



Supplemental Regulatory Disclosure

For the Fourth Quarter Ended October 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 fourth quarter 2024 Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2024 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 fourth 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 2024 Annual Report, Management’s Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page		
			SFI Fourth Quarter 2024	SRD Fourth Quarter 2024	Annual Report 2024
Overview of risk management	OVA – Bank risk management approach.	Annual			16, 72, 78-93, 101, 117
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly		13	
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Composition of capital and TLAC ²	CC1 – Composition of regulatory capital.	Quarterly		1-3	
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	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual			97, 156, 164, 187
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly		25-27	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page		
			SFI Fourth Quarter 2024	SRD Fourth Quarter 2024	Annual Report 2024
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			156, 187
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Annual		22-23	
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual			97
	CR3 – Credit risk mitigation techniques – overview.	Quarterly		24	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual			96
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	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly		36-53	
	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		18	
	CR9 – IRB – Backtesting of PD per portfolio.	Annual		81-82	
	CR10 – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.		
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual			96-97, 110
	CCR1 – Analysis of CCR exposure by approach.	Quarterly		54-55	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly		56-58	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly		59-65	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly		66	
	CCR6 – Credit derivatives exposures.	Quarterly		67	
	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		67	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page		
			SFI Fourth Quarter 2024	SRD Fourth Quarter 2024	Annual Report 2024
Credit Valuation Adjustment Risk	CVAA – General qualitative disclosure requirements related to CVA.	Annual			96
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	CVA4 – RWA flow statements of CVA risk exposures under SA-CVA.	Quarterly		71	
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	SEC2 – Securitization exposures in the trading book.	Quarterly		74-75	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly		76-77	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly		78-79	
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators ⁵ .	Annual			
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer.	Quarterly		12	
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Asset encumbrance	ENC – Asset encumbrance.	Quarterly			109
Market risk	MRA – General qualitative disclosure requirements related to market risk.	Annual			98-101
	MR1 – Market risk under the standardized approach.	Quarterly		83	
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).	N/A	TD does not use IMA.		
	MR2 – Market risk for banks using the IMA.	N/A	TD does not use IMA.		
Comparison of modelled & standardized RWA	CMS1 – Comparison of modelled and standardized RWA at risk level.	Quarterly		14	
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Operational Risk	ORA – General qualitative information on a bank's operational risk framework.	Annual			103-105
	OR1 – Historical losses.	Annual		84	
	OR2 – Business indicator and subcomponents.	Annual		84	
	OR3 – Minimum required operational risk capital.	Annual		84	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page		
			SFI Fourth Quarter 2024	SRD Fourth Quarter 2024	Annual Report 2024
Interest Rate Risk in the Banking Book	IRRBB Disclosure.	Annual			101-102
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 GSIB1, refer to the first quarter 2024 RTS.

⁶ Remuneration disclosures will be included in the 2024 Proxy Circular.

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 #	Q4	Q3	2024 Q2	Q1	2023 Q4	Cross Reference ¹	OSFI Template
1	\$ 25,543	\$ 25,369	\$ 25,410	\$ 25,428	\$ 25,522	A1+A2+B	1
2	70,826	69,316	71,904	72,347	73,044	C	2
3	7,904	6,015	4,166	3,830	2,750	D	3
4	–	–	–	–	–		5
5	104,273	100,700	101,480	101,605	101,316		6
6	–	–	–	–	–		7
7	(18,645)	(18,504)	(18,470)	(17,922)	(18,424)	E1-E2	8
8	(2,921)	(2,842)	(2,759)	(2,654)	(2,606)	F1-F2	9
9	(212)	(121)	(180)	(198)	(207)	G	10
10	3,015	3,285	4,878	3,559	5,571	H	11
11	–	–	–	–	–	I	12
12	–	–	–	–	–		13
13	(193)	(204)	(181)	(148)	(379)	J	14
14	(731)	(908)	(676)	(773)	(908)	K1-K2	15
15	(21)	(8)	(8)	(20)	(21)		16
16	–	–	–	–	–		17
17	(1,835)	(2,982)	(3,202)	(2,724)	(1,976)	L1+L2	18
18	–	–	–	–	–		19
19	–	–	–	–	–		20
20	–	–	–	–	–		21
21	–	–	–	–	–		22
22	–	–	–	–	–		23
23	–	–	–	–	–		24
24	–	–	–	–	–		25
25	(32)	(51)	(51)	(56)	(49)	M	26
26	16	12	10	10	–		26
27	–	–	–	–	–		27
28	(21,559)	(22,323)	(20,639)	(20,926)	(18,999)		28
29	82,714	78,377	80,841	80,679	82,317		29
30	10,887	10,876	10,502	10,830	10,791	N+O+P	30
31	10,887	10,876	10,502	10,830	10,791		31
32	–	–	–	–	–		32
33	–	–	–	–	–		34
34	10,887	10,876	10,502	10,830	10,791		36
35	–	–	–	–	–		37
36	–	–	–	–	–		38
37	(3)	(5)	(5)	(5)	(6)	Q	39
38	(350)	(350)	(350)	(350)	(350)	R	40
39	–	–	–	–	–		41
40	–	–	–	–	–		42
41	(353)	(355)	(355)	(355)	(356)		43
42	10,534	10,521	10,147	10,475	10,435		44
43	\$ 93,248	\$ 88,898	\$ 90,988	\$ 91,154	\$ 92,752		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 Q4	Cross Reference ¹	OSFI Template
		Q4	Q3	Q2	Q1			
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 11,273	\$ 9,716	\$ 11,120	\$ 9,357	\$ 9,424	S	46
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–		48
Collective allowance	46	1,512	1,378	1,485	1,781	1,964	T	50
Tier 2 Capital before regulatory adjustments	47	12,785	11,094	12,605	11,138	11,388		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	(224)	(332)	(316)	(228)	(196)	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	(64)	(19)	(144)	(115)	(136)	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)	W	55
Other deductions from Tier 2 capital	52	–	–	–	–	–		56
Total regulatory adjustments to Tier 2 Capital	53	(288)	(511)	(620)	(503)	(492)		57
Tier 2 Capital	54	12,497	10,583	11,985	10,635	10,896		58
Total Capital	55	105,745	99,481	102,973	101,789	103,648		59
Total risk-weighted assets	56	\$ 630,900	\$ 610,482	\$ 602,825	\$ 579,424	\$ 571,161		60
Capital Ratios								
Common Equity Tier 1 Capital (as percentage of RWA)	57	13.1 %	12.8 %	13.4 %	13.9 %	14.4 %		61
Tier 1 Capital Ratio	58	14.8	14.6	15.1	15.7	16.2		62
Total Capital (as percentage of RWA)	59	16.8	16.3	17.1	17.6	18.1		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	8.6	8.0	8.9	9.3	9.8		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 2024 list of G-SIBs, using 2023 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
	Q4	Q3	Q2	Q1	Q4	
68	\$ 8,454	\$ 8,137	\$ 8,404	\$ 8,341	\$ 8,430	72
69	2,941	2,938	2,948	2,913	2,465	73
70	81	83	84	85	92	74
71	1,889	2,432	2,108	1,742	1,031	75
72	7	7	7	8	8	76
73	7	7	7	8	8	77
74	1,505	1,370	1,478	1,773	1,956	78
75	1,505	1,370	1,478	1,773	1,956	79
76	17.0 %	17.7 %	17.5 %	17.8 %	18.0 %	
77	17.0	17.7	17.5	17.8	18.0	
78	18.2	19.0	18.8	19.0	19.1	
79	41.5	42.2	41.9	41.6	41.9	
80	41.5	42.2	41.9	41.6	41.9	
81	41.5	42.2	41.9	41.6	41.9	

