



Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2024

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's third quarter 2024 Reports to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2023 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

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

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

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

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

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Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018 and subsequently issued the Pillar 3 Disclosure Guideline for Domestic Systemically Important Banks (D-SIBs) January 2022, effective February 1, 2023. The index below reflects the most recent updates and lists the location of the related disclosures presented in the third quarter 2024, Report to Shareholders (RTS), or Supplemental Financial Information (SFI), or Supplemental Regulatory Disclosures (SRD). Information on TD's website, SFI, and SRD is not and should not be considered incorporated herein by reference into the 2023 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS Third Quarter 2024	SFI Third Quarter 2024	SRD Third Quarter 2024	Annual Report 2023
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 70, 76-88, 95, 112
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			13	
	KM1 – Key metrics (at consolidated group level).	Quarterly			7	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			8	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			19	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			20	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			20	
	PV1 – Prudential valuation adjustments (PVA).	N/A ¹				
Composition of capital and TLAC ²	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 ³ .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			9	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	Quarterly			10	
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			11	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				84-86, 88-90
	CR1 – Credit quality of assets.	Quarterly			21-22	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual	70			91, 147, 154, 177
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			24-26	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2024	SFI Third Quarter 2024	SRD Third Quarter 2024	Annual Report 2023
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	70			147, 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				91
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			23	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				90-91
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			27-28	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			29-34	
	CRE – Qualitative disclosures related to IRB models.	Annual				84-86, 89-92, 99
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			35-52	
	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			17	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
CR10 – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.				
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				91, 105
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			53-54	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			55-57	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			58-64	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			65	
	CCR6 – Credit derivatives exposures.	Quarterly			66	
	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			66	

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

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

¹ Not applicable.

² Total loss absorbing capacity (TLAC).

³ 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>.

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 2023 SRD, with the exception of GSIB1, which is disclosed in the first quarter 2024 RTS.

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

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

Common shares plus related contributed surplus
Retained earnings
Accumulated other comprehensive income (loss)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1²)

Common Equity Tier 1 Capital before regulatory adjustments

Common Equity Tier 1 Capital regulatory adjustments

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

Total regulatory adjustments to Common Equity Tier 1 Capital

Common Equity Tier 1 Capital

Additional Tier 1 capital instruments

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

Additional Tier 1 capital instruments before regulatory adjustments

Additional Tier 1 capital instruments regulatory adjustments

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

Total regulatory adjustments to Additional Tier 1 Capital

Additional Tier 1 Capital

Tier 1 Capital

LINE #	2024			2023		Cross Reference ¹	OSFI Template
	Q3	Q2	Q1	Q4	Q3		
1	\$ 25,369	\$ 25,410	\$ 25,428	\$ 25,522	\$ 26,026	A1+A2+B	1
2	69,316	71,904	72,347	73,044	74,659	C	2
3	6,015	4,166	3,830	2,750	735	D	3
4	-	-	-	-	-		5
5	100,700	101,480	101,605	101,316	101,420		6
6	-	-	-	-	-		7
7	(18,504)	(18,470)	(17,922)	(18,424)	(17,641)	E1-E2	8
8	(2,842)	(2,759)	(2,654)	(2,606)	(2,545)	F1-F2	9
9	(121)	(180)	(198)	(207)	(114)	G	10
10	3,285	4,878	3,559	5,571	5,116	H	11
11	-	-	-	-	-	I	12
12	-	-	-	-	-		13
13	(204)	(181)	(148)	(379)	(229)	J	14
14	(908)	(676)	(773)	(908)	(1,001)	K1-K2	15
15	(8)	(8)	(20)	(21)	(16)		16
16	-	-	-	-	-		17
17	(2,982)	(3,202)	(2,724)	(1,976)	(2,000)	L1+L2	18
18	-	-	-	-	-		19
19	-	-	-	-	-		20
20	-	-	-	-	-		21
21	-	-	-	-	-		22
22	-	-	-	-	-		23
23	-	-	-	-	-		24
24	-	-	-	-	-		25
25	(51)	(51)	(56)	(49)	(37)	M	26
26	12	10	10	-	-		26
27	-	-	-	-	-		27
28	(22,323)	(20,639)	(20,926)	(18,999)	(18,467)		28
29	78,377	80,841	80,679	82,317	82,953		29
30	10,876	10,502	10,830	10,791	11,244	N+O+P	30
31	10,876	10,502	10,830	10,791	11,244		31
32	-	-	-	-	-		32
33	-	-	-	-	-		34
34	10,876	10,502	10,830	10,791	11,244		36
35	-	-	-	-	-		37
36	-	-	-	-	-		38
37	(5)	(5)	(5)	(6)	(6)	Q	39
38	(350)	(350)	(350)	(350)	(350)	R	40
39	-	-	-	-	-		41
40	-	-	-	-	-		42
41	(355)	(355)	(355)	(356)	(356)		43
42	10,521	10,147	10,475	10,435	10,888		44
43	\$ 88,898	\$ 90,988	\$ 91,154	\$ 92,752	\$ 93,841		45

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 #	2024			2023		Cross Reference ¹	OSFI Template
		Q3	Q2	Q1	Q4	Q3		
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 9,716	\$ 11,120	\$ 9,357	\$ 9,424	\$ 11,067	S	46
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–		48
Collective allowance	46	1,378	1,485	1,781	1,964	2,150	T	50
Tier 2 Capital before regulatory adjustments	47	11,094	12,605	11,138	11,388	13,217		51
Tier 2 regulatory adjustments								
Investments in own Tier 2 instruments	48	–	–	–	–	–		52
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	49	–	–	–	–	–		53
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	50	(332)	(316)	(228)	(196)	(194)	U	54
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	(19)	(144)	(115)	(136)	(125)	V	54a
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	55
Other deductions from Tier 2 capital	52	–	–	–	–	–		56
Total regulatory adjustments to Tier 2 Capital	53	(511)	(620)	(503)	(492)	(479)		57
Tier 2 Capital	54	10,583	11,985	10,635	10,896	12,738		58
Total Capital	55	99,481	102,973	101,789	103,648	106,579		59
Total risk-weighted assets	56	\$ 610,482	\$ 602,825	\$ 579,424	\$ 571,161	\$ 544,880		60
Capital Ratios								
Common Equity Tier 1 Capital (as percentage of RWA)	57	12.8 %	13.4 %	13.9 %	14.4 %	15.2 %		61
Tier 1 Capital Ratio	58	14.6	15.1	15.7	16.2	17.2		62
Total Capital (as percentage of RWA)	59	16.3	17.1	17.6	18.1	19.6		63
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		64
of which: capital conservation buffer requirement	61	2.5	2.5	2.5	2.5	2.5		65
of which: bank-specific countercyclical buffer requirement ⁴	62	–	–	–	–	–		66
of which: G-SIB buffer requirement ⁵	63	1.0	1.0	1.0	1.0	1.0		67
of which: D-SIB buffer requirement	63a	–	–	–	–	–		67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	64	8.0	8.9	9.3	9.8	10.7		68
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		69
Tier 1 target ratio	66	9.5	9.5	9.5	9.5	9.5		70
Total Capital target ratio	67	11.5	11.5	11.5	11.5	11.5		71

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 2023 list of G-SIBs, using 2022 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 November 1, 2023, the buffer is 3.5%.

Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

Capital Ratios for significant bank subsidiaries

TD Bank, National Association (TD Bank, N.A.)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 #	2024			2023		OSFI Template
	Q3	Q2	Q1	Q4	Q3	
68	\$ 8,137	\$ 8,404	\$ 8,341	\$ 8,430	\$ 8,495	72
69	2,938	2,948	2,913	2,465	2,436	73
70	83	84	85	92	90	74
71	2,432	2,108	1,742	1,031	1,175	75
72	7	7	8	8	8	76
73	7	7	8	8	8	77
74	1,370	1,478	1,773	1,956	2,144	78
75	1,370	1,478	1,773	1,956	2,142	79
76	17.7 %	17.5 %	17.8 %	18.0 %	17.9 %	
77	17.7	17.5	17.8	18.0	17.9	
78	19.0	18.8	19.0	19.1	18.9	
79	42.2	41.9	41.6	41.9	41.3	
80	42.2	41.9	41.6	41.9	41.3	
81	42.2	41.9	41.6	41.9	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 #	Q3	2024 Q2	Q1	Q4	2023 Q3
1	\$ 80,841	\$ 80,679	\$ 82,317	\$ 82,953	\$ 84,328
2	26	24	42	6	6
3	(1,061)	(1,219)	(1,723)	(3,104)	(1,181)
4	(1,848)	(1,985)	(1,881)	(1,920)	(1,832)
5	129	132	137	127	175
6	(181)	2,564	2,824	2,886	2,963
7	(23)	(33)	231	(150)	65
8	148	1,636	(2,127)	3,162	(1,789)
9	n/a	n/a	n/a	n/a	n/a
10	82	42	357	(370)	94
11	26	(23)	838	(322)	(240)
12	(117)	(653)	454	(844)	326
13	59	18	9	(93)	(18)
14	-	-	-	-	-
15	296	(341)	(799)	(14)	56
16	78,377	80,841	80,679	82,317	82,953

Additional Tier 1 Capital

17	10,147	10,475	10,435	10,888	10,783
18	1,335	-	-	-	-
19	(950)	(350)	-	(400)	-
20	(11)	22	40	(53)	105
21	10,521	10,147	10,475	10,435	10,888
22	88,898	90,988	91,154	92,752	93,841

Tier 2 Capital

23	11,985	10,635	10,896	12,738	12,849
24	-	1,750	-	-	-
25	(1,500)	-	-	(1,750)	-
26	-	-	-	-	-
27	(107)	(296)	(183)	(186)	7
28	205	(104)	(78)	94	(118)
29	10,583	11,985	10,635	10,896	12,738
30	\$ 99,481	\$ 102,973	\$ 101,789	\$ 103,648	\$ 106,579

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 #	2024 Q3		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 7,245	\$ 7,227	
Interest-bearing deposits with banks	92,151	92,139	
Trading loans, securities, and other	173,175	173,175	
Non-trading financial assets at fair value through profit or loss	5,600	4,957	
Derivatives	69,827	69,832	
Financial assets designated at fair value through profit or loss	5,771	1,695	
Financial assets at fair value through other comprehensive income	75,841	72,052	
<i>Equity investments in funds subject to the fall-back approach</i>		51	M
Non-Significant investments in financials (excluding Schwab)		75	L1
<i>Non-significant investments exceeding regulatory thresholds – CET1</i>		5	Q
<i>Non-significant investments exceeding regulatory thresholds – Additional Tier 1</i>		332	U
<i>Non-significant investments exceeding regulatory thresholds – Tier 2</i>		19	V
<i>Non-significant investments previously designated for the 5% threshold but no longer meets the conditions</i>		994	
<i>Non-significant investments not exceeding regulatory thresholds</i>			
Debt securities at amortized cost, net of allowance for credit losses	281,320	281,293	
Securities purchased under reverse repurchase agreements	212,918	212,918	
Loans	946,136	946,136	
Allowance for loan losses	(7,811)	(7,811)	
<i>Eligible allowance reflected in Tier 2 regulatory capital</i>		(1,378)	T
<i>Shortfall of allowance to expected loss</i>		–	I
<i>Allowances not reflected in regulatory capital</i>		(6,433)	
Other	105,008	103,361	
Investment in Schwab		2,907	L2
<i>Non-significant investments exceeding regulatory thresholds</i>		7,124	
<i>Non-significant investments not exceeding regulatory thresholds</i>		18,700	E1
Goodwill		2,890	F1
Other intangibles		83	
Other intangibles (Mortgage Servicing Rights)		121	G
Deferred tax assets		2,432	
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		2,259	
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		2,259	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>		(214)	
<i>Other DTA/DTL adjustments⁴</i>		–	
Significant investments in financials		100	
<i>Significant investments exceeding regulatory thresholds</i>		1,251	K1
<i>Significant investments not exceeding regulatory thresholds</i>		65,708	
Defined pension benefits			
Other Assets			
TOTAL ASSETS	1,967,181	1,956,974	
LIABILITIES AND EQUITY			
Trading deposits	32,021	32,021	
Derivatives	60,113	60,113	
Securitization liabilities at fair value	18,382	18,382	
Financial liabilities designated at fair value through profit or loss	196,078	196,078	
Deposits	1,220,550	1,220,550	
Other	318,548	308,341	
Deferred tax liabilities		196	E2
Goodwill		48	F2
Intangible assets (excluding mortgage servicing rights)		343	K2
Defined benefit pension fund assets		(115)	
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(214)	
Other DTA/DTL adjustments ⁴		204	J
Gains and losses due to changes in own credit risk on fair value liabilities		307,879	
Other liabilities			
Subordinated notes and debentures	9,913	9,913	
Directly issued qualifying Tier 2 instruments		9,716	S
Regulatory capital amortization of maturing debentures		–	
Subordinated notes not allowed for regulatory capital		197	
Liabilities	1,855,605	1,845,398	
Common Shares	25,222	25,222	A1
Preferred Shares and other equity instruments	10,888	10,888	
Directly issued qualifying Additional Tier 1 instruments		10,888	N
Preferred shares not allowed for regulatory capital		–	
Treasury Shares – Common	(35)	(35)	A2
Treasury Shares – Preferred	(17)	(17)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(17)	O
Contributed Surplus	187	187	
Contributed surplus – Common Shares		182	B
Contributed surplus – Preferred Shares		5	P
Retained Earnings	69,316	69,316	C
Accumulated other comprehensive income (AOCI)	6,015	6,015	D
Cash flow hedges requiring derecognition		(3,285)	H
Net AOCI included as capital		9,300	
TOTAL LIABILITIES AND EQUITY	\$ 1,967,181	\$ 1,956,974	

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 \$10.2 billion and total equity of \$3.3 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
 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation
 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference
 Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure
 Adjustments for derivative financial instruments
 Adjustment for securities financing transactions (SFTs)
 Adjustment for off-balance sheet items (credit equivalent amounts)
 Other adjustments

Leverage Ratio Exposure

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

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

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

Derivative exposures

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

Total derivative exposures

Securities financing transaction exposures

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

Total securities financing transaction exposures

Other off-balance sheet exposures

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

Capital on total exposures

Tier 1 Capital – “All-in” basis (line 43 on page 1)

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

Leverage Ratio

LINE #	2024			2023		OSFI Template
	Q3	Q2	Q1	Q4	Q3	
1	\$ 1,967,181	\$ 1,966,668	\$ 1,910,892	\$ 1,957,024	\$ 1,887,075	1
2	(7,210)	(7,099)	(7,015)	(8,897)	(8,445)	2
3	(1,099)	(1,397)	(1,397)	(1,397)	(1,099)	3
4	–	–	–	–	–	4
5	16,363	9,090	23,424	6,088	14,525	5
6	(25,067)	(25,426)	(27,755)	(24,597)	(23,230)	6
7	235,706	231,178	222,754	223,820	217,908	7
8	(43,325)	(41,417)	(42,671)	(39,480)	(33,566)	8
9	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	9
10	\$ 1,655,285	\$ 1,649,664	\$ 1,621,300	\$ 1,634,505	\$ 1,589,965	1
11	–	–	–	–	–	2
12	(7,506)	(8,692)	(8,016)	(8,823)	(9,680)	3
13	(22,487)	(20,823)	(21,143)	(18,975)	(18,594)	4
14	1,625,292	1,620,149	1,592,141	1,606,707	1,561,691	5
15	29,455	35,802	29,385	36,218	32,475	6
16	55,967	56,129	55,011	58,628	55,505	7
17	–	–	–	–	–	8
18	8,970	9,187	9,361	8,567	8,782	9
19	(692)	(1,144)	(1,744)	(1,115)	(1,479)	10
20	93,700	99,974	92,013	102,298	95,283	11
21	212,918	205,722	199,079	204,333	201,517	12
22	(29,774)	(29,432)	(31,401)	(28,730)	(27,728)	13
23	4,707	4,006	3,646	4,133	4,497	14
24	–	–	–	–	–	15
25	187,851	180,296	171,324	179,736	178,286	16
26	803,747	792,100	761,583	770,427	763,318	17
27	(568,041)	(560,922)	(538,829)	(546,607)	(545,410)	18
28	235,706	231,178	222,754	223,820	217,908	19
29	88,898	90,988	91,154	92,752	93,841	20
30	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	21
31	4.1 %	4.3 %	4.4 %	4.4 %	4.6 %	22

Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

LINE #	2024				2023
	Q3	Q2	Q1	Q4	
Available capital (amounts)					
Common Equity Tier 1 (CET1)					
Tier 1	\$ 78,377	\$ 80,841	\$ 80,679	\$ 82,317	
Total capital	88,898	90,988	91,154	92,752	
	99,481	102,973	101,789	103,648	
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	610,482	602,825	579,424	571,161	
Total RWA (pre-floor)	610,482	602,825	579,424	571,161	
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	12.8 %	13.4 %	13.9 %	14.4 %	
CET1 ratio (pre-floor)	12.8	13.4	13.9	14.4	
Tier 1 ratio	14.6	15.1	15.7	16.2	
Tier 1 ratio (pre-floor)	14.6	15.1	15.7	16.2	
Total capital ratio	16.3	17.1	17.6	18.1	
Total capital ratio (pre-floor)	16.3	17.1	17.6	18.1	
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement (2.5% from 2019)	2.5	2.5	2.5	2.5	
Countercyclical buffer requirement	–	–	–	–	
Bank G-SIB and/or D-SIB additional requirements	1.0	1.0	1.0	1.0	
Total of bank CET1 specific buffer requirements	3.5	3.5	3.5	3.5	
CET1 available after meeting the bank's minimum capital requirements	8.0	8.9	9.3	9.8	
Basel III Leverage ratio					
Total Basel III leverage ratio exposure measure	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	
Basel III leverage ratio	4.1 %	4.3 %	4.4 %	4.4 %	

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

Total RWA at the level of the resolution group

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

Leverage ratio exposure measure at the level of the resolution group

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

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

Term Sheet apply?

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

Term Sheet apply?

If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)

LINE #	2024			2023	
	Q3	Q2	Q1	Q4	Q3
1	\$ 177,407	\$ 184,608	\$ 178,223	\$ 187,037	\$ 190,730
2	610,482	602,825	579,424	571,161	544,880
3	29.1 %	30.6 %	30.8 %	32.7 %	35.0 %
4	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168
5	8.3 %	8.7 %	8.6 %	8.9 %	9.3 %
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

TLAC Composition (TLAC1)

(\$ millions, except as noted)

LINE #	2024			2023	
	Q3	Q2	Q1	Q4	Q3
Regulatory capital elements of TLAC and adjustments					
1	\$ 78,377	\$ 80,841	\$ 80,679	\$ 82,317	\$ 82,953
2	10,521	10,147	10,475	10,435	10,888
3	—	—	—	—	—
4	—	—	—	—	—
5	10,521	10,147	10,475	10,435	10,888
6	10,583	11,985	10,635	10,896	12,738
7	—	—	—	—	—
8	—	—	—	—	—
9	—	—	—	—	—
10	10,583	11,985	10,635	10,896	12,738
11	99,481	102,973	101,789	103,648	106,579
Non-regulatory capital elements of TLAC					
12	n/a	n/a	n/a	n/a	n/a
13	78,205	81,927	76,636	83,684	84,431
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	78,205	81,927	76,636	83,684	84,431
18	177,686	184,900	178,425	187,332	191,010
19	n/a	n/a	n/a	n/a	n/a
20	(279)	(292)	(202)	(295)	(280)
21	—	—	—	—	—
22	177,407	184,608	178,223	187,037	190,730
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	610,482	602,825	579,424	571,161	544,880
24	2,142,549	2,131,597	2,078,232	2,112,561	2,053,168
TLAC ratios and buffers					
25	29.1 %	30.6 %	30.8 %	32.7 %	35.0 %
26	8.3	8.7	8.6	8.9	9.3
27	8.0	8.9	9.3	9.8	10.7
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).

Material Subgroup Entity – Creditor Ranking at Legal Entity Level (G-SIBS only) (TLAC2)^{1,2}

(\$ millions) As at	LINE #	2024 Q3					2024 Q2					OSFI Template		
		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)							
Is the resolution entity the creditor/investor? (yes or no)												1		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinate debts	Bail-in debts ³	Other liabilities ⁴	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ³	Other liabilities ⁴	Sum	2
Total capital and liabilities net of credit risk mitigation	1	37,151	-	-	26,692	-	63,843	37,057	-	-	26,625	-	63,682	3
Subset of row 3 that are excluded liabilities	2	-	-	-	-	-	-	-	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	37,151	-	-	26,692	-	63,843	37,057	-	-	26,625	-	63,682	5
Subset of row 5 that are eligible as TLAC	4	37,151	-	-	26,692	-	63,843	37,057	-	-	26,625	-	63,682	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	5	-	-	-	-	-	-	-	-	-	-	-	-	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	6	-	-	-	26,692	-	26,692	-	-	-	26,625	-	26,625	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	7	-	-	-	-	-	-	-	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but perpetual securities	8	-	-	-	-	-	-	-	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	9	37,151	-	-	-	-	37,151	37,057	-	-	-	-	37,057	11

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

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

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

³ 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.

