26	393			
17	100.00 (Default)	92	–	–	92	100.00	14,789	84.03		38	41.30	74			
18	Total	\$ 38,399	\$ 195,308	60.13 %	\$ 155,836	1.01 %	32,664,285	87.54 %		\$ 34,643	22.23 %	\$ 1,403	179		
\$															

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA to post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Other Retail

(\$ millions, except as noted)  
As at

LINE #	2023 Q1													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15 %	11,291	\$ 5,229	70.81 %	\$ 14,994	0.08 %	665,015	37.88 %		\$ 1,231	8.21 %	\$ 5		
2	0.15 to <0.25	7,551	3,277	43.58	8,979	0.20	359,265	39.84		1,515	16.87	7		
3	0.25 to <0.50	15,158	1,128	64.88	15,890	0.32	500,800	34.73		3,250	20.45	18		
4	0.50 to <0.75	8,573	1,017	67.30	9,250	0.53	258,997	44.87		3,272	35.37	22		
5	0.75 to <2.50	26,454	1,671	62.79	27,005	1.50	788,455	51.39		16,900	62.58	211		
6	2.50 to <10.00	11,397	453	56.46	11,454	5.40	459,908	57.05		10,341	90.28	353		
7	10.00 to <100.00	2,572	52	50.93	2,589	26.43	118,301	54.95		3,315	128.04	376		
8	100.00 (Default)	441	4	100.00	418	100.00	13,851	47.70		436	104.31	167		
9	<b>Total</b>	<b>83,437</b>	<b>\$ 12,831</b>	<b>61.43 %</b>	<b>\$ 90,579</b>	<b>2.49 %</b>	<b>3,164,592</b>	<b>45.22 %</b>		<b>\$ 40,260</b>	<b>44.45 %</b>	<b>\$ 1,159</b>	<b>126</b>	
2022 Q4														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
10	0.00 to <0.15 %	12,540	\$ 5,259	70.94 %	\$ 16,272	0.08 %	684,101	36.67 %		\$ 1,293	7.95 %	\$ 5		
11	0.15 to <0.25	8,176	3,272	42.99	9,582	0.20	368,404	38.85		1,575	16.44	7		
12	0.25 to <0.50	16,187	1,111	64.84	16,907	0.32	509,113	33.92		3,381	20.00	19		
13	0.50 to <0.75	8,927	979	67.17	9,577	0.53	264,075	43.64		3,295	34.41	22		
14	0.75 to <2.50	26,792	1,599	62.28	27,277	1.48	818,938	50.21		16,642	61.01	207		
15	2.50 to <10.00	9,943	427	54.94	9,968	5.34	416,007	56.16		8,845	88.73	298		
16	10.00 to <100.00	2,178	51	53.46	2,196	26.44	108,180	53.93		2,757	125.55	313		
17	100.00 (Default)	403	5	100.00	396	100.00	15,050	46.86		412	104.04	155		
18	<b>Total</b>	<b>85,146</b>	<b>\$ 12,703</b>	<b>61.23 %</b>	<b>\$ 92,175</b>	<b>2.23 %</b>	<b>3,183,868</b>	<b>43.69 %</b>		<b>\$ 38,200</b>	<b>41.44 %</b>	<b>\$ 1,026</b>	<b>115</b>	
2022 Q3														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
19	0.00 to <0.15 %	\$ 12,511	\$ 5,195	70.83 %	\$ 16,187	0.08 %	689,720	36.82 %		\$ 1,278	7.90 %	\$ 5		
20	0.15 to <0.25	7,930	3,181	43.04	9,300	0.20	369,751	38.62		1,521	16.35	7		
21	0.25 to <0.50	15,985	1,109	64.14	16,696	0.32	516,225	34.01		3,348	20.05	18		
22	0.50 to <0.75	8,656	954	66.57	9,283	0.53	265,665	43.52		3,185	34.31	21		
23	0.75 to <2.50	26,052	1,550	62.14	26,457	1.46	820,521	49.88		15,969	60.36	196		
24	2.50 to <10.00	8,961	413	56.30	9,009	5.33	397,361	56.07		7,980	88.58	271		
25	10.00 to <100.00	1,941	54	51.32	1,962	26.09	100,775	53.69		2,462	125.48	274		
26	100.00 (Default)	371	5	100.00	373	100.00	11,436	45.97		376	100.80	143		
27	<b>Total</b>	<b>\$ 82,407</b>	<b>\$ 12,461</b>	<b>61.18 %</b>	<b>\$ 89,267</b>	<b>2.11 %</b>	<b>3,171,454</b>	<b>43.40 %</b>		<b>\$ 36,119</b>	<b>40.46 %</b>	<b>\$ 935</b>	<b>106</b>	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Other Retail (Continued)

(\$ millions, except as noted)  
As at

LINE #	2022													
	Q2													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15	\$ 12,663	\$ 5,191	71.16	\$ 16,357	0.08	711,781	36.08		\$ 1,268	7.75	\$ 5		
2	0.15 to <0.25	7,822	3,195	42.96	9,195	0.20	385,443	37.72		1,467	15.95	7		
3	0.25 to <0.50	16,839	1,144	64.40	17,576	0.32	541,696	33.28		3,448	19.62	19		
4	0.50 to <0.75	8,510	965	67.06	9,150	0.53	283,430	43.13		3,111	34.00	21		
5	0.75 to <2.50	26,093	1,525	61.77	26,468	1.47	938,987	49.36		15,837	59.83	195		
6	2.50 to <10.00	8,652	396	55.55	8,717	5.35	453,806	56.33		7,760	89.02	262		
7	10.00 to <100.00	1,911	51	51.66	1,935	25.18	111,866	53.39		2,412	124.65	261		
8	100.00 (Default)	362	5	100.00	366	100.00	12,473	47.26		382	104.37	144		
9	Total	\$ 82,852	\$ 12,472	61.29	\$ 89,764	2.05	3,439,482	42.72		\$ 35,685	39.75	\$ 914	\$ 107	

  

2022													
Q1													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15	\$ 12,287	\$ 5,214	71.38	\$ 16,009	0.08	731,062	36.66		\$ 1,257	7.85	\$ 5	
11	0.15 to <0.25	7,653	3,235	43.19	9,050	0.20	399,856	38.22		1,464	16.18	7	
12	0.25 to <0.50	16,715	1,137	64.60	17,449	0.32	559,063	33.24		3,420	19.60	19	
13	0.50 to <0.75	8,538	942	67.12	9,161	0.53	291,771	43.48		3,139	34.26	21	
14	0.75 to <2.50	25,651	1,520	62.14	26,062	1.46	949,239	50.01		15,788	60.58	195	
15	2.50 to <10.00	8,599	383	55.06	8,725	5.36	473,124	56.25		7,757	88.91	263	
16	10.00 to <100.00	1,994	50	47.11	2,014	26.04	121,072	53.35		2,507	124.48	279	
17	100.00 (Default)	354	5	100.00	359	100.00	12,645	47.21		383	106.69	140	
18	Total	\$ 81,791	\$ 12,486	61.43	\$ 88,829	2.10	3,537,832	43.11		\$ 35,715	40.21	\$ 929	\$ 110

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

## IRB – Equities under the Simple Risk-Weight Method (CR10)<sup>1</sup>

(\$ millions)  
As at

**Categories**

Publicly traded equity exposures  
Other equity exposures  
**Total**

LINE #	2023 Q1				
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
1	\$ 9,025	\$ –	300 %	\$ 9,025	\$ 23,102
2	144	436	400	362	1,533
3	<b>\$ 9,169</b>	<b>\$ 436</b>	<b>\$</b>	<b>\$ 9,387</b>	<b>\$ 24,635</b>