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)

LINE #	2024				2023
	Q4	Q3	Q2	Q1	Q4
Common Equity Tier 1					
1	\$ 78,377	\$ 80,841	\$ 80,679	\$ 82,317	\$ 82,953
2	20	26	24	42	6
3	–	(1,061)	(1,219)	(1,723)	(3,104)
4	(1,975)	(1,848)	(1,985)	(1,881)	(1,920)
5	131	129	132	137	127
6	3,635	(181)	2,564	2,824	2,886
7	11	(23)	(33)	231	(150)
Movements in other comprehensive income					
8	559	148	1,636	(2,127)	3,162
9	n/a	n/a	n/a	n/a	n/a
10	(98)	82	42	357	(370)
11	1,158	26	(23)	838	(322)
12	(220)	(117)	(653)	454	(844)
Goodwill and other intangible assets (deduction, net of related tax liability)					
Other, including regulatory adjustments and transitional arrangements					
13	(91)	59	18	9	(93)
14	–	–	–	–	–
15	1,207	296	(341)	(799)	(14)
16	82,714	78,377	80,841	80,679	82,317
Additional Tier 1 Capital					
17	10,521	10,147	10,475	10,435	10,888
18	–	1,335	–	–	–
19	–	(950)	(350)	–	(400)
20	13	(11)	22	40	(53)
21	10,534	10,521	10,147	10,475	10,435
22	93,248	88,898	90,988	91,154	92,752
Tier 2 Capital					
23	10,583	11,985	10,635	10,896	12,738
24	1,557	–	1,750	–	–
25	–	(1,500)	–	–	(1,750)
26	–	–	–	–	–
27	134	(107)	(296)	(183)	(186)
28	223	205	(104)	(78)	94
29	12,497	10,583	11,985	10,635	10,896
30	\$ 105,745	\$ 99,481	\$ 102,973	\$ 101,789	\$ 103,648

