



# Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 2024

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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 second quarter 2024 Reports to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2023 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 (CAR), 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.

On February 1, 2023, OSFI implemented revised capital rules that incorporate the Basel III reforms with adjustments to make them suitable for domestic implementation. These revised rules include revisions to the calculation of credit risk and operational risk requirements, and revisions to the Leverage Requirements Guideline to include a requirement for Domestic Systemically Important Banks (D-SIBs) to hold a leverage ratio buffer of 0.50% in addition to the regulatory minimum requirement of 3.0%. This buffer will also apply to the TLAC leverage ratio supervisory target of 6.75%.

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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 and subsequently issued the Pillar 3 Disclosure Guideline for Domestic Systemically Important Banks (D-SIBs) January 2022, effective February 1, 2023. The index below reflects the most recent updates and lists the location of the related disclosures presented in the second quarter 2024, 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 2023 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS Second Quarter 2024	SFI Second Quarter 2024	SRD Second Quarter 2024	Annual Report 2023
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 70, 76-88, 95, 112
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			13	
	KM1 – Key metrics (at consolidated group level).	Quarterly			7	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			8	
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			19	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			20	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			20	
	PV1 – Prudential valuation adjustments (PVA).	N/A <sup>1</sup>				
Composition of capital and TLAC <sup>2</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>3</sup> .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			9	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	Quarterly			10	
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			11	
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				84-86, 88-90
	CR1 – Credit quality of assets.	Quarterly			21-22	
	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	69			91, 147, 154, 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			24-26	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2024	SFI Second Quarter 2024	SRD Second Quarter 2024	Annual Report 2023
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		26-28, 30-32		
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures <sup>4</sup> .	Quarterly	69			147, 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				91
	<b>CR3</b> – Credit risk mitigation techniques – overview.	Quarterly			23	
	<b>CRD</b> – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				90-91
	<b>CR4</b> – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			27-28	
	<b>CR5</b> – Standardized approach – exposures by asset classes and risk weights.	Quarterly			29-34	
	<b>CRE</b> – Qualitative disclosures related to IRB models.	Annual				84-86, 89-92, 99
	<b>CR6</b> – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			35-52	
	<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			17	
	<b>CR9</b> – IRB – Backtesting of PD per portfolio <sup>5</sup> .	Annual				
<b>CR10</b> – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.				
Counterparty credit risk	<b>CCRA</b> – Qualitative disclosure related to CCR.	Annual				91, 105
	<b>CCR1</b> – Analysis of CCR exposure by approach.	Quarterly			53-54	
	<b>CCR3</b> – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			55-57	
	<b>CCR4</b> – IRB – CCR exposures by portfolio and PD scale.	Quarterly			58-64	
	<b>CCR5</b> – Composition of collateral for CCR exposure.	Quarterly			65	
	<b>CCR6</b> – Credit derivatives exposures.	Quarterly			66	
	<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			66	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2024	SFI Second Quarter 2024	SRD Second Quarter 2024	Annual Report 2023
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				73-74, 92, 150-151, 179-180
	SEC1 – Securitization exposures in the banking book.	Quarterly			70-71	
	SEC2 – Securitization exposures in the trading book.	Quarterly			72-73	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			74-75	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			76-77	
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators <sup>5</sup> .	Annual				
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer.	Quarterly			12	
Liquidity	LIQA – Liquidity risk management.	Annual				100-104
	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	38			106
	LIQ2 – Net Stable Funding Ratio (NSFR).	Quarterly	39			107
Asset encumbrance	ENC – Asset encumbrance.	Quarterly				104
Market risk <sup>4</sup>	MRA – General qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017. New market risk disclosures will be reported starting in the fourth quarter 2024.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under the standardized approach.					
	MR2 – Market risk for banks using the IMA.					
Comparison of modelled & standardized RWA	CMS1 – Comparison of modelled and standardized RWA at risk level.	Quarterly			14	
	CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class.	Quarterly			15-16	
Operational Risk	ORA – General qualitative information on a bank's operational risk framework.	Annual				97-99
	OR1 – Historical losses <sup>5</sup> .	Annual				
	OR2 – Business indicator and subcomponents <sup>5</sup> .	Annual				
	OR3 – Minimum required operational risk capital <sup>5</sup> .	Annual				
Interest Rate Risk in the Banking Book	IRRBB Disclosure.	Annual				95-97

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2024	SFI Second Quarter 2024	SRD Second Quarter 2024	Annual Report 2023
Remuneration <sup>6</sup>	Remuneration – Table A.	Annual				
	REMA – Remuneration policy.	Annual				
	REM1 – Remuneration awarded during the financial year.	Annual				
	REM2 – Special payments.	Annual				
	REM3 – Deferred remuneration.	Annual				

<sup>1</sup> Not applicable.

<sup>2</sup> Total loss absorbing capacity (TLAC).

<sup>3</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>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 2023 SRD, with the exception of GSIB1, which is disclosed in the second quarter 2024 RTS.

<sup>6</sup> Remuneration disclosures are included in the 2023 Proxy Circular at <https://www.td.com/content/dam/tdcom/canada/about-td/pdf/td-investor-2024-proxy-en.pdf>.

## Capital Position – Basel III (CC1)

(\$ millions)  
As at

### Common Equity Tier 1 Capital

Common shares plus related contributed surplus  
Retained earnings  
Accumulated other comprehensive income (loss)  
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1<sup>2</sup>)

### Common Equity Tier 1 Capital before regulatory adjustments

### Common Equity Tier 1 Capital regulatory adjustments

Prudential valuation adjustments  
Goodwill (net of related tax liability)  
Intangibles (net of related tax liability)  
Deferred tax assets excluding those arising from temporary differences  
Cash flow hedge reserve  
Shortfall of provisions to expected losses  
Securitization gain on sale  
Gains and losses due to changes in own credit risk on fair valued liabilities  
Defined benefit pension fund net assets (net of related tax liability)  
Investment in own shares  
Reciprocal cross holdings in common equity  
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  
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)  
Mortgage servicing rights (amount above 10% threshold)  
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  
Amount exceeding the 15% threshold  
*of which: significant investments in the common stock of financials*  
*of which: mortgage servicing rights*  
*of which: deferred tax assets arising from temporary differences*  
Equity investments in funds subject to the fall-back approach  
Other deductions or regulatory adjustments to CET1 as determined by OSFI  
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions

### Total regulatory adjustments to Common Equity Tier 1 Capital

### Common Equity Tier 1 Capital

### Additional Tier 1 capital instruments

Directly issued qualifying Additional Tier 1 instruments plus stock surplus  
*of which: classified as equity under applicable accounting standards*  
*of which: classified as liabilities under applicable accounting standards*  
Additional Tier 1 instruments issued by subsidiaries and held by third parties

### Additional Tier 1 capital instruments before regulatory adjustments

### Additional Tier 1 capital instruments regulatory adjustments

Investment in own Additional Tier 1 instruments  
Reciprocal cross holdings in Additional Tier 1 instruments  
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  
Other deductions from Tier 1 capital as determined by OSFI  
*of which: Reverse mortgages*  
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

### Total regulatory adjustments to Additional Tier 1 Capital

### Additional Tier 1 Capital

### Tier 1 Capital

LINE #	2024		2023		Cross Reference <sup>1</sup>	
	Q2	Q1	Q4	Q3		
1	\$ 25,410	\$ 25,428	\$ 25,522	\$ 26,026	\$ 25,912	A1+A2+B
2	71,904	72,347	73,044	74,659	74,849	C
3	4,166	3,830	2,750	735	4,108	D
4	–	–	–	–	–	
5	101,480	101,605	101,316	101,420	104,869	
6	–	–	–	–	–	
7	(18,470)	(17,922)	(18,424)	(17,641)	(18,016)	E1-E2
8	(2,759)	(2,654)	(2,606)	(2,545)	(2,496)	F1-F2
9	(180)	(198)	(207)	(114)	(96)	G
10	4,878	3,559	5,571	5,116	3,678	H
11	–	–	–	–	–	I
12	–	–	–	–	–	
13	(181)	(148)	(379)	(229)	(294)	J
14	(676)	(773)	(908)	(1,001)	(1,129)	K1-K2
15	(8)	(20)	(21)	(16)	(18)	
16	–	–	–	–	–	
17	(3,202)	(2,724)	(1,976)	(2,000)	(2,135)	L1+L2
18	–	–	–	–	–	
19	–	–	–	–	–	
20	–	–	–	–	–	
21	–	–	–	–	–	
22	–	–	–	–	–	
23	–	–	–	–	–	
24	–	–	–	–	–	
25	(51)	(56)	(49)	(37)	(35)	M
26	10	10	–	–	–	
27	–	–	–	–	–	
28	(20,639)	(20,926)	(18,999)	(18,467)	(20,541)	
29	80,841	80,679	82,317	82,953	84,328	
30	10,502	10,830	10,791	11,244	11,245	N+O+P
31	10,502	10,830	10,791	11,244	11,245	
32	–	–	–	–	–	
33	–	–	–	–	–	
34	10,502	10,830	10,791	11,244	11,245	
35	–	–	–	–	–	
36	–	–	–	–	–	
37	(5)	(5)	(6)	(6)	(112)	Q
38	(350)	(350)	(350)	(350)	(350)	R
39	–	–	–	–	–	
39a	–	–	–	–	–	
40	–	–	–	–	–	
41	(355)	(355)	(356)	(356)	(462)	
42	10,147	10,475	10,435	10,888	10,783	
43	\$ 90,988	\$ 91,154	\$ 92,752	\$ 93,841	\$ 95,111	

<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 #	2024		Q4	2023		Cross Reference <sup>1</sup>
		Q2	Q1		Q3	Q2	
<b>Tier 2 capital instruments and provisions</b>							
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 11,120	\$ 9,357	\$ 9,424	\$ 11,067	\$ 11,166	S
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–	
Collective allowance	46	1,485	1,781	1,964	2,150	2,143	T
<b>Tier 2 Capital before regulatory adjustments</b>	47	<b>12,605</b>	<b>11,138</b>	<b>11,388</b>	<b>13,217</b>	<b>13,309</b>	
<b>Tier 2 regulatory adjustments</b>							
Investments in own Tier 2 instruments	48	–	–	–	–	–	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	49	–	–	–	–	–	
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)	50	(316)	(228)	(196)	(194)	(232)	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	50a	(144)	(115)	(136)	(125)	(68)	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	51	(160)	(160)	(160)	(160)	(160)	W
Other deductions from Tier 2 capital	52	–	–	–	–	–	
<b>Total regulatory adjustments to Tier 2 Capital</b>	53	<b>(620)</b>	<b>(503)</b>	<b>(492)</b>	<b>(479)</b>	<b>(460)</b>	
<b>Tier 2 Capital</b>	54	<b>11,985</b>	<b>10,635</b>	<b>10,896</b>	<b>12,738</b>	<b>12,849</b>	
<b>Total Capital</b>	55	<b>102,973</b>	<b>101,789</b>	<b>103,648</b>	<b>106,579</b>	<b>107,960</b>	
<b>Total risk-weighted assets</b>	56	<b>\$ 602,825</b>	<b>\$ 579,424</b>	<b>\$ 571,161</b>	<b>\$ 544,880</b>	<b>\$ 549,398</b>	
<b>Capital Ratios</b>							
Common Equity Tier 1 Capital (as percentage of RWA)	57	13.4 %	13.9 %	14.4 %	15.2 %	15.3 %	
Tier 1 Capital Ratio	58	15.1	15.7	16.2	17.2	17.3	
Total Capital (as percentage of RWA)	59	17.1	17.6	18.1	19.6	19.7	
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>	60	8.0	8.0	8.0	8.0	8.0	
of which: capital conservation buffer requirement	61	2.5	2.5	2.5	2.5	2.5	
of which: bank-specific countercyclical buffer requirement <sup>4</sup>	62	–	–	–	–	–	
of which: G-SIB buffer requirement <sup>5</sup>	63	1.0	1.0	1.0	1.0	1.0	
of which: D-SIB buffer requirement	63a	–	–	–	–	–	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	64	8.9	9.3	9.8	10.7	10.8	
<b>OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))<sup>6</sup></b>							
Common Equity Tier 1 target ratio	65	8.0	8.0	8.0	8.0	8.0	
Tier 1 target ratio	66	9.5	9.5	9.5	9.5	9.5	
Total Capital target ratio	67	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 2023 list of G-SIBs, using 2022 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 November 1, 2023, the buffer is 3.5%.

## 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 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 #	2024		2023		
	Q2	Q1	Q4	Q3	Q2
68	\$ 8,404	\$ 8,341	\$ 8,430	\$ 8,495	\$ 8,646
69	2,948	2,913	2,465	2,436	3,096
70	84	85	92	90	95
71	2,108	1,742	1,031	1,175	1,131
72	7	8	8	8	9
73	7	8	8	8	9
74	1,478	1,773	1,956	2,144	2,181
75	1,478	1,773	1,956	2,142	2,134
76	17.5 %	17.8 %	18.0 %	17.9 %	17.6 %
77	17.5	17.8	18.0	17.9	17.6
78	18.8	19.0	19.1	18.9	18.6
79	41.9	41.6	41.9	41.3	40.1
80	41.9	41.6	41.9	41.3	40.1
81	41.9	41.6	41.9	41.3	40.1

<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 #	2024		2023		
	Q2	Q1	Q4	Q3	Q2
<b>Common Equity Tier 1</b>					
1	\$ 80,679	\$ 82,317	\$ 82,953	\$ 84,328	\$ 82,328
2	24	42	6	6	45
3	(1,219)	(1,723)	(3,104)	(1,181)	–
4	(1,985)	(1,881)	(1,920)	(1,832)	(1,964)
5	132	137	127	175	713
6	2,564	2,824	2,886	2,963	3,351
7	(33)	231	(150)	65	(142)
Movements in other comprehensive income					
8	1,636	(2,127)	3,162	(1,789)	1,296
9	n/a	n/a	n/a	n/a	n/a
10	42	357	(370)	94	61
11	(23)	838	(322)	(240)	473
12	(653)	454	(844)	326	(1,245)
Goodwill and other intangible assets (deduction, net of related tax liability)					
Other, including regulatory adjustments and transitional arrangements					
13	18	9	(93)	(18)	(11)
14	–	–	–	–	–
15	(341)	(799)	(14)	56	(577)
16	<b>80,841</b>	<b>80,679</b>	<b>82,317</b>	<b>82,953</b>	<b>84,328</b>
<b>Additional Tier 1 Capital</b>					
17	10,475	10,435	10,888	10,783	10,758
18	–	–	–	–	–
19	(350)	–	(400)	–	–
20	22	40	(53)	105	25
21	<b>10,147</b>	<b>10,475</b>	<b>10,435</b>	<b>10,888</b>	<b>10,783</b>
22	<b>90,988</b>	<b>91,154</b>	<b>92,752</b>	<b>93,841</b>	<b>95,111</b>
<b>Tier 2 Capital</b>					
23	10,635	10,896	12,738	12,849	12,946
24	1,750	–	–	–	–
25	–	–	(1,750)	–	–
26	–	–	–	–	–
27	(296)	(183)	(186)	7	(122)
28	(104)	(78)	94	(118)	25
29	<b>11,985</b>	<b>10,635</b>	<b>10,896</b>	<b>12,738</b>	<b>12,849</b>
30	<b>\$ 102,973</b>	<b>\$ 101,789</b>	<b>\$ 103,648</b>	<b>\$ 106,579</b>	<b>\$ 107,960</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 #	2024 Q2		Cross Reference <sup>3</sup>
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
Cash and due from banks	\$ 6,308	\$ 6,119	
Interest-bearing deposits with banks	87,665	87,437	
Trading loans, securities, and other	166,346	166,346	
Non-trading financial assets at fair value through profit or loss	5,646	5,049	
Derivatives	82,190	82,195	
Financial assets designated at fair value through profit or loss	5,925	1,773	
Financial assets at fair value through other comprehensive income	75,246	71,902	
<i>Equity investments in funds subject to the fall-back approach</i>		51	M
Non-Significant investments in financials (excluding Schwab)			
<i>Non-significant investments exceeding regulatory thresholds – CET1</i>		288	L1
<i>Non-significant investments exceeding regulatory thresholds – Additional Tier 1</i>		5	Q
<i>Non-significant investments exceeding regulatory thresholds – Tier 2</i>		316	U
<i>Non-significant investments previously designated for the 5% threshold but no longer meets the conditions</i>		144	V
<i>Non-significant investments not exceeding regulatory thresholds</i>		1,308	
Debt securities at amortized cost, net of allowance for credit losses	293,594	293,568	
Securities purchased under reverse repurchase agreements	205,722	205,722	
Loans	935,669	935,669	
Allowance for loan losses	(7,545)	(7,545)	
<i>Eligible allowance reflected in Tier 2 regulatory capital</i>		(1,485)	T
<i>Shortfall of allowance to expected loss</i>		–	I
<i>Allowances not reflected in regulatory capital</i>		(6,060)	
Other	109,902	108,314	
Investment in Schwab			
<i>Non-significant investments exceeding regulatory thresholds</i>		2,914	L2
<i>Non-significant investments not exceeding regulatory thresholds</i>		6,952	
Goodwill		18,658	E1
Other intangibles		2,813	F1
Other intangibles (Mortgage Servicing Rights)		84	
Deferred tax assets		180	G
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		2,108	
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		2,379	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>		28	
<i>Other DTA/DTL adjustments<sup>4</sup></i>		–	
Significant investments in financials		87	
<i>Significant investments exceeding regulatory thresholds</i>		934	K1
<i>Significant investments not exceeding regulatory thresholds</i>		–	
Defined pension benefits		934	
Other Assets		71,177	
<b>TOTAL ASSETS</b>	<b>1,966,668</b>	<b>1,956,549</b>	
<b>LIABILITIES AND EQUITY</b>			
Trading deposits	31,221	31,221	
Derivatives	69,742	69,742	
Securitization liabilities at fair value	17,653	17,653	
Financial liabilities designated at fair value through profit or loss	188,105	188,105	
Deposits	1,203,771	1,203,771	
Other	332,876	322,757	
Deferred tax liabilities			
Goodwill		188	E2
<i>Intangible assets (excluding mortgage servicing rights)</i>		54	F2
<i>Defined benefit pension fund assets</i>		258	K2
<i>Other deferred tax liabilities (Cash flow hedges and other DTL's)</i>		(315)	
<i>Other DTA/DTL adjustments<sup>4</sup></i>		28	
Gains and losses due to changes in own credit risk on fair value liabilities		181	J
Other liabilities		322,363	
Subordinated notes and debentures	11,318	11,318	
<i>Directly issued qualifying Tier 2 instruments</i>		11,120	S
<i>Regulatory capital amortization of maturing debentures</i>		–	
<i>Subordinated notes not allowed for regulatory capital</i>		198	
<b>Liabilities</b>	<b>1,854,686</b>	<b>1,844,567</b>	
Common Shares	25,257	25,257	A1
Preferred Shares and other equity instruments	10,503	10,503	
<i>Directly issued qualifying Additional Tier 1 instruments</i>		10,503	N
<i>Preferred shares not allowed for regulatory capital</i>		–	
Treasury Shares – Common	(24)	(24)	A2
Treasury Shares – Preferred	(8)	(8)	
<i>Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares</i>		(8)	
Contributed Surplus	184	184	O
<i>Contributed surplus – Common Shares</i>		177	B
<i>Contributed surplus – Preferred Shares</i>		7	P
Retained Earnings	71,904	71,904	C
Accumulated other comprehensive income (AOCI)	4,166	4,166	D
<i>Cash flow hedges requiring derecognition</i>		(4,878)	H
<i>Net AOCI included as capital</i>		9,044	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 1,966,668</b>	<b>\$ 1,956,549</b>	

<sup>1</sup> As per Balance Sheet on page 15 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, TD Reinsurance (Barbados) Inc., and Cowen Insurance which have total assets included in the consolidated Bank of \$10.1 billion and total equity of \$3.4 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 43 on page 1)

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

#### Leverage Ratio

LINE #	2024		2023		OSFI Template	
	Q2	Q1	Q4	Q3		Q2
1	\$ 1,966,668	\$ 1,910,892	\$ 1,957,024	\$ 1,887,075	\$ 1,926,452	1
2	(7,099)	(7,015)	(8,897)	(8,445)	(8,028)	2
3	(1,397)	(1,397)	(1,397)	(1,099)	(1,396)	3
4	–	–	–	–	–	4
5	9,090	23,424	6,088	14,525	12,246	5
6	(25,426)	(27,755)	(24,597)	(23,230)	(21,438)	6
7	231,178	222,754	223,820	217,908	216,771	7
8	(41,417)	(42,671)	(39,480)	(33,566)	(41,063)	8
9	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	\$ 2,083,544	9
10	\$ 1,649,664	\$ 1,621,300	\$ 1,634,505	\$ 1,589,965	\$ 1,623,385	1
11	–	–	–	–	–	2
12	(8,692)	(8,016)	(8,823)	(9,680)	(8,369)	3
13	(20,823)	(21,143)	(18,975)	(18,594)	(20,709)	4
14	1,620,149	1,592,141	1,606,707	1,561,691	1,594,307	5
15	35,802	29,385	36,218	32,475	34,387	6
16	56,129	55,011	58,628	55,505	53,967	7
17	–	–	–	–	–	8
18	9,187	9,361	8,567	8,782	8,786	9
19	(1,144)	(1,744)	(1,115)	(1,479)	(1,312)	10
20	99,974	92,013	102,298	95,283	95,828	11
21	205,722	199,079	204,333	201,517	198,074	12
22	(29,432)	(31,401)	(28,730)	(27,728)	(25,589)	13
23	4,006	3,646	4,133	4,497	4,153	14
24	–	–	–	–	–	15
25	180,296	171,324	179,736	178,286	176,638	16
26	792,100	761,583	770,427	763,318	756,455	17
27	(560,922)	(538,829)	(546,607)	(545,410)	(539,684)	18
28	231,178	222,754	223,820	217,908	216,771	19
29	90,988	91,154	92,752	93,841	95,111	20
30	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	\$ 2,083,544	21
31	4.3 %	4.4 %	4.4 %	4.6 %	4.6 %	22

## Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

LINE #	2024		2023
	Q2	Q1	Q4
<b>Available capital (amounts)</b>			
Common Equity Tier 1 (CET1)			
Tier 1			
Total capital			
<b>Risk-weighted assets (amounts)</b>			
Total risk-weighted assets (RWA)			
Total RWA (pre-floor)			
<b>Risk-based capital ratios as a percentage of RWA</b>			
CET1 ratio			
CET1 ratio (pre-floor)			
Tier 1 ratio			
Tier 1 ratio (pre-floor)			
Total capital ratio			
Total capital ratio (pre-floor)			
<b>Additional CET1 buffer requirements as a percentage of RWA</b>			
Capital conservation buffer requirement (2.5% from 2019)			
Countercyclical buffer requirement			
Bank G-SIB and/or D-SIB additional requirements			
Total of bank CET1 specific buffer requirements			
CET1 available after meeting the bank's minimum capital requirements			
<b>Basel III Leverage ratio</b>			
Total Basel III leverage ratio exposure measure			
Basel III leverage ratio			

## Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

### Resolution group 1

Total loss absorbing capacity (TLAC) available

Total RWA at the level of the resolution group

TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %

Leverage ratio exposure measure at the level of the resolution group

TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %

Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC

Term Sheet apply?

Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC

Term Sheet apply?

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 (%)

LINE #	2024		Q4	2023	
	Q2	Q1		Q3	Q2
1	\$ 184,608	\$ 178,223	\$ 187,037	\$ 190,730	\$ 188,127
2	602,825	579,424	571,161	544,880	549,398
3	30.6 %	30.8 %	32.7 %	35.0 %	34.2 %
4	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	\$ 2,083,544
5	8.7 %	8.6 %	8.9 %	9.3 %	9.0 %
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

## TLAC Composition (TLAC1)

(\$ millions, except as noted)

LINE #	2024			2023	
	Q2	Q1	Q4	Q3	Q2
<b>Regulatory capital elements of TLAC and adjustments</b>					
1	\$ 80,841	\$ 80,679	\$ 82,317	\$ 82,953	\$ 84,328
2	10,147	10,475	10,435	10,888	10,783
3	–	–	–	–	–
4	–	–	–	–	–
5	10,147	10,475	10,435	10,888	10,783
6	11,985	10,635	10,896	12,738	12,849
7	–	–	–	–	–
8	–	–	–	–	–
9	–	–	–	–	–
10	11,985	10,635	10,896	12,738	12,849
11	102,973	101,789	103,648	106,579	107,960
<b>Non-regulatory capital elements of TLAC</b>					
12	n/a	n/a	n/a	n/a	n/a
13	81,927	76,636	83,684	84,431	80,474
14	n/a	n/a	n/a	n/a	n/a
15	–	–	–	–	–
16	n/a	n/a	n/a	n/a	n/a
17	81,927	76,636	83,684	84,431	80,474
<b>Non-regulatory capital elements of TLAC: adjustments</b>					
18	184,900	178,425	187,332	191,010	188,434
19	n/a	n/a	n/a	n/a	n/a
20	(292)	(202)	(295)	(280)	(307)
21	–	–	–	–	–
22	184,608	178,223	187,037	190,730	188,127
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>					
23	602,825	579,424	571,161	544,880	549,398
24	2,131,597	2,078,232	2,112,561	2,053,168	2,083,544
<b>TLAC ratios and buffers</b>					
25	30.6 %	30.8 %	32.7 %	35.0 %	34.2 %
26	8.7	8.6	8.9	9.3	9.0
27	8.9	9.3	9.8	10.7	10.8
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).



## Material Subgroup Entity – Creditor Ranking at Legal Entity Level (G-SIBS only) (TLAC2)<sup>1,2</sup>

(\$ millions) As at	LINE #	2024 Q2					OSFI Template
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)		
Is the resolution entity the creditor/investor? (yes or no)							1
		Preferred shares & Tier 1 notes					
		Common Shares	Subordinated debts	Bail-in debts <sup>3</sup>	Other liabilities <sup>4</sup>	Sum	
Description of creditor ranking (free text)							2
Total capital and liabilities net of credit risk mitigation	1	37,057	-	26,625	-	63,682	3
Subset of row 3 that are excluded liabilities	2	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	37,057	-	26,625	-	63,682	5
Subset of row 5 that are eligible as TLAC	4	37,057	-	26,625	-	63,682	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	5	-	-	-	-	-	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	6	-	-	26,625	-	26,625	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	7	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	8	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	9	37,057	-	-	-	37,057	11
		2024 Q1					OSFI Template
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)		
Is the resolution entity the creditor/investor? (yes or no)							1
		Preferred shares & Tier 1 notes					
		Common Shares	Subordinated debts	Bail-in debts <sup>3</sup>	Other liabilities <sup>4</sup>	Sum	
Description of creditor ranking (free text)							2
Total capital and liabilities net of credit risk mitigation	10	36,097	-	25,466	-	61,563	3
Subset of row 3 that are excluded liabilities	11	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	12	36,097	-	25,466	-	61,563	5
Subset of row 5 that are eligible as TLAC	13	36,097	-	25,466	-	61,563	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	14	-	-	469	-	469	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	15	-	-	24,997	-	24,997	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	16	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	17	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	18	36,097	-	-	-	36,097	11
		2023 Q4					OSFI Template
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)		
Is the resolution entity the creditor/investor? (yes or no)							1
		Preferred shares & Tier 1 notes					
		Common Shares	Subordinated debts	Bail-in debts <sup>3</sup>	Other liabilities <sup>4</sup>	Sum	
Description of creditor ranking (free text)							2
Total capital and liabilities net of credit risk mitigation	19	37,348	-	26,834	-	64,182	3
Subset of row 3 that are excluded liabilities	20	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	21	37,348	-	26,834	-	64,182	5
Subset of row 5 that are eligible as TLAC	22	37,348	-	26,834	-	64,182	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	23	-	-	-	-	-	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	24	-	-	26,834	-	26,834	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	25	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	26	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	27	37,348	-	-	-	37,348	11

<sup>1</sup> TLAC 2 is a G-SIB disclosure requirement to provide the ranking of the liability structure of all our material subsidiaries in foreign jurisdictions. TD Group US Holding LLC is the only material subsidiary entity for which TLAC 2 disclosure would be required at this time.

<sup>2</sup> OSFI has permitted disclosure to commence as of the fourth quarter of 2023, aligning with the timing of the US Federal Reserve TLAC disclosure requirements earlier this year.

<sup>3</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>4</sup> Completion of this column is not required by OSFI at this time.

## Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	LINE #	2024 Q2						2024 Q1					
		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	25,257	10,503	11,513	102,170	-	149,443	25,318	10,853	9,709	103,782	-	149,662	
Subset of row 2 that are excluded liabilities	32	8	262	19,824	-	20,126	77	27	240	26,917	-	27,261	
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	25,225	10,495	11,251	82,346	-	129,317	25,241	10,826	9,469	76,865	-	122,401	
Subset of row 4 that are potentially eligible as TLAC	25,225	10,495	11,251	82,346	-	129,317	25,241	10,826	9,469	76,865	-	122,401	
Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	20,980	-	20,980	-	-	-	20,507	-	20,507	
Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	46,544	-	46,544	-	-	43,242	-	43,242	-	
Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	11,251	14,799	-	26,050	-	-	9,469	13,089	-	22,558	
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	23	-	23	-	-	-	27	-	27	
Subset of row 5 that is perpetual securities	25,225	10,495	-	-	-	35,720	25,241	10,826	-	-	-	36,067	

  

	2023 Q4						2023 Q3					
	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	25,434	10,853	9,779	104,675	-	150,741	25,833	11,253	11,425	100,872	-	149,383
Subset of row 12 that are excluded liabilities	85	65	215	20,216	-	20,581	16	11	218	15,764	-	16,009
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	25,349	10,788	9,564	84,459	-	130,160	25,817	11,242	11,207	85,108	-	133,374
Subset of row 14 that are potentially eligible as TLAC	25,349	10,788	9,564	84,459	-	130,160	25,817	11,242	11,207	85,108	-	133,374
Subset of row 15 with 1 year ≤ residual maturity < 2 years	-	-	-	22,065	-	22,065	-	-	-	21,040	-	21,040
Subset of row 15 with 2 years ≤ residual maturity < 5 years	-	-	-	46,544	-	46,544	-	-	46,822	-	46,822	-
Subset of row 15 with 5 years ≤ residual maturity < 10 years	-	-	9,564	15,825	-	25,389	-	-	11,207	17,226	-	28,433
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	25	-	25	-	-	-	20	-	20
Subset of row 15 that is perpetual securities	25,349	10,788	-	-	-	36,137	25,817	11,242	-	-	-	37,059

  

	2023 Q2					
	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	25,852	11,253	11,479	98,316	-	146,900
Subset of row 22 that are excluded liabilities	117	10	204	17,540	-	17,871
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	25,735	11,243	11,275	80,776	-	129,029
Subset of row 24 that are potentially eligible as TLAC	25,735	11,243	11,275	80,776	-	129,029
Subset of row 25 with 1 year ≤ residual maturity < 2 years	-	-	-	20,567	-	20,567
Subset of row 25 with 2 years ≤ residual maturity < 5 years	-	-	-	43,000	-	43,000
Subset of row 25 with 5 years ≤ residual maturity < 10 years	-	-	11,275	17,189	-	28,464
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	20	-	20
Subset of row 25 that is perpetual securities	25,735	11,243	-	-	-	36,978

<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.

## Geographical Distribution of Credit Exposures for the Calculation of the Countercyclical Capital Buffer (CCyB1)

(\$ millions, except as noted)  
As at

	LINE #	2024 Q2			
By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	1	1.00 % \$	109		
Belgium	2	0.50	11		
France	3	1.00	136		
Germany	4	0.75	1,332		
Luxembourg	5	0.50	193		
Netherlands	6	1.00	207		
United Kingdom	7	2.00	2,153		
Norway	8	2.50	5		
Sum of lines 1 to 8	9	\$	4,146		
Total <sup>1</sup>	10	\$	418,755	0.01 % \$	7
		2024 Q1			
By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	11	1.00 % \$	111		
France	12	0.50	77		
Germany	13	0.75	1,245		
Luxembourg	14	0.50	140		
Netherlands	15	1.00	191		
United Kingdom	16	2.00	1,753		
Norway	17	2.50	5		
Sum of lines 1 to 7	18	\$	3,522		
Total <sup>1</sup>	19	\$	400,173	0.01 % \$	6
		2023 Q4			
By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	20	1.00 % \$	89		
France	21	0.50	127		
Germany	22	0.75	1,423		
Luxembourg	23	0.50	172		
Netherlands	24	1.00	168		
United Kingdom	25	2.00	1,700		
Norway	26	2.50	6		
Sum of lines 1 to 7	27	\$	3,685		
Total <sup>1</sup>	28	\$	393,132	0.01 % \$	6

<sup>1</sup> Total RWA for private sector credit exposures across all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical capital buffer rate or with a countercyclical capital buffer rate set at zero.

## Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA)					Minimum capital requirements <sup>1</sup>					OSFI Template
		2024		2023			2024		2023			
		Q2	Q1	Q4	Q3	Q2	Q2	Q1	Q4	Q3	Q2	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 433,695	\$ 415,426	\$ 412,057	\$ 389,987	\$ 389,154	\$ 34,696	\$ 33,234	\$ 32,965	\$ 31,199	\$ 31,132	1
Of which: standardized approach (SA) <sup>2</sup>	2	55,607	54,493	56,251	53,383	54,045	4,449	4,359	4,500	4,271	4,324	2
Of which: foundation internal ratings-based (FIRB) approach	3	87,441	84,139	86,304	82,140	79,490	6,995	6,731	6,905	6,571	6,359	3
Of which: supervisory slotting approach	4	–	–	–	–	–	–	–	–	–	–	4
Of which: advanced internal ratings-based (AIRB) approach	5	290,647	276,794	269,502	254,464	255,619	23,252	22,144	21,560	20,357	20,449	5
Counterparty credit risk	6	14,240	13,639	17,158	15,841	16,005	1,139	1,091	1,373	1,267	1,280	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	8,703	7,667	10,769	9,654	9,930	696	613	862	772	794	7
Of which: internal model method (IMM)	8	–	–	–	–	–	–	–	–	–	–	8
Of which: other CCR <sup>3</sup>	9	5,537	5,972	6,389	6,187	6,075	443	478	511	495	486	9
Credit valuation adjustment (CVA) <sup>4</sup>	10	5,775	5,860	8,381	6,754	6,659	462	469	670	540	533	10
Equity investments in funds – look-through approach	11	3,577	2,876	2,848	2,985	3,094	286	230	228	239	248	11
Equity investments in funds – mandate-based approach	12	464	421	424	400	413	37	34	34	32	33	12
Settlement risk	13	86	74	250	218	253	7	6	20	17	20	13
Securitization exposures in banking book	14	15,493	15,786	16,652	16,445	16,916	1,239	1,263	1,332	1,316	1,353	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	2,031	2,169	2,404	2,450	2,577	162	174	192	196	206	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	13,377	13,531	14,167	13,913	14,219	1,070	1,082	1,134	1,113	1,138	16
Of which: securitization standardized approach (SEC-SA)	17	85	86	81	82	120	7	7	6	7	9	17
Market risk <sup>4</sup>	18	24,451	23,895	16,952	16,911	21,777	1,956	1,912	1,356	1,353	1,742	18
Of which: standardized approach (SA)	19	24,451	23,895	2,608	2,336	6,232	1,956	1,912	209	187	499	19
Of which: internal model approaches (IMA)	20	–	–	14,344	14,575	15,545	–	–	1,147	1,166	1,243	20
Capital charge for switch between trading book and banking book	21	–	–	–	–	–	–	–	–	–	–	21
Operational risk	22	91,802	89,205	87,077	85,703	83,938	7,344	7,136	6,966	6,856	6,715	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	13,242	12,242	9,362	9,636	11,189	1,060	979	749	771	896	23
Output floor applied (%)	24	67.5	67.5	65.0	65.0	65.0	n/a	n/a	n/a	n/a	n/a	24
Floor adjustment	25	–	–	–	–	–	n/a	n/a	n/a	n/a	n/a	25
<b>Total (lines 1+6+10+11+12+13+14+18+21+22+23+25)</b>	26	<b>\$ 602,825</b>	<b>\$ 579,424</b>	<b>\$ 571,161</b>	<b>\$ 544,880</b>	<b>\$ 549,398</b>	<b>\$ 48,226</b>	<b>\$ 46,354</b>	<b>\$ 45,693</b>	<b>\$ 43,590</b>	<b>\$ 43,952</b>	27

<sup>1</sup> Minimum capital requirements equal 8% of RWA.

<sup>2</sup> Includes other assets and equities which use a regulatory prescribed risk weight.

<sup>3</sup> Includes qualifying central counterparties (QCCPs) and repo style transactions.

<sup>4</sup> Effective the first quarter of 2024, the Fundamental Review of Trading Book (FRTB) was implemented for market risk and CVA.

## Comparison of Modelled and Standardized RWA at Risk Level (CMS1)

(\$ millions) As at	LINE #	2024 Q2			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA <sup>1</sup>	RWA calculated full standardized approach <sup>2</sup>
Credit risk (excluding counterparty credit risk)	1	\$ 378,088	\$ 55,607	\$ 433,695	\$ 647,605
Counterparty credit risk	2	12,623	1,617	14,240	55,833
Credit valuation adjustment	3	-	5,775	5,775	5,775
Securitisation exposures in the banking book	4	6,490	9,003	15,493	22,170
Market risk	5	-	24,451	24,451	24,451
Operational risk	6	-	91,802	91,802	91,802
Residual RWA <sup>3</sup>	7	-	17,369	17,369	17,369
<b>Total</b>	<b>8</b>	<b>\$ 397,201</b>	<b>\$ 205,624</b>	<b>\$ 602,825</b>	<b>\$ 865,005</b>
<b>2024 Q1</b>					
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA <sup>1</sup>	RWA calculated using full standardized approach <sup>2</sup>
Credit risk (excluding counterparty credit risk)	9	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920
Counterparty credit risk	10	11,864	1,775	13,639	54,121
Credit valuation adjustment	11	-	5,860	5,860	5,860
Securitisation exposures in the banking book	12	6,463	9,323	15,786	22,788
Market risk	13	-	23,895	23,895	23,895
Operational risk	14	-	89,205	89,205	89,205
Residual RWA <sup>3</sup>	15	-	15,613	15,613	15,613
<b>Total</b>	<b>16</b>	<b>\$ 379,260</b>	<b>\$ 200,164</b>	<b>\$ 579,424</b>	<b>\$ 841,402</b>
<b>2023 Q4</b>					
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA <sup>1</sup>	RWA calculated using full standardized approach <sup>2</sup>
Credit risk (excluding counterparty credit risk)	17	\$ 355,806	\$ 56,251	\$ 412,057	\$ 629,658
Counterparty credit risk	18	14,560	2,598	17,158	60,791
Credit valuation adjustment	19	-	8,381	8,381	8,381
Securitisation exposures in the banking book	20	6,904	9,748	16,652	25,335
Market risk	21	14,344	2,608	16,952	6,488
Operational risk	22	-	87,077	87,077	87,077
Residual RWA <sup>3</sup>	23	-	12,884	12,884	12,884
<b>Total</b>	<b>24</b>	<b>\$ 391,614</b>	<b>\$ 179,547</b>	<b>\$ 571,161</b>	<b>\$ 830,614</b>

<sup>1</sup> Represents RWA for the period as disclosed in OV1.

<sup>2</sup> Represents RWA used for the regulatory floor.

<sup>3</sup> Residual RWA consists of equity investment in funds, settlement risk and amounts below the thresholds for deductions.

## Comparison of Modelled and Standardized RWA for Credit Risk at Asset Class Level (CMS2)

(\$ millions) As at	LINE #	2024 Q2			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 11,932	\$ 104	\$ 12,036	\$ 16,303
<i>Of which: categorised as MDB/PSE in SA<sup>1</sup></i>	1a	11,004	-	11,004	15,492
Banks and other financial institutions	2	6,237	806	7,043	14,346
Covered Bonds	3	1,501	-	1,501	1,185
Equity	4	-	25,122	25,122	25,122
Purchased receivables	5	-	-	-	-
Corporates	6	207,780	880	208,660	307,844
<i>Of which: F-IRB is applied</i>	6a	79,662	-	79,662	150,423
<i>Of which: A-IRB is applied</i>	6b	128,118	-	128,118	156,541
Retail	7	147,064	4,511	151,575	249,256
<i>Of which: qualifying revolving retail</i>	7a	41,980	266	42,246	42,668
<i>Of which: other retail</i>	7b	49,291	2,054	51,345	73,883
<i>Of which: retail residential mortgages</i>	7c	55,793	2,191	57,984	132,705
Specialised lending	8	3,574	-	3,574	9,365
<i>Of which: income-producing real estate and     high volatility commercial real estate</i>	8a	2,611	-	2,611	8,212
Others	9	-	24,184	24,184	24,184
<b>Total</b>	<b>10</b>	<b>\$ 378,088</b>	<b>\$ 55,607</b>	<b>\$ 433,695</b>	<b>\$ 647,605</b>

		2024 Q1			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	11	\$ 11,938	\$ 97	\$ 12,035	\$ 16,259
<i>Of which: categorised as MDB/PSE in SA<sup>1</sup></i>	11a	10,920	-	10,920	15,426
Banks and other financial institutions	12	6,095	539	6,634	12,040
Covered Bonds	13	1,516	-	1,516	1,133
Equity	14	-	24,786	24,786	24,786
Purchased receivables	15	-	-	-	-
Corporates	16	197,596	934	198,530	298,717
<i>Of which: F-IRB is applied</i>	16a	76,484	-	76,484	147,528
<i>Of which: A-IRB is applied</i>	16b	121,112	-	121,112	150,255
Retail	17	140,405	4,372	144,777	243,776
<i>Of which: qualifying revolving retail</i>	17a	40,719	252	40,971	41,266
<i>Of which: other retail</i>	17b	45,633	1,950	47,583	71,977
<i>Of which: retail residential mortgages</i>	17c	54,053	2,170	56,223	130,533
Specialised lending	18	3,383	-	3,383	9,444
<i>Of which: income-producing real estate and     high volatility commercial real estate</i>	18a	2,448	-	2,448	8,349
Others	19	-	23,765	23,765	23,765
<b>Total</b>	<b>20</b>	<b>\$ 360,933</b>	<b>\$ 54,493</b>	<b>\$ 415,426</b>	<b>\$ 629,920</b>

<sup>1</sup> Multilateral development banks/Public sector entities (MDB/PSE).

## Comparison of Modelled and Standardized RWA for Credit Risk at Asset Class Level (CMS2) (Continued)

(\$ millions) As at	LINE #	2023 Q4			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 13,138	\$ 96	\$ 13,234	16,283
<i>Of which: categorised as MDB/PSE in SA<sup>1</sup></i>	1a	12,403	-	12,403	15,317
Banks and other financial institutions	2	6,288	644	6,932	12,536
Covered Bonds	3	1,703	-	1,703	1,239
Equity	4	-	24,828	24,828	24,828
Purchased receivables	5	-	-	-	-
Corporates	6	197,173	1,006	198,179	293,263
<i>Of which: F-IRB is applied</i>	6a	78,267	-	78,267	145,341
<i>Of which: A-IRB is applied</i>	6b	118,906	-	118,906	146,916
Retail	7	134,136	4,606	138,742	246,696
<i>Of which: qualifying revolving retail</i>	7a	39,587	248	39,835	41,470
<i>Of which: other retail</i>	7b	43,334	1,963	45,297	72,275
<i>Of which: retail residential mortgages</i>	7c	51,215	2,395	53,610	132,951
Specialised lending	8	3,368	-	3,368	9,742
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,846	-	2,846	8,919
Others	9	-	25,071	25,071	25,071
<b>Total</b>	<b>10</b>	<b>\$ 355,806</b>	<b>\$ 56,251</b>	<b>\$ 412,057</b>	<b>629,658</b>

<sup>1</sup> Multilateral development banks/Public sector entities (MDB/PSE).

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

(\$ millions) As at	LINE #	2024 Q2				2024 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	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	\$ 446,825	\$ 360,933	\$ 19,499	\$ 11,864	\$ 441,593	\$ 355,806	\$ 25,539	\$ 14,560
Asset size <sup>4</sup>	2	4,334	4,388	162	528	8,415	8,317	(1,696)	(356)
Asset quality <sup>5</sup>	3	7,143	7,146	51	51	2,001	1,997	(363)	(363)
Model updates <sup>6</sup>	4	-	-	-	-	577	577	-	-
Methodology and policy <sup>7</sup>	5	-	-	-	-	1,354	1,354	(3,468)	(1,705)
Acquisitions and disposals <sup>8</sup>	6	-	-	-	-	-	-	-	-
Foreign exchange movements <sup>9</sup>	7	7,163	5,621	303	180	(9,031)	(7,118)	(513)	(272)
Other <sup>10</sup>	8	1,092	-	-	-	1,916	-	-	-
<b>RWA, balance at end of period</b>	9	<b>\$ 466,557</b>	<b>\$ 378,088</b>	<b>\$ 20,015</b>	<b>\$ 12,623</b>	<b>\$ 446,825</b>	<b>\$ 360,933</b>	<b>\$ 19,499</b>	<b>\$ 11,864</b>
		<b>2023 Q4</b>				<b>2023 Q3</b>			
		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	\$ 419,671	\$ 336,604	\$ 22,595	\$ 13,541	\$ 421,019	\$ 335,109	\$ 22,664	\$ 13,654
Asset size <sup>4</sup>	11	352	2,100	2,394	804	4,754	5,198	385	140
Asset quality <sup>5</sup>	12	7,031	7,031	(189)	(192)	1,465	1,465	12	12
Model updates <sup>6</sup>	13	-	-	-	-	40	40	-	-
Methodology and policy <sup>7</sup>	14	-	-	-	-	-	-	-	-
Acquisitions and disposals <sup>8</sup>	15	-	-	-	-	-	-	-	-
Foreign exchange movements <sup>9</sup>	16	13,016	10,071	739	407	(6,840)	(5,208)	(466)	(265)
Other <sup>10</sup>	17	1,523	-	-	-	(767)	-	-	-
<b>RWA, balance at end of period</b>	18	<b>\$ 441,593</b>	<b>\$ 355,806</b>	<b>\$ 25,539</b>	<b>\$ 14,560</b>	<b>\$ 419,671</b>	<b>\$ 336,604</b>	<b>\$ 22,595</b>	<b>\$ 13,541</b>
		<b>2023 Q2</b>							
		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	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645				
Asset size <sup>4</sup>	20	155	1,548	(941)	(417)				
Asset quality <sup>5</sup>	21	4,966	4,966	63	48				
Model updates <sup>6</sup>	22	(1,625)	(1,625)	-	-				
Methodology and policy <sup>7</sup>	23	(20,739)	(13,525)	3,206	3,243				
Acquisitions and disposals <sup>8</sup>	24	5,019	-	1,418	-				
Foreign exchange movements <sup>9</sup>	25	4,826	3,697	238	135				
Other <sup>10</sup>	26	(6)	-	-	-				
<b>RWA, balance at end of period</b>	27	<b>\$ 421,019</b>	<b>\$ 335,109</b>	<b>\$ 22,664</b>	<b>\$ 13,654</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 second quarter of 2024, increased in various portfolios in the Canadian 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 second quarter of 2024, increased mainly in the U.S. Retail segment.

<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.

<sup>8</sup> The Acquisitions and disposals category reflects changes due to business acquisitions or disposals.

<sup>9</sup> Foreign exchange movements mainly reflect a change in the U.S. dollar foreign exchange rate for the U.S. portfolios mostly in the U.S. Retail and Wholesale Banking segments.

<sup>10</sup> The Other category consists of items not described in the above categories, 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

### RWA, balance at beginning of period

Movement in risk levels<sup>1</sup>  
 Model updates/changes<sup>2</sup>  
 Methodology and policy<sup>3</sup>  
 Acquisitions and disposals<sup>4</sup>  
 Foreign exchange movements and other<sup>5</sup>  
**RWA, balance at end of period**

LINE #	2024		2023		
	Q2	Q1	Q4	Q3	Q2
1	\$ 23,895	\$ 16,952	\$ 16,911	\$ 21,777	\$ 19,554
2	556	(1,925)	41	(1,407)	(1,397)
3	–	–	–	–	–
4	–	8,868	–	(3,459)	–
5	–	–	–	–	3,620
6	n/m	n/m	n/m	n/m	n/m
7	\$ 24,451	\$ 23,895	\$ 16,952	\$ 16,911	\$ 21,777

<sup>1</sup> The Movement in risk levels category reflects changes in risk due to position changes and market movements.

<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.

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

(\$ millions)

As at

### Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver

#### RWA, balance at beginning of period

Business growth<sup>1</sup>  
 Methodology and policy<sup>2</sup>  
 Acquisitions and disposals<sup>3</sup>  
 Movement in risk level<sup>4</sup>  
 Revenue generation<sup>5</sup>  
**RWA, balance at end of period<sup>6</sup>**

LINE #	2024		2023		
	Q2	Q1	Q4	Q3	Q2
1	\$ 89,205	\$ 87,077	\$ 85,703	\$ 83,938	\$ 64,987
2	2,476	1,413	2,267	1,765	1,542
3	–	–	–	–	14,103
4	–	–	–	–	3,306
5	121	715	(893)	–	–
6	n/a	n/a	n/a	n/a	n/a
7	\$ 91,802	\$ 89,205	\$ 87,077	\$ 85,703	\$ 83,938

<sup>1</sup> The Business growth category reflects changes in the three-year average Business Indicator (BI); a financial proxy measure for operational risk exposure used in Basel III Standardized Approach (SA).

<sup>2</sup> The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.

<sup>3</sup> The Acquisitions and disposals category reflects changes due to business acquisitions or disposals.

<sup>4</sup> The Movement in risk level category reflects changes in the ten-year average operational loss experience (reported on a one-quarter lag) relative to BI.

<sup>5</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.

<sup>6</sup> TD adopted the Basel III SA for Operational Risk RWA in Q2 2023 as per OSFI Requirements.

## Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (LI1)

(\$ millions) As at	LINE #	2024 Q2						
		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	\$ 6,308	\$ 6,119	\$ 6,451	\$ -	\$ -	\$ -	\$ (332)
Interest-bearing deposits with banks	2	87,665	87,437	86,552	-	-	886	(1)
Trading loans, securities, and other	3	166,346	166,346	1,713	-	-	164,633	-
Non-trading financial assets at fair value through profit or loss	4	5,646	5,049	2,515	-	3,795	-	(1,261)
Derivatives	5	82,190	82,195	-	82,194	-	76,141	1
Financial assets designated at fair value through profit or loss	6	5,925	1,773	1,973	-	-	-	(200)
Financial assets at fair value through other comprehensive income	7	75,246	71,902	66,554	-	3,802	-	1,546
Debt securities at amortized cost, net of allowance for credit losses	8	293,594	293,568	242,468	-	51,568	-	(468)
Securities purchased under reverse repurchase agreements	9	205,722	205,722	-	205,722	-	8,920	-
Residential mortgages	10	326,032	326,032	326,836	-	-	-	(804)
Consumer instalment and other personal	11	221,197	221,197	221,420	-	-	-	(223)
Credit card	12	39,421	39,421	30,951	-	7,901	-	569
Business and government	13	349,019	349,019	328,538	-	27,184	-	(6,703)
Allowance for loan losses	14	(7,545)	(7,545)	(1)	-	-	-	(7,544)
Customers' liability under acceptances	15	4,183	4,183	4,183	-	-	-	-
Investment in Schwab	16	9,866	9,866	9,866	-	-	-	-
Goodwill	17	18,658	18,658	-	-	-	-	18,658
Other intangibles	18	2,897	2,897	-	-	-	-	2,897
Land, buildings, equipment, and other depreciable assets	19	9,517	9,426	9,426	-	-	-	-
Deferred tax assets	20	4,806	4,695	2,096	-	-	-	2,599
Amounts receivable from brokers, dealers and clients	21	33,565	33,565	8,671	-	-	-	24,894
Other assets	22	26,410	25,024	11,173	8,451	-	-	5,400
<b>Total assets</b>	23	<b>\$ 1,966,668</b>	<b>\$ 1,956,549</b>	<b>\$ 1,361,385</b>	<b>\$ 296,367</b>	<b>\$ 94,250</b>	<b>\$ 250,580</b>	<b>\$ 39,028</b>
<b>Liabilities</b>								
Trading deposits	24	\$ 31,221	\$ 31,221	\$ -	\$ -	\$ -	\$ 27,548	\$ 3,673
Derivatives	25	69,742	69,742	-	69,742	-	68,290	-
Securitization liabilities at fair value	26	17,653	17,653	-	-	-	17,653	-
Financial liabilities designated at fair value through profit or loss	27	188,105	188,105	-	-	-	1	188,104
Deposits	28	1,203,771	1,203,771	-	-	-	-	1,203,771
Acceptances	29	4,183	4,183	-	-	-	-	4,183
Obligations related to securities sold short	30	38,145	38,145	-	-	-	37,491	654
Obligations related to securities sold under repurchase agreements	31	192,239	192,239	-	192,239	-	11,337	-
Securitization liabilities at amortized cost	32	12,581	12,581	-	-	-	-	12,581
Amounts payable to brokers, dealers, and clients	33	31,754	31,754	-	-	-	-	31,754
Insurance-related liabilities	34	5,824	17	-	-	-	-	17
Other liabilities	35	48,150	43,838	-	-	-	-	43,838
Subordinated notes and debentures	36	11,318	11,318	-	-	-	-	11,318
<b>Total liabilities</b>	37	<b>\$ 1,854,686</b>	<b>\$ 1,844,567</b>	<b>\$ -</b>	<b>\$ 261,981</b>	<b>\$ -</b>	<b>\$ 162,320</b>	<b>\$ 1,499,893</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 (L12)

(\$ millions) As at	LINE #	2024 Q2				
		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	\$ 2,002,582	\$ 1,361,385	\$ 296,367	\$ 94,250	\$ 250,580
Liabilities carrying value amount under regulatory scope of consolidation	2	424,301	-	261,981	-	162,320
Total net amount under regulatory scope of consolidation	3	1,578,281	1,361,385	34,386	94,250	88,260
Off-balance sheet amounts	4	389,800	369,286	-	20,514	-
Differences due to different netting rules, other than those already included in line 2	5	49,388	-	49,388	-	-
Adjustment for derivatives and PFE	6	74,352	-	74,352	-	-
Gross up for repo-style transactions	7	384,479	-	384,479	-	-
<b>Exposure amounts considered for regulatory purposes</b>	8	<b>\$ 2,476,300</b>	<b>\$ 1,730,671</b>	<b>\$ 542,605</b>	<b>\$ 114,764</b>	<b>\$ 88,260</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 #	2024 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:	
			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>	Net values	
Loans		1	\$ 3,895	\$ 900,451	\$ (7,545)	\$ (1)	\$ (7)	\$ (7,537)	\$ 896,801
Debt securities		2	–	309,405	(2)	–	–	(2)	309,403
Off-balance sheet exposures		3	204	727,342	(1,002)	–	–	(1,002)	726,544
<b>Total</b>		4	<b>\$ 4,099</b>	<b>\$ 1,937,198</b>	<b>\$ (8,549)</b>	<b>\$ (1)</b>	<b>\$ (7)</b>	<b>\$ (8,541)</b>	<b>\$ 1,932,748</b>
<b>2024 Q1</b>									
			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:	
			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>	Net values	
Loans		5	\$ 3,709	\$ 887,428	\$ (7,265)	\$ (2)	\$ (8)	\$ (7,255)	\$ 883,872
Debt securities		6	–	312,892	(2)	–	–	(2)	312,890
Off-balance sheet exposures		7	197	707,630	(1,000)	–	–	(1,000)	706,827
<b>Total</b>		8	<b>\$ 3,906</b>	<b>\$ 1,907,950</b>	<b>\$ (8,267)</b>	<b>\$ (2)</b>	<b>\$ (8)</b>	<b>\$ (8,257)</b>	<b>\$ 1,903,589</b>
<b>2023 Q4</b>									
			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:	
			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>	Net values	
Loans		9	\$ 3,299	\$ 880,426	\$ (7,130)	\$ (2)	\$ (8)	\$ (7,120)	\$ 876,595
Debt securities		10	–	312,601	(2)	–	–	(2)	312,599
Off-balance sheet exposures		11	107	712,370	(1,049)	–	–	(1,049)	711,428
<b>Total</b>		12	<b>\$ 3,406</b>	<b>\$ 1,905,397</b>	<b>\$ (8,181)</b>	<b>\$ (2)</b>	<b>\$ (8)</b>	<b>\$ (8,171)</b>	<b>\$ 1,900,622</b>
<b>2023 Q3</b>									
			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:	
			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>	Net values	
Loans		13	\$ 2,980	\$ 855,082	\$ (6,782)	\$ (2)	\$ (8)	\$ (6,772)	\$ 851,280
Debt securities		14	–	309,572	(1)	–	–	(1)	309,571
Off-balance sheet exposures		15	97	690,291	(988)	–	–	(988)	689,400
<b>Total</b>		16	<b>\$ 3,077</b>	<b>\$ 1,854,945</b>	<b>\$ (7,771)</b>	<b>\$ (2)</b>	<b>\$ (8)</b>	<b>\$ (7,761)</b>	<b>\$ 1,850,251</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 \$2,726 million (January 31, 2024 – \$2,568 million; October 31, 2023 – \$2,175 million; July 31, 2023 – \$1,954 million) is in the default category and \$1,169 million as at April 30, 2024 (January 31, 2024 – \$1,141 million; October 31, 2023 – \$1,124 million; July 31, 2023 – \$1,026 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 #	2023 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	1	\$ 2,659	\$ 832,993	\$ (6,641)	\$ (3)	\$ (9)	\$ (6,629)	\$ 829,011
Debt securities	2	–	334,319	(2)	–	–	(2)	334,317
Off-balance sheet exposures	3	104	689,916	(1,000)	–	–	(1,000)	689,020
<b>Total</b>	4	<b>\$ 2,763</b>	<b>\$ 1,857,228</b>	<b>\$ (7,643)</b>	<b>\$ (3)</b>	<b>\$ (9)</b>	<b>\$ (7,631)</b>	<b>\$ 1,852,348</b>

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

<sup>2</sup> Includes total impaired exposures of which \$1,646 million is in the default category and \$1,013 million as at April 30, 2023 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 #	2024 Q2					2024 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>	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	\$ 325,795	\$ 578,551	\$ 495,759	\$ 82,674	\$ 118	\$ 319,874	\$ 571,263	\$ 487,781	\$ 83,417	\$ 65
Debt securities	2	308,520	885	–	–	885	311,873	1,019	–	–	1,019
<b>Total</b>	<b>3</b>	<b>\$ 634,315</b>	<b>\$ 579,436</b>	<b>\$ 495,759</b>	<b>\$ 82,674</b>	<b>\$ 1,003</b>	<b>\$ 631,747</b>	<b>\$ 572,282</b>	<b>\$ 487,781</b>	<b>\$ 83,417</b>	<b>\$ 1,084</b>
<i>Of which: defaulted</i>	4	2,326	1,569	1,372	197	–	2,208	1,501	1,313	188	–
		2023 Q4					2023 Q3				
Loans	5	\$ 310,815	\$ 572,910	\$ 488,142	\$ 84,697	\$ 71	\$ 301,564	\$ 556,498	\$ 473,115	\$ 83,314	\$ 69
Debt securities	6	311,632	969	–	–	969	308,597	975	–	–	975
<b>Total</b>	<b>7</b>	<b>\$ 622,447</b>	<b>\$ 573,879</b>	<b>\$ 488,142</b>	<b>\$ 84,697</b>	<b>\$ 1,040</b>	<b>\$ 610,161</b>	<b>\$ 557,473</b>	<b>\$ 473,115</b>	<b>\$ 83,314</b>	<b>\$ 1,044</b>
<i>Of which: defaulted</i>	8	1,836	1,463	1,283	180	–	1,622	1,358	1,196	162	–
		2023 Q2									
Loans	9	\$ 293,093	\$ 542,559	\$ 458,116	\$ 84,412	\$ 31					
Debt securities	10	333,461	858	–	–	858					
<b>Total</b>	<b>11</b>	<b>\$ 626,554</b>	<b>\$ 543,417</b>	<b>\$ 458,116</b>	<b>\$ 84,412</b>	<b>\$ 889</b>					
<i>Of which: defaulted</i>	12	1,359	1,300	1,129	171	–					

<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 April 30, 2024, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.4 billion (January 31, 2024 – a decrease of \$0.5 billion, October 31, 2023 – a decrease of \$0.5 billion, July 31, 2023 – a decrease of \$0.5 billion, April 30, 2023 – a decrease of \$0.3 billion) (CR7).

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

(\$ millions) As at		LINE #	2024 Q2					2024 Q1						
			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	\$	456,997	\$ 72,572	\$ -	\$ -	\$ -	529,569	\$ 450,730	\$ 70,747	\$ -	\$ -	\$ -	521,477
Qualifying revolving retail	2		40,416	130,940	-	-	-	171,356	39,461	128,954	-	-	-	168,415
Other retail	3		96,388	8,767	-	-	48	105,203	94,129	8,647	-	-	46	102,822
	4		593,801	212,279	-	-	48	806,128	584,320	208,348	-	-	46	792,714
<b>Non-retail</b>														
Corporate	5		298,076	103,028	233,896	25,113	24,792	684,905	293,396	98,989	230,230	21,860	22,803	667,278
Sovereign	6		392,439	11,846	68,493	24,473	9,660	506,911	382,951	11,787	65,469	22,178	9,258	491,643
Bank	7		27,893	3,188	134,998	18,266	2,595	186,940	25,660	3,246	112,674	15,644	2,510	159,734
	8		718,408	118,062	437,387	67,852	37,047	1,378,756	702,007	114,022	408,373	59,682	34,571	1,318,655
<b>Total</b>	9	\$	1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884	\$ 1,286,327	\$ 322,370	\$ 408,373	\$ 59,682	\$ 34,617	\$ 2,111,369
<b>By Country of Risk</b>														
Canada	10	\$	722,350	\$ 175,109	\$ 121,270	\$ 19,741	\$ 9,711	\$ 1,048,181	\$ 701,932	\$ 171,916	\$ 116,132	\$ 17,617	\$ 9,662	\$ 1,017,259
United States	11		531,098	150,443	182,093	19,499	25,207	908,340	523,465	146,032	171,271	18,527	23,139	882,434
Other International														
Europe	12		42,266	4,209	94,243	17,452	1,716	159,886	44,071	3,855	91,331	15,721	1,345	156,323
Other	13		16,495	580	39,781	11,160	461	68,477	16,859	567	29,639	7,817	471	55,353
	14		58,761	4,789	134,024	28,612	2,177	228,363	60,930	4,422	120,970	23,538	1,816	211,676
<b>Total</b>	15	\$	1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884	\$ 1,286,327	\$ 322,370	\$ 408,373	\$ 59,682	\$ 34,617	\$ 2,111,369
<b>By Residual Contractual Maturity</b>														
Within 1 year	16	\$	433,156	\$ 244,044	\$ 432,565	\$ 37,033	\$ 17,762	\$ 1,164,560	\$ 413,970	\$ 238,266	\$ 405,972	\$ 33,173	\$ 16,497	\$ 1,107,878
Over 1 year to 5 years	17		585,275	84,167	4,822	21,937	19,073	715,274	577,209	82,209	2,401	19,084	17,855	698,758
Over 5 years	18		293,778	2,130	-	8,882	260	305,050	295,148	1,895	-	7,425	265	304,733
<b>Total</b>	19	\$	1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884	\$ 1,286,327	\$ 322,370	\$ 408,373	\$ 59,682	\$ 34,617	\$ 2,111,369
<b>Non-Retail Exposures by Industry Sector</b>														
<b>Real estate</b>														
Residential	20	\$	38,710	\$ 6,542	\$ 4	\$ 58	\$ 2,418	\$ 47,732	\$ 38,149	\$ 5,715	\$ 9	\$ 89	\$ 2,140	\$ 46,102
Non-residential	21		57,440	8,977	32	278	677	67,404	55,404	9,289	37	445	688	65,863
<b>Total real-estate</b>	22		96,150	15,519	36	336	3,095	115,136	93,553	15,004	46	534	2,828	111,965
Agriculture	23		11,479	776	5	62	33	12,355	11,146	723	5	52	29	11,955
Automotive	24		17,647	6,457	2	1,255	437	25,798	16,593	6,299	4	1,410	340	24,646
Financial	25		61,607	16,381	387,770	31,299	5,193	502,250	58,486	16,653	367,039	26,522	4,800	473,500
Food, beverage, and tobacco	26		8,340	4,058	4	1,623	465	14,490	8,007	4,037	8	1,752	522	14,326
Forestry	27		1,619	854	-	17	154	2,644	1,507	920	-	12	141	2,580
Government, public sector entities, and education	28		387,526	9,726	46,817	23,867	6,867	474,803	377,522	9,624	38,888	20,611	6,647	453,292
Health and social services	29		25,592	4,219	165	77	4,829	34,882	25,375	3,899	116	84	4,003	33,477
Industrial construction and trade contractors	30		7,096	2,743	11	15	1,162	11,027	6,580	2,801	23	6	1,085	10,495
Metals and mining	31		4,715	3,558	324	890	901	10,388	4,568	3,276	312	598	809	9,563
Oil and gas	32		4,811	5,625	1,238	1,401	1,547	14,622	5,307	5,143	958	1,227	1,599	14,234
Power and utilities	33		16,212	12,856	7	1,780	5,212	36,067	16,668	12,688	9	1,764	5,166	36,295
Professional and other services	34		23,558	9,978	278	924	1,881	36,619	23,102	8,882	241	880	1,804	34,909
Retail sector	35		8,898	3,999	62	227	588	13,774	8,732	3,906	38	234	541	13,451
Sundry manufacturing and wholesale	36		15,331	9,315	328	992	784	26,750	15,339	8,917	258	1,051	894	26,459
Telecommunications, cable, and media	37		8,411	5,447	86	1,457	753	16,154	9,685	5,527	213	1,266	557	17,248
Transportation	38		8,204	3,011	1	811	2,012	14,039	7,921	2,806	-	781	1,883	13,391
Other	39		11,212	3,540	253	819	1,134	16,958	11,916	2,917	215	898	923	16,869
<b>Total</b>	40	\$	718,408	\$ 118,062	\$ 437,387	\$ 67,852	\$ 37,047	\$ 1,378,756	\$ 702,007	\$ 114,022	\$ 408,373	\$ 59,682	\$ 34,571	\$ 1,318,655

<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 #	2023 Q4						2023 Q3					
		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	\$ 449,904	\$ 70,063	\$ –	\$ –	\$ –	\$ 519,967	\$ 437,640	\$ 68,093	\$ –	\$ –	\$ –	\$ 505,733
Qualifying revolving retail	2	39,365	130,628	–	–	–	169,993	38,239	132,014	–	–	–	170,253
Other retail	3	93,950	8,625	–	–	46	102,621	89,662	8,375	–	–	43	98,080
	4	583,219	209,316	–	–	46	792,581	565,541	208,482	–	–	43	774,066
<b>Non-retail</b>													
Corporate	5	289,697	99,557	220,898	26,063	21,650	657,865	280,660	92,216	203,578	20,924	21,229	618,607
Sovereign	6	406,942	11,447	73,605	26,043	9,502	527,539	389,128	12,578	78,664	24,667	9,366	514,403
Bank	7	25,605	3,386	126,963	17,886	2,612	176,452	23,623	3,247	121,378	16,932	2,303	167,483
	8	722,244	114,390	421,466	69,992	33,764	1,361,856	693,411	108,041	403,620	62,523	32,898	1,300,493
<b>Total</b>	9	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559
<b>By Country of Risk</b>													
Canada	10	\$ 710,214	\$ 169,359	\$ 138,590	\$ 18,391	\$ 9,353	\$ 1,045,907	\$ 691,845	\$ 166,047	\$ 125,781	\$ 15,951	\$ 9,640	\$ 1,009,264
United States	11	535,518	148,614	158,858	21,306	23,013	887,309	506,620	146,320	155,356	20,140	21,903	850,339
Other International													
Europe	12	44,746	4,079	83,702	18,111	1,074	151,712	45,388	3,675	82,869	17,176	1,240	150,348
Other	13	14,985	1,654	40,316	12,184	370	69,509	15,099	481	39,614	9,256	158	64,608
	14	59,731	5,733	124,018	30,295	1,444	221,221	60,487	4,156	122,483	26,432	1,398	214,956
<b>Total</b>	15	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 420,458	\$ 237,330	\$ 419,890	\$ 37,696	\$ 14,391	\$ 1,129,765	\$ 382,622	\$ 235,192	\$ 401,620	\$ 33,027	\$ 15,305	\$ 1,067,766
Over 1 year to 5 years	17	587,257	84,543	1,576	24,060	19,143	716,579	585,934	79,620	2,000	21,248	17,241	706,043
Over 5 years	18	297,748	1,833	–	8,236	276	308,093	290,396	1,711	–	8,248	395	300,750
<b>Total</b>	19	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559
<b>Non-Retail Exposures by Industry Sector</b>													
<b>Real estate</b>													
Residential	20	\$ 38,364	\$ 5,614	\$ 11	\$ 51	\$ 2,223	\$ 46,263	\$ 37,531	\$ 5,240	\$ 3	\$ 65	\$ 2,244	\$ 45,083
Non-residential	21	55,552	9,269	41	293	703	65,858	53,784	8,480	24	247	722	63,257
<b>Total real-estate</b>	22	93,916	14,883	52	344	2,926	112,121	91,315	13,720	27	312	2,966	108,340
Agriculture	23	10,550	696	5	110	27	11,388	10,278	592	10	54	33	10,967
Automotive	24	15,788	6,403	4	1,271	363	23,829	15,199	6,255	5	1,028	343	22,830
Financial	25	59,989	15,669	379,468	31,962	4,523	491,611	57,235	15,049	353,512	27,233	4,194	457,223
Food, beverage, and tobacco	26	7,951	3,977	10	1,821	450	14,209	7,601	3,768	2	1,871	431	13,673
Forestry	27	1,553	831	–	19	145	2,548	1,624	788	–	14	107	2,533
Government, public sector entities, and education	28	401,025	9,417	36,793	25,020	6,872	479,127	383,073	8,235	43,805	23,241	6,487	464,841
Health and social services	29	24,982	4,285	205	62	3,843	33,377	23,966	4,082	169	64	3,609	31,890
Industrial construction and trade contractors	30	6,616	2,797	18	11	1,096	10,538	7,081	2,634	13	14	1,111	10,853
Metals and mining	31	4,416	3,328	254	700	855	9,553	4,605	3,188	251	561	855	9,460
Oil and gas	32	5,041	5,435	764	1,476	1,153	13,869	5,070	5,015	1,952	1,284	1,532	14,853
Power and utilities	33	16,943	12,481	15	1,777	5,071	36,287	15,720	13,207	51	2,059	4,993	36,030
Professional and other services	34	22,920	9,247	2,557	930	1,781	37,435	21,972	8,778	3,190	725	1,698	36,363
Retail sector	35	9,318	3,240	40	210	556	13,364	9,873	2,990	66	265	532	13,726
Sundry manufacturing and wholesale	36	15,386	9,119	445	830	659	26,439	15,070	8,770	91	833	695	25,459
Telecommunications, cable, and media	37	8,569	5,602	–	1,399	567	16,137	8,128	5,324	–	1,380	551	15,383
Transportation	38	8,164	2,853	–	787	1,944	13,748	7,970	2,692	28	657	1,863	13,210
Other	39	9,117	4,127	836	1,263	933	16,276	7,631	2,954	448	928	898	12,859
<b>Total</b>	40	\$ 722,244	\$ 114,390	\$ 421,466	\$ 69,992	\$ 33,764	\$ 1,361,856	\$ 693,411	\$ 108,041	\$ 403,620	\$ 62,523	\$ 32,898	\$ 1,300,493

<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 #	2023					
		Q2					
		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	\$ 425,415	\$ 67,532	\$ –	\$ –	\$ –	\$ 492,947
Qualifying revolving retail	2	36,706	131,901	–	–	–	168,607
Other retail	3	88,003	8,361	–	–	43	96,407
	4	550,124	207,794	–	–	43	757,961
<b>Non-retail</b>							
Corporate	5	279,707	94,103	194,696	21,930	20,794	611,230
Sovereign	6	435,021	12,335	94,788	27,445	9,859	579,448
Bank	7	26,588	2,895	96,970	15,558	2,517	144,528
	8	741,316	109,333	386,454	64,933	33,170	1,335,206
<b>Total</b>	9	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
<b>By Country of Risk</b>							
Canada	10	\$ 693,041	\$ 166,394	\$ 126,650	\$ 17,538	\$ 9,834	\$ 1,013,457
United States	11	521,156	146,248	145,780	20,787	21,794	855,765
Other International							
Europe	12	59,600	3,877	80,040	16,748	1,270	161,535
Other	13	17,643	608	33,984	9,860	315	62,410
	14	77,243	4,485	114,024	26,608	1,585	223,945
<b>Total</b>	15	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
<b>By Residual Contractual Maturity</b>							
Within 1 year	16	\$ 401,209	\$ 235,422	\$ 384,930	\$ 35,078	\$ 14,735	\$ 1,071,374
Over 1 year to 5 years	17	584,617	79,781	1,524	20,762	18,088	704,772
Over 5 years	18	305,614	1,924	–	9,093	390	317,021
<b>Total</b>	19	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
<b>Non-Retail Exposures by Industry Sector</b>							
Real estate							
Residential	20	\$ 37,650	\$ 5,221	\$ 2	\$ 105	\$ 2,179	\$ 45,157
Non-residential	21	53,528	9,089	5	403	707	63,732
Total real-estate	22	91,178	14,310	7	508	2,886	108,889
Agriculture	23	10,230	589	11	90	38	10,958
Automotive	24	14,659	6,316	4	863	336	22,178
Financial	25	59,666	15,390	328,997	26,823	4,028	434,904
Food, beverage, and tobacco	26	7,943	3,974	3	1,736	407	14,063
Forestry	27	1,612	900	–	24	78	2,614
Government, public sector entities, and education	28	427,977	8,219	53,719	25,380	6,869	522,164
Health and social services	29	24,780	3,887	91	129	3,483	32,370
Industrial construction and trade contractors	30	6,509	2,457	1	17	1,087	10,071
Metals and mining	31	4,485	3,304	305	595	913	9,602
Oil and gas	32	4,845	5,220	712	1,220	1,219	13,216
Power and utilities	33	15,882	13,132	46	2,351	5,439	36,850
Professional and other services	34	22,454	8,813	1,873	678	1,652	35,470
Retail sector	35	10,086	3,031	58	228	545	13,948
Sundry manufacturing and wholesale	36	14,601	8,881	89	935	785	25,291
Telecommunications, cable, and media	37	8,199	5,301	–	1,295	592	15,387
Transportation	38	8,278	2,582	18	787	1,900	13,565
Other	39	7,932	3,027	520	1,274	913	13,666
<b>Total</b>	40	\$ 741,316	\$ 109,333	\$ 386,454	\$ 64,933	\$ 33,170	\$ 1,335,206

<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 #	2024 Q2						2024 Q1					
		Exposures before CCF <sup>2</sup> and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>	Exposures before CCF and CRM		Exposures post-CCF and CRM		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>													
Sovereigns and their central banks	1	\$ 65	–	582	–	104	17.87 %	\$ 94	–	580	–	97	16.72 %
Public sector entities	2	–	–	10	–	–	–	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	3,260	–	3,260	–	806	24.72	2,561	–	2,561	–	539	21.05
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	7	996	451	893	59	877	92.12	1,179	473	972	62	934	90.33
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	16,793	4,625	16,793	1,850	25,122	134.75	15,982	4,294	15,982	1,718	24,786	140.03
Retail	11	3,419	5,257	2,297	1,167	2,220	64.09	3,275	5,049	2,184	1,109	2,106	63.95
Real estate	12	3,696	1,899	3,696	760	2,177	48.86	3,800	1,680	3,800	672	2,157	48.23
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,696	1,899	3,696	760	2,177	48.86	3,800	1,680	3,800	672	2,157	48.23
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	21	88	–	83	–	117	140.96	82	–	77	–	109	141.56
Other assets <sup>5</sup>	22	31,018	–	31,018	–	24,184	77.97	31,058	–	31,058	–	23,765	76.52
<b>Total</b>	23	\$ 59,335	\$ 12,232	\$ 58,632	\$ 3,836	\$ 55,607	89.02 %	\$ 58,031	\$ 11,496	\$ 57,214	\$ 3,561	\$ 54,493	89.66 %
		2023 Q4						2023 Q3					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>	Exposures before CCF and CRM		Exposures post-CCF and CRM		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>													
Sovereigns and their central banks	24	\$ 116	\$ –	\$ 597	\$ –	\$ 96	16.08 %	\$ 130	\$ –	\$ 564	\$ –	\$ 87	15.43 %
Public sector entities	25	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	26	–	–	–	–	–	–	–	–	–	–	–	–
Banks	27	2,936	–	2,936	–	644	21.93	2,568	–	2,566	–	609	23.73
<i>Of which: securities firms and other financial institutions</i>	28	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	29	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	30	1,251	487	1,043	64	1,006	90.88	1,191	435	1,122	59	1,080	91.45
<i>Of which: securities firms and other financial institutions</i>	31	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: specialised lending</i>	32	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	33	15,445	4,332	15,445	1,733	24,828	144.53	14,948	4,095	14,948	1,638	24,421	147.24
Retail	34	2,963	5,163	2,160	1,143	2,116	64.06	2,923	4,894	2,052	1,075	2,011	64.31
Real estate	35	4,018	1,959	4,018	784	2,382	49.60	3,954	2,051	3,954	820	2,446	51.24
<i>Of which: general Residential Real Estate (RRE)</i>	36	4,018	1,959	4,018	784	2,382	49.60	3,954	2,051	3,954	820	2,446	51.24
<i>Of which: Income Producing RRE (IPRRE)</i>	37	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: other RRE</i>	38	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	39	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	40	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	41	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	42	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	43	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	44	84	–	76	–	108	142.11	79	–	73	–	104	142.47
Other assets <sup>5</sup>	45	31,912	–	31,912	–	25,071	78.56	30,068	–	30,068	–	22,625	75.25
<b>Total</b>	46	\$ 58,725	\$ 11,941	\$ 58,187	\$ 3,724	\$ 56,251	90.86 %	\$ 55,861	\$ 11,475	\$ 55,347	\$ 3,592	\$ 53,383	90.57 %

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

(\$ millions) As at	LINE #	2023 Q2					
		Exposures before CCF <sup>2</sup> and CRM		Exposures post-CCF and CRM		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>							
Sovereigns and their central banks	1	\$ 249	\$ –	\$ 671	\$ –	85	12.67 %
Public sector entities	2	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	2,492	–	2,492	–	584	23.43
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	1,327	446	1,271	60	1,223	91.89
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	16,375	4,080	16,375	1,632	25,194	139.91
Retail	11	2,871	4,915	2,115	1,086	2,054	64.17
Real estate	12	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: general Residential Real Estate (RRE)</i>	13	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–
Defaulted exposures	21	79	–	74	–	106	143.24
Other assets <sup>5</sup>	22	29,452	–	29,452	–	22,234	75.49
<b>Total</b>	23	\$ 56,875	\$ 11,689	\$ 56,480	\$ 3,677	\$ 54,045	89.84 %

<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)

(\$ millions) As at		LINE #	2024 Q2																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) <sup>1</sup>							
			0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other			
<b>Asset classes</b>																															
	Sovereigns and their central banks	1	\$ 64		518																										582
	Public sector entities	2	10																												10
	Multilateral development banks	3																													
	Banks	4			3,067																193										3,260
	<i>Of which: securities firms and other financial institutions</i>	5																													
	Covered bonds	6																													
	Corporates	7			13						130										809										952
	<i>Of which: securities firms and other financial institutions</i>	8																													
	<i>Of which: specialised lending</i>	9																													
	Subordinated debt, equity and other capital	10	2,067		696																5,055				30	10,428	367				18,643
	Retail	11		629																											3,464
	Real estate	12			525	417	539	884							1,895														196		4,456
	<i>Of which: general RRE</i>	13			525	417	539	884							1,895														196		4,456
	<i>Of which: IPRRE</i>	14																													
	<i>Of which: other RRE</i>	15																													
	<i>Of which: general CRE</i>	16																													
	<i>Of which: IPCRE</i>	17																													
	<i>Of which: land acquisition, development and construction</i>	18																													
	Reverse mortgages	19																													
	Mortgage-backed securities	20																													
	Defaulted exposures	21																			14				69						83
	Other assets <sup>2</sup>	22	6,834																		24,184									31,018	
	<b>Total</b>	23	\$ 8,975	629	4,819	417	539	884			130				1,895	2,835					30,255				99	10,428	367		196	62,468	

<sup>1</sup> Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

## Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)

(\$ millions) As at	LINE #	2024 Q1																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) <sup>1</sup>						
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%	Other
<b>Asset classes</b>																													
Sovereigns and their central banks	1	\$ 93		487																								\$ 580	
Public sector entities	2																												
Multilateral development banks	3																												
Banks	4			2,527															34									2,561	
Of which: securities firms and other financial institutions	5																												
Covered bonds	6																												
Corporates	7			33						147									854									1,034	
Of which: securities firms and other financial institutions	8																												
Of which: specialised lending	9																												
Subordinated debt, equity and other capital	10		2,012		576														4,692					30	10,051	339		17,700	
Retail	11			607																								3,293	
Real estate	12				517	427	550	930			3				1,909												136	4,472	
Of which: general RRE	13				517	427	550	930			3				1,909												136	4,472	
Of which: IPRRE	14																												
Of which: other RRE	15																												
Of which: general CRE	16																												
Of which: IPCRE	17																												
Of which: land acquisition, development and construction	18																												
Reverse mortgages	19																												
Mortgage-backed securities	20																												
Defaulted exposures	21																												
Other assets <sup>2</sup>	22		7,292																13				64					77	
<b>Total</b>	23	\$	9,397	607	4,140	427	550	930			150				1,909	2,686								94	10,051	339		136	\$ 60,775

<sup>1</sup> Total credit exposure amount (post-CCF and post-CRM); the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

## Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)

(\$ millions) As at	LINE #	2023 Q4																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) <sup>1</sup>					
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%
<b>Asset classes</b>																												
Sovereigns and their central banks	1	\$ 115		482																								\$ 597
Public sector entities	2																											
Multilateral development banks	3																											
Banks	4			2,864															72									2,936
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			34						150									923									1,107
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10		2,082		759														4,614					30	9,330	363		17,178
Retail	11			600																								3,303
Real estate	12				498	419	532	938			2								2,413									4,802
<i>Of which: general RRE</i>	13				498	419	532	938			2								2,413									4,802
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																											
Other assets <sup>2</sup>	22		6,841																	13				63				76
<b>Total</b>	23	\$	9,038	600	4,637	419	532	938			152								25,071					93	9,330	363		\$ 61,911

<sup>1</sup> Total credit exposure amount (post-CCF and post-CRM); the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

## Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)

(\$ millions) As at	LINE #	2023 Q3																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) <sup>1</sup>					
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%
<b>Asset classes</b>																												
Sovereigns and their central banks	1	\$ 129		435																								\$ 564
Public sector entities	2																											
Multilateral development banks	3																											
Banks	4			2,446															120									2,566
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			32						149								7										1,181
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10		1,978		645																							
Retail	11																											
Real estate	12			558																								3,127
<i>Of which: general RRE</i>	13				439	391	496	863																				4,774
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																											
Other assets <sup>2</sup>	22		7,443																									73
<b>Total</b>	23	\$	9,550	558	3,997	391	496	863			149																	\$ 58,939

<sup>1</sup> Total credit exposure amount (post-CCF and post-CRM); the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

## Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)

(\$ millions) As at	LINE #	2023																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) <sup>1</sup>					
		Q2																										
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
<b>Asset classes</b>																												
Sovereigns and their central banks	1	\$ 248		423																								\$ 671
Public sector entities	2																											
Multilateral development banks	3																											
Banks	4			2,385															107									2,492
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			33						160					7				1,131									1,331
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10	2,032		1,400															4,280					30	10,054	211		18,007
Retail	11		578																									3,201
Real estate	12			426	375	498	869								2,761													4,929
<i>Of which: general RRE</i>	13			426	375	498	869								2,761													4,929
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																		12					62				74
Other assets <sup>2</sup>	22	7,218																	22,234									29,452
<b>Total</b>	23	\$ 9,498	578	4,667	375	498	869			160				2,761	2,630				27,764					92	10,054	211		\$ 60,157

<sup>1</sup> Total credit exposure amount (post-CCF and post-CRM); the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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



## Standardized Approach – Exposures by Risk Weights (CR5)

(\$ millions) As at	LINE #	2024 Q2				2024 Q1			
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF <sup>1</sup>	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF <sup>1</sup>	Exposures (post-CCF and post-CRM)
Less than 40%	1	\$ 15,101	\$ 3,759	30.89 %	\$ 16,263	\$ 14,937	\$ 3,594	31.00 %	\$ 16,051
40–70%	2	1,456	1,420	40.00	2,025	1,518	1,350	40.00	2,059
75–80%	3	2,238	2,975	20.07	2,835	2,116	2,892	19.70	2,686
85–89%	4	4	478	40.00	196	4	330	40.00	136
90–100%	5	29,139	3,099	36.07	30,255	28,360	2,818	35.48	29,359
105–130%	6	–	–	–	–	–	–	–	–
150%	7	99	–	–	99	94	–	–	94
250%	8	10,428	1	40.04	10,428	10,051	–	39.90	10,051
400%	9	167	500	40.00	367	134	512	40.00	339
1250%	10	–	–	–	–	–	–	–	–
<b>Total exposures</b>	11	<b>\$ 58,632</b>	<b>\$ 12,232</b>	<b>31.36 %</b>	<b>\$ 62,468</b>	<b>\$ 57,214</b>	<b>\$ 11,496</b>	<b>31.22 %</b>	<b>\$ 60,775</b>
		<b>2023 Q4</b>				<b>2023 Q3</b>			
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF <sup>1</sup>	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF <sup>1</sup>	Exposures (post-CCF and post-CRM)
Less than 40%	12	\$ 15,016	\$ 3,693	31.04 %	\$ 16,163	\$ 14,772	\$ 3,482	31.09 %	\$ 15,854
40–70%	13	1,781	1,959	40.00	2,564	1,914	2,051	40.00	2,734
75–80%	14	2,112	2,956	19.97	2,702	2,018	2,825	19.76	2,576
85–89%	15	–	–	–	–	–	–	–	–
90–100%	16	29,713	2,779	35.30	30,696	27,114	2,618	35.61	28,047
105–130%	17	–	–	–	–	–	–	–	–
150%	18	93	–	–	93	91	–	–	91
250%	19	9,330	–	39.90	9,330	9,246	1	39.92	9,246
400%	20	142	554	40.00	363	192	498	40.00	391
1250%	21	–	–	–	–	–	–	–	–
<b>Total exposures</b>	22	<b>\$ 58,187</b>	<b>\$ 11,941</b>	<b>31.18 %</b>	<b>\$ 61,911</b>	<b>\$ 55,347</b>	<b>\$ 11,475</b>	<b>31.31 %</b>	<b>\$ 58,939</b>
		<b>2023 Q2</b>							
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF <sup>1</sup>	Exposures (post-CCF and post-CRM)				
Less than 40%	23	\$ 15,380	\$ 3,550	31.13 %	\$ 16,486				
40–70%	24	2,022	2,248	40.00	2,921				
75–80%	25	2,068	2,816	19.93	2,630				
85–89%	26	–	–	–	–				
90–100%	27	26,865	2,548	35.36	27,765				
105–130%	28	–	–	–	–				
150%	29	91	–	–	91				
250%	30	10,053	1	39.92	10,053				
400%	31	1	526	40.00	211				
1250%	32	–	–	–	–				
<b>Total exposures</b>	33	<b>\$ 56,480</b>	<b>\$ 11,689</b>	<b>31.46 %</b>	<b>\$ 60,157</b>				

<sup>1</sup> Weighting is based on off-balance sheet exposure (pre-CCF).

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

(\$ millions, except as noted)  
As at

LINE # 2024 Q2

## CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)

			Original on-balance sheet gross exposure <sup>2</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
	PD scale <sup>2</sup>	External rating												
Canada <sup>7</sup>	1	0.00 to <0.15	\$ 18,454	\$ 12,705	37.09	\$ 21,826	0.11	5,903	29.19	2.2	\$ 3,846	17.62	\$ 6	
	2	0.15 to <0.25	12,657	4,087	37.33	10,152	0.19	2,424	27.28	2.7	2,867	28.24	5	
	3	0.25 to <0.50	31,149	17,339	38.51	32,311	0.34	8,372	27.58	2.0	10,341	32.00	31	
	4	0.50 to <0.75	12,082	6,816	37.20	13,782	0.66	2,602	28.49	1.9	6,185	44.88	26	
	5	0.75 to <2.50	28,095	13,885	36.01	31,640	1.69	12,989	37.72	2.2	26,584	84.02	203	
	6	2.50 to <10.00	1,237	566	49.55	1,374	9.64	323	41.99	2.1	2,245	163.39	55	
	7	10.00 to <100.00	3,386	729	41.22	3,563	23.98	914	46.44	1.8	8,028	225.32	397	
	8	100.00 (Default)	717	92	44.50	716	100.00	539	64.44	1.8	2,668	372.63	266	
	9	Total	\$ 107,777	\$ 56,219	37.48	\$ 115,364	2.16	34,052	31.74	2.1	\$ 62,764	54.41	\$ 989	\$ 293
U.S.	10	0.00 to <0.15	\$ 6,674	\$ 4,074	60.30	\$ 9,155	0.06	166	26.03	3.3	\$ 1,265	13.82	\$ 1	
	11	0.15 to <0.25	1,699	1,008	61.48	2,320	0.23	61	23.82	2.5	634	27.33	1	
	12	0.25 to <0.50	1,890	2,170	58.27	3,154	0.49	85	29.28	2.5	1,463	46.39	5	
	13	0.50 to <0.75	28,345	9,267	57.54	33,668	0.64	4,407	31.15	3.2	19,537	58.03	67	
	14	0.75 to <2.50	19,549	11,575	47.56	25,030	1.54	6,932	35.17	3.0	21,547	86.08	138	
	15	2.50 to <10.00	6,470	2,560	55.52	5,637	4.71	1,340	38.09	2.8	7,070	125.42	101	
	16	10.00 to <100.00	5,184	887	49.58	5,623	31.22	713	41.89	2.4	12,226	217.43	745	
	17	100.00 (Default)	592	88	44.36	631	100.00	143	71.15	1.9	5,186	821.87	34	
	18	Total	\$ 70,403	\$ 31,629	54.00	\$ 85,218	3.85	13,846	32.98	3.0	\$ 68,928	80.88	\$ 1,092	\$ 38

## CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)

			Original on-balance sheet gross exposure <sup>2</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
	PD scale <sup>2</sup>	External rating												
Canada <sup>7</sup>	19	0.00 to <0.15	\$ 40,260	\$ 127,954	41.07	\$ 90,162	0.09	899	38.27	2.2	\$ 20,424	22.65	\$ 31	
	20	0.15 to <0.25	8,980	7,117	45.09	11,644	0.19	132	29.78	2.1	3,760	32.29	7	
	21	0.25 to <0.50	11,791	9,907	41.53	15,327	0.35	287	30.66	2.2	6,423	41.91	17	
	22	0.50 to <0.75	3,759	2,826	40.15	4,870	0.66	94	30.32	1.9	2,570	52.77	10	
	23	0.75 to <2.50	5,627	5,531	45.02	7,490	1.65	316	24.96	1.7	4,261	56.89	26	
	24	2.50 to <10.00	1,119	588	40.97	1,358	9.64	29	36.43	1.8	2,010	148.01	48	
	25	10.00 to <100.00	1,005	877	55.30	1,373	21.25	27	37.57	2.7	2,725	198.47	110	
	26	100.00 (Default)	128	7	11.31	129	100.00	8	46.18	1.3	377	292.25	33	
	27	Total	\$ 72,669	\$ 154,807	41.49	\$ 132,353	0.65	1,790	35.58	2.2	\$ 42,550	32.15	\$ 282	\$ 51
U.S.	28	0.00 to <0.15	\$ 14,097	\$ 19,645	52.43	\$ 24,419	0.07	227	34.61	3.3	\$ 5,333	21.84	\$ 6	
	29	0.15 to <0.25	4,246	5,438	35.69	6,202	0.23	84	38.44	3.0	2,756	44.44	5	
	30	0.25 to <0.50	4,813	7,063	38.57	7,537	0.49	83	38.65	2.5	4,433	58.82	14	
	31	0.50 to <0.75	12,702	16,710	38.68	19,166	0.63	259	35.31	2.9	12,242	63.87	42	
	32	0.75 to <2.50	7,024	7,119	39.42	9,829	1.45	211	31.09	3.0	7,581	77.13	44	
	33	2.50 to <10.00	1,831	1,464	40.65	1,551	4.71	50	25.14	2.8	1,325	85.43	18	
	34	10.00 to <100.00	1,483	1,113	48.33	2,021	29.82	39	31.50	2.5	3,301	163.33	186	
	35	100.00 (Default)	32	34	40.43	45	100.00	5	24.94	1.8	141	313.33	-	
	36	Total	\$ 46,228	\$ 58,586	43.32	\$ 70,770	1.49	958	34.77	3.0	\$ 37,112	52.44	\$ 315	\$ 1

<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)  
As at

LINE #		2024 Q1													
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)															
	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-	\$ 18,597	\$ 11,642	37.13	% \$ 21,530	0.11	% 5,691	28.40	% 2.3	\$ 3,779	17.55	% \$ 6	
	2	0.15 to <0.25	BB+	12,395	3,626	38.41	9,841	0.19	2,371	26.97	2.7	2,772	28.17	5	
	3	0.25 to <0.50	BB to BB-	31,300	17,959	37.65	32,558	0.34	8,404	27.77	2.1	10,536	32.36	31	
	4	0.50 to <0.75	B+	11,822	6,322	38.55	13,397	0.66	2,608	27.86	1.9	5,958	44.47	25	
	5	0.75 to <2.50	B To B-	27,716	12,885	32.95	30,855	1.71	13,111	36.70	2.2	25,015	81.07	193	
	6	2.50 to <10.00	CCC+	1,514	456	48.17	1,528	9.64	338	49.95	2.1	3,019	197.58	74	
		10.00 to <100.00	CCC to CC and below	3,004	833	43.34	3,263	22.40	867	44.60	1.6	6,975	213.76	330	
	7	100.00 (Default)	Default	620	71	35.70	616	100.00	478	65.28	1.9	2,096	340.26	301	
	9	Total		\$ 106,968	\$ 53,794	36.75	% \$ 113,588	1.99	% 33,854	31.24	% 2.2	\$ 60,150	52.95	% \$ 965	\$ 320
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 6,257	\$ 3,553	60.62	% \$ 8,434	0.06	% 159	25.97	% 3.5	\$ 1,207	14.31	% \$ 1	
	11	0.15 to <0.25	BBB+	1,847	1,080	58.20	2,476	0.23	56	18.18	2.3	508	20.52	1	
	12	0.25 to <0.50	BBB	1,838	2,562	58.77	3,343	0.49	93	31.51	2.6	1,684	50.37	5	
	13	0.50 to <0.75	BBB to BB	27,013	8,849	57.46	32,086	0.64	4,438	31.73	3.2	19,041	59.34	65	
	14	0.75 to <2.50	BB- To B	18,920	11,137	46.18	24,022	1.54	7,185	35.31	3.1	20,967	87.28	134	
	15	2.50 to <10.00	B-	6,405	1,756	53.51	5,035	4.71	1,232	37.01	3.0	6,170	122.54	88	
		10.00 to <100.00	CCC+ to CC and below	4,556	739	50.16	4,928	29.60	670	41.28	2.5	10,619	215.48	610	
	16	100.00 (Default)	Default	508	60	44.93	535	100.00	131	67.17	2.1	4,149	775.51	28	
	18	Total		\$ 67,344	\$ 29,736	53.31	% \$ 80,859	3.50	% 13,963	32.92	% 3.1	\$ 64,345	79.58	% \$ 932	\$ 58

## CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)

	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-	\$ 39,939	\$ 121,453	40.87	% \$ 87,495	0.09	% 901	38.05	% 2.2	\$ 19,660	22.47	% \$ 30	
	20	0.15 to <0.25	BB+	10,495	7,437	42.91	13,142	0.19	147	29.89	2.6	4,543	34.57	8	
	21	0.25 to <0.50	BB to BB-	12,341	11,867	42.29	16,182	0.34	283	30.25	2.2	6,489	40.10	17	
	22	0.50 to <0.75	B+	3,297	2,022	41.80	4,121	0.66	81	31.83	1.8	2,212	53.68	9	
	23	0.75 to <2.50	B To B-	6,001	5,750	44.42	8,016	1.69	338	25.76	2.1	4,721	58.89	30	
	24	2.50 to <10.00	CCC+	855	450	42.85	1,046	9.64	20	37.16	2.0	1,589	151.91	37	
		10.00 to <100.00	CCC to CC and below	634	1,063	51.14	1,065	22.34	24	37.07	2.7	2,101	197.28	90	
	25	100.00 (Default)	Default	154	89	31.23	182	100.00	8	39.68	1.6	406	223.08	49	
	27	Total		\$ 73,716	\$ 150,131	41.31	% \$ 131,249	0.64	% 1,801	35.31	% 2.2	\$ 41,721	31.79	% \$ 270	\$ 53
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 13,964	\$ 17,787	50.03	% \$ 22,885	0.07	% 228	35.41	% 3.4	\$ 5,155	22.53	% \$ 6	
	29	0.15 to <0.25	BBB+	4,022	5,497	40.82	6,280	0.23	90	37.37	2.9	2,664	42.42	5	
	30	0.25 to <0.50	BBB	4,214	6,802	40.11	6,942	0.49	90	38.18	2.8	4,248	61.19	13	
	31	0.50 to <0.75	BBB to BB	12,926	15,791	38.92	19,072	0.63	259	35.48	2.9	12,183	63.88	42	
	32	0.75 to <2.50	BB- To B	6,606	7,527	40.49	9,651	1.48	209	31.10	3.1	7,566	78.40	44	
	33	2.50 to <10.00	B-	1,744	1,475	40.76	1,441	4.71	49	24.70	2.8	1,211	84.04	17	
		10.00 to <100.00	CCC+ to CC and below	678	836	50.31	1,099	31.65	27	29.26	2.3	1,593	144.95	97	
	34	100.00 (Default)	Default	33	31	40.44	46	100.00	5	24.94	2.1	143	310.87	-	
	36	Total		\$ 44,187	\$ 55,746	43.23	% \$ 67,416	1.17	% 957	34.94	% 3.1	\$ 34,763	51.56	% \$ 224	\$ 4

<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)  
As at

LINE #		2023																		
		Q4																		
<b>CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)</b>																				
	LINE #	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-	17,588	11,627	37.28	20,446	0.11	5,569	27.43	2.4	3,728	18.23	6						
	2	0.15 to <0.25	BB+	12,896	3,168	39.67	9,930	0.20	2,344	24.62	2.7	2,499	25.17	5						
	3	0.25 to <0.50	BB to BB-	30,253	17,238	37.78	31,420	0.36	8,335	28.25	2.2	10,830	34.47	32						
	4	0.50 to <0.75	B+	11,631	5,992	34.41	12,809	0.69	2,605	28.02	1.9	5,892	46.00	24						
	5	0.75 to <2.50	B To B-	26,718	12,872	33.48	29,981	1.77	12,753	37.33	2.2	25,220	84.12	197						
	6	2.50 to <10.00	CCC+	1,490	450	48.62	1,468	9.82	335	45.89	2.0	2,632	179.29	66						
	7	10.00 to <100.00	CCC to CC and below	2,554	616	40.13	2,738	23.71	809	45.84	1.7	6,092	222.50	300						
	8	100.00 (Default)	Default	577	72	34.10	578	100.00	430	68.20	1.9	2,377	411.25	266						
	9	Total			\$ 103,707	\$ 52,035	36.45 %	\$ 109,370	1.96 %	33,166	31.11 %	2.2	\$ 59,270	54.19 %	\$ 896	\$			293	
U.S.	10	0.00 to <0.15	AAA to A-	6,808	3,750	65.36	9,412	0.06	165	25.51	3.4	1,338	14.22	1						
	11	0.15 to <0.25	BBB+	1,830	781	58.64	2,288	0.23	51	16.19	2.1	380	16.61	1						
	12	0.25 to <0.50 <sup>8</sup>	n/a	–	–	–	–	–	–	–	–	–	–	–						
	13	0.50 to <0.75	BBB to BB	29,285	10,879	58.33	35,620	0.63	4,582	32.75	3.3	21,988	61.73	74						
	14	0.75 to <2.50	BB- To B	19,391	12,109	45.17	24,783	1.53	7,620	36.70	3.1	22,508	90.82	143						
	15	2.50 to <10.00	B-	6,171	1,606	50.51	4,544	4.71	1,184	36.35	2.9	5,550	122.14	78						
	16	10.00 to <100.00	CCC+ to CC and below	4,003	535	52.34	4,283	30.42	626	41.81	2.6	9,424	220.03	548						
	17	100.00 (Default)	Default	363	28	44.94	375	100.00	115	62.35	1.6	1,816	484.27	89						
	18	Total			\$ 67,851	\$ 29,688	53.31 %	\$ 81,305	3.08 %	14,342	33.46 %	3.1	\$ 63,004	77.49 %	\$ 934	\$			40	

**CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)**

	LINE #	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-	37,554	121,644	40.29	84,439	0.09	885	37.32	2.3	19,242	22.79	29						
	20	0.15 to <0.25	BB+	8,697	8,748	42.46	11,860	0.20	146	29.98	2.2	3,998	33.71	7						
	21	0.25 to <0.50	BB to BB-	13,956	11,782	41.94	17,746	0.35	277	26.71	2.1	6,532	36.81	16						
	22	0.50 to <0.75	B+	2,657	2,061	41.88	3,483	0.69	80	37.08	2.1	2,211	63.48	9						
	23	0.75 to <2.50	B To B-	5,165	5,223	42.37	6,860	1.79	315	24.92	1.7	4,044	58.95	27						
	24	2.50 to <10.00	CCC+	939	536	42.08	1,163	9.82	20	38.16	2.1	1,876	161.31	44						
	25	10.00 to <100.00	CCC to CC and below	888	1,300	52.49	1,415	20.26	26	37.32	3.0	2,836	200.42	108						
	26	100.00 (Default)	Default	60	1	73.03	61	100.00	4	57.04	1.0	–	–	43						
	27	Total			\$ 69,916	\$ 151,295	40.75 %	\$ 127,027	0.61 %	1,752	34.49 %	2.2	\$ 40,739	32.07 %	\$ 283	\$			43	
U.S.	28	0.00 to <0.15	AAA to A-	13,919	17,898	48.56	22,633	0.07	222	35.51	3.4	5,214	23.04	6						
	29	0.15 to <0.25	BBB+	4,452	5,696	41.77	6,849	0.23	93	37.70	2.7	2,865	41.83	6						
	30	0.25 to <0.50 <sup>8</sup>	n/a	–	–	–	–	–	–	–	–	–	–	–						
	31	0.50 to <0.75	BBB to BB	18,664	24,288	39.54	28,318	0.60	355	36.65	3.0	18,543	65.48	61						
	32	0.75 to <2.50	BB- To B	7,233	7,740	40.07	10,333	1.44	219	30.87	3.2	8,093	78.32	45						
	33	2.50 to <10.00	B-	2,129	1,317	40.67	1,405	4.71	50	25.53	2.9	1,244	88.54	17						
	34	10.00 to <100.00	CCC+ to CC and below	539	716	52.34	913	31.69	21	31.09	2.3	1,421	155.64	85						
	35	100.00 (Default)	Default	35	32	40.45	48	100.00	5	24.94	2.3	148	308.33	–						
	36	Total			\$ 46,971	\$ 57,687	42.81 %	\$ 70,499	1.07 %	965	35.24 %	3.1	\$ 37,528	53.23 %	\$ 220	\$			7	

<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)  
As at

LINE #	2023 Q3												
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CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)

	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-	\$ 17,061	\$ 12,322	38.63 %	\$ 20,558	0.11 %	5,772	27.64 %	2.4	\$ 3,670	17.85 %	\$ 6
	2	0.15 to <0.25	BB+	13,782	3,362	39.41	10,479	0.20	2,392	24.73	2.7	2,685	25.62	5
	3	0.25 to <0.50	BB to BB-	31,533	17,821	37.79	32,586	0.35	8,553	28.79	2.2	11,379	34.92	33
	4	0.50 to <0.75	B+	10,746	5,210	32.19	11,475	0.69	2,485	27.82	1.9	5,224	45.53	22
	5	0.75 to <2.50	B To B-	23,796	11,611	33.29	26,602	1.72	12,454	38.11	2.2	22,650	85.14	174
	6	2.50 to <10.00	CCC+	1,486	483	51.03	1,485	9.82	318	46.18	2.1	2,719	183.10	67
	7	10.00 to <100.00	CCC to CC and below	2,223	554	43.91	2,389	23.45	731	46.80	1.7	5,445	227.92	260
	8	100.00 (Default)	Default	558	56	28.38	560	100.00	389	67.99	1.8	2,218	396.07	267
	9	Total		\$ 101,185	\$ 51,419	36.69 %	\$ 106,134	1.85 %	33,071	31.25 %	2.2	\$ 55,990	52.75 %	\$ 834
U.S.	10	0.00 to <0.15 %	AAA to A-	\$ 6,167	\$ 4,144	64.61 %	\$ 9,005	0.06 %	161	27.19 %	3.4	\$ 1,410	15.66 %	\$ 1
	11	0.15 to <0.25	BBB+	1,534	824	60.01	2,028	0.23	50	29.42	2.4	726	35.80	1
	12	0.25 to <0.50 <sup>8</sup>	n/a	-	-	-	-	-	-	-	-	-	-	-
	13	0.50 to <0.75	BBB to BB	28,522	11,160	57.98	34,748	0.63	4,692	33.30	3.3	22,140	63.72	74
	14	0.75 to <2.50	BB- To B	18,720	11,540	45.16	23,902	1.52	7,837	36.66	3.1	21,745	90.98	136
	15	2.50 to <10.00	B-	7,064	1,743	50.90	4,681	4.71	1,215	36.34	2.9	5,687	121.49	80
	16	10.00 to <100.00	CCC+ to CC and below	3,198	488	47.34	3,428	30.76	572	43.42	2.7	7,702	224.68	465
	17	100.00 (Default)	Default	179	8	55.03	183	100.00	110	72.62	1.8	1,183	646.45	38
	18	Total		\$ 65,384	\$ 29,907	53.42 %	\$ 77,975	2.63 %	14,636	34.25 %	3.2	\$ 60,593	77.71 %	\$ 795

CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)

	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-	\$ 38,751	\$ 107,324	40.96 %	\$ 82,234	0.09 %	858	37.10 %	2.3	\$ 18,571	22.58 %	\$ 28
	20	0.15 to <0.25	BB+	8,139	7,490	43.43	11,306	0.20	148	27.85	2.2	3,660	32.37	6
	21	0.25 to <0.50	BB to BB-	14,402	12,588	39.90	18,583	0.35	289	26.41	2.2	6,800	36.59	17
	22	0.50 to <0.75	B+	2,593	2,100	41.49	3,443	0.69	77	37.18	2.2	2,238	65.00	9
	23	0.75 to <2.50	B To B-	5,283	4,318	44.44	6,987	1.65	305	27.77	2.2	4,708	67.38	28
	24	2.50 to <10.00	CCC+	824	704	43.31	1,127	9.82	25	36.97	2.1	1,762	156.34	41
	25	10.00 to <100.00	CCC to CC and below	324	594	58.05	572	21.75	17	39.97	2.1	1,181	206.47	50
	26	100.00 (Default)	Default	57	1	83.60	58	100.00	4	56.79	1.0	6	10.34	38
	27	Total		\$ 70,373	\$ 135,119	41.20 %	\$ 124,310	0.48 %	1,723	34.16 %	2.3	\$ 38,926	31.31 %	\$ 217
U.S.	28	0.00 to <0.15 %	AAA to A-	\$ 13,277	\$ 16,194	48.94 %	\$ 21,413	0.07 %	227	38.89 %	3.5	\$ 5,376	25.11 %	\$ 5
	29	0.15 to <0.25	BBB+	4,118	5,840	42.94	6,630	0.23	93	38.38	2.8	2,841	42.85	6
	30	0.25 to <0.50 <sup>8</sup>	n/a	-	-	-	-	-	-	-	-	-	-	-
	31	0.50 to <0.75	BBB to BB	17,242	22,808	39.55	26,318	0.60	361	37.13	3.0	17,752	67.45	58
	32	0.75 to <2.50	BB- To B	6,095	7,036	39.96	8,905	1.45	209	31.84	3.3	7,266	81.59	41
	33	2.50 to <10.00	B-	1,318	1,042	40.59	1,085	4.71	43	24.59	2.9	928	85.53	13
	34	10.00 to <100.00	CCC+ to CC and below	414	427	43.54	600	33.33	15	26.26	2.2	786	131.00	51
	35	100.00 (Default)	Default	58	3	44.18	60	100.00	5	24.95	2.1	186	310.00	-
	36	Total		\$ 42,522	\$ 53,350	42.88 %	\$ 65,011	0.96 %	952	36.79 %	3.2	\$ 35,135	54.04 %	\$ 174

<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)  
As at

LINE #	2023 Q2													
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)														
	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-	\$ 16,545	\$ 13,333	38.83	% \$ 20,490	0.11	% 5,974	28.51	% 2.4	\$ 3,820	18.64	% \$ 7
	2	0.15 to <0.25	BB+	14,678	4,727	42.53	11,530	0.20	2,532	25.77	2.7	3,108	26.96	6
	3	0.25 to <0.50	BB to BB-	32,146	16,508	36.21	32,379	0.36	8,496	28.78	2.2	11,587	35.79	33
	4	0.50 to <0.75	B+	10,163	4,839	35.22	11,242	0.69	2,477	27.95	1.9	5,153	45.84	22
	5	0.75 to <2.50	B To B-	23,343	11,171	32.37	25,712	1.72	12,101	38.33	2.2	22,346	86.91	168
	6	2.50 to <10.00	CCC+	1,586	384	46.52	1,611	9.82	288	46.89	2.1	3,018	187.34	74
	7	10.00 to <100.00	CCC to CC and below	2,202	611	40.32	2,388	24.11	717	47.51	1.7	5,582	233.75	268
	8	100.00 (Default)	Default	467	38	38.83	467	100.00	404	63.91	1.8	1,512	323.77	240
	9	Total		\$ 101,130	\$ 51,611	36.67	% \$ 105,819	1.78	% 32,970	31.49	% 2.3	\$ 56,126	53.04	% \$ 818
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 6,855	\$ 4,145	63.51	% \$ 9,651	0.06	% 170	25.25	% 3.3	\$ 1,414	14.65	% \$ 2
	11	0.15 to <0.25	BBB+	2,976	1,427	53.53	3,740	0.23	72	27.51	2.3	1,114	29.79	2
	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	32,189	14,306	57.77	40,211	0.63	4,674	34.09	3.4	26,222	65.21	87
	14	0.75 to <2.50	BB- To B	19,449	12,431	45.65	25,017	1.52	7,858	36.25	3.1	22,598	90.33	141
	15	2.50 to <10.00	B-	7,581	1,671	45.27	4,743	4.71	1,416	36.63	3.0	5,860	123.55	82
	16	10.00 to <100.00	CCC+ to CC and below	3,008	453	47.64	3,191	28.89	521	44.05	2.7	7,362	230.71	400
	17	100.00 (Default)	Default	133	15	49.46	140	100.00	125	63.39	2.2	912	651.43	16
	18	Total		\$ 72,191	\$ 34,448	53.17	% \$ 86,693	2.23	% 14,834	34.00	% 3.2	\$ 65,482	75.53	% \$ 730
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)														
	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-	\$ 38,417	\$ 110,264	40.56	% \$ 82,592	0.10	% 837	37.27	% 2.4	\$ 18,946	22.94	% \$ 29
	20	0.15 to <0.25	BB+	7,486	8,189	44.00	11,023	0.20	140	28.16	2.3	3,641	33.03	6
	21	0.25 to <0.50	BB to BB-	12,190	11,882	38.92	16,183	0.34	255	26.35	2.4	6,025	37.23	14
	22	0.50 to <0.75	B+	2,703	1,907	41.99	3,497	0.69	69	35.33	2.4	2,246	64.23	9
	23	0.75 to <2.50	B To B-	5,175	4,184	45.62	6,889	1.56	286	27.06	2.3	4,492	65.21	25
	24	2.50 to <10.00	CCC+	566	1,047	40.46	988	9.82	29	34.79	2.4	1,467	148.48	34
	25	10.00 to <100.00	CCC to CC and below	336	878	54.27	706	22.28	19	43.02	2.0	1,559	220.82	67
	26	100.00 (Default)	Default	28	–	76.48	28	100.00	2	75.00	1.0	–	–	26
	27	Total		\$ 66,901	\$ 138,351	40.88	% \$ 121,906	0.47	% 1,637	34.39	% 2.4	\$ 38,376	31.48	% \$ 210
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 13,050	\$ 14,811	50.13	% \$ 20,691	0.06	% 209	38.87	% 3.5	\$ 5,139	24.84	% \$ 5
	29	0.15 to <0.25	BBB+	3,605	5,762	45.76	6,247	0.23	91	38.50	3.3	2,972	47.57	6
	30	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
	31	0.50 to <0.75	BBB to BB	14,708	19,738	39.50	22,551	0.60	316	38.05	3.1	15,635	69.33	51
	32	0.75 to <2.50	BB- To B	4,814	6,350	40.28	7,370	1.42	178	33.40	3.4	6,363	86.34	34
	33	2.50 to <10.00	B-	1,404	994	40.65	1,105	4.71	42	28.80	2.9	1,097	99.28	15
	34	10.00 to <100.00	CCC+ to CC and below	573	498	43.52	790	35.93	19	30.23	2.3	1,199	151.77	82
	35	100.00 (Default)	Default	1	2	40.00	1	100.00	4	22.95	4.7	4	400.00	–
	36	Total		\$ 38,155	\$ 48,155	43.69	% \$ 58,755	1.03	% 858	37.52	% 3.3	\$ 32,409	55.16	% \$ 193

<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) – Sovereign<sup>1,2</sup>

(\$ millions, except as noted)  
As at

LINE #	2024 Q2													
	PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 388,320	\$ 31,844	64.26	\$ 483,464 <sup>8</sup>	0.01	3,850	10.92	2.9	\$ 9,826	2.03	\$ 8	
2	0.15 to <0.25	BB+	1,028	884	73.47	1,590	0.21	92	27.63	2.8	480	30.19	1	
3	0.25 to <0.50	BB to BB-	524	376	81.88	784	0.38	178	28.28	1.8	261	33.29	1	
4	0.50 to <0.75	B+	328	57	26.87	234	0.61	58	29.39	3.9	143	61.11	–	
5	0.75 to <2.50	B To B-	514	242	22.25	549	1.59	332	37.47	2.4	489	89.07	3	
6	2.50 to <10.00	CCC+	1,415	22	75.13	63	9.38	9	38.36	2.0	100	158.73	2	
7	10.00 to <100.00	CCC to CC and below	160	1	39.42	160	39.62	19	48.09	3.9	394	246.25	33	
8	100.00 (Default)	Default	85	–	10.04	85	100.00	9	39.95	2.8	198	232.94	40	
9	<b>Total</b>		<b>\$ 392,374</b>	<b>\$ 33,426</b>	<b>64.34</b>	<b>\$ 486,929</b>	<b>0.05</b>	<b>4,532</b>	<b>11.07</b>	<b>2.9</b>	<b>\$ 11,891</b>	<b>2.44</b>	<b>\$ 88</b>	<b>\$ 39</b>
<b>2024 Q1</b>														
10	0.00 to <0.15	% AAA to BBB-	\$ 378,893	\$ 31,207	63.95	\$ 474,518 <sup>8</sup>	0.01	3,868	11.12	3.0	\$ 9,962	2.10	\$ 8	
11	0.15 to <0.25	BB+	955	822	76.56	1,491	0.21	88	27.67	2.9	469	31.46	1	
12	0.25 to <0.50	BB to BB-	525	389	78.78	776	0.39	169	28.24	2.1	267	34.41	1	
13	0.50 to <0.75	B+	244	63	40.05	266	0.62	55	28.78	3.1	150	56.39	–	
14	0.75 to <2.50	B To B-	611	351	33.17	498	1.63	320	38.44	2.7	468	93.98	3	
15	2.50 to <10.00	CCC+	1,358	13	54.38	50	9.32	7	45.57	1.3	87	174.00	2	
16	10.00 to <100.00	CCC to CC and below	157	2	47.51	158	33.20	20	48.10	3.6	378	239.24	26	
17	100.00 (Default)	Default	115	1	38.49	115	100.00	10	32.53	3.1	113	98.26	40	
18	<b>Total</b>		<b>\$ 382,858</b>	<b>\$ 32,848</b>	<b>64.06</b>	<b>\$ 477,872</b>	<b>0.05</b>	<b>4,522</b>	<b>11.26</b>	<b>3.0</b>	<b>\$ 11,894</b>	<b>2.49</b>	<b>\$ 81</b>	<b>\$ 39</b>
<b>2023 Q4</b>														
19	0.00 to <0.15	% AAA to BBB-	\$ 402,376	\$ 30,895	63.76	\$ 498,207 <sup>8</sup>	0.01	3,920	11.85	2.9	\$ 10,389	2.09	\$ 8	
20	0.15 to <0.25	BB+	948	998	76.15	1,557	0.22	118	29.08	2.6	492	31.60	1	
21	0.25 to <0.50	BB to BB-	530	146	14.50	531	0.32	263	30.12	2.0	181	34.09	1	
22	0.50 to <0.75	B+	306	367	87.44	623	0.57	83	32.22	2.4	341	54.74	1	
23	0.75 to <2.50	B To B-	966	450	30.87	852	1.80	645	42.44	2.6	909	106.69	7	
24	2.50 to <10.00	CCC+	1,374	14	53.58	72	9.65	9	47.58	1.5	135	187.50	3	
25	10.00 to <100.00	CCC to CC and below	189	2	46.00	190	32.01	27	47.96	3.3	451	237.37	32	
26	100.00 (Default)	Default	137	2	24.65	137	100.00	23	35.69	3.0	194	141.61	45	
27	<b>Total</b>		<b>\$ 406,826</b>	<b>\$ 32,874</b>	<b>63.72</b>	<b>\$ 502,169</b>	<b>0.06</b>	<b>5,074</b>	<b>12.03</b>	<b>2.8</b>	<b>\$ 13,092</b>	<b>2.61</b>	<b>\$ 98</b>	<b>\$ 45</b>

<sup>1</sup> As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

<sup>2</sup> Excludes CCR exposures (derivative and repo-style transactions).

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

<sup>4</sup> Exposures based on obligors prior to CRM.

<sup>5</sup> Exposures after CRM reflecting guarantor.

<sup>6</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>7</sup> Total RWA as a percentage of post-CRM EAD.

<sup>8</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>1,2</sup>

(\$ millions, except as noted)  
As at

LINE #		2023													
		Q3													
	PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions	
1	0.00 to <0.15	% AAA to BBB-	\$ 384,581	\$ 32,416	63.91	% \$ 480,754 <sup>8</sup>	0.01	4,013	12.28	3.0	\$ 10,943	2.28	% \$ 9		
2	0.15 to <0.25	BB+	839	962	75.55	1,411	0.22	117	27.96	2.6	431	30.55	1		
3	0.25 to <0.50	BB to BB-	578	129	15.63	583	0.32	268	27.67	2.3	195	33.45	1		
4	0.50 to <0.75	B+	404	390	85.44	720	0.58	103	33.61	2.5	414	57.50	1		
5	0.75 to <2.50	B To B-	887	377	35.10	764	1.82	590	42.93	2.4	821	107.46	6		
6	2.50 to <10.00	CCC+	1,362	21	40.56	107	9.71	13	54.82	2.9	257	240.19	6		
7	10.00 to <100.00	CCC to CC and below	213	13	40.34	219	33.58	27	51.21	3.6	548	250.23	40		
8	100.00 (Default)	Default	135	2	22.19	135	100.00	23	35.34	3.2	180	133.33	46		
9	Total		\$ 388,999	\$ 34,310	63.96	% \$ 484,693	0.06	5,140	12.45	3.0	\$ 13,789	2.84	% \$ 110	\$ 46	

  

2023														
Q2														
	PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 430,021	\$ 31,891	65.54	% \$ 528,406 <sup>8</sup>	0.01	4,057	11.79	2.9	\$ 11,391	2.16	% \$ 9	
11	0.15 to <0.25	BB+	1,144	944	74.72	1,687	0.22	132	26.25	2.9	509	30.17	1	
12	0.25 to <0.50	BB to BB-	542	245	39.72	628	0.31	280	28.62	2.5	220	35.03	1	
13	0.50 to <0.75	B+	350	367	89.02	660	0.58	95	34.41	2.5	397	60.15	1	
14	0.75 to <2.50	B To B-	974	413	35.98	838	1.85	592	41.27	2.3	867	103.46	6	
15	2.50 to <10.00	CCC+	1,384	24	40.62	104	9.70	9	54.06	3.0	249	239.42	5	
16	10.00 to <100.00	CCC to CC and below	260	10	29.90	263	32.70	34	48.87	3.5	632	240.30	46	
17	100.00 (Default)	Default	97	3	37.80	99	100.00	20	30.07	3.7	102	103.03	27	
18	Total		\$ 434,772	\$ 33,897	65.47	% \$ 532,685	0.05	5,203	11.96	2.9	\$ 14,367	2.70	% \$ 96	\$ 27

<sup>1</sup> As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

<sup>2</sup> Excludes CCR exposures (derivative and repo-style transactions).

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

<sup>4</sup> Exposures based on obligors prior to CRM.

<sup>5</sup> Exposures after CRM reflecting guarantor.

<sup>6</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>7</sup> Total RWA as a percentage of post-CRM EAD.

<sup>8</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)  
As at

LINE #	2024 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-	\$ 21,777	\$ 10,340	46.72	\$ 26,662	0.06	425	49.85	1.8	\$ 5,876	22.04	\$ 9	
2	0.15 to <0.25	BB+	411	575	42.01	654	0.20	27	52.31	1.3	253	38.69	1	
3	0.25 to <0.50	BB to BB-	434	129	21.87	464	0.42	21	23.35	2.0	129	27.80	–	
4	0.50 to <0.75	B+	1,600	1,732	38.08	2,259	0.57	23	42.57	2.1	1,474	65.25	5	
5	0.75 to <2.50	B To B-	411	10	43.43	56	1.74	25	29.43	3.8	46	82.14	–	
6	2.50 to <10.00	CCC+	–	20	88.43	18	4.71	12	1.50	4.2	1	5.56	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	<b>Total</b>		<b>\$ 24,633</b>	<b>\$ 12,806</b>	<b>45.16</b>	<b>\$ 30,113</b>	<b>0.11</b>	<b>526</b>	<b>48.88</b>	<b>1.9</b>	<b>\$ 7,779</b>	<b>25.83</b>	<b>\$ 15</b>	<b>–</b>
	2024 Q1													
10	0.00 to <0.15	% AAA to BBB-	\$ 20,293	\$ 10,460	45.83	\$ 24,867	0.06	411	48.06	2.0	\$ 5,666	22.79	\$ 7	
11	0.15 to <0.25	BB+	323	645	41.73	594	0.20	28	50.77	1.5	235	39.56	1	
12	0.25 to <0.50	BB to BB-	485	130	22.04	510	0.43	22	25.61	2.2	171	33.53	–	
13	0.50 to <0.75	B+	1,582	1,687	38.07	2,224	0.57	23	42.79	2.4	1,537	69.11	5	
14	0.75 to <2.50	B To B-	416	11	42.88	55	1.74	28	29.51	3.9	46	83.64	–	
15	2.50 to <10.00	CCC+	–	19	90.27	18	4.71	11	0.83	4.2	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	<b>Total</b>		<b>\$ 23,099</b>	<b>\$ 12,952</b>	<b>44.44</b>	<b>\$ 28,268</b>	<b>0.11</b>	<b>517</b>	<b>47.24</b>	<b>2.0</b>	<b>\$ 7,655</b>	<b>27.08</b>	<b>\$ 13</b>	<b>–</b>
	2023 Q4													
19	0.00 to <0.15	% AAA to BBB-	\$ 20,003	\$ 10,672	46.61	\$ 25,743	0.05	424	47.94	2.2	\$ 6,236	24.22	\$ 6	
20	0.15 to <0.25	BB+	308	599	41.76	559	0.21	27	49.22	1.7	234	41.86	1	
21	0.25 to <0.50	BB to BB-	148	51	37.41	168	0.32	12	37.46	2.1	77	45.83	–	
22	0.50 to <0.75	B+	1,887	1,918	38.17	2,619	0.55	32	39.27	1.7	1,448	55.29	6	
23	0.75 to <2.50	B To B-	324	13	48.82	58	1.73	27	25.04	4.0	42	72.41	–	
24	2.50 to <10.00	CCC+	–	17	88.50	15	4.71	10	1.00	4.2	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	1	50.00	1	33.46	1	–	1.0	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	<b>Total</b>		<b>\$ 22,670</b>	<b>\$ 13,271</b>	<b>45.19</b>	<b>\$ 29,163</b>	<b>0.11</b>	<b>530</b>	<b>47.06</b>	<b>2.2</b>	<b>\$ 8,037</b>	<b>27.56</b>	<b>\$ 13</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 #		2023													
		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)	R	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 17,945	\$ 9,815	46.30	\$ 22,985	0.05	402	48.65	2.4	\$	6,057	26.35	\$	6
2	0.15 to <0.25	BB+	499	680	40.70	774	0.22	30	44.66	2.2		339	43.80		1
3	0.25 to <0.50	BB to BB-	308	51	37.39	237	0.36	12	39.75	1.8		123	51.90		–
4	0.50 to <0.75	B+	1,978	1,781	38.13	2,653	0.55	32	39.22	1.8		1,498	56.46		6
5	0.75 to <2.50	B To B-	324	16	39.31	55	1.72	31	36.11	4.1		59	107.27		–
6	2.50 to <10.00	CCC+	4	39	59.82	27	4.71	9	3.24	2.6		3	11.11		–
	10.00 to <100.00	CCC to CC and below	–	1	50.00	1	33.46	1	–	1.0		–	–		–
7															
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–		–	–		–
9	Total		\$ 21,058	\$ 12,383	44.82	\$ 26,732	0.12	515	47.45	2.3	\$	8,079	30.22	\$	13
2023															
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)	R	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 20,363	\$ 9,605	46.98	\$ 25,339	0.06	410	50.13	2.2	\$	6,314	24.92	\$	7
11	0.15 to <0.25	BB+	776	664	38.12	1,018	0.22	32	49.84	2.5		512	50.29		1
12	0.25 to <0.50	BB to BB-	318	101	25.03	244	0.44	12	45.04	1.9		169	69.26		1
13	0.50 to <0.75	B+	2,566	1,486	39.10	2,861	0.56	33	38.61	1.9		1,615	56.45		6
14	0.75 to <2.50	B To B-	50	14	41.19	55	1.69	31	36.30	4.2		60	109.09		–
15	2.50 to <10.00	CCC+	28	33	67.90	50	4.71	13	7.53	2.1		11	22.00		–
	10.00 to <100.00	CCC to CC and below	–	10	99.02	10	40.76	1	45.00	1.0		24	240.00		2
16															
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–		–	–		–
18	Total		\$ 24,101	\$ 11,913	45.41	\$ 29,577	0.14	529	48.86	2.1	\$	8,705	29.43	\$	17

<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  
#

2024  
Q2

	LINE #	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 %	\$ 38,158	\$ 15,053	53.81 %	\$ 11,501	0.07 %	271,339	11.08 %		\$ 225	1.96 %	\$ 1	
	2	0.15 to <0.25	6,936	439	47.74	2,788	0.19	31,701	10.94		125	4.48	1	
	3	0.25 to <0.50	5,973	166	46.37	2,337	0.32	35,518	10.74		148	6.33	1	
	4	0.50 to <0.75	5,296	551	53.05	2,361	0.51	16,799	10.46		208	8.81	1	
	5	0.75 to <2.50	6,050	66	40.03	2,445	1.27	17,768	10.49		393	16.07	3	
	6	2.50 to <10.00	1,504	22	34.90	554	5.58	7,105	10.64		211	38.09	3	
	7	10.00 to <100.00	439	4	72.80	140	25.59	2,147	10.64		81	57.86	4	
	8	100.00 (Default)	117	–	–	24	100.00	672	10.89		33	137.50	–	
	9	<b>Total</b>		<b>64,473</b>	<b>16,301</b>	<b>53.47</b>	<b>22,150</b>	<b>0.70</b>	<b>383,049</b>	<b>10.88</b>		<b>1,424</b>	<b>6.43</b>	<b>14</b>
Canada Uninsured <sup>7,9</sup>	10	0.00 to <0.15	192,529	95,134	49.45	239,577	0.07	844,092	21.04		9,771	4.08	34	
	11	0.15 to <0.25	49,049	4,910	43.35	51,177	0.19	140,075	25.70		5,856	11.44	25	
	12	0.25 to <0.50	35,642	2,827	41.99	36,829	0.31	124,280	27.20		6,454	17.52	31	
	13	0.50 to <0.75	19,020	1,938	47.59	19,942	0.51	45,189	28.00		5,129	25.72	29	
	14	0.75 to <2.50	20,277	1,091	46.02	20,779	1.27	46,510	27.79		9,412	45.30	73	
	15	2.50 to <10.00	4,075	55	47.09	4,101	5.44	13,286	24.48		3,725	90.83	53	
	16	10.00 to <100.00	1,043	2	68.94	1,044	31.52	3,480	19.59		1,104	105.75	60	
	17	100.00 (Default)	299	–	–	299	100.00	1,084	22.65		638	213.38	17	
	18	<b>Total</b>		<b>321,934</b>	<b>105,957</b>	<b>48.90</b>	<b>373,748</b>	<b>0.43</b>	<b>1,217,996</b>	<b>23.07</b>		<b>42,089</b>	<b>11.26</b>	<b>322</b>
U.S. Uninsured <sup>7</sup>	19	0.00 to <0.15	37,906	15,924	66.13	48,435	0.07	117,780	30.67		2,758	5.69	11	
	20	0.15 to <0.25	10,513	853	50.40	10,943	0.19	27,330	33.20		1,473	13.46	7	
	21	0.25 to <0.50	6,451	391	40.73	6,610	0.31	29,747	32.06		1,225	18.53	7	
	22	0.50 to <0.75	3,921	197	41.38	4,003	0.52	10,302	32.45		1,075	26.85	7	
	23	0.75 to <2.50	5,675	194	36.27	5,745	1.33	17,271	34.72		3,013	52.45	27	
	24	2.50 to <10.00	1,389	68	14.55	1,399	5.78	6,849	32.77		1,570	112.22	25	
	25	10.00 to <100.00	462	10	15.52	464	26.98	2,550	30.13		730	157.33	36	
	26	100.00 (Default)	565	–	–	565	100.00	2,784	22.06		436	77.17	90	
	27	<b>Total</b>		<b>66,882</b>	<b>17,637</b>	<b>63.97</b>	<b>78,164</b>	<b>1.21</b>	<b>214,613</b>	<b>31.50</b>		<b>12,280</b>	<b>15.71</b>	<b>210</b>
<b>Total residential secured</b>	28		<b>\$ 453,289</b>	<b>\$ 139,895</b>	<b>51.33 %</b>	<b>\$ 474,062</b>	<b>0.57 %</b>	<b>1,815,658</b>	<b>23.89 %</b>		<b>\$ 55,793</b>	<b>11.77 %</b>	<b>\$ 546</b>	<b>\$ 114</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 #	2024 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
<b>Canada Insured<sup>7,8,9</sup></b>	1	0.00 to <0.15 %	\$ 38,692	\$ 15,124	53.60 %	\$ 11,321	0.07 %	275,439	11.07 %		\$ 223	1.97 %	\$ 1		
	2	0.15 to <0.25	7,066	429	47.63	2,821	0.19	32,401	10.92		127	4.50	1		
	3	0.25 to <0.50	6,407	167	45.12	2,597	0.32	35,700	10.65		167	6.43	1		
	4	0.50 to <0.75	4,959	555	52.82	2,062	0.52	17,388	10.52		187	9.07	1		
	5	0.75 to <2.50	6,004	80	60.26	2,448	1.26	18,126	10.50		399	16.30	3		
	6	2.50 to <10.00	1,494	20	36.73	541	5.63	7,073	10.62		208	38.45	3		
	7	10.00 to <100.00	407	5	73.39	128	26.26	2,089	10.56		74	57.81	4		
	8	100.00 (Default)	112	–	–	21	100.00	657	10.96		28	133.33	–		
		9	<b>Total</b>	<b>65,141</b>	<b>16,380</b>	<b>53.35</b>	<b>21,939</b>	<b>0.67</b>	<b>388,873</b>	<b>10.87</b>		<b>1,413</b>	<b>6.44</b>	<b>14</b>	<b>5</b>
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	192,358	93,526	49.16	238,333	0.07	843,357	21.46		9,956	4.18	35		
	11	0.15 to <0.25	48,258	4,596	43.10	50,239	0.19	138,887	26.61		5,993	11.93	26		
	12	0.25 to <0.50	36,795	2,843	42.36	37,999	0.32	122,432	28.05		7,323	19.27	35		
	13	0.50 to <0.75	15,873	1,915	47.91	16,791	0.51	42,325	28.30		4,137	24.64	24		
	14	0.75 to <2.50	19,169	1,016	46.69	19,643	1.27	44,807	28.33		9,145	46.56	70		
	15	2.50 to <10.00	3,755	59	44.34	3,781	5.38	12,718	24.53		3,440	90.98	49		
	16	10.00 to <100.00	882	3	72.85	885	31.12	3,111	18.76		899	101.58	48		
	17	100.00 (Default)	273	–	–	273	100.00	1,049	21.89		567	207.69	14		
		18	<b>Total</b>	<b>317,363</b>	<b>103,958</b>	<b>48.65</b>	<b>367,944</b>	<b>0.40</b>	<b>1,208,686</b>	<b>23.55</b>		<b>41,460</b>	<b>11.27</b>	<b>301</b>	<b>56</b>
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	38,891	15,253	66.14	48,979	0.07	120,590	31.17		2,732	5.58	10		
	20	0.15 to <0.25	9,330	777	47.60	9,699	0.19	27,162	34.00		1,341	13.83	6		
	21	0.25 to <0.50	5,406	378	38.65	5,552	0.31	28,166	31.88		1,019	18.35	6		
	22	0.50 to <0.75	3,490	191	37.75	3,562	0.52	9,087	33.35		986	27.68	6		
	23	0.75 to <2.50	5,153	201	35.83	5,225	1.32	16,519	34.51		2,714	51.94	24		
	24	2.50 to <10.00	958	71	11.33	966	4.98	6,419	35.58		1,136	117.60	17		
	25	10.00 to <100.00	630	13	12.96	632	21.86	2,364	26.07		819	129.59	37		
	26	100.00 (Default)	555	–	–	555	100.00	2,879	22.16		433	78.02	89		
		27	<b>Total</b>	<b>64,413</b>	<b>16,884</b>	<b>63.72</b>	<b>75,170</b>	<b>1.19</b>	<b>213,186</b>	<b>31.87</b>		<b>11,180</b>	<b>14.87</b>	<b>195</b>	<b>50</b>
<b>Total residential secured</b>	28		<b>\$ 446,917</b>	<b>\$ 137,222</b>	<b>51.07 %</b>	<b>\$ 465,053</b>	<b>0.54 %</b>	<b>1,810,745</b>	<b>24.30 %</b>		<b>\$ 54,053</b>	<b>11.62 %</b>	<b>\$ 510</b>	<b>\$ 111</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 #	2023 Q4												
			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 %	\$ 39,766	\$ 15,265	53.39 %	\$ 11,353	0.07 %	281,970	11.07 %		\$ 218	1.92 %	\$ 1		
	2	0.15 to <0.25	6,924	379	48.50	2,748	0.19	32,906	10.94		118	4.29	1		
	3	0.25 to <0.50	5,693	179	43.18	2,185	0.32	34,011	10.74		134	6.13	1		
	4	0.50 to <0.75	5,565	545	53.16	2,387	0.52	19,424	10.42		201	8.42	1		
	5	0.75 to <2.50	6,074	68	45.48	2,488	1.23	17,422	10.49		369	14.83	3		
	6	2.50 to <10.00	1,396	23	43.18	482	5.45	6,923	10.64		173	35.89	3		
	7	10.00 to <100.00	358	2	67.36	112	23.66	1,951	10.70		64	57.14	3		
	8	100.00 (Default)	115	–	–	17	100.00	642	11.15		24	141.18	–		
		<b>Total</b>		<b>65,891</b>	<b>16,461</b>	<b>53.11</b>	<b>21,772</b>	<b>0.61</b>	<b>395,249</b>	<b>10.87</b>		<b>1,301</b>	<b>5.98</b>	<b>13</b>	<b>5</b>
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	191,220	90,566	49.12	235,707	0.07	840,709	21.66		9,815	4.16	35		
	11	0.15 to <0.25	49,365	5,049	44.81	51,628	0.19	142,090	26.93		6,039	11.70	27		
	12	0.25 to <0.50	35,768	2,914	44.42	37,063	0.32	116,231	28.31		6,951	18.75	34		
	13	0.50 to <0.75	15,448	1,938	49.50	16,407	0.51	41,699	28.52		3,883	23.67	24		
	14	0.75 to <2.50	18,076	1,045	47.82	18,576	1.25	42,106	28.03		7,995	43.04	64		
	15	2.50 to <10.00	3,367	80	44.25	3,402	5.36	11,698	23.93		2,843	83.57	41		
	16	10.00 to <100.00	787	8	54.91	791	31.65	2,763	18.80		772	97.60	43		
	17	100.00 (Default)	240	–	–	240	100.00	998	19.93		452	188.33	12		
		<b>Total</b>		<b>314,271</b>	<b>101,600</b>	<b>48.76</b>	<b>363,814</b>	<b>0.37</b>	<b>1,198,294</b>	<b>23.73</b>		<b>38,750</b>	<b>10.65</b>	<b>280</b>	<b>50</b>
<b>U.S. Uninsured<sup>7</sup></b>	18	0.00 to <0.15	39,218	15,834	66.16	49,694	0.07	117,965	31.47		2,811	5.66	11		
	19	0.15 to <0.25	9,360	559	38.93	9,578	0.19	26,938	31.99		1,230	12.84	6		
	20	0.25 to <0.50	5,772	403	37.26	5,922	0.31	29,831	31.20		1,066	18.00	6		
	21	0.50 to <0.75	4,111	196	37.85	4,185	0.52	9,718	33.84		1,163	27.79	7		
	22	0.75 to <2.50	5,198	194	34.03	5,264	1.32	15,816	34.38		2,724	51.75	24		
	23	2.50 to <10.00	1,030	63	13.05	1,039	5.62	5,845	31.54		1,110	106.83	18		
	24	10.00 to <100.00	389	10	11.34	390	23.66	1,957	29.00		600	153.85	25		
	25	100.00 (Default)	632	–	–	632	100.00	3,103	22.10		460	72.78	103		
		<b>Total</b>		<b>65,710</b>	<b>17,259</b>	<b>63.70</b>	<b>76,704</b>	<b>1.23</b>	<b>211,173</b>	<b>31.75</b>		<b>11,164</b>	<b>14.55</b>	<b>200</b>	<b>52</b>
<b>Total residential secured</b>	28		<b>\$ 445,872</b>	<b>\$ 135,320</b>	<b>51.20 %</b>	<b>\$ 462,290</b>	<b>0.53 %</b>	<b>1,804,716</b>	<b>24.46 %</b>		<b>\$ 51,215</b>	<b>11.08 %</b>	<b>\$ 493</b>	<b>\$ 107</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 #	2023 Q3											
			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	\$ 41,020	\$ 15,438	53.26	\$ 11,476	0.07	289,217	11.03		\$ 220	1.92	\$ 1	
	2	0.15 to <0.25	7,016	370	47.02	2,725	0.19	33,801	10.95		118	4.33	1	
	3	0.25 to <0.50	8,031	164	44.66	4,517	0.41	36,677	10.58		324	7.17	2	
	4	0.50 to <0.75	3,151	534	52.43	31	0.50	16,249	12.31		5	16.13	–	
	5	0.75 to <2.50	5,384	72	42.87	2,109	1.28	17,472	10.55		324	15.36	3	
	6	2.50 to <10.00	1,367	24	42.43	451	5.39	6,973	10.69		162	35.92	3	
	7	10.00 to <100.00	347	3	62.28	108	24.46	1,931	10.71		62	57.41	3	
	8	100.00 (Default)	106	–	–	17	100.00	636	11.58		24	141.18	–	
	9	Total	66,422	16,605	52.95	21,434	0.59	402,956	10.87		1,239	5.78	13	5
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	191,772	89,323	48.79	235,356	0.07	840,866	20.59		9,254	3.93	33	
	11	0.15 to <0.25	47,069	4,987	43.45	49,236	0.19	136,847	25.61		5,470	11.11	24	
	12	0.25 to <0.50	32,481	2,416	42.69	33,512	0.31	111,436	26.54		5,552	16.57	28	
	13	0.50 to <0.75	15,236	1,746	49.55	16,101	0.51	38,079	26.75		3,765	23.38	22	
	14	0.75 to <2.50	16,365	943	47.85	16,816	1.26	39,407	26.12		6,804	40.46	54	
	15	2.50 to <10.00	3,216	80	45.21	3,253	5.34	11,421	22.08		2,515	77.31	37	
	16	10.00 to <100.00	699	6	55.16	702	30.25	2,588	17.26		634	90.31	34	
	17	100.00 (Default)	223	–	–	223	100.00	921	18.33		382	171.30	10	
	18	Total	307,061	99,501	48.38	355,199	0.35	1,181,565	22.40		34,376	9.68	242	50
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	35,920	14,880	66.12	45,760	0.07	117,465	30.89		2,516	5.50	10	
	20	0.15 to <0.25	8,529	533	39.27	8,739	0.19	25,991	31.03		1,095	12.53	5	
	21	0.25 to <0.50	5,086	384	37.19	5,229	0.31	29,239	30.23		913	17.46	5	
	22	0.50 to <0.75	4,027	190	35.97	4,095	0.52	9,413	34.42		1,157	28.25	7	
	23	0.75 to <2.50	4,707	200	36.10	4,779	1.30	15,516	33.30		2,367	49.53	21	
	24	2.50 to <10.00	967	56	13.18	974	5.74	5,510	30.74		1,015	104.21	16	
	25	10.00 to <100.00	336	10	9.74	337	23.60	1,881	28.22		505	149.85	21	
	26	100.00 (Default)	619	–	–	619	100.00	3,166	22.18		427	68.98	104	
	27	Total	60,191	16,253	63.62	70,532	1.28	208,181	31.14		9,995	14.17	189	48
<b>Total residential secured</b>			\$ 433,674	\$ 132,359	50.83	\$ 447,165	0.51	1,792,702	23.22		\$ 45,610	10.20	\$ 444	\$ 103

<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 #	2023 Q2											
			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 %	\$ 42,378	\$ 15,634	53.31 %	\$ 11,642	0.07 %	296,449	10.94 %		\$ 221	1.90 %	\$ 1	
	2	0.15 to <0.25	7,187	418	48.18	2,746	0.19	34,462	10.90		118	4.30	1	
	3	0.25 to <0.50	6,116	171	44.46	2,326	0.32	35,590	10.71		141	6.06	1	
	4	0.50 to <0.75	4,192	517	52.83	1,596	0.52	16,803	10.57		137	8.58	1	
	5	0.75 to <2.50	5,267	83	40.65	1,986	1.25	17,300	10.54		300	15.11	3	
	6	2.50 to <10.00	1,354	33	50.13	430	5.57	7,099	10.66		156	36.28	3	
	7	10.00 to <100.00	327	3	76.26	82	24.95	1,928	10.71		47	57.32	2	
	8	100.00 (Default)	114	–	–	22	100.00	669	11.48		32	145.45	–	
		9	Total	66,935	16,859	53.01	20,830	0.58	410,300	10.83		1,152	5.53	12
<b>Canada Uninsured<sup>7,9</sup></b>	10	0.00 to <0.15	190,058	88,392	49.06	233,431	0.07	834,814	20.26		8,931	3.83	32	
	11	0.15 to <0.25	42,352	3,772	44.12	44,016	0.19	129,484	25.01		4,775	10.85	21	
	12	0.25 to <0.50	28,433	1,919	45.71	29,310	0.31	103,554	25.50		4,699	16.03	23	
	13	0.50 to <0.75	14,830	1,669	51.34	15,687	0.52	38,406	26.53		3,668	23.38	22	
	14	0.75 to <2.50	15,748	921	50.34	16,211	1.28	38,781	25.83		6,504	40.12	52	
	15	2.50 to <10.00	2,972	74	44.10	3,004	5.41	11,151	20.90		2,197	73.14	33	
	16	10.00 to <100.00	612	10	69.26	619	32.68	2,443	15.37		486	78.51	29	
	17	100.00 (Default)	181	–	–	181	100.00	842	18.12		307	169.61	8	
		18	Total	295,186	96,757	48.85	342,459	0.34	1,159,475	21.86		31,567	9.22	220
<b>U.S. Uninsured<sup>7</sup></b>	19	0.00 to <0.15	35,470	14,954	66.13	45,360	0.07	119,098	30.51		2,445	5.39	9	
	20	0.15 to <0.25	8,028	555	40.88	8,255	0.19	25,278	29.62		986	11.94	5	
	21	0.25 to <0.50	5,196	398	38.52	5,350	0.31	25,712	29.09		901	16.84	5	
	22	0.50 to <0.75	3,856	198	37.14	3,929	0.53	9,009	32.57		1,065	27.11	7	
	23	0.75 to <2.50	4,739	214	33.36	4,810	1.29	15,266	31.75		2,264	47.07	20	
	24	2.50 to <10.00	831	60	13.17	839	4.80	5,238	31.93		868	103.46	13	
	25	10.00 to <100.00	521	13	13.30	523	22.55	1,904	24.54		648	123.90	28	
	26	100.00 (Default)	609	–	–	609	100.00	3,170	21.60		395	64.86	100	
		27	Total	59,250	16,392	63.60	69,675	1.31	204,675	30.39		9,572	13.74	187
<b>Total residential secured</b>	28		\$ 421,371	\$ 130,008	51.25 %	\$ 432,964	0.51 %	1,774,450	22.71 %		\$ 42,291	9.77 %	\$ 419	\$ 93

<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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)  
As at

	LINE #		2024 Q2
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	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	\$ 4,908	\$ 150,821	59.97	\$ 95,356	0.07	17,065,967	86.97		\$ 3,539	3.71	\$ 56	
2	0.15 to <0.25	2,080	15,238	61.42	11,439	0.19	2,149,987	88.25		1,050	9.18	20	
3	0.25 to <0.50	2,636	12,053	61.24	10,016	0.32	2,677,779	89.22		1,394	13.92	29	
4	0.50 to <0.75	3,454	10,531	62.98	10,087	0.52	1,592,561	88.98		2,078	20.60	47	
5	0.75 to <2.50	14,667	21,747	62.92	28,348	1.52	4,300,810	90.95		13,322	46.99	393	
6	2.50 to <10.00	9,795	3,759	67.60	12,337	5.45	3,550,337	91.16		14,135	114.57	612	
7	10.00 to <100.00	2,572	329	66.48	2,791	30.57	1,633,798	89.96		6,390	228.95	773	
8	100.00 (Default)	124	–	–	124	100.00	28,627	85.22		72	58.06	100	
9	<b>Total</b>	<b>\$ 40,236</b>	<b>\$ 214,478</b>	<b>60.73</b>	<b>\$ 170,498</b>	<b>1.32</b>	<b>32,999,866</b>	<b>88.32</b>		<b>\$ 41,980</b>	<b>24.62</b>	<b>\$ 2,030</b>	<b>\$ 387</b>

			2024 Q1
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	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	\$ 4,850	\$ 148,135	60.43	\$ 94,365	0.07	17,970,690	86.88		\$ 3,483	3.69	\$ 55	
11	0.15 to <0.25	2,051	14,929	61.19	11,187	0.19	2,190,237	88.25		1,027	9.18	19	
12	0.25 to <0.50	2,590	11,884	60.91	9,829	0.32	2,651,263	89.21		1,368	13.92	28	
13	0.50 to <0.75	3,395	10,663	61.39	9,941	0.53	1,623,053	88.78		2,067	20.79	47	
14	0.75 to <2.50	14,397	20,996	62.98	27,619	1.53	4,459,146	91.00		13,036	47.20	385	
15	2.50 to <10.00	9,450	3,687	66.40	11,899	5.43	3,484,611	91.15		13,612	114.40	588	
16	10.00 to <100.00	2,433	311	66.07	2,638	30.78	1,600,468	90.00		6,060	229.72	736	
17	100.00 (Default)	116	–	–	116	100.00	28,669	85.28		66	56.90	93	
18	<b>Total</b>	<b>\$ 39,282</b>	<b>\$ 210,605</b>	<b>60.93</b>	<b>\$ 167,594</b>	<b>1.29</b>	<b>34,008,137</b>	<b>88.25</b>		<b>\$ 40,719</b>	<b>24.30</b>	<b>\$ 1,951</b>	<b>\$ 375</b>

			2023 Q4
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	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	\$ 5,015	\$ 152,774	60.25	\$ 97,065	0.07	17,952,617	87.11		\$ 3,606	3.72	\$ 57	
20	0.15 to <0.25	2,128	15,451	60.90	11,538	0.19	2,201,776	88.33		1,059	9.18	20	
21	0.25 to <0.50	2,688	12,398	60.62	10,204	0.32	2,691,310	89.26		1,422	13.94	29	
22	0.50 to <0.75	3,449	10,668	58.73	9,714	0.53	1,590,167	89.71		2,036	20.96	46	
23	0.75 to <2.50	14,181	19,716	61.29	26,266	1.50	4,414,453	91.23		12,244	46.62	360	
24	2.50 to <10.00	9,371	3,740	65.39	11,817	5.42	3,400,817	91.15		13,490	114.16	583	
25	10.00 to <100.00	2,272	317	64.19	2,475	30.38	1,486,300	90.00		5,671	229.13	681	
26	100.00 (Default)	104	–	–	104	100.00	24,633	85.47		59	56.73	84	
27	<b>Total</b>	<b>\$ 39,208</b>	<b>\$ 215,064</b>	<b>60.44</b>	<b>\$ 169,183</b>	<b>1.22</b>	<b>33,762,073</b>	<b>88.43</b>		<b>\$ 39,587</b>	<b>23.40</b>	<b>\$ 1,860</b>	<b>\$ 314</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 #	2023													
	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	
1	0.00 to <0.15	\$ 5,076	\$ 157,787	60.24	\$ 100,123	0.07	17,955,146	87.23		\$ 3,692	3.69	\$ 58		
2	0.15 to <0.25	2,093	14,947	61.36	11,264	0.19	2,181,536	88.32		1,033	9.17	19		
3	0.25 to <0.50	2,657	11,853	61.27	9,919	0.32	2,665,609	89.23		1,382	13.93	28		
4	0.50 to <0.75	3,357	10,062	59.13	9,307	0.53	1,566,093	89.67		1,946	20.91	44		
5	0.75 to <2.50	13,737	18,764	61.65	25,304	1.50	4,354,139	91.22		11,811	46.68	347		
6	2.50 to <10.00	8,975	3,412	65.43	11,207	5.42	3,345,445	91.12		12,789	114.12	552		
7	10.00 to <100.00	2,103	263	65.86	2,276	29.72	1,422,708	89.99		5,211	228.95	613		
8	100.00 (Default)	97	–	–	97	100.00	22,892	85.20		55	56.70	79		
9	Total	\$ 38,095	\$ 217,088	60.53	\$ 169,497	1.14	33,513,568	88.44		\$ 37,919	22.37	\$ 1,740	\$ 276	

LINE #	2023													
	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	
10	0.00 to <0.15	\$ 4,451	\$ 155,597	60.13	\$ 98,013	0.07	17,637,459	87.27		\$ 3,621	3.69	\$ 57		
11	0.15 to <0.25	2,001	15,381	61.61	11,478	0.19	2,187,134	88.21		1,052	9.17	20		
12	0.25 to <0.50	2,539	12,242	61.37	10,052	0.32	2,685,831	89.13		1,399	13.92	29		
13	0.50 to <0.75	3,238	10,516	59.23	9,467	0.53	1,592,841	89.60		1,978	20.89	45		
14	0.75 to <2.50	13,240	19,284	61.59	25,118	1.49	4,368,156	91.08		11,663	46.43	342		
15	2.50 to <10.00	8,881	3,684	65.54	11,295	5.42	3,395,405	91.01		12,885	114.08	557		
16	10.00 to <100.00	2,083	306	68.19	2,291	29.31	1,455,623	89.87		5,242	228.81	607		
17	100.00 (Default)	90	–	–	90	100.00	20,019	85.46		52	57.78	72		
18	Total	\$ 36,523	\$ 217,010	60.50	\$ 167,804	1.14	33,342,468	88.44		\$ 37,892	22.58	\$ 1,729	\$ 282	

<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 #	2024													
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 %	8,340 \$	5,411	69.77 %	12,115	0.08 %	604,242	44.60 %		1,141	9.42 %	4		
2	0.15 to <0.25	6,553	3,485	44.48	8,103	0.20	337,031	43.09		1,396	17.23	7		
3	0.25 to <0.50	15,072	1,043	65.98	15,760	0.32	462,893	35.16		3,245	20.59	18		
4	0.50 to <0.75	8,373	1,072	68.97	9,100	0.53	270,856	45.55		3,075	33.79	22		
5	0.75 to <2.50	32,272	1,926	65.12	33,120	1.65	769,729	50.72		19,755	59.65	278		
6	2.50 to <10.00	17,881	477	59.80	18,080	5.35	658,555	57.11		15,387	85.11	551		
7	10.00 to <100.00	3,947	55	54.03	3,967	26.15	169,607	54.60		4,766	120.14	568		
8	100.00 (Default)	640	4	100.00	583	100.00	19,903	50.00		526	90.22	249		
9	<b>Total</b>	<b>93,078 \$</b>	<b>13,473</b>	<b>61.80 %</b>	<b>100,828</b>	<b>3.23 %</b>	<b>3,292,816</b>	<b>47.77 %</b>		<b>49,291</b>	<b>48.89 %</b>	<b>1,697 \$</b>	<b>237</b>	
2024														
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 %	9,221 \$	5,346	69.93 %	12,960	0.08 %	620,056	43.47 %		1,191	9.19 %	5		
11	0.15 to <0.25	6,886	3,512	44.16	8,437	0.20	346,266	42.64		1,438	17.04	7		
12	0.25 to <0.50	15,132	1,015	66.93	15,812	0.32	467,761	34.22		3,158	19.97	18		
13	0.50 to <0.75	8,425	1,109	70.26	9,192	0.53	273,642	44.43		3,041	33.08	22		
14	0.75 to <2.50	30,999	1,569	63.61	31,576	1.58	752,416	49.66		18,336	58.07	251		
15	2.50 to <10.00	16,113	691	64.82	16,457	5.29	622,523	56.17		13,759	83.61	489		
16	10.00 to <100.00	3,569	51	54.43	3,585	26.57	157,847	53.38		4,198	117.10	507		
17	100.00 (Default)	618	4	100.00	560	100.00	19,897	48.02		512	91.43	228		
18	<b>Total</b>	<b>90,963 \$</b>	<b>13,297</b>	<b>61.86 %</b>	<b>98,579</b>	<b>3.05 %</b>	<b>3,260,408</b>	<b>46.49 %</b>		<b>45,633</b>	<b>46.29 %</b>	<b>1,527 \$</b>	<b>225</b>	
2023														
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	
19	0.00 to <0.15 %	10,175 \$	5,241	70.17 %	13,853	0.08 %	628,536	42.72 %		1,257	9.07 %	5		
20	0.15 to <0.25	7,586	3,542	44.00	9,145	0.20	350,925	42.76		1,564	17.10	8		
21	0.25 to <0.50	16,090	1,105	67.92	16,840	0.32	478,718	34.82		3,415	20.28	19		
22	0.50 to <0.75	9,039	1,070	67.77	9,753	0.53	272,887	43.07		3,126	32.05	22		
23	0.75 to <2.50	29,523	1,775	63.78	30,216	1.53	837,865	49.41		17,262	57.13	232		
24	2.50 to <10.00	14,732	502	60.14	14,914	5.45	522,252	55.44		12,356	82.85	451		
25	10.00 to <100.00	3,363	61	53.60	3,380	26.22	142,482	52.75		3,894	115.21	464		
26	100.00 (Default)	562	4	100.00	511	100.00	17,867	47.79		460	90.02	208		
27	<b>Total</b>	<b>91,070 \$</b>	<b>13,300</b>	<b>61.52 %</b>	<b>98,612</b>	<b>2.85 %</b>	<b>3,251,532</b>	<b>45.75 %</b>		<b>43,334</b>	<b>43.94 %</b>	<b>1,409 \$</b>	<b>184</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 #	2023													
	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	
1	0.00 to <0.15 %	10,261 \$	5,192	70.28 %	13,910	0.08 %	640,642	42.84 %		1,258	9.04 %	5		
2	0.15 to <0.25	7,242	3,303	44.09	8,698	0.20	348,734	42.76		1,487	17.10	7		
3	0.25 to <0.50	15,408	1,150	65.14	16,157	0.32	479,208	35.10		3,292	20.38	18		
4	0.50 to <0.75	8,644	1,040	67.73	9,340	0.53	274,183	42.94		2,985	31.96	21		
5	0.75 to <2.50	28,338	1,732	61.86	28,949	1.52	757,187	49.16		16,437	56.78	220		
6	2.50 to <10.00	13,412	486	59.44	13,561	5.45	561,718	55.22		11,193	82.54	409		
7	10.00 to <100.00	3,013	63	50.53	3,029	25.86	133,561	52.83		3,489	115.19	411		
8	100.00 (Default)	497	4	100.00	453	100.00	16,161	47.90		422	93.16	183		
9	Total	86,815 \$	12,970	61.33 %	94,097	2.71 %	3,211,394	45.59 %		40,563	43.11 %	1,274 \$	165	

2023													
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
10	0.00 to <0.15 %	10,369 \$	5,123	70.45 %	13,978	0.08 %	644,312	42.75 %		1,259	9.01 %	5	
11	0.15 to <0.25	7,223	3,302	44.11	8,680	0.20	350,250	42.20		1,464	16.87	7	
12	0.25 to <0.50	15,078	1,176	65.14	15,844	0.32	478,718	35.25		3,251	20.52	18	
13	0.50 to <0.75	8,522	1,047	67.03	9,214	0.53	272,954	43.02		2,952	32.04	21	
14	0.75 to <2.50	27,750	1,742	62.36	28,366	1.52	757,438	49.06		16,065	56.63	215	
15	2.50 to <10.00	12,943	487	58.55	13,057	5.45	538,405	54.94		10,722	82.12	391	
16	10.00 to <100.00	2,892	55	54.23	2,907	25.83	133,187	52.72		3,350	115.24	396	
17	100.00 (Default)	470	4	100.00	434	100.00	15,621	47.82		398	91.71	176	
18	Total	85,247 \$	12,936	61.37 %	92,480	2.66 %	3,190,885	45.44 %		39,461	42.67 %	1,229 \$	159

<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.

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

(\$ millions, except as noted)  
As at

LINE #	2024 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
SA-CCR (for derivatives)	\$ 18,070	\$ 30,396	-	1.4	\$ 67,852	\$ 8,703
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	437,387	4,313
Value-at-Risk (VaR) for SFTs	-	-	-	-	-	-
<b>Total</b>					\$ 505,239	\$ 13,016
	2024 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
SA-CCR (for derivatives)	\$ 13,575	\$ 29,056	-	1.4	\$ 59,682	\$ 7,667
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	408,373	4,698
VaR for SFTs	-	-	-	-	-	-
<b>Total</b>					\$ 468,055	\$ 12,365
	2023 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
SA-CCR (for derivatives)	\$ 19,550	\$ 30,445	-	1.4	\$ 69,992	\$ 10,769
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	421,466	5,030
VaR for SFTs	-	-	-	-	-	-
<b>Total</b>					\$ 491,458	\$ 15,799
	2023 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
SA-CCR (for derivatives)	\$ 15,886	\$ 28,654	-	1.4	\$ 62,523	\$ 9,654
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	403,620	4,802
VaR for SFTs	-	-	-	-	-	-
<b>Total</b>					\$ 466,143	\$ 14,456

<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 #	2023 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1	\$ 17,599	\$ 28,781	\$	1.4	\$ 64,933	\$ 9,930
2	-	-		-	-	-
3				-	-	-
4					-	-
5					386,454	4,811
6					-	-
7					\$ 451,387	\$ 14,741

SA-CCR (for derivatives)

Current exposure method (for derivatives)

Internal model method (for derivatives and SFTs)

Simple approach for credit risk mitigation (for SFTs)

Comprehensive approach for credit risk mitigation (for SFTs)

VaR for SFTs

**Total**

<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.

## Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)

(\$ millions) As at	LINE #	2024 Q2													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	
<b>Asset classes</b>															
Sovereigns and their central banks	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public sector entities	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	4	-	-	303	81	-	13	-	-	-	3	-	-	-	400
<i>Of which: securities firms and other financial institutions as Bank</i>	5	-	-	139	54	-	13	-	-	-	2	-	-	-	208
Corporates	6	-	-	148	-	-	61	4	-	-	235	-	-	-	448
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	-	-	148	-	-	61	3	-	-	172	-	-	-	384
<i>Of which: specialised lending</i>	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Real estate	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: land acquisition, development and construction</i>	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>1</sup>	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	13	\$ -	\$ -	\$ 451	\$ 81	\$ -	\$ 74	\$ 4	\$ -	\$ -	\$ 238	\$ -	\$ -	\$ -	\$ 848

		2024 Q1													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	
<b>Asset classes</b>															
Sovereigns and their central banks	14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public sector entities	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	17	-	-	338	101	-	16	-	-	-	4	-	-	-	459
<i>Of which: securities firms and other financial institutions as Bank</i>	18	-	-	200	68	-	16	-	-	-	4	-	-	-	288
Corporates	19	-	-	137	-	-	102	1	-	-	311	-	-	-	551
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	-	-	137	-	-	102	-	-	-	252	-	-	-	491
<i>Of which: specialised lending</i>	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Real estate	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: land acquisition, development and construction</i>	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>1</sup>	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	26	\$ -	\$ -	\$ 475	\$ 101	\$ -	\$ 118	\$ 1	\$ -	\$ -	\$ 315	\$ -	\$ -	\$ -	\$ 1,010

<sup>1</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

## Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3) (Continued)

(\$ millions) As at	LINE #	2023 Q4																													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)																
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other																	
<b>Asset classes</b>																															
Sovereigns and their central banks	1	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–																
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Banks	4	–	–	406	469	–	30	–	–	–	8	–	–	–	913																
<i>Of which: securities firms and other financial institutions as Bank</i>	5	–	–	245	60	–	13	–	–	–	8	–	–	–	326																
Corporates	6	–	–	89	–	–	101	43	–	–	894	–	–	–	1,127																
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	–	–	89	–	–	101	42	–	–	484	–	–	–	716																
<i>Of which: specialised lending</i>	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
<i>Of which: land acquisition, development and construction</i>	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Other assets <sup>1</sup>	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
<b>Total</b>	13	\$	–	\$	–	\$	495	\$	469	\$	–	\$	131	\$	43	\$	–	\$	–	\$	–	\$	902	\$	–	\$	–	\$	–	\$	2,040
		2023 Q3																													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)																
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other																	
<b>Asset classes</b>																															
Sovereigns and their central banks	14	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–																
Public sector entities	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Multilateral development banks	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Banks	17	–	–	517	559	–	17	–	–	–	12	–	–	–	1,105																
<i>Of which: securities firms and other financial institutions as Bank</i>	18	–	–	336	42	–	17	–	–	–	12	–	–	–	407																
Corporates	19	–	–	102	–	–	82	36	–	–	535	–	–	–	755																
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	–	–	102	–	–	82	36	–	–	432	–	–	–	652																
<i>Of which: specialised lending</i>	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Regulatory retail portfolios	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Real estate	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
<i>Of which: land acquisition, development and construction</i>	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
Other assets <sup>1</sup>	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–																
<b>Total</b>	26	\$	–	\$	–	\$	619	\$	559	\$	–	\$	99	\$	36	\$	–	\$	–	\$	–	\$	547	\$	–	\$	–	\$	–	\$	1,860

<sup>1</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

## Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3) (Continued)

(\$ millions) As at	LINE #	2023 Q2													Risk-weight	Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other		
<b>Asset classes</b>																
Sovereigns and their central banks	1	\$	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Banks	4	-	-	403	490	-	-	-	-	-	76	-	-	-	969	
<i>Of which: securities firms and other financial institutions as Bank</i>	5	-	-	224	71	-	-	-	-	-	76	-	-	-	371	
Corporates	6	-	-	42	-	-	142	98	-	-	630	-	-	-	912	
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	-	-	42	-	-	142	98	-	-	501	-	-	-	783	
<i>Of which: specialised lending</i>	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Regulatory retail portfolios	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Real estate	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<i>Of which: land acquisition, development and construction</i>	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets <sup>1</sup>	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	13	\$	-	-	\$ 445	\$ 490	-	\$ 142	\$ 98	-	-	\$ 706	-	-	-	\$ 1,881

<sup>1</sup> Excludes exposures subject to direct capital deductions and threshold deductions.



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

(\$ millions, except as noted)  
As at

LINE #	2024									
	Q2									
	<b>CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)<sup>2</sup></b>									
	PD scale <sup>3</sup>	EAD post-CRM	Average PD	Number of obligors <sup>4</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>5</sup>		
1	0.00 to <0.15 %	\$ 531	0.10 %	554	30.69 %	1.9	\$ 72	13.56 %		
2	0.15 to <0.25	70	0.20	578	30.77	3.2	14	20.00		
3	0.25 to <0.50	160	0.35	793	31.85	2.6	46	28.75		
4	0.50 to <0.75	189	0.65	287	20.68	1.6	51	26.98		
5	0.75 to <2.50	289	1.89	486	36.32	1.5	216	74.74		
6	2.50 to <10.00	493	4.74	108	4.08	0.5	56	11.36		
7	10.00 to <100.00	15	18.79	107	36.70	2.3	26	173.33		
8	100.00 (Default)	–	100.00	4	45.57	3.4	–	–		
9	<b>Total</b>	<b>\$ 1,747</b>	<b>1.95 %</b>	<b>2,917</b>	<b>23.19 %</b>	<b>1.5</b>	<b>\$ 481</b>	<b>27.53 %</b>		
	<b>CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)</b>									
	PD scale <sup>3</sup>	EAD post-CRM	Average PD	Number of obligors <sup>4</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>5</sup>		
10	0.00 to <0.15 %	\$ 209,743	0.07 %	3,572	8.38 %	0.4	\$ 5,027	2.40 %		
11	0.15 to <0.25	27,812	0.19	116	3.32	0.1	570	2.05		
12	0.25 to <0.50	11,666	0.34	156	6.39	0.2	601	5.15		
13	0.50 to <0.75	3,919	0.66	55	4.25	0.2	220	5.61		
14	0.75 to <2.50	2,611	1.89	147	8.55	0.4	450	17.23		
15	2.50 to <10.00	74	9.64	8	39.71	3.8	113	152.70		
16	10.00 to <100.00	1	17.88	2	72.03	1.0	2	200.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	<b>Total</b>	<b>\$ 255,826</b>	<b>0.12 %</b>	<b>4,056</b>	<b>7.69 %</b>	<b>0.4</b>	<b>\$ 6,983</b>	<b>2.73 %</b>		
	2024									
	Q1									
	<b>CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)</b>									
	PD scale <sup>3</sup>	EAD post-CRM	Average PD	Number of obligors <sup>4</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>5</sup>		
19	0.00 to <0.15 %	\$ 10,100	0.05 %	565	1.87 %	0.2	\$ 71	0.70 %		
20	0.15 to <0.25	414	0.22	578	6.51	0.9	17	4.11		
21	0.25 to <0.50	247	0.36	810	28.70	3.0	64	25.91		
22	0.50 to <0.75	230	0.64	275	20.66	2.1	61	26.52		
23	0.75 to <2.50	403	1.88	499	33.38	1.7	272	67.49		
24	2.50 to <10.00	452	4.79	107	5.84	0.5	76	16.81		
25	10.00 to <100.00	29	24.84	109	30.34	1.7	43	148.28		
26	100.00 (Default)	–	100.00	3	86.15	4.8	5	–		
27	<b>Total</b>	<b>\$ 11,875</b>	<b>0.38 %</b>	<b>2,946</b>	<b>4.24 %</b>	<b>0.4</b>	<b>\$ 609</b>	<b>5.13 %</b>		
	<b>CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)</b>									
	PD scale <sup>3</sup>	EAD post-CRM	Average PD	Number of obligors <sup>4</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>5</sup>		
28	0.00 to <0.15 %	\$ 189,496	0.06 %	3,590	8.73 %	0.4	\$ 4,489	2.37 %		
29	0.15 to <0.25	29,159	0.19	112	4.11	0.1	713	2.45		
30	0.25 to <0.50	15,042	0.35	159	5.67	0.2	721	4.79		
31	0.50 to <0.75	3,104	0.66	48	4.58	0.3	188	6.06		
32	0.75 to <2.50	1,854	1.93	136	11.57	0.4	427	23.03		
33	2.50 to <10.00	25	9.64	2	40.00	2.6	38	152.00		
34	10.00 to <100.00	1	17.88	1	75.00	1.2	5	500.00		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	<b>Total</b>	<b>\$ 238,681</b>	<b>0.12 %</b>	<b>4,048</b>	<b>7.95 %</b>	<b>0.3</b>	<b>\$ 6,581</b>	<b>2.76 %</b>		

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

<sup>2</sup> Average PD and LGD for Corporate AIRB increased in the second quarter of 2024 as some exposures shifted to the Bank asset class.

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

<sup>4</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>5</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 #	2023									
	Q4									
	CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)									
	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 % \$	480	0.10 %	563	29.48 %	1.9 \$	89	18.54 %		
2	0.15 to <0.25	59	0.21	571	25.87	2.8	17	28.81		
3	0.25 to <0.50	126	0.34	797	39.27	2.9	63	50.00		
4	0.50 to <0.75	200	0.64	277	14.64	1.3	49	24.50		
5	0.75 to <2.50	1,063	2.17	477	12.78	0.6	306	28.79		
6	2.50 to <10.00	3,870	4.72	111	1.18	0.5	129	3.33		
7	10.00 to <100.00	35	27.57	104	26.95	1.3	49	140.00		
8	100.00 (Default)	–	100.00	1	89.38	5.0	3	–		
9	Total	\$ 5,833	3.74 %	2,901	7.32 %	0.7 \$	705	12.09 %		
	CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)									
	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 % \$	200,996	0.07 %	3,814	9.54 %	0.4 \$	6,209	3.09 %		
11	0.15 to <0.25	14,235	0.20	100	5.53	0.2	523	3.67		
12	0.25 to <0.50	18,869	0.32	159	2.99	0.1	586	3.11		
13	0.50 to <0.75	1,116	0.69	35	9.21	0.6	150	13.44		
14	0.75 to <2.50	3,715	2.08	159	9.49	0.3	740	19.92		
15	2.50 to <10.00	16	9.82	2	40.00	2.1	27	168.75		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 238,947	0.13 %	4,269	8.79 %	0.4 \$	8,235	3.45 %		
	2023									
	Q3									
	CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)									
	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 % \$	394	0.10 %	567	24.88 %	2.1 \$	69	17.51 %		
20	0.15 to <0.25	95	0.21	588	29.78	3.8	37	38.95		
21	0.25 to <0.50	143	0.34	791	36.79	3.5	73	51.05		
22	0.50 to <0.75	244	0.63	284	13.09	1.2	54	22.13		
23	0.75 to <2.50	633	2.15	467	14.92	0.8	220	34.76		
24	2.50 to <10.00	5,716	4.72	107	0.83	0.5	135	2.36		
25	10.00 to <100.00	22	28.98	92	16.09	1.3	18	81.82		
26	100.00 (Default)	1	100.00	3	91.23	3.2	8	800.00		
27	Total	\$ 7,248	4.04 %	2,899	4.92 %	0.7 \$	614	8.47 %		
	CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)									
	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>		
28	0.00 to <0.15 % \$	182,551	0.07 %	3,685	9.74 %	0.4 \$	5,545	3.04 %		
29	0.15 to <0.25	11,472	0.20	111	6.92	0.3	524	4.57		
30	0.25 to <0.50	16,785	0.32	164	3.24	0.2	592	3.53		
31	0.50 to <0.75	2,471	0.69	36	4.01	0.5	150	6.07		
32	0.75 to <2.50	2,521	2.17	153	12.15	0.3	631	25.03		
33	2.50 to <10.00	7	9.82	2	40.00	1.3	12	171.43		
34	10.00 to <100.00	–	–	–	–	–	–	–		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 215,807	0.13 %	4,151	9.05 %	0.4 \$	7,454	3.45 %		

<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 #	2023 Q2									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	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 % \$	610	0.10 %	603	23.70 %	2.2 \$	102	16.72 %		
2	0.15 to <0.25	132	0.21	601	33.87	4.0	60	45.45		
3	0.25 to <0.50	242	0.34	765	39.54	3.5	130	53.72		
4	0.50 to <0.75	221	0.64	283	22.79	1.7	90	40.72		
5	0.75 to <2.50	788	2.15	471	15.35	0.8	283	35.91		
6	2.50 to <10.00	267	4.80	107	5.15	0.5	41	15.36		
7	10.00 to <100.00	46	24.97	104	26.72	1.5	63	136.96		
8	100.00 (Default)	1	100.00	5	81.43	4.9	7	700.00		
9	Total	\$ 2,307	1.95 %	2,939	20.94 %	1.7 \$	776	33.64 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	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 % \$	181,788	0.07 %	3,597	9.76 %	0.4 \$	5,639	3.10 %		
11	0.15 to <0.25	15,548	0.20	112	5.27	0.2	573	3.69		
12	0.25 to <0.50	11,462	0.33	146	3.43	0.2	436	3.80		
13	0.50 to <0.75	1,304	0.69	31	6.04	0.3	108	8.28		
14	0.75 to <2.50	2,094	2.08	146	16.00	0.5	693	33.09		
15	2.50 to <10.00	53	9.82	3	54.60	2.0	116	218.87		
16	10.00 to <100.00	–	19.03	1	40.00	1.0	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 212,249	0.12 %	4,036	9.14 %	0.4 \$	7,565	3.56 %		

<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 #	2024 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 %	\$ 92,945	0.04 %	308	2.09 %	0.8	\$ 303	0.33 %		
2	0.15 to <0.25	8	0.19	28	42.73	2.3	2	25.00		
3	0.25 to <0.50	3	0.29	15	27.78	4.4	1	33.33		
4	0.50 to <0.75	–	0.66	3	25.00	4.0	–	–		
5	0.75 to <2.50	2	2.03	11	44.68	2.9	2	100.00		
6	2.50 to <10.00	1	9.64	2	34.81	4.7	1	100.00		
7	10.00 to <100.00	7	32.70	7	28.90	5.0	10	142.86		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	<b>Total</b>	<b>\$ 92,966</b>	<b>0.04 %</b>	<b>374</b>	<b>2.09 %</b>	<b>0.8</b>	<b>\$ 319</b>	<b>0.34 %</b>		
	<b>2024 Q1</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 %	\$ 87,616	0.04 %	316	2.20 %	0.7	\$ 309	0.35 %		
11	0.15 to <0.25	5	0.19	23	30.55	3.3	1	20.00		
12	0.25 to <0.50	13	0.37	18	45.52	2.5	6	46.15		
13	0.50 to <0.75	–	0.66	3	26.24	4.1	–	–		
14	0.75 to <2.50	4	2.03	10	44.60	3.0	4	100.00		
15	2.50 to <10.00	–	9.64	1	49.74	4.0	–	–		
16	10.00 to <100.00	9	20.27	6	30.97	5.0	14	155.56		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	<b>Total</b>	<b>\$ 87,647</b>	<b>0.04 %</b>	<b>377</b>	<b>2.21 %</b>	<b>0.7</b>	<b>\$ 334</b>	<b>0.38 %</b>		
	<b>2023 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>		
19	0.00 to <0.15 %	\$ 99,632	0.04 %	321	1.99 %	0.7	\$ 404	0.41 %		
20	0.15 to <0.25	3	0.20	23	37.85	3.7	1	33.33		
21	0.25 to <0.50	4	0.35	19	31.32	3.8	2	50.00		
22	0.50 to <0.75	–	0.69	2	25.37	4.4	–	–		
23	0.75 to <2.50	2	2.15	13	20.05	2.0	1	50.00		
24	2.50 to <10.00	–	9.82	1	49.37	4.2	–	–		
25	10.00 to <100.00	7	19.12	7	34.76	5.0	13	185.71		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	<b>Total</b>	<b>\$ 99,648</b>	<b>0.04 %</b>	<b>386</b>	<b>2.00 %</b>	<b>0.7</b>	<b>\$ 421</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 #	2023									
	Q3									
	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 %	\$ 103,313	0.03 %	322	1.98 %	0.7	\$ 481	0.47 %		
2	0.15 to <0.25	3	0.20	15	40.10	3.8	1	33.33		
3	0.25 to <0.50	5	0.36	19	36.09	3.1	3	60.00		
4	0.50 to <0.75	–	0.69	3	32.58	4.8	–	–		
5	0.75 to <2.50	1	1.73	14	30.44	4.4	1	100.00		
6	2.50 to <10.00	–	9.82	2	55.38	4.6	1	–		
7	10.00 to <100.00	9	19.84	8	35.59	5.0	18	200.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 103,331	0.03 %	383	1.99 %	0.7	\$ 505	0.49 %		
	<b>2023</b>									
	<b>Q2</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 %	\$ 122,180	0.03 %	311	1.75 %	0.7	\$ 533	0.44 %		
11	0.15 to <0.25	15	0.20	20	45.05	2.6	6	40.00		
12	0.25 to <0.50	23	0.31	18	30.17	4.1	11	47.83		
13	0.50 to <0.75	1	0.69	4	36.64	4.9	1	100.00		
14	0.75 to <2.50	2	1.71	15	30.09	4.2	2	100.00		
15	2.50 to <10.00	1	9.82	2	56.16	4.6	2	200.00		
16	10.00 to <100.00	12	20.22	8	36.28	5.0	26	216.67		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 122,234	0.03 %	378	1.77 %	0.7	\$ 581	0.48 %		

<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 #	2024 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 %	\$ 151,357	0.05 %	330	11.11 %	0.4	\$ 4,833	3.19 %	
2	0.15 to <0.25	410	0.22	8	0.74	0.1	2	0.49	
3	0.25 to <0.50	280	0.27	11	1.68	0.1	4	1.43	
4	0.50 to <0.75	-	-	-	-	-	-	-	
5	0.75 to <2.50	1	1.03	2	45.00	1.2	1	100.00	
6	2.50 to <10.00	-	-	-	-	-	-	-	
7	10.00 to <100.00	-	-	-	-	-	-	-	
8	100.00 (Default)	-	-	-	-	-	-	-	
9	<b>Total</b>	<b>\$ 152,048</b>	<b>0.05 %</b>	<b>351</b>	<b>11.06 %</b>	<b>0.4</b>	<b>\$ 4,840</b>	<b>3.18 %</b>	
<b>2024 Q1</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 %	\$ 126,668	0.05 %	318	12.02 %	0.4	\$ 4,332	3.42 %	
11	0.15 to <0.25	125	0.19	6	7.56	-	4	3.20	
12	0.25 to <0.50	89	0.28	7	3.66	0.1	3	3.37	
13	0.50 to <0.75	-	-	-	-	-	-	-	
14	0.75 to <2.50	1	1.03	2	45.00	1.4	1	100.00	
15	2.50 to <10.00	-	-	-	-	-	-	-	
16	10.00 to <100.00	-	-	-	-	-	-	-	
17	100.00 (Default)	-	-	-	-	-	-	-	
18	<b>Total</b>	<b>\$ 126,883</b>	<b>0.05 %</b>	<b>333</b>	<b>12.01 %</b>	<b>0.4</b>	<b>\$ 4,340</b>	<b>3.42 %</b>	
<b>2023 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>	
19	0.00 to <0.15 %	\$ 142,223	0.05 %	315	11.70 %	0.4	\$ 5,192	3.65 %	
20	0.15 to <0.25	180	0.20	6	1.15	-	1	0.56	
21	0.25 to <0.50	110	0.29	7	2.98	0.2	5	4.55	
22	0.50 to <0.75	1	0.69	1	45.00	1.7	1	100.00	
23	0.75 to <2.50	-	2.23	1	45.00	0.1	-	-	
24	2.50 to <10.00	-	-	-	-	-	-	-	
25	10.00 to <100.00	-	-	-	-	-	-	-	
26	100.00 (Default)	-	-	-	-	-	-	-	
27	<b>Total</b>	<b>\$ 142,514</b>	<b>0.05 %</b>	<b>330</b>	<b>11.68 %</b>	<b>0.4</b>	<b>\$ 5,199</b>	<b>3.65 %</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 #	2023									
	Q3									
	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 %	\$ 134,965	0.05 %	314	11.21 %	0.4	\$ 4,956	3.67 %		
2	0.15 to <0.25	342	0.20	9	3.52	–	6	1.75		
3	0.25 to <0.50	110	0.29	6	1.82	0.1	3	2.73		
4	0.50 to <0.75	1	0.69	1	45.00	2.0	1	100.00		
5	0.75 to <2.50	–	2.23	1	45.00	–	–	–		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	1	40.76	1	45.00	1.0	2	200.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 135,419	0.06 %	332	11.18 %	0.4	\$ 4,968	3.67 %		
<b>2023</b>										
<b>Q2</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 %	\$ 109,840	0.06 %	307	13.27 %	0.4	\$ 4,714	4.29 %		
11	0.15 to <0.25	80	0.20	5	19.12	0.1	9	11.25		
12	0.25 to <0.50	118	0.29	8	1.59	0.1	3	2.54		
13	0.50 to <0.75	1	0.69	1	45.00	2.2	1	100.00		
14	0.75 to <2.50	–	1.57	2	45.00	0.1	–	–		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	2	40.76	1	45.00	0.3	5	250.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 110,041	0.06 %	324	13.26 %	0.4	\$ 4,732	4.30 %		

<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	LINE #	2024 Q2						2024 Q1						
		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	of collateral received	of posted collateral	
Cash – domestic currency	1	\$ –	\$ 3,608	\$ –	\$ 1,176	\$ 65,306	\$ 75,810	\$ –	\$ 2,505	\$ –	\$ 1,465	\$ 56,228	\$ 70,283	
Cash – other currencies	2	962	10,534	405	8,165	136,582	136,173	624	6,508	103	6,510	121,828	132,343	
Domestic sovereign debt	3	463	1,031	1,583	3,695	110,760	76,167	766	653	2,145	4,175	99,224	66,331	
Other sovereign debt	4	4,725	1,435	3,524	4,536	95,569	108,359	4,163	1,425	3,379	3,756	95,873	99,643	
Government agency debt	5	686	58	753	–	19,435	38,900	521	6	1,061	–	20,307	34,905	
Corporate bonds	6	1,272	1,424	3,413	–	25,065	43,871	1,300	933	2,574	38	18,694	35,464	
Equity securities	7	609	–	–	–	29,528	74,443	470	–	–	–	28,497	68,053	
Other collateral	8	–	31	–	–	–	–	–	18	–	–	–	–	
<b>Total</b>	9	<b>\$ 8,717</b>	<b>\$ 18,121</b>	<b>\$ 9,678</b>	<b>\$ 17,572</b>	<b>\$ 482,245</b>	<b>\$ 553,723</b>	<b>\$ 7,844</b>	<b>\$ 12,048</b>	<b>\$ 9,262</b>	<b>\$ 15,944</b>	<b>\$ 440,651</b>	<b>\$ 507,022</b>	
		2023 Q4						2023 Q3						
		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	of collateral received	of posted collateral	
Cash – domestic currency	10	\$ –	\$ 4,242	\$ –	\$ 1,668	\$ 55,815	\$ 73,629	\$ –	\$ 2,762	\$ 1	\$ 2,133	\$ 57,321	\$ 72,672	
Cash – other currencies	11	553	11,436	19	7,498	116,911	139,955	513	9,442	31	7,998	117,709	142,680	
Domestic sovereign debt	12	973	1,359	2,450	3,034	112,625	84,419	1,645	1,199	3,404	3,121	111,140	79,976	
Other sovereign debt	13	3,798	1,107	1,866	4,153	97,763	89,931	3,357	365	1,577	4,083	101,257	101,943	
Government agency debt	14	323	30	769	–	20,945	40,204	281	9	723	–	18,239	33,189	
Corporate bonds	15	1,234	1,249	2,536	10	17,310	20,234	1,091	600	2,308	6	16,835	22,131	
Equity securities	16	653	–	–	–	32,619	67,138	649	–	–	–	33,655	63,931	
Other collateral	17	–	6	–	–	–	–	204	–	2	–	–	–	
<b>Total</b>	18	<b>\$ 7,534</b>	<b>\$ 19,429</b>	<b>\$ 7,640</b>	<b>\$ 16,363</b>	<b>\$ 453,988</b>	<b>\$ 515,510</b>	<b>\$ 7,740</b>	<b>\$ 14,377</b>	<b>\$ 8,046</b>	<b>\$ 17,341</b>	<b>\$ 456,156</b>	<b>\$ 516,522</b>	
		2023 Q2												
		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	\$ –	\$ 3,748	\$ –	\$ 1,129	\$ 50,891	\$ 75,847							
Cash – other currencies	20	470	9,837	–	7,656	92,844	125,659							
Domestic sovereign debt	21	532	1,256	2,717	3,083	112,851	80,231							
Other sovereign debt	22	4,217	403	1,356	4,034	94,855	75,156							
Government agency debt	23	203	48	744	–	13,483	29,570							
Corporate bonds	24	826	288	2,337	66	14,361	19,208							
Equity securities	25	561	–	–	–	33,833	66,900							
Other collateral	26	349	–	3	–	–	–							
<b>Total</b>	27	<b>\$ 7,158</b>	<b>\$ 15,580</b>	<b>\$ 7,157</b>	<b>\$ 15,968</b>	<b>\$ 413,118</b>	<b>\$ 472,571</b>							



## Credit Derivatives Exposures (CCR6)

(\$ millions) As at		LINE #	2024 Q2		2024 Q1		2023 Q4		2023 Q3		2023 Q2	
			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	\$	5,910	\$ 1,657	\$ 4,810	\$ 1,747	\$ 4,877	\$ 1,621	\$ 4,061	\$ 1,421	\$ 4,157	\$ 2,092
Index credit default swaps	2		7,072	764	6,399	1,420	6,193	914	7,891	1,170	6,760	556
Total return swaps	3		165	–	270	–	279	–	–	–	–	–
Credit options	4		–	–	–	–	–	–	–	–	–	–
Other credit derivatives	5		438	6,766	508	6,194	526	6,032	501	6,191	391	6,138
<b>Total notionals</b>	6		<b>13,585</b>	<b>9,187</b>	<b>11,987</b>	<b>9,361</b>	<b>11,875</b>	<b>8,567</b>	<b>12,453</b>	<b>8,782</b>	<b>11,308</b>	<b>8,786</b>
<b>Fair values</b>												
Positive fair value (asset)	7		36	56	11	74	15	42	8	57	9	46
Negative fair value (liability)	8		(293)	(4)	(258)	(4)	(164)	(6)	(227)	(5)	(179)	(9)

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

(\$ millions) As at		LINE #	2024 Q2		2024 Q1		2023 Q4		2023 Q3		2023 Q2	
			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>												
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	1	\$		\$ 1,224	\$	1,274	\$	1,359	\$	1,385	\$	1,264
(i) OTC derivatives	2		30,652	613	32,926	659	32,684	654	33,647	673	30,906	618
(ii) Exchange-traded derivatives	3		20,623	412	21,226	425	22,165	443	23,107	462	21,036	420
(iii) Securities financing transactions	4		6,681	134	6,338	127	5,046	102	5,083	102	5,242	105
(iv) Netting sets where cross-product netting has been approved	5		3,348	67	5,362	107	5,473	109	5,457	109	4,628	93
Segregated initial margin	6		–	–	–	–	–	–	–	–	–	–
Non-segregated initial margin	7		99	–	98	–	58	–	57	–	42	–
Pre-funded default fund contributions	8		5,561	–	5,718	–	5,813	–	5,485	–	6,749	–
Unfunded default fund contributions	9		1,054	611	1,138	615	1,203	705	1,300	712	1,473	646
	10		–	–	–	–	–	–	–	–	–	–

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

## Derivatives – Notional

(\$ millions) As at	LINE #	2024 Q2						2024 Q1					
		Trading						Trading					
		Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
		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	\$ –	\$ –	\$ 718,275	\$ 718,275	\$ –	\$ 718,275	\$ –	\$ –	\$ 803,300	\$ 803,300	\$ –	\$ 803,300
Forward rate agreements	2	811,839	17,545	–	829,384	394	829,778	663,711	13,177	–	676,888	297	677,185
Swaps	3	16,139,478	368,973	–	16,508,451	2,128,133	18,636,584	15,406,338	350,972	–	15,757,310	1,985,285	17,742,595
Options written	4	–	90,408	–	90,408	122	90,530	–	96,907	97	97,004	73	97,077
Options purchased	5	–	111,897	500	112,397	5,713	118,110	–	111,229	2,067	113,296	3,683	116,979
	6	16,951,317	588,823	718,775	18,258,915	2,134,362	20,393,277	16,070,049	572,285	805,464	17,447,798	1,989,338	19,437,136
<b>Foreign Exchange Contracts</b>													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	14	303,381	–	303,395	23,729	327,124	18	206,238	–	206,256	23,246	229,502
Swaps	9	192	1,897,056	–	1,897,248	6,414	1,903,662	568	1,773,432	–	1,774,000	5,625	1,779,625
Cross-currency interest rate swaps	10	456	1,399,578	–	1,400,034	141,371	1,541,405	–	1,309,244	–	1,309,244	134,452	1,443,696
Options written	11	–	64,504	319	64,823	–	64,823	–	51,552	54	51,606	–	51,606
Options purchased	12	–	54,483	1	54,484	–	54,484	–	32,471	2	32,473	–	32,473
	13	662	3,719,002	320	3,719,984	171,514	3,891,498	586	3,372,937	56	3,373,579	163,323	3,536,902
<b>Credit Derivative Contracts</b>													
Credit default swaps													
Protection purchased	14	11,410	277	–	11,687	2,428	14,115	9,650	345	–	9,995	2,332	12,327
Protection sold	15	2,150	271	–	2,421	–	2,421	2,925	242	–	3,167	–	3,167
	16	13,560	548	–	14,108	2,428	16,536	12,575	587	–	13,162	2,332	15,494
<b>Other Contracts</b>													
Equity contracts	17	–	99,701	123,144	222,845	37,377	260,222	–	85,035	101,800	186,835	36,621	223,456
Commodity contracts	18	213	73,649	129,638	203,500	–	203,500	198	69,598	77,838	147,634	–	147,634
	19	213	173,350	252,782	426,345	37,377	463,722	198	154,633	179,638	334,469	36,621	371,090
<b>Total</b>	20	\$ 16,965,752	\$ 4,481,723	\$ 971,877	\$ 22,419,352	\$ 2,345,681	\$ 24,765,033	\$ 16,083,408	\$ 4,100,442	\$ 985,158	\$ 21,169,008	\$ 2,191,614	\$ 23,360,622
		2023 Q4						2023 Q3					
		Trading						Trading					
		Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
		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	\$ –	\$ –	\$ 1,377,932	\$ 1,377,932	\$ –	\$ 1,377,932	\$ –	\$ –	\$ 1,091,149	\$ 1,091,149	\$ –	\$ 1,091,149
Forward rate agreements	22	608,369	19,585	–	627,954	462	628,416	472,131	9,740	–	481,871	481	482,352
Swaps	23	14,410,944	368,038	–	14,778,982	2,195,575	16,974,557	14,039,342	380,559	–	14,419,901	2,170,904	16,590,805
Options written	24	–	97,396	14,280	111,676	58	111,734	–	87,195	38,989	126,184	89	126,273
Options purchased	25	–	118,737	17,650	136,387	4,050	140,437	–	103,617	44,090	147,707	4,914	152,621
	26	15,019,313	603,756	1,409,862	17,032,931	2,200,145	19,233,076	14,511,473	581,111	1,174,228	16,266,812	2,176,388	18,443,200
<b>Foreign Exchange Contracts</b>													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	22	207,914	–	207,936	23,665	231,601	3	200,287	–	200,290	22,624	222,914
Swaps	29	570	2,016,703	–	2,017,273	4,059	2,021,332	370	1,702,533	–	1,702,903	3,615	1,706,518
Cross-currency interest rate swaps	30	–	1,315,669	–	1,315,669	133,190	1,448,859	–	1,187,961	–	1,187,961	112,283	1,300,244
Options written	31	–	51,176	40	51,216	–	51,216	–	43,642	28	43,670	–	43,670
Options purchased	32	–	36,958	1	36,959	–	36,959	–	30,315	2	30,317	–	30,317
	33	592	3,628,420	41	3,629,053	160,914	3,789,967	373	3,164,738	30	3,165,141	138,522	3,303,663
<b>Credit Derivative Contracts</b>													
Credit default swaps													
Protection purchased	34	9,595	370	–	9,965	2,191	12,156	10,590	79	–	10,669	2,389	13,058
Protection sold	35	2,348	187	–	2,535	–	2,535	2,545	46	–	2,591	–	2,591
	36	11,943	557	–	12,500	2,191	14,691	13,135	125	–	13,260	2,389	15,649
<b>Other Contracts</b>													
Equity contracts	37	–	84,190	104,819	189,009	32,256	221,265	–	94,632	95,479	190,111	33,272	223,383
Commodity contracts	38	166	73,909	90,095	164,170	–	164,170	223	70,996	87,124	158,343	–	158,343
	39	166	158,099	194,914	353,179	32,256	385,435	223	165,628	182,603	348,454	33,272	381,726
<b>Total</b>	40	\$ 15,032,014	\$ 4,390,832	\$ 1,604,817	\$ 21,027,663	\$ 2,395,506	\$ 23,423,169	\$ 14,525,204	\$ 3,911,602	\$ 1,356,861	\$ 19,793,667	\$ 2,350,571	\$ 22,144,238

<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 #	2023 Q2					
		Over-the-counter <sup>1</sup>			Trading		
		Clearing house <sup>2</sup>	Non- clearing house	Exchanged- traded	Total	Non- trading	Total
<b>Interest Rate Contracts</b>							
Futures	1	\$ –	\$ –	\$ 1,289,660	\$ 1,289,660	\$ –	\$ 1,289,660
Forward rate agreements	2	435,022	23,130	–	458,152	436	458,588
Swaps	3	15,777,131	433,169	–	16,210,300	1,707,604	17,917,904
Options written	4	–	94,466	30,427	124,893	59	124,952
Options purchased	5	–	103,675	33,186	136,861	4,542	141,403
	6	16,212,153	654,440	1,353,273	18,219,866	1,712,641	19,932,507
<b>Foreign Exchange Contracts</b>							
Futures	7	–	–	–	–	–	–
Forward contracts	8	5	278,063	–	278,068	25,951	304,019
Swaps	9	646	1,889,388	–	1,890,034	1,805	1,891,839
Cross-currency interest rate swaps	10	–	1,182,921	–	1,182,921	115,100	1,298,021
Options written	11	–	37,185	22	37,207	–	37,207
Options purchased	12	–	28,781	2	28,783	–	28,783
	13	651	3,416,338	24	3,417,013	142,856	3,559,869
<b>Credit Derivative Contracts</b>							
Credit default swaps							
Protection purchased	14	9,444	91	–	9,535	2,914	12,449
Protection sold	15	2,574	74	–	2,648	–	2,648
	16	12,018	165	–	12,183	2,914	15,097
<b>Other Contracts</b>							
Equity contracts	17	–	151,680	88,609	240,289	32,460	272,749
Commodity contracts	18	290	67,499	94,943	162,732	–	162,732
	19	290	219,179	183,552	403,021	32,460	435,481
<b>Total</b>	20	\$ 16,225,112	\$ 4,290,122	\$ 1,536,849	\$ 22,052,083	\$ 1,890,871	\$ 23,942,954

<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 #	2024 Q2			2024 Q1			2023 Q4		
		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>										
	1	\$ 21	\$ 121	\$ 38	\$ 95	\$ 205	\$ 73	\$ 32	\$ 141	\$ 70
Forward rate agreements										
Swaps	2	5,562	12,559	661	4,526	11,196	828	6,436	13,423	1,142
Options written	3	3	111	19	4	85	19	3	92	27
Options purchased	4	33	173	33	17	107	24	27	140	39
	5	5,619	12,964	751	4,642	11,593	944	6,498	13,796	1,278
<b>Foreign Exchange Contracts</b>										
Forward contracts	6	1,305	4,595	783	1,092	4,215	654	1,514	4,732	968
Swaps	7	4,128	17,547	2,518	2,132	15,325	2,003	4,184	19,252	2,863
Cross-currency interest rate swaps	8	5,254	19,272	1,534	4,188	15,740	1,120	5,668	18,249	1,767
Options written	9	23	254	56	20	321	58	27	306	71
Options purchased	10	93	327	87	34	200	56	64	252	93
	11	10,803	41,995	4,978	7,466	35,801	3,891	11,457	42,791	5,762
<b>Other Contracts</b>										
Credit derivatives	12	1	212	33	13	248	38	4	278	50
Equity contracts	13	638	7,633	2,080	537	7,237	1,941	762	8,147	2,577
Commodity contracts	14	1,009	5,048	861	917	4,803	853	829	4,980	1,102
	15	1,648	12,893	2,974	1,467	12,288	2,832	1,595	13,405	3,729
<b>Total net derivatives</b>	16	<b>18,070</b>	<b>67,852</b>	<b>8,703</b>	<b>13,575</b>	<b>59,682</b>	<b>7,667</b>	<b>19,550</b>	<b>69,992</b>	<b>10,769</b>
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	17	7,608	27,304	900	7,428	27,564	899	6,494	27,211	969
<b>Total</b>	18	<b>\$ 25,678</b>	<b>\$ 95,156</b>	<b>\$ 9,603</b>	<b>\$ 21,003</b>	<b>\$ 87,246</b>	<b>\$ 8,566</b>	<b>\$ 26,044</b>	<b>\$ 97,203</b>	<b>\$ 11,738</b>

		2023 Q3			2023 Q2		
		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>							
	19	\$ 16	\$ 72	\$ 29	\$ 24	\$ 124	\$ 47
Forward rate agreements							
Swaps	20	6,023	12,949	1,100	6,467	13,695	1,336
Options written	21	3	78	24	3	86	21
Options purchased	22	15	101	26	14	96	25
	23	6,057	13,200	1,179	6,508	14,001	1,429
<b>Foreign Exchange Contracts</b>							
Forward contracts	24	1,222	4,144	874	1,263	4,538	926
Swaps	25	2,401	15,495	2,333	2,973	16,222	2,364
Cross-currency interest rate swaps	26	4,911	16,691	1,654	5,361	16,772	1,620
Options written	27	11	260	66	13	226	80
Options purchased	28	29	166	70	38	163	103
	29	8,574	36,756	4,997	9,648	37,921	5,093
<b>Other Contracts</b>							
Credit derivatives	30	1	238	46	1	436	79
Equity contracts	31	542	7,746	2,323	566	7,800	2,275
Commodity contracts	32	712	4,583	1,109	876	4,775	1,054
	33	1,255	12,567	3,478	1,443	13,011	3,408
<b>Total net derivatives</b>	34	<b>15,886</b>	<b>62,523</b>	<b>9,654</b>	<b>17,599</b>	<b>64,933</b>	<b>9,930</b>
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	35	7,321	28,190	990	6,996	26,278	878
<b>Total</b>	36	<b>\$ 23,207</b>	<b>\$ 90,713</b>	<b>\$ 10,644</b>	<b>\$ 24,595</b>	<b>\$ 91,211</b>	<b>\$ 10,808</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)

(\$ millions) As at	LINE #	2024 Q2						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC <sup>1</sup>	Synthetic	Traditional	Of which STC	Synthetic	
		Total						
Retail (total) – of which:	1	\$ 37,217	\$ 36,861	\$ –	\$ 23,476	\$ 23,476	\$ –	60,693
Residential mortgage	2	11,092	11,092	–	–	–	–	11,092
Credit card	3	9,263	9,262	–	9,330	9,330	–	18,593
Other retail exposures	4	16,862	16,507	–	14,146	14,146	–	31,008
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	15,449	14,614	5,347	33,275	1,161	–	54,071
Loans to corporates	7	–	–	5,347	14,919	168	–	20,266
Commercial mortgage	8	–	–	–	16,193	–	–	16,193
Lease and receivables	9	15,449	14,614	–	2,163	993	–	17,612
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

  

		2024 Q1						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
		Total						
Retail (total) – of which:	12	\$ 36,562	\$ 36,204	\$ –	\$ 24,964	\$ 24,931	\$ –	61,526
Residential mortgage	13	11,287	11,287	–	32	–	–	11,319
Credit card	14	9,240	9,237	–	9,788	9,788	–	19,028
Other retail exposures	15	16,035	15,680	–	15,144	15,143	–	31,179
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	15,066	14,135	6,071	34,355	1,248	–	55,492
Loans to corporates	18	–	–	6,071	15,238	164	–	21,309
Commercial mortgage	19	–	–	–	16,413	–	–	16,413
Lease and receivables	20	15,066	14,135	–	2,704	1,084	–	17,770
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

  

		2023 Q4						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
		Total						
Retail (total) – of which:	23	\$ 36,849	\$ 36,480	\$ –	\$ 27,566	\$ 27,498	\$ –	64,415
Residential mortgage	24	11,638	11,638	–	68	–	–	11,706
Credit card	25	9,271	9,268	–	10,250	10,250	–	19,521
Other retail exposures	26	15,940	15,574	–	17,248	17,248	–	33,188
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	15,648	14,685	7,367	35,809	1,448	–	58,824
Loans to corporates	29	–	–	7,367	15,786	169	–	23,153
Commercial mortgage	30	–	–	–	16,801	–	–	16,801
Lease and receivables	31	15,648	14,685	–	3,222	1,279	–	18,870
Other wholesale	32	–	–	–	–	–	–	–
Re-securitization	33	–	–	–	–	–	–	–

<sup>1</sup> Simple, transparent, and comparable (STC).

## Securitization Exposures in the Banking Book (SEC1) (Continued)

(\$ millions) As at		LINE #	2023 Q3						
			Bank acts as originator/sponsor			Bank act as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		1	\$ 36,130	35,767	–	27,312	27,177	–	63,442
Residential mortgage		2	11,400	11,400	–	135	–	–	11,535
Credit card		3	8,748	8,744	–	9,744	9,744	–	18,492
Other retail exposures		4	15,982	15,623	–	17,433	17,433	–	33,415
Re-securitization		5	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	16,338	15,511	7,658	34,970	1,524	–	58,966
Loans to corporates		7	–	–	7,658	15,085	162	–	22,743
Commercial mortgage		8	–	–	–	16,373	–	–	16,373
Lease and receivables		9	16,338	15,511	–	3,512	1,362	–	19,850
Other wholesale		10	–	–	–	–	–	–	–
Re-securitization		11	–	–	–	–	–	–	–
<b>2023 Q2</b>									
			Bank acts as originator/sponsor			Bank act as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		12	\$ 34,596	\$ 34,203	\$ –	\$ 29,385	\$ 29,178	\$ –	63,981
Residential mortgage		13	10,994	10,993	–	206	–	–	11,200
Credit card		14	8,846	8,842	–	10,021	10,020	–	18,867
Other retail exposures		15	14,756	14,368	–	19,158	19,158	–	33,914
Re-securitization		16	–	–	–	–	–	–	–
Wholesale (total) – of which:		17	15,705	14,738	7,714	36,879	1,734	–	60,298
Loans to corporates		18	–	–	7,714	15,289	166	–	23,003
Commercial mortgage		19	–	–	–	17,497	–	–	17,497
Lease and receivables		20	15,597	14,738	–	4,093	1,568	–	19,690
Other wholesale		21	108	–	–	–	–	–	108
Re-securitization		22	–	–	–	–	–	–	–

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

(\$ millions) As at	LINE #	2024						
		Q2						
		Bank acts as originator/sponso			Bank acts as investor			Total
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	1	\$ –	\$ –	\$ –	\$ 569	\$ –	\$ –	569
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	86	–	–	86
Other retail exposures	4	–	–	–	483	–	–	483
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	121	–	–	121
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	6	–	–	6
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	115	–	–	115
Re-securitization	11	–	–	–	–	–	–	–
		<b>2024</b>						
		<b>Q1</b>						
		Bank acts as originator/sponsor			Bank acts as investor			Total
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	12	\$ –	\$ –	\$ –	\$ 456	\$ –	\$ –	456
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	42	–	–	42
Other retail exposures	15	–	–	–	414	–	–	414
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	133	–	–	133
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	10	–	–	10
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	123	–	–	123
Re-securitization	22	–	–	–	–	–	–	–
		<b>2023</b>						
		<b>Q4</b>						
		Bank acts as originator/sponsor			Bank acts as investor			Total
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	23	\$ –	\$ –	\$ –	\$ 441	\$ –	\$ –	441
Residential mortgage	24	–	–	–	–	–	–	–
Credit card	25	–	–	–	44	–	–	44
Other retail exposures	26	–	–	–	397	–	–	397
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	–	–	–	70	–	–	70
Loans to corporates	29	–	–	–	–	–	–	–
Commercial mortgage	30	–	–	–	–	–	–	–
Lease and receivables	31	–	–	–	–	–	–	–
Other wholesale	32	–	–	–	70	–	–	70
Re-securitization	33	–	–	–	–	–	–	–

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

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

(\$ millions) As at	LINE #	2023							
		Q3							
		Bank acts as originator/sponsor			Bank acts as investor			Total	
Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic				
Retail (total) – of which:	1	\$	–	–	–	233	–	–	233
<i>Residential mortgage</i>	2		–	–	–	–	–	–	–
<i>Credit card</i>	3		–	–	–	23	–	–	23
<i>Other retail exposures</i>	4		–	–	–	210	–	–	210
<i>Re-securitization</i>	5		–	–	–	–	–	–	–
Wholesale (total) – of which:	6		–	–	–	51	–	–	51
<i>Loans to corporates</i>	7		–	–	–	–	–	–	–
<i>Commercial mortgage</i>	8		–	–	–	–	–	–	–
<i>Lease and receivables</i>	9		–	–	–	–	–	–	–
<i>Other wholesale</i>	10		–	–	–	51	–	–	51
<i>Re-securitization</i>	11		–	–	–	–	–	–	–

  

		2023							
		Q2							
		Bank acts as originator/sponsor			Bank acts as investor			Total	
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic		
Retail (total) – of which:	12	\$	–	\$	–	\$	–	\$	647
<i>Residential mortgage</i>	13		–	–	–	–	–	–	–
<i>Credit card</i>	14		–	–	–	26	–	–	26
<i>Other retail exposures</i>	15		–	–	–	621	–	–	621
<i>Re-securitization</i>	16		–	–	–	–	–	–	–
Wholesale (total) – of which:	17		–	–	–	33	–	–	33
<i>Loans to corporates</i>	18		–	–	–	–	–	–	–
<i>Commercial mortgage</i>	19		–	–	–	1	–	–	1
<i>Lease and receivables</i>	20		–	–	–	–	–	–	–
<i>Other wholesale</i>	21		–	–	–	32	–	–	32
<i>Re-securitization</i>	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 #	2024 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	1	\$	51,471	607	560	26	2	7,900	44,303	461	2	796	5,207	46	22	64	400	4	2
of which: securitization	2		51,471	607	560	26	2	7,900	44,303	461	2	796	5,207	46	22	64	400	4	2
of which: retail underlying	3		36,341	553	321	–	2	7,900	29,315	–	2	796	3,358	–	22	64	252	–	2
of which: STC	4		36,144	418	299	–	–	7,900	28,961	–	–	796	3,247	–	–	64	244	–	–
of which: wholesale	5		15,130	54	239	26	–	–	14,988	461	–	–	1,849	46	–	–	148	4	–
of which: STC	6		14,341	54	219	–	–	–	14,154	460	–	–	1,652	46	–	–	132	4	–
of which: re-securitization	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8		5,347	–	–	–	–	5,347	–	–	–	802	–	–	–	64	–	–	–
of which: securitization	9		5,347	–	–	–	–	5,347	–	–	–	802	–	–	–	64	–	–	–
of which: retail underlying	10		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11		5,347	–	–	–	–	5,347	–	–	–	802	–	–	–	64	–	–	–
of which: re-securitization	12		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	13	\$	56,818	607	560	26	2	13,247	44,303	461	2	1,598	5,207	46	22	128	400	4	2
			2024 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	14	\$	50,381	827	391	26	3	7,900	43,364	361	3	797	5,056	36	34	64	388	3	3
of which: securitization	15		50,381	827	391	26	3	7,900	43,364	361	3	797	5,056	36	34	64	388	3	3
of which: retail underlying	16		35,658	754	147	–	3	7,900	28,659	–	3	797	3,272	–	34	64	245	–	3
of which: STC	17		35,465	613	126	–	–	7,900	28,304	–	–	797	3,165	–	–	64	237	–	–
of which: wholesale	18		14,723	73	244	26	–	–	14,705	361	–	–	1,784	36	–	–	143	3	–
of which: STC	19		13,848	73	214	–	–	–	13,774	361	–	–	1,565	36	–	–	125	3	–
of which: re-securitization	20		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21		6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: securitization	22		6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: retail underlying	23		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24		6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: re-securitization	25		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	26	\$	56,452	827	391	26	3	13,971	43,364	361	3	1,708	5,056	36	34	137	388	3	3
			2023 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	27	\$	51,307	774	387	26	3	7,900	44,381	213	3	796	5,185	21	43	64	402	2	3
of which: securitization	28		51,307	774	387	26	3	7,900	44,381	213	3	796	5,185	21	43	64	402	2	3
of which: retail underlying	29		35,997	717	132	–	3	7,900	28,946	–	3	796	3,314	–	43	64	252	–	3
of which: STC	30		35,797	573	110	–	–	7,900	28,580	–	–	796	3,206	–	–	64	244	–	–
of which: wholesale	31		15,310	57	255	26	–	–	15,435	213	–	–	1,871	21	–	–	150	2	–
of which: STC	32		14,407	57	221	–	–	–	14,472	213	–	–	1,644	21	–	–	131	2	–
of which: re-securitization	33		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	34		7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: securitization	35		7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: retail underlying	36		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	37		7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: re-securitization	38		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	39	\$	58,674	774	387	26	3	15,267	44,381	213	3	1,901	5,185	21	43	152	402	2	3

<sup>1</sup> The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.

<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 #	2023 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	1	\$	51,350	757	300	57	4	7,900	44,367	197	4	803	5,134	20	46	64	397	2	4
of which: securitization	2		51,350	757	300	57	4	7,900	44,367	197	4	803	5,134	20	46	64	397	2	4
of which: retail underlying	3		35,267	699	129	31	4	7,900	28,226	—	4	803	3,233	—	46	64	245	—	4
of which: STC	4		35,078	550	108	31	—	7,900	27,866	—	—	803	3,130	—	—	64	238	—	—
of which: wholesale	5		16,083	58	171	26	—	—	16,141	197	—	—	1,901	20	—	—	152	2	—
of which: STC	6		15,314	49	148	—	—	—	15,315	197	—	—	1,700	20	—	—	136	2	—
of which: re-securitization	7		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Synthetic securitization	8		7,658	—	—	—	—	7,658	—	—	—	1,149	—	—	—	92	—	—	—
of which: securitization	9		7,658	—	—	—	—	7,658	—	—	—	1,149	—	—	—	92	—	—	—
of which: retail underlying	10		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: wholesale	11		7,658	—	—	—	—	7,658	—	—	—	1,149	—	—	—	92	—	—	—
of which: re-securitization	12		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total</b>	13	\$	59,008	757	300	57	4	15,558	44,367	197	4	1,952	5,134	20	46	156	397	2	4

  

		LINE #	2023 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	14	\$	49,143	818	218	118	4	7,900	42,034	363	4	888	4,931	54	49	71	382	4	4
of which: securitization	15		49,143	818	218	118	4	7,900	42,034	363	4	888	4,931	54	49	71	382	4	4
of which: retail underlying	16		33,822	635	56	79	4	7,900	26,692	—	4	888	3,093	—	49	71	235	—	4
of which: STC	17		33,626	463	35	79	—	7,900	26,303	—	—	—	2,978	—	—	—	226	—	—
of which: wholesale	18		15,321	183	162	39	—	—	15,342	363	—	—	1,838	54	—	—	147	4	—
of which: STC	19		14,524	75	135	4	—	—	14,483	255	—	—	1,626	25	—	—	130	2	—
of which: re-securitization	20		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Synthetic securitization	21		7,714	—	—	—	—	7,714	—	—	—	1,157	—	—	—	93	—	—	—
of which: securitization	22		7,714	—	—	—	—	7,714	—	—	—	1,157	—	—	—	93	—	—	—
of which: retail underlying	23		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: wholesale	24		7,714	—	—	—	—	7,714	—	—	—	1,157	—	—	—	93	—	—	—
of which: re-securitization	25		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total</b>	26	\$	56,857	818	218	118	4	15,614	42,034	363	4	2,045	4,931	54	49	164	382	4	4

<sup>1</sup> The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.

<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 #	2024 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>		1	\$ 56,102	\$ 649	\$ -	\$ -	\$ -	\$ 6,088	\$ 50,495	\$ 168	\$ -	\$ 609	\$ 8,366	\$ 17	\$ -	\$ 35	\$ 669	\$ 1	\$ -
Traditional securitization		1	\$ 56,102	\$ 649	\$ -	\$ -	\$ -	\$ 6,088	\$ 50,495	\$ 168	\$ -	\$ 609	\$ 8,366	\$ 17	\$ -	\$ 35	\$ 669	\$ 1	\$ -
of which: securitization		2	56,102	649	-	-	-	6,088	50,495	168	-	609	8,366	17	-	35	669	1	-
of which: retail underlying		3	22,827	649	-	-	-	6,088	17,388	-	-	609	1,869	-	-	35	149	-	-
of which: STC		4	22,827	649	-	-	-	6,088	17,388	-	-	609	1,869	-	-	8	149	-	-
of which: wholesale		5	33,275	-	-	-	-	-	33,107	168	-	-	6,497	17	-	-	520	1	-
of which: STC		6	1,161	-	-	-	-	-	993	168	-	-	99	17	-	-	8	1	-
of which: re-securitization		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitization		8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: securitization		9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: retail underlying		10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: wholesale		11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		13	\$ 56,102	\$ 649	\$ -	\$ -	\$ -	\$ 6,088	\$ 50,495	\$ 168	\$ -	\$ 609	\$ 8,366	\$ 17	\$ -	\$ 35	\$ 669	\$ 1	\$ -

  

			2024 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>		14	\$ 58,683	\$ 636	\$ -	\$ -	\$ -	\$ 6,497	\$ 52,659	\$ 163	\$ -	\$ 650	\$ 8,675	\$ 16	\$ -	\$ 37	\$ 694	\$ 1	\$ -
Traditional securitization		14	\$ 58,683	\$ 636	\$ -	\$ -	\$ -	\$ 6,497	\$ 52,659	\$ 163	\$ -	\$ 650	\$ 8,675	\$ 16	\$ -	\$ 37	\$ 694	\$ 1	\$ -
of which: securitization		15	58,683	636	-	-	-	6,497	52,659	163	-	650	8,675	16	-	37	694	1	-
of which: retail underlying		16	24,328	636	-	-	-	6,497	18,467	-	-	650	1,977	-	-	37	158	-	-
of which: STC		17	24,296	636	-	-	-	6,497	18,434	-	-	650	1,971	-	-	3	158	-	-
of which: wholesale		18	34,355	-	-	-	-	-	34,192	163	-	-	6,698	16	-	-	536	1	-
of which: STC		19	1,248	-	-	-	-	-	1,085	163	-	-	108	16	-	-	9	1	-
of which: re-securitization		20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitization		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: securitization		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: retail underlying		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: wholesale		24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		26	\$ 58,683	\$ 636	\$ -	\$ -	\$ -	\$ 6,497	\$ 52,659	\$ 163	\$ -	\$ 650	\$ 8,675	\$ 16	\$ -	\$ 37	\$ 694	\$ 1	\$ -

  

			2023 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>		27	\$ 62,729	\$ 646	\$ -	\$ -	\$ -	\$ 7,095	\$ 56,111	\$ 169	\$ -	\$ 709	\$ 9,149	\$ 17	\$ -	\$ 40	\$ 732	\$ 1	\$ -
Traditional securitization		27	\$ 62,729	\$ 646	\$ -	\$ -	\$ -	\$ 7,095	\$ 56,111	\$ 169	\$ -	\$ 709	\$ 9,149	\$ 17	\$ -	\$ 40	\$ 732	\$ 1	\$ -
of which: securitization		28	62,729	646	-	-	-	7,095	56,111	169	-	709	9,149	17	-	40	732	1	-
of which: retail underlying		29	26,920	646	-	-	-	7,095	20,471	-	-	709	2,183	-	-	40	175	-	-
of which: STC		30	26,852	646	-	-	-	7,095	20,403	-	-	709	2,175	-	-	11	174	-	-
of which: wholesale		31	35,809	-	-	-	-	-	35,640	169	-	-	6,966	17	-	-	557	1	-
of which: STC		32	1,448	-	-	-	-	-	1,279	169	-	-	128	17	-	-	10	1	-
of which: re-securitization		33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitization		34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: securitization		35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: retail underlying		36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: wholesale		37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		39	\$ 62,729	\$ 646	\$ -	\$ -	\$ -	\$ 7,095	\$ 56,111	\$ 169	\$ -	\$ 709	\$ 9,149	\$ 17	\$ -	\$ 40	\$ 732	\$ 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 Investor (SEC4) (Continued)<sup>1</sup>

(\$ millions) As at		LINE #	2023 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		1	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –
of which: securitization		2	61,657	625	–	–	–	7,041	55,079	162	–	704	8,958	16	–	40	716	1	–
of which: retail underlying		3	26,687	625	–	–	–	7,041	20,271	–	–	704	2,166	–	–	40	173	–	–
of which: STC		4	26,552	625	–	–	–	7,041	20,136	–	–	704	2,157	–	–	10	173	–	–
of which: wholesale		5	34,970	–	–	–	–	–	34,808	162	–	–	6,792	16	–	–	543	1	–
of which: STC		6	1,524	–	–	–	–	–	1,362	162	–	–	136	16	–	–	11	1	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization		9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>		13	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –

  

			2023 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		14	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 1	\$ –
of which: securitization		15	65,639	625	–	–	–	7,550	58,548	166	–	754	9,480	17	–	42	756	1	–
of which: retail underlying		16	28,760	625	–	–	–	7,550	21,835	–	–	754	2,329	–	–	42	184	–	–
of which: STC		17	28,553	625	–	–	–	7,550	21,628	–	–	754	2,319	–	–	5	184	–	–
of which: wholesale		18	36,879	–	–	–	–	–	36,713	166	–	–	7,151	17	–	–	572	1	–
of which: STC		19	1,734	–	–	–	–	–	1,568	166	–	–	157	17	–	–	13	1	–
of which: re-securitization		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>		26	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 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<sup>1</sup>

(Percentage) As at	LINE #	2024 Q2					2024 Q1						
		Average Estimated PD <sup>2,3</sup>	Actual Default Rate <sup>3</sup>	Average Estimated LGD <sup>4</sup>	Actual LGD <sup>5</sup>	Average Estimated EAD <sup>6</sup>	Actual EAD <sup>7</sup>	Average Estimated PD <sup>2,3</sup>	Actual Default Rate <sup>3</sup>	Average Estimated LGD <sup>4</sup>	Actual LGD <sup>5</sup>	Average Estimated EAD <sup>6</sup>	Actual EAD <sup>7</sup>
<b>Retail</b>													
Residential secured uninsured	1	0.25 %	0.21 %	24.46 %	1.82 %	97.11 %	96.25 %	0.23 %	0.19 %	26.07 %	2.03 %	96.74 %	95.21 %
Residential secured insured <sup>8</sup>	2	0.26	0.20	n/a	n/a	98.91	97.96	0.25	0.20	n/a	n/a	98.68	97.26
Qualifying revolving retail	3	2.15	2.13	90.29	84.07	99.14	93.54	2.07	2.00	90.05	83.50	98.60	92.93
Other retail	4	2.28	2.02	50.66	47.26	99.47	97.02	2.15	1.87	50.35	44.90	99.35	96.97
<b>Non-Retail</b>													
Corporate	5	1.49	0.64	48.39	31.86	64.08	56.56	1.49	0.53	58.71	52.64	63.39	66.22
Sovereign <sup>9</sup>	6	0.43	-	n/a	n/a	n/a	n/a	0.43	-	n/a	n/a	n/a	n/a
Bank <sup>9</sup>	7	0.17	-	n/a	n/a	n/a	n/a	0.18	-	n/a	n/a	n/a	n/a
<b>2023 Q4</b>													
<b>2023 Q3</b>													
		Average Estimated PD <sup>2,3</sup>	Actual Default Rate <sup>3</sup>	Average Estimated LGD <sup>4</sup>	Actual LGD <sup>5</sup>	Average Estimated EAD <sup>6</sup>	Actual EAD <sup>7</sup>	Average Estimated PD <sup>2,3</sup>	Actual Default Rate <sup>3</sup>	Average Estimated LGD <sup>4</sup>	Actual LGD <sup>5</sup>	Average Estimated EAD <sup>6</sup>	Actual EAD <sup>7</sup>
<b>Retail</b>													
Residential secured uninsured	8	0.22 %	0.19 %	29.33 %	2.97 %	96.19 %	94.03 %	0.22 %	0.18 %	29.63 %	3.23 %	95.45 %	92.93 %
Residential secured insured <sup>8</sup>	9	0.23	0.19	n/a	n/a	98.17	96.88	0.23	0.19	n/a	n/a	98.05	96.20
Qualifying revolving retail	10	1.95	1.84	89.86	83.17	98.02	91.80	1.85	1.74	89.90	83.16	97.84	91.38
Other retail	11	1.96	1.76	51.48	43.96	99.12	96.62	1.77	1.52	53.41	42.82	99.23	96.76
<b>Non-Retail</b>													
Corporate	12	1.54	0.49	57.10	49.34	59.78	68.14	1.57	0.43	56.17	51.22	60.65	60.22
Sovereign <sup>9</sup>	13	0.44	-	n/a	n/a	n/a	n/a	0.43	-	n/a	n/a	n/a	n/a
Bank <sup>9</sup>	14	0.21	-	n/a	n/a	n/a	n/a	0.21	-	n/a	n/a	n/a	n/a
<b>2023 Q2</b>													
		Average Estimated PD <sup>2,3</sup>	Actual Default Rate <sup>3</sup>	Average Estimated LGD <sup>4</sup>	Actual LGD <sup>5</sup>	Average Estimated EAD <sup>6</sup>	Actual EAD <sup>7</sup>						
<b>Retail</b>													
Residential secured uninsured	15	0.26 %	0.21 %	29.19 %	4.15 %	94.03 %	91.25 %						
Residential secured insured <sup>8</sup>	16	0.25	0.19	n/a	n/a	97.37	94.69						
Qualifying revolving retail	17	1.79	1.54	89.83	83.41	96.78	89.43						
Other retail	18	1.71	1.37	55.17	42.77	99.00	95.96						
<b>Non-Retail</b>													
Corporate	19	1.64	0.40	55.13	49.07	58.32	56.05						
Sovereign <sup>9</sup>	20	0.38	-	n/a	n/a	n/a	n/a						
Bank <sup>9</sup>	21	0.21	-	n/a	n/a	n/a	n/a						

<sup>1</sup> Public Sector Entity exposures included across various asset classes.

<sup>2</sup> Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.

<sup>3</sup> Average Estimated PD and Actual Default Rate are weighted by account.

<sup>4</sup> Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario. Effective Q2 2023, Estimated LGD for Non-Retail is based on defaulted accounts that are resolved within the trailing 12 months, consistent with how actual LGD is calculated.

<sup>5</sup> Represents average LGD of the impaired portfolio over trailing 12 months.

<sup>6</sup> Effective Q2 2023, Estimated EAD for Non-Retail refers to Usage Given Default (UGD) for revolving facilities, and is based on defaulted accounts within the trailing 12 months, which is consistent with how actual EAD is calculated.

<sup>7</sup> Represents actual defaults over trailing 12 months.

<sup>8</sup> LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

<sup>9</sup> LGD and EAD for Sovereign and Bank are n/a due to no defaulted accounts over the trailing 12 months.

<b>Risk-weighted assets (RWA)</b>	<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> </ul>
<b>Approaches used by the Bank to calculate RWA</b>	
<b>For Credit Risk</b>	
Standardized Approach (SA)	<ul style="list-style-type: none"> <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> </ul>
Advanced Internal Ratings-Based (AIRB) Approach	<ul style="list-style-type: none"> <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> </ul>
Foundation Internal Ratings-Based (FIRB) Approach	<ul style="list-style-type: none"> <li>Under this approach, banks use their own internal historical experience of PD and supervisory prescribed LGD and EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the FIRB approach is mandated for certain asset classes (large corporates, banks and securities firms).</li> </ul>
<b>For Operational Risk</b>	
Standardized Approach for Operational Risk (SAOR)	<ul style="list-style-type: none"> <li>The SAOR consists of two main components – a Business Indicator Component (BIC) (a measure of a bank’s income) and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is derived (a measure of a bank’s historical losses). Operational risk capital is the product of the BIC and the ILM, with risk-weighted assets for operational risk being this capital requirement multiplied by 12.5.</li> </ul>
<b>For Market Risk</b>	
Standardized Approach	<ul style="list-style-type: none"> <li>Under this approach, banks use standardized capital charges prescribed by the regulator to sum the capital requirement under the sensitivities-based method (including delta, vega, and curvature risk), the default risk capital and the residual risk add-on.</li> </ul>
Internal Models Approach (IMA)	<ul style="list-style-type: none"> <li>Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.</li> </ul>
<b>Credit Risk Terminology</b>	
Gross credit risk exposure	<ul style="list-style-type: none"> <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> </ul>
<b>Counterparty Type / Exposure Classes:</b>	
<b>Retail</b>	
Residential Secured	<ul style="list-style-type: none"> <li>Includes general and income producing residential mortgages and home equity lines of credit extended to individuals.</li> </ul>
Qualifying Revolving Retail (QRR)	<ul style="list-style-type: none"> <li>Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals.</li> </ul>
Other Retail	<ul style="list-style-type: none"> <li>QRR is further split into transactors and revolvers. Transactors are obligors in relation to facilities with an interest free grace period where the accrued interest over the previous 12 months is less than \$50 or obligors in relation to overdraft facilities or lines of credit where there has been no drawdowns over the previous 12 months. Revolvers are obligors in relation to the same credit products that do not meet the conditions to be classified as transactors.</li> </ul>
<b>Non-retail</b>	<ul style="list-style-type: none"> <li>Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.</li> </ul>
Corporate	<ul style="list-style-type: none"> <li>Includes exposures to corporations, partnerships, or proprietorships.</li> </ul>
Sovereign	<ul style="list-style-type: none"> <li>Includes exposures to central governments, central banks, multilateral development banks, and public sector entities.</li> </ul>
Bank	<ul style="list-style-type: none"> <li>Includes exposures to deposit-taking institutions, securities firms, and other financial institutions.</li> </ul>
<b>Exposure Types:</b>	
Drawn	<ul style="list-style-type: none"> <li>The amount of funds advanced to a borrower.</li> </ul>
Undrawn (commitment)	<ul style="list-style-type: none"> <li>The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).</li> </ul>
Repo-style transactions	<ul style="list-style-type: none"> <li>Repurchase and reverse repurchase agreements, securities borrowing and lending.</li> </ul>
OTC derivatives	<ul style="list-style-type: none"> <li>Privately negotiated derivative contracts.</li> </ul>
Other off-balance sheet	<ul style="list-style-type: none"> <li>All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).</li> </ul>
<b>IRB Credit Risk Parameters:</b>	
Probability of Default (PD)	<ul style="list-style-type: none"> <li>The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.</li> </ul>
Exposure at Default (EAD)	<ul style="list-style-type: none"> <li>The total amount the Bank is exposed to at the time of default.</li> </ul>
Loss Given Default (LGD)	<ul style="list-style-type: none"> <li>The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.</li> </ul>
<b>Credit Valuation Adjustment (CVA)</b>	<ul style="list-style-type: none"> <li>CVA represents a capital charge that measures credit risk due to default of derivative and securities financing transaction counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spreads and market risk factors that drive prices of derivative transactions and securities financing transactions.</li> </ul>
<b>Common Equity Tier 1 (CET1)</b>	<ul style="list-style-type: none"> <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> </ul>
<b>CET1 Ratio</b>	<ul style="list-style-type: none"> <li>CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA.</li> </ul>
<b>Return on risk-weighted assets</b>	<ul style="list-style-type: none"> <li>Net income available to common shareholders as a percentage of average RWA.</li> </ul>
<b>Liquidity Coverage Ratio (LCR)</b>	<ul style="list-style-type: none"> <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> </ul>
<b>Countercyclical Capital Buffer (CCB)</b>	<ul style="list-style-type: none"> <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>

## Acronyms

Acronym	Definition	Acronym	Definition
<b>ACI</b>	Acquired Credit-Impaired	<b>IPRRE</b>	Income Producing RRE
<b>AOCI</b>	Accumulated Other Comprehensive Income	<b>IRB</b>	Internal Ratings-Based
<b>BCBS</b>	Basel Committee on Banking Supervision	<b>IRBA</b>	Internal Ratings-Based Approach
<b>CAR</b>	Capital Adequacy Requirements	<b>N/A</b>	Not Applicable
<b>CCF</b>	Credit Conversion Factor	<b>N/M</b>	Not Meaningful
<b>CCR</b>	Counterparty Credit Risk	<b>NVCC</b>	Non-Viability Contingent Capital
<b>CMHC</b>	Canada Mortgage and Housing Corporation	<b>OSFI</b>	Office of the Superintendent of Financial Institutions Canada
<b>CRE</b>	Commercial Real Estate	<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>RRE</b>	Residential Real Estate
<b>ERBA</b>	External Ratings-Based Approach	<b>SA-CCR</b>	Standardized Approach Counterparty Credit Risk
<b>FRTB</b>	Fundamental Review of Trading Book	<b>SEC-ERBA</b>	Securitization External Ratings-Based Approach
<b>FSB</b>	Financial Stability Board	<b>SEC-IRBA</b>	Securitization Internal Ratings-Based Approach
<b>G-SIBs</b>	Global Systemically Important Banks	<b>SEC-SA</b>	Securitization Standardized Approach
<b>HELOCs</b>	Home Equity Lines of Credit	<b>SFTs</b>	Securities Financing Transactions
<b>IAA</b>	Internal Assessment Approach	<b>STC</b>	Simple, transparent, and comparable
<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>IPCRE</b>	Income Producing CRE		