⁴ Completion of this column is not required by OSFI at this time.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	LINE #	2024 Q3						2024 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	1	25,222	10,888	10,018	101,458	-	147,586	25,257	10,503	11,513	102,170	-	149,443
Subset of row 2 that are excluded liabilities	3	43	17	240	23,282	-	23,582	32	8	262	19,824	-	20,126
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	25,179	10,871	9,778	78,176	-	124,004	25,225	10,495	11,251	82,346	-	129,317
Subset of row 4 that are potentially eligible as TLAC	5	25,179	10,871	9,778	78,176	-	124,004	25,225	10,495	11,251	82,346	-	129,317
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	-	-	-	23,001	-	23,001	-	-	-	20,980	-	20,980
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	-	-	-	41,341	-	41,341	-	-	-	46,544	-	46,544
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	-	-	9,778	13,811	-	23,589	-	-	11,251	14,799	-	26,050
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	-	-	-	23	-	23	-	-	-	23	-	23
Subset of row 5 that is perpetual securities	10	25,179	10,871	-	-	-	36,050	25,225	10,495	-	-	-	35,720

	LINE #	2024 Q1						2023 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	11	25,318	10,853	9,709	103,782	-	149,662	25,434	10,853	9,779	104,675	-	150,741
Subset of row 12 that are excluded liabilities	12	77	27	240	26,917	-	27,261	85	65	215	20,216	-	20,581
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	25,241	10,826	9,469	76,865	-	122,401	25,349	10,788	9,564	84,459	-	130,160
Subset of row 14 that are potentially eligible as TLAC	15	25,241	10,826	9,469	76,865	-	122,401	25,349	10,788	9,564	84,459	-	130,160
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	-	-	-	20,507	-	20,507	-	-	-	22,065	-	22,065
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	-	-	-	43,242	-	43,242	-	-	-	46,544	-	46,544
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	-	-	9,469	13,089	-	22,558	-	-	9,564	15,825	-	25,389
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	-	-	-	27	-	27	-	-	-	25	-	25
Subset of row 15 that is perpetual securities	20	25,241	10,826	-	-	-	36,067	25,349	10,788	-	-	-	36,137

	LINE #	2023 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	21	25,833	11,253	11,425	100,872	-	149,383
Subset of row 22 that are excluded liabilities	22	16	11	218	15,764	-	16,009
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	23	25,817	11,242	11,207	85,108	-	133,374
Subset of row 24 that are potentially eligible as TLAC	24	25,817	11,242	11,207	85,108	-	133,374
Subset of row 25 with 1 year ≤ residual maturity < 2 years	25	-	-	-	21,040	-	21,040
Subset of row 25 with 2 years ≤ residual maturity < 5 years	26	-	-	-	46,822	-	46,822
Subset of row 25 with 5 years ≤ residual maturity < 10 years	27	-	-	11,207	17,226	-	28,433
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	28	-	-	-	20	-	20
Subset of row 25 that is perpetual securities	29	-	-	-	-	-	-
Subset of row 25 that is perpetual securities	30	25,817	11,242	-	-	-	37,059

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.

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

(\$ millions, except as noted)
As at

	LINE #	2024 Q3				2024 Q2			
By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	1	1.00 % \$	108			1.00 % \$	109		
Belgium	2	0.50	13			0.50	11		
France	3	1.00	106			1.00	136		
Germany	4	0.75	1,347			0.75	1,332		
Luxembourg	5	0.50	225			0.50	193		
Netherlands	6	2.00	211			1.00	207		
United Kingdom	7	2.00	2,288			2.00	2,153		
Norway	8	2.50	5			2.50	5		
Sum of lines 1 to 8	9		\$ 4,303				\$ 4,146		
Total ¹	10		\$ 421,713	0.02 % \$	7		\$ 418,755	0.01 % \$	7
		2024 Q1				2023 Q4			
By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	11	1.00 % \$	111			1.00 % \$	89		
France	12	0.50	77			0.50	127		
Germany	13	0.75	1,245			0.75	1,423		
Luxembourg	14	0.50	140			0.50	172		
Netherlands	15	1.00	191			1.00	168		
United Kingdom	16	2.00	1,753			2.00	1,700		
Norway	17	2.50	5			2.50	6		
Sum of lines 1 to 7	18		\$ 3,522				\$ 3,685		
Total ¹	19		\$ 400,173	0.01 % \$	6		\$ 393,132	0.01 % \$	6

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA)					Minimum capital requirements ¹					OSFI Template
		Q3	2024 Q2	Q1	Q4	2023 Q3	Q3	2024 Q2	Q1	Q4	2023 Q3	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 437,218	\$ 433,695	\$ 415,426	\$ 412,057	\$ 389,987	\$ 34,977	\$ 34,696	\$ 33,234	\$ 32,965	\$ 31,199	1
Of which: standardized approach (SA) ²	2	55,440	55,607	54,493	56,251	53,383	4,435	4,449	4,359	4,500	4,271	2
Of which: foundation internal ratings-based (FIRB) approach	3	86,110	87,441	84,139	86,304	82,140	6,889	6,995	6,731	6,905	6,571	3
Of which: supervisory slotting approach	4	-	-	-	-	-	-	-	-	-	-	4
Of which: advanced internal ratings-based (AIRB) approach	5	295,668	290,647	276,794	269,502	254,464	23,653	23,252	22,144	21,560	20,357	5
Counterparty credit risk	6	12,680	14,240	13,639	17,158	15,841	1,014	1,139	1,091	1,373	1,267	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	8,394	8,703	7,667	10,769	9,654	671	696	613	862	772	7
Of which: internal model method (IMM)	8	-	-	-	-	-	-	-	-	-	-	8
Of which: other CCR ³	9	4,286	5,537	5,972	6,389	6,187	343	443	478	511	495	9
Credit valuation adjustment (CVA) ⁴	10	5,042	5,775	5,860	8,381	6,754	403	462	469	670	540	10
Equity investments in funds – look-through approach	11	3,303	3,577	2,876	2,848	2,985	264	286	230	228	239	11
Equity investments in funds – mandate-based approach	12	620	464	421	424	400	50	37	34	34	32	12
Settlement risk	13	61	86	74	250	218	5	7	6	20	17	13
Securitization exposures in banking book	14	15,105	15,493	15,786	16,652	16,445	1,208	1,239	1,263	1,332	1,316	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	1,879	2,031	2,169	2,404	2,450	150	162	174	192	196	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	13,157	13,377	13,531	14,167	13,913	1,053	1,070	1,082	1,134	1,113	16
Of which: securitization standardized approach (SEC-SA)	17	69	85	86	81	82	5	7	7	6	7	17
Market risk ⁴	18	22,137	24,451	23,895	16,952	16,911	1,771	1,956	1,912	1,356	1,353	18
Of which: standardized approach (SA)	19	22,137	24,451	23,895	2,608	2,336	1,771	1,956	1,912	209	187	19
Of which: internal model approaches (IMA)	20	-	-	-	14,344	14,575	-	-	-	1,147	1,166	20
Capital charge for switch between trading book and banking book	21	-	-	-	-	-	-	-	-	-	-	21
Operational risk	22	100,276	91,802	89,205	87,077	85,703	8,023	7,344	7,136	6,966	6,856	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	14,040	13,242	12,242	9,362	9,636	1,124	1,060	979	749	771	23
Output floor applied (%)	24	67.5	67.5	67.5	65.0	65.0	n/a	n/a	n/a	n/a	n/a	24
Floor adjustment	25	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	25
Total (lines 1+6+10+11+12+13+14+18+21+22+23+25)	26	\$ 610,482	\$ 602,825	\$ 579,424	\$ 571,161	\$ 544,880	\$ 48,839	\$ 48,226	\$ 46,354	\$ 45,693	\$ 43,590	27

¹ Minimum capital requirements equal 8% of RWA.

² Includes other assets and equities which use a regulatory prescribed risk weight.

³ Includes qualifying central counterparties (QCCPs) and repo style transactions.

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

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

(\$ millions) As at	LINE #	2024 Q3				2024 Q2			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated full standard approach ²	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated full standard approach ²
Credit risk (excluding counterparty credit risk)	1	\$ 381,778	\$ 55,440	\$ 437,218	\$ 649,153	\$ 378,088	\$ 55,607	\$ 433,695	\$ 647,605
Counterparty credit risk	2	11,190	1,490	12,680	52,753	12,623	1,617	14,240	55,833
Credit valuation adjustment	3	5,042	5,042	5,042	5,042	5,775	5,775	5,775	5,775
Securitisation exposures in the banking book	4	6,357	8,748	15,105	23,586	6,490	9,003	15,493	22,170
Market risk	5	-	22,137	22,137	22,137	-	24,451	24,451	24,451
Operational risk	6	100,276	100,276	100,276	100,276	91,802	91,802	91,802	91,802
Residual RWA ³	7	18,024	18,024	18,024	18,024	17,369	17,369	17,369	17,369
Total	8	\$ 399,325	\$ 211,157	\$ 610,482	\$ 870,971	\$ 397,201	\$ 205,624	\$ 602,825	\$ 865,005
		2024 Q1				2023 Q4			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated full standard approach ²	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated full standard approach ²
Credit risk (excluding counterparty credit risk)	9	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920	\$ 355,806	\$ 56,251	\$ 412,057	\$ 629,658
Counterparty credit risk	10	11,864	1,775	13,639	54,121	14,560	2,598	17,158	60,791
Credit valuation adjustment	11	5,860	5,860	5,860	5,860	8,381	8,381	8,381	8,381
Securitisation exposures in the banking book	12	6,463	9,323	15,786	22,788	6,904	9,748	16,652	25,335
Market risk	13	-	23,895	23,895	23,895	14,344	2,608	16,952	6,488
Operational risk	14	89,205	89,205	89,205	89,205	87,077	87,077	87,077	87,077
Residual RWA ³	15	15,613	15,613	15,613	15,613	12,884	12,884	12,884	12,884
Total	16	\$ 379,260	\$ 200,164	\$ 579,424	\$ 841,402	\$ 391,614	\$ 179,547	\$ 571,161	\$ 830,614

¹ Represents RWA for the period as disclosed in OV1.

² Represents RWA used for the regulatory floor.

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

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

(\$ millions) As at	LINE #	2024 Q3			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 12,037	\$ 108	\$ 12,145	\$ 16,625
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	11,151	-	11,151	15,819
Banks and other financial institutions	2	5,648	916	6,564	11,258
Covered Bonds	3	1,441	-	1,441	1,203
Equity	4	-	25,232	25,232	25,232
Purchased receivables	5	-	-	-	-
Corporates	6	208,561	751	209,312	306,284
<i>Of which: F-IRB is applied</i>	6a	78,981	-	78,981	150,140
<i>Of which: A-IRB is applied</i>	6b	129,580	-	129,580	155,393
Retail	7	150,012	4,508	154,520	255,537
<i>Of which: qualifying revolving retail</i>	7a	43,584	259	43,843	45,494
<i>Of which: other retail</i>	7b	50,674	2,149	52,823	75,393
<i>Of which: retail residential mortgages</i>	7c	55,754	2,100	57,854	134,650
Specialised lending	8	4,079	-	4,079	9,089
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,505	-	2,505	8,057
Others	9	-	23,925	23,925	23,925
Total	10	\$ 381,778	\$ 55,440	\$ 437,218	\$ 649,153

		2024 Q2			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	11	\$ 11,932	\$ 104	\$ 12,036	\$ 16,303
<i>Of which: categorised as MDB/PSE in SA¹</i>	11a	11,004	-	11,004	15,492
Banks and other financial institutions	12	6,237	806	7,043	14,346
Covered Bonds	13	1,501	-	1,501	1,185
Equity	14	-	25,122	25,122	25,122
Purchased receivables	15	-	-	-	-
Corporates	16	207,780	880	208,660	307,844
<i>Of which: F-IRB is applied</i>	16a	79,662	-	79,662	150,423
<i>Of which: A-IRB is applied</i>	16b	128,118	-	128,118	156,541
Retail	17	147,064	4,511	151,575	249,256
<i>Of which: qualifying revolving retail</i>	17a	41,980	266	42,246	42,668
<i>Of which: other retail</i>	17b	49,291	2,054	51,345	73,883
<i>Of which: retail residential mortgages</i>	17c	55,793	2,191	57,984	132,705
Specialised lending	18	3,574	-	3,574	9,365
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	18a	2,611	-	2,611	8,212
Others	19	-	24,184	24,184	24,184
Total	20	\$ 378,088	\$ 55,607	\$ 433,695	\$ 647,605

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

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

(\$ millions) As at	LINE #	2024 Q1			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 11,938	\$ 97	\$ 12,035	\$ 16,259
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	10,920	–	10,920	15,426
Banks and other financial institutions	2	6,095	539	6,634	12,040
Covered Bonds	3	1,516	–	1,516	1,133
Equity	4	–	24,786	24,786	24,786
Purchased receivables	5	–	–	–	–
Corporates	6	197,596	934	198,530	298,717
<i>Of which: F-IRB is applied</i>	6a	76,484	–	76,484	147,528
<i>Of which: A-IRB is applied</i>	6b	121,112	–	121,112	150,255
Retail	7	140,405	4,372	144,777	243,776
<i>Of which: qualifying revolving retail</i>	7a	40,719	252	40,971	41,266
<i>Of which: other retail</i>	7b	45,633	1,950	47,583	71,977
<i>Of which: retail residential mortgages</i>	7c	54,053	2,170	56,223	130,533
Specialised lending	8	3,383	–	3,383	9,444
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,448	–	2,448	8,349
Others	9	–	23,765	23,765	23,765
Total	10	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920
2023 Q4					
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	11	\$ 13,138	\$ 96	\$ 13,234	\$ 16,283
<i>Of which: categorised as MDB/PSE in SA¹</i>	11a	12,403	–	12,403	15,317
Banks and other financial institutions	12	6,288	644	6,932	12,536
Covered Bonds	13	1,703	–	1,703	1,239
Equity	14	–	24,828	24,828	24,828
Purchased receivables	15	–	–	–	–
Corporates	16	197,173	1,006	198,179	293,263
<i>Of which: F-IRB is applied</i>	16a	78,267	–	78,267	145,341
<i>Of which: A-IRB is applied</i>	16b	118,906	–	118,906	146,916
Retail	17	134,136	4,606	138,742	246,696
<i>Of which: qualifying revolving retail</i>	17a	39,587	248	39,835	41,470
<i>Of which: other retail</i>	17b	43,334	1,963	45,297	72,275
<i>Of which: retail residential mortgages</i>	17c	51,215	2,395	53,610	132,951
Specialised lending	18	3,368	–	3,368	9,742
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	18a	2,846	–	2,846	8,919
Others	19	–	25,071	25,071	25,071
Total	20	\$ 355,806	\$ 56,251	\$ 412,057	\$ 629,658

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

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)

As at

RWA, balance at beginning of period

Movement in risk levels¹
 Model updates/changes²
 Methodology and policy³
 Acquisitions and disposals⁴
 Foreign exchange movements and other⁵
RWA, balance at end of period

LINE #	2024			2023	
	Q3	Q2	Q1	Q4	Q3
1	\$ 24,451	\$ 23,895	\$ 16,952	\$ 16,911	\$ 21,777
2	(2,314)	556	(1,925)	41	(1,407)
3	-	-	-	-	-
4	-	-	8,868	-	(3,459)
5	-	-	-	-	-
6	n/m	n/m	n/m	n/m	n/m
7	\$ 22,137	\$ 24,451	\$ 23,895	\$ 16,952	\$ 16,911

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

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.

Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions)

As at

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

RWA, balance at beginning of period

Business growth¹
 Methodology and policy²
 Acquisitions and disposals³
 Movement in risk level⁴
 Revenue generation⁵
RWA, balance at end of period⁶

LINE #	2024			2023	
	Q3	Q2	Q1	Q4	Q3
1	\$ 91,802	\$ 89,205	\$ 87,077	\$ 85,703	\$ 83,938
2	5,133	2,476	1,413	2,267	1,765
3	-	-	-	-	-
4	-	-	-	-	-
5	3,341	121	715	(893)	-
6	n/a	n/a	n/a	n/a	n/a
7	\$ 100,276	\$ 91,802	\$ 89,205	\$ 87,077	\$ 85,703

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

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

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

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

⁵ 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.

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

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

(\$ millions) As at	LINE #	2024 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	\$ 7,245	\$ 7,227	\$ 7,668	\$ -	\$ -	\$ -	\$ (441)
Interest-bearing deposits with banks	2	92,151	92,139	92,027	-	-	112	-
Trading loans, securities, and other	3	173,175	173,175	1,219	-	-	171,956	-
Non-trading financial assets at fair value through profit or loss	4	5,600	4,957	2,585	-	3,662	-	(1,290)
Derivatives	5	69,827	69,832	-	69,832	-	63,539	-
Financial assets designated at fair value through profit or loss	6	5,771	1,695	1,873	-	-	-	(178)
Financial assets at fair value through other comprehensive income	7	75,841	72,052	68,221	-	4,014	-	(183)
Debt securities at amortized cost, net of allowance for credit losses	8	281,320	281,293	232,421	-	49,219	-	(347)
Securities purchased under reverse repurchase agreements	9	212,918	212,918	-	212,918	-	10,438	-
Residential mortgages	10	329,262	329,262	329,347	-	-	-	(85)
Consumer instalment and other personal	11	224,323	224,323	224,534	-	-	-	(211)
Credit card	12	40,517	40,517	35,162	-	4,701	-	654
Business and government	13	352,034	352,034	330,603	-	29,301	-	(7,870)
Allowance for loan losses	14	(7,811)	(7,811)	(1)	-	-	-	(7,810)
Customers' liability under acceptances	15	19	19	19	-	-	-	-
Investment in Schwab	16	10,031	10,031	10,031	-	-	-	-
Goodwill	17	18,700	18,700	-	-	-	-	18,700
Other intangibles	18	2,973	2,973	-	-	-	-	2,973
Land, buildings, equipment, and other depreciable assets	19	9,572	9,485	9,485	-	-	-	-
Deferred tax assets	20	4,719	4,598	2,307	-	-	-	2,291
Amounts receivable from brokers, dealers and clients	21	32,307	32,306	1,917	-	-	-	30,389
Other assets	22	26,687	25,249	14,502	7,407	-	-	3,340
Total assets	23	\$ 1,967,181	\$ 1,956,974	\$ 1,363,920	\$ 290,157	\$ 90,897	\$ 246,045	\$ 39,932
Liabilities								
Trading deposits	24	\$ 32,021	\$ 32,021	\$ -	\$ -	\$ -	\$ 27,387	\$ 4,634
Derivatives	25	60,113	60,113	-	60,113	-	58,908	-
Securitization liabilities at fair value	26	18,382	18,382	-	-	-	18,382	-
Financial liabilities designated at fair value through profit or loss	27	196,078	196,078	-	-	-	2	196,076
Deposits	28	1,220,550	1,220,550	-	-	-	-	1,220,550
Acceptances	29	19	19	-	-	-	-	19
Obligations related to securities sold short	30	40,556	40,556	-	-	-	39,206	1,350
Obligations related to securities sold under repurchase agreements	31	182,813	182,813	-	182,813	-	13,612	-
Securitization liabilities at amortized cost	32	12,374	12,374	-	-	-	-	12,374
Amounts payable to brokers, dealers, and clients	33	25,063	25,063	-	-	-	-	25,063
Insurance-related liabilities	34	6,343	16	-	-	-	-	16
Other liabilities	35	51,380	47,500	-	-	-	-	47,500
Subordinated notes and debentures	36	9,913	9,913	-	-	-	-	9,913
Total liabilities	37	\$ 1,855,605	\$ 1,845,398	\$ -	\$ 242,926	\$ -	\$ 157,497	\$ 1,517,495

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 #	2024 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	\$ 1,991,019	\$ 1,363,920	\$ 290,157	\$ 90,897	\$ 246,045
Liabilities carrying value amount under regulatory scope of consolidation	2	400,423	-	242,926	-	157,497
Total net amount under regulatory scope of consolidation	3	1,590,596	1,363,920	47,231	90,897	88,548
Off-balance sheet amounts	4	396,465	376,199	-	20,266	-
Differences due to different netting rules, other than those already included in line 2	5	44,598	-	44,598	-	-
Adjustment for derivatives and PFE	6	71,637	-	71,637	-	-
Gross up for repo-style transactions	7	365,627	-	365,627	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,468,923	\$ 1,740,119	\$ 529,093	\$ 111,163	\$ 88,548

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 #	2024 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	\$ 4,170	\$ 907,799	\$ (7,811)	\$ (1)	\$ (7)	\$ (7,803)	\$ 904,158
Debt securities		2	–	300,139	(3)	–	–	(3)	300,136
Off-balance sheet exposures		3	194	742,055	(1,023)	–	–	(1,023)	741,226
Total		4	\$ 4,364	\$ 1,949,993	\$ (8,837)	\$ (1)	\$ (7)	\$ (8,829)	\$ 1,945,520
2024 Q2									
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans		5	\$ 3,895	\$ 900,451	\$ (7,545)	\$ (1)	\$ (7)	\$ (7,537)	\$ 896,801
Debt securities		6	–	309,405	(2)	–	–	(2)	309,403
Off-balance sheet exposures		7	204	727,342	(1,002)	–	–	(1,002)	726,544
Total		8	\$ 4,099	\$ 1,937,198	\$ (8,549)	\$ (1)	\$ (7)	\$ (8,541)	\$ 1,932,748
2024 Q1									
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans		9	\$ 3,709	\$ 887,428	\$ (7,265)	\$ (2)	\$ (8)	\$ (7,255)	\$ 883,872
Debt securities		10	–	312,892	(2)	–	–	(2)	312,890
Off-balance sheet exposures		11	197	707,630	(1,000)	–	–	(1,000)	706,827
Total		12	\$ 3,906	\$ 1,907,950	\$ (8,267)	\$ (2)	\$ (8)	\$ (8,257)	\$ 1,903,589
2023 Q4									
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans		13	\$ 3,299	\$ 880,426	\$ (7,130)	\$ (2)	\$ (8)	\$ (7,120)	\$ 876,595
Debt securities		14	–	312,601	(2)	–	–	(2)	312,599
Off-balance sheet exposures		15	107	712,370	(1,049)	–	–	(1,049)	711,428
Total		16	\$ 3,406	\$ 1,905,397	\$ (8,181)	\$ (2)	\$ (8)	\$ (8,171)	\$ 1,900,622

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 \$2,952 million (April 30, 2024 – \$2,726 million; January 31, 2024 – \$2,568 million; October 31, 2023 – \$2,175 million) is in the default category and \$1,218 million as at July 31, 2024 (April 30, 2024 – \$1,169 million; January 31, 2024 – \$1,141 million; October 31, 2023 – \$1,124 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 #	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:	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	\$ 2,980	\$ 855,082	\$ (6,782)	\$ (2)	\$ (8)	\$ (6,772)	\$ 851,280
Debt securities	2	–	309,572	(1)	–	–	(1)	309,571
Off-balance sheet exposures	3	97	690,291	(988)	–	–	(988)	689,400
Total	4	\$ 3,077	\$ 1,854,945	\$ (7,771)	\$ (2)	\$ (8)	\$ (7,761)	\$ 1,850,251

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

² Includes total impaired exposures of which \$1,954 million is in the default category and \$1,026 million as at July 31, 2023 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 #	2024 Q3					2024 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	\$ 325,475	\$ 586,494	\$ 504,686	\$ 81,732	\$ 76	\$ 325,795	\$ 578,551	\$ 495,759	\$ 82,674	\$ 118
Debt securities	2	299,330	809	–	–	809	308,520	885	–	885	
Total	3	\$ 624,805	\$ 587,303	\$ 504,686	\$ 81,732	\$ 885	\$ 634,315	\$ 579,436	\$ 495,759	\$ 82,674	\$ 1,003
<i>Of which: defaulted</i>	4	2,555	1,615	1,419	196	–	2,326	1,569	1,372	197	–
		2024 Q1					2023 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	\$ 319,874	\$ 571,263	\$ 487,781	\$ 83,417	\$ 65	\$ 310,815	\$ 572,910	\$ 488,142	\$ 84,697	\$ 71
Debt securities	6	311,873	1,019	–	–	1,019	311,632	969	–	–	969
Total	7	\$ 631,747	\$ 572,282	\$ 487,781	\$ 83,417	\$ 1,084	\$ 622,447	\$ 573,879	\$ 488,142	\$ 84,697	\$ 1,040
<i>Of which: defaulted</i>	8	2,208	1,501	1,313	188	–	1,836	1,463	1,283	180	–
		2023 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	\$ 301,564	\$ 556,498	\$ 473,115	\$ 83,314	\$ 69					
Debt securities	10	308,597	975	–	–	975					
Total	11	\$ 610,161	\$ 557,473	\$ 473,115	\$ 83,314	\$ 1,044					
<i>Of which: defaulted</i>	12	1,622	1,358	1,196	162	–					

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

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2024 Q3					2024 Q2						
			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	\$	461,904	\$ 73,591	\$ –	\$ –	\$ –	535,495	\$ 456,997	\$ 72,572	\$ –	\$ –	\$ –	529,569
Qualifying revolving retail	2		44,924	131,990	–	–	–	176,914	40,416	130,940	–	–	–	171,356
Other retail	3		97,438	8,933	–	–	49	106,420	96,388	8,767	–	–	48	105,203
	4		604,266	214,514	–	–	49	818,829	593,801	212,279	–	–	48	806,128
Non-retail														
Corporate	5		296,581	103,940	249,464	23,184	25,435	698,604	298,076	103,028	233,896	25,113	24,792	684,905
Sovereign	6		388,962	13,409	65,747	22,002	10,391	500,511	392,439	11,846	68,493	24,473	9,660	506,911
Bank	7		23,918	3,767	112,795	17,172	2,729	160,381	27,893	3,188	134,998	18,266	2,595	186,940
	8		709,461	121,116	428,006	62,358	38,555	1,359,496	718,408	118,062	437,387	67,852	37,047	1,378,756
Total	9	\$	1,313,727	\$ 335,630	\$ 428,006	\$ 62,358	\$ 38,604	\$ 2,178,325	\$ 1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884
By Country of Risk														
Canada	10	\$	721,810	\$ 177,992	\$ 112,019	\$ 18,471	\$ 9,645	\$ 1,039,937	\$ 722,350	\$ 175,109	\$ 121,270	\$ 19,741	\$ 9,711	\$ 1,048,181
United States	11		533,263	152,944	180,010	19,529	26,702	912,448	531,098	150,443	182,093	19,499	25,207	908,340
Other International														
Europe	12		43,258	4,097	97,579	17,099	1,747	163,780	42,266	4,209	94,243	17,452	1,716	159,886
Other	13		15,396	597	38,398	7,259	510	62,160	16,495	580	39,781	11,160	461	68,477
	14		58,654	4,694	135,977	24,358	2,257	225,940	58,761	4,789	134,024	28,612	2,177	228,363
Total	15	\$	1,313,727	\$ 335,630	\$ 428,006	\$ 62,358	\$ 38,604	\$ 2,178,325	\$ 1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884
By Residual Contractual Maturity														
Within 1 year	16	\$	419,029	\$ 245,102	\$ 424,059	\$ 35,277	\$ 18,651	\$ 1,142,118	\$ 433,156	\$ 244,044	\$ 432,565	\$ 37,033	\$ 17,762	\$ 1,164,560
Over 1 year to 5 years	17		596,721	88,608	3,947	18,982	19,719	727,977	585,275	84,167	4,822	21,937	19,073	715,274
Over 5 years	18		297,977	1,920	–	8,099	234	308,230	293,778	2,130	–	8,882	260	305,050
Total	19	\$	1,313,727	\$ 335,630	\$ 428,006	\$ 62,358	\$ 38,604	\$ 2,178,325	\$ 1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	39,353	\$ 6,439	\$ 4	\$ 100	\$ 2,392	\$ 48,288	\$ 38,710	\$ 6,542	\$ 4	\$ 58	\$ 2,418	\$ 47,732
Non-residential	21		57,134	9,450	40	397	663	67,684	57,440	8,977	32	278	677	67,404
Total real-estate	22		96,487	15,889	44	497	3,055	115,972	96,150	15,519	36	336	3,095	115,136
Agriculture	23		11,796	750	5	60	32	12,643	11,479	776	5	62	33	12,355
Automotive	24		17,303	6,304	2	1,330	581	25,520	17,647	6,457	2	1,255	437	25,798
Financial	25		58,680	16,376	367,585	27,601	5,626	475,868	61,607	16,381	387,770	31,299	5,193	502,250
Food, beverage, and tobacco	26		8,173	4,030	6	1,802	473	14,484	8,340	4,058	4	1,623	465	14,490
Forestry	27		1,432	839	–	18	131	2,420	1,619	854	–	17	154	2,644
Government, public sector entities, and education	28		384,033	10,726	53,543	21,316	7,372	476,990	387,526	9,726	46,817	23,867	6,867	474,803
Health and social services	29		24,405	4,578	144	104	5,472	34,703	25,592	4,219	165	77	4,829	34,882
Industrial construction and trade contractors	30		7,056	2,700	12	24	1,131	10,923	7,096	2,743	11	15	1,162	11,027
Metals and mining	31		5,069	3,615	385	816	900	10,785	4,715	3,558	324	890	901	10,388
Oil and gas	32		4,664	5,399	2,427	1,185	1,273	14,948	4,811	5,625	1,238	1,401	1,547	14,622
Power and utilities	33		15,662	14,097	10	2,061	5,260	37,090	16,212	12,856	7	1,780	5,212	36,067
Professional and other services	34		23,478	10,186	3,110	1,057	1,768	39,599	23,558	9,978	278	924	1,881	36,619
Retail sector	35		8,921	4,040	58	183	601	13,803	8,898	3,999	62	227	588	13,774
Sundry manufacturing and wholesale	36		15,504	9,407	258	1,022	894	27,085	15,331	9,315	328	992	784	26,750
Telecommunications, cable, and media	37		8,190	5,461	89	1,500	703	15,943	8,411	5,447	86	1,457	753	16,154
Transportation	38		8,357	3,113	1	865	2,101	14,437	8,204	3,011	1	811	2,012	14,039
Other	39		10,251	3,606	327	917	1,182	16,283	11,212	3,540	253	819	1,134	16,958
Total	40	\$	709,461	\$ 121,116	\$ 428,006	\$ 62,358	\$ 38,555	\$ 1,359,496	\$ 718,408	\$ 118,062	\$ 437,387	\$ 67,852	\$ 37,047	\$ 1,378,756

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 #	2024 Q1						2023 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	\$ 450,730	\$ 70,747	\$ –	\$ –	\$ –	\$ 521,477	\$ 449,904	\$ 70,063	\$ –	\$ –	\$ –	\$ 519,967
Qualifying revolving retail	2	39,461	128,954	–	–	–	168,415	39,365	130,628	–	–	–	169,993
Other retail	3	94,129	8,647	–	–	46	102,822	93,950	8,625	–	–	46	102,621
	4	584,320	208,348	–	–	46	792,714	583,219	209,316	–	–	46	792,581
Non-retail													
Corporate	5	293,396	98,989	230,230	21,860	22,803	667,278	289,697	99,557	220,898	26,063	21,650	657,865
Sovereign	6	382,951	11,787	65,469	22,178	9,258	491,643	406,942	11,447	73,605	26,043	9,502	527,539
Bank	7	25,660	3,246	112,674	15,644	2,510	159,734	25,605	3,386	126,963	17,886	2,612	176,452
	8	702,007	114,022	408,373	59,682	34,571	1,318,655	722,244	114,390	421,466	69,992	33,764	1,361,856
Total	9	\$ 1,286,327	\$ 322,370	\$ 408,373	\$ 59,682	\$ 34,617	\$ 2,111,369	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437
By Country of Risk													
Canada	10	\$ 701,932	\$ 171,916	\$ 116,132	\$ 17,617	\$ 9,662	\$ 1,017,259	\$ 710,214	\$ 169,359	\$ 138,590	\$ 18,391	\$ 9,353	\$ 1,045,907
United States	11	523,465	146,032	171,271	18,527	23,139	882,434	535,518	148,614	158,858	21,306	23,013	887,309
Other International													
Europe	12	44,071	3,855	91,331	15,721	1,345	156,323	44,746	4,079	83,702	18,111	1,074	151,712
Other	13	16,859	567	29,639	7,817	471	55,353	14,985	1,654	40,316	12,184	370	69,509
	14	60,930	4,422	120,970	23,538	1,816	211,676	59,731	5,733	124,018	30,295	1,444	221,221
Total	15	\$ 1,286,327	\$ 322,370	\$ 408,373	\$ 59,682	\$ 34,617	\$ 2,111,369	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437
By Residual Contractual Maturity													
Within 1 year	16	\$ 413,970	\$ 238,266	\$ 405,972	\$ 33,173	\$ 16,497	\$ 1,107,878	\$ 420,458	\$ 237,330	\$ 419,890	\$ 37,696	\$ 14,391	\$ 1,129,765
Over 1 year to 5 years	17	577,209	82,209	2,401	19,084	17,855	698,758	587,257	84,543	1,576	24,060	19,143	716,579
Over 5 years	18	295,148	1,895	–	7,425	265	304,733	297,748	1,833	–	8,236	276	308,093
Total	19	\$ 1,286,327	\$ 322,370	\$ 408,373	\$ 59,682	\$ 34,617	\$ 2,111,369	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 38,149	\$ 5,715	\$ 9	\$ 89	\$ 2,140	\$ 46,102	\$ 38,364	\$ 5,614	\$ 11	\$ 51	\$ 2,223	\$ 46,263
Non-residential	21	55,404	9,289	37	445	688	65,863	55,552	9,269	41	293	703	65,858
Total real-estate	22	93,553	15,004	46	534	2,828	111,965	93,916	14,883	52	344	2,926	112,121
Agriculture	23	11,146	723	5	52	29	11,955	10,550	696	5	110	27	11,388
Automotive	24	16,593	6,299	4	1,410	340	24,646	15,788	6,403	4	1,271	363	23,829
Financial	25	58,486	16,653	367,039	26,522	4,800	473,500	59,989	15,669	379,468	31,962	4,523	491,611
Food, beverage, and tobacco	26	8,007	4,037	8	1,752	522	14,326	7,951	3,977	10	1,821	450	14,209
Forestry	27	1,507	920	–	12	141	2,580	1,553	831	–	19	145	2,548
Government, public sector entities, and education	28	377,522	9,624	38,888	20,611	6,647	453,292	401,025	9,417	36,793	25,020	6,872	479,127
Health and social services	29	25,375	3,899	116	84	4,003	33,477	24,982	4,285	205	62	3,843	33,377
Industrial construction and trade contractors	30	6,580	2,801	23	6	1,085	10,495	6,616	2,797	18	11	1,096	10,538
Metals and mining	31	4,568	3,276	312	598	809	9,563	4,416	3,328	254	700	855	9,553
Oil and gas	32	5,307	5,143	958	1,227	1,599	14,234	5,041	5,435	764	1,476	1,153	13,869
Power and utilities	33	16,668	12,688	9	1,764	5,166	36,295	16,943	12,481	15	1,777	5,071	36,287
Professional and other services	34	23,102	8,882	241	880	1,804	34,909	22,920	9,247	2,557	930	1,781	37,435
Retail sector	35	8,732	3,906	38	234	541	13,451	9,318	3,240	40	210	556	13,364
Sundry manufacturing and wholesale	36	15,339	8,917	258	1,051	894	26,459	15,386	9,119	445	830	659	26,439
Telecommunications, cable, and media	37	9,685	5,527	213	1,266	557	17,248	8,569	5,602	–	1,399	567	16,137
Transportation	38	7,921	2,806	–	781	1,883	13,391	8,164	2,853	–	787	1,944	13,748
Other	39	11,916	2,917	215	898	923	16,869	9,117	4,127	836	1,263	933	16,276
Total	40	\$ 702,007	\$ 114,022	\$ 408,373	\$ 59,682	\$ 34,571	\$ 1,318,655	\$ 722,244	\$ 114,390	\$ 421,466	\$ 69,992	\$ 33,764	\$ 1,361,856

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 Q3					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 437,640	\$ 68,093	\$ –	\$ –	\$ –	\$ 505,733
Qualifying revolving retail	2	38,239	132,014	–	–	–	170,253
Other retail	3	89,662	8,375	–	–	43	98,080
	4	565,541	208,482	–	–	43	774,066
Non-retail							
Corporate	5	280,660	92,216	203,578	20,924	21,229	618,607
Sovereign	6	389,128	12,578	78,664	24,667	9,366	514,403
Bank	7	23,623	3,247	121,378	16,932	2,303	167,483
	8	693,411	108,041	403,620	62,523	32,898	1,300,493
Total	9	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559
By Country of Risk							
Canada	10	\$ 691,845	\$ 166,047	\$ 125,781	\$ 15,951	\$ 9,640	\$ 1,009,264
United States	11	506,620	146,320	155,356	20,140	21,903	850,339
Other International							
Europe	12	45,388	3,675	82,869	17,176	1,240	150,348
Other	13	15,099	481	39,614	9,256	158	64,608
	14	60,487	4,156	122,483	26,432	1,398	214,956
Total	15	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559
By Residual Contractual Maturity							
Within 1 year	16	\$ 382,622	\$ 235,192	\$ 401,620	\$ 33,027	\$ 15,305	\$ 1,067,766
Over 1 year to 5 years	17	585,934	79,620	2,000	21,248	17,241	706,043
Over 5 years	18	290,396	1,711	–	8,248	395	300,750
Total	19	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 37,531	\$ 5,240	\$ 3	\$ 65	\$ 2,244	\$ 45,083
Non-residential	21	53,784	8,480	24	247	722	63,257
Total real-estate	22	91,315	13,720	27	312	2,966	108,340
Agriculture	23	10,278	592	10	54	33	10,967
Automotive	24	15,199	6,255	5	1,028	343	22,830
Financial	25	57,235	15,049	353,512	27,233	4,194	457,223
Food, beverage, and tobacco	26	7,601	3,768	2	1,871	431	13,673
Forestry	27	1,624	788	–	14	107	2,533
Government, public sector entities, and education	28	383,073	8,235	43,805	23,241	6,487	464,841
Health and social services	29	23,966	4,082	169	64	3,609	31,890
Industrial construction and trade contractors	30	7,081	2,634	13	14	1,111	10,853
Metals and mining	31	4,605	3,188	251	561	855	9,460
Oil and gas	32	5,070	5,015	1,952	1,284	1,532	14,853
Power and utilities	33	15,720	13,207	51	2,059	4,993	36,030
Professional and other services	34	21,972	8,778	3,190	725	1,698	36,363
Retail sector	35	9,873	2,990	66	265	532	13,726
Sundry manufacturing and wholesale	36	15,070	8,770	91	833	695	25,459
Telecommunications, cable, and media	37	8,128	5,324	–	1,380	551	15,383
Transportation	38	7,970	2,692	28	657	1,863	13,210
Other	39	7,631	2,954	448	928	898	12,859
Total	40	\$ 693,411	\$ 108,041	\$ 403,620	\$ 62,523	\$ 32,898	\$ 1,300,493

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) (Continued)¹

(\$ millions) As at	LINE #	2023 Q3					
		Exposures before CCF ² 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		
Asset classes							
Sovereigns and their central banks	1	\$ 130	–	564	–	87	15.43 %
Public sector entities	2	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	2,568	–	2,566	–	609	23.73
<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
<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
Retail	11	2,923	4,894	2,052	1,075	2,011	64.31
Real estate	12	3,954	2,051	3,954	820	2,446	51.24
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,954	2,051	3,954	820	2,446	51.24
<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
Other assets ⁵	22	30,068	–	30,068	–	22,625	75.25
Total	23	\$ 55,861	\$ 11,475	\$ 55,347	\$ 3,592	\$ 53,383	90.57 %

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

(\$ millions) As at	LINE #	2024 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	\$ 64		518																								\$ 582
Public sector entities	2	10																										10
Multilateral development banks	3																											
Banks	4			3,067															193									3,260
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			13						130									809									952
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10	2,067		696															5,055					30	10,428	367		18,643
Retail	11		629											2,835														3,464
Real estate	12			525	417	539	884						1,895													196		4,456
<i>Of which: general RRE</i>	13			525	417	539	884						1,895													196		4,456
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																		14					69				83
Other assets ²	22	6,834																	24,184									31,018
Total	23	\$ 8,975	629	4,819	417	539	884			130			1,895	2,835				30,255					99	10,428	367		196	\$ 62,468

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 #	2024 Q1																				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	\$ 93		487																								\$ 580	
Public sector entities	2																												
Multilateral development banks	3																												
Banks	4			2,527															34									2,561	
<i>Of which: securities firms and other financial institutions</i>	5																												
Covered bonds	6																												
Corporates	7			33						147									854									1,034	
<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		2,012		576														4,692					30	10,051	339		17,700	
Retail	11			607																								3,293	
Real estate	12				517	427	550	930			3				1,909												136	4,472	
<i>Of which: general RRE</i>	13				517	427	550	930			3				1,909												136	4,472	
<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		7,292																13				64					77	
Total	23	\$	9,397	607	4,140	427	550	930			150				1,909	2,686								94	10,051	339		136	\$ 60,775

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 Q4																				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	\$ 115		482																								\$ 597
Public sector entities	2																											
Multilateral development banks	3																											
Banks	4			2,864															72									2,936
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			34						150									923									1,107
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10	2,082		759															4,614					30	9,330	363		17,178
Retail	11		600												2,703													3,303
Real estate	12			498	419	532	938			2				2,413														4,802
<i>Of which: general RRE</i>	13			498	419	532	938			2				2,413														4,802
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																		13					63				76
Other assets ²	22	6,841																	25,071									31,912
Total	23	\$ 9,038	600	4,637	419	532	938			152				2,413	2,703				30,693				93	9,330	363		\$ 61,911	

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 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%
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										1,181
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10		1,978		645																							
Retail	11																											
Real estate	12			558																								3,127
<i>Of which: general RRE</i>	13				439	391	496	863																				4,774
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																											
Other assets ²	22		7,443																									73
Total	23	\$	9,550	558	3,997	391	496	863			149																	\$ 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 Risk Weights (CR5)

(\$ millions) As at	LINE #	2024 Q3				2024 Q2			
Risk weight		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)
Less than 40%	1	\$ 16,448	\$ 3,823	30.80 %	\$ 17,625	\$ 15,101	\$ 3,759	30.89 %	\$ 16,263
40–70%	2	1,431	1,271	40.00	1,940	1,456	1,420	40.00	2,025
75–80%	3	2,358	2,951	19.98	2,947	2,238	2,975	20.07	2,835
85–89%	4	4	479	40.00	196	4	478	40.00	196
90–100%	5	28,905	3,360	35.99	30,113	29,139	3,099	36.07	30,255
105–130%	6	–	–	–	–	–	–	–	–
150%	7	101	–	–	101	99	–	–	99
250%	8	10,195	1	40.04	10,196	10,428	1	40.04	10,428
400%	9	175	570	40.00	403	167	500	40.00	367
1250%	10	–	–	–	–	–	–	–	–
Total exposures	11	\$ 59,617	\$ 12,455	31.35 %	\$ 63,521	\$ 58,632	\$ 12,232	31.36 %	\$ 62,468
		2024 Q1				2023 Q4			
Risk weight		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)
Less than 40%	12	\$ 14,937	\$ 3,594	31.00 %	\$ 16,051	\$ 15,016	\$ 3,693	31.04 %	\$ 16,163
40–70%	13	1,518	1,350	40.00	2,059	1,781	1,959	40.00	2,564
75–80%	14	2,116	2,892	19.70	2,686	2,112	2,956	19.97	2,702
85–89%	15	4	330	40.00	136	–	–	–	–
90–100%	16	28,360	2,818	35.48	29,359	29,713	2,779	35.30	30,696
105–130%	17	–	–	–	–	–	–	–	–
150%	18	94	–	–	94	93	–	–	93
250%	19	10,051	–	39.90	10,051	9,330	–	39.90	9,330
400%	20	134	512	40.00	339	142	554	40.00	363
1250%	21	–	–	–	–	–	–	–	–
Total exposures	22	\$ 57,214	\$ 11,496	31.22 %	\$ 60,775	\$ 58,187	\$ 11,941	31.18 %	\$ 61,911
		2023 Q3							
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)				
Less than 40%	23	\$ 14,772	\$ 3,482	31.09 %	\$ 15,854				
40–70%	24	1,914	2,051	40.00	2,734				
75–80%	25	2,018	2,825	19.76	2,576				
85–89%	26	–	–	–	–				
90–100%	27	27,114	2,618	35.61	28,047				
105–130%	28	–	–	–	–				
150%	29	91	–	–	91				
250%	30	9,246	1	39.92	9,246				
400%	31	192	498	40.00	391				
1250%	32	–	–	–	–				
Total exposures	33	\$ 55,347	\$ 11,475	31.31 %	\$ 58,939				

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

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

(\$ millions, except as noted)
As at

LINE # 2024 Q3

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

			Original on-balance sheet gross exposure ²	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													
Canada ⁷	1	0.00 to <0.15	% AAA to BBB-	\$ 17,108	\$ 12,958	36.38	% \$ 20,694	0.11	% 6,184	28.89	% 2.2	\$ 3,691	17.84	% \$ 6	
	2	0.15 to <0.25	BB+	13,382	4,605	39.29	11,493	0.19	2,542	28.92	2.6	3,309	28.79	6	
	3	0.25 to <0.50	BB to BB-	32,093	17,319	37.20	32,922	0.35	8,634	28.15	2.1	11,089	33.68	32	
	4	0.50 to <0.75	B+	12,337	7,181	39.34	13,921	0.66	2,591	28.05	1.9	6,218	44.67	26	
	5	0.75 to <2.50	B To B-	28,333	13,504	35.58	31,678	1.67	12,414	36.77	2.1	25,774	81.36	194	
	6	2.50 to <10.00	CCC+	1,571	571	43.04	1,605	9.64	374	40.78	1.9	2,522	157.13	63	
		10.00 to <100.00	CCC to CC and below	3,440	744	40.55	3,610	24.33	914	45.08	1.7	7,853	217.53	393	
	7	100.00 (Default)	Default	822	119	39.67	838	100.00	499	72.43	2.1	3,475	414.68	356	
	9	Total		\$ 109,086	\$ 57,001	37.17	% \$ 116,761	2.27	% 34,135	31.70	% 2.1	\$ 63,931	54.75	% \$ 1,076	\$ 402
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 6,640	\$ 4,574	67.76	% \$ 9,738	0.06	% 163	26.26	% 3.3	\$ 1,340	13.76	% \$ 2	
	11	0.15 to <0.25	BBB+	1,323	1,135	61.25	2,019	0.23	64	22.83	2.3	484	23.97	1	
	12	0.25 to <0.50	BBB	1,771	1,291	64.89	2,609	0.49	77	29.75	3.0	1,247	47.80	4	
	13	0.50 to <0.75	BBB- to BB	26,711	8,548	57.34	31,624	0.64	4,337	31.54	3.1	18,548	58.65	64	
	14	0.75 to <2.50	BB- To B	19,321	11,599	47.83	24,872	1.55	6,711	34.84	2.9	21,184	85.17	137	
	15	2.50 to <10.00	B-	5,845	2,243	56.29	5,244	4.71	1,345	38.22	2.7	6,546	124.83	94	
		10.00 to <100.00	CCC+ to CC and below	6,092	978	48.98	6,564	32.32	763	42.75	2.3	14,403	219.42	913	
	16	100.00 (Default)	Default	652	148	44.02	717	100.00	156	70.13	2.0	5,976	833.47	25	
	18	Total		\$ 68,355	\$ 30,516	55.34	% \$ 83,387	4.44	% 13,615	33.28	% 3.0	\$ 69,728	83.62	% \$ 1,240	\$ 28

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

			Original on-balance sheet gross exposure ²	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													
Canada ⁷	19	0.00 to <0.15	% AAA to BBB-	\$ 39,447	\$ 130,358	40.78	% \$ 89,527	0.09	% 907	38.06	% 2.3	\$ 20,346	22.73	% \$ 30	
	20	0.15 to <0.25	BB+	9,219	7,767	43.61	12,144	0.19	133	26.05	2.0	3,416	28.13	6	
	21	0.25 to <0.50	BB to BB-	11,226	8,992	40.96	14,348	0.35	285	30.50	2.4	6,105	42.55	15	
	22	0.50 to <0.75	B+	3,988	3,373	44.23	5,420	0.66	94	25.60	2.0	2,516	46.42	9	
	23	0.75 to <2.50	B To B-	5,584	5,861	48.63	7,791	1.69	318	24.00	2.0	4,309	55.31	28	
	24	2.50 to <10.00	CCC+	872	468	39.74	1,042	9.64	24	35.74	2.1	1,541	147.89	36	
		10.00 to <100.00	CCC to CC and below	1,068	1,108	52.71	1,524	25.64	34	38.37	2.2	3,044	199.74	153	
	25	100.00 (Default)	Default	193	9	74.20	200	100.00	7	36.37	1.0	333	166.50	55	
	27	Total		\$ 71,597	\$ 157,936	41.37	% \$ 131,996	0.77	% 1,798	34.77	% 2.2	\$ 41,610	31.52	% \$ 332	\$ 79
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 13,600	\$ 19,582	51.99	% \$ 23,802	0.07	% 224	33.91	% 3.3	\$ 5,066	21.28	% \$ 6	
	29	0.15 to <0.25	BBB+	3,844	5,661	36.35	5,918	0.23	85	38.16	3.0	2,598	43.90	5	
	30	0.25 to <0.50	BBB	5,283	8,318	35.92	8,270	0.49	86	37.35	2.4	4,672	56.49	15	
	31	0.50 to <0.75	BBB- to BB	13,017	16,662	39.41	19,583	0.64	270	35.16	2.9	12,530	63.98	43	
	32	0.75 to <2.50	BB- To B	7,819	7,787	39.61	10,902	1.43	221	31.38	3.0	8,363	76.71	48	
	33	2.50 to <10.00	B-	1,752	1,525	40.46	1,341	4.71	46	24.34	3.3	1,156	86.20	15	
		10.00 to <100.00	CCC+ to CC and below	1,439	898	41.38	1,811	30.93	34	30.64	2.4	2,898	160.02	167	
	34	100.00 (Default)	Default	3	62	40.23	28	100.00	5	24.91	1.9	88	314.29	-	
	36	Total		\$ 46,757	\$ 60,495	42.80	% \$ 71,655	1.40	% 971	34.35	% 3.0	\$ 37,371	52.15	% \$ 299	\$ -

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) – Corporate (Continued)¹

(\$ millions, except as noted)
As at

2024
Q2

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

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

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

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

¹ 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) – Corporate (Continued)¹

(\$ millions, except as noted)
As at

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

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

	PD scale 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-	\$ 39,939	\$ 121,453	40.87	% \$ 87,495	0.09	% 901	38.05	% 2.2	\$ 19,660	22.47	% \$ 30
	20	0.15 to <0.25	BB+	10,495	7,437	42.91	13,142	0.19	147	29.89	2.6	4,543	34.57	8
	21	0.25 to <0.50	BB to BB-	12,341	11,867	42.29	16,182	0.34	283	30.25	2.2	6,489	40.10	17
	22	0.50 to <0.75	B+	3,297	2,022	41.80	4,121	0.66	81	31.83	1.8	2,212	53.68	9
	23	0.75 to <2.50	B To B-	6,001	5,750	44.42	8,016	1.69	338	25.76	2.1	4,721	58.89	30
	24	2.50 to <10.00	CCC+	855	450	42.85	1,046	9.64	20	37.16	2.0	1,589	151.91	37
	25	10.00 to <100.00	CCC to CC and below	634	1,063	51.14	1,065	22.34	24	37.07	2.7	2,101	197.28	90
	26	100.00 (Default)	Default	154	89	31.23	182	100.00	8	39.68	1.6	406	223.08	49
	27	Total		\$ 73,716	\$ 150,131	41.31	% \$ 131,249	0.64	% 1,801	35.31	% 2.2	\$ 41,721	31.79	% \$ 270
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 13,964	\$ 17,787	50.03	% \$ 22,885	0.07	% 228	35.41	% 3.4	\$ 5,155	22.53	% \$ 6
	29	0.15 to <0.25	BBB+	4,022	5,497	40.82	6,280	0.23	90	37.37	2.9	2,664	42.42	5
	30	0.25 to <0.50	BBB	4,214	6,802	40.11	6,942	0.49	90	38.18	2.8	4,248	61.19	13
	31	0.50 to <0.75	BBB to BB	12,926	15,791	38.92	19,072	0.63	259	35.48	2.9	12,183	63.88	42
	32	0.75 to <2.50	BB- To B	6,606	7,527	40.49	9,651	1.48	209	31.10	3.1	7,566	78.40	44
	33	2.50 to <10.00	B-	1,744	1,475	40.76	1,441	4.71	49	24.70	2.8	1,211	84.04	17
	34	10.00 to <100.00	CCC+ to CC and below	678	836	50.31	1,099	31.65	27	29.26	2.3	1,593	144.95	97
	35	100.00 (Default)	Default	33	31	40.44	46	100.00	5	24.94	2.1	143	310.87	-
	36	Total		\$ 44,187	\$ 55,746	43.23	% \$ 67,416	1.17	% 957	34.94	% 3.1	\$ 34,763	51.56	% \$ 224

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) – Corporate (Continued)¹

(\$ millions, except as noted)
As at

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

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

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

2023
Q3

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

Canada ⁷	LINE #	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-	\$ 17,061	\$ 12,322	38.63	20,558	0.11	5,772	27.64	2.4	\$ 3,670	17.85	\$ 6						
	2	0.15 to <0.25	BB+	13,782	3,362	39.41	10,479	0.20	2,392	24.73	2.7	2,685	25.62	5						
	3	0.25 to <0.50	BB to BB-	31,533	17,821	37.79	32,586	0.35	8,553	28.79	2.2	11,379	34.92	33						
	4	0.50 to <0.75	B+	10,746	5,210	32.19	11,475	0.69	2,485	27.82	1.9	5,224	45.53	22						
	5	0.75 to <2.50	B To B-	23,796	11,611	33.29	26,602	1.72	12,454	38.11	2.2	22,650	85.14	174						
	6	2.50 to <10.00	CCC+	1,486	483	51.03	1,485	9.82	318	46.18	2.1	2,719	183.10	67						
	7	10.00 to <100.00	CCC to CC and below	2,223	554	43.91	2,389	23.45	731	46.80	1.7	5,445	227.92	260						
	8	100.00 (Default)	Default	558	56	28.38	560	100.03	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						
	16	10.00 to <100.00	CCC+ to CC and below	3,198	488	47.34	3,428	30.76	572	43.42	2.7	7,702	224.68	465						
	17	100.00 (Default)	Default	179	8	55.03	183	100.00	110	72.62	1.8	1,183	646.45	38						
	18	Total		\$ 65,384	\$ 29,907	53.42 %	\$ 77,975	2.63 %	14,636	34.25 %	3.2	\$ 60,593	77.71 %	\$ 795					41	

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

Canada ⁷	LINE #	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-	\$ 38,751	\$ 107,324	40.96	\$ 82,234	0.09	858	37.10	2.3	\$ 18,571	22.58	\$ 28						
	20	0.15 to <0.25	BB+	8,139	7,490	43.43	11,306	0.20	148	27.85	2.2	3,660	32.37	6						
	21	0.25 to <0.50	BB to BB-	14,402	12,588	39.90	18,583	0.35	289	26.41	2.2	6,800	36.59	17						
	22	0.50 to <0.75	B+	2,593	2,100	41.49	3,443	0.69	77	37.18	2.2	2,238	65.00	9						
	23	0.75 to <2.50	B To B-	5,283	4,318	44.44	6,987	1.65	305	27.77	2.2	4,708	67.38	28						
	24	2.50 to <10.00	CCC+	824	704	43.31	1,127	9.82	25	36.97	2.1	1,762	156.34	41						
	25	10.00 to <100.00	CCC to CC and below	324	594	58.05	572	21.75	17	39.97	2.1	1,181	206.47	50						
	26	100.00 (Default)	Default	57	1	83.60	58	100.00	4	56.79	1.0	6	10.34	38						
	27	Total		\$ 70,373	\$ 135,119	41.20 %	\$ 124,310	0.48 %	1,723	34.16 %	2.3	\$ 38,926	31.31 %	\$ 217					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						
	34	10.00 to <100.00	CCC+ to CC and below	414	427	43.54	600	33.33	15	26.26	2.2	786	131.00	51						
	35	100.00 (Default)	Default	58	3	44.18	60	100.00	5	24.95	2.1	186	310.00	–						
	36	Total		\$ 42,522	\$ 53,350	42.88 %	\$ 65,011	0.96 %	952	36.79 %	3.2	\$ 35,135	54.04 %	\$ 174					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) – Sovereign^{1,2}

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

2024												
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-	\$ 384,775	\$ 34,807	65.06	% \$ 480,860 ⁸	0.01	3,812	10.88	3.0	\$ 9,888	2.06	% \$ 8	
2	0.15 to <0.25	BB+	1,022	943	74.30	1,622	0.21	93	26.24	2.9	479	29.53	1	
3	0.25 to <0.50	BB to BB-	483	394	84.48	769	0.38	171	25.46	1.7	220	28.61	1	
4	0.50 to <0.75	B+	305	61	33.01	231	0.61	56	28.97	3.8	139	60.17	–	
5	0.75 to <2.50	B To B-	630	272	32.38	701	1.68	336	40.63	2.3	686	97.86	5	
6	2.50 to <10.00	CCC+	1,382	17	70.31	25	9.01	7	13.13	2.3	14	56.00	–	
	10.00 to <100.00	CCC to CC and below	157	1	49.45	158	39.70	18	48.74	3.7	391	247.47	33	
7	100.00 (Default)	Default	86	–	49.94	86	100.00	8	41.32	2.5	180	209.30	42	
8	Total		\$ 388,840	\$ 36,495	65.21	% \$ 484,452	0.05	4,485	11.03	3.0	\$ 11,997	2.48	% \$ 90	\$ 42

2024												
Q2												

	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-	\$ 388,320	\$ 31,844	64.26	% \$ 483,464 ⁸	0.01	3,850	10.92	2.9	\$ 9,826	2.03	% \$ 8	
11	0.15 to <0.25	BB+	1,028	884	73.47	1,590	0.21	92	27.63	2.8	480	30.19	1	
12	0.25 to <0.50	BB to BB-	524	376	81.88	784	0.38	178	28.28	1.8	261	33.29	1	
13	0.50 to <0.75	B+	328	57	26.87	234	0.61	58	29.39	3.9	143	61.11	–	
14	0.75 to <2.50	B To B-	514	242	22.25	549	1.59	332	37.47	2.4	489	89.07	3	
15	2.50 to <10.00	CCC+	1,415	22	75.13	63	9.38	9	38.36	2.0	100	158.73	2	
	10.00 to <100.00	CCC to CC and below	160	1	39.42	160	39.62	19	48.09	3.9	394	246.25	33	
16	100.00 (Default)	Default	85	–	10.04	85	100.00	9	39.95	2.8	198	232.94	40	
17	Total		\$ 392,374	\$ 33,426	64.34	% \$ 486,929	0.05	4,532	11.07	2.9	\$ 11,891	2.44	% \$ 88	\$ 39

2024												
Q1												

	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-	\$ 378,893	\$ 31,207	63.95	% \$ 474,518 ⁸	0.01	3,868	11.12	3.0	\$ 9,962	2.10	% \$ 8	
20	0.15 to <0.25	BB+	955	822	76.56	1,491	0.21	88	27.67	2.9	469	31.46	1	
21	0.25 to <0.50	BB to BB-	525	389	78.78	776	0.39	169	28.24	2.1	267	34.41	1	
22	0.50 to <0.75	B+	244	63	40.05	266	0.62	55	28.78	3.1	150	56.39	–	
23	0.75 to <2.50	B To B-	611	351	33.17	498	1.63	320	38.44	2.7	468	93.98	3	
24	2.50 to <10.00	CCC+	1,358	13	54.38	50	9.32	7	45.57	1.3	87	174.00	2	
	10.00 to <100.00	CCC to CC and below	157	2	47.51	158	33.20	20	48.10	3.6	378	239.24	26	
25	100.00 (Default)	Default	115	1	38.49	115	100.00	10	32.53	3.1	113	98.26	40	
26	Total		\$ 382,858	\$ 32,848	64.06	% \$ 477,872	0.05	4,522	11.26	3.0	\$ 11,894	2.49	% \$ 81	\$ 39

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)^{1,2}

(\$ millions, except as noted)
As at

LINE #		2023													
		Q4													
	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-	\$ 402,376	\$ 30,895	63.76	\$ 498,207 ⁸	0.01	3,920	11.85	2.9	\$ 10,389	2.09	\$ 8		
2	0.15 to <0.25	BB+	948	998	76.15	1,557	0.22	118	29.08	2.6	492	31.60	1		
3	0.25 to <0.50	BB to BB-	530	146	14.50	531	0.32	263	30.12	2.0	181	34.09	1		
4	0.50 to <0.75	B+	306	367	87.44	623	0.57	83	32.22	2.4	341	54.74	1		
5	0.75 to <2.50	B To B-	966	450	30.87	852	1.80	645	42.44	2.6	909	106.69	7		
6	2.50 to <10.00	CCC+	1,374	14	53.58	72	9.65	9	47.58	1.5	135	187.50	3		
7	10.00 to <100.00	CCC to CC and below	189	2	46.00	190	32.01	27	47.96	3.3	451	237.37	32		
8	100.00 (Default)	Default	137	2	24.65	137	100.00	23	35.69	3.0	194	141.61	45		
9	Total		\$ 406,826	\$ 32,874	63.72	\$ 502,169	0.06	5,074	12.03	2.8	\$ 13,092	2.61	\$ 98	\$ 45	

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
10	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	
11	0.15 to <0.25	BB+	839	962	75.55	1,411	0.22	117	27.96	2.6	431	30.55	1	
12	0.25 to <0.50	BB to BB-	578	129	15.63	583	0.32	268	27.67	2.3	195	33.45	1	
13	0.50 to <0.75	B+	404	390	85.44	720	0.58	103	33.61	2.5	414	57.50	1	
14	0.75 to <2.50	B To B-	887	377	35.10	764	1.82	590	42.93	2.4	821	107.46	6	
15	2.50 to <10.00	CCC+	1,362	21	40.56	107	9.71	13	54.82	2.9	257	240.19	6	
16	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	
17	100.00 (Default)	Default	135	2	22.19	135	100.00	23	35.34	3.2	180	133.33	46	
18	Total		\$ 388,999	\$ 34,310	63.96	\$ 484,693	0.06	5,140	12.45	3.0	\$ 13,789	2.84	\$ 110	\$ 46

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) – Bank¹

(\$ millions, except as noted)
As at

LINE #		2024													
		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-	\$ 18,383	\$ 11,196	46.26	\$ 23,537	0.05	416	46.80	2.1	\$ 5,446	23.14	\$ 7		
2	0.15 to <0.25	BB+	357	693	41.87	650	0.21	27	36.37	1.2	173	26.62	-		
3	0.25 to <0.50	BB to BB-	216	543	34.71	403	0.39	25	31.93	2.0	159	39.45	-		
4	0.50 to <0.75	B+	1,261	2,085	38.40	2,062	0.57	21	43.00	1.9	1,313	63.68	5		
5	0.75 to <2.50	B To B-	352	48	40.97	47	1.64	25	27.09	4.3	37	78.72	-		
6	2.50 to <10.00	CCC+	-	20	88.43	18	4.71	11	1.32	4.2	1	5.56	-		
7	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
9	Total		\$ 20,569	\$ 14,585	44.54	\$ 26,717	0.11	518	45.96	2.1	\$ 7,129	26.68	\$ 12	\$ -	
		2024													
		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-	\$ 21,777	\$ 10,340	46.72	\$ 26,662	0.06	425	49.85	1.8	\$ 5,876	22.04	\$ 9		
11	0.15 to <0.25	BB+	411	575	42.01	654	0.20	27	52.31	1.3	253	38.69	1		
12	0.25 to <0.50	BB to BB-	434	129	21.87	464	0.42	21	23.35	2.0	129	27.80	-		
13	0.50 to <0.75	B+	1,600	1,732	38.08	2,259	0.57	23	42.57	2.1	1,474	65.25	5		
14	0.75 to <2.50	B To B-	411	10	43.43	56	1.74	25	29.43	3.8	46	82.14	-		
15	2.50 to <10.00	CCC+	-	20	88.43	18	4.71	12	1.50	4.2	1	5.56	-		
16	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
18	Total		\$ 24,633	\$ 12,806	45.16	\$ 30,113	0.11	526	48.88	1.9	\$ 7,779	25.83	\$ 15	\$ -	
		2024													
		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-	\$ 20,293	\$ 10,460	45.83	\$ 24,867	0.06	411	48.06	2.0	\$ 5,666	22.79	\$ 7		
20	0.15 to <0.25	BB+	323	645	41.73	594	0.20	28	50.77	1.5	235	39.56	1		
21	0.25 to <0.50	BB to BB-	485	130	22.04	510	0.43	22	25.61	2.2	171	33.53	-		
22	0.50 to <0.75	B+	1,582	1,687	38.07	2,224	0.57	23	42.79	2.4	1,537	69.11	5		
23	0.75 to <2.50	B To B-	416	11	42.88	55	1.74	28	29.51	3.9	46	83.64	-		
24	2.50 to <10.00	CCC+	-	19	90.27	18	4.71	11	0.83	4.2	-	-	-		
25	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
27	Total		\$ 23,099	\$ 12,952	44.44	\$ 28,268	0.11	517	47.24	2.0	\$ 7,655	27.08	\$ 13	\$ -	

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 #		2023													
		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-	\$ 20,003	\$ 10,672	46.61 %	\$ 25,743	0.05 %	424	47.94 %	2.2	\$ 6,236	24.22 %	\$ 6		
2	0.15 to <0.25	BB+	308	599	41.76	559	0.21	27	49.22	1.7	234	41.86	1		
3	0.25 to <0.50	BB to BB-	148	51	37.41	168	0.32	12	37.46	2.1	77	45.83	–		
4	0.50 to <0.75	B+	1,887	1,918	38.17	2,619	0.55	32	39.27	1.7	1,448	55.29	6		
5	0.75 to <2.50	B To B-	324	13	48.82	58	1.73	27	25.04	4.0	42	72.41	–		
6	2.50 to <10.00	CCC+	–	17	88.50	15	4.71	10	1.00	4.2	–	–	–		
	10.00 to <100.00	CCC to CC and below	–	1	50.00	1	33.46	1	–	1.0	–	–	–		
7	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
8															
9	Total		\$ 22,670	\$ 13,271	45.19 %	\$ 29,163	0.11 %	530	47.06 %	2.2	\$ 8,037	27.56 %	\$ 13	\$ –	

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
10	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	
11	0.15 to <0.25	BB+	499	680	40.70	774	0.22	30	44.66	2.2	339	43.80	1	
12	0.25 to <0.50	BB to BB-	308	51	37.39	237	0.36	12	39.75	1.8	123	51.90	–	
13	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	
14	0.75 to <2.50	B To B-	324	16	39.31	55	1.72	31	36.11	4.1	59	107.27	–	
15	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	–	–	–	
16	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
17														
18	Total		\$ 21,058	\$ 12,383	44.82 %	\$ 26,732	0.12 %	515	47.45 %	2.3	\$ 8,079	30.22 %	\$ 13	\$ –

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
#

2024
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
Canada Insured ^{7,8,9}	1	0.00 to <0.15 %	\$ 37,468	\$ 14,891	53.97 %	\$ 11,602	0.07 %	265,430	11.10 %		\$ 227	1.96 %	\$ 1	
	2	0.15 to <0.25	6,822	395	47.55	2,867	0.19	30,873	10.93		129	4.50	1	
	3	0.25 to <0.50	6,331	196	42.65	2,634	0.32	34,491	10.61		169	6.42	1	
	4	0.50 to <0.75	4,912	571	53.11	2,117	0.51	16,868	10.51		185	8.74	1	
	5	0.75 to <2.50	5,732	64	34.70	2,363	1.25	16,886	10.49		377	15.95	3	
	6	2.50 to <10.00	1,448	24	50.01	529	5.54	6,864	10.69		202	38.19	3	
	7	10.00 to <100.00	424	5	64.38	141	27.03	2,084	10.57		80	56.74	4	
	8	100.00 (Default)	111	–	–	24	100.00	634	10.92		33	137.50	–	
	9	Total		63,248	16,146	53.57	22,277	0.69	374,130	10.89		1,402	6.29	14
Canada Uninsured ^{7,9}	10	0.00 to <0.15	197,456	96,506	49.39	245,123	0.07	853,288	20.83		9,923	4.05	35	
	11	0.15 to <0.25	49,729	5,805	43.02	52,227	0.19	142,403	25.76		5,975	11.44	26	
	12	0.25 to <0.50	36,050	2,935	40.49	37,238	0.31	123,847	26.67		6,439	17.29	31	
	13	0.50 to <0.75	18,118	2,107	47.15	19,112	0.51	43,226	27.38		4,758	24.90	27	
	14	0.75 to <2.50	20,295	1,154	44.50	20,808	1.27	47,182	27.24		9,230	44.36	71	
	15	2.50 to <10.00	4,184	50	44.19	4,206	5.52	13,526	24.18		3,809	90.56	55	
	16	10.00 to <100.00	1,107	1	64.55	1,107	31.20	3,687	19.50		1,161	104.88	63	
	17	100.00 (Default)	319	–	–	319	100.00	1,130	23.59		696	218.18	20	
	18	Total		327,258	108,558	48.72	380,140	0.43	1,228,289	22.79		41,991	11.05	328
U.S. Uninsured ⁷	19	0.00 to <0.15	38,263	16,030	66.16	48,870	0.07	118,112	30.08		2,721	5.57	10	
	20	0.15 to <0.25	10,923	878	50.62	11,367	0.19	28,995	32.92		1,508	13.27	7	
	21	0.25 to <0.50	6,643	379	39.28	6,792	0.31	28,811	32.11		1,255	18.48	7	
	22	0.50 to <0.75	3,725	191	39.76	3,801	0.52	10,189	32.45		1,017	26.76	6	
	23	0.75 to <2.50	5,839	200	34.92	5,909	1.30	17,444	34.32		3,022	51.14	27	
	24	2.50 to <10.00	1,388	71	13.36	1,398	5.79	6,879	32.76		1,579	112.95	26	
	25	10.00 to <100.00	489	9	18.33	491	26.65	2,625	30.52		783	159.47	39	
	26	100.00 (Default)	591	–	–	591	100.00	2,793	21.93		476	80.54	91	
	27	Total		67,861	17,758	63.95	79,219	1.23	215,848	31.08		12,361	15.60	213
Total residential secured	28		\$ 458,367	\$ 142,462	51.17 %	\$ 481,636	0.57 %	1,818,267	23.60 %		\$ 55,754	11.58 %	\$ 555	\$ 109

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 #	2024 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	
Canada Insured^{7,8,9}	1	0.00 to <0.15 %	\$ 38,158	\$ 15,053	53.81 %	\$ 11,501	0.07 %	271,339	11.08 %		\$ 225	1.96 %	\$ 1		
	2	0.15 to <0.25	6,936	439	47.74	2,788	0.19	31,701	10.94		125	4.48	1		
	3	0.25 to <0.50	5,973	166	46.37	2,337	0.32	35,518	10.74		148	6.33	1		
	4	0.50 to <0.75	5,296	551	53.05	2,361	0.51	16,799	10.46		208	8.81	1		
	5	0.75 to <2.50	6,050	66	40.03	2,445	1.27	17,768	10.49		393	16.07	3		
	6	2.50 to <10.00	1,504	22	34.90	554	5.58	7,105	10.64		211	38.09	3		
	7	10.00 to <100.00	439	4	72.80	140	25.59	2,147	10.64		81	57.86	4		
	8	100.00 (Default)	117	–	–	24	100.00	672	10.89		33	137.50	–		
		9	Total	64,473	16,301	53.47	22,150	0.70	383,049	10.88		1,424	6.43	14	5
Canada Uninsured^{7,9}	10	0.00 to <0.15	192,529	95,134	49.45	239,577	0.07	844,092	21.04		9,771	4.08	34		
	11	0.15 to <0.25	49,049	4,910	43.35	51,177	0.19	140,075	25.70		5,856	11.44	25		
	12	0.25 to <0.50	35,642	2,827	41.99	36,829	0.31	124,280	27.20		6,454	17.52	31		
	13	0.50 to <0.75	19,020	1,938	47.59	19,942	0.51	45,189	28.00		5,129	25.72	29		
	14	0.75 to <2.50	20,277	1,091	46.02	20,779	1.27	46,510	27.79		9,412	45.30	73		
	15	2.50 to <10.00	4,075	55	47.09	4,101	5.44	13,286	24.48		3,725	90.83	53		
	16	10.00 to <100.00	1,043	2	68.94	1,044	31.52	3,480	19.59		1,104	105.75	60		
	17	100.00 (Default)	299	–	–	299	100.00	1,084	22.65		638	213.38	17		
		18	Total	321,934	105,957	48.90	373,748	0.43	1,217,996	23.07		42,089	11.26	322	60
U.S. Uninsured⁷	19	0.00 to <0.15	37,906	15,924	66.13	48,435	0.07	117,780	30.67		2,758	5.69	11		
	20	0.15 to <0.25	10,513	853	50.40	10,943	0.19	27,330	33.20		1,473	13.46	7		
	21	0.25 to <0.50	6,451	391	40.73	6,610	0.31	29,747	32.06		1,225	18.53	7		
	22	0.50 to <0.75	3,921	197	41.38	4,003	0.52	10,302	32.45		1,075	26.85	7		
	23	0.75 to <2.50	5,675	194	36.27	5,745	1.33	17,271	34.72		3,013	52.45	27		
	24	2.50 to <10.00	1,389	68	14.55	1,399	5.78	6,849	32.77		1,570	112.22	25		
	25	10.00 to <100.00	462	10	15.52	464	26.98	2,550	30.13		730	157.33	36		
	26	100.00 (Default)	565	–	–	565	100.00	2,784	22.06		436	77.17	90		
		27	Total	66,882	17,637	63.97	78,164	1.21	214,613	31.50		12,280	15.71	210	49
Total residential secured	28		\$ 453,289	\$ 139,895	51.33 %	\$ 474,062	0.57 %	1,815,658	23.89 %		\$ 55,793	11.77 %	\$ 546	\$ 114	

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 #	2024 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 %	\$ 38,692	\$ 15,124	53.60 %	\$ 11,321	0.07 %	275,439	11.07 %		\$ 223	1.97 %	\$ 1		
	2	0.15 to <0.25	7,066	429	47.63	2,821	0.19	32,401	10.92		127	4.50	1		
	3	0.25 to <0.50	6,407	167	45.12	2,597	0.32	35,700	10.65		167	6.43	1		
	4	0.50 to <0.75	4,959	555	52.82	2,062	0.52	17,388	10.52		187	9.07	1		
	5	0.75 to <2.50	6,004	80	60.26	2,448	1.26	18,126	10.50		399	16.30	3		
	6	2.50 to <10.00	1,494	20	36.73	541	5.63	7,073	10.62		208	38.45	3		
	7	10.00 to <100.00	407	5	73.39	128	26.26	2,089	10.56		74	57.81	4		
	8	100.00 (Default)	112	–	–	21	100.00	657	10.96		28	133.33	–		
		Total		65,141	16,380	53.35	21,939	0.67	388,873	10.87		1,413	6.44	14	5
Canada Uninsured^{7,9}	10	0.00 to <0.15	192,358	93,526	49.16	238,333	0.07	843,357	21.46		9,956	4.18	35		
	11	0.15 to <0.25	48,258	4,596	43.10	50,239	0.19	138,887	26.61		5,993	11.93	26		
	12	0.25 to <0.50	36,795	2,843	42.36	37,999	0.32	122,432	28.05		7,323	19.27	35		
	13	0.50 to <0.75	15,873	1,915	47.91	16,791	0.51	42,325	28.30		4,137	24.64	24		
	14	0.75 to <2.50	19,169	1,016	46.69	19,643	1.27	44,807	28.33		9,145	46.56	70		
	15	2.50 to <10.00	3,755	59	44.34	3,781	5.38	12,718	24.53		3,440	90.98	49		
	16	10.00 to <100.00	882	3	72.85	885	31.12	3,111	18.76		899	101.58	48		
	17	100.00 (Default)	273	–	–	273	100.00	1,049	21.89		567	207.69	14		
		Total		317,363	103,958	48.65	367,944	0.40	1,208,686	23.55		41,460	11.27	301	56
U.S. Uninsured⁷	19	0.00 to <0.15	38,891	15,253	66.14	48,979	0.07	120,590	31.17		2,732	5.58	10		
	20	0.15 to <0.25	9,330	777	47.60	9,699	0.19	27,162	34.00		1,341	13.83	6		
	21	0.25 to <0.50	5,406	378	38.65	5,552	0.31	28,166	31.88		1,019	18.35	6		
	22	0.50 to <0.75	3,490	191	37.75	3,562	0.52	9,087	33.35		986	27.68	6		
	23	0.75 to <2.50	5,153	201	35.83	5,225	1.32	16,519	34.51		2,714	51.94	24		
	24	2.50 to <10.00	958	71	11.33	966	4.98	6,419	35.58		1,136	117.60	17		
	25	10.00 to <100.00	630	13	12.96	632	21.86	2,364	26.07		819	129.59	37		
	26	100.00 (Default)	555	–	–	555	100.00	2,879	22.16		433	78.02	89		
		Total		64,413	16,884	63.72	75,170	1.19	213,186	31.87		11,180	14.87	195	50
Total residential secured	28		\$ 446,917	\$ 137,222	51.07 %	\$ 465,053	0.54 %	1,810,745	24.30 %		\$ 54,053	11.62 %	\$ 510	\$ 111	

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 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 %	\$ 39,766	\$ 15,265	53.39 %	\$ 11,353	0.07 %	281,970	11.07 %		\$ 218	1.92 %	\$ 1	
	2	0.15 to <0.25	6,924	379	48.50	2,748	0.19	32,906	10.94		118	4.29	1	
	3	0.25 to <0.50	5,693	179	43.18	2,185	0.32	34,011	10.74		134	6.13	1	
	4	0.50 to <0.75	5,565	545	53.16	2,387	0.52	19,424	10.42		201	8.42	1	
	5	0.75 to <2.50	6,074	68	45.48	2,488	1.23	17,422	10.49		369	14.83	3	
	6	2.50 to <10.00	1,396	23	43.18	482	5.45	6,923	10.64		173	35.89	3	
	7	10.00 to <100.00	358	2	67.36	112	23.66	1,951	10.70		64	57.14	3	
	8	100.00 (Default)	115	–	–	17	100.00	642	11.15		24	141.18	–	
		9	Total	65,891	16,461	53.11	21,772	0.61	395,249	10.87		1,301	5.98	13
Canada Uninsured^{7,9}	10	0.00 to <0.15	191,220	90,566	49.12	235,707	0.07	840,709	21.66		9,815	4.16	35	
	11	0.15 to <0.25	49,365	5,049	44.81	51,628	0.19	142,090	26.93		6,039	11.70	27	
	12	0.25 to <0.50	35,768	2,914	44.42	37,063	0.32	116,231	28.31		6,951	18.75	34	
	13	0.50 to <0.75	15,448	1,938	49.50	16,407	0.51	41,699	28.52		3,883	23.67	24	
	14	0.75 to <2.50	18,076	1,045	47.82	18,576	1.25	42,106	28.03		7,995	43.04	64	
	15	2.50 to <10.00	3,367	80	44.25	3,402	5.36	11,698	23.93		2,843	83.57	41	
	16	10.00 to <100.00	787	8	54.91	791	31.65	2,763	18.80		772	97.60	43	
	17	100.00 (Default)	240	–	–	240	100.00	998	19.93		452	188.33	12	
		18	Total	314,271	101,600	48.76	363,814	0.37	1,198,294	23.73		38,750	10.65	280
U.S. Uninsured⁷	19	0.00 to <0.15	39,218	15,834	66.16	49,694	0.07	117,965	31.47		2,811	5.66	11	
	20	0.15 to <0.25	9,360	559	38.93	9,578	0.19	26,938	31.99		1,230	12.84	6	
	21	0.25 to <0.50	5,772	403	37.26	5,922	0.31	29,831	31.20		1,066	18.00	6	
	22	0.50 to <0.75	4,111	196	37.85	4,185	0.52	9,718	33.84		1,163	27.79	7	
	23	0.75 to <2.50	5,198	194	34.03	5,264	1.32	15,816	34.38		2,724	51.75	24	
	24	2.50 to <10.00	1,030	63	13.05	1,039	5.62	5,845	31.54		1,110	106.83	18	
	25	10.00 to <100.00	389	10	11.34	390	23.66	1,957	29.00		600	153.85	25	
	26	100.00 (Default)	632	–	–	632	100.00	3,103	22.10		460	72.78	103	
		27	Total	65,710	17,259	63.70	76,704	1.23	211,173	31.75		11,164	14.55	200
Total residential secured	28		\$ 445,872	\$ 135,320	51.20 %	\$ 462,290	0.53 %	1,804,716	24.46 %		\$ 51,215	11.08 %	\$ 493	\$ 107

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 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	\$ 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. Uninsured⁷	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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

LINE # 2024
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	\$ 6,448	\$ 153,480	60.06	\$ 98,635	0.07	17,080,644	86.69		\$ 3,656	3.71	\$ 58	
2	0.15 to <0.25	2,354	15,246	60.92	11,641	0.19	2,138,642	88.34		1,070	9.19	20	
3	0.25 to <0.50	2,932	12,024	60.84	10,247	0.32	2,639,805	89.26		1,428	13.94	29	
4	0.50 to <0.75	3,788	10,687	61.06	10,313	0.53	1,582,192	89.05		2,140	20.75	49	
5	0.75 to <2.50	15,845	21,178	63.04	29,195	1.53	4,250,662	91.03		13,763	47.14	406	
6	2.50 to <10.00	10,604	3,652	66.99	13,051	5.45	3,533,992	91.14		14,959	114.62	648	
7	10.00 to <100.00	2,663	284	65.18	2,848	30.10	1,573,610	89.81		6,492	227.95	776	
8	100.00 (Default)	138	–	–	138	100.00	26,156	85.49		76	55.07	112	
9	Total	\$ 44,772	\$ 216,551	60.63	\$ 176,068	1.32	32,825,703	88.19		\$ 43,584	24.75	\$ 2,098	\$ 366

2024
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	\$ 4,908	\$ 150,821	59.97	\$ 95,356	0.07	17,065,967	86.97		\$ 3,539	3.71	\$ 56	
11	0.15 to <0.25	2,080	15,238	61.42	11,439	0.19	2,149,987	88.25		1,050	9.18	20	
12	0.25 to <0.50	2,636	12,053	61.24	10,016	0.32	2,677,779	89.22		1,394	13.92	29	
13	0.50 to <0.75	3,454	10,531	62.98	10,087	0.52	1,592,561	88.98		2,078	20.60	47	
14	0.75 to <2.50	14,667	21,747	62.92	28,348	1.52	4,300,810	90.95		13,322	46.99	393	
15	2.50 to <10.00	9,795	3,759	67.60	12,337	5.45	3,550,337	91.16		14,135	114.57	612	
16	10.00 to <100.00	2,572	329	66.48	2,791	30.57	1,633,798	89.96		6,390	228.95	773	
17	100.00 (Default)	124	–	–	124	100.00	28,627	85.22		72	58.06	100	
18	Total	\$ 40,236	\$ 214,478	60.73	\$ 170,498	1.32	32,999,866	88.32		\$ 41,980	24.62	\$ 2,030	\$ 387

2024
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	\$ 4,850	\$ 148,135	60.43	\$ 94,365	0.07	17,970,690	86.88		\$ 3,483	3.69	\$ 55	
20	0.15 to <0.25	2,051	14,929	61.19	11,187	0.19	2,190,237	88.25		1,027	9.18	19	
21	0.25 to <0.50	2,590	11,884	60.91	9,829	0.32	2,651,263	89.21		1,368	13.92	28	
22	0.50 to <0.75	3,395	10,663	61.39	9,941	0.53	1,623,053	88.78		2,067	20.79	47	
23	0.75 to <2.50	14,397	20,996	62.98	27,619	1.53	4,459,146	91.00		13,036	47.20	385	
24	2.50 to <10.00	9,450	3,687	66.40	11,899	5.43	3,484,611	91.15		13,612	114.40	588	
25	10.00 to <100.00	2,433	311	66.07	2,638	30.78	1,600,468	90.00		6,060	229.72	736	
26	100.00 (Default)	116	–	–	116	100.00	28,669	85.28		66	56.90	93	
27	Total	\$ 39,282	\$ 210,605	60.93	\$ 167,594	1.29	34,008,137	88.25		\$ 40,719	24.30	\$ 1,951	\$ 375

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 #	2023													
	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	\$ 5,015	\$ 152,774	60.25 %	\$ 97,065	0.07 %	17,952,617	87.11 %		\$ 3,606	3.72 %	\$ 57		
2	0.15 to <0.25	2,128	15,451	60.90	11,538	0.19	2,201,776	88.33		1,059	9.18	20		
3	0.25 to <0.50	2,688	12,398	60.62	10,204	0.32	2,691,310	89.26		1,422	13.94	29		
4	0.50 to <0.75	3,449	10,668	58.73	9,714	0.53	1,590,167	89.71		2,036	20.96	46		
5	0.75 to <2.50	14,181	19,716	61.29	26,266	1.50	4,414,453	91.23		12,244	46.62	360		
6	2.50 to <10.00	9,371	3,740	65.39	11,817	5.42	3,400,817	91.15		13,490	114.16	583		
7	10.00 to <100.00	2,272	317	64.19	2,475	30.38	1,486,300	90.00		5,671	229.13	681		
8	100.00 (Default)	104	–	–	104	100.00	24,633	85.47		59	56.73	84		
9	Total	\$ 39,208	\$ 215,064	60.44 %	\$ 169,183	1.22 %	33,762,073	88.43 %		\$ 39,587	23.40 %	\$ 1,860	\$ 314	

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
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	2,103	263	65.86	2,276	29.72	1,422,708	89.99		5,211	228.95	613	
17	100.00 (Default)	97	–	–	97	100.00	22,892	85.20		55	56.70	79	
18	Total	\$ 38,095	\$ 217,088	60.53 %	\$ 169,497	1.14 %	33,513,568	88.44 %		\$ 37,919	22.37 %	\$ 1,740	\$ 276

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 #		2024 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 %	7,999 \$	5,485	69.45 %	11,808	0.08 %	595,507	45.40 %		1,127	9.54 %	4	
2	0.15 to <0.25	6,424	3,579	44.61	8,020	0.20	332,554	44.30		1,421	17.72	7	
3	0.25 to <0.50	15,268	1,027	66.34	15,949	0.32	462,254	35.91		3,360	21.07	19	
4	0.50 to <0.75	8,690	1,207	69.98	9,523	0.53	276,381	46.33		3,284	34.48	23	
5	0.75 to <2.50	33,383	1,885	64.60	34,218	1.61	784,145	51.09		20,521	59.97	284	
6	2.50 to <10.00	17,841	508	61.98	18,083	5.39	658,244	57.37		15,478	85.59	558	
7	10.00 to <100.00	4,076	60	54.65	4,097	26.47	173,261	55.16		4,964	121.16	597	
8	100.00 (Default)	651	4	100.00	599	100.00	20,182	49.26		519	86.64	254	
9	Total	94,332 \$	13,755	61.81 %	102,297	3.26 %	3,302,528	48.35 %		50,674	49.54 %	1,746 \$	249

			2024 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 %	8,340 \$	5,411	69.77 %	12,115	0.08 %	604,242	44.60 %		1,141	9.42 %	4	
11	0.15 to <0.25	6,553	3,485	44.48	8,103	0.20	337,031	43.09		1,396	17.23	7	
12	0.25 to <0.50	15,072	1,043	65.98	15,760	0.32	462,893	35.16		3,245	20.59	18	
13	0.50 to <0.75	8,373	1,072	68.97	9,100	0.53	270,856	45.55		3,075	33.79	22	
14	0.75 to <2.50	32,272	1,926	65.12	33,120	1.65	769,729	50.72		19,755	59.65	278	
15	2.50 to <10.00	17,881	477	59.80	18,080	5.35	658,555	57.11		15,387	85.11	551	
16	10.00 to <100.00	3,947	55	54.03	3,967	26.15	169,607	54.60		4,766	120.14	568	
17	100.00 (Default)	640	4	100.00	583	100.00	19,903	50.00		526	90.22	249	
18	Total	93,078 \$	13,473	61.80 %	100,828	3.23 %	3,292,816	47.77 %		49,291	48.89 %	1,697 \$	237

			2024 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 %	9,221 \$	5,346	69.93 %	12,960	0.08 %	620,056	43.47 %		1,191	9.19 %	5	
20	0.15 to <0.25	6,886	3,512	44.16	8,437	0.20	346,266	42.64		1,438	17.04	7	
21	0.25 to <0.50	15,132	1,015	66.93	15,812	0.32	467,761	34.22		3,158	19.97	18	
22	0.50 to <0.75	8,425	1,109	70.26	9,192	0.53	273,642	44.43		3,041	33.08	22	
23	0.75 to <2.50	30,999	1,569	63.61	31,576	1.58	752,416	49.66		18,336	58.07	251	
24	2.50 to <10.00	16,113	691	64.82	16,457	5.29	622,523	56.17		13,759	83.61	489	
25	10.00 to <100.00	3,569	51	54.43	3,585	26.57	157,847	53.38		4,198	117.10	507	
26	100.00 (Default)	618	4	100.00	560	100.00	19,897	48.02		512	91.43	228	
27	Total	90,963 \$	13,297	61.86 %	98,579	3.05 %	3,260,408	46.49 %		45,633	46.29 %	1,527 \$	225

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 #	2023													
	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 %	10,175 \$	5,241	70.17 %	13,853 \$	0.08 %	628,536	42.72 %		1,257 \$	9.07 %	5		
2	0.15 to <0.25	7,586	3,542	44.00	9,145	0.20	350,925	42.76		1,564	17.10	8		
3	0.25 to <0.50	16,090	1,105	67.92	16,840	0.32	478,718	34.82		3,415	20.28	19		
4	0.50 to <0.75	9,039	1,070	67.77	9,753	0.53	272,887	43.07		3,126	32.05	22		
5	0.75 to <2.50	29,523	1,775	63.78	30,216	1.53	837,865	49.41		17,262	57.13	232		
6	2.50 to <10.00	14,732	502	60.14	14,914	5.45	522,252	55.44		12,356	82.85	451		
7	10.00 to <100.00	3,363	61	53.60	3,380	26.22	142,482	52.75		3,894	115.21	464		
8	100.00 (Default)	562	4	100.00	511	100.00	17,867	47.79		460	90.02	208		
9	Total	91,070 \$	13,300	61.52 %	98,612 \$	2.85 %	3,251,532	45.75 %		43,334 \$	43.94 %	1,409 \$	184	

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
10	0.00 to <0.15 %	10,261 \$	5,192	70.28 %	13,910 \$	0.08 %	640,642	42.84 %		1,258 \$	9.04 %	5	
11	0.15 to <0.25	7,242	3,303	44.09	8,698	0.20	348,734	42.76		1,487	17.10	7	
12	0.25 to <0.50	15,408	1,150	65.14	16,157	0.32	479,208	35.10		3,292	20.38	18	
13	0.50 to <0.75	8,644	1,040	67.73	9,340	0.53	274,183	42.94		2,985	31.96	21	
14	0.75 to <2.50	28,338	1,732	61.86	28,949	1.52	757,187	49.16		16,437	56.78	220	
15	2.50 to <10.00	13,412	486	59.44	13,561	5.45	561,718	55.22		11,193	82.54	409	
16	10.00 to <100.00	3,013	63	50.53	3,029	25.86	133,561	52.83		3,489	115.19	411	
17	100.00 (Default)	497	4	100.00	453	100.00	16,161	47.90		422	93.16	183	
18	Total	86,815 \$	12,970	61.33 %	94,097 \$	2.71 %	3,211,394	45.59 %		40,563 \$	43.11 %	1,274 \$	165

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 #	2024 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)	\$ 13,691	\$ 30,850	-	1.4	\$ 62,358	\$ 8,394
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)	-	-	-	-	428,006	3,080
Value-at-Risk (VaR) for SFTs	-	-	-	-	-	-
Total					\$ 490,364	\$ 11,474
	2024 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)	\$ 18,070	\$ 30,396	-	1.4	\$ 67,852	\$ 8,703
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	437,387	4,313
VaR for SFTs	-	-	-	-	-	-
Total					\$ 505,239	\$ 13,016
	2024 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 13,575	\$ 29,056	-	1.4	\$ 59,682	\$ 7,667
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	408,373	4,698
VaR for SFTs	-	-	-	-	-	-
Total					\$ 468,055	\$ 12,365
	2023 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 19,550	\$ 30,445	-	1.4	\$ 69,992	\$ 10,769
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	421,466	5,030
VaR for SFTs	-	-	-	-	-	-
Total					\$ 491,458	\$ 15,799

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 #	2023 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 15,886	\$ 28,654	\$	1.4	\$ 62,523	\$ 9,654
2	-	-		-	-	-
3				-	-	-
4					-	-
5					403,620	4,802
6					-	-
7					\$ 466,143	\$ 14,456

SA-CCR (for derivatives)

Current exposure method (for derivatives)

Internal model method (for derivatives and SFTs)

Simple approach for credit risk mitigation (for SFTs)

Comprehensive approach for credit risk mitigation (for SFTs)

VaR for SFTs

Total

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions) As at	LINE #	2024 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	-	-	277	98	-	-	-	-	-	4	-	-	-	379
<i>Of which: securities firms and other financial institutions as Bank</i>	5	-	-	113	72	-	-	-	-	-	4	-	-	-	189
Corporates	6	-	-	184	-	-	75	13	-	-	111	-	-	-	383
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	-	-	184	-	-	75	10	-	-	25	-	-	-	294
<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	\$ -	\$ -	\$ 461	\$ 98	\$ -	\$ 75	\$ 13	\$ -	\$ -	\$ 115	\$ -	\$ -	\$ -	\$ 762

		2024 Q2													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	-
Asset classes															
Sovereigns and their central banks	14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public sector entities	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	17	-	-	303	81	-	13	-	-	-	3	-	-	-	400
<i>Of which: securities firms and other financial institutions as Bank</i>	18	-	-	139	54	-	13	-	-	-	2	-	-	-	208
Corporates	19	-	-	148	-	-	61	4	-	-	235	-	-	-	448
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	-	-	148	-	-	61	3	-	-	172	-	-	-	384
<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	\$ -	\$ -	\$ 451	\$ 81	\$ -	\$ 74	\$ 4	\$ -	\$ -	\$ 238	\$ -	\$ -	\$ -	\$ 848

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

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

(\$ millions) As at	LINE #	2023 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	\$	–	\$	–	\$	1,860

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 #	2024									
	Q3									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB) ²										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
1	0.00 to <0.15 %	\$ 557	0.10 %	574	30.85 %	2.2	\$ 74	13.29 %		
2	0.15 to <0.25	104	0.20	563	30.40	3.7	21	20.19		
3	0.25 to <0.50	270	0.36	797	38.96	3.4	100	37.04		
4	0.50 to <0.75	258	0.65	264	24.36	2.2	83	32.17		
5	0.75 to <2.50	475	1.84	467	27.33	1.3	261	54.95		
6	2.50 to <10.00	569	4.74	112	5.28	0.5	84	14.76		
7	10.00 to <100.00	64	19.76	111	66.99	1.7	205	320.31		
8	100.00 (Default)	–	100.00	1	25.93	2.2	–	–		
9	Total	\$ 2,297	2.25 %	2,889	24.99 %	1.8	\$ 828	36.05 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
10	0.00 to <0.15 %	\$ 212,835	0.06 %	3,635	7.48 %	0.3	\$ 4,210	1.98 %		
11	0.15 to <0.25	37,319	0.19	121	2.93	0.1	632	1.69		
12	0.25 to <0.50	13,125	0.34	150	4.40	0.1	467	3.56		
13	0.50 to <0.75	3,535	0.66	59	4.58	0.1	210	5.94		
14	0.75 to <2.50	2,126	2.07	150	9.96	0.4	409	19.24		
15	2.50 to <10.00	102	9.64	5	39.72	2.1	155	151.96		
16	10.00 to <100.00	67	40.48	4	40.02	4.3	137	204.48		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 269,109	0.13 %	4,124	6.70 %	0.2	\$ 6,220	2.31 %		
2024										
Q2										
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
19	0.00 to <0.15 %	\$ 531	0.10 %	554	30.69 %	1.9	\$ 72	13.56 %		
20	0.15 to <0.25	70	0.20	578	30.77	3.2	14	20.00		
21	0.25 to <0.50	160	0.35	793	31.85	2.6	46	28.75		
22	0.50 to <0.75	189	0.65	287	20.68	1.6	51	26.98		
23	0.75 to <2.50	289	1.89	486	36.32	1.5	216	74.74		
24	2.50 to <10.00	493	4.74	108	4.08	0.5	56	11.36		
25	10.00 to <100.00	15	18.79	107	36.70	2.3	26	173.33		
26	100.00 (Default)	–	100.00	4	45.57	3.4	–	–		
27	Total	\$ 1,747	1.95 %	2,917	23.19 %	1.5	\$ 481	27.53 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
28	0.00 to <0.15 %	\$ 209,743	0.07 %	3,572	8.38 %	0.4	\$ 5,027	2.40 %		
29	0.15 to <0.25	27,812	0.19	116	3.32	0.1	570	2.05		
30	0.25 to <0.50	11,666	0.34	156	6.39	0.2	601	5.15		
31	0.50 to <0.75	3,919	0.66	55	4.25	0.2	220	5.61		
32	0.75 to <2.50	2,611	1.89	147	8.55	0.4	450	17.23		
33	2.50 to <10.00	74	9.64	8	39.71	3.8	113	152.70		
34	10.00 to <100.00	1	17.88	2	72.03	1.0	2	200.00		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 255,826	0.12 %	4,056	7.69 %	0.4	\$ 6,983	2.73 %		

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

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

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

⁴ 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.

⁵ 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 #	2024									
	Q1									
	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 %	\$ 10,100	0.05 %	565	1.87 %	0.2 \$	71	0.70 %		
2	0.15 to <0.25	414	0.22	578	6.51	0.9	17	4.11		
3	0.25 to <0.50	247	0.36	810	28.70	3.0	64	25.91		
4	0.50 to <0.75	230	0.64	275	20.66	2.1	61	26.52		
5	0.75 to <2.50	403	1.88	499	33.38	1.7	272	67.49		
6	2.50 to <10.00	452	4.79	107	5.84	0.5	76	16.81		
7	10.00 to <100.00	29	24.84	109	30.34	1.7	43	148.28		
8	100.00 (Default)	–	100.00	3	86.15	4.8	5	–		
9	Total	\$ 11,875	0.38 %	2,946	4.24 %	0.4 \$	609	5.13 %		
	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 %	\$ 189,496	0.06 %	3,590	8.73 %	0.4 \$	4,489	2.37 %		
11	0.15 to <0.25	29,159	0.19	112	4.11	0.1	713	2.45		
12	0.25 to <0.50	15,042	0.35	159	5.67	0.2	721	4.79		
13	0.50 to <0.75	3,104	0.66	48	4.58	0.3	188	6.06		
14	0.75 to <2.50	1,854	1.93	136	11.57	0.4	427	23.03		
15	2.50 to <10.00	25	9.64	2	40.00	2.6	38	152.00		
16	10.00 to <100.00	1	17.88	1	75.00	1.2	5	500.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 238,681	0.12 %	4,048	7.95 %	0.3 \$	6,581	2.76 %		
	2023									
	Q4									
	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 %	\$ 480	0.10 %	563	29.48 %	1.9 \$	89	18.54 %		
20	0.15 to <0.25	59	0.21	571	25.87	2.8	17	28.81		
21	0.25 to <0.50	126	0.34	797	39.27	2.9	63	50.00		
22	0.50 to <0.75	200	0.64	277	14.64	1.3	49	24.50		
23	0.75 to <2.50	1,063	2.17	477	12.78	0.6	306	28.79		
24	2.50 to <10.00	3,870	4.72	111	1.18	0.5	129	3.33		
25	10.00 to <100.00	35	27.57	104	26.95	1.3	49	140.00		
26	100.00 (Default)	–	100.00	1	89.38	5.0	3	–		
27	Total	\$ 5,833	3.74 %	2,901	7.32 %	0.7 \$	705	12.09 %		
	CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)									
	PD scale 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 %	\$ 200,996	0.07 %	3,814	9.54 %	0.4 \$	6,209	3.09 %		
29	0.15 to <0.25	14,235	0.20	100	5.53	0.2	523	3.67		
30	0.25 to <0.50	18,869	0.32	159	2.99	0.1	586	3.11		
31	0.50 to <0.75	1,116	0.69	35	9.21	0.6	150	13.44		
32	0.75 to <2.50	3,715	2.08	159	9.49	0.3	740	19.92		
33	2.50 to <10.00	16	9.82	2	40.00	2.1	27	168.75		
34	10.00 to <100.00	–	–	–	–	–	–	–		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 238,947	0.13 %	4,269	8.79 %	0.4 \$	8,235	3.45 %		

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 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 %		

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 #	2023									
	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 %	\$ 99,632	0.04 %	321	1.99 %	0.7	\$ 404	0.41 %		
2	0.15 to <0.25	3	0.20	23	37.85	3.7	1	33.33		
3	0.25 to <0.50	4	0.35	19	31.32	3.8	2	50.00		
4	0.50 to <0.75	–	0.69	2	25.37	4.4	–	–		
5	0.75 to <2.50	2	2.15	13	20.05	2.0	1	50.00		
6	2.50 to <10.00	–	9.82	1	49.37	4.2	–	–		
7	10.00 to <100.00	7	19.12	7	34.76	5.0	13	185.71		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 99,648	0.04 %	386	2.00 %	0.7	\$ 421	0.42 %		
2023										
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 %	\$ 103,313	0.03 %	322	1.98 %	0.7	\$ 481	0.47 %		
11	0.15 to <0.25	3	0.20	15	40.10	3.8	1	33.33		
12	0.25 to <0.50	5	0.36	19	36.09	3.1	3	60.00		
13	0.50 to <0.75	–	0.69	3	32.58	4.8	–	–		
14	0.75 to <2.50	1	1.73	14	30.44	4.4	1	100.00		
15	2.50 to <10.00	–	9.82	2	55.38	4.6	1	–		
16	10.00 to <100.00	9	19.84	8	35.59	5.0	18	200.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 103,331	0.03 %	383	1.99 %	0.7	\$ 505	0.49 %		

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 #	2024								
	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 %	\$ 128,284	0.05 %	334	10.68 %	0.3	\$ 3,815	2.97 %	
2	0.15 to <0.25	205	0.19	7	0.42	–	–	–	
3	0.25 to <0.50	298	0.27	9	2.11	0.1	5	1.68	
4	0.50 to <0.75	–	–	–	–	–	–	–	
5	0.75 to <2.50	1	2.17	3	45.00	1.0	1	100.00	
6	2.50 to <10.00	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	Total	\$ 128,788	0.05 %	353	10.65 %	0.3	\$ 3,821	2.97 %	
	2024								
	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 %	\$ 151,357	0.05 %	330	11.11 %	0.4	\$ 4,833	3.19 %	
11	0.15 to <0.25	410	0.22	8	0.74	0.1	2	0.49	
12	0.25 to <0.50	280	0.27	11	1.68	0.1	4	1.43	
13	0.50 to <0.75	–	–	–	–	–	–	–	
14	0.75 to <2.50	1	1.03	2	45.00	1.2	1	100.00	
15	2.50 to <10.00	–	–	–	–	–	–	–	
16	10.00 to <100.00	–	–	–	–	–	–	–	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	Total	\$ 152,048	0.05 %	351	11.06 %	0.4	\$ 4,840	3.18 %	
	2024								
	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 %	\$ 126,668	0.05 %	318	12.02 %	0.4	\$ 4,332	3.42 %	
20	0.15 to <0.25	125	0.19	6	7.56	–	4	3.20	
21	0.25 to <0.50	89	0.28	7	3.66	0.1	3	3.37	
22	0.50 to <0.75	–	–	–	–	–	–	–	
23	0.75 to <2.50	1	1.03	2	45.00	1.4	1	100.00	
24	2.50 to <10.00	–	–	–	–	–	–	–	
25	10.00 to <100.00	–	–	–	–	–	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	Total	\$ 126,883	0.05 %	333	12.01 %	0.4	\$ 4,340	3.42 %	

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) – Bank (Continued)¹

(\$ millions, except as noted)
As at

LINE #	2023									
	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 %	\$ 142,223	0.05 %	315	11.70 %	0.4	\$ 5,192	3.65 %		
2	0.15 to <0.25	180	0.20	6	1.15	–	1	0.56		
3	0.25 to <0.50	110	0.29	7	2.98	0.2	5	4.55		
4	0.50 to <0.75	1	0.69	1	45.00	1.7	1	100.00		
5	0.75 to <2.50	–	2.23	1	45.00	0.1	–	–		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 142,514	0.05 %	330	11.68 %	0.4	\$ 5,199	3.65 %		
2023										
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 %	\$ 134,965	0.05 %	314	11.21 %	0.4	\$ 4,956	3.67 %		
11	0.15 to <0.25	342	0.20	9	3.52	–	6	1.75		
12	0.25 to <0.50	110	0.29	6	1.82	0.1	3	2.73		
13	0.50 to <0.75	1	0.69	1	45.00	2.0	1	100.00		
14	0.75 to <2.50	–	2.23	1	45.00	–	–	–		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	1	40.76	1	45.00	1.0	2	200.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 135,419	0.06 %	332	11.18 %	0.4	\$ 4,968	3.67 %		

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 #	2024 Q3						2024 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	\$ –	\$ 5,081	\$ –	\$ 1,311	\$ 48,413	\$ 72,778	\$ –	\$ 3,608	\$ –	\$ 1,176	\$ 65,306	\$ 75,810
Cash – other currencies	2	1,114	9,409	472	7,111	125,213	139,976	962	10,534	405	8,165	136,582	136,173
Domestic sovereign debt	3	693	548	1,546	3,061	103,029	70,631	463	1,031	1,583	3,695	110,760	76,167
Other sovereign debt	4	4,558	945	2,613	3,880	103,771	88,574	4,725	1,435	3,524	4,536	95,569	108,359
Government agency debt	5	603	24	1,291	50	18,787	37,829	686	58	753	–	19,435	38,900
Corporate bonds	6	1,704	1,179	3,422	1	25,044	43,914	1,272	1,424	3,413	–	25,065	43,871
Equity securities	7	963	–	107	–	30,932	74,141	609	–	–	–	29,528	74,443
Other collateral	8	–	18	–	–	–	–	–	31	–	–	–	–
Total	9	\$ 9,635	\$ 17,204	\$ 9,451	\$ 15,414	\$ 455,189	\$ 527,843	\$ 8,717	\$ 18,121	\$ 9,678	\$ 17,572	\$ 482,245	\$ 553,723
		2024 Q1						2023 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	\$ –	\$ 2,505	\$ –	\$ 1,465	\$ 56,228	\$ 70,283	\$ –	\$ 4,242	\$ –	\$ 1,668	\$ 55,815	\$ 73,629
Cash – other currencies	11	624	6,508	103	6,510	121,828	132,343	553	11,436	19	7,498	116,911	139,955
Domestic sovereign debt	12	766	653	2,145	4,175	99,224	66,331	973	1,359	2,450	3,034	112,625	84,419
Other sovereign debt	13	4,163	1,425	3,379	3,756	95,873	99,643	3,798	1,107	1,866	4,153	97,763	89,931
Government agency debt	14	521	6	1,061	–	20,307	34,905	323	30	769	–	20,945	40,204
Corporate bonds	15	1,300	933	2,574	38	18,694	35,464	1,234	1,249	2,536	10	17,310	20,234
Equity securities	16	470	–	–	–	28,497	68,053	653	–	–	–	32,619	67,138
Other collateral	17	–	18	–	–	–	–	–	6	–	–	–	–
Total	18	\$ 7,844	\$ 12,048	\$ 9,262	\$ 15,944	\$ 440,651	\$ 507,022	\$ 7,534	\$ 19,429	\$ 7,640	\$ 16,363	\$ 453,988	\$ 515,510
		2023 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	\$ –	\$ 2,762	\$ 1	\$ 2,133	\$ 57,321	\$ 72,672						
Cash – other currencies	20	513	9,442	31	7,998	117,709	142,680						
Domestic sovereign debt	21	1,645	1,199	3,404	3,121	111,140	79,976						
Other sovereign debt	22	3,357	365	1,577	4,083	101,257	101,943						
Government agency debt	23	281	9	723	–	18,239	33,189						
Corporate bonds	24	1,091	600	2,308	6	16,835	22,131						
Equity securities	25	649	–	–	–	33,655	63,931						
Other collateral	26	204	–	2	–	–	–						
Total	27	\$ 7,740	\$ 14,377	\$ 8,046	\$ 17,341	\$ 456,156	\$ 516,522						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2024 Q3		2024 Q2		2024 Q1		2023 Q4		2023 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	\$ 6,300	\$ 1,529	\$ 5,910	\$ 1,657	\$ 4,810	\$ 1,747	\$ 4,877	\$ 1,621	\$ 4,061	\$ 1,421
Index credit default swaps	2	6,333	407	7,072	764	6,399	1,420	6,193	914	7,891	1,170
Total return swaps	3	166	–	165	–	270	–	279	–	–	–
Credit options	4	–	–	–	–	–	–	–	–	–	–
Other credit derivatives	5	346	7,034	438	6,766	508	6,194	526	6,032	501	6,191
Total notionals	6	13,145	8,970	13,585	9,187	11,987	9,361	11,875	8,567	12,453	8,782
Fair values											
Positive fair value (asset)	7	19	45	36	56	11	74	15	42	8	57
Negative fair value (liability)	8	(334)	(3)	(293)	(4)	(258)	(4)	(164)	(6)	(227)	(5)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2024 Q3		2024 Q2		2024 Q1		2023 Q4		2023 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	\$	\$ 1,206	\$	\$ 1,224	\$	\$ 1,274	\$	\$ 1,359	\$	\$ 1,385
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2										
(i) OTC derivatives	3	31,504	630	30,652	613	32,926	659	32,684	654	33,647	673
(ii) Exchange-traded derivatives	4	18,319	366	20,623	412	21,226	425	22,165	443	23,107	462
(iii) Securities financing transactions	5	7,985	160	6,681	134	6,338	127	5,046	102	5,083	102
(iv) Netting sets where cross-product netting has been approved	6	5,200	104	3,348	67	5,362	107	5,473	109	5,457	109
Segregated initial margin	7	–	–	–	–	–	–	–	–	–	–
Non-segregated initial margin	8	100	–	99	–	98	–	58	–	57	–
Pre-funded default fund contributions	9	5,970	–	5,561	–	5,718	–	5,813	–	5,485	–
Unfunded default fund contributions	10	1,155	576	1,054	611	1,138	615	1,203	705	1,300	712
		–	–	–	–	–	–	–	–	–	–

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

Derivatives – Notional

(\$ millions) As at	LINE #	2024 Q3						2024 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	\$ –	\$ –	\$ 720,503	\$ 720,503	\$ –	\$ 720,503	\$ –	\$ –	\$ 718,275	\$ 718,275	\$ –	\$ 718,275
Forward rate agreements	2	765,137	19,592	–	784,729	493	785,222	811,839	17,545	–	829,384	394	829,778
Swaps	3	16,579,266	397,370	–	16,976,636	2,065,511	19,042,147	16,139,478	368,973	–	16,508,451	2,128,133	18,636,584
Options written	4	–	94,926	–	94,926	171	95,097	–	90,408	–	90,408	122	90,530
Options purchased	5	–	109,318	288	109,606	3,642	113,248	–	111,897	500	112,397	5,713	118,110
	6	17,344,403	621,206	720,791	18,686,400	2,069,817	20,756,217	16,951,317	588,823	718,775	18,258,915	2,134,362	20,393,277
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	11	350,384	–	350,395	24,485	374,880	14	303,381	–	303,395	23,729	327,124
Swaps	9	385	2,063,680	–	2,064,065	6,392	2,070,457	192	1,897,056	–	1,897,248	6,414	1,903,662
Cross-currency interest rate swaps	10	–	1,466,806	–	1,466,806	131,347	1,598,153	456	1,399,578	–	1,400,034	141,371	1,541,405
Options written	11	–	55,859	105	55,964	–	55,964	–	64,504	319	64,823	–	64,823
Options purchased	12	–	45,828	2	45,830	–	45,830	–	54,483	1	54,484	–	54,484
	13	396	3,982,557	107	3,983,060	162,224	4,145,284	662	3,719,002	320	3,719,984	171,514	3,891,498
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	11,054	317	–	11,371	2,357	13,728	11,410	277	–	11,687	2,428	14,115
Protection sold	15	1,711	225	–	1,936	–	1,936	2,150	271	–	2,421	–	2,421
	16	12,765	542	–	13,307	2,357	15,664	13,560	548	–	14,108	2,428	16,536
Other Contracts													
Equity contracts	17	–	114,486	113,289	227,775	37,978	265,753	–	99,701	123,144	222,845	37,377	260,222
Commodity contracts	18	151	85,952	117,566	203,669	–	203,669	213	73,649	129,638	203,500	–	203,500
	19	151	200,438	230,855	431,444	37,978	469,422	213	173,350	252,782	426,345	37,377	463,722
Total	20	\$ 17,357,715	\$ 4,804,743	\$ 951,753	\$ 23,114,211	\$ 2,272,376	\$ 25,386,587	\$ 16,965,752	\$ 4,481,723	\$ 971,877	\$ 22,419,352	\$ 2,345,681	\$ 24,765,033
		2024 Q1						2023 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	\$ –	\$ –	\$ 803,300	\$ 803,300	\$ –	\$ 803,300	\$ –	\$ –	\$ 1,377,932	\$ 1,377,932	\$ –	\$ 1,377,932
Forward rate agreements	22	663,711	13,177	–	676,888	297	677,185	608,369	19,585	–	627,954	462	628,416
Swaps	23	15,406,338	350,972	–	15,757,310	1,985,285	17,742,595	14,410,944	368,038	–	14,778,982	2,195,575	16,974,557
Options written	24	–	96,907	97	97,004	73	97,077	–	97,396	14,280	111,676	58	111,734
Options purchased	25	–	111,229	2,067	113,296	3,683	116,979	–	118,737	17,650	136,387	4,050	140,437
	26	16,070,049	572,285	805,464	17,447,798	1,989,338	19,437,136	15,019,313	603,756	1,409,862	17,032,931	2,200,145	19,233,076
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	18	206,238	–	206,256	23,246	229,502	22	207,914	–	207,936	23,665	231,601
Swaps	29	568	1,773,432	–	1,774,000	5,625	1,779,625	570	2,016,703	–	2,017,273	4,059	2,021,332
Cross-currency interest rate swaps	30	–	1,309,244	–	1,309,244	134,452	1,443,696	–	1,315,669	–	1,315,669	133,190	1,448,859
Options written	31	–	51,552	54	51,606	–	51,606	–	51,176	40	51,216	–	51,216
Options purchased	32	–	32,471	2	32,473	–	32,473	–	36,958	1	36,959	–	36,959
	33	586	3,372,937	56	3,373,579	163,323	3,536,902	592	3,628,420	41	3,629,053	160,914	3,789,967
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	9,650	345	–	9,995	2,332	12,327	9,595	370	–	9,965	2,191	12,156
Protection sold	35	2,925	242	–	3,167	–	3,167	2,348	187	–	2,535	–	2,535
	36	12,575	587	–	13,162	2,332	15,494	11,943	557	–	12,500	2,191	14,691
Other Contracts													
Equity contracts	37	–	85,035	101,800	186,835	36,621	223,456	–	84,190	104,819	189,009	32,256	221,265
Commodity contracts	38	198	69,598	77,838	147,634	–	147,634	166	73,909	90,095	164,170	–	164,170
	39	198	154,633	179,638	334,469	36,621	371,090	166	158,099	194,914	353,179	32,256	385,435
Total	40	\$ 16,083,408	\$ 4,100,442	\$ 985,158	\$ 21,169,008	\$ 2,191,614	\$ 23,360,622	\$ 15,032,014	\$ 4,390,832	\$ 1,604,817	\$ 21,027,663	\$ 2,395,506	\$ 23,423,169

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 #	2023 Q3					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchanged- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 1,091,149	\$ 1,091,149	\$ –	\$ 1,091,149
Forward rate agreements	2	472,131	9,740	–	481,871	481	482,352
Swaps	3	14,039,342	380,559	–	14,419,901	2,170,904	16,590,805
Options written	4	–	87,195	38,989	126,184	89	126,273
Options purchased	5	–	103,617	44,090	147,707	4,914	152,621
	6	14,511,473	581,111	1,174,228	16,266,812	2,176,388	18,443,200
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	3	200,287	–	200,290	22,624	222,914
Swaps	9	370	1,702,533	–	1,702,903	3,615	1,706,518
Cross-currency interest rate swaps	10	–	1,187,961	–	1,187,961	112,283	1,300,244
Options written	11	–	43,642	28	43,670	–	43,670
Options purchased	12	–	30,315	2	30,317	–	30,317
	13	373	3,164,738	30	3,165,141	138,522	3,303,663
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	10,590	79	–	10,669	2,389	13,058
Protection sold	15	2,545	46	–	2,591	–	2,591
	16	13,135	125	–	13,260	2,389	15,649
Other Contracts							
Equity contracts	17	–	94,632	95,479	190,111	33,272	223,383
Commodity contracts	18	223	70,996	87,124	158,343	–	158,343
	19	223	165,628	182,603	348,454	33,272	381,726
Total	20	\$ 14,525,204	\$ 3,911,602	\$ 1,356,861	\$ 19,793,667	\$ 2,350,571	\$ 22,144,238

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 #	2024 Q3			2024 Q2			2024 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	\$ 60	\$ 137	\$ 57	\$ 21	\$ 121	\$ 38	\$ 95	\$ 205	\$ 73
Swaps	2	4,415	11,231	920	5,562	12,559	661	4,526	11,196	828
Options written	3	2	129	22	3	111	19	4	85	19
Options purchased	4	13	135	29	33	173	33	17	107	24
	5	4,490	11,632	1,028	5,619	12,964	751	4,642	11,593	944
Foreign Exchange Contracts										
Forward contracts	6	961	4,374	757	1,305	4,595	783	1,092	4,215	654
Swaps	7	2,514	16,817	2,192	4,128	17,547	2,518	2,132	15,325	2,003
Cross-currency interest rate swaps	8	4,241	16,370	1,336	5,254	19,272	1,534	4,188	15,740	1,120
Options written	9	35	257	48	23	254	56	20	321	58
Options purchased	10	37	199	57	93	327	87	34	200	56
	11	7,788	38,017	4,390	10,803	41,995	4,978	7,466	35,801	3,891
Other Contracts										
Credit derivatives	12	–	219	34	1	212	33	13	248	38
Equity contracts	13	488	7,570	2,077	638	7,633	2,080	537	7,237	1,941
Commodity contracts	14	925	4,920	865	1,009	5,048	861	917	4,803	853
	15	1,413	12,709	2,976	1,648	12,893	2,974	1,467	12,288	2,832
Total net derivatives	16	13,691	62,358	8,394	18,070	67,852	8,703	13,575	59,682	7,667
Qualifying Central Counterparty (QCCP) contracts ²	17	7,413	26,304	865	7,608	27,304	900	7,428	27,564	899
Total	18	\$ 21,104	\$ 88,662	\$ 9,259	\$ 25,678	\$ 95,156	\$ 9,603	\$ 21,003	\$ 87,246	\$ 8,566

		2023 Q4			2023 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	\$ 32	\$ 141	\$ 70	\$ 16	\$ 72	\$ 29
Swaps	20	6,436	13,423	1,142	6,023	12,949	1,100
Options written	21	3	92	27	3	78	24
Options purchased	22	27	140	39	15	101	26
	23	6,498	13,796	1,278	6,057	13,200	1,179
Foreign Exchange Contracts							
Forward contracts	24	1,514	4,732	968	1,222	4,144	874
Swaps	25	4,184	19,252	2,863	2,401	15,495	2,333
Cross-currency interest rate swaps	26	5,668	18,249	1,767	4,911	16,691	1,654
Options written	27	27	306	71	11	260	66
Options purchased	28	64	252	93	29	166	70
	29	11,457	42,791	5,762	8,574	36,756	4,997
Other Contracts							
Credit derivatives	30	4	278	50	1	238	46
Equity contracts	31	762	8,147	2,577	542	7,746	2,323
Commodity contracts	32	829	4,980	1,102	712	4,583	1,109
	33	1,595	13,405	3,729	1,255	12,567	3,478
Total net derivatives	34	19,550	69,992	10,769	15,886	62,523	9,654
Qualifying Central Counterparty (QCCP) contracts ²	35	6,494	27,211	969	7,321	28,190	990
Total	36	\$ 26,044	\$ 97,203	\$ 11,738	\$ 23,207	\$ 90,713	\$ 10,644

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 #	2024						
		Q3						
		Bank acts as originator/sponsor			Bank acts as investor			Total
Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic			
Retail (total) – of which:	1	\$ 33,810	\$ 33,449	\$ –	\$ 21,477	\$ 21,477	\$ –	55,287
Residential mortgage	2	11,351	11,351	–	–	–	–	11,351
Credit card	3	6,149	6,148	–	8,950	8,950	–	15,099
Other retail exposures	4	16,310	15,950	–	12,527	12,527	–	28,837
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	16,392	15,583	6,775	32,709	971	–	55,876
Loans to corporates	7	–	–	6,775	14,784	168	–	21,559
Commercial mortgage	8	–	–	–	16,179	–	–	16,179
Lease and receivables	9	16,392	15,583	–	1,746	803	–	18,138
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

(\$ millions) As at	LINE #	2024						
		Q2						
		Bank acts as originator/sponsor			Bank acts as investor			Total
Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic			
Retail (total) – of which:	12	\$ 37,217	\$ 36,861	\$ –	\$ 23,476	\$ 23,476	\$ –	60,693
Residential mortgage	13	11,092	11,092	–	–	–	–	11,092
Credit card	14	9,263	9,262	–	9,330	9,330	–	18,593
Other retail exposures	15	16,862	16,507	–	14,146	14,146	–	31,008
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	15,449	14,614	5,347	33,275	1,161	–	54,071
Loans to corporates	18	–	–	5,347	14,919	168	–	20,266
Commercial mortgage	19	–	–	–	16,193	–	–	16,193
Lease and receivables	20	15,449	14,614	–	2,163	993	–	17,612
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

(\$ millions) As at	LINE #	2024						
		Q1						
		Bank acts as originator/sponsor			Bank acts as investor			Total
Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic			
Retail (total) – of which:	23	\$ 36,562	\$ 36,204	\$ –	\$ 24,964	\$ 24,931	\$ –	61,526
Residential mortgage	24	11,287	11,287	–	32	–	–	11,319
Credit card	25	9,240	9,237	–	9,788	9,788	–	19,028
Other retail exposures	26	16,035	15,680	–	15,144	15,143	–	31,179
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	15,066	14,135	6,071	34,355	1,248	–	55,492
Loans to corporates	29	–	–	6,071	15,238	164	–	21,309
Commercial mortgage	30	–	–	–	16,413	–	–	16,413
Lease and receivables	31	15,066	14,135	–	2,704	1,084	–	17,770
Other wholesale	32	–	–	–	–	–	–	–
Re-securitization	33	–	–	–	–	–	–	–

¹ Simple, transparent, and comparable (STC).

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2024						
		Bank acts as originator/sponso			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
		2024 Q3						
Retail (total) – of which:	1	\$	–	\$	–	\$	–	\$
Residential mortgage	2				357			357
Credit card	3				–			–
Other retail exposures	4				1			1
Re-securitization	5				356			356
Wholesale (total) – of which:	6				–			–
Loans to corporates	7				331			331
Commercial mortgage	8				–			–
Lease and receivables	9				50			50
Other wholesale	10				–			–
Re-securitization	11				281			281
					–			–
		2024 Q2						
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	\$	–	\$	–	\$	–	\$
Residential mortgage	13				569			569
Credit card	14				–			–
Other retail exposures	15				86			86
Re-securitization	16				483			483
Wholesale (total) – of which:	17				–			–
Loans to corporates	18				121			121
Commercial mortgage	19				–			–
Lease and receivables	20				6			6
Other wholesale	21				–			–
Re-securitization	22				115			115
					–			–
		2024 Q1						
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	23	\$	–	\$	–	\$	–	\$
Residential mortgage	24				456			456
Credit card	25				–			–
Other retail exposures	26				42			42
Re-securitization	27				414			414
Wholesale (total) – of which:	28				–			–
Loans to corporates	29				133			133
Commercial mortgage	30				–			–
Lease and receivables	31				10			10
Other wholesale	32				–			–
Re-securitization	33				123			123
					–			–

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at	LINE #	2023							
		Q4							
		Bank acts as originator/sponsor			Bank acts as investor			Total	
Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic				
Retail (total) – of which:	1	\$	–	–	–	441	–	–	441
<i>Residential mortgage</i>	2	–	\$	–	\$	–	\$	–	–
<i>Credit card</i>	3	–	–	–	–	44	–	–	44
<i>Other retail exposures</i>	4	–	–	–	–	397	–	–	397
<i>Re-securitization</i>	5	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	–	70	–	–	70
<i>Loans to corporates</i>	7	–	–	–	–	–	–	–	–
<i>Commercial mortgage</i>	8	–	–	–	–	–	–	–	–
<i>Lease and receivables</i>	9	–	–	–	–	–	–	–	–
<i>Other wholesale</i>	10	–	–	–	–	70	–	–	70
<i>Re-securitization</i>	11	–	–	–	–	–	–	–	–

		2023							
		Q3							
		Bank acts as originator/sponsor			Bank acts as investor			Total	
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic		
Retail (total) – of which:	12	\$	–	–	–	233	–	–	233
<i>Residential mortgage</i>	13	–	\$	–	\$	–	\$	–	–
<i>Credit card</i>	14	–	–	–	–	23	–	–	23
<i>Other retail exposures</i>	15	–	–	–	–	210	–	–	210
<i>Re-securitization</i>	16	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	–	51	–	–	51
<i>Loans to corporates</i>	18	–	–	–	–	–	–	–	–
<i>Commercial mortgage</i>	19	–	–	–	–	–	–	–	–
<i>Lease and receivables</i>	20	–	–	–	–	–	–	–	–
<i>Other wholesale</i>	21	–	–	–	–	51	–	–	51
<i>Re-securitization</i>	22	–	–	–	–	–	–	–	–

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 #	2024 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	\$ 49,229	\$ 391	\$ 555	\$ 26	\$ 1	\$ 4,700	\$ 45,099	\$ 402	\$ 1	\$ 470	\$ 5,227	\$ 40	\$ 12	\$ 38	\$ 402	\$ 3	\$ 1
	of which: securitization	2	49,229	391	555	26	1	4,700	45,099	402	1	470	5,227	40	12	38	402	3	1
	of which: retail underlying	3	33,140	367	302	–	1	4,700	29,109	–	1	470	3,277	–	12	38	246	–	1
	of which: STC	4	32,802	367	280	–	–	4,700	28,749	–	–	470	3,197	–	–	38	240	–	–
	of which: wholesale	5	16,089	24	253	26	–	–	15,990	402	–	–	1,950	40	–	–	156	3	–
	of which: STC	6	15,322	24	237	–	–	–	15,181	402	–	–	1,759	40	–	–	141	3	–
	of which: re-securitization	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	Synthetic securitization	8	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	81	–	–	–	–
	of which: securitization	9	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	81	–	–	–	–
	of which: retail underlying	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	of which: wholesale	11	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	81	–	–	–	–
	of which: re-securitization	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	Total	13	\$ 56,004	\$ 391	\$ 555	\$ 26	\$ 1	\$ 11,475	\$ 45,099	\$ 402	\$ 1	\$ 1,486	\$ 5,227	\$ 40	\$ 12	\$ 119	\$ 402	\$ 3	\$ 1

(\$ millions) As at		LINE #	2024 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	\$ 51,471	\$ 607	\$ 560	\$ 26	\$ 2	\$ 7,900	\$ 44,303	\$ 461	\$ 2	\$ 796	\$ 5,207	\$ 46	\$ 22	\$ 64	\$ 400	\$ 4	\$ 2
	of which: securitization	15	51,471	607	560	26	2	7,900	44,303	461	2	796	5,207	46	22	64	400	4	2
	of which: retail underlying	16	36,341	553	321	–	2	7,900	29,315	–	2	796	3,358	–	22	64	252	–	2
	of which: STC	17	36,144	418	299	–	–	7,900	28,961	–	–	796	3,247	–	–	64	244	–	–
	of which: wholesale	18	15,130	54	239	26	–	–	14,988	461	–	–	1,849	46	–	–	148	4	–
	of which: STC	19	14,341	54	219	–	–	–	14,154	460	–	–	1,652	46	–	–	132	4	–
	of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	Synthetic securitization	21	5,347	–	–	–	–	5,347	–	–	–	802	–	–	64	–	–	–	–
	of which: securitization	22	5,347	–	–	–	–	5,347	–	–	–	802	–	–	64	–	–	–	–
	of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	of which: wholesale	24	5,347	–	–	–	–	5,347	–	–	–	802	–	–	64	–	–	–	–
	of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	Total	26	\$ 56,818	\$ 607	\$ 560	\$ 26	\$ 2	\$ 13,247	\$ 44,303	\$ 461	\$ 2	\$ 1,598	\$ 5,207	\$ 46	\$ 22	\$ 128	\$ 400	\$ 4	\$ 2

(\$ millions) As at		LINE #	2024 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	\$ 50,381	\$ 827	\$ 391	\$ 26	\$ 3	\$ 7,900	\$ 43,364	\$ 361	\$ 3	\$ 797	\$ 5,056	\$ 36	\$ 34	\$ 64	\$ 388	\$ 3	\$ 3
	of which: securitization	28	50,381	827	391	26	3	7,900	43,364	361	3	797	5,056	36	34	64	388	3	3
	of which: retail underlying	29	35,658	754	147	–	3	7,900	28,659	–	3	797	3,272	–	34	64	245	–	3
	of which: STC	30	35,465	613	126	–	–	7,900	28,304	–	–	797	3,165	–	–	64	237	–	–
	of which: wholesale	31	14,723	73	244	26	–	–	14,705	361	–	–	1,784	36	–	–	143	3	–
	of which: STC	32	13,848	73	214	–	–	–	13,774	361	–	–	1,565	36	–	–	125	3	–
	of which: re-securitization	33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	Synthetic securitization	34	6,071	–	–	–	–	6,071	–	–	–	911	–	–	73	–	–	–	–
	of which: securitization	35	6,071	–	–	–	–	6,071	–	–	–	911	–	–	73	–	–	–	–
	of which: retail underlying	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	of which: wholesale	37	6,071	–	–	–	–	6,071	–	–	–	911	–	–	73	–	–	–	–
	of which: re-securitization	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	Total	39	\$ 56,452	\$ 827	\$ 391	\$ 26	\$ 3	\$ 13,971	\$ 43,364	\$ 361	\$ 3	\$ 1,708	\$ 5,056	\$ 36	\$ 34	\$ 137	\$ 388	\$ 3	\$ 3

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 #	2023 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		1	\$ 51,307	\$ 774	\$ 387	\$ 26	3	\$ 7,900	\$ 44,381	\$ 213	3	\$ 796	\$ 5,185	\$ 21	43	\$ 64	\$ 402	\$ 2	3
Traditional securitization		1	\$ 51,307	\$ 774	\$ 387	\$ 26	3	\$ 7,900	\$ 44,381	\$ 213	3	\$ 796	\$ 5,185	\$ 21	43	\$ 64	\$ 402	\$ 2	3
of which: securitization		2	51,307	774	387	26	3	7,900	44,381	213	3	796	5,185	21	43	64	402	2	3
of which: retail underlying		3	35,997	717	132	–	3	7,900	28,946	–	3	796	3,314	–	43	64	252	–	3
of which: STC		4	35,797	573	110	–	–	7,900	28,580	–	–	796	3,206	–	–	64	244	–	–
of which: wholesale		5	15,310	57	255	26	–	–	15,435	213	–	–	1,871	21	–	–	150	2	–
of which: STC		6	14,407	57	221	–	–	–	14,472	213	–	–	1,644	21	–	–	131	2	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	88	–	–	–	–
of which: securitization		9	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	88	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	88	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 58,674	\$ 774	\$ 387	\$ 26	3	\$ 15,267	\$ 44,381	\$ 213	3	\$ 1,901	\$ 5,185	\$ 21	43	\$ 152	\$ 402	\$ 2	3

			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		14	\$ 51,350	\$ 757	\$ 300	\$ 57	4	\$ 7,900	\$ 44,367	\$ 197	4	\$ 803	\$ 5,134	\$ 20	46	\$ 64	\$ 397	\$ 2	4
Traditional securitization		14	\$ 51,350	\$ 757	\$ 300	\$ 57	4	\$ 7,900	\$ 44,367	\$ 197	4	\$ 803	\$ 5,134	\$ 20	46	\$ 64	\$ 397	\$ 2	4
of which: securitization		15	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		16	35,267	699	129	31	4	7,900	28,226	–	4	803	3,233	–	46	64	245	–	4
of which: STC		17	35,078	550	108	31	–	7,900	27,866	–	–	803	3,130	–	–	64	238	–	–
of which: wholesale		18	16,083	58	171	26	–	–	16,141	197	–	–	1,901	20	–	–	152	2	–
of which: STC		19	15,314	49	148	–	–	–	15,315	197	–	–	1,700	20	–	–	136	2	–
of which: re-securitization		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		21	7,658	–	–	–	–	7,658	–	–	–	1,149	–	–	92	–	–	–	–
of which: securitization		22	7,658	–	–	–	–	7,658	–	–	–	1,149	–	–	92	–	–	–	–
of which: retail underlying		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		24	7,658	–	–	–	–	7,658	–	–	–	1,149	–	–	92	–	–	–	–
of which: re-securitization		25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		26	\$ 59,008	\$ 757	\$ 300	\$ 57	4	\$ 15,558	\$ 44,367	\$ 197	4	\$ 1,952	\$ 5,134	\$ 20	46	\$ 156	\$ 397	\$ 2	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 Investor (SEC4)¹

(\$ millions) As at		LINE #	2024 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	\$	53,539	647	–	–	–	5,515	48,503	168	–	551	8,130	17	–	31	651	1	–
of which: securitization	2		53,539	647	–	–	–	5,515	48,503	168	–	551	8,130	17	–	31	651	1	–
of which: retail underlying	3		20,830	647	–	–	–	5,515	15,962	–	–	551	1,726	–	–	31	138	–	–
of which: STC	4		20,830	647	–	–	–	5,515	15,962	–	–	551	1,726	–	–	2	138	–	–
of which: wholesale	5		32,709	–	–	–	–	–	32,541	168	–	–	6,404	17	–	–	513	1	–
of which: STC	6		971	–	–	–	–	–	803	168	–	–	80	17	–	–	6	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	\$	53,539	647	–	–	–	5,515	48,503	168	–	551	8,130	17	–	31	651	1	–

		LINE #	2024 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	\$	56,102	649	–	–	–	6,088	50,495	168	–	609	8,366	17	–	35	669	1	–
of which: securitization	15		56,102	649	–	–	–	6,088	50,495	168	–	609	8,366	17	–	35	669	1	–
of which: retail underlying	16		22,827	649	–	–	–	6,088	17,388	–	–	609	1,869	–	–	35	149	–	–
of which: STC	17		22,827	649	–	–	–	6,088	17,388	–	–	609	1,869	–	–	8	149	–	–
of which: wholesale	18		33,275	–	–	–	–	–	33,107	168	–	–	6,497	17	–	–	520	1	–
of which: STC	19		1,161	–	–	–	–	–	993	168	–	–	99	17	–	–	8	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	\$	56,102	649	–	–	–	6,088	50,495	168	–	609	8,366	17	–	35	669	1	–

		LINE #	2024 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	\$	58,683	636	–	–	–	6,497	52,659	163	–	650	8,675	16	–	37	694	1	–
of which: securitization	28		58,683	636	–	–	–	6,497	52,659	163	–	650	8,675	16	–	37	694	1	–
of which: retail underlying	29		24,328	636	–	–	–	6,497	18,467	–	–	650	1,977	–	–	37	158	–	–
of which: STC	30		24,296	636	–	–	–	6,497	18,434	–	–	650	1,971	–	–	3	158	–	–
of which: wholesale	31		34,355	–	–	–	–	–	34,192	163	–	–	6,698	16	–	–	536	1	–
of which: STC	32		1,248	–	–	–	–	–	1,085	163	–	–	108	16	–	–	9	1	–
of which: re-securitization	33		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	34		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	35		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	36		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	37		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	38		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	39	\$	58,683	636	–	–	–	6,497	52,659	163	–	650	8,675	16	–	37	694	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 #	2023 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	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
of which: securitization		2	62,729	646	–	–	–	7,095	56,111	169	–	709	9,149	17	–	40	732	1	–
of which: retail underlying		3	26,920	646	–	–	–	7,095	20,471	–	–	709	2,183	–	–	40	175	–	–
of which: STC		4	26,852	646	–	–	–	7,095	20,403	–	–	709	2,175	–	–	11	174	–	–
of which: wholesale		5	35,809	–	–	–	–	–	35,640	169	–	–	6,966	17	–	–	557	1	–
of which: STC		6	1,448	–	–	–	–	–	1,279	169	–	–	128	17	–	–	10	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	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –

			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		14	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –
of which: securitization		15	61,657	625	–	–	–	7,041	55,079	162	–	704	8,958	16	–	40	716	1	–
of which: retail underlying		16	26,687	625	–	–	–	7,041	20,271	–	–	704	2,166	–	–	40	173	–	–
of which: STC		17	26,552	625	–	–	–	7,041	20,136	–	–	704	2,157	–	–	10	173	–	–
of which: wholesale		18	34,970	–	–	–	–	–	34,808	162	–	–	6,792	16	–	–	543	1	–
of which: STC		19	1,524	–	–	–	–	–	1,362	162	–	–	136	16	–	–	11	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	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 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 #	2024 Q3					2024 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	0.25 %	0.21 %	25.87 %	1.71 %	96.98 %	95.96 %	0.25 %	0.21 %	24.46 %	1.82 %	97.11 %	96.25 %
Residential secured insured ⁷	2	0.27	0.21	n/a	n/a	99.24	98.70	0.26	0.20	n/a	n/a	98.91	97.96
Qualifying revolving retail	3	2.12	2.25	90.24	82.73	98.99	93.77	2.15	2.13	90.29	84.07	99.14	93.54
Other retail	4	2.28	2.10	48.74	43.05	99.44	97.15	2.28	2.02	50.66	47.26	99.47	97.02
Non-Retail	5	1.48	0.71	47.32	21.04	63.44	54.64	1.45	0.62	48.39	31.86	64.08	56.56
		2024 Q1					2023 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	6	0.23 %	0.19 %	26.07 %	2.03 %	96.74 %	95.21 %	0.22 %	0.19 %	29.33 %	2.97 %	96.19 %	94.03 %
Residential secured insured ⁷	7	0.25	0.20	n/a	n/a	98.68	97.26	0.23	0.19	n/a	n/a	98.17	96.88
Qualifying revolving retail	8	2.07	2.00	90.05	83.50	98.60	92.93	1.95	1.84	89.86	83.17	98.02	91.80
Other retail	9	2.15	1.87	50.35	44.90	99.35	96.97	1.96	1.76	51.48	43.96	99.12	96.62
Non-Retail	10	1.45	0.51	58.71	52.64	63.39	66.22	1.50	0.47	57.10	49.34	59.78	68.14
		2023 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	11	0.22 %	0.18 %	29.63 %	3.23 %	95.45 %	92.93 %						
Residential secured insured ⁷	12	0.23	0.19	n/a	n/a	98.05	96.20						
Qualifying revolving retail	13	1.85	1.74	89.90	83.16	97.84	91.38						
Other retail	14	1.77	1.52	53.41	42.82	99.23	96.76						
Non-Retail	15	1.53	0.41	56.17	51.22	60.65	60.22						

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.

<p>Risk-weighted assets (RWA)</p> <p>Approaches used by the Bank to calculate RWA</p> <p>For Credit Risk Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach Foundation Internal Ratings-Based (FIRB) Approach</p> <p>For Operational Risk Standardized Approach for Operational Risk (SAOR)</p> <p>For Market Risk Standardized Approach</p> <p>Internal Models Approach (IMA)</p> <p>Credit Risk Terminology Gross credit risk exposure</p> <p>Counterparty Type / Exposure Classes:</p> <p>Retail Residential Secured Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p>Non-retail Corporate Sovereign Bank</p> <p>Exposure Types: Drawn Undrawn (commitment) Repo-style transactions OTC derivatives Other off-balance sheet</p> <p>IRB Credit Risk Parameters: Probability of Default (PD) Exposure at Default (EAD) 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 sum the capital requirement under the sensitivities-based method (including delta, vega, and curvature risk), the default risk capital and the residual risk add-on. • 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 and securities financing transaction counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spreads and market risk factors that drive prices of derivative transactions and securities financing transactions. • 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
FRTB	Fundamental Review of Trading Book	SEC-ERBA	Securitization External Ratings-Based Approach
FSB	Financial Stability Board	SEC-IRBA	Securitization Internal Ratings-Based Approach
G-SIBs	Global Systemically Important Banks	SEC-SA	Securitization Standardized Approach
HELOCs	Home Equity Lines of Credit	SFTs	Securities Financing Transactions
IAA	Internal Assessment Approach	STC	Simple, transparent, and comparable
IFRS	International Financial Reporting Standards	TLAC	Total Loss Absorbing Capacity
IMM	Internal Model Method	VaR	Value-at-Risk
IPCRE	Income Producing CRE		