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 Q4		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 6,437	\$ 6,419	
Interest-bearing deposits with banks	169,930	169,915	
Trading loans, securities, and other	175,770	175,770	
Non-trading financial assets at fair value through profit or loss	5,869	5,209	
Derivatives	78,061	78,071	
Financial assets designated at fair value through profit or loss	6,417	2,257	
Financial assets at fair value through other comprehensive income	93,897	89,998	
Equity investments in funds subject to the fall-back approach		32	M
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		66	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		3	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		224	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		64	V
Non-significant investments not exceeding regulatory thresholds		1,135	
Debt securities at amortized cost, net of allowance for credit losses	271,615	271,588	
Securities purchased under reverse repurchase agreements	208,217	208,217	
Loans	957,643	957,643	
Allowance for loan losses	(8,094)	(8,094)	
Eligible allowance reflected in Tier 2 regulatory capital		(1,512)	T
Shortfall of allowance to expected loss		–	I
Allowances not reflected in regulatory capital		(6,582)	
Other	95,989	93,853	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		1,769	L2
Non-significant investments not exceeding regulatory thresholds		7,255	
Goodwill		18,851	E1
Other intangibles		2,963	F1
Other intangibles (Mortgage Servicing Rights)		81	
Deferred tax assets		212	
Deferred tax assets (DTA) excluding those arising from temporary differences		1,889	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		2,810	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		(100)	
Other DTA/DTL adjustments ⁴		113	
Significant investments in financials		–	
Significant investments exceeding regulatory thresholds		113	
Significant investments not exceeding regulatory thresholds		1,000	K1
Defined pension benefits		57,010	
Other Assets			
TOTAL ASSETS	2,061,751	2,050,846	
LIABILITIES AND EQUITY			
Trading deposits	30,412	30,412	
Derivatives	68,368	68,368	
Securitization liabilities at fair value	20,319	20,319	
Financial liabilities designated at fair value through profit or loss	207,914	207,914	
Deposits	1,268,680	1,268,680	
Other	339,425	328,520	
Deferred tax liabilities			
Goodwill		206	E2
Intangible assets (excluding mortgage servicing rights)		42	F2
Defined benefit pension fund assets		269	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(116)	
Other DTA/DTL adjustments ⁴		(101)	
Gains and losses due to changes in own credit risk on fair value liabilities		193	J
Other liabilities		328,027	
Subordinated notes and debentures	11,473	11,473	
Directly issued qualifying Tier 2 instruments		11,273	
Regulatory capital amortization of maturing debentures			S
Subordinated notes not allowed for regulatory capital		200	
Liabilities	1,946,591	1,935,686	
Common Shares	25,373	25,373	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	(17)	(17)	A2
Treasury Shares – Preferred	(18)	(18)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(18)	
Contributed Surplus	204	204	O
Contributed surplus – Common Shares		187	B
Contributed surplus – Preferred Shares		17	P
Retained Earnings	70,826	70,826	C
Accumulated other comprehensive income (AOCI)	7,904	7,904	D
Cash flow hedges requiring derecognition		(3,015)	H
Net AOCI included as capital		10,919	
TOTAL LIABILITIES AND EQUITY	\$ 2,061,751	\$ 2,050,846	

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 \$10.9 billion and total equity of \$3.2 billion, of which \$350 million is deducted from additional Tier 1. Cross referenced (R) to the Capital Position – Basel III on page 1.

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 Q4	OSFI Template
	Q4	Q3	Q2	Q1		
1	\$ 2,061,751	\$ 1,967,181	\$ 1,966,668	\$ 1,910,892	\$ 1,957,024	1
2	(8,078)	(7,210)	(7,099)	(7,015)	(8,897)	2
3	(3,045)	(1,099)	(1,397)	(1,397)	(1,397)	3
4	–	–	–	–	–	4
5	2,422	16,363	9,090	23,424	6,088	5
6	(28,625)	(25,067)	(25,426)	(27,755)	(24,597)	6
7	240,915	235,706	231,178	222,754	223,820	7
8	(37,794)	(43,325)	(41,417)	(42,671)	(39,480)	8
9	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	9
10	\$ 1,748,281	\$ 1,655,285	\$ 1,649,664	\$ 1,621,300	\$ 1,634,505	1
11	–	–	–	–	–	2
12	(9,434)	(7,506)	(8,692)	(8,016)	(8,823)	3
13	(21,734)	(22,487)	(20,823)	(21,143)	(18,975)	4
14	1,717,113	1,625,292	1,620,149	1,592,141	1,606,707	5
15	35,998	29,455	35,802	29,385	36,218	6
16	45,293	55,967	56,129	55,011	58,628	7
17	–	–	–	–	–	8
18	9,288	8,970	9,187	9,361	8,567	9
19	(653)	(692)	(1,144)	(1,744)	(1,115)	10
20	89,926	93,700	99,974	92,013	102,298	11
21	208,893	212,918	205,722	199,079	204,333	12
22	(33,136)	(29,774)	(29,432)	(31,401)	(28,730)	13
23	3,835	4,707	4,006	3,646	4,133	14
24	–	–	–	–	–	15
25	179,592	187,851	180,296	171,324	179,736	16
26	818,053	803,747	792,100	761,583	770,427	17
27	(577,138)	(568,041)	(560,922)	(538,829)	(546,607)	18
28	240,915	235,706	231,178	222,754	223,820	19
29	93,248	88,898	90,988	91,154	92,752	20
30	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561	21
31	4.2 %	4.1 %	4.3 %	4.4 %	4.4 %	22

Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

LINE #	2024				2023
	Q4	Q3	Q2	Q1	Q4
Available capital (amounts)					
Common Equity Tier 1 (CET1)					
Tier 1	\$ 82,714	\$ 78,377	\$ 80,841	\$ 80,679	\$ 82,317
Total capital	93,248	88,898	90,988	91,154	92,752
	105,745	99,481	102,973	101,789	103,648
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	630,900	610,482	602,825	579,424	571,161
Total RWA (pre-floor)	630,900	610,482	602,825	579,424	571,161
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	13.1 %	12.8 %	13.4 %	13.9 %	14.4 %
CET1 ratio (pre-floor)	13.1	12.8	13.4	13.9	14.4
Tier 1 ratio	14.8	14.6	15.1	15.7	16.2
Tier 1 ratio (pre-floor)	14.8	14.6	15.1	15.7	16.2
Total capital ratio	16.8	16.3	17.1	17.6	18.1
Total capital ratio (pre-floor)	16.8	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	2.5
Countercyclical buffer requirement	-	-	-	-	-
Bank G-SIB and/or D-SIB additional requirements	1.0	1.0	1.0	1.0	1.0
Total of bank CET1 specific buffer requirements	3.5	3.5	3.5	3.5	3.5
CET1 available after meeting the bank's minimum capital requirements	8.6	8.0	8.9	9.3	9.8
Basel III Leverage ratio					
Total Basel III leverage ratio exposure measure	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561
Basel III leverage ratio	4.2 %	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
	Q4	Q3	Q2	Q1	Q4
1	\$ 181,254	\$ 177,407	\$ 184,608	\$ 178,223	\$ 187,037
2	630,900	610,482	602,825	579,424	571,161
3	28.7 %	29.1 %	30.6 %	30.8 %	32.7 %
4	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597	\$ 2,078,232	\$ 2,112,561
5	8.1 %	8.3 %	8.7 %	8.6 %	8.9 %
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
	Q4	Q3	Q2	Q1	Q4
Regulatory capital elements of TLAC and adjustments					
1	\$ 82,714	\$ 78,377	\$ 80,841	\$ 80,679	\$ 82,317
2	10,534	10,521	10,147	10,475	10,435
3	–	–	–	–	–
4	–	–	–	–	–
5	10,534	10,521	10,147	10,475	10,435
6	12,497	10,583	11,985	10,635	10,896
7	–	–	–	–	–
8	–	–	–	–	–
9	–	–	–	–	–
10	12,497	10,583	11,985	10,635	10,896
11	105,745	99,481	102,973	101,789	103,648
Non-regulatory capital elements of TLAC					
12	n/a	n/a	n/a	n/a	n/a
13	76,082	78,205	81,927	76,636	83,684
14	n/a	n/a	n/a	n/a	n/a
15	–	–	–	–	–
16	n/a	n/a	n/a	n/a	n/a
17	76,082	78,205	81,927	76,636	83,684
18	181,827	177,686	184,900	178,425	187,332
19	n/a	n/a	n/a	n/a	n/a
20	(573)	(279)	(292)	(202)	(295)
21	–	–	–	–	–
22	181,254	177,407	184,608	178,223	187,037
23	630,900	610,482	602,825	579,424	571,161
24	2,227,546	2,142,549	2,131,597	2,078,232	2,112,561
TLAC ratios and buffers					
25	28.7 %	29.1 %	30.6 %	30.8 %	32.7 %
26	8.1	8.3	8.7	8.6	8.9
27	8.6	8.0	8.9	9.3	9.8
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	–	–	–	–	–
31	1.0	1.0	1.0	1.0	1.0

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 Q4					2024 Q3					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)					(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	1	37,458	-	-	26,913	-	64,371	37,151	-	-	26,692	-	63,843		3							
Subset of row 3 that are excluded liabilities	2	-	-	-	-	-	-	-	-	-	-	-	-		4							
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	37,458	-	-	26,913	-	64,371	37,151	-	-	26,692	-	63,843		5							
Subset of row 5 that are eligible as TLAC	4	37,458	-	-	26,913	-	64,371	37,151	-	-	26,692	-	63,843		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	-	-	-	26,913	-	26,913	-	-	-	26,692	-	26,692		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	37,458	-	-	-	-	37,458	37,151	-	-	-	-	37,151		11							

(\$ millions) As at	LINE #	2024 Q2					2024 Q1					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)					(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	37,057	-	-	26,625	-	63,682	36,097	-	-	25,466	-	61,563		3							
Subset of row 3 that are excluded liabilities	11	-	-	-	-	-	-	-	-	-	-	-	-		4							
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	12	37,057	-	-	26,625	-	63,682	36,097	-	-	25,466	-	61,563		5							
Subset of row 5 that are eligible as TLAC	13	37,057	-	-	26,625	-	63,682	36,097	-	-	25,466	-	61,563		6							
Subset of row 6 with 1 year ≤ residual maturity < 2 years	14	-	-	-	-	-	-	-	-	-	469	-	469		7							
Subset of row 6 with 2 years ≤ residual maturity < 5 years	15	-	-	-	26,625	-	26,625	-	-	-	24,997	-	24,997		8							
Subset of row 6 with 5 years ≤ residual maturity < 10 years	16	-	-	-	-	-	-	-	-	-	-	-	-		9							
Subset of row 6 with residual maturity ≥ 10 years, but perpetual securities	17	-	-	-	-	-	-	-	-	-	-	-	-		10							
Subset of row 6 that is perpetual securities	18	37,057	-	-	-	-	37,057	36,097	-	-	-	-	36,097		11							