**Categories**

Publicly traded equity exposures  
Other equity exposures  
**Total**

2022 Q4					
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
4	\$ 8,771	\$ –	300 %	\$ 8,771	\$ 23,160
5	148	502	400	399	1,691
6	<b>\$ 8,919</b>	<b>\$ 502</b>	<b>\$</b>	<b>\$ 9,170</b>	<b>\$ 24,851</b>

**Categories**

Publicly traded equity exposures  
Other equity exposures  
**Total**

2022 Q3					
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
7	\$ 11,208	\$ –	300 %	\$ 11,208	\$ 25,296
8	141	418	400	350	1,485
9	<b>\$ 11,349</b>	<b>\$ 418</b>	<b>\$</b>	<b>\$ 11,558</b>	<b>\$ 26,781</b>

**Categories**

Publicly traded equity exposures  
Other equity exposures  
**Total**

2022 Q2					
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
10	\$ 12,837	\$ –	300 %	\$ 12,837	\$ 29,245
11	115	362	400	296	1,252
12	<b>\$ 12,952</b>	<b>\$ 362</b>	<b>\$</b>	<b>\$ 13,133</b>	<b>\$ 30,497</b>

**Categories**

Publicly traded equity exposures  
Other equity exposures  
**Total**

2022 Q1					
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
13	\$ 13,472	\$ –	300 %	\$ 13,472	\$ 28,764
14	97	319	400	257	1,088
15	<b>\$ 13,569</b>	<b>\$ 319</b>	<b>\$</b>	<b>\$ 13,729</b>	<b>\$ 29,852</b>

<sup>1</sup> As a result of the investment in Schwab, equity exposures are now risk weighted under the simple risk-weighted method.

<sup>2</sup> Off-balance sheet amounts are before CCF and CRM.

<sup>3</sup> Exposure amounts are post CCF and CRM.

<sup>4</sup> RWA reflects the reduction related to the portion of equity positions deducted from capital.

## Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2023 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1	\$ 17,539	\$ 30,198	-	1.4	\$ 66,831	\$ 8,328
2	-	-	-	-	-	-
3	-	-	-	-	-	-
4	-	-	-	-	-	-
5	-	-	-	-	368,928	2,317
6	-	-	-	-	-	-
<b>7</b>					<b>\$ 435,759</b>	<b>\$ 10,645</b>
	<b>2022 Q4</b>					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
8	\$ 22,550	\$ 27,964	-	1.4	\$ 70,720	\$ 8,685
9	-	-	-	-	-	-
10	-	-	-	-	-	-
11	-	-	-	-	-	-
12	-	-	-	-	360,838	2,538
13	-	-	-	-	-	-
<b>14</b>					<b>\$ 431,558</b>	<b>\$ 11,223</b>
	<b>2022 Q3</b>					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
15	\$ 15,237	\$ 29,095	-	1.4	\$ 62,065	\$ 8,694
16	-	-	-	-	-	-
17	-	-	-	-	-	-
18	-	-	-	-	-	-
19	-	-	-	-	351,901	2,304
20	-	-	-	-	-	-
<b>21</b>					<b>\$ 413,966</b>	<b>\$ 10,998</b>
	<b>2022 Q2</b>					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
22	\$ 18,341	\$ 28,661	-	1.4	\$ 65,802	\$ 8,348
23	-	-	-	-	-	-
24	-	-	-	-	-	-
25	-	-	-	-	-	-
26	-	-	-	-	371,122	1,925
27	-	-	-	-	-	-
<b>28</b>					<b>\$ 436,924</b>	<b>\$ 10,273</b>

<sup>1</sup> Excludes exposures and RWA for QCCPs and CVA.

<sup>2</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

## Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1) (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2022 Q1						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA	
1	\$ 9,479	\$ 30,440	\$	1.4	\$ 55,886	\$	8,261
2	-	-		-	-		-
3				-	-		-
4					-		-
5					376,344		2,124
6					-		-
<b>Total</b>					\$ 432,230	\$	10,385

<sup>1</sup> Excludes exposures and RWA for QCCPs and CVA.

<sup>2</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

## Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions) As at	LINE #	2023 Q1		2022 Q4		2022 Q3		2022 Q2	
Total portfolios subject to the Advanced CVA capital charge		<b>EAD post-CRM</b>	<b>RWA</b>	<b>EAD post-CRM</b>	<b>RWA</b>	<b>EAD post-CRM</b>	<b>RWA</b>	<b>EAD post-CRM</b>	<b>RWA</b>
i) VaR component (including the 3x multiplier)	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ii) Stressed VaR component (including the 3x multiplier)	2								
All portfolios subject to the standardized CVA capital charge	3	<b>44,216</b>	<b>6,792</b>	46,883	6,710	41,270	7,329	43,893	6,916
Total subject to the CVA capital charge	4	<b>\$ 44,216</b>	<b>\$ 6,792</b>	\$ 46,883	\$ 6,710	\$ 41,270	\$ 7,329	\$ 43,893	\$ 6,916
		<b>2022 Q1</b>							
Total portfolios subject to the Advanced CVA capital charge		<b>EAD post-CRM</b>	<b>RWA</b>						
i) VaR component (including the 3x multiplier)	5	\$ -	\$ -						
ii) Stressed VaR component (including the 3x multiplier)	6								
All portfolios subject to the standardized CVA capital charge	7	37,211	6,945						
Total subject to the CVA capital charge	8	<b>\$ 37,211</b>	<b>\$ 6,945</b>						



## CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2023 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 244,066	0.05 %	4,162	4.54 %	0.4	\$ 3,958	1.62 %		
2	0.15 to <0.25	16,573	0.20	719	6.00	0.2	714	4.31		
3	0.25 to <0.50	7,618	0.38	885	6.26	0.4	540	7.09		
4	0.50 to <0.75	650	0.68	335	19.99	0.7	197	30.31		
5	0.75 to <2.50	2,316	2.06	639	15.88	0.6	834	36.01		
6	2.50 to <10.00	312	5.83	118	15.47	0.5	193	61.86		
7	10.00 to <100.00	70	27.91	124	14.91	1.0	57	81.43		
8	100.00 (Default)	1	100.00	6	72.11	4.5	7	700.00		
9	<b>Total</b>	<b>\$ 271,606</b>	<b>0.10 %</b>	<b>6,988</b>	<b>4.82 %</b>	<b>0.4</b>	<b>\$ 6,500</b>	<b>2.39 %</b>		
<b>2022 Q4</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 241,736	0.05 %	4,042	5.06 %	0.4	\$ 4,352	1.80 %		
11	0.15 to <0.25	17,239	0.20	741	6.77	0.2	775	4.50		
12	0.25 to <0.50	8,171	0.37	854	5.89	0.4	516	6.32		
13	0.50 to <0.75	814	0.67	352	17.55	0.7	212	26.04		
14	0.75 to <2.50	3,069	1.95	695	17.81	0.6	1,168	38.06		
15	2.50 to <10.00	363	5.32	136	12.94	0.2	173	47.66		
16	10.00 to <100.00	90	27.94	123	14.95	0.7	71	78.89		
17	100.00 (Default)	1	100.00	4	78.40	5.0	5	500.00		
18	<b>Total</b>	<b>\$ 271,483</b>	<b>0.11 %</b>	<b>6,947</b>	<b>5.39 %</b>	<b>0.4</b>	<b>\$ 7,272</b>	<b>2.68 %</b>		
<b>2022 Q3</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
19	0.00 to <0.15 %	\$ 226,281	0.05 %	4,222	5.23 %	0.4	\$ 4,073	1.80 %		
20	0.15 to <0.25	15,088	0.20	707	8.28	0.3	810	5.37		
21	0.25 to <0.50	9,203	0.37	887	6.66	0.4	643	6.99		
22	0.50 to <0.75	1,037	0.68	367	14.37	0.8	234	22.57		
23	0.75 to <2.50	2,715	1.93	697	17.32	1.0	1,092	40.22		
24	2.50 to <10.00	351	5.54	140	15.21	0.3	199	56.70		
25	10.00 to <100.00	28	19.25	129	28.88	4.3	47	167.86		
26	100.00 (Default)	1	100.00	7	64.71	4.7	9	900.00		
27	<b>Total</b>	<b>\$ 254,704</b>	<b>0.11 %</b>	<b>7,156</b>	<b>5.64 %</b>	<b>0.4</b>	<b>\$ 7,107</b>	<b>2.79 %</b>		

<sup>1</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2022									
	Q2									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 243,064	0.05 %	3,969	4.18 %	0.4	\$ 3,512	1.44 %		
2	0.15 to <0.25	13,061	0.20	680	7.46	0.3	655	5.01		
3	0.25 to <0.50	9,651	0.40	890	6.13	0.4	635	6.58		
4	0.50 to <0.75	976	0.68	366	12.03	0.8	183	18.75		
5	0.75 to <2.50	2,632	1.98	744	19.67	1.0	1,181	44.87		
6	2.50 to <10.00	414	5.50	148	12.84	0.2	193	46.62		
7	10.00 to <100.00	30	21.15	129	31.47	4.1	56	186.67		
8	100.00 (Default)	1	100.00	10	59.64	4.2	10	1,000.00		
9	Total	\$ 269,829	0.10 %	6,936	4.60 %	0.4	\$ 6,425	2.38 %		

  

2022										
Q1										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 239,889	0.05 %	4,002	3.87 %	0.4	\$ 3,008	1.25 %		
11	0.15 to <0.25	17,765	0.20	672	8.96	0.3	1,098	6.18		
12	0.25 to <0.50	12,746	0.40	876	4.67	0.4	664	5.21		
13	0.50 to <0.75	860	0.68	375	17.55	1.5	264	30.70		
14	0.75 to <2.50	2,949	1.84	780	15.56	1.0	1,029	34.89		
15	2.50 to <10.00	624	6.03	156	11.43	0.4	263	42.15		
16	10.00 to <100.00	101	20.01	148	26.99	4.2	162	160.40		
17	100.00 (Default)	5	100.00	10	48.72	4.4	31	620.00		
18	Total	\$ 274,939	0.12 %	7,019	4.43 %	0.4	\$ 6,519	2.37 %		

<sup>1</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2023 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 69,164	0.02 %	180	4.20 %	1.0	\$ 212	0.31 %		
2	0.15 to <0.25	–	–	–	–	–	–	–		
3	0.25 to <0.50	12	0.29	4	1.73	0.1	–	–		
4	0.50 to <0.75	10	0.69	1	54.60	1.0	8	80.00		
5	0.75 to <2.50	6	2.23	5	13.70	1.0	2	33.33		
6	2.50 to <10.00	2	4.71	1	4.24	–	–	–		
7	10.00 to <100.00	10	20.63	2	62.12	5.0	40	400.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	<b>Total</b>	<b>\$ 69,204</b>	<b>0.03 %</b>	<b>193</b>	<b>4.22 %</b>	<b>1.0</b>	<b>\$ 262</b>	<b>0.38 %</b>		
<b>2022 Q4</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 59,671	0.02 %	182	2.12 %	1.2	\$ 185	0.31 %		
11	0.15 to <0.25	–	–	–	–	–	–	–		
12	0.25 to <0.50	–	0.38	3	29.46	0.6	–	–		
13	0.50 to <0.75	6	0.68	1	54.50	1.0	5	83.33		
14	0.75 to <2.50	9	2.14	4	13.60	1.0	3	33.33		
15	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
16	10.00 to <100.00	9	20.05	2	64.48	5.0	35	388.89		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	<b>Total</b>	<b>\$ 59,697</b>	<b>0.03 %</b>	<b>193</b>	<b>2.13 %</b>	<b>1.2</b>	<b>\$ 228</b>	<b>0.38 %</b>		
<b>2022 Q3</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
19	0.00 to <0.15 %	\$ 54,687	0.02 %	202	2.80 %	1.0	\$ 153	0.28 %		
20	0.15 to <0.25	–	–	–	–	–	–	–		
21	0.25 to <0.50	2	0.43	4	49.52	1.0	1	50.00		
22	0.50 to <0.75	16	0.68	1	54.50	1.0	12	75.00		
23	0.75 to <2.50	13	2.14	5	13.60	1.0	4	30.77		
24	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
25	10.00 to <100.00	15	23.23	2	63.85	5.0	59	393.33		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	<b>Total</b>	<b>\$ 54,735</b>	<b>0.03 %</b>	<b>215</b>	<b>2.84 %</b>	<b>1.0</b>	<b>\$ 229</b>	<b>0.42 %</b>		

<sup>1</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2022									
	Q2									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 62,402	0.02 %	194	4.38 %	0.8	\$ 141	0.23 %		
2	0.15 to <0.25	–	0.20	1	3.65	5.0	–	–		
3	0.25 to <0.50	2	0.43	3	13.60	1.0	–	–		
4	0.50 to <0.75	12	0.56	2	64.45	4.8	18	150.00		
5	0.75 to <2.50	8	2.14	5	13.60	1.0	2	25.00		
6	2.50 to <10.00	3	4.69	1	4.34	–	–	–		
7	10.00 to <100.00	3	40.39	1	60.50	5.0	12	400.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 62,430	0.02 %	207	4.39 %	0.8	\$ 173	0.28 %		

  

2022										
Q1										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 64,514	0.02 %	196	3.65 %	0.6	\$ 136	0.21 %		
11	0.15 to <0.25	1	0.20	2	7.59	3.1	–	–		
12	0.25 to <0.50	–	0.29	2	13.60	–	–	–		
13	0.50 to <0.75	2	0.68	1	54.50	1.0	2	100.00		
14	0.75 to <2.50	10	2.14	7	13.60	1.0	3	30.00		
15	2.50 to <10.00	3	4.69	1	4.34	–	–	–		
16	10.00 to <100.00	22	25.02	2	63.50	5.0	85	386.36		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 64,552	0.03 %	211	3.67 %	0.6	\$ 226	0.35 %		

<sup>1</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Bank<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2023 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 % \$	94,185	0.05 %	337	14.57 %	0.4 \$	3,852	4.09 %		
2	0.15 to <0.25	184	0.20	17	9.04	0.1	10	5.43		
3	0.25 to <0.50	483	0.29	14	1.27	–	8	1.66		
4	0.50 to <0.75	71	0.69	5	7.86	0.1	7	9.86		
5	0.75 to <2.50	24	2.23	3	12.37	–	6	25.00		
6	2.50 to <10.00	2	4.71	2	4.24	–	–	–		
7	10.00 to <100.00	–	19.03	1	17.40	2.2	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	<b>Total</b>	<b>\$ 94,949</b>	<b>0.05 %</b>	<b>379</b>	<b>14.49 %</b>	<b>0.4 \$</b>	<b>3,883</b>	<b>4.09 %</b>		
<b>2022 Q4</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 % \$	99,820	0.05 %	342	13.95 %	0.4 \$	3,697	3.70 %		
11	0.15 to <0.25	103	0.20	16	16.57	0.3	10	9.71		
12	0.25 to <0.50	364	0.29	14	1.81	–	7	1.92		
13	0.50 to <0.75	40	0.68	5	8.22	0.1	4	10.00		
14	0.75 to <2.50	49	2.14	4	4.88	–	5	10.20		
15	2.50 to <10.00	2	4.69	2	4.34	–	–	–		
16	10.00 to <100.00	–	18.15	1	19.75	2.4	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	<b>Total</b>	<b>\$ 100,378</b>	<b>0.05 %</b>	<b>384</b>	<b>13.90 %</b>	<b>0.4 \$</b>	<b>3,723</b>	<b>3.71 %</b>		
<b>2022 Q3</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
19	0.00 to <0.15 % \$	104,180	0.05 %	339	13.36 %	0.4 \$	3,639	3.49 %		
20	0.15 to <0.25	86	0.20	13	6.80	0.2	4	4.65		
21	0.25 to <0.50	220	0.29	18	3.08	0.3	11	5.00		
22	0.50 to <0.75	11	0.68	4	14.60	0.9	3	27.27		
23	0.75 to <2.50	29	1.76	4	8.27	–	5	17.24		
24	2.50 to <10.00	1	4.69	2	4.34	–	–	–		
25	10.00 to <100.00	–	18.15	1	19.75	2.7	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	<b>Total</b>	<b>\$ 104,527</b>	<b>0.05 %</b>	<b>381</b>	<b>13.33 %</b>	<b>0.4 \$</b>	<b>3,662</b>	<b>3.50 %</b>		

<sup>1</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Bank (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2022									
	Q2									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 104,044	0.05 %	340	13.48 %	0.4	\$ 3,651	3.51 %		
2	0.15 to <0.25	477	0.20	13	2.23	0.1	7	1.47		
3	0.25 to <0.50	55	0.30	16	11.19	1.0	8	14.55		
4	0.50 to <0.75	8	0.68	4	15.52	1.0	2	25.00		
5	0.75 to <2.50	80	1.53	5	5.51	–	7	8.75		
6	2.50 to <10.00	1	4.69	2	2.77	–	–	–		
7	10.00 to <100.00	–	18.15	1	19.75	2.9	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 104,665	0.05 %	381	13.42 %	0.4	\$ 3,675	3.51 %		

  

2022										
Q1										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 92,338	0.05 %	335	15.00 %	0.4	\$ 3,600	3.90 %		
11	0.15 to <0.25	290	0.20	17	2.95	0.1	6	2.07		
12	0.25 to <0.50	36	0.41	13	56.80	1.7	26	72.22		
13	0.50 to <0.75	4	0.68	4	38.01	4.2	3	75.00		
14	0.75 to <2.50	71	1.39	6	3.97	–	5	7.04		
15	2.50 to <10.00	–	4.69	2	4.34	–	–	–		
16	10.00 to <100.00	–	18.15	1	19.75	3.2	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 92,739	0.05 %	378	14.98 %	0.4	\$ 3,640	3.92 %		

<sup>1</sup> Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at		2023 Q1	2022 Q4										
LINE #	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral	
Cash – domestic currency	1	\$ –	\$ 2,582	\$ –	\$ 1,609	\$ 53,043	\$ 65,123	\$ –	\$ 2,271	\$ –	\$ 1,904	\$ 50,357	\$ 65,710
Cash – other currencies	2	53	8,384	49	9,164	79,958	111,705	65	11,709	41	10,669	76,176	107,206
Domestic sovereign debt	3	414	1,207	3,513	3,142	102,946	83,253	786	2,717	3,701	2,581	107,038	88,568
Other sovereign debt	4	5,176	599	2,053	4,113	93,805	82,776	3,360	563	1,123	4,963	89,300	74,060
Government agency debt	5	283	69	41	25	12,093	27,865	149	33	58	–	14,218	29,012
Corporate bonds	6	373	275	412	18	12,047	18,508	267	485	443	–	10,233	14,498
Equity securities	7	484	–	–	–	29,196	57,309	155	–	–	–	30,447	63,300
Other collateral	8	484	–	–	–	19	40	494	–	23	–	10	83
<b>Total</b>	9	\$ 7,267	\$ 13,116	\$ 6,068	\$ 18,071	\$ 383,107	\$ 446,579	\$ 5,276	\$ 17,778	\$ 5,389	\$ 20,117	\$ 377,779	\$ 442,437
		2022 Q3				2022 Q2							
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral	
Cash – domestic currency	10	\$ –	\$ 1,863	\$ –	\$ 3,220	\$ 43,866	\$ 55,431	\$ 396	\$ 2,265	\$ –	\$ 1,588	\$ 51,647	\$ 69,040
Cash – other currencies	11	95	10,064	605	7,130	80,030	115,864	70	14,472	1,880	9,213	77,878	111,520
Domestic sovereign debt	12	980	1,421	3,908	3,356	100,683	85,533	1,131	2,083	3,825	3,534	115,008	96,000
Other sovereign debt	13	2,902	644	1,159	5,279	98,714	80,944	3,104	1,454	1,167	5,808	89,916	73,168
Government agency debt	14	275	143	43	–	13,030	28,153	361	29	65	–	13,783	28,224
Corporate bonds	15	371	357	435	–	9,235	13,747	280	762	315	–	7,775	14,090
Equity securities	16	6	–	–	–	28,946	56,742	90	–	–	–	31,667	54,387
Other collateral	17	408	–	–	–	12	23	344	–	–	–	10	15
<b>Total</b>	18	\$ 5,037	\$ 14,492	\$ 6,150	\$ 18,985	\$ 374,516	\$ 436,437	\$ 5,776	\$ 21,065	\$ 7,252	\$ 20,143	\$ 387,684	\$ 446,444
		2022 Q1											
	Collateral used in derivative transactions				Collateral used in SFTs								
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral							
	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral							
Cash – domestic currency	19	\$ 229	\$ 1,779	\$ –	\$ 953	\$ 61,203	\$ 68,117						
Cash – other currencies	20	7	7,927	565	7,550	94,861	118,656						
Domestic sovereign debt	21	891	1,600	860	3,353	115,164	105,221						
Other sovereign debt	22	2,418	943	2,755	3,361	98,331	91,233						
Government agency debt	23	521	1	153	–	14,017	29,902						
Corporate bonds	24	361	274	424	–	6,671	16,917						
Equity securities	25	38	–	–	–	31,134	51,785						
Other collateral	26	154	–	–	–	15	151						
<b>Total</b>	27	\$ 4,619	\$ 12,524	\$ 4,757	\$ 15,217	\$ 421,396	\$ 481,982						

## Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2023 Q1		2022 Q4		2022 Q3		2022 Q2		2022 Q1	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
<b>Notionals</b>											
Single-name credit default swaps	1	\$ 3,476	\$ 2,004	\$ 3,318	\$ 2,280	\$ 3,025	\$ 1,728	\$ 3,340	\$ 1,712	\$ 3,530	\$ 1,727
Index credit default swaps	2	9,011	1,942	8,144	774	6,376	993	5,431	1,059	7,216	2,009
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	317	5,515	342	4,762	323	3,579	329	3,562	337	3,722
<b>Total notionals</b>	6	<b>12,804</b>	<b>9,461</b>	<b>11,804</b>	<b>7,816</b>	<b>9,724</b>	<b>6,300</b>	<b>9,100</b>	<b>6,333</b>	<b>11,083</b>	<b>7,458</b>
<b>Fair values</b>											
Positive fair value (asset)	7	10	79	11	47	12	47	12	43	13	83
Negative fair value (liability)	8	(208)	(6)	(127)	(12)	(134)	(11)	(165)	(8)	(288)	(8)

## Exposures to Central Counterparties (CCR8)<sup>1</sup>

(\$ millions) As at	LINE #	2023 Q1		2022 Q4		2022 Q3		2022 Q2		2022 Q1	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
<b>Exposures to QCCPs (total)</b>	1	\$	\$ 1,243	\$	\$ 1,218	\$	\$ 995	\$	\$ 1,112	\$	\$ 993
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	31,147	623	31,976	639	24,563	491	28,574	572	25,237	505
(i) OTC derivatives	3	21,683	434	21,974	439	15,668	313	19,849	397	17,435	349
(ii) Exchange-traded derivatives	4	6,159	123	6,256	125	5,596	112	5,790	116	5,219	104
(iii) Securities financing transactions	5	3,305	66	3,746	75	3,299	66	2,935	59	2,583	52
(iv) Netting sets where cross-product netting has been approved	6	-	-	-	-	-	-	-	-	-	-
Segregated initial margin	7	41	-	41	-	41	-	92	-	92	-
Non-segregated initial margin	8	3,955	-	4,588	-	4,651	-	5,014	-	6,661	-
Pre-funded default fund contributions	9	1,063	620	1,120	579	1,036	504	1,021	540	966	488
Unfunded default fund contributions	10	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> The Bank does not have any exposure to non-qualifying central counterparties.



## Derivatives – Notional

(\$ millions) As at		LINE #	2023 Q1						2022 Q4						
			Trading						Trading						
			Over-the-counter <sup>1</sup>			Non-trading			Over-the-counter <sup>1</sup>			Non-trading			
			Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	
<b>Interest Rate Contracts</b>															
Futures	1	\$	–	–	\$ 1,400,164	\$ 1,400,164	–	\$ 1,400,164	\$	–	–	\$ 1,191,392	\$ 1,191,392	–	\$ 1,191,392
Forward rate agreements	2		447,376	16,434	–	463,810	372	464,182		525,542	10,788	–	536,330	501	536,831
Swaps	3		14,526,320	380,233	–	14,906,553	1,646,010	16,552,563		14,156,659	418,241	–	14,574,900	1,955,639	16,530,539
Options written	4		–	87,722	87,987	175,709	53	175,762		–	78,984	117,942	196,926	34	196,960
Options purchased	5		–	99,069	89,552	188,621	2,100	190,721		–	83,202	125,056	208,258	967	209,225
	6		14,973,696	583,458	1,577,703	17,134,857	1,648,535	18,783,392		14,682,201	591,215	1,434,390	16,707,806	1,957,141	18,664,947
<b>Foreign Exchange Contracts</b>															
Futures	7		–	–	–	–	–	–		–	–	–	–	–	–
Forward contracts	8		–	240,489	–	240,489	23,148	263,637		–	234,747	–	234,747	29,562	264,309
Swaps	9		747	2,024,130	–	2,024,877	2,480	2,027,357		912	1,912,924	–	1,913,836	2,049	1,915,885
Cross-currency interest rate swaps	10		–	1,138,915	–	1,138,915	106,180	1,245,095		–	1,099,221	–	1,099,221	104,988	1,204,209
Options written	11		–	40,533	22	40,555	–	40,555		–	35,501	84	35,585	–	35,585
Options purchased	12		–	31,758	2	31,760	–	31,760		–	26,559	10	26,569	–	26,569
	13		747	3,475,825	24	3,476,596	131,808	3,608,404		912	3,308,952	94	3,309,958	136,599	3,446,557
<b>Credit Derivative Contracts</b>															
Credit default swaps															
Protection purchased	14		10,331	60	–	10,391	2,533	12,924		9,735	91	–	9,826	3,378	13,204
Protection sold	15		3,707	106	–	3,813	–	3,813		2,843	211	–	3,054	–	3,054
	16		14,038	166	–	14,204	2,533	16,737		12,578	302	–	12,880	3,378	16,258
<b>Other Contracts</b>															
Equity contracts	17		–	80,627	88,465	169,092	31,428	200,520		–	74,652	89,202	163,854	27,620	191,474
Commodity contracts	18		348	78,876	67,345	146,569	–	146,569		363	74,724	60,070	135,157	–	135,157
	19		348	159,503	155,810	315,661	31,428	347,089		363	149,376	149,272	299,011	27,620	326,631
<b>Total</b>	20	\$	14,988,829	4,218,952	1,733,537	20,941,318	1,814,304	22,755,622	\$	14,696,054	4,049,845	1,583,756	20,329,655	2,124,738	22,454,393
			2022 Q3						2022 Q2						
			Trading						Trading						
			Over-the-counter <sup>1</sup>			Non-trading			Over-the-counter <sup>1</sup>			Non-trading			
			Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	
<b>Interest Rate Contracts</b>															
Futures	21	\$	–	–	\$ 947,389	\$ 947,389	–	\$ 947,389	\$	–	–	\$ 1,177,016	\$ 1,177,016	–	\$ 1,177,016
Forward rate agreements	22		433,920	4,943	–	438,863	563	439,426		307,066	15,632	–	322,698	732	323,430
Swaps	23		13,378,593	387,952	–	13,766,545	1,743,606	15,510,151		12,920,048	384,594	–	13,304,642	1,465,932	14,770,574
Options written	24		–	74,058	128,820	202,878	132	203,010		–	71,454	131,356	202,810	215	203,025
Options purchased	25		–	71,649	124,997	196,646	3,281	199,927		–	73,114	120,461	193,575	2,932	196,507
	26		13,812,513	538,602	1,201,206	15,552,321	1,747,582	17,299,903		13,227,114	544,794	1,428,833	15,200,741	1,469,811	16,670,552
<b>Foreign Exchange Contracts</b>															
Futures	27		–	–	–	–	–	–		–	–	–	–	–	–
Forward contracts	28		–	191,859	–	191,859	35,590	227,449		–	199,528	–	199,528	40,242	239,770
Swaps	29		–	2,133,103	–	2,133,103	1,407	2,134,510		–	2,210,058	–	2,210,058	1,697	2,211,755
Cross-currency interest rate swaps	30		–	1,030,403	–	1,030,403	95,405	1,125,808		–	1,055,665	–	1,055,665	86,029	1,141,694
Options written	31		–	26,063	54	26,117	–	26,117		–	30,152	69	30,221	–	30,221
Options purchased	32		–	17,890	9	17,899	–	17,899		–	22,503	27	22,530	–	22,530
	33		–	3,399,318	63	3,399,381	132,402	3,531,783		–	3,517,906	96	3,518,002	127,968	3,645,970
<b>Credit Derivative Contracts</b>															
Credit default swaps															
Protection purchased	34		7,679	60	–	7,739	3,069	10,808		6,732	124	–	6,856	3,117	9,973
Protection sold	35		2,516	205	–	2,721	–	2,721		2,484	286	–	2,770	–	2,770
	36		10,195	265	–	10,460	3,069	13,529		9,216	410	–	9,626	3,117	12,743
<b>Other Contracts</b>															
Equity contracts	37		–	74,111	82,801	156,912	28,368	185,280		–	81,984	89,145	171,129	27,604	198,733
Commodity contracts	38		–	73,738	53,986	127,724	–	127,724		–	70,148	63,030	133,178	–	133,178
	39		–	147,849	136,787	284,636	28,368	313,004		–	152,132	152,175	304,307	27,604	331,911
<b>Total</b>	40	\$	13,822,708	4,086,034	1,338,056	19,246,798	1,911,421	21,158,219	\$	13,236,330	4,215,242	1,581,104	19,032,676	1,628,500	20,661,176

<sup>1</sup> Collateral held under a Credit Support Annex (CSA) to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

<sup>2</sup> Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

## Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2022 Q1					
		Trading					
		Over-the-counter <sup>1</sup>		Exchange-traded	Total	Non-trading	Total
Clearing house <sup>2</sup>	Non-clearing house						
<b>Interest Rate Contracts</b>							
Futures	1	\$ –	\$ –	\$ 1,285,498	\$ 1,285,498	\$ –	\$ 1,285,498
Forward rate agreements	2	241,391	10,453	–	251,844	906	252,750
Swaps	3	11,803,305	383,058	–	12,186,363	1,471,317	13,657,680
Options written	4	–	75,924	83,175	159,099	446	159,545
Options purchased	5	–	74,472	87,368	161,840	2,308	164,148
	6	12,044,696	543,907	1,456,041	14,044,644	1,474,977	15,519,621
<b>Foreign Exchange Contracts</b>							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	222,317	–	222,317	32,638	254,955
Swaps	9	–	2,403,026	–	2,403,026	2,116	2,405,142
Cross-currency interest rate swaps	10	–	1,131,397	–	1,131,397	75,655	1,207,052
Options written	11	–	22,421	83	22,504	–	22,504
Options purchased	12	–	16,602	26	16,628	–	16,628
	13	–	3,795,763	109	3,795,872	110,409	3,906,281
<b>Credit Derivative Contracts</b>							
Credit default swaps							
Protection purchased	14	8,617	23	–	8,640	3,445	12,085
Protection sold	15	3,463	273	–	3,736	–	3,736
	16	12,080	296	–	12,376	3,445	15,821
<b>Other Contracts</b>							
Equity contracts	17	–	86,770	95,219	181,989	31,560	213,549
Commodity contracts	18	–	58,805	48,001	106,806	–	106,806
	19	–	145,575	143,220	288,795	31,560	320,355
<b>Total</b>	20	\$ 12,056,776	\$ 4,485,541	\$ 1,599,370	\$ 18,141,687	\$ 1,620,391	\$ 19,762,078

<sup>1</sup> Collateral held under a CSA to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

<sup>2</sup> Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

## Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2023 Q1			2022 Q4			2022 Q3		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	1	\$ 32	\$ 208	\$ 60	\$ 21	\$ 90	\$ 30	\$ 39	\$ 101	\$ 28
Swaps	2	6,903	14,314	1,197	7,328	14,424	920	3,823	9,702	1,045
Options written	3	3	77	17	4	84	18	4	69	14
Options purchased	4	4	80	27	20	101	40	10	81	30
	5	6,942	14,679	1,301	7,373	14,699	1,008	3,876	9,953	1,117
<b>Foreign Exchange Contracts</b>										
Forward contracts	6	836	3,592	557	1,467	4,446	695	1,005	3,640	511
Swaps	7	2,894	17,752	1,778	5,583	19,930	2,265	3,762	19,789	2,300
Cross-currency interest rate swaps	8	5,304	16,921	1,556	6,372	18,019	1,599	3,986	14,126	1,518
Options written	9	15	223	94	35	349	183	8	223	75
Options purchased	10	32	169	98	102	271	135	40	145	81
	11	9,081	38,657	4,083	13,559	43,015	4,877	8,801	37,923	4,485
<b>Other Contracts</b>										
Credit derivatives	12	1	515	93	1	449	83	1	344	68
Equity contracts	13	472	7,591	1,766	513	7,456	1,662	624	7,604	1,597
Commodity contracts	14	1,043	5,389	1,085	1,104	5,101	1,055	1,935	6,241	1,427
	15	1,516	13,495	2,944	1,618	13,006	2,800	2,560	14,189	3,092
<b>Total net derivatives</b>	16	<b>17,539</b>	<b>66,831</b>	<b>8,328</b>	<b>22,550</b>	<b>70,720</b>	<b>8,685</b>	<b>15,237</b>	<b>62,065</b>	<b>8,694</b>
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	17	7,790	27,842	908	7,468	28,230	941	6,829	21,264	740
<b>Total</b>	18	<b>\$ 25,329</b>	<b>\$ 94,673</b>	<b>\$ 9,236</b>	<b>\$ 30,018</b>	<b>\$ 98,950</b>	<b>\$ 9,626</b>	<b>\$ 22,066</b>	<b>\$ 83,329</b>	<b>\$ 9,434</b>

		2022 Q2			2022 Q1		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>							
Forward rate agreements	19	\$ 45	\$ 303	\$ 184	\$ 31	\$ 232	\$ 101
Swaps	20	3,629	9,390	861	2,275	8,016	1,452
Options written	21	4	79	17	4	83	19
Options purchased	22	18	93	37	21	103	28
	23	3,696	9,865	1,099	2,331	8,434	1,600
<b>Foreign Exchange Contracts</b>							
Forward contracts	24	1,701	4,655	607	620	3,193	472
Swaps	25	6,342	21,795	2,315	2,278	17,795	1,862
Cross-currency interest rate swaps	26	3,422	13,485	1,315	2,347	12,496	1,380
Options written	27	12	218	72	8	153	54
Options purchased	28	38	175	88	26	123	86
	29	11,515	40,328	4,397	5,279	33,760	3,854
<b>Other Contracts</b>							
Credit derivatives	30	2	401	81	3	491	102
Equity contracts	31	1,003	8,519	1,308	326	7,462	1,282
Commodity contracts	32	2,125	6,689	1,463	1,539	5,739	1,423
	33	3,130	15,609	2,852	1,868	13,692	2,807
<b>Total net derivatives</b>	34	<b>18,341</b>	<b>65,802</b>	<b>8,348</b>	<b>9,478</b>	<b>55,886</b>	<b>8,261</b>
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	35	6,617	25,639	851	5,787	22,654	764
<b>Total</b>	36	<b>\$ 24,958</b>	<b>\$ 91,441</b>	<b>\$ 9,199</b>	<b>\$ 15,265</b>	<b>\$ 78,540</b>	<b>\$ 9,025</b>

<sup>1</sup> Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.

<sup>2</sup> RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures relating to derivatives, are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

## Securitization Exposures in the Banking Book (SEC1)<sup>1</sup>

(\$ millions) As at	LINE #	2023 Q1			2022 Q4			2022 Q3			2022 Q2		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ 38,497	\$ 37,021	\$ 75,518	\$ 32,972	\$ 40,310	\$ 73,282	\$ 27,664	\$ 39,905	\$ 67,569	\$ 24,959	\$ 37,730	\$ 62,689
Residential mortgage	2	12,266	240	12,506	11,589	292	11,881	11,108	348	11,456	9,527	319	9,846
Credit card	3	7,811	12,775	20,586	4,639	13,035	17,674	1,361	12,602	13,963	1,363	11,208	12,571
Other retail exposures	4	18,420	24,006	42,426	16,744	26,983	43,727	15,195	26,955	42,150	14,069	26,203	40,272
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	16,893	37,174	54,067	16,746	37,605	54,351	11,973	34,636	46,609	10,951	32,447	43,398
Loans to corporates	7	–	14,781	14,781	–	14,875	14,875	–	12,590	12,590	–	10,253	10,253
Commercial mortgage	8	–	17,253	17,253	–	17,233	17,233	–	16,623	16,623	–	16,990	16,990
Lease and receivables	9	16,627	5,140	21,767	16,473	5,497	21,970	11,717	5,423	17,140	10,694	5,204	15,898
Other wholesale	10	266	–	266	273	–	273	256	–	256	257	–	257
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–

**2022  
Q1**

	LINE #	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	12	\$ 24,947	\$ 34,913	\$ 59,860
Residential mortgage	13	8,886	225	9,111
Credit card	14	1,305	9,443	10,748
Other retail exposures	15	14,756	25,245	40,001
Re-securitization	16	–	–	–
Wholesale (total) – of which:	17	9,940	29,636	39,576
Loans to corporates	18	–	8,045	8,045
Commercial mortgage	19	–	16,921	16,921
Lease and receivables	20	9,685	4,670	14,355
Other wholesale	21	255	–	255
Re-securitization	22	–	–	–

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

## Securitization Exposures in the Trading Book (SEC2)<sup>1</sup>

(\$ millions) As at	LINE #	2023 Q1			2022 Q4			2022 Q3			2022 Q2		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ –	\$ 728	\$ 728	\$ –	\$ 600	\$ 600	\$ –	\$ 522	\$ 522	\$ –	\$ 617	\$ 617
Residential mortgage	2	–	–	–	–	–	–	–	–	–	–	–	–
Credit card	3	–	54	54	–	8	8	–	87	87	–	98	98
Other retail exposures	4	–	674	674	–	592	592	–	435	435	–	519	519
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	937	937	–	55	55	–	17	17	–	26	26
Loans to corporates	7	–	–	–	–	–	–	–	–	–	–	–	–
Commercial mortgage	8	–	1	1	–	1	1	–	1	1	–	1	1
Lease and receivables	9	–	–	–	–	–	–	–	–	–	–	–	–
Other wholesale	10	–	936	936	–	54	54	–	16	16	–	25	25
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		<b>2022 Q1</b>											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ –	\$ 494	\$ 494									
Residential mortgage	13	–	–	–									
Credit card	14	–	68	68									
Other retail exposures	15	–	426	426									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	–	8	8									
Loans to corporates	18	–	–	–									
Commercial mortgage	19	–	1	1									
Lease and receivables	20	–	–	–									
Other wholesale	21	–	7	7									
Re-securitization	22	–	–	–									

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

## Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Originator or as Sponsor (SEC3)<sup>1</sup>

(\$ millions) As at		LINE #	2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization		1	\$ 53,194	\$ 1,478	\$ 527	\$ 187	\$ 4	\$ 6,400	\$ 47,855	\$ 1,131	\$ 4	\$ 754	\$ 5,955	\$ 157	\$ 44	\$ 60	\$ 464	\$ 13	\$ 4
of which: securitization		2	53,194	1,478	527	187	4	6,400	47,855	1,131	4	754	5,955	157	44	60	464	13	4
of which: retail underlying		3	36,884	1,140	326	143	4	6,400	31,561	532	4	754	3,979	54	44	60	306	4	4
of which: wholesale		4	16,310	338	201	44	-	-	16,294	599	-	-	1,976	103	-	-	158	9	-
of which: re-securitization		5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		8	\$ 53,194	\$ 1,478	\$ 527	\$ 187	\$ 4	\$ 6,400	\$ 47,855	\$ 1,131	\$ 4	\$ 754	\$ 5,955	\$ 157	\$ 44	\$ 60	\$ 464	\$ 13	\$ 4
			2022 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization		9	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2
of which: securitization		10	46,988	2,296	280	152	2	3,200	45,698	818	2	361	5,709	126	29	29	444	10	2
of which: retail underlying		11	31,456	1,343	63	108	2	3,200	29,225	545	2	361	3,623	55	29	29	277	4	2
of which: wholesale		12	15,532	953	217	44	-	-	16,473	273	-	-	2,086	71	-	-	167	6	-
of which: re-securitization		13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		16	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2
			2022 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization		17	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ -	\$ 38,867	\$ 769	\$ 1	\$ -	\$ 4,684	\$ 119	\$ 15	\$ -	\$ 357	\$ 10	\$ 1
of which: securitization		18	37,727	1,601	274	34	1	-	38,867	769	1	-	4,684	119	15	-	357	10	1
of which: retail underlying		19	26,876	705	82	-	1	-	27,150	513	1	-	3,116	51	15	-	232	5	1
of which: wholesale		20	10,851	896	192	34	-	-	11,717	256	-	-	1,568	68	-	-	125	5	-
of which: re-securitization		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		24	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ -	\$ 38,867	\$ 769	\$ 1	\$ -	\$ 4,684	\$ 119	\$ 15	\$ -	\$ 357	\$ 10	\$ 1
			2022 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization		25	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ -	\$ 35,139	\$ 770	\$ 1	\$ -	\$ 4,311	\$ 119	\$ 19	\$ -	\$ 328	\$ 10	\$ 1
of which: securitization		26	34,212	1,463	199	35	1	-	35,139	770	1	-	4,311	119	19	-	328	10	1
of which: retail underlying		27	24,377	581	-	-	1	-	24,445	513	1	-	2,849	51	19	-	211	5	1
of which: wholesale		28	9,835	882	199	35	-	-	10,694	257	-	-	1,462	68	-	-	117	5	-
of which: re-securitization		29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		32	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ -	\$ 35,139	\$ 770	\$ 1	\$ -	\$ 4,311	\$ 119	\$ 19	\$ -	\$ 328	\$ 10	\$ 1

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.

## Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Originator or as Sponsor (SEC3) (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2022 Q1																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
		<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																		
Traditional securitization	1	\$ 33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2
of which: securitization	2	33,864	793	194	34	2	–	34,059	826	2	–	4,010	153	22	–	304	12	2
of which: retail underlying	3	24,454	491	–	–	2	–	24,373	572	2	–	2,752	86	22	–	203	7	2
of which: wholesale	4	9,410	302	194	34	–	–	9,686	254	–	–	1,258	67	–	–	101	5	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$ 33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.

# Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Investor (SEC4)<sup>1</sup>

(\$ millions) As at		LINE #	2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>		1	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
Traditional securitization		2	73,587	608	–	–	–	7,841	66,220	134	–	783	10,236	13	–	45	816	1	–
of which: securitization		3	36,413	608	–	–	–	7,841	29,180	–	–	783	3,063	–	–	45	242	–	–
of which: retail underlying		4	37,174	–	–	–	–	–	37,040	134	–	–	7,173	13	–	–	574	1	–
of which: wholesale		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		8	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
			2022 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>		9	\$ 77,270	\$ 645	\$ –	\$ –	\$ –	\$ 8,958	\$ 68,821	\$ 136	\$ –	\$ 896	\$ 10,522	\$ 14	\$ –	\$ 52	\$ 838	\$ 1	\$ –
Traditional securitization		10	77,270	645	–	–	–	8,958	68,821	136	–	896	10,522	14	–	52	838	1	–
of which: securitization		11	39,665	645	–	–	–	8,958	31,352	–	–	896	3,294	–	–	52	260	–	–
of which: retail underlying		12	37,605	–	–	–	–	–	37,469	136	–	–	7,228	14	–	–	578	1	–
of which: wholesale		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		16	\$ 77,270	\$ 645	\$ –	\$ –	\$ –	\$ 8,958	\$ 68,821	\$ 136	\$ –	\$ 896	\$ 10,522	\$ 14	\$ –	\$ 52	\$ 838	\$ 1	\$ –
			2022 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>		17	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
Traditional securitization		18	74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–
of which: securitization		19	39,371	534	–	–	–	9,060	30,845	–	–	906	3,236	–	–	53	254	–	–
of which: retail underlying		20	34,636	–	–	–	–	–	34,508	128	–	–	6,636	13	–	–	531	1	–
of which: wholesale		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		24	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
			2022 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>		25	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
Traditional securitization		26	69,656	521	–	–	–	9,527	60,522	128	–	953	9,169	13	–	57	729	–	–
of which: securitization		27	37,209	521	–	–	–	9,527	28,203	–	–	953	2,971	–	–	57	233	–	–
of which: retail underlying		28	32,447	–	–	–	–	–	32,319	128	–	–	6,198	13	–	–	496	–	–
of which: wholesale		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		32	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.



## Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Investor (SEC4) (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2022 Q1																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
		<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																		
Traditional securitization	1	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
of which: securitization	2	64,063	486	–	–	–	9,895	54,527	127	–	990	8,307	13	–	58	664	1	–
of which: retail underlying	3	34,427	486	–	–	–	9,895	25,018	–	–	990	2,637	–	–	58	210	–	–
of which: wholesale	4	29,636	–	–	–	–	–	29,509	127	–	–	5,670	13	–	–	454	1	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.

## AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2023 Q1					2022 Q4						
		Average Estimated PD <sup>1,2</sup>	Actual Default Rate <sup>2</sup>	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD <sup>5</sup>	Average Estimated PD <sup>1,2</sup>	Actual Default Rate <sup>2</sup>	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD <sup>5</sup>
<b>Retail<sup>6</sup></b>													
Residential secured uninsured	1	0.27 %	0.32 %	28.12 %	4.74 %	93.73 %	91.21 %	0.30 %	0.39 %	28.70 %	5.04 %	95.17 %	92.72 %
Residential secured insured <sup>7</sup>	2	0.25	0.18	n/a	n/a	96.88	94.03	0.25	0.17	n/a	n/a	97.37	94.68
Qualifying revolving retail	3	1.63	1.35	89.95	83.99	94.76	87.46	1.47	1.20	90.91	84.08	94.62	85.90
Other retail	4	1.75	1.29	55.22	42.19	98.97	95.69	1.76	1.21	56.19	42.76	98.97	95.77
<b>Non-Retail</b>													
Corporate	5	1.72	0.31	22.30	27.77	91.62	79.10	1.75	0.27	21.84	20.74	90.46	85.19
Sovereign	6	0.43	-	7.26	n/a	99.83	n/a	0.26	-	7.44	n/a	99.83	n/a
Bank	7	0.19	-	18.42	n/a	96.47	n/a	0.19	-	18.56	n/a	96.59	n/a
<b>2022 Q3</b>						<b>2022 Q2</b>							
		Average Estimated PD <sup>1,2</sup>	Actual Default Rate <sup>2</sup>	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD <sup>5</sup>	Average Estimated PD <sup>1,2</sup>	Actual Default Rate <sup>2</sup>	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD <sup>5</sup>
<b>Retail<sup>6</sup></b>													
Residential secured uninsured	8	0.30 %	0.32 %	29.34 %	6.12 %	95.03 %	92.33 %	0.33 %	0.29 %	29.74 %	6.13 %	95.57 %	92.74 %
Residential secured insured <sup>7</sup>	9	0.27	0.17	n/a	n/a	97.61	95.13	0.30	0.17	n/a	n/a	97.78	95.60
Qualifying revolving retail	10	1.37	1.25	89.75	85.51	92.78	85.69	1.51	1.26	89.44	83.34	94.33	85.91
Other retail	11	1.88	1.16	53.11	42.79	98.95	95.63	2.18	1.18	52.02	42.49	99.18	96.13
<b>Non-Retail</b>													
Corporate	12	1.77	0.26	22.04	16.56	90.64	87.75	1.77	0.30	21.30	16.73	90.72	60.89
Sovereign	13	0.21	-	7.76	n/a	99.80	n/a	0.21	-	7.97	n/a	99.82	n/a
Bank	14	0.19	-	18.40	n/a	96.88	n/a	0.19	-	17.47	n/a	97.05	n/a
<b>2022 Q1</b>													
		Average Estimated PD <sup>1,2</sup>	Actual Default Rate <sup>2</sup>	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD <sup>5</sup>						
<b>Retail<sup>6</sup></b>													
Residential secured uninsured	15	0.38 %	0.50 %	29.60 %	7.11 %	96.17 %	94.18 %						
Residential secured insured <sup>7</sup>	16	0.31	0.18	n/a	n/a	98.52	96.88						
Qualifying revolving retail	17	1.62	1.38	89.40	83.81	94.22	86.48						
Other retail	18	2.46	1.32	50.81	43.39	99.19	96.24						
<b>Non-Retail</b>													
Corporate	19	1.72	0.33	20.83	21.20	90.80	54.83						
Sovereign	20	0.26	-	7.99	n/a	99.83	n/a						
Bank	21	0.18	-	18.61	n/a	96.91	n/a						

<sup>1</sup> Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.

<sup>2</sup> Average Estimated PD and Actual Default Rate are weighted by account.

<sup>3</sup> Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.

<sup>4</sup> Represents average LGD of the impaired portfolio over trailing 12 months.

<sup>5</sup> Represents actual defaults over trailing 12 months.

<sup>6</sup> Effective the first quarter of fiscal 2022, retail and non-retail results are generated to align with revised OSFI back-testing reporting.

<sup>7</sup> LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

## Glossary – Basel

<p><b>Risk-weighted assets (RWA)</b></p> <p><b>Approaches used by the Bank to calculate RWA</b></p> <p><b>For Credit Risk</b></p> <p>Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach</p> <p><b>For Operational Risk</b></p> <p>The Standardized Approach (TSA)</p> <p><b>For Market Risk</b></p> <p>Standardized Approach</p> <p>Internal Models Approach (IMA)</p> <p><b>Credit Risk Terminology</b></p> <p>Gross credit risk exposure</p> <p><b>Counterparty Type / Exposure Classes:</b></p> <p><b>Retail</b></p> <p>Residential Secured</p> <p>Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p><b>Non-retail</b></p> <p>Corporate</p> <p>Sovereign</p> <p>Bank</p> <p><b>Exposure Types:</b></p> <p>Drawn</p> <p>Undrawn (commitment)</p> <p>Repo-style transactions</p> <p>OTC derivatives</p> <p>Other off-balance sheet</p> <p><b>AIRB Credit Risk Parameters:</b></p> <p>Probability of Default (PD)</p> <p>Exposure at Default (EAD)</p> <p>Loss Given Default (LGD)</p> <p><b>Credit Valuation Adjustment (CVA)</b></p> <p><b>Common Equity Tier 1 (CET1)</b></p> <p><b>CET1 Ratio</b></p> <p><b>Return on risk-weighted assets</b></p> <p><b>Liquidity Coverage Ratio (LCR)</b></p> <p><b>Countercyclical Capital Buffer (CCB)</b></p>	<ul style="list-style-type: none"> <li>• Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below.</li> <li>• Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral.</li> <li>• Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.</li> <li>• Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).</li> <li>• Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.</li> <li>• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.</li> <li>• The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.</li> <li>• Includes residential mortgages and home equity lines of credit extended to individuals.</li> <li>• Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the "Other Retail" category).</li> <li>• Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.</li> <li>• Includes exposures to corporations, partnerships, or proprietorships.</li> <li>• Includes exposures to central governments, central banks, multilateral development banks, and certain public sector entities.</li> <li>• Includes exposures to deposit-taking institutions, securities firms, and certain public sector entities.</li> <li>• The amount of funds advanced to a borrower.</li> <li>• The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).</li> <li>• Repurchase and reverse repurchase agreements, securities borrowing and lending.</li> <li>• Privately negotiated derivative contracts.</li> <li>• All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).</li> <li>• The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.</li> <li>• The total amount the Bank is exposed to at the time of default.</li> <li>• The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.</li> <li>• CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios.</li> <li>• This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances.</li> <li>• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA.</li> <li>• Net income available to common shareholders as a percentage of average RWA.</li> <li>• LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.</li> <li>• CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.</li> </ul>
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## Acronyms

Acronym	Definition	Acronym	Definition
<b>AOCI</b>	Accumulated Other Comprehensive Income	<b>N/A</b>	Not Applicable
<b>BCBS</b>	Basel Committee on Banking Supervision	<b>N/M</b>	Not Meaningful
<b>CCF</b>	Credit Conversion Factor	<b>NVCC</b>	Non-Viability Contingent Capital
<b>CCR</b>	Counterparty Credit Risk	<b>OSFI</b>	Office of the Superintendent of Financial Institutions Canada
<b>CMHC</b>	Canada Mortgage and Housing Corporation	<b>OTC</b>	Over-The-Counter
<b>CRM</b>	Credit Risk Mitigation	<b>PFE</b>	Potential Future Exposure
<b>CSA</b>	Credit Support Annex	<b>QCCP</b>	Qualifying Central Counterparty
<b>D-SIBs</b>	Domestic Systemically Important Banks	<b>SA-CCR</b>	Standardized Approach Counterparty Credit Risk
<b>FSB</b>	Financial Stability Board	<b>SEC-ERBA</b>	Securitization External Ratings-Based Approach
<b>G-SIBs</b>	Global Systemically Important Banks	<b>SEC-IRBA</b>	Securitization Internal Ratings-Based Approach
<b>HELOCs</b>	Home Equity Lines of Credit	<b>SEC-SA</b>	Securitization Standardized Approach
<b>IAA</b>	Internal Assessment Approach	<b>SFTs</b>	Securities Financing Transactions
<b>IFRS</b>	International Financial Reporting Standards	<b>TLAC</b>	Total Loss Absorbing Capacity
<b>IMM</b>	Internal Model Method	<b>VaR</b>	Value-at-Risk
<b>IRB</b>	Internal Ratings-Based		