



Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2023

For further information, please contact:
TD Investor Relations
416-308-9030
www.td.com/investor

Brooke Hales – VP, Investor Relations (brooke.hales@td.com)
Lori Easterbrook – AVP, Investor Relations (lori.easterbrook@td.com)

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 third quarter 2023 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2022 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

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

Information reported in the Supplemental Regulatory Disclosure are prepared in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements (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. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the third quarter 2023, Report to Shareholders (RTS), or Supplemental Financial Information (SFI), or Supplemental Regulatory Disclosures (SRD). Information on TD's website, SFI, and SRD is not and should not be considered incorporated herein by reference into the 2022 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS Third Quarter 2023	SFI Third Quarter 2023	SRD Third Quarter 2023	Annual Report 2022
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 69, 75-87, 94, 111
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			10	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			7	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC ¹	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 ² .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A ³	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				83-85, 87-89
	CR1 – Credit quality of assets.	Quarterly			15-16	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				90, 146, 153, 177
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2023	SFI Third Quarter 2023	SRD Third Quarter 2023	Annual Report 2022
Credit risk	CRB – 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		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	72			146, 177
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures ⁵ .	Annual				
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				90
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			17	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				89-90
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21-22	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			23-26	
	CRE – Qualitative disclosures related to IRB models.	Annual				83-85, 88-91, 98
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			27-43	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
	CR10 – IRB (specialized lending under the slotting approach).	N/A				
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				90, 104
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			44-45	
	CCR2 – CVA capital charge.	Quarterly			46	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			47	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			48-53	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			54	
	CCR6 – Credit derivatives exposures.	Quarterly			55	
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	CCR8 – Exposures to central counterparties.	Quarterly			55	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2023	SFI Third Quarter 2023	SRD Third Quarter 2023	Annual Report 2022
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				72-73, 91, 149-150, 179- 180
	SEC1 – Securitization exposures in the banking book.	Quarterly			59	
	SEC2 – Securitization exposures in the trading book.	Quarterly			60	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			61-62	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			63-64	
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators ⁵ .	Annual				
Liquidity	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	40			
	LIQ2 – Net Stable Funding Ratio (NSFR).	Quarterly	41			
Market risk ⁴	MRA – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under standardized approach.					
	MR2 – RWA flow statements of market risk exposures under an IMA.					
	MR3 – IMA values for trading portfolios.					
	MR4 – Comparison of VaR ⁶ estimates with gains/losses.					

¹ Total loss absorbing capacity (TLAC).

² 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>.

³ Not applicable.

⁴ 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.

⁵ For annual disclosures, refer to the fourth quarter 2022 SRD, with the exception of GSIB1, which is disclosed in the first quarter 2023 RTS.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions) As at	LINE #	2023			2022		Cross Reference ¹
		Q3	Q2	Q1	Q4	Q3	
Common Equity Tier 1 Capital							
Common shares plus related contributed surplus	1	\$ 26,026	\$ 25,912	\$ 25,174	\$ 24,449	\$ 23,807	A1+A2+B
Retained earnings	2	74,659	74,849	73,501	73,698	69,090	C
Accumulated other comprehensive income (loss)	3	735	4,108	1,923	1,988	2,359	D
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 ²)	4	–	–	–	–	–	
Common Equity Tier 1 Capital before regulatory adjustments	5	101,420	104,869	100,598	100,135	95,256	
Common Equity Tier 1 Capital regulatory adjustments							
Prudential valuation adjustments	6	–	–	–	–	–	
Goodwill (net of related tax liability)	7	(17,641)	(18,016)	(17,134)	(17,498)	(16,585)	E1-E2
Intangibles (net of related tax liability)	8	(2,545)	(2,496)	(2,133)	(2,100)	(1,976)	F1-F2
Deferred tax assets excluding those arising from temporary differences	9	(114)	(96)	(85)	(83)	(102)	G
Cash flow hedge reserve	10	5,116	3,678	4,033	5,783	1,974	H
Shortfall of provisions to expected losses	11	–	–	–	–	–	I
Securitization gain on sale	12	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	13	(229)	(294)	(152)	(502)	(348)	J
Defined benefit pension fund net assets (net of related tax liability)	14	(1,001)	(1,129)	(1,132)	(1,038)	(1,504)	K1-K2
Investment in own shares	15	(16)	(18)	(18)	(9)	–	
Reciprocal cross holdings in common equity	16	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	17	(2,000)	(2,135)	(1,649)	(1,428)	(3,079)	L1+L2
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	18	–	–	–	–	–	
Mortgage servicing rights (amount above 10% threshold)	19	–	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	20	–	–	–	–	–	
Amount exceeding the 15% threshold	21	–	–	–	–	–	
of which: significant investments in the common stock of financials	22	–	–	–	–	–	
of which: mortgage servicing rights	23	–	–	–	–	–	
of which: deferred tax assets arising from temporary differences	24	–	–	–	–	–	
Equity investments in funds subject to the fall-back approach	25	(37)	(35)	n/a	n/a	n/a	M
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	–	–	–	411	339	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	–	–	–	–	–	
Total regulatory adjustments to Common Equity Tier 1 Capital	28	(18,467)	(20,541)	(18,270)	(16,464)	(21,281)	
Common Equity Tier 1 Capital	29	82,953	84,328	82,328	83,671	73,975	
Common Equity Tier 1 Capital with transitional arrangements for ECL provisioning not applied	29a	n/a	n/a	n/a	83,260	73,636	
Additional Tier 1 capital instruments							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	11,244	11,245	11,246	11,248	7,336	N+O+P
of which: classified as equity under applicable accounting standards	31	11,244	11,245	11,246	11,248	7,336	
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–	
Additional Tier 1 instruments issued by subsidiaries and held by third parties	33	–	–	–	–	–	
Additional Tier 1 capital instruments before regulatory adjustments	34	11,244	11,245	11,246	11,248	7,336	
Additional Tier 1 capital instruments regulatory adjustments							
Investment in own Additional Tier 1 instruments	35	–	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	36	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	37	(6)	(112)	(138)	(124)	(227)	Q
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	38	(350)	(350)	(350)	(350)	(350)	R
Other deductions from Tier 1 capital as determined by OSFI	39	–	–	–	–	–	
of which: Reverse mortgages	39a	–	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	40	–	–	–	–	–	
Total regulatory adjustments to Additional Tier 1 Capital	41	(356)	(462)	(488)	(474)	(577)	
Additional Tier 1 Capital	42	10,888	10,783	10,758	10,774	6,759	
Tier 1 Capital	43	93,841	95,111	93,086	94,445	80,734	
Tier 1 Capital with transitional arrangements for ECL provisioning not applied	43a	\$ n/a	\$ n/a	\$ n/a	\$ 94,034	\$ 80,395	

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

² Common Equity Tier 1 (CET1).

Capital Position – Basel III (CC1) (Continued)

(\$ millions) As at	LINE #	2023			2022		Cross Reference ¹
		Q3	Q2	Q1	Q4	Q3	
Tier 2 capital instruments and provisions							
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 11,067	\$ 11,166	\$ 11,138	\$ 11,090	\$ 11,067	S
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–	
Collective allowance	46	2,150	2,143	2,265	2,018	1,965	T
Tier 2 Capital before regulatory adjustments	47	13,217	13,309	13,403	13,108	13,032	
Tier 2 regulatory adjustments							
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	(194)	(232)	(220)	(161)	(272)	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	(125)	(68)	(77)	(57)	(152)	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	–	–	–	–	–	
Total regulatory adjustments to Tier 2 Capital	53	(479)	(460)	(457)	(378)	(584)	
Tier 2 Capital	54	12,738	12,849	12,946	12,730	12,448	
Total Capital	55	106,579	107,960	106,032	107,175	93,182	
Total Capital with transitional arrangements for ECL provisioning not applied	55a	n/a	n/a	n/a	107,175	93,182	
Total risk-weighted assets	56	\$ 544,880	\$ 549,398	\$ 531,644	\$ 517,048	\$ 495,706	
Capital Ratios							
Common Equity Tier 1 Capital (as percentage of RWA)	57	15.2 %	15.3 %	15.5 %	16.2 %	14.9 %	
Common Equity Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	57a	n/a	n/a	n/a	16.1	14.9	
Tier 1 Capital Ratio	58	17.2	17.3	17.5	18.3	16.3	
Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	58a	n/a	n/a	n/a	18.2	16.2	
Total Capital (as percentage of RWA)	59	19.6	19.7	19.9	20.7	18.8	
Total Capital Ratio with transitional arrangements for ECL provisioning not applied	59a	n/a	n/a	n/a	20.7	18.8	
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA) ^{2,3}	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 ⁴	62	–	–	–	–	–	
of which: G-SIB buffer requirement ⁵	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	15.2	15.3	15.5	16.2	14.9	
OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))⁶							
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	

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

² The minimum CET1 requirement prior to the buffers is 4.5%.

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

⁴ The countercyclical buffer surcharge is in effect.

⁵ Common equity capital G-SIB surcharge is in effect.

⁶ Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer. Effective February 1, 2023, the buffer is 3%.

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.)⁷

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

LINE #	2023			2022	
	Q3	Q2	Q1	Q4	Q3
68	\$ 8,495	\$ 8,646	\$ 8,397	\$ 8,510	\$ 7,704
69	2,436	3,096	2,377	2,070	2,218
70	90	95	97	104	101
71	1,175	1,131	1,295	1,140	1,646
72	8	9	277	300	283
73	8	9	236	247	238
74	2,144	2,181	2,029	2,182	2,066
75	2,142	2,134	2,029	2,182	2,066
76	17.9 %	17.6 %	17.8 %	17.7 %	17.4 %
77	17.9	17.6	17.8	17.7	17.4
78	18.9	18.6	18.8	18.8	18.5
79	41.3	40.1	42.4	42.5	41.3
80	41.3	40.1	42.4	42.5	41.3
81	41.3	40.1	42.4	42.5	41.3

⁷ 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 Capital¹

(\$ millions)

Common Equity Tier 1

LINE #	2023			2022	
	Q3	Q2	Q1	Q4	Q3
1	\$ 84,328	\$ 82,328	\$ 83,671	\$ 73,975	\$ 71,866
2	6	45	26	23	7
3	(1,181)	—	—	—	—
4	(1,832)	(1,964)	(1,829)	(1,720)	(1,647)
5	175	713	705	596	610
6	2,963	3,351	1,582	6,671	3,214
7	65	(142)	350	(154)	(83)
8	(1,789)	1,296	(2,040)	4,335	(111)
9	n/a	n/a	n/a	n/a	n/a
10	94	61	3	(209)	97
11	(240)	473	222	(688)	(754)
12	326	(1,245)	331	(1,037)	(7)
13	(18)	(11)	(2)	19	(1)
14	—	—	—	—	—
15	56	(577)	(691)	1,860	784
16	82,953	84,328	82,328	83,671	73,975
17	10,783	10,758	10,774	6,759	5,953
18	—	—	—	3,903	800
19	—	—	—	—	—
20	105	25	(16)	112	6
21	10,888	10,783	10,758	10,774	6,759
22	93,841	95,111	93,086	94,445	80,734
23	12,849	12,946	12,730	12,448	12,452
24	—	—	—	—	—
25	—	—	—	—	—
26	—	—	—	—	—
27	7	(122)	247	53	1
28	(118)	25	(31)	229	(5)
29	12,738	12,849	12,946	12,730	12,448
30	\$ 106,579	\$ 107,960	\$ 106,032	\$ 107,175	\$ 93,182

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

² Represents impact of shares repurchased for cancellation.

³ Profit attributable to shareholders of the parent company reconciles to the income statement.

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

(\$ millions)
As at

LINE #	2023 Q3		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 7,420	\$ 7,411	
Interest-bearing deposits with banks	81,621	81,491	
Trading loans, securities, and other	158,605	158,605	
Non-trading financial assets at fair value through profit or loss	7,869	7,262	
Derivatives	71,081	71,078	
Financial assets designated at fair value through profit or loss	5,440	1,608	
Financial assets at fair value through other comprehensive income	69,719	66,480	
Equity investments in funds subject to the fall-back approach		37	M
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		199	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		6	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		194	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		125	V
Non-significant investments not exceeding regulatory thresholds		1,413	
Debt securities at amortized cost, net of allowance for credit losses	304,455	304,429	
Securities purchased under reverse repurchase agreements	201,517	201,517	
Loans	874,586	874,586	
Allowance for loan losses	(6,784)	(6,784)	
Eligible allowance reflected in Tier 2 regulatory capital		(2,150)	T
Shortfall of allowance to expected loss		–	I
Allowances not reflected in regulatory capital		(4,634)	
Other	111,546	108,441	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		1,801	L2
Non-significant investments not exceeding regulatory thresholds		6,957	
Goodwill		17,804	E1
Other intangibles		2,640	F1
Other intangibles (Mortgage Servicing Rights)		90	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		114	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,175	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		2,474	
Other DTA/DTL adjustments ⁴		(545)	
Significant investments in financials			
Significant investments exceeding regulatory thresholds		–	
Significant investments not exceeding regulatory thresholds		90	
Defined pension benefits		1,383	K1
Other Assets		74,458	
TOTAL ASSETS	1,887,075	1,876,124	
LIABILITIES AND EQUITY			
Trading deposits	28,321	28,321	
Derivatives	63,141	63,141	
Securitization liabilities at fair value	13,597	13,597	
Financial liabilities designated at fair value through profit or loss	183,187	183,187	
Deposits	1,159,499	1,159,499	
Other	315,399	304,448	
Deferred tax liabilities			
Goodwill		163	E2
Intangible assets (excluding mortgage servicing rights)		95	F2
Defined benefit pension fund assets		382	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		95	
Other DTA/DTL adjustments ⁴		(545)	
Gains and losses due to changes in own credit risk on fair value liabilities		229	J
Other liabilities		304,029	
Subordinated notes and debentures	11,267	11,267	
Directly issued qualifying Tier 2 instruments		11,067	S
Regulatory capital amortization of maturing debentures		–	
Subordinated notes not allowed for regulatory capital		200	
Liabilities	1,774,411	1,763,460	
Common Shares	25,833	25,833	A1
Preferred Shares and other equity instruments	11,253	11,253	N
Directly issued qualifying Additional Tier 1 instruments		11,253	
Preferred shares not allowed for regulatory capital			
Treasury Shares – Common		–	A2
Treasury Shares – Preferred	(11)	(11)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(11)	O
Contributed Surplus	195	195	B
Contributed surplus – Common Shares		193	P
Contributed surplus – Preferred Shares		2	C
Retained Earnings	74,659	74,659	D
Accumulated other comprehensive income (AOCI)	735	735	H
Cash flow hedges requiring derecognition			
Net AOCI included as capital		(5,851)	
TOTAL LIABILITIES AND EQUITY	1,887,075	1,876,124	

¹ As per Balance Sheet on page 15 in the Supplemental Financial Information Package.

² 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 \$11.0 billion and total equity of \$2.9 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.

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

⁴ 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	1	\$ 1,887,075	\$ 1,926,452	\$ 1,928,284	\$ 1,917,528	\$ 1,840,811	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(8,445)	(8,028)	(7,821)	(7,713)	(7,516)	2
Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	3	(1,099)	(1,396)	(1,257)	(959)	(1,228)	3
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	4	–	–	–	–	–	4
Adjustments for derivative financial instruments	5	14,525	12,246	9,996	(12,822)	(4,257)	5
Adjustment for securities financing transactions (SFTs)	6	(23,230)	(21,438)	(24,003)	(18,349)	(8,718)	6
Adjustment for off-balance sheet items (credit equivalent amounts)	7	217,908	216,771	206,613	200,941	189,121	7
Other adjustments	8	(33,566)	(41,063)	(153,986)	(144,894)	(142,809)	8
Leverage Ratio Exposure	9	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	9

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) framework	10	\$ 1,589,965	\$ 1,623,385	\$ 1,534,114	\$ 1,516,770	\$ 1,473,949	1
Deductions of receivables assets for cash variation margin provided in derivative transactions	11	–	–	–	–	–	2
Less: Asset amounts deducted in determining Tier 1 Capital	12	(9,680)	(8,369)	(9,486)	(11,552)	(10,506)	3
Total on-balance sheet exposures (excluding derivatives and SFTs)	13	(18,594)	(20,709)	(18,606)	(16,848)	(21,848)	4
	14	1,561,691	1,594,307	1,506,022	1,488,370	1,441,595	5

Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	15	32,475	34,387	35,374	41,542	30,804	6
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	16	55,505	53,967	56,417	54,534	49,897	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	17	–	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	18	8,782	8,786	9,461	7,816	2,721	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	19	(1,479)	(1,312)	(2,422)	(1,289)	(1,292)	10
Total derivative exposures	20	95,283	95,828	98,830	102,603	82,130	11

Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	21	201,517	198,074	170,365	160,167	161,275	12
Netted amounts of cash payables and cash receivables of gross SFT assets	22	(27,728)	(25,589)	(27,724)	(22,464)	(12,611)	13
Counterparty credit risk (CCR) exposure for SFTs	23	4,497	4,153	3,720	4,115	3,894	14
Agent transaction exposures	24	–	–	–	–	–	15
Total securities financing transaction exposures	25	178,286	176,638	146,361	141,818	152,558	16

Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount	26	763,318	756,455	711,041	697,807	663,218	17
Adjustments for conversion to credit equivalent amounts	27	(545,410)	(539,684)	(504,428)	(496,866)	(474,097)	18
Off-balance sheet items	28	217,908	216,771	206,613	200,941	189,121	19

Capital on total exposures

Tier 1 Capital – “All-in” basis (line 43 on page 1)	29	93,841	95,111	93,086	94,445	80,734	20
Tier 1 Capital with transitional arrangements for ECL provisioning not applied	30	n/a	n/a	n/a	94,034	80,395	20a
Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis	31	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	21

Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

	32	4.6 %	4.6 %	4.8 %	4.9 %	4.3 %	22
	33	n/a	n/a	n/a	4.9	4.3	22a

LINE #	2023			2022		OSFI Template
	Q3	Q2	Q1	Q4	Q3	
1	\$ 1,887,075	\$ 1,926,452	\$ 1,928,284	\$ 1,917,528	\$ 1,840,811	1
2	(8,445)	(8,028)	(7,821)	(7,713)	(7,516)	2
3	(1,099)	(1,396)	(1,257)	(959)	(1,228)	3
4	–	–	–	–	–	4
5	14,525	12,246	9,996	(12,822)	(4,257)	5
6	(23,230)	(21,438)	(24,003)	(18,349)	(8,718)	6
7	217,908	216,771	206,613	200,941	189,121	7
8	(33,566)	(41,063)	(153,986)	(144,894)	(142,809)	8
9	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	9
10	\$ 1,589,965	\$ 1,623,385	\$ 1,534,114	\$ 1,516,770	\$ 1,473,949	1
11	–	–	–	–	–	2
12	(9,680)	(8,369)	(9,486)	(11,552)	(10,506)	3
13	(18,594)	(20,709)	(18,606)	(16,848)	(21,848)	4
14	1,561,691	1,594,307	1,506,022	1,488,370	1,441,595	5
15	32,475	34,387	35,374	41,542	30,804	6
16	55,505	53,967	56,417	54,534	49,897	7
17	–	–	–	–	–	8
18	8,782	8,786	9,461	7,816	2,721	9
19	(1,479)	(1,312)	(2,422)	(1,289)	(1,292)	10
20	95,283	95,828	98,830	102,603	82,130	11
21	201,517	198,074	170,365	160,167	161,275	12
22	(27,728)	(25,589)	(27,724)	(22,464)	(12,611)	13
23	4,497	4,153	3,720	4,115	3,894	14
24	–	–	–	–	–	15
25	178,286	176,638	146,361	141,818	152,558	16
26	763,318	756,455	711,041	697,807	663,218	17
27	(545,410)	(539,684)	(504,428)	(496,866)	(474,097)	18
28	217,908	216,771	206,613	200,941	189,121	19
29	93,841	95,111	93,086	94,445	80,734	20
30	n/a	n/a	n/a	94,034	80,395	20a
31	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	21
32	4.6 %	4.6 %	4.8 %	4.9 %	4.3 %	22
33	n/a	n/a	n/a	4.9	4.3	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

LINE #	2023			2022		
	Q3	Q2	Q1	Q4	Q3	
Resolution group 1						
Total loss absorbing capacity (TLAC) available	1	\$ 190,730	\$ 188,127	\$ 194,443	\$ 181,871	\$ 158,390
<i>TLAC available with transitional arrangements for ECL provisioning not applied¹</i>	1a	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>181,871</i>	<i>158,390</i>
Total RWA at the level of the resolution group	2	544,880	549,398	531,644	517,048	495,706
TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %	3	35.0 %	34.2 %	36.6 %	35.2 %	32.0 %
<i>TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied¹</i>	3a	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>35.2</i>	<i>32.0</i>
Leverage ratio exposure measure at the level of the resolution group	4	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404
TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %	5	9.3 %	9.0 %	9.9 %	9.4 %	8.5 %
<i>TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) %¹</i>	5a	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>9.4</i>	<i>8.5</i>
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6a	Yes	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6b	No	No	No	No	No
If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	6c	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

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

TLAC Composition (TLAC1)

(\$ millions, except as noted)

LINE #	2023			2022	
	Q3	Q2	Q1	Q4	Q3
Regulatory capital elements of TLAC and adjustments					
1	\$ 82,953	\$ 84,328	\$ 82,328	\$ 83,671	\$ 73,975
2	10,888	10,783	10,758	10,774	6,759
3	–	–	–	–	–
4	–	–	–	–	–
5	10,888	10,783	10,758	10,774	6,759
6	12,738	12,849	12,946	12,730	12,448
7	–	–	–	–	–
8	–	–	–	–	–
9	–	–	–	–	–
10	12,738	12,849	12,946	12,730	12,448
11	106,579	107,960	106,032	107,175	93,182
Non-regulatory capital elements of TLAC					
12	n/a	n/a	n/a	n/a	n/a
13	84,431	80,474	88,834	75,306	65,405
14	n/a	n/a	n/a	n/a	n/a
15	–	–	–	–	–
16	n/a	n/a	n/a	n/a	n/a
17	84,431	80,474	88,834	75,306	65,405
18	191,010	188,434	194,866	182,481	158,587
19	n/a	n/a	n/a	n/a	n/a
20	(280)	(307)	(423)	(610)	(197)
21	–	–	–	–	–
22	190,730	188,127	194,443	181,871	158,390
23	544,880	549,398	531,644	517,048	495,706
24	2,053,168	2,083,544	1,957,826	1,933,732	1,865,404
TLAC ratios and buffers					
25	35.0 %	34.2 %	36.6 %	35.2 %	32.0 %
26	9.3	9.0	9.9	9.4	8.5
27	10.7	10.8	11.0	11.7	10.3
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

¹ Multiple point of entry (MPE); Single point of entry (SPE).

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	LINE #	2023 Q3						2023 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Total capital and liabilities net of credit risk mitigation		25,833	11,253	11,425	100,872	-	149,383	25,852	11,253	11,479	98,316	-	146,900
Subset of row 2 that are excluded liabilities		16	11	218	15,764	-	16,009	117	10	204	17,540	-	17,871
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		25,817	11,242	11,207	85,108	-	133,374	25,735	11,243	11,275	80,776	-	129,029
Subset of row 4 that are potentially eligible as TLAC		25,817	11,242	11,207	85,108	-	133,374	25,735	11,243	11,275	80,776	-	129,029
Subset of row 5 with 1 year ≤ residual maturity < 2 years		-	-	-	21,040	-	21,040	-	-	-	20,567	-	20,567
Subset of row 5 with 2 years ≤ residual maturity < 5 years		-	-	-	46,822	-	46,822	-	-	-	43,000	-	43,000
Subset of row 5 with 5 years ≤ residual maturity < 10 years		-	-	11,207	17,226	-	28,433	-	-	11,275	17,189	-	28,464
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	20	-	20	-	-	-	20	-	20
Subset of row 5 that is perpetual securities		25,817	11,242	-	-	-	37,059	25,735	11,243	-	-	-	36,978

	LINE #	2023 Q1						2022 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Total capital and liabilities net of credit risk mitigation		25,094	11,253	11,444	96,319	-	144,110	24,363	11,253	11,492	88,874	-	135,982
Subset of row 12 that are excluded liabilities		121	9	201	7,161	-	7,492	100	7	275	13,194	-	13,576
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		24,973	11,244	11,243	89,158	-	136,618	24,263	11,246	11,217	75,680	-	122,406
Subset of row 14 that are potentially eligible as TLAC		24,973	11,244	11,243	89,158	-	136,618	24,263	11,246	11,217	75,680	-	122,406
Subset of row 15 with 1 year ≤ residual maturity < 2 years		-	-	-	25,702	-	25,702	-	-	-	18,400	-	18,400
Subset of row 15 with 2 years ≤ residual maturity < 5 years		-	-	-	44,820	-	44,820	-	-	-	43,321	-	43,321
Subset of row 15 with 5 years ≤ residual maturity < 10 years		-	-	11,243	18,616	-	29,859	-	-	11,217	13,939	-	25,156
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	20	-	20	-	-	-	20	-	20
Subset of row 15 that is perpetual securities		24,973	11,244	-	-	-	36,217	24,263	11,246	-	-	-	35,509

	LINE #	2022 Q3					
		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 ¹	Other liabilities ²	Sum
Total capital and liabilities net of credit risk mitigation		23,744	7,350	11,370	76,146	-	118,610
Subset of row 22 that are excluded liabilities		104	16	222	10,405	-	10,747
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		23,640	7,334	11,148	65,741	-	107,863
Subset of row 24 that are potentially eligible as TLAC		23,640	7,334	11,148	65,741	-	107,863
Subset of row 25 with 1 year ≤ residual maturity < 2 years		-	-	-	14,739	-	14,739
Subset of row 25 with 2 years ≤ residual maturity < 5 years		-	-	-	39,048	-	39,048
Subset of row 25 with 5 years ≤ residual maturity < 10 years		-	-	11,148	11,935	-	23,083
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	19	-	19
Subset of row 25 that is perpetual securities		23,640	7,334	-	-	-	30,974

¹ 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.

² Completion of this column is not required by OSFI at this time.

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2023		2022			2023		2022			
		Q3	Q2	Q1	Q4	Q3	Q3	Q2	Q1	Q4	Q3	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 389,987	\$ 389,154	\$ 373,596	\$ 357,448	\$ 334,196	\$ 31,199	\$ 31,132	\$ 29,888	\$ 28,596	\$ 26,736	1
Of which: standardized approach (SA) ³	2	53,383	54,045	33,548	33,157	31,386	4,271	4,324	2,684	2,653	2,511	2
Of which: foundation internal ratings-based (FIRB) approach	3	82,140	79,490	n/a	n/a	n/a	6,571	6,359	n/a	n/a	n/a	3
Of which: supervisory slotting approach	4	–	–	n/a	n/a	n/a	–	–	n/a	n/a	n/a	4
Of which: advanced internal ratings-based (AIRB) approach	5	254,464	255,619	340,048	324,291	302,810	20,357	20,449	27,204	25,943	24,225	5
Counterparty credit risk	6	15,841	16,005	18,680	19,151	19,322	1,267	1,280	1,494	1,532	1,546	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	9,654	9,930	8,328	8,685	8,694	772	794	666	695	696	7
Of which: internal model method (IMM)	8	–	–	–	–	–	–	–	–	–	–	8
Of which: other CCR ⁴	9	6,187	6,075	10,352	10,466	10,628	495	486	828	837	850	9
Credit valuation adjustment (CVA)	10	6,754	6,659	n/a	n/a	n/a	540	533	n/a	n/a	n/a	10
Equity positions in banking book under market-based approach ⁵	11	n/a	n/a	24,635	24,851	26,781	n/a	n/a	1,971	1,988	2,142	7
Equity investments in funds – look-through approach	12	2,985	3,094	2,385	1,876	1,821	239	248	191	150	145	11
Equity investments in funds – mandate-based approach	13	400	413	310	383	361	32	33	25	31	29	12
Equity investments in funds – fall-back approach ⁶	14	n/a	n/a	491	1,044	850	n/a	n/a	39	84	68	10
Settlement risk	15	218	253	49	98	33	17	20	4	8	3	13
Securitization exposures in banking book	16	16,445	16,916	17,532	17,205	15,088	1,316	1,353	1,403	1,376	1,207	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	17	2,450	2,577	1,327	1,015	659	196	206	106	81	52	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	13,913	14,219	16,035	16,050	14,297	1,113	1,138	1,283	1,284	1,144	16
Of which: securitization standardized approach (SEC-SA)	19	82	120	170	140	132	7	9	14	11	11	17
Market risk	20	16,911	21,777	19,554	22,913	24,599	1,353	1,742	1,564	1,833	1,968	18
Of which: standardized approach (SA)	21	2,336	6,232	2,806	2,289	2,889	187	499	224	183	231	19
Of which: internal model approaches (IMA)	22	14,575	15,545	16,748	20,624	21,710	1,166	1,243	1,340	1,650	1,737	20
Capital charge for switch between trading book and banking book	23	–	–	n/a	n/a	n/a	–	–	n/a	n/a	n/a	21
Operational risk	24	85,703	83,938	64,987	63,795	62,744	6,856	6,715	5,199	5,104	5,020	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	25	9,636	11,189	9,425	8,284	9,911	771	896	754	663	792	23
Output floor applied (%)	26	65	65	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24
Floor adjustment (before application of transitional cap) ⁷	27	–	–	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	25
Floor adjustment (after application of transitional cap) ⁷	28	–	–	–	–	–	–	–	–	–	–	26
Total (lines 1+6+10+11+12+13+14+15+16+20+23+24+25+28)	29	\$ 544,880	\$ 549,398	\$ 531,644	\$ 517,048	\$ 495,706	\$ 43,590	\$ 43,952	\$ 42,532	\$ 41,365	\$ 39,656	27

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

³ Includes other assets and equities which use a regulatory prescribed risk weight.

⁴ Includes qualifying central counterparties (QCCPs), CVA and repo style transactions.

⁵ As of the second quarter of 2023, equity positions are included with credit risk exposures under the standardized approach.

⁶ As of the second quarter of 2023, these are now a deduction from CET1 capital.

⁷ BCBS transition cap not implemented in Canada, thus lines 27 and 28 represent the output based on the current OSFI transition factor in the line 26.

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2023 Q3				2023 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 421,019	\$ 335,109	\$ 22,664	\$ 13,654	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645
Asset size ⁴	2	4,754	5,198	385	140	155	1,548	(941)	(417)
Asset quality ⁵	3	1,465	1,465	12	12	4,966	4,966	63	48
Model updates ⁶	4	40	40	–	–	(1,625)	(1,625)	–	–
Methodology and policy ⁷	5	–	–	–	–	(20,739)	(13,525)	3,206	3,243
Acquisitions and disposals ⁸	6	–	–	–	–	5,019	–	1,418	–
Foreign exchange movements ⁹	7	(6,840)	(5,208)	(466)	(265)	4,826	3,697	238	135
Other ¹⁰	8	(767)	–	–	–	(6)	–	–	–
RWA, balance at end of period	9	\$ 419,671	\$ 336,604	\$ 22,595	\$ 13,541	\$ 421,019	\$ 335,109	\$ 22,664	\$ 13,654
		2023 Q1				2022 Q4			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998
Asset size ⁴	11	9,230	8,465	(680)	(806)	5,456	7,771	(1,345)	(323)
Asset quality ⁵	12	6,821	6,821	198	221	1,955	1,955	424	151
Model updates ⁶	13	(240)	(240)	–	–	685	685	–	–
Methodology and policy ⁷	14	5,068	5,068	–	–	–	–	–	–
Acquisitions and disposals ⁸	15	–	–	–	–	–	–	–	–
Foreign exchange movements ⁹	16	(5,780)	(4,357)	11	7	14,991	11,070	750	397
Other ¹⁰	17	2,135	–	–	–	(939)	–	–	–
RWA, balance at end of period	18	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223
		2022 Q3							
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach				
RWA, balance at beginning of period	19	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273				
Asset size ⁴	20	8,814	11,044	1,162	915				
Asset quality ⁵	21	(3,221)	(3,221)	–	(115)				
Model updates ⁶	22	907	907	–	–				
Methodology and policy ⁷	23	–	–	–	–				
Acquisitions and disposals ⁸	24	–	–	–	–				
Foreign exchange movements ⁹	25	(398)	(315)	(141)	(75)				
Other ¹⁰	26	(1,983)	–	–	–				
RWA, balance at end of period	27	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998				

¹ 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.

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans) and, for the third quarter of 2023, increased in various portfolios in the Canadian Personal and Commercial Banking, U.S. Retail and Wholesale Banking segments.

⁵ 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 third quarter of 2023, increased mainly in various retail and non-retail portfolios in the Canadian Personal and Commercial Banking segment.

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

⁷ The Methodology and policy category impacts reflect newly adopted methodology changes to the calculations driven by regulatory policy changes, such as new regulations. The change in the second quarter of 2023 is due to implementation of Basel III Reforms.

⁸ The Acquisitions and disposals category reflects changes due to business acquisitions or disposals, and for the second quarter of 2023, represents the inclusion of the acquisition of Cowen Inc.

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

¹⁰ The Other category consists of items not described in the above categories, including changes in exposures not included under advanced or standardized methodologies, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions) As at	LINE #	2023			2022	
		Q3	Q2	Q1	Q4	Q3
RWA, balance at beginning of period	1	\$ 21,777	\$ 19,554	\$ 22,913	\$ 24,599	\$ 23,522
Movement in risk levels ¹	2	(1,407)	(1,397)	(3,359)	(1,686)	1,260
Model updates/changes ²	3	–	–	–	–	–
Methodology and policy ³	4	(3,459)	–	–	–	(183)
Acquisitions and disposals ⁴	5	–	3,620	–	–	–
Foreign exchange movements and other ⁵	6	n/m ⁶	n/m	n/m	n/m	n/m
RWA, balance at end of period	7	\$ 16,911	\$ 21,777	\$ 19,554	\$ 22,913	\$ 24,599

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. The reduction in RWA was driven by changes in fixed income positions combined with narrower credit spreads.

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

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

⁴ The Acquisition and disposals category reflects changes due to business acquisitions or disposals.

⁵ 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.

⁶ Not meaningful.

Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions) As at	LINE #	2023			2022	
		Q3	Q2	Q1	Q4	Q3
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	\$ 83,938	\$ 64,987	\$ 63,795	\$ 62,744	\$ 62,246
Business growth ¹	2	1,765	1,542	–	–	–
Methodology and policy ²	3	–	14,103	–	–	–
Acquisitions and disposals ³	4	–	3,306	–	–	–
Revenue generation ⁴	5	n/a	n/a	1,192	1,051	498
RWA, balance at end of period⁵	6	\$ 85,703	\$ 83,938	\$ 64,987	\$ 63,795	\$ 62,744

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

² The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes. For the second quarter of 2023, this is mainly due to implementation of Basel III Reforms.

³ The Acquisitions and disposals category reflects changes due to business acquisitions or disposals.

⁴ 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.

⁵ 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 #	2023 Q3						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	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 ¹ Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 7,420	\$ 7,411	\$ 7,754	\$ -	\$ -	\$ -	\$ (343)
Interest-bearing deposits with banks	2	81,621	81,491	81,293	-	-	198	-
Trading loans, securities, and other	3	158,605	158,605	2,834	-	-	155,872	(101)
Non-trading financial assets at fair value through profit or loss	4	7,869	7,262	1,894	-	6,516	-	(1,148)
Derivatives	5	71,081	71,078	-	71,078	-	67,103	-
Financial assets designated at fair value through profit or loss	6	5,440	1,608	1,834	-	-	-	(226)
Financial assets at fair value through other comprehensive income	7	69,719	66,480	60,819	-	4,021	-	1,640
Debt securities at amortized cost, net of allowance for credit losses	8	304,455	304,429	249,171	-	55,689	-	(431)
Securities purchased under reverse repurchase agreements	9	201,517	201,517	-	201,517	-	8,358	-
Residential mortgages	10	309,689	309,689	310,617	-	-	-	(928)
Consumer instalment and other personal	11	211,700	211,700	212,107	-	-	-	(407)
Credit card	12	37,719	37,719	29,168	-	7,904	-	647
Business and government	13	315,478	315,478	295,644	-	28,429	-	(8,595)
Allowance for loan losses	14	(6,784)	(6,784)	(2)	-	-	-	(6,782)
Customers' liability under acceptances	15	19,614	19,614	19,614	-	-	-	-
Investment in Schwab	16	8,758	8,758	8,758	-	-	-	-
Goodwill	17	17,804	17,804	-	-	-	-	17,804
Other intangibles	18	2,730	2,730	-	-	-	-	2,730
Land, buildings, equipment, and other depreciable assets	19	9,191	9,088	9,088	-	-	-	-
Deferred tax assets	20	3,291	3,218	2,685	-	-	-	533
Amounts receivable from brokers, dealers and clients	21	23,248	23,248	1,269	-	-	-	21,979
Other assets	22	26,910	23,981	10,676	9,403	-	-	3,902
Total assets	23	\$ 1,887,075	\$ 1,876,124	\$ 1,305,223	\$ 281,998	\$ 102,559	\$ 231,531	\$ 30,274
Liabilities								
Trading deposits	24	\$ 28,321	\$ 28,321	\$ -	\$ -	\$ -	\$ 27,407	\$ 914
Derivatives	25	63,141	63,141	-	63,141	-	60,967	-
Securitization liabilities at fair value	26	13,597	13,597	-	-	-	13,597	-
Financial liabilities designated at fair value through profit or loss	27	183,187	183,187	-	-	-	2	183,185
Deposits	28	1,159,499	1,159,499	-	-	-	-	1,159,499
Acceptances	29	19,614	19,614	-	-	-	-	19,614
Obligations related to securities sold short	30	45,154	45,154	-	-	-	43,891	1,263
Obligations related to securities sold under repurchase agreements	31	163,710	163,710	-	163,710	-	3,933	-
Securitization liabilities at amortized cost	32	14,336	14,336	-	-	-	-	14,336
Amounts payable to brokers, dealers, and clients	33	20,337	20,337	-	-	-	-	20,337
Insurance-related liabilities	34	7,486	22	-	-	-	-	22
Other liabilities	35	44,762	41,275	-	-	-	-	41,275
Subordinated notes and debentures	36	11,267	11,267	-	-	-	-	11,267
Total liabilities	37	\$ 1,774,411	\$ 1,763,460	\$ -	\$ 226,851	\$ -	\$ 149,797	\$ 1,451,712

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

² 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 #	2023 Q3				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,921,311	\$ 1,305,223	\$ 281,998	\$ 102,559	\$ 231,531
Liabilities carrying value amount under regulatory scope of consolidation	2	376,648	-	226,851	-	149,797
Total net amount under regulatory scope of consolidation	3	1,544,663	1,305,223	55,147	102,559	81,734
Off-balance sheet amounts	4	370,952	351,103	-	19,849	-
Differences due to different netting rules, other than those already included in line 2	5	50,635	-	50,635	-	-
Adjustment for derivatives and PFE	6	73,430	-	73,430	-	-
Gross up for repo-style transactions	7	327,420	-	327,420	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,367,100	\$ 1,656,326	\$ 506,632	\$ 122,408	\$ 81,734

¹ 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)¹

(\$ millions) As at		LINE #	2023 Q3						
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		1	\$ 2,980	\$ 855,082	\$ (6,782)	\$ (2)	\$ (8)	\$ 851,280	
Debt securities		2	–	309,572	(1)	–	–	309,571	
Off-balance sheet exposures		3	97	690,291	(988)	–	–	689,400	
Total		4	\$ 3,077	\$ 1,854,945	\$ (7,771)	\$ (2)	\$ (8)	\$ 1,850,251	
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:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		5	\$ 2,659	\$ 832,993	\$ (6,641)	\$ (3)	\$ (9)	\$ 829,011	
Debt securities		6	–	334,319	(2)	–	–	334,317	
Off-balance sheet exposures		7	104	689,916	(1,000)	–	–	689,020	
Total		8	\$ 2,763	\$ 1,857,228	\$ (7,643)	\$ (3)	\$ (9)	\$ 1,852,348	
2023 Q1									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		9	\$ 2,591	\$ 829,343	\$ (6,489)	\$ (3)	\$ (11)	\$ 825,445	
Debt securities		10	–	335,899	(1)	–	–	335,898	
Off-balance sheet exposures		11	124	612,423	(985)	–	–	611,562	
Total		12	\$ 2,715	\$ 1,777,665	\$ (7,475)	\$ (3)	\$ (11)	\$ 1,772,905	
2022 Q4									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		13	\$ 2,503	\$ 832,001	\$ (6,427)	\$ (3)	\$ (11)	\$ 828,077	
Debt securities		14	–	334,568	(1)	–	–	334,567	
Off-balance sheet exposures		15	116	603,014	(931)	–	–	602,199	
Total		16	\$ 2,619	\$ 1,769,583	\$ (7,359)	\$ (3)	\$ (11)	\$ 1,764,843	

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

² Includes total impaired exposures, of which \$1,954 million (April 30, 2023 – \$1,646 million, January 31, 2023 – \$1,541 million; October 31, 2022 – \$1,470 million) is in the default category and \$1,026 million as at July 31, 2023 (April 30, 2023 – \$1,013 million; January 31, 2023 – \$1,050 million; October 31, 2022 – \$1,033 million) is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

⁴ 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)¹

(\$ millions) As at	LINE #	2022 Q3						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,332	\$ 801,690	\$ (6,036)	\$ (3)	\$ (12)	\$ (6,021)	\$ 797,986
Debt securities	2	–	326,119	(2)	–	–	(2)	326,117
Off-balance sheet exposures	3	57	571,823	(875)	–	–	(875)	571,005
Total	4	\$ 2,389	\$ 1,699,632	\$ (6,913)	\$ (3)	\$ (12)	\$ (6,898)	\$ 1,695,108

¹ Excludes insurance subsidiaries, securitization exposures, assets at FVTPL, and ACI loans.

² Includes total impaired exposures of which \$1,395 million is in the default category and \$937 million as at July 31, 2022 is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

⁴ 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)¹

(\$ millions) As at	LINE #	2023 Q3					2023 Q2				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 301,564	\$ 556,498	\$ 473,115	\$ 83,314	\$ 69	\$ 293,093	\$ 542,559	\$ 458,116	\$ 84,412	\$ 31
Debt securities	2	308,597	975	–	–	975	333,461	858	–	–	858
Total	3	\$ 610,161	\$ 557,473	\$ 473,115	\$ 83,314	\$ 1,044	\$ 626,554	\$ 543,417	\$ 458,116	\$ 84,412	\$ 889
<i>Of which: defaulted</i>	4	1,622	1,358	1,196	162	–	1,359	1,300	1,129	171	–
		2023 Q1					2022 Q4				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 296,396	\$ 535,538	\$ 443,349	\$ 92,183	\$ 6	\$ 293,540	\$ 540,964	\$ 444,970	\$ 95,987	\$ 7
Debt securities	6	334,956	943	–	–	943	333,276	1,292	–	–	1,292
Total	7	\$ 631,352	\$ 536,481	\$ 443,349	\$ 92,183	\$ 949	\$ 626,816	\$ 542,256	\$ 444,970	\$ 95,987	\$ 1,299
<i>Of which: defaulted</i>	8	1,347	1,244	1,090	154	–	1,248	1,255	1,105	150	–
		2022 Q3									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 278,065	\$ 525,957	\$ 429,593	\$ 96,358	\$ 6					
Debt securities	10	324,857	1,262	–	–	1,262					
Total	11	\$ 602,922	\$ 527,219	\$ 429,593	\$ 96,358	\$ 1,268					
<i>Of which: defaulted</i>	12	1,176	1,156	1,008	148	–					

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

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

³ As at July 31, 2023, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.5 billion (April 30, 2023 – a decrease of \$0.3 billion; January 31, 2023 – a decrease of \$0.5 billion; October 31, 2022 – a decrease of \$0.8 billion; July 31, 2022 – a decrease of \$0.8 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2023 Q3					2023 Q2						
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured	1	\$	437,640	\$ 68,093	\$ -	\$ -	\$ -	\$ 505,733	\$ 425,415	\$ 67,532	\$ -	\$ -	\$ -	\$ 492,947
Qualifying revolving retail	2		38,239	132,014	-	-	-	170,253	36,706	131,901	-	-	-	168,607
Other retail	3		89,662	8,375	-	-	43	98,080	88,003	8,361	-	-	43	96,407
	4		565,541	208,482	-	-	43	774,066	550,124	207,794	-	-	43	757,961
Non-retail														
Corporate	5		280,660	92,216	203,578	20,924	21,229	618,607	279,707	94,103	194,696	21,930	20,794	611,230
Sovereign	6		389,128	12,578	78,664	24,667	9,366	514,403	435,021	12,335	94,788	27,445	9,859	579,448
Bank	7		23,623	3,247	121,378	16,932	2,303	167,483	26,588	2,895	96,970	15,558	2,517	144,528
	8		693,411	108,041	403,620	62,523	32,898	1,300,493	741,316	109,333	386,454	64,933	33,170	1,335,206
Total	9	\$	1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
By Country of Risk														
Canada	10	\$	691,845	\$ 166,047	\$ 125,781	\$ 15,951	\$ 9,640	\$ 1,009,264	\$ 693,041	\$ 166,394	\$ 126,650	\$ 17,538	\$ 9,834	\$ 1,013,457
United States	11		506,620	146,320	155,356	20,140	21,903	850,339	521,156	146,248	145,780	20,787	21,794	855,765
Other International														
Europe	12		45,388	3,675	82,869	17,176	1,240	150,348	59,600	3,877	80,040	16,748	1,270	161,535
Other	13		15,099	481	39,614	9,256	158	64,608	17,643	608	33,984	9,860	315	62,410
	14		60,487	4,156	122,483	26,432	1,398	214,956	77,243	4,485	114,024	26,608	1,585	223,945
Total	15	\$	1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
By Residual Contractual Maturity														
Within 1 year	16	\$	382,622	\$ 235,192	\$ 401,620	\$ 33,027	\$ 15,305	\$ 1,067,766	\$ 401,209	\$ 235,422	\$ 384,930	\$ 35,078	\$ 14,735	\$ 1,071,374
Over 1 year to 5 years	17		585,934	79,620	2,000	21,248	17,241	706,043	584,617	79,781	1,524	20,762	18,088	704,772
Over 5 years	18		290,396	1,711	-	8,248	395	300,750	305,614	1,924	-	9,093	390	317,021
Total	19	\$	1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	37,531	\$ 5,240	\$ 3	\$ 65	\$ 2,244	\$ 45,083	\$ 37,650	\$ 5,221	\$ 2	\$ 105	\$ 2,179	\$ 45,157
Non-residential	21		53,784	8,480	24	247	722	63,257	53,528	9,089	5	403	707	63,732
Total real-estate	22		91,315	13,720	27	312	2,966	108,340	91,178	14,310	7	508	2,886	108,889
Agriculture	23		10,278	592	10	54	33	10,967	10,230	589	11	90	38	10,958
Automotive	24		15,199	6,255	5	1,028	343	22,830	14,659	6,316	4	863	336	22,178
Financial	25		57,235	15,049	353,512	27,233	4,194	457,223	59,666	15,390	328,997	26,823	4,028	434,904
Food, beverage, and tobacco	26		7,601	3,768	2	1,871	431	13,673	7,943	3,974	3	1,736	407	14,063
Forestry	27		1,624	788	-	14	107	2,533	1,612	900	-	24	78	2,614
Government, public sector entities, and education	28		383,073	8,235	43,805	23,241	6,487	464,841	427,977	8,219	53,719	25,380	6,869	522,164
Health and social services	29		23,966	4,082	169	64	3,609	31,890	24,780	3,887	91	129	3,483	32,370
Industrial construction and trade contractors	30		7,081	2,634	13	14	1,111	10,853	6,509	2,457	1	17	1,087	10,071
Metals and mining	31		4,605	3,188	251	561	855	9,460	4,485	3,304	305	595	913	9,602
Oil and gas	32		5,070	5,015	1,952	1,284	1,532	14,853	4,845	5,220	712	1,220	1,219	13,216
Power and utilities	33		15,720	13,207	51	2,059	4,993	36,030	15,882	13,132	46	2,351	5,439	36,850
Professional and other services	34		21,972	8,778	3,190	725	1,698	36,363	22,454	8,813	1,873	678	1,652	35,470
Retail sector	35		9,873	2,990	66	265	532	13,726	10,086	3,031	58	228	545	13,948
Sundry manufacturing and wholesale	36		15,070	8,770	91	833	695	25,459	14,601	8,881	89	935	785	25,291
Telecommunications, cable, and media	37		8,128	5,324	-	1,380	551	15,383	8,199	5,301	-	1,295	592	15,387
Transportation	38		7,970	2,692	28	657	1,863	13,210	8,278	2,582	18	787	1,900	13,565
Other	39		7,631	2,954	448	928	898	12,859	7,932	3,027	520	1,274	913	13,666
Total	40	\$	693,411	\$ 108,041	\$ 403,620	\$ 62,523	\$ 32,898	\$ 1,300,493	\$ 741,316	\$ 109,333	\$ 386,454	\$ 64,933	\$ 33,170	\$ 1,335,206

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

² 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)¹

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

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

² 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)¹

(\$ millions) As at	LINE #	2022 Q3					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 410,451	\$ 62,478	\$ –	\$ –	\$ –	\$ 472,929
Qualifying revolving retail	2	40,828	122,657	–	–	–	163,485
Other retail	3	85,381	7,793	–	–	40	93,214
	4	536,660	192,928	–	–	40	729,628
Non-retail							
Corporate	5	262,748	115,037	229,285	25,419	20,827	653,316
Sovereign	6	429,296	1,633	34,542	20,193	1,619	487,283
Bank	7	33,969	7,012	88,074	16,453	6,774	152,282
	8	726,013	123,682	351,901	62,065	29,220	1,292,881
Total	9	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509
By Country of Risk							
Canada	10	\$ 680,863	\$ 159,857	\$ 120,759	\$ 17,088	\$ 9,712	\$ 988,279
United States	11	514,876	150,810	115,931	17,332	17,628	816,577
Other International							
Europe	12	46,540	4,901	84,944	18,246	1,281	155,912
Other	13	20,394	1,042	30,267	9,399	639	61,741
	14	66,934	5,943	115,211	27,645	1,920	217,653
Total	15	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509
By Residual Contractual Maturity							
Within 1 year	16	\$ 412,274	\$ 221,442	\$ 351,156	\$ 38,957	\$ 14,795	\$ 1,038,624
Over 1 year to 5 years	17	542,618	94,131	745	15,199	13,715	666,408
Over 5 years	18	307,781	1,037	–	7,909	750	317,477
Total	19	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 35,543	\$ 3,949	\$ 3	\$ 97	\$ 2,013	\$ 41,605
Non-residential	21	45,125	8,548	9	367	568	54,617
Total real-estate	22	80,668	12,497	12	464	2,581	96,222
Agriculture	23	9,457	431	12	67	23	9,990
Automotive	24	11,391	7,606	11	692	275	19,975
Financial	25	60,214	17,479	313,910	29,191	3,363	424,157
Food, beverage, and tobacco	26	7,030	5,513	6	1,573	398	14,520
Forestry	27	1,219	995	–	19	91	2,324
Government, public sector entities, and education	28	447,961	6,433	34,778	20,485	5,845	515,502
Health and social services	29	22,415	3,827	257	80	2,626	29,205
Industrial construction and trade contractors	30	5,871	2,054	40	17	976	8,958
Metals and mining	31	4,216	4,187	226	480	856	9,965
Oil and gas	32	3,869	7,757	1,336	3,253	1,296	17,511
Power and utilities	33	11,772	16,179	11	1,354	5,936	35,252
Professional and other services	34	18,634	10,386	859	346	1,244	31,469
Retail sector	35	8,072	3,921	141	226	304	12,664
Sundry manufacturing and wholesale	36	12,803	10,819	93	761	879	25,355
Telecommunications, cable, and media	37	6,046	7,949	–	1,220	461	15,676
Transportation	38	7,940	2,921	1	952	1,560	13,374
Other	39	6,435	2,728	208	885	506	10,762
Total	40	\$ 726,013	\$ 123,682	\$ 351,901	\$ 62,065	\$ 29,220	\$ 1,292,881

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

² 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)¹

(\$ millions) As at	LINE #	2023 Q3						2023 Q2					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		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		
Asset classes													
Sovereigns and their central banks	1	\$ 130	\$ –	\$ 564	\$ –	\$ 87	15.43 %	\$ 249	\$ –	\$ 671	\$ –	\$ 85	12.67 %
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	2,568	–	2,566	–	609	23.73	2,492	–	2,492	–	584	23.43
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	7	1,191	435	1,122	59	1,080	91.45	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	14,948	4,095	14,948	1,638	24,421	147.24	16,375	4,080	16,375	1,632	25,194	139.91
Retail	11	2,923	4,894	2,052	1,075	2,011	64.31	2,871	4,915	2,115	1,086	2,054	64.17
Real estate	12	3,954	2,051	3,954	820	2,446	51.24	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,954	2,051	3,954	820	2,446	51.24	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	–	73	–	104	142.47	79	–	74	–	106	143.24
Other assets ⁵	22	30,068	–	30,068	–	22,625	75.25	29,452	–	29,452	–	22,234	75.49
Total	23	\$ 55,861	\$ 11,475	\$ 55,347	\$ 3,592	\$ 53,383	90.57 %	\$ 56,875	\$ 11,689	\$ 56,480	\$ 3,677	\$ 54,045	89.84 %

¹ Excludes securitization and CCR.

² Credit conversion factor.

³ RWA calculated on post-CCF and post-CRM exposures.

⁴ Total RWA as a percentage of post-CCF and post-CRM exposures.

⁵ Excludes exposures subject to direct capital deductions and threshold deductions.

Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4) (Continued)¹

(\$ millions) As at	LINE #	2023 Q1						2022 Q4					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ²	RWA density ³	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ²	RWA density ³
		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		
Asset classes													
Corporate	1	\$ 1,763	\$ 473	\$ 1,763	\$ 10	\$ 1,355	76.42 %	\$ 2,191	\$ 426	\$ 2,191	\$ 14	\$ 1,698	77.01 %
Sovereign	2	1	–	1	–	–	–	1	–	1	–	–	–
Bank	3	674	–	674	–	135	20.03	646	–	646	–	129	19.97
Retail residential mortgages	4	3,999	1,833	3,999	884	2,792	57.18	3,951	2,201	3,951	1,038	2,968	59.49
Other retail	5	3,007	5,194	3,007	223	1,836	56.84	2,997	5,609	2,997	235	1,943	60.12
Equity	6	5,824	3,387	5,824	1,693	4,822	64.15	5,000	3,433	5,000	1,716	4,611	68.66
Other assets ⁴	7	28,448	–	28,448	–	22,608	79.47	27,631	–	27,631	–	21,808	78.93
Total	8	\$ 43,716	\$ 10,887	\$ 43,716	\$ 2,810	\$ 33,548	72.11 %	\$ 42,417	\$ 11,669	\$ 42,417	\$ 3,003	\$ 33,157	73.00 %

		2022 Q3					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ²	RWA density ³
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes							
Corporate	9	\$ 2,539	\$ 456	\$ 2,539	\$ 15	\$ 1,690	66.17 %
Sovereign	10	1	–	1	–	–	–
Bank	11	599	–	599	–	120	20.03
Retail residential mortgages	12	3,726	2,195	3,726	1,025	2,886	60.75
Other retail	13	2,976	5,456	2,976	208	1,888	59.30
Equity	14	4,681	3,128	4,681	1,564	4,270	68.37
Other assets ⁴	15	24,768	–	24,768	–	20,532	82.90
Total	16	\$ 39,290	\$ 11,235	\$ 39,290	\$ 2,812	\$ 31,386	74.55 %

¹ Excludes securitization and CCR.

² RWA calculated on post-CCF and post-CRM exposures.

³ Total RWA as a percentage of post-CCF and post-CRM exposures.

⁴ Excludes exposures subject to direct capital deductions and threshold deductions.

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

(\$ millions) As at		LINE #	2023 Q3																							Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹				
			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			
Asset classes																															
	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				993											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															4,295					30	9,247	391				16,586
	Retail	11		558																											3,127
	Real estate	12			439	391	496	863							2,585																4,774
	<i>Of which: general RRE</i>	13			439	391	496	863							2,585																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																		13					60						73
	Other assets ²	22	7,443																	22,625											30,068
	Total	23	\$ 9,550	558	3,997	391	496	863			149				2,585	2,576				28,046					90	9,247	391			\$ 58,939	

¹ 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.

² 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 Q2																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹					
		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%
Asset classes																												
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										1,331
<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																							
Retail	11																											
Real estate	12			578																								3,201
<i>Of which: general RRE</i>	13				426	375	498	869																				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																											
Other assets ²	22		7,218																									74
Total	23	\$	9,498	578	4,667	375	498	869			160																	\$ 60,157

¹ 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.

² Excludes exposures subject to direct capital deductions and threshold deductions.

Standardized Approach – Exposures by Risk Weights (CR5)

(\$ millions) As at	LINE #	2023 Q3				2023 Q2			
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Risk weight									
Less than 40%	1	\$ 14,772	\$ 3,482	31.09 %	\$ 15,854	\$ 15,380	\$ 3,550	31.13 %	\$ 16,486
40–70%	2	1,914	2,051	40.00	2,734	2,022	2,248	40.00	2,921
75–80%	3	2,018	2,825	19.76	2,576	2,068	2,816	19.93	2,630
85%	4	–	–	–	–	–	–	–	–
90–100%	5	27,114	2,618	35.61	28,047	26,865	2,548	35.36	27,765
105–130%	6	–	–	–	–	–	–	–	–
150%	7	91	–	–	91	91	–	–	91
250%	8	9,246	1	39.92	9,246	10,053	1	39.92	10,053
400%	9	192	498	40.00	391	1	526	40.00	211
1250%	10	–	–	–	–	–	–	–	–
Total exposures	11	\$ 55,347	\$ 11,475	31.31 %	\$ 58,939	\$ 56,480	\$ 11,689	31.46 %	\$ 60,157

¹ Weighting is based on off-balance sheet exposure (pre-CCF).

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)¹

(\$ millions) As at	LINE #	2023 Q1								2022 Q4							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	1	\$ 419	\$ –	\$ –	\$ –	\$ 1,354	\$ –	\$ –	\$ 1,773	\$ 506	\$ –	\$ –	\$ –	\$ 1,699	\$ –	\$ –	\$ 2,205
Sovereign	2	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3	–	674	–	–	–	–	–	674	–	646	–	–	–	–	–	646
Retail residential mortgages	4	–	–	2,184	2,686	13	–	–	4,883	–	–	1,944	3,031	14	–	–	4,989
Other retail	5	557	386	–	2,230	–	57	–	3,230	422	376	–	2,377	–	57	–	3,232
Equity	6	2,140	1,035	–	–	4,342	–	–	7,517	2,190	219	–	–	4,307	–	–	6,716
Other assets ²	7	7,540	–	–	–	20,760	–	148	28,448	7,485	–	–	–	20,001	–	145	27,631
Total	8	\$ 10,656	\$ 2,096	\$ 2,184	\$ 4,916	\$ 26,469	\$ 57	\$ 148	\$ 46,526	\$ 10,603	\$ 1,242	\$ 1,944	\$ 5,408	\$ 26,021	\$ 57	\$ 145	\$ 45,420
		2022 Q3															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	9	\$ 863	\$ –	\$ –	\$ –	\$ 1,690	\$ 1	\$ –	\$ 2,554								
Sovereign	10	–	1	–	–	–	–	–	1								
Bank	11	–	599	–	–	–	–	–	599								
Retail residential mortgages	12	–	–	1,701	3,037	13	–	–	4,751								
Other retail	13	477	342	–	2,305	–	60	–	3,184								
Equity	14	2,061	195	–	–	3,989	–	–	6,245								
Other assets ²	15	5,830	–	–	–	18,799	–	139	24,768								
Total	16	\$ 9,231	\$ 1,137	\$ 1,701	\$ 5,342	\$ 24,491	\$ 61	\$ 139	\$ 42,102								

¹ Excludes securitization and CCR.

² Excludes exposures subject to direct capital deductions and threshold deductions.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate¹

(\$ millions, except as noted)
As at

LINE #		2023 Q3														
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)																
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷	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		
			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	100.03	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	\$ 288
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 ⁸	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		
			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	\$ 41
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)																
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷	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		
			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	\$ 38
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 ⁸	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		
			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	\$ 30

¹ Excludes counterparty exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)¹

(\$ millions, except as noted)		2023														
As at	LINE #	Q2														
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)																
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷	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	\$ 250	
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 ⁸	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	\$ 22	
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)																
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷	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	\$ 27	
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 ⁸	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	\$ -	

¹ Excludes counterparty exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)¹

(\$ millions, except as noted) As at		LINE #	2023 Q1													
			Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
PD scale ²	External rating															
Canada⁷		1	0.00 to <0.15 %	AAA to BBB-	\$ 63,689	\$ 109,388	75.55 %	\$ 160,547	0.08 %	6,825	34.93 %	2.7	\$ 32,437	20.20 %	\$ 42	
		2	0.15 to <0.25	BB+	25,225	9,886	75.43	27,346	0.20	2,318	26.51	2.4	8,473	30.98	15	
		3	0.25 to <0.50	BB to BB-	43,573	16,239	73.46	48,954	0.36	7,478	27.30	2.3	18,743	38.29	47	
		4	0.50 to <0.75	B+	14,122	3,645	74.36	16,183	0.69	2,225	26.77	2.0	7,983	49.33	30	
		5	0.75 to <2.50	B To B-	27,467	7,028	75.35	31,418	1.67	11,707	38.47	2.3	31,009	98.70	201	
		6	2.50 to <10.00	CCC+	2,066	1,105	69.93	2,599	9.82	313	44.96	2.3	5,221	200.88	115	
			10.00 to <100.00	CCC to CC and below	2,633	1,511	75.32	3,676	21.20	677	41.03	1.8	8,222	223.67	320	
		8	100.00 (Default)	Default	523	84	49.68	561	100.00	231	54.48	2.3	1,752	312.30	276	
		9	Total		\$ 179,298	\$ 148,886	75.22 %	\$ 291,284	0.89 %	31,013	32.99 %	2.5	\$ 113,840	39.08 %	\$ 1,046	\$ 306
U.S.		10	0.00 to <0.15 %	AAA to A-	\$ 22,550	\$ 19,038	65.69 %	\$ 39,750	0.05 %	480	30.40 %	3.4	\$ 5,889	14.82 %	\$ 5	
		11	0.15 to <0.25	BBB+	7,226	6,627	61.96	11,337	0.23	175	28.30	2.8	3,906	34.45	7	
		12	0.25 to <0.50 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
		13	0.50 to <0.75	BBB to BB	45,383	34,039	60.26	65,711	0.61	4,922	32.95	3.3	43,825	66.69	133	
		14	0.75 to <2.50	BB- To B	22,436	12,590	61.03	30,076	1.50	6,561	35.57	3.3	28,919	96.15	163	
		15	2.50 to <10.00	B-	9,148	2,174	59.10	5,962	4.71	1,352	33.27	3.1	7,195	120.68	93	
			10.00 to <100.00	CCC+ to CC and below	3,497	1,063	48.32	4,010	29.17	559	39.78	2.8	9,062	225.99	454	
		17	100.00 (Default)	Default	202	90	45.61	243	100.00	136	48.02	3.1	1,308	538.27	19	
		18	Total		\$ 110,442	\$ 75,621	61.69 %	\$ 157,089	1.65 %	14,181	32.68 %	3.2	\$ 100,104	63.72 %	\$ 874	\$ 25
2022 Q4																
			Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
Canada⁷		19	0.00 to <0.15 %	AAA to BBB-	\$ 55,751	\$ 107,226	69.52 %	\$ 144,141	0.08 %	6,780	34.72 %	2.7	\$ 28,293	19.63 %	\$ 37	
		20	0.15 to <0.25	BB+	27,515	10,160	69.99	29,020	0.20	2,419	24.19	2.3	8,125	28.00	14	
		21	0.25 to <0.50	BB to BB-	43,285	15,486	67.37	47,480	0.36	7,517	26.35	2.2	17,593	37.05	44	
		22	0.50 to <0.75	B+	13,282	3,289	69.23	14,823	0.68	2,214	27.39	1.9	7,444	50.22	28	
		23	0.75 to <2.50	B To B-	25,321	6,372	69.14	28,622	1.63	11,126	37.15	2.1	26,736	93.41	171	
		24	2.50 to <10.00	CCC+	2,240	1,122	50.55	2,732	9.01	307	44.72	2.2	5,246	192.02	110	
			10.00 to <100.00	CCC to CC and below	2,244	1,317	56.82	2,908	20.78	672	40.71	1.8	6,390	219.74	246	
		26	100.00 (Default)	Default	418	14	67.38	423	100.00	213	56.78	1.8	1,170	276.60	246	
		27	Total		\$ 170,056	\$ 144,986	69.04 %	\$ 270,149	0.81 %	30,452	32.17 %	2.4	\$ 100,997	37.39 %	\$ 896	\$ 288
U.S.		28	0.00 to <0.15 %	AAA to A-	\$ 22,918	\$ 17,836	66.09 %	\$ 39,908	0.05 %	486	30.86 %	3.5	\$ 5,873	14.72 %	\$ 5	
		29	0.15 to <0.25	BBB+	6,296	6,970	61.27	10,572	0.23	166	27.31	2.8	3,458	32.71	7	
		30	0.25 to <0.50	BBB	6,538	10,205	61.49	12,815	0.48	222	34.28	2.8	7,676	59.90	21	
		31	0.50 to <0.75	BBB- to BB	36,980	23,801	59.90	51,036	0.64	4,572	32.75	3.4	35,000	68.58	107	
		32	0.75 to <2.50	BB- To B	21,922	12,245	61.08	29,357	1.49	6,841	35.64	3.2	28,159	95.92	159	
		33	2.50 to <10.00	B-	9,796	2,370	58.86	6,225	4.69	1,483	32.32	3.1	7,273	116.84	94	
			10.00 to <100.00	CCC+ to CC and below	3,594	894	47.20	4,016	30.52	590	37.37	3.0	8,638	215.09	450	
		35	100.00 (Default)	Default	155	71	41.42	185	100.00	141	72.00	3.0	1,376	743.78	36	
		36	Total		\$ 108,199	\$ 74,392	61.72 %	\$ 154,114	1.67 %	14,496	32.71 %	3.3	\$ 97,453	63.23 %	\$ 879	\$ 26

¹ Excludes counterparty exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)¹

(\$ millions, except as noted)		2022														
As at	LINE #	Q3														
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada⁷	1	0.00 to <0.15	% AAA to BBB-	\$ 51,043	\$ 103,396	69.88	\$ 136,825	0.08	6,499	34.81	2.7	\$ 26,374	19.28	\$ 35		
	2	0.15 to <0.25	BB+	23,635	9,654	69.67	25,095	0.20	2,324	25.68	2.4	7,378	29.40	13		
	3	0.25 to <0.50	BB to BB-	43,075	15,461	67.67	47,093	0.36	7,520	27.04	2.3	18,225	38.70	45		
	4	0.50 to <0.75	B+	13,418	3,309	69.26	14,887	0.68	2,348	26.74	1.9	7,251	48.71	27		
	5	0.75 to <2.50	B To B-	25,264	5,631	69.05	28,265	1.62	11,593	34.66	2.2	24,579	86.96	156		
	6	2.50 to <10.00	CCC+	1,669	1,388	49.48	2,324	9.01	250	44.35	2.2	4,438	190.96	93		
	7		10.00 to <100.00	CCC to CC and below	2,095	1,253	55.61	2,718	20.34	695	38.66	1.9	5,673	208.72	215	
	8		100.00 (Default)	Default	362	33	47.91	376	100.00	202	56.71	1.7	873	232.18	242	
	9		Total		\$ 160,561	\$ 140,125	69.24	\$ 257,583	0.79	30,672	32.18	2.5	\$ 94,791	36.80	\$ 826	257
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 21,759	\$ 14,064	67.43	\$ 36,358	0.05	471	32.02	3.5	\$ 5,462	15.02	\$ 5		
	11	0.15 to <0.25	BBB+	5,523	6,100	60.27	9,200	0.23	164	27.20	3.0	3,110	33.80	6		
	12	0.25 to <0.50	BBB	5,623	8,630	61.31	10,916	0.48	218	34.87	2.9	6,676	61.16	18		
	13	0.50 to <0.75	BBB- to BB	32,602	20,357	59.53	44,544	0.64	4,448	32.55	3.4	30,530	68.54	93		
	14	0.75 to <2.50	BB- To B	20,889	10,742	60.99	27,415	1.50	7,040	36.36	3.2	26,811	97.80	153		
	15	2.50 to <10.00	B-	9,551	1,987	59.38	5,817	4.69	1,590	33.44	3.2	7,141	122.76	91		
	16		10.00 to <100.00	CCC+ to CC and below	3,500	1,011	49.45	3,998	30.25	615	40.75	2.8	9,262	231.67	486	
	17		100.00 (Default)	Default	200	65	41.44	227	100.00	161	73.18	3.2	1,639	722.03	43	
	18		Total		\$ 99,647	\$ 62,956	61.68	\$ 138,475	1.80	14,703	33.33	3.3	\$ 90,631	65.45	\$ 895	50

¹ Excludes counterparty exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign^{1,2}

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

2023 Q3														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 384,581	\$ 32,416	63.91 %	\$ 480,754 ⁸	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													
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	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 430,021	\$ 31,891	65.54 %	\$ 528,406 ⁸	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

2023 Q1													
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	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 449,761	\$ 4,390	79.18 %	\$ 511,561 ⁸	0.01 %	1,056	7.67 %	2.7	\$ 4,067	0.80 %	\$ 2	
20	0.15 to <0.25	BB+	37	–	–	34	0.20	1	13.70	1.0	3	8.82	–	
21	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
22	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
23	0.75 to <2.50	B To B-	170	143	59.00	–	2.23	2	33.90	2.5	–	–	–	
24	2.50 to <10.00	CCC+	1,200	10	47.18	2	4.71	2	5.26	5.0	1	50.00	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 451,168	\$ 4,543	78.47 %	\$ 511,597	0.01 %	1,059	7.67 %	2.7	\$ 4,071	0.80 %	\$ 2	\$ –

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

² Excludes CCR exposures (derivative and repo-style transactions).

³ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ Total RWA as a percentage of post-CRM EAD.

⁸ 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)¹

(\$ millions, except as noted)
As at

LINE #		2022													
As at		Q4													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	% AAA to BBB-	\$ 443,386	\$ 3,857	76.54	% \$ 508,124 ⁷	0.01	1,052	8.06	2.7	\$ 4,287	0.84	% \$ 2		
2	0.15 to <0.25	BB+	41	–	–	41	0.20	1	13.60	1.0	4	9.76	–		
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–		
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–		
5	0.75 to <2.50	B To B-	187	147	59.00	–	2.14	1	33.75	2.5	–	–	–		
6	2.50 to <10.00	CCC+	1,177	16	40.28	1	4.69	1	–	5.0	–	–	–		
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–		
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
9	Total		\$ 444,791	\$ 4,020	75.75	% \$ 508,166	0.01	1,055	8.06	2.7	\$ 4,291	0.84	% \$ 2	\$ –	
2022															
Q3															
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15	% AAA to BBB-	\$ 427,972	\$ 4,200	75.30	% \$ 494,612 ⁷	0.01	1,079	8.30	2.7	\$ 3,951	0.80	% \$ 2		
11	0.15 to <0.25	BB+	21	–	–	21	0.20	1	13.60	1.0	2	9.52	–		
12	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–		
13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–		
14	0.75 to <2.50	B To B-	177	139	59.00	–	2.14	1	33.75	2.5	–	–	–		
15	2.50 to <10.00	CCC+	1,125	17	39.96	1	4.69	1	–	5.0	–	–	–		
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–		
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
18	Total		\$ 429,295	\$ 4,356	74.64	% \$ 494,634	0.01	1,082	8.30	2.7	\$ 3,953	0.80	% \$ 2	\$ –	

¹ Excludes CCR exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA as a percentage of post-CRM EAD.

⁷ 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) – Bank¹

(\$ millions, except as noted)
As at

LINE #		2023													
		Q3													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	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	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 ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	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	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	-	
		2023													
		Q1													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
19	0.00 to <0.15	% AAA to BBB-	\$ 30,047	\$ 19,525	74.44	\$ 45,068	0.04	1,022	25.81	3.0	\$ 5,451	12.10	\$ 4		
20	0.15 to <0.25	BB+	293	924	79.92	1,031	0.23	38	28.76	2.6	342	33.17	1		
21	0.25 to <0.50	BB to BB-	459	54	79.67	230	0.44	12	16.79	1.5	60	26.09	-		
22	0.50 to <0.75	B+	613	31	74.35	446	0.59	41	61.14	3.0	487	109.19	2		
23	0.75 to <2.50	B To B-	111	26	74.50	109	1.91	23	62.63	4.2	219	200.92	1		
24	2.50 to <10.00	CCC+	9	-	59.00	6	8.31	4	7.06	2.0	2	33.33	-		
	10.00 to <100.00	CCC to CC and below	139	1	42.70	140	36.87	3	62.12	5.0	447	319.29	33		
25	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
26	Total		\$ 31,671	\$ 20,561	74.70	\$ 47,030	0.17	1,134	26.35	2.9	\$ 7,008	14.90	\$ 41	-	

¹ Excludes CCR exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA as a percentage of post-CRM EAD.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank (Continued)¹

(\$ millions, except as noted) As at	LINE #	2022													
		Q4													
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
	1	0.00 to <0.15	% AAA to BBB-	\$ 31,867	\$ 19,381	73.49	\$ 46,335	0.04	1,015	26.68	2.9	\$ 5,759	12.43	\$ 5	
	2	0.15 to <0.25	BB+	299	956	84.06	1,102	0.22	42	27.47	2.8	354	32.12	1	
	3	0.25 to <0.50	BB to BB-	1,762	54	74.40	1,800	0.44	21	49.88	0.3	1,075	59.72	4	
	4	0.50 to <0.75	B+	672	24	77.08	487	0.59	34	48.26	3.9	457	93.84	1	
	5	0.75 to <2.50	B To B-	122	3	60.95	108	1.61	19	67.11	4.2	225	208.33	1	
	6	2.50 to <10.00	CCC+	8	–	59.00	4	8.80	3	4.51	1.2	1	25.00	–	
	7	10.00 to <100.00	CCC to CC and below	119	–	–	119	40.80	2	66.20	5.0	391	328.57	33	
	8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	9	Total		\$ 34,849	\$ 20,418	73.99	\$ 49,955	0.16	1,131	27.92	2.8	\$ 8,262	16.54	\$ 45	\$ –
		2022													
		Q3													
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
	10	0.00 to <0.15	% AAA to BBB-	\$ 31,958	\$ 17,710	73.29	\$ 45,184	0.04	1,021	29.29	2.7	\$ 5,683	12.58	\$ 6	
	11	0.15 to <0.25	BB+	284	895	84.58	1,041	0.22	42	27.90	3.0	345	33.14	1	
	12	0.25 to <0.50	BB to BB-	241	38	77.58	246	0.44	22	29.83	2.3	119	48.37	–	
	13	0.50 to <0.75	B+	652	25	74.91	467	0.60	32	49.19	4.0	457	97.86	1	
	14	0.75 to <2.50	B To B-	114	3	60.95	100	1.59	35	67.96	4.3	211	211.00	1	
	15	2.50 to <10.00	CCC+	8	–	59.00	5	8.80	3	4.47	1.4	1	20.00	–	
	16	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.77	2	66.20	5.0	370	327.43	31	
	17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	18	Total		\$ 33,370	\$ 18,671	73.84	\$ 47,156	0.15	1,148	29.62	2.7	\$ 7,186	15.24	\$ 40	\$ –

¹ Excludes CCR exposures (derivative and repo-style transactions).

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ 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.

⁶ Total RWA as a percentage of post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE
#

2023
Q3

		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canada Insured ^{7,8,9}	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
Canada Uninsured ^{7,9}	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
U.S. Uninsured ⁷	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
Total residential secured	28	\$ 433,674	\$ 132,359	50.83 %	\$ 447,165	0.51 %	1,792,702	23.22 %		\$ 45,610	10.20 %	\$ 444	\$ 103

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

⁷ 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.

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

⁹ 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 ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
			PD scale ¹												
Canada Insured^{7,8,9}	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	5	
Canada Uninsured^{7,9}	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	42	
U.S. Uninsured⁷	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	46	
Total residential secured	28		\$ 421,371	\$ 130,008	51.25 %	\$ 432,964	0.51 %	1,774,450	22.71 %		\$ 42,291	9.77 %	\$ 419	\$ 93	

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

⁷ 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.

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

⁹ 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 Q1												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canada Insured^{7,8,9}	1	0.00 to <0.15 %	\$ 44,119	\$ 15,838	53.34 %	\$ 11,850	0.06 %	305,451	8.76 %		\$ 180	1.52 %	\$ 1		
	2	0.15 to <0.25	7,253	344	50.01	2,830	0.19	34,505	9.49		111	3.92	1		
	3	0.25 to <0.50	5,960	138	48.00	2,256	0.32	35,410	9.49		128	5.67	1		
	4	0.50 to <0.75	4,015	466	53.18	1,487	0.52	15,711	9.49		119	8.00	1		
	5	0.75 to <2.50	4,763	47	46.98	1,703	1.27	16,757	9.48		245	14.39	2		
	6	2.50 to <10.00	1,247	20	44.51	378	5.53	6,796	8.90		120	31.75	2		
	7	10.00 to <100.00	282	2	81.41	67	22.94	1,753	8.42		32	47.76	1		
	8	100.00 (Default)	114	–	–	23	100.00	665	8.49		26	113.04	–		
		9	Total	67,753	16,855	53.20	20,594	0.53	417,048	9.05		961	4.67	9	5
Canada Uninsured^{7,9}	10	0.00 to <0.15	195,563	85,636	48.82	237,370	0.06	849,890	20.62		7,867	3.31	29		
	11	0.15 to <0.25	40,705	4,311	45.80	42,679	0.19	125,012	25.44		4,488	10.52	21		
	12	0.25 to <0.50	24,586	3,489	47.99	26,260	0.32	100,930	26.05		4,064	15.48	22		
	13	0.50 to <0.75	12,675	–	–	12,675	0.51	25,742	26.55		2,827	22.30	17		
	14	0.75 to <2.50	13,514	882	49.69	13,952	1.25	34,858	25.47		5,294	37.94	43		
	15	2.50 to <10.00	2,429	70	42.80	2,459	5.34	9,874	20.23		1,709	69.50	25		
	16	10.00 to <100.00	501	8	59.43	506	30.37	2,265	13.91		381	75.30	20		
	17	100.00 (Default)	165	–	–	165	100.00	759	19.23		309	187.27	8		
		18	Total	290,138	94,396	48.65	336,066	0.29	1,149,330	22.07		26,939	8.02	185	41
U.S. Uninsured⁷	19	0.00 to <0.15	35,315	14,367	65.99	44,796	0.06	117,931	29.70		2,147	4.79	8		
	20	0.15 to <0.25	6,872	547	38.61	7,083	0.19	25,765	28.17		820	11.58	4		
	21	0.25 to <0.50	4,446	398	37.98	4,597	0.31	24,448	27.71		756	16.45	4		
	22	0.50 to <0.75	3,822	224	37.11	3,905	0.53	8,671	33.26		1,111	28.45	7		
	23	0.75 to <2.50	4,354	220	31.15	4,422	1.31	14,633	31.07		2,124	48.03	18		
	24	2.50 to <10.00	683	67	13.03	692	4.91	5,064	31.19		739	106.79	11		
	25	10.00 to <100.00	511	12	10.66	513	18.54	1,856	23.88		657	128.07	23		
	26	100.00 (Default)	615	–	–	615	100.00	3,321	21.44		416	67.64	100		
		27	Total	56,618	15,835	63.18	66,623	1.32	201,689	29.59		8,770	13.16	175	53
Total residential secured			\$ 414,509	\$ 127,086	51.07 %	\$ 423,283	0.47 %	1,768,067	22.55 %		\$ 36,670	8.66 %	\$ 369	\$ 99	

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2022 Q4												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canada Insured^{7,8,9}	1	0.00 to <0.15	\$ 46,748	\$ 17,373	52.46 %	\$ 11,838	0.06 %	322,046	8.82 %		\$ 183	1.55 %	\$ 1		
	2	0.15 to <0.25	7,559	338	49.64	2,793	0.19	37,935	9.50		109	3.90	1		
	3	0.25 to <0.50	6,054	146	49.14	2,346	0.32	33,955	9.56		134	5.71	1		
	4	0.50 to <0.75	4,127	446	52.96	1,641	0.50	15,748	9.61		130	7.92	1		
	5	0.75 to <2.50	4,642	46	48.30	1,627	1.22	16,265	9.55		229	14.07	2		
	6	2.50 to <10.00	1,083	15	41.31	311	5.56	6,218	8.95		100	32.15	2		
	7	10.00 to <100.00	273	1	46.31	55	22.78	1,695	8.11		25	45.45	1		
	8	100.00 (Default)	109	–	–	20	100.00	645	8.71		23	115.00	–		
		9	Total	70,595	18,365	52.37	20,631	0.48	434,507	9.12		933	4.52	9	5
Canada Uninsured^{7,9}	10	0.00 to <0.15	198,430	80,709	48.96	237,943	0.06	849,891	21.65		8,373	3.52	30		
	11	0.15 to <0.25	39,724	4,634	46.93	41,899	0.19	125,178	26.11		4,519	10.79	21		
	12	0.25 to <0.50	23,156	3,846	49.97	25,078	0.32	94,067	29.33		4,363	17.40	23		
	13	0.50 to <0.75	12,237	–	–	12,237	0.51	24,617	29.49		3,034	24.79	18		
	14	0.75 to <2.50	11,898	767	51.09	12,289	1.22	30,863	27.03		4,850	39.47	38		
	15	2.50 to <10.00	1,950	55	42.12	1,973	5.35	8,364	20.73		1,403	71.11	21		
	16	10.00 to <100.00	439	4	45.53	441	30.56	2,005	13.61		324	73.47	18		
	17	100.00 (Default)	144	–	–	144	100.00	688	18.46		251	174.31	8		
		18	Total	287,978	90,015	48.91	332,004	0.27	1,135,673	23.26		27,117	8.17	177	43
U.S. Uninsured⁷	19	0.00 to <0.15	33,473	14,273	66.02	42,897	0.06	113,376	29.34		2,016	4.70	7		
	20	0.15 to <0.25	7,153	570	39.95	7,381	0.19	26,481	27.78		845	11.45	4		
	21	0.25 to <0.50	4,647	436	39.39	4,819	0.32	23,765	27.71		793	16.46	4		
	22	0.50 to <0.75	4,219	235	38.68	4,310	0.52	9,066	33.17		1,220	28.31	7		
	23	0.75 to <2.50	4,392	234	33.71	4,471	1.30	14,600	30.31		2,093	46.81	18		
	24	2.50 to <10.00	626	63	11.76	633	4.96	4,830	31.56		685	108.21	10		
	25	10.00 to <100.00	495	11	9.65	496	18.75	1,708	23.52		612	123.39	23		
	26	100.00 (Default)	676	–	–	676	100.00	3,446	22.27		454	67.16	117		
		27	Total	55,681	15,822	63.21	65,683	1.42	197,272	29.27		8,718	13.27	190	58
Total residential secured	28		\$ 414,254	\$ 124,202	51.24 %	\$ 418,318	0.46 %	1,767,452	23.42 %		\$ 36,768	8.79 %	\$ 376	\$ 106	

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2022 Q3												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹	%	\$	\$	%	\$	%	%	%	\$	%	\$	\$	
Canada Insured^{7,8,9}	1	0.00 to <0.15		47,005	17,486	52.26	11,115	0.06	327,518	8.46	166	1.49	1		
	2	0.15 to <0.25		7,950	318	48.92	2,992	0.19	39,275	8.88	110	3.68	1		
	3	0.25 to <0.50		6,401	148	48.99	2,570	0.32	36,596	9.32	143	5.56	1		
	4	0.50 to <0.75		4,760	432	52.92	1,918	0.50	16,374	9.40	150	7.82	1		
	5	0.75 to <2.50		4,660	55	46.77	1,601	1.20	17,227	9.50	223	13.93	2		
	6	2.50 to <10.00		1,079	16	43.12	288	5.62	6,393	8.43	87	30.21	1		
	7	10.00 to <100.00		289	1	69.80	62	24.21	1,861	8.18	29	46.77	1		
	8	100.00 (Default)		117	–	–	21	100.00	667	8.71	24	114.29	–		
		Total		72,261	18,456	52.17	20,567	0.50	445,911	8.80		932	4.53	8	5
Canada Uninsured^{7,9}	10	0.00 to <0.15		195,843	78,294	48.86	234,095	0.06	842,224	20.48	7,768	3.32	28		
	11	0.15 to <0.25		42,740	4,980	46.19	45,040	0.19	133,271	25.61	4,752	10.55	22		
	12	0.25 to <0.50		22,300	3,553	48.49	24,023	0.31	87,811	28.26	3,999	16.65	21		
	13	0.50 to <0.75		10,636	–	–	10,636	0.51	23,137	27.65	2,474	23.26	15		
	14	0.75 to <2.50		10,488	702	50.14	10,840	1.22	28,570	25.65	4,040	37.27	34		
	15	2.50 to <10.00		1,846	51	39.57	1,866	5.49	8,127	19.00	1,230	65.92	18		
	16	10.00 to <100.00		446	4	43.09	448	31.49	2,079	13.28	317	70.76	18		
	17	100.00 (Default)		142	–	–	142	100.00	675	20.84	273	192.25	9		
		Total		284,441	87,584	48.70	327,090	0.26	1,125,894	22.15		24,853	7.60	165	41
U.S. Uninsured⁷	18	0.00 to <0.15		29,842	13,118	65.94	38,491	0.06	109,563	29.01	1,779	4.62	6		
	19	0.15 to <0.25		6,507	527	40.54	6,721	0.19	26,058	27.61	764	11.37	4		
	20	0.25 to <0.50		4,372	415	38.71	4,533	0.32	23,788	27.93	754	16.63	4		
	21	0.50 to <0.75		3,564	199	36.65	3,637	0.53	8,985	31.37	984	27.06	6		
	22	0.75 to <2.50		4,052	207	33.33	4,121	1.30	14,424	29.40	1,876	45.52	16		
	23	2.50 to <10.00		624	57	12.35	631	4.90	4,919	31.62	681	107.92	10		
	24	10.00 to <100.00		453	11	9.92	454	19.68	1,747	23.31	562	123.79	21		
	25	100.00 (Default)		609	–	–	609	100.00	3,390	22.25	375	61.58	107		
		Total		50,023	14,534	63.12	59,197	1.44	192,874	28.86		7,775	13.13	174	49
Total residential secured	28		\$ 406,725	\$ 120,574	50.97 %	\$ 406,854	0.45 %	1,764,679	22.34 %	\$ 33,560	8.25 %	\$ 347	\$ 95		

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)
As at

	LINE #		2023 Q3
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	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	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

			2023 Q2
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	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	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

			2023 Q1
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	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	\$ 5,116	\$ 151,389	60.17	\$ 96,212	0.05	17,529,036	87.07		\$ 2,718	2.83	\$ 38	
20	0.15 to <0.25	2,107	15,067	60.70	11,253	0.19	2,198,508	88.19		1,093	9.71	19	
21	0.25 to <0.50	2,635	11,977	60.42	9,872	0.32	2,677,569	89.12		1,454	14.73	28	
22	0.50 to <0.75	3,320	10,323	58.44	9,353	0.53	1,537,546	89.52		2,067	22.10	44	
23	0.75 to <2.50	13,389	19,026	60.98	24,989	1.49	4,709,776	91.03		12,279	49.14	340	
24	2.50 to <10.00	8,732	3,626	63.00	11,016	5.40	3,217,547	90.99		13,288	120.62	541	
25	10.00 to <100.00	1,945	287	62.66	2,125	29.31	1,257,374	89.75		5,144	242.07	563	
26	100.00 (Default)	90	–	–	90	100.00	22,027	85.43		52	57.78	73	
27	Total	\$ 37,334	\$ 211,695	60.26	\$ 164,910	1.11	33,149,383	88.30		\$ 38,095	23.10	\$ 1,646	\$ 273

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2022													
	Q4													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 6,602	\$ 150,586	60.05	\$ 97,030	0.05	18,104,945	87.25		\$ 2,741	2.82	\$ 39		
2	0.15 to <0.25	2,397	15,252	60.30	11,594	0.19	2,229,300	88.88		1,134	9.78	20		
3	0.25 to <0.50	2,914	11,939	59.86	10,061	0.32	2,670,297	89.78		1,493	14.84	29		
4	0.50 to <0.75	3,613	10,213	57.88	9,524	0.53	1,568,139	90.13		2,117	22.23	45		
5	0.75 to <2.50	14,231	18,589	59.88	25,362	1.48	4,534,137	91.78		12,521	49.37	346		
6	2.50 to <10.00	8,988	3,403	60.77	11,056	5.39	3,101,684	91.52		13,396	121.16	545		
7	10.00 to <100.00	1,849	256	59.45	2,002	28.45	1,175,237	90.57		4,865	243.01	521		
8	100.00 (Default)	93	–	–	93	100.00	19,492	84.92		53	56.99	75		
9	Total	\$ 40,687	\$ 210,238	59.95	\$ 166,722	1.07	33,403,231	88.69		\$ 38,320	22.98	\$ 1,620	\$ 226	

2022													
Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	\$ 7,240	\$ 146,174	61.10	\$ 96,557	0.05	18,023,219	87.15		\$ 2,734	2.83	\$ 39	
11	0.15 to <0.25	2,447	14,386	61.42	11,284	0.19	2,195,258	88.87		1,103	9.77	19	
12	0.25 to <0.50	2,929	11,125	60.98	9,713	0.32	2,615,871	89.72		1,439	14.82	28	
13	0.50 to <0.75	3,603	9,495	58.59	9,166	0.53	1,531,467	89.96		2,032	22.17	43	
14	0.75 to <2.50	14,024	16,528	60.45	24,015	1.49	4,515,861	91.41		11,832	49.27	328	
15	2.50 to <10.00	8,888	3,192	64.13	10,935	5.39	3,006,797	91.47		13,235	121.03	538	
16	10.00 to <100.00	1,601	185	64.24	1,719	26.66	947,764	89.78		4,140	240.84	415	
17	100.00 (Default)	96	–	–	96	100.00	18,076	85.46		55	57.29	78	
18	Total	\$ 40,828	\$ 201,085	61.00	\$ 163,485	1.01	32,854,313	88.52		\$ 36,570	22.37	\$ 1,488	\$ 197

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #		2023 Q3												
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	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	

LINE #		2023 Q2												
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	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	

LINE #		2023 Q1												
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
19	0.00 to <0.15 %	11,291 \$	5,229	70.81 %	14,994	0.08 %	665,015	37.88 %		1,231	8.21 %	5		
20	0.15 to <0.25	7,551	3,277	43.58	8,979	0.20	359,265	39.84		1,515	16.87	7		
21	0.25 to <0.50	15,158	1,128	64.88	15,890	0.32	500,800	34.73		3,250	20.45	18		
22	0.50 to <0.75	8,573	1,017	67.30	9,250	0.53	258,997	44.87		3,272	35.37	22		
23	0.75 to <2.50	26,454	1,671	62.79	27,005	1.50	788,455	51.39		16,900	62.58	211		
24	2.50 to <10.00	11,397	453	56.46	11,454	5.40	459,908	57.05		10,341	90.28	353		
25	10.00 to <100.00	2,572	52	50.93	2,589	26.43	118,301	54.95		3,315	128.04	376		
26	100.00 (Default)	441	4	100.00	418	100.00	13,851	47.70		436	104.31	167		
27	Total	83,437 \$	12,831	61.43 %	90,579	2.49 %	3,164,592	45.22 %		40,260	44.45 %	1,159	126	

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2022													
	Q4													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	12,540 \$	5,259	70.94 %	16,272 \$	0.08 %	684,101	36.67 %		1,293 \$	7.95 %	5		
2	0.15 to <0.25	8,176	3,272	42.99	9,582	0.20	368,404	38.85		1,575	16.44	7		
3	0.25 to <0.50	16,187	1,111	64.84	16,907	0.32	509,113	33.92		3,381	20.00	19		
4	0.50 to <0.75	8,927	979	67.17	9,577	0.53	264,075	43.64		3,295	34.41	22		
5	0.75 to <2.50	26,792	1,599	62.28	27,277	1.48	818,938	50.21		16,642	61.01	207		
6	2.50 to <10.00	9,943	427	54.94	9,968	5.34	416,007	56.16		8,845	88.73	298		
7	10.00 to <100.00	2,178	51	53.46	2,196	26.44	108,180	53.93		2,757	125.55	313		
8	100.00 (Default)	403	5	100.00	396	100.00	15,050	46.86		412	104.04	155		
9	Total	85,146 \$	12,703	61.23 %	92,175 \$	2.23 %	3,183,868	43.69 %		38,200 \$	41.44 %	1,026 \$	115	

LINE #	2022													
	Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15 %	12,511 \$	5,195	70.83 %	16,187 \$	0.08 %	689,720	36.82 %		1,278 \$	7.90 %	5		
11	0.15 to <0.25	7,930	3,181	43.04	9,300	0.20	369,751	38.62		1,521	16.35	7		
12	0.25 to <0.50	15,985	1,109	64.14	16,696	0.32	516,225	34.01		3,348	20.05	18		
13	0.50 to <0.75	8,656	954	66.57	9,283	0.53	265,665	43.52		3,185	34.31	21		
14	0.75 to <2.50	26,052	1,550	62.14	26,457	1.46	820,521	49.88		15,969	60.36	196		
15	2.50 to <10.00	8,961	413	56.30	9,009	5.33	397,361	56.07		7,980	88.58	271		
16	10.00 to <100.00	1,941	54	51.32	1,962	26.09	100,775	53.69		2,462	125.48	274		
17	100.00 (Default)	371	5	100.00	373	100.00	11,436	45.97		376	100.80	143		
18	Total	82,407 \$	12,461	61.18 %	89,267 \$	2.11 %	3,171,454	43.40 %		36,119 \$	40.46 %	935 \$	106	

¹ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

⁵ Average maturity is not used in the calculation of retail exposure RWA.

⁶ Total RWA as a percentage of post-CRM EAD.

Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1)¹

(\$ millions, except as noted)
As at

LINE #	2023 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	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	-	-	-	-	-	-
Total					\$ 466,143	\$ 14,456
	2023 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 17,599	\$ 28,781	-	1.4	\$ 64,933	\$ 9,930
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)	-	-	-	-	386,454	4,811
VaR for SFTs	-	-	-	-	-	-
Total					\$ 451,387	\$ 14,741
	2023 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 17,539	\$ 30,198	-	1.4	\$ 66,831	\$ 8,328
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)	-	-	-	-	368,928	2,317
VaR for SFTs	-	-	-	-	-	-
Total					\$ 435,759	\$ 10,645
	2022 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 22,550	\$ 27,964	-	1.4	\$ 70,720	\$ 8,685
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)	-	-	-	-	360,838	2,538
VaR for SFTs	-	-	-	-	-	-
Total					\$ 431,558	\$ 11,223

¹ Excludes exposures and RWA for QCCPs and CVA.

² 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)¹

(\$ millions, except as noted)
As at

LINE #	2022 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 15,237	\$ 29,095		1.4	\$ 62,065	\$ 8,694
2	-	-		-	-	-
3				-	-	-
4					-	-
5					351,901	2,304
6					-	-
7					\$ 413,966	\$ 10,998

¹ Excludes exposures and RWA for QCCPs and CVA.

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

Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions) As at	LINE #	2023 Q3		2023 Q2		2023 Q1		2022 Q4	
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
i) VaR component (including the 3x multiplier)	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ii) Stressed VaR component (including the 3x multiplier)	2								
All portfolios subject to the standardized CVA capital charge	3	41,399	6,754	42,938	6,659	44,216	6,792	46,883	6,710
Total subject to the CVA capital charge	4	\$ 41,399	\$ 6,754	\$ 42,938	\$ 6,659	\$ 44,216	\$ 6,792	\$ 46,883	\$ 6,710
		2022 Q3							
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA						
i) VaR component (including the 3x multiplier)	5	\$ -	\$ -						
ii) Stressed VaR component (including the 3x multiplier)	6								
All portfolios subject to the standardized CVA capital charge	7	41,270	7,329						
Total subject to the CVA capital charge	8	\$ 41,270	\$ 7,329						

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

(\$ millions) As at	LINE #	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	-	
Asset classes																
Sovereigns and their central banks	1	\$	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Banks	4	-	-	517	559	-	17	-	-	-	12	-	-	-	1,105	
<i>Of which: securities firms and other financial institutions as Bank</i>	5	-	-	336	42	-	17	-	-	-	12	-	-	-	407	
Corporates	6	-	-	102	-	-	82	36	-	-	535	-	-	-	755	
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	-	-	102	-	-	82	36	-	-	432	-	-	-	652	
<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 ¹	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	13	\$	-	-	619	559	-	99	36	-	-	547	-	-	-	1,860
		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	-	
Asset classes																
Sovereigns and their central banks	14	\$	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Banks	17	-	-	403	490	-	-	-	-	-	76	-	-	-	969	
<i>Of which: securities firms and other financial institutions as Bank</i>	18	-	-	224	71	-	-	-	-	-	76	-	-	-	371	
Corporates	19	-	-	42	-	-	142	98	-	-	630	-	-	-	912	
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	-	-	42	-	-	142	98	-	-	501	-	-	-	783	
<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 ¹	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	26	\$	-	-	445	490	-	142	98	-	-	706	-	-	-	1,881

¹ Excludes exposures subject to direct capital deductions and threshold deductions.

CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate¹

(\$ millions, except as noted)
As at

LINE #	2023									
	Q3									
	CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	394	0.10 %	567	24.88 %	2.1 \$	69	17.51 %		
2	0.15 to <0.25	95	0.21	588	29.78	3.8	37	38.95		
3	0.25 to <0.50	143	0.34	791	36.79	3.5	73	51.05		
4	0.50 to <0.75	244	0.63	284	13.09	1.2	54	22.13		
5	0.75 to <2.50	633	2.15	467	14.92	0.8	220	34.76		
6	2.50 to <10.00	5,716	4.72	107	0.83	0.5	135	2.36		
7	10.00 to <100.00	22	28.98	92	16.09	1.3	18	81.82		
8	100.00 (Default)	1	100.00	3	91.23	3.2	8	800.00		
9	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 ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	182,551	0.07 %	3,685	9.74 %	0.4 \$	5,545	3.04 %		
11	0.15 to <0.25	11,472	0.20	111	6.92	0.3	524	4.57		
12	0.25 to <0.50	16,785	0.32	164	3.24	0.2	592	3.53		
13	0.50 to <0.75	2,471	0.69	36	4.01	0.5	150	6.07		
14	0.75 to <2.50	2,521	2.17	153	12.15	0.3	631	25.03		
15	2.50 to <10.00	7	9.82	2	40.00	1.3	12	171.43		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 215,807	0.13 %	4,151	9.05 %	0.4 \$	7,454	3.45 %		
	2023									
	Q2									
	CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	610	0.10 %	603	23.70 %	2.2 \$	102	16.72 %		
20	0.15 to <0.25	132	0.21	601	33.87	4.0	60	45.45		
21	0.25 to <0.50	242	0.34	765	39.54	3.5	130	53.72		
22	0.50 to <0.75	221	0.64	283	22.79	1.7	90	40.72		
23	0.75 to <2.50	788	2.15	471	15.35	0.8	283	35.91		
24	2.50 to <10.00	267	4.80	107	5.15	0.5	41	15.36		
25	10.00 to <100.00	46	24.97	104	26.72	1.5	63	136.96		
26	100.00 (Default)	1	100.00	5	81.43	4.9	7	700.00		
27	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 ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
28	0.00 to <0.15 % \$	181,788	0.07 %	3,597	9.76 %	0.4 \$	5,639	3.10 %		
29	0.15 to <0.25	15,548	0.20	112	5.27	0.2	573	3.69		
30	0.25 to <0.50	11,462	0.33	146	3.43	0.2	436	3.80		
31	0.50 to <0.75	1,304	0.69	31	6.04	0.3	108	8.28		
32	0.75 to <2.50	2,094	2.08	146	16.00	0.5	693	33.09		
33	2.50 to <10.00	53	9.82	3	54.60	2.0	116	218.87		
34	10.00 to <100.00	–	19.03	1	40.00	1.0	–	–		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 212,249	0.12 %	4,036	9.14 %	0.4 \$	7,565	3.56 %		

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

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ 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.

⁴ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate (Continued)¹

(\$ millions, except as noted)
As at

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

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

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ 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.

⁴ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign¹

(\$ millions, except as noted)
As at

LINE #	2023									
	Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
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 %		
	2023									
	Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
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 %		
	2023									
	Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 %	\$ 69,164	0.02 %	180	4.20 %	1.0	\$ 212	0.31 %		
20	0.15 to <0.25	–	–	–	–	–	–	–		
21	0.25 to <0.50	12	0.29	4	1.73	0.1	–	–		
22	0.50 to <0.75	10	0.69	1	54.60	1.0	8	80.00		
23	0.75 to <2.50	6	2.23	5	13.70	1.0	2	33.33		
24	2.50 to <10.00	2	4.71	1	4.24	–	–	–		
25	10.00 to <100.00	10	20.63	2	62.12	5.0	40	400.00		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 69,204	0.03 %	193	4.22 %	1.0	\$ 262	0.38 %		

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

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ 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.

⁴ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign (Continued)¹

(\$ millions, except as noted)
As at

LINE #		2022								
		Q4								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 59,671	0.02 %	182	2.12 %	1.2	\$ 185	0.31 %		
2	0.15 to <0.25	–	–	–	–	–	–	–		
3	0.25 to <0.50	–	0.38	3	29.46	0.6	–	–		
4	0.50 to <0.75	6	0.68	1	54.50	1.0	5	83.33		
5	0.75 to <2.50	9	2.14	4	13.60	1.0	3	33.33		
6	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
7	10.00 to <100.00	9	20.05	2	64.48	5.0	35	388.89		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 59,697	0.03 %	193	2.13 %	1.2	\$ 228	0.38 %		
		2022								
		Q3								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 54,687	0.02 %	202	2.80 %	1.0	\$ 153	0.28 %		
11	0.15 to <0.25	–	–	–	–	–	–	–		
12	0.25 to <0.50	2	0.43	4	49.52	1.0	1	50.00		
13	0.50 to <0.75	16	0.68	1	54.50	1.0	12	75.00		
14	0.75 to <2.50	13	2.14	5	13.60	1.0	4	30.77		
15	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
16	10.00 to <100.00	15	23.23	2	63.85	5.0	59	393.33		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 54,735	0.03 %	215	2.84 %	1.0	\$ 229	0.42 %		

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

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ 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.

⁴ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) – Bank¹

(\$ millions, except as noted)
As at

LINE #	2023								
	Q3								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
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 %	
	2023								
	Q2								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
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 %	
	2023								
	Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 %	\$ 94,185	0.05 %	337	14.57 %	0.4 \$	3,852	4.09 %	
20	0.15 to <0.25	184	0.20	17	9.04	0.1	10	5.43	
21	0.25 to <0.50	483	0.29	14	1.27	–	8	1.66	
22	0.50 to <0.75	71	0.69	5	7.86	0.1	7	9.86	
23	0.75 to <2.50	24	2.23	3	12.37	–	6	25.00	
24	2.50 to <10.00	2	4.71	2	4.24	–	–	–	
25	10.00 to <100.00	–	19.03	1	17.40	2.2	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	Total	\$ 94,949	0.05 %	379	14.49 %	0.4 \$	3,883	4.09 %	

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

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ 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.

⁴ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) – Bank (Continued)¹

(\$ millions, except as noted)
As at

LINE #	2022								
	Q4								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 %	\$ 99,820	0.05 %	342	13.95 %	0.4	\$ 3,697	3.70 %	
2	0.15 to <0.25	103	0.20	16	16.57	0.3	10	9.71	
3	0.25 to <0.50	364	0.29	14	1.81	–	7	1.92	
4	0.50 to <0.75	40	0.68	5	8.22	0.1	4	10.00	
5	0.75 to <2.50	49	2.14	4	4.88	–	5	10.20	
6	2.50 to <10.00	2	4.69	2	4.34	–	–	–	
7	10.00 to <100.00	–	18.15	1	19.75	2.4	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	Total	\$ 100,378	0.05 %	384	13.90 %	0.4	\$ 3,723	3.71 %	
	2022								
	Q3								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 %	\$ 104,180	0.05 %	339	13.36 %	0.4	\$ 3,639	3.49 %	
11	0.15 to <0.25	86	0.20	13	6.80	0.2	4	4.65	
12	0.25 to <0.50	220	0.29	18	3.08	0.3	11	5.00	
13	0.50 to <0.75	11	0.68	4	14.60	0.9	3	27.27	
14	0.75 to <2.50	29	1.76	4	8.27	–	5	17.24	
15	2.50 to <10.00	1	4.69	2	4.34	–	–	–	
16	10.00 to <100.00	–	18.15	1	19.75	2.7	–	–	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	Total	\$ 104,527	0.05 %	381	13.33 %	0.4	\$ 3,662	3.50 %	

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

² Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

³ 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.

⁴ Total RWA as a percentage of post-CRM EAD.

Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at	LINE #	2023 Q3						2023 Q2					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	1	\$ –	\$ 2,762	\$ 1	\$ 2,133	\$ 57,321	\$ 72,672	\$ –	\$ 3,748	\$ –	\$ 1,129	\$ 50,891	\$ 75,847
Cash – other currencies	2	513	9,442	31	7,998	117,709	142,680	470	9,837	–	7,656	92,844	125,659
Domestic sovereign debt	3	1,645	1,199	3,404	3,121	111,140	79,976	532	1,256	2,717	3,083	112,851	80,231
Other sovereign debt	4	3,357	365	1,577	4,083	101,257	101,943	4,217	403	1,356	4,034	94,855	75,156
Government agency debt	5	281	9	723	–	18,239	33,189	203	48	744	–	13,483	29,570
Corporate bonds	6	1,091	600	2,308	6	16,835	22,131	826	288	2,337	66	14,361	19,208
Equity securities	7	649	–	–	–	33,655	63,931	561	–	–	–	33,833	66,900
Other collateral	8	204	–	2	–	–	–	349	–	3	–	–	–
Total	9	\$ 7,740	\$ 14,377	\$ 8,046	\$ 17,341	\$ 456,156	\$ 516,522	\$ 7,158	\$ 15,580	\$ 7,157	\$ 15,968	\$ 413,118	\$ 472,571
		2023 Q1						2022 Q4					
		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	\$ –	\$ 2,582	\$ –	\$ 1,609	\$ 53,043	\$ 65,123	\$ –	\$ 2,271	\$ –	\$ 1,904	\$ 50,357	\$ 65,710
Cash – other currencies	11	53	8,384	49	9,164	79,958	111,705	65	11,709	41	10,669	76,176	107,206
Domestic sovereign debt	12	414	1,207	3,513	3,142	102,946	83,253	786	2,717	3,701	2,581	107,038	88,568
Other sovereign debt	13	5,176	599	2,053	4,113	93,805	82,776	3,360	563	1,123	4,963	89,300	74,060
Government agency debt	14	283	69	41	25	12,093	27,865	149	33	58	–	14,218	29,012
Corporate bonds	15	373	275	412	18	12,047	18,508	267	485	443	–	10,233	14,498
Equity securities	16	484	–	–	–	29,196	57,309	155	–	–	–	30,447	63,300
Other collateral	17	484	–	–	–	19	40	494	–	23	–	10	83
Total	18	\$ 7,267	\$ 13,116	\$ 6,068	\$ 18,071	\$ 383,107	\$ 446,579	\$ 5,276	\$ 17,778	\$ 5,389	\$ 20,117	\$ 377,779	\$ 442,437
		2022 Q3											
		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	\$ –	\$ 1,863	\$ –	\$ 3,220	\$ 43,866	\$ 55,431						
Cash – other currencies	20	95	10,064	605	7,130	80,030	115,864						
Domestic sovereign debt	21	980	1,421	3,908	3,356	100,683	85,533						
Other sovereign debt	22	2,902	644	1,159	5,279	98,714	80,944						
Government agency debt	23	275	143	43	–	13,030	28,153						
Corporate bonds	24	371	357	435	–	9,235	13,747						
Equity securities	25	6	–	–	–	28,946	56,742						
Other collateral	26	408	–	–	–	12	23						
Total	27	\$ 5,037	\$ 14,492	\$ 6,150	\$ 18,985	\$ 374,516	\$ 436,437						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2023 Q3		2023 Q2		2023 Q1		2022 Q4		2022 Q3	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals											
Single-name credit default swaps	1	\$ 4,061	\$ 1,421	\$ 4,157	\$ 2,092	\$ 3,476	\$ 2,004	\$ 3,318	\$ 2,280	\$ 3,025	\$ 1,728
Index credit default swaps	2	7,891	1,170	6,760	556	9,011	1,942	8,144	774	6,376	993
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	501	6,191	391	6,138	317	5,515	342	4,762	323	3,579
Total notionals	6	12,453	8,782	11,308	8,786	12,804	9,461	11,804	7,816	9,724	6,300
Fair values											
Positive fair value (asset)	7	8	57	9	46	10	79	11	47	12	47
Negative fair value (liability)	8	(227)	(5)	(179)	(9)	(208)	(6)	(127)	(12)	(134)	(11)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2023 Q3		2023 Q2		2023 Q1		2022 Q4		2022 Q3	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$	\$ 1,385	\$	\$ 1,264	\$	\$ 1,243	\$	\$ 1,218	\$	\$ 995
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	33,647	673	30,906	618	31,147	623	31,976	639	24,563	491
(i) OTC derivatives	3	23,107	462	21,036	420	21,683	434	21,974	439	15,668	313
(ii) Exchange-traded derivatives	4	5,083	102	5,242	105	6,159	123	6,256	125	5,596	112
(iii) Securities financing transactions	5	5,457	109	4,628	93	3,305	66	3,746	75	3,299	66
(iv) Netting sets where cross-product netting has been approved	6	-	-	-	-	-	-	-	-	-	-
Segregated initial margin	7	57	-	42	-	41	-	41	-	41	-
Non-segregated initial margin	8	5,485	-	6,749	-	3,955	-	4,588	-	4,651	-
Pre-funded default fund contributions	9	1,300	712	1,473	646	1,063	620	1,120	579	1,036	504
Unfunded default fund contributions	10	-	-	-	-	-	-	-	-	-	-

¹ The Bank does not have any exposure to non-qualifying central counterparties.

Derivatives – Notional

(\$ millions) As at	LINE #	2023 Q3						2023 Q2					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ¹					
		Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	\$ -	\$ -	\$ 1,091,149	\$ 1,091,149	\$ -	\$ 1,091,149	\$ -	\$ -	\$ 1,289,660	\$ 1,289,660	\$ -	\$ 1,289,660
Forward rate agreements	2	472,131	9,740	-	481,871	481,871	482,352	435,022	23,130	-	458,152	436	458,588
Swaps	3	14,039,342	380,559	-	14,419,901	2,170,904	16,590,805	15,777,131	433,169	-	16,210,300	1,707,604	17,917,904
Options written	4	-	87,195	38,989	126,184	89	126,273	-	94,466	30,427	124,893	59	124,952
Options purchased	5	-	103,617	44,090	147,707	4,914	152,621	-	103,675	33,186	136,861	4,542	141,403
	6	14,511,473	581,111	1,174,228	16,266,812	2,176,388	18,443,200	16,212,153	654,440	1,353,273	18,219,866	1,712,641	19,932,507
Foreign Exchange Contracts													
Futures	7	-	-	-	-	-	-	-	-	-	-	-	-
Forward contracts	8	3	200,287	-	200,290	22,624	222,914	5	278,063	-	278,068	25,951	304,019
Swaps	9	370	1,702,533	-	1,702,903	3,615	1,706,518	646	1,889,388	-	1,890,034	1,805	1,891,839
Cross-currency interest rate swaps	10	-	1,187,961	-	1,187,961	112,283	1,300,244	-	1,182,921	-	1,182,921	115,100	1,298,021
Options written	11	-	43,642	28	43,670	-	43,670	-	37,185	22	37,207	-	37,207
Options purchased	12	-	30,315	2	30,317	-	30,317	-	28,781	2	28,783	-	28,783
	13	373	3,164,738	30	3,165,141	138,522	3,303,663	651	3,416,338	24	3,417,013	142,856	3,559,869
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	10,590	79	-	10,669	2,389	13,058	9,444	91	-	9,535	2,914	12,449
Protection sold	15	2,545	46	-	2,591	-	2,591	2,574	74	-	2,648	-	2,648
	16	13,135	125	-	13,260	2,389	15,649	12,018	165	-	12,183	2,914	15,097
Other Contracts													
Equity contracts	17	-	94,632	95,479	190,111	33,272	223,383	-	151,680	88,609	240,289	32,460	272,749
Commodity contracts	18	223	70,996	87,124	158,343	-	158,343	290	67,499	94,943	162,732	-	162,732
	19	223	165,628	182,603	348,454	33,272	381,726	290	219,179	183,552	403,021	32,460	435,481
Total	20	\$ 14,525,204	\$ 3,911,602	\$ 1,356,861	\$ 19,793,667	\$ 2,350,571	\$ 22,144,238	\$ 16,225,112	\$ 4,290,122	\$ 1,536,849	\$ 22,052,083	\$ 1,890,871	\$ 23,942,954
		2023 Q1						2022 Q4					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ¹					
		Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	\$ -	\$ -	\$ 1,400,164	\$ 1,400,164	\$ -	\$ 1,400,164	\$ -	\$ -	\$ 1,191,392	\$ 1,191,392	\$ -	\$ 1,191,392
Forward rate agreements	22	447,376	16,434	-	463,810	372	464,182	525,542	10,788	-	536,330	501	536,831
Swaps	23	14,526,320	380,233	-	14,906,553	1,646,010	16,552,563	14,156,659	418,241	-	14,574,900	1,955,639	16,530,539
Options written	24	-	87,722	87,987	175,709	53	175,762	-	78,984	117,942	196,926	34	196,960
Options purchased	25	-	99,069	89,552	188,621	2,100	190,721	-	83,202	125,056	208,258	967	209,225
	26	14,973,696	583,458	1,577,703	17,134,857	1,648,535	18,783,392	14,682,201	591,215	1,434,390	16,707,806	1,957,141	18,664,947
Foreign Exchange Contracts													
Futures	27	-	-	-	-	-	-	-	-	-	-	-	-
Forward contracts	28	-	240,489	-	240,489	23,148	263,637	-	234,747	-	234,747	29,562	264,309
Swaps	29	747	2,024,130	-	2,024,877	2,480	2,027,357	912	1,912,924	-	1,913,836	2,049	1,915,885
Cross-currency interest rate swaps	30	-	1,138,915	-	1,138,915	106,180	1,245,095	-	1,099,221	-	1,099,221	104,988	1,204,209
Options written	31	-	40,533	22	40,555	-	40,555	-	35,501	84	35,585	-	35,585
Options purchased	32	-	31,758	2	31,760	-	31,760	-	26,559	10	26,569	-	26,569
	33	747	3,475,825	24	3,476,596	131,808	3,608,404	912	3,308,952	94	3,309,958	136,599	3,446,557
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	10,331	60	-	10,391	2,533	12,924	9,735	91	-	9,826	3,378	13,204
Protection sold	35	3,707	106	-	3,813	-	3,813	2,843	211	-	3,054	-	3,054
	36	14,038	166	-	14,204	2,533	16,737	12,578	302	-	12,880	3,378	16,258
Other Contracts													
Equity contracts	37	-	80,627	88,465	169,092	31,428	200,520	-	74,652	89,202	163,854	27,620	191,474
Commodity contracts	38	348	78,876	67,345	146,569	-	146,569	363	74,724	60,070	135,157	-	135,157
	39	348	159,503	155,810	315,661	31,428	347,089	363	149,376	149,272	299,011	27,620	326,631
Total	40	\$ 14,988,829	\$ 4,218,952	\$ 1,733,537	\$ 20,941,318	\$ 1,814,304	\$ 22,755,622	\$ 14,696,054	\$ 4,049,845	\$ 1,583,756	\$ 20,329,655	\$ 2,124,738	\$ 22,454,393

¹ 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.

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2022 Q3					
		Over-the-counter ¹			Trading		
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 947,389	\$ 947,389	\$ –	\$ 947,389
Forward rate agreements	2	433,920	4,943	–	438,863	563	439,426
Swaps	3	13,378,593	387,952	–	13,766,545	1,743,606	15,510,151
Options written	4	–	74,058	128,820	202,878	132	203,010
Options purchased	5	–	71,649	124,997	196,646	3,281	199,927
	6	13,812,513	538,602	1,201,206	15,552,321	1,747,582	17,299,903
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	191,859	–	191,859	35,590	227,449
Swaps	9	–	2,133,103	–	2,133,103	1,407	2,134,510
Cross-currency interest rate swaps	10	–	1,030,403	–	1,030,403	95,405	1,125,808
Options written	11	–	26,063	54	26,117	–	26,117
Options purchased	12	–	17,890	9	17,899	–	17,899
	13	–	3,399,318	63	3,399,381	132,402	3,531,783
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	7,679	60	–	7,739	3,069	10,808
Protection sold	15	2,516	205	–	2,721	–	2,721
	16	10,195	265	–	10,460	3,069	13,529
Other Contracts							
Equity contracts	17	–	74,111	82,801	156,912	28,368	185,280
Commodity contracts	18	–	73,738	53,986	127,724	–	127,724
	19	–	147,849	136,787	284,636	28,368	313,004
Total	20	\$ 13,822,708	\$ 4,086,034	\$ 1,338,056	\$ 19,246,798	\$ 1,911,421	\$ 21,158,219

¹ 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.

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

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2023 Q3			2023 Q2			2023 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 16	\$ 72	\$ 29	\$ 24	\$ 124	\$ 47	\$ 32	\$ 208	\$ 60
Swaps	2	6,023	12,949	1,100	6,467	13,695	1,336	6,903	14,314	1,197
Options written	3	3	78	24	3	86	21	3	77	17
Options purchased	4	15	101	26	14	96	25	4	80	27
	5	6,057	13,200	1,179	6,508	14,001	1,429	6,942	14,679	1,301
Foreign Exchange Contracts										
Forward contracts	6	1,222	4,144	874	1,263	4,538	926	836	3,592	557
Swaps	7	2,401	15,495	2,333	2,973	16,222	2,364	2,894	17,752	1,778
Cross-currency interest rate swaps	8	4,911	16,691	1,654	5,361	16,772	1,620	5,304	16,921	1,556
Options written	9	11	260	66	13	226	80	15	223	94
Options purchased	10	29	166	70	38	163	103	32	169	98
	11	8,574	36,756	4,997	9,648	37,921	5,093	9,081	38,657	4,083
Other Contracts										
Credit derivatives	12	1	238	46	1	436	79	1	515	93
Equity contracts	13	542	7,746	2,323	566	7,800	2,275	472	7,591	1,766
Commodity contracts	14	712	4,583	1,109	876	4,775	1,054	1,043	5,389	1,085
	15	1,255	12,567	3,478	1,443	13,011	3,408	1,516	13,495	2,944
Total net derivatives	16	15,886	62,523	9,654	17,599	64,933	9,930	17,539	66,831	8,328
Qualifying Central Counterparty (QCCP) contracts ²	17	7,321	28,190	990	6,996	26,278	878	7,790	27,842	908
Total	18	\$ 23,207	\$ 90,713	\$ 10,644	\$ 24,595	\$ 91,211	\$ 10,808	\$ 25,329	\$ 94,673	\$ 9,236

		2022 Q4			2022 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	19	\$ 21	\$ 90	\$ 30	\$ 39	\$ 101	\$ 28
Swaps	20	7,328	14,424	920	3,823	9,702	1,045
Options written	21	4	84	18	4	69	14
Options purchased	22	20	101	40	10	81	30
	23	7,373	14,699	1,008	3,876	9,953	1,117
Foreign Exchange Contracts							
Forward contracts	24	1,467	4,446	695	1,005	3,640	511
Swaps	25	5,583	19,930	2,265	3,762	19,789	2,300
Cross-currency interest rate swaps	26	6,372	18,019	1,599	3,986	14,126	1,518
Options written	27	35	349	183	8	223	75
Options purchased	28	102	271	135	40	145	81
	29	13,559	43,015	4,877	8,801	37,923	4,485
Other Contracts							
Credit derivatives	30	1	449	83	1	344	68
Equity contracts	31	513	7,456	1,662	624	7,604	1,597
Commodity contracts	32	1,104	5,101	1,055	1,935	6,241	1,427
	33	1,618	13,006	2,800	2,560	14,189	3,092
Total net derivatives	34	22,550	70,720	8,685	15,237	62,065	8,694
Qualifying Central Counterparty (QCCP) contracts ²	35	7,468	28,230	941	6,829	21,264	740
Total	36	\$ 30,018	\$ 98,950	\$ 9,626	\$ 22,066	\$ 83,329	\$ 9,434

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

² 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 #	2023 Q3						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC ¹	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	–	–	–	–	–	–	–

(\$ millions) As at	LINE #	2023 Q2						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC ¹	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	–	–	–	–	–	–	–

¹ Simple, transparent, and comparable (STC).

Securitization Exposures in the Banking Book (SEC1) (Continued)¹

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

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2023 Q3						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	1	\$ –	\$ –	\$ –	233	\$ –	\$ –	233
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	23	–	–	23
Other retail exposures	4	–	–	–	210	–	–	210
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	1,259	–	–	1,259
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	–	–	–	–
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	1,259	–	–	1,259
Re-securitization	11	–	–	–	–	–	–	–

(\$ millions) As at	LINE #	2023 Q2						
		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	\$ –	\$ –	\$ –	647	\$ –	\$ –	647
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	26	–	–	26
Other retail exposures	15	–	–	–	621	–	–	621
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	1,318	–	–	1,318
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	1	–	–	1
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	1,317	–	–	1,317
Re-securitization	22	–	–	–	–	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2) (Continued)¹

(\$ millions) As at	LINE #	2023 Q1			2022 Q4			2022 Q3		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ –	\$ 728	\$ 728	\$ –	\$ 600	\$ 600	\$ –	\$ 522	\$ 522
Residential mortgage	2	–	–	–	–	–	–	–	–	–
Credit card	3	–	54	54	–	8	8	–	87	87
Other retail exposures	4	–	674	674	–	592	592	–	435	435
Re-securitization	5	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	937	937	–	55	55	–	17	17
Loans to corporates	7	–	–	–	–	–	–	–	–	–
Commercial mortgage	8	–	1	1	–	1	1	–	1	1
Lease and receivables	9	–	–	–	–	–	–	–	–	–
Other wholesale	10	–	936	936	–	54	54	–	16	16
Re-securitization	11	–	–	–	–	–	–	–	–	–

¹ 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)¹

(\$ millions) As at		LINE #	2023 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				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%
Total exposures																			
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		13	\$ 59,008	\$ 757	\$ 300	\$ 57	\$ 4	\$ 15,558	\$ 44,367	\$ 197	\$ 4	\$ 1,952	\$ 5,134	\$ 20	\$ 46	\$ 156	\$ 397	\$ 2	\$ 4
			2023 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				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%
Total exposures																			
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		26	\$ 56,857	\$ 818	\$ 218	\$ 118	\$ 4	\$ 15,614	\$ 42,034	\$ 363	\$ 4	\$ 2,045	\$ 4,931	\$ 54	\$ 49	\$ 164	\$ 382	\$ 4	\$ 4
			2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				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%
Total exposures																			
Traditional securitization		27	\$ 53,194	\$ 1,478	\$ 527	\$ 187	\$ 4	\$ 6,400	\$ 47,855	\$ 1,131	\$ 4	\$ 754	\$ 5,955	\$ 157	\$ 44	\$ 60	\$ 464	\$ 13	\$ 4
of which: securitization		28	53,194	1,478	527	187	4	6,400	47,855	1,131	4	754	5,955	157	44	60	464	13	4
of which: retail underlying		29	36,884	1,140	326	143	4	6,400	31,561	532	4	754	3,979	54	44	60	306	4	4
of which: STC		30	16,310	338	201	44	-	-	16,294	599	-	-	1,976	103	-	-	158	9	-
of which: wholesale		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		34	\$ 53,194	\$ 1,478	\$ 527	\$ 187	\$ 4	\$ 6,400	\$ 47,855	\$ 1,131	\$ 4	\$ 754	\$ 5,955	\$ 157	\$ 44	\$ 60	\$ 464	\$ 13	\$ 4

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

² 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)¹

(\$ millions) As at		LINE #	2022 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					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%
Total exposures																			
Traditional securitization		1	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2
of which: securitization		2	46,988	2,296	280	152	2	3,200	45,698	818	2	361	5,709	126	29	29	444	10	2
of which: retail underlying		3	31,456	1,343	63	108	2	3,200	29,225	545	2	361	3,623	55	29	29	277	4	2
of which: wholesale		4	15,532	953	217	44	–	–	16,473	273	–	–	2,086	71	–	–	167	6	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2
			2022 Q3																
			<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%
Total exposures																			
Traditional securitization		9	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ –	\$ 38,867	\$ 769	\$ 1	\$ –	\$ 4,684	\$ 119	\$ 15	\$ –	\$ 357	\$ 10	\$ 1
of which: securitization		10	37,727	1,601	274	34	1	–	38,867	769	1	–	4,684	119	15	–	357	10	1
of which: retail underlying		11	26,876	705	82	–	1	–	27,150	513	1	–	3,116	51	15	–	232	5	1
of which: wholesale		12	10,851	896	192	34	–	–	11,717	256	–	–	1,568	68	–	–	125	5	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ –	\$ 38,867	\$ 769	\$ 1	\$ –	\$ 4,684	\$ 119	\$ 15	\$ –	\$ 357	\$ 10	\$ 1

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2023 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				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%
Total exposures																			
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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		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) ²				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%
Total exposures																			
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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		26	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 1	\$ –

			2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				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%
Total exposures																			
Traditional securitization		27	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
of which: securitization		28	73,587	608	–	–	–	7,841	66,220	134	–	783	10,236	13	–	45	816	1	–
of which: retail underlying		29	36,413	608	–	–	–	7,841	29,180	–	–	783	3,063	–	–	45	242	–	–
of which: wholesale		30	37,174	–	–	–	–	–	37,040	134	–	–	7,173	13	–	–	574	1	–
of which: re-securitization		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		32	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		34	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2022 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					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%
Total exposures																			
Traditional securitization	1	\$	77,270	645	–	–	–	8,958	68,821	136	–	896	10,522	14	–	52	838	1	–
of which: securitization	2		77,270	645	–	–	–	8,958	68,821	136	–	896	10,522	14	–	52	838	1	–
of which: retail underlying	3		39,665	645	–	–	–	8,958	31,352	–	–	896	3,294	–	–	52	260	–	–
of which: wholesale	4		37,605	–	–	–	–	–	37,469	136	–	–	7,228	14	–	–	578	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$	77,270	645	–	–	–	8,958	68,821	136	–	896	10,522	14	–	52	838	1	–
			2022 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					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%
Total exposures																			
Traditional securitization	9	\$	74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–
of which: securitization	10		74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–
of which: retail underlying	11		39,371	534	–	–	–	9,060	30,845	–	–	906	3,236	–	–	53	254	–	–
of which: wholesale	12		34,636	–	–	–	–	–	34,508	128	–	–	6,636	13	–	–	531	1	–
of which: re-securitization	13		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	14		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	15		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	16	\$	74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2023 Q3					2023 Q2						
		Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD ⁵	Actual EAD ⁶	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD ⁵	Actual EAD ⁶
Retail													
Residential secured uninsured	1	0.22 %	0.18 %	29.63 %	3.23 %	95.45 %	92.93 %	0.26 %	0.21 %	29.19 %	4.15 %	94.03 %	91.25 %
Residential secured insured ⁷	2	0.23	0.19	n/a	n/a	98.05	96.20	0.25	0.19	n/a	n/a	97.37	94.69
Qualifying revolving retail	3	1.85	1.74	89.90	83.16	97.84	91.38	1.79	1.54	89.83	83.41	96.78	89.43
Other retail	4	1.77	1.52	53.41	42.82	99.23	96.76	1.71	1.37	55.17	42.77	99.00	95.96
Non-Retail													
Corporate	5	1.57	0.43	56.17	51.22	60.65	60.22	1.64	0.40	55.13	49.07	58.32	56.05
Sovereign ⁸	6	0.43	-	n/a	n/a	n/a	n/a	0.38	-	n/a	n/a	n/a	n/a
Bank ⁸	7	0.21	-	n/a	n/a	n/a	n/a	0.21	-	n/a	n/a	n/a	n/a
2023 Q1													
2022 Q4													
		Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD ⁵	Actual EAD ⁶	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD ⁵	Actual EAD ⁶
Retail													
Residential secured uninsured	8	0.27 %	0.32 %	28.12 %	4.74 %	93.73 %	91.21 %	0.30 %	0.39 %	28.70 %	5.04 %	95.17 %	92.72 %
Residential secured insured ⁷	9	0.25	0.18	n/a	n/a	96.88	94.03	0.25	0.17	n/a	n/a	97.37	94.68
Qualifying revolving retail	10	1.63	1.35	89.95	83.99	94.76	87.46	1.47	1.20	90.91	84.08	94.62	85.90
Other retail	11	1.75	1.29	55.22	42.19	98.97	95.69	1.76	1.21	56.19	42.76	98.97	95.77
Non-Retail													
Corporate	12	1.72	0.31	22.30	27.77	91.62	79.10	1.75	0.27	21.84	20.74	90.46	85.19
Sovereign ⁸	13	0.43	-	7.26	n/a	99.83	n/a	0.26	-	7.44	n/a	99.83	n/a
Bank ⁸	14	0.19	-	18.42	n/a	96.47	n/a	0.19	-	18.56	n/a	96.59	n/a
2022 Q3													
		Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD ⁵	Actual EAD ⁶						
Retail													
Residential secured uninsured	15	0.30 %	0.32 %	29.34 %	6.12 %	95.03 %	92.33 %						
Residential secured insured ⁷	16	0.27	0.17	n/a	n/a	97.61	95.13						
Qualifying revolving retail	17	1.37	1.25	89.75	85.51	92.78	85.69						
Other retail	18	1.88	1.16	53.11	42.79	98.95	95.63						
Non-Retail													
Corporate	19	1.77	0.26	22.04	16.56	90.64	87.75						
Sovereign ⁸	20	0.21	-	7.76	n/a	99.80	n/a						
Bank ⁸	21	0.19	-	18.40	n/a	96.88	n/a						

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

² Average Estimated PD and Actual Default Rate are weighted by account.

³ 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.

⁴ Represents average LGD of the impaired portfolio over trailing 12 months.

⁵ 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.

⁶ Represents actual defaults over trailing 12 months.

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

⁸ LGD and EAD for Sovereign and Bank are n/a due to no defaulted accounts over the trailing 12 months.

<p>Risk-weighted assets (RWA)</p> <p>Approaches used by the Bank to calculate RWA</p> <p>For Credit Risk</p> <p>Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach</p> <p>Foundation Internal Ratings-Based (FIRB) Approach</p> <p>For Operational Risk</p> <p>Standardized Approach for Operational Risk (SAOR)</p> <p>For Market Risk</p> <p>Standardized Approach</p> <p>Internal Models Approach (IMA)</p> <p>Credit Risk Terminology</p> <p>Gross credit risk exposure</p> <p>Counterparty Type / Exposure Classes:</p> <p>Retail</p> <p>Residential Secured</p> <p>Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p>Non-retail</p> <p>Corporate</p> <p>Sovereign</p> <p>Bank</p> <p>Exposure Types:</p> <p>Drawn</p> <p>Undrawn (commitment)</p> <p>Repo-style transactions</p> <p>OTC derivatives</p> <p>Other off-balance sheet</p> <p>IRB Credit Risk Parameters:</p> <p>Probability of Default (PD)</p> <p>Exposure at Default (EAD)</p> <p>Loss Given Default (LGD)</p> <p>Credit Valuation Adjustment (CVA)</p> <p>Common Equity Tier 1 (CET1)</p> <p>CET1 Ratio</p> <p>Return on risk-weighted assets</p> <p>Liquidity Coverage Ratio (LCR)</p> <p>Countercyclical Capital Buffer (CCB)</p>	<ul style="list-style-type: none"> • 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. • 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. • 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. • 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). • 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. • Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk. • Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges. • 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. • Includes general and income producing residential mortgages and home equity lines of credit extended to individuals. • Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals. • 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. • Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses. • Includes exposures to corporations, partnerships, or proprietorships. • Includes exposures to central governments, central banks, multilateral development banks, and public sector entities. • Includes exposures to deposit-taking institutions, securities firms, and other financial institutions. • The amount of funds advanced to a borrower. • The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility). • Repurchase and reverse repurchase agreements, securities borrowing and lending. • Privately negotiated derivative contracts. • All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee). • The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon. • The total amount the Bank is exposed to at the time of default. • The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD. • CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. • 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. • CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA. • Net income available to common shareholders as a percentage of average RWA. • LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow. • 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.
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Acronyms

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