(\$ millions) As at	LINE #	2023 Q4					OSFI Template										
		Creditor Ranking															
		1	2	3	4	5	Sum of 1 to 5										
		(most junior)					(most senior)										
Is the resolution entity the creditor/investor? (yes or no)																	1
Description of creditor ranking (free text)		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	19	37,348	-	-	26,834	-	64,182		3								
Subset of row 3 that are excluded liabilities	20	-	-	-	-	-	-		4								
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	21	37,348	-	-	26,834	-	64,182		5								
Subset of row 5 that are eligible as TLAC	22	37,348	-	-	26,834	-	64,182		6								
Subset of row 6 with 1 year ≤ residual maturity < 2 years	23	-	-	-	-	-	-		7								
Subset of row 6 with 2 years ≤ residual maturity < 5 years	24	-	-	-	26,834	-	26,834		8								
Subset of row 6 with 5 years ≤ residual maturity < 10 years	25	-	-	-	-	-	-		9								
Subset of row 6 with residual maturity ≥ 10 years, but perpetual securities	26	-	-	-	-	-	-		10								
Subset of row 6 that is perpetual securities	27	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 Q4						2024 Q3					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Total capital and liabilities net of credit risk mitigation		25,373	10,888	11,609	98,172	-	146,042	25,222	10,888	10,018	101,458	-	147,586
Subset of row 2 that are excluded liabilities		38	18	263	22,672	-	22,991	43	17	240	23,282	-	23,582
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		25,335	10,870	11,346	75,500	-	123,051	25,179	10,871	9,778	78,176	-	124,004
Subset of row 4 that are potentially eligible as TLAC		25,335	10,870	11,346	75,500	-	123,051	25,179	10,871	9,778	78,176	-	124,004
Subset of row 5 with 1 year ≤ residual maturity < 2 years		-	-	-	18,211	-	18,211	-	-	-	23,001	-	23,001
Subset of row 5 with 2 years ≤ residual maturity < 5 years		-	-	-	39,357	-	39,357	-	-	-	41,341	-	41,341
Subset of row 5 with 5 years ≤ residual maturity < 10 years		-	-	11,346	16,908	-	28,254	-	-	9,778	13,811	-	23,589
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	1,024	-	1,024	-	-	-	23	-	23
Subset of row 5 that is perpetual securities		25,335	10,870	-	-	-	36,205	25,179	10,871	-	-	-	36,050

	LINE #	2024 Q2						2024 Q1					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Total capital and liabilities net of credit risk mitigation		25,257	10,503	11,513	102,170	-	149,443	25,318	10,853	9,709	103,782	-	149,662
Subset of row 12 that are excluded liabilities		32	8	262	19,824	-	20,126	77	27	240	26,917	-	27,261
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		25,225	10,495	11,251	82,346	-	129,317	25,241	10,826	9,469	76,865	-	122,401
Subset of row 14 that are potentially eligible as TLAC		25,225	10,495	11,251	82,346	-	129,317	25,241	10,826	9,469	76,865	-	122,401
Subset of row 15 with 1 year ≤ residual maturity < 2 years		-	-	-	20,980	-	20,980	-	-	-	20,507	-	20,507
Subset of row 15 with 2 years ≤ residual maturity < 5 years		-	-	-	46,544	-	46,544	-	-	-	43,242	-	43,242
Subset of row 15 with 5 years ≤ residual maturity < 10 years		-	-	11,251	14,799	-	26,050	-	-	9,469	13,089	-	22,558
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	23	-	23	-	-	-	27	-	27
Subset of row 15 that is perpetual securities		25,225	10,495	-	-	-	35,720	25,241	10,826	-	-	-	36,067

	LINE #	2023 Q4					
		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		25,434	10,853	9,779	104,675	-	150,741
Subset of row 22 that are excluded liabilities		85	65	215	20,216	-	20,581
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		25,349	10,788	9,564	84,459	-	130,160
Subset of row 24 that are potentially eligible as TLAC		25,349	10,788	9,564	84,459	-	130,160
Subset of row 25 with 1 year ≤ residual maturity < 2 years		-	-	-	22,065	-	22,065
Subset of row 25 with 2 years ≤ residual maturity < 5 years		-	-	-	46,544	-	46,544
Subset of row 25 with 5 years ≤ residual maturity < 10 years		-	-	9,564	15,825	-	25,389
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	25	-	25
Subset of row 25 that is perpetual securities		25,349	10,788	-	-	-	36,137

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 Q4				2024 Q3			
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	1.00 %	\$ 101			1.00 %	\$ 108		
Belgium	1.00	6			0.50	13		
France	1.00	130			1.00	106		
Germany	0.75	1,309			0.75	1,347		
Luxembourg	0.50	53			0.50	225		
Netherlands	2.00	240			1.00	211		
United Kingdom	2.00	1,874			2.00	2,288		
Norway	2.50	5			2.50	5		
Sum of lines 1 to 8		\$ 3,718				\$ 4,303		
Total ¹		\$ 420,345	0.01 %	\$ 7		\$ 421,713	0.02 %	\$ 7

LINE #	2024 Q2				2024 Q1			
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	1.00 %	\$ 109			1.00 %	\$ 111		
Belgium	0.50	11			-	-		
France	1.00	136			0.50	77		
Germany	0.75	1,332			0.75	1,245		
Luxembourg	0.50	193			0.50	140		
Netherlands	1.00	207			1.00	191		
United Kingdom	2.00	2,153			2.00	1,753		
Norway	2.50	5			2.50	5		
Sum of lines 1 to 7		\$ 4,146				\$ 3,522		
Total ¹		\$ 418,755	0.01 %	\$ 7		\$ 400,173	0.01 %	\$ 6

LINE #	2023 Q4			
By Country	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	1.00 %	\$ 89		
Belgium	-	-		
France	0.50	127		
Germany	0.75	1,423		
Luxembourg	0.50	172		
Netherlands	1.00	168		
United Kingdom	2.00	1,700		
Norway	2.50	6		
Sum of lines 1 to 7		\$ 3,685		
Total ¹		\$ 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
		2024					2024					
		Q4	Q3	Q2	Q1	2023 Q4	Q4	Q3	Q2	Q1	2023 Q4	
	1	\$ 438,103	\$ 437,218	\$ 433,695	\$ 415,426	\$ 412,057	\$ 35,048	\$ 34,977	\$ 34,696	\$ 33,234	\$ 32,965	1
	2	57,790	55,440	55,607	54,493	56,251	4,623	4,435	4,449	4,359	4,500	2
	3	83,265	86,110	87,441	84,139	86,304	6,661	6,889	6,995	6,731	6,905	3
	4	-	-	-	-	-	-	-	-	-	-	4
	5	297,048	295,668	290,647	276,794	269,502	23,764	23,653	23,252	22,144	21,560	5
Counterparty credit risk	6	13,450	12,680	14,240	13,639	17,158	1,076	1,014	1,139	1,091	1,373	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	9,174	8,394	8,703	7,667	10,769	734	671	696	613	862	7
Of which: internal model method (IMM)	8	-	-	-	-	-	-	-	-	-	-	8
Of which: other CCR ³	9	4,276	4,286	5,537	5,972	6,389	342	343	443	478	511	9
Credit valuation adjustment (CVA) ⁴	10	5,176	5,042	5,775	5,860	8,381	414	403	462	469	670	10
Equity investments in funds – look-through approach	11	3,615	3,303	3,577	2,876	2,848	289	264	286	230	228	11
Equity investments in funds – mandate-based approach	12	592	620	464	421	424	48	50	37	34	34	12
Settlement risk	13	3	61	86	74	250	-	5	7	6	20	13
Securitization exposures in banking book	14	16,524	15,105	15,493	15,786	16,652	1,322	1,208	1,239	1,263	1,332	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	3,093	1,879	2,031	2,169	2,404	247	150	162	174	192	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	13,307	13,157	13,377	13,531	14,167	1,065	1,053	1,070	1,082	1,134	16
Of which: securitization standardized approach (SEC-SA)	17	124	69	85	86	81	10	5	7	7	6	17
Market risk ⁴	18	20,676	22,137	24,451	23,895	16,952	1,654	1,771	1,956	1,912	1,356	18
Of which: standardized approach (SA)	19	20,676	22,137	24,451	23,895	2,608	1,654	1,771	1,956	1,912	209	19
Of which: internal model approaches (IMA)	20	-	-	-	-	14,344	-	-	-	-	1,147	20
Capital charge for switch between trading book and banking book	21	-	-	-	-	-	-	-	-	-	-	21
Operational risk	22	120,076	100,276	91,802	89,205	87,077	9,606	8,023	7,344	7,136	6,966	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	12,685	14,040	13,242	12,242	9,362	1,015	1,124	1,060	979	749	23
Output floor applied (%)	24	67.5	67.5	67.5	67.5	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	\$ 630,900	\$ 610,482	\$ 602,825	\$ 579,424	\$ 571,161	\$ 50,472	\$ 48,839	\$ 48,226	\$ 46,354	\$ 45,693	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 Q4				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 ¹	RWA calculated full standardized 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 standardized approach ²
Credit risk (excluding counterparty credit risk)	1	\$ 380,313	\$ 57,790	\$ 438,103	\$ 649,660	\$ 381,778	\$ 55,440	\$ 437,218	\$ 649,153
Counterparty credit risk	2	12,281	1,169	13,450	55,970	11,190	1,490	12,680	52,753
Credit valuation adjustment	3	█	5,176	5,176	5,176	█	5,042	5,042	5,042
Securitisation exposures in the banking book	4	8,231	8,293	16,524	27,868	6,357	8,748	15,105	23,586
Market risk	5	-	20,676	20,676	20,676	-	22,137	22,137	22,137
Operational risk	6	█	120,076	120,076	120,076	█	100,276	100,276	100,276
Residual RWA ³	7	█	16,895	16,895	16,895	█	18,024	18,024	18,024
Total	8	\$ 400,825	\$ 230,075	\$ 630,900	\$ 896,321	\$ 399,325	\$ 211,157	\$ 610,482	\$ 870,971
		2024 Q2				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 ¹	RWA calculated full standardized 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 standardized approach ²
Credit risk (excluding counterparty credit risk)	9	\$ 378,088	\$ 55,607	\$ 433,695	\$ 647,605	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920
Counterparty credit risk	10	12,623	1,617	14,240	55,833	11,864	1,775	13,639	54,121
Credit valuation adjustment	11	█	5,775	5,775	5,775	█	5,860	5,860	5,860
Securitisation exposures in the banking book	12	6,490	9,003	15,493	22,170	6,463	9,323	15,786	22,788
Market risk	13	-	24,451	24,451	24,451	-	23,895	23,895	23,895
Operational risk	14	█	91,802	91,802	91,802	█	89,205	89,205	89,205
Residual RWA ³	15	█	17,369	17,369	17,369	█	15,613	15,613	15,613
Total	16	\$ 397,201	\$ 205,624	\$ 602,825	\$ 865,005	\$ 379,260	\$ 200,164	\$ 579,424	\$ 841,402
		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 standardized approach ²				
Credit risk (excluding counterparty credit risk)	17	\$ 355,806	\$ 56,251	\$ 412,057	\$ 629,658				
Counterparty credit risk	18	14,560	2,598	17,158	60,791				
Credit valuation adjustment	19	█	8,381	8,381	8,381				
Securitisation exposures in the banking book	20	6,904	9,748	16,652	25,335				
Market risk	21	14,344	2,608	16,952	6,488				
Operational risk	22	█	87,077	87,077	87,077				
Residual RWA ³	23	█	12,884	12,884	12,884				
Total	24	\$ 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 Q4			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 12,547	\$ 15	\$ 12,562	\$ 16,809
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	11,656	-	11,656	16,047
Banks and other financial institutions	2	5,122	846	5,968	10,985
Covered Bonds	3	1,373	-	1,373	1,217
Equity	4	-	26,020	26,020	26,020
Purchased receivables	5	-	-	-	-
Corporates	6	209,430	903	210,333	304,227
<i>Of which: F-IRB is applied</i>	6a	76,733	-	76,733	148,646
<i>Of which: A-IRB is applied</i>	6b	132,697	-	132,697	154,678
Retail	7	147,750	4,578	152,328	255,863
<i>Of which: qualifying revolving retail</i>	7a	39,920	265	40,185	43,353
<i>Of which: other retail</i>	7b	51,681	2,249	53,930	76,280
<i>Of which: retail residential mortgages</i>	7c	56,149	2,064	58,213	136,230
Specialised lending	8	4,091	-	4,091	9,111
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,709	-	2,709	8,138
Others	9	-	25,428	25,428	25,428
Total	10	\$ 380,313	\$ 57,790	\$ 438,103	\$ 649,660

		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	11	\$ 12,037	\$ 108	\$ 12,145	\$ 16,625
<i>Of which: categorised as MDB/PSE in SA¹</i>	11a	11,151	-	11,151	15,819
Banks and other financial institutions	12	5,648	916	6,564	11,258
Covered Bonds	13	1,441	-	1,441	1,203
Equity	14	-	25,232	25,232	25,232
Purchased receivables	15	-	-	-	-
Corporates	16	208,561	751	209,312	306,284
<i>Of which: F-IRB is applied</i>	16a	78,981	-	78,981	150,140
<i>Of which: A-IRB is applied</i>	16b	129,580	-	129,580	155,393
Retail	17	150,012	4,508	154,520	255,537
<i>Of which: qualifying revolving retail</i>	17a	43,584	259	43,843	45,494
<i>Of which: other retail</i>	17b	50,674	2,149	52,823	75,393
<i>Of which: retail residential mortgages</i>	17c	55,754	2,100	57,854	134,650
Specialised lending	18	4,079	-	4,079	9,089
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	18a	2,505	-	2,505	8,057
Others	19	-	23,925	23,925	23,925
Total	20	\$ 381,778	\$ 55,440	\$ 437,218	\$ 649,153

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 Q2			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 11,932	\$ 104	\$ 12,036	\$ 16,303
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	11,004	–	11,004	15,492
Banks and other financial institutions	2	6,237	806	7,043	14,346
Covered Bonds	3	1,501	–	1,501	1,185
Equity	4	–	25,122	25,122	25,122
Purchased receivables	5	–	–	–	–
Corporates	6	207,780	880	208,660	307,844
<i>Of which: F-IRB is applied</i>	6a	79,662	–	79,662	150,423
<i>Of which: A-IRB is applied</i>	6b	128,118	–	128,118	156,541
Retail	7	147,064	4,511	151,575	249,256
<i>Of which: qualifying revolving retail</i>	7a	41,980	266	42,246	42,668
<i>Of which: other retail</i>	7b	49,291	2,054	51,345	73,883
<i>Of which: retail residential mortgages</i>	7c	55,793	2,191	57,984	132,705
Specialised lending	8	3,574	–	3,574	9,365
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,611	–	2,611	8,212
Others	9	–	24,184	24,184	24,184
Total	10	\$ 378,088	\$ 55,607	\$ 433,695	\$ 647,605
		2024 Q1			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	11	\$ 11,938	\$ 97	\$ 12,035	\$ 16,259
<i>Of which: categorised as MDB/PSE in SA¹</i>	11a	10,920	–	10,920	15,426
Banks and other financial institutions	12	6,095	539	6,634	12,040
Covered Bonds	13	1,516	–	1,516	1,133
Equity	14	–	24,786	24,786	24,786
Purchased receivables	15	–	–	–	–
Corporates	16	197,596	934	198,530	298,717
<i>Of which: F-IRB is applied</i>	16a	76,484	–	76,484	147,528
<i>Of which: A-IRB is applied</i>	16b	121,112	–	121,112	150,255
Retail	17	140,405	4,372	144,777	243,776
<i>Of which: qualifying revolving retail</i>	17a	40,719	252	40,971	41,266
<i>Of which: other retail</i>	17b	45,633	1,950	47,583	71,977
<i>Of which: retail residential mortgages</i>	17c	54,053	2,170	56,223	130,533
Specialised lending	18	3,383	–	3,383	9,444
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	18a	2,448	–	2,448	8,349
Others	19	–	23,765	23,765	23,765
Total	20	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920

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 #	2023 Q4			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 13,138	\$ 96	\$ 13,234	16,283
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	12,403	–	12,403	15,317
Banks and other financial institutions	2	6,288	644	6,932	12,536
Covered Bonds	3	1,703	–	1,703	1,239
Equity	4	–	24,828	24,828	24,828
Purchased receivables	5	–	–	–	–
Corporates	6	197,173	1,006	198,179	293,263
<i>Of which: F-IRB is applied</i>	6a	78,267	–	78,267	145,341
<i>Of which: A-IRB is applied</i>	6b	118,906	–	118,906	146,916
Retail	7	134,136	4,606	138,742	246,696
<i>Of which: qualifying revolving retail</i>	7a	39,587	248	39,835	41,470
<i>Of which: other retail</i>	7b	43,334	1,963	45,297	72,275
<i>Of which: retail residential mortgages</i>	7c	51,215	2,395	53,610	132,951
Specialised lending	8	3,368	–	3,368	9,742
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,846	–	2,846	8,919
Others	9	–	25,071	25,071	25,071
Total	10	\$ 355,806	\$ 56,251	\$ 412,057	629,658

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

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2024 Q4				2024 Q3			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 470,347	\$ 381,778	\$ 17,722	\$ 11,190	\$ 466,557	\$ 378,088	\$ 20,015	\$ 12,623
Asset size ⁴	2	(3,604)	(5,755)	801	1,042	1,117	1,649	(1,352)	(453)
Asset quality ⁵	3	2,402	2,403	(24)	(24)	1,385	1,386	(1,028)	(1,028)
Model updates ⁶	4	-	-	-	-	-	-	-	-
Methodology and policy ⁷	5	-	-	-	-	-	-	-	-
Acquisitions and disposals ⁸	6	-	-	-	-	-	-	-	-
Foreign exchange movements ⁹	7	2,387	1,887	127	73	811	655	87	48
Other ¹⁰	8	(10)	-	-	-	477	-	-	-
RWA, balance at end of period	9	\$ 471,522	\$ 380,313	\$ 18,626	\$ 12,281	\$ 470,347	\$ 381,778	\$ 17,722	\$ 11,190

		2024 Q2				2024 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 446,825	\$ 360,933	\$ 19,499	\$ 11,864	\$ 441,593	\$ 355,806	\$ 25,539	\$ 14,560
Asset size ⁴	11	4,334	4,388	162	528	8,415	8,317	(1,696)	(356)
Asset quality ⁵	12	7,143	7,146	51	51	2,001	1,997	(363)	(363)
Model updates ⁶	13	-	-	-	-	577	577	-	-
Methodology and policy ⁷	14	-	-	-	-	1,354	1,354	(3,468)	(1,705)
Acquisitions and disposals ⁸	15	-	-	-	-	-	-	-	-
Foreign exchange movements ⁹	16	7,163	5,621	303	180	(9,031)	(7,118)	(513)	(272)
Other ¹⁰	17	1,092	-	-	-	1,916	-	-	-
RWA, balance at end of period	18	\$ 466,557	\$ 378,088	\$ 20,015	\$ 12,623	\$ 446,825	\$ 360,933	\$ 19,499	\$ 11,864

		2023 Q4			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 419,671	\$ 336,604	\$ 22,595	\$ 13,541
Asset size ⁴	20	352	2,100	2,394	804
Asset quality ⁵	21	7,031	7,031	(189)	(192)
Model updates ⁶	22	-	-	-	-
Methodology and policy ⁷	23	-	-	-	-
Acquisitions and disposals ⁸	24	-	-	-	-
Foreign exchange movements ⁹	25	13,016	10,071	739	407
Other ¹⁰	26	1,523	-	-	-
RWA, balance at end of period	27	\$ 441,593	\$ 355,806	\$ 25,539	\$ 14,560

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans) and, for the fourth quarter of 2024, the non-counterparty credit RWA decreased in various portfolios within the U.S. Retail and Wholesale Segment, whereas the increase in counterparty credit risk was within Wholesale Banking.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments and, for the fourth quarter of 2024, the increase in non-counterparty credit risk RWA is spread across various segments.

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

⁷ The Methodology and policy category impacts reflect newly adopted methodology changes to the calculations driven by regulatory policy changes, such as new regulations.

⁸ The Acquisitions and disposals category reflects changes due to business acquisitions or disposals.

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

¹⁰ The Other category consists of items not described in the above categories, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)
As at

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

LINE #	2024				2023
	Q4	Q3	Q2	Q1	Q4
1	\$ 22,137	\$ 24,451	\$ 23,895	\$ 16,952	\$ 16,911
2	(1,088)	(2,314)	556	(1,925)	41
3	–	–	–	–	–
4	(373)	–	–	8,868	–
5	–	–	–	–	–
6	n/m	n/m	n/m	n/m	n/m
7	\$ 20,676	\$ 22,137	\$ 24,451	\$ 23,895	\$ 16,952

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
RWA, balance at end of period

LINE #	2024				2023
	Q4	Q3	Q2	Q1	Q4
1	\$ 100,276	\$ 91,802	\$ 89,205	\$ 87,077	\$ 85,703
2	3,175	5,133	2,476	1,413	2,267
3	–	–	–	–	–
4	–	–	–	–	–
5	16,625	3,341	121	715	(893)
6	\$ 120,076	\$ 100,276	\$ 91,802	\$ 89,205	\$ 87,077

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.

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

(\$ millions) As at	LINE #	2024 Q4						
		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	\$ 6,437	\$ 6,419	\$ 7,253	\$ -	\$ -	\$ -	\$ (834)
Interest-bearing deposits with banks	2	169,930	169,915	168,314	-	-	1,601	-
Trading loans, securities, and other	3	175,770	175,770	1,538	-	-	174,232	-
Non-trading financial assets at fair value through profit or loss	4	5,869	5,209	2,431	-	4,188	-	(1,410)
Derivatives	5	78,061	78,071	-	78,071	-	70,636	-
Financial assets designated at fair value through profit or loss	6	6,417	2,257	2,257	-	-	-	-
Financial assets at fair value through other comprehensive income	7	93,897	89,998	86,093	-	4,298	-	(393)
Debt securities at amortized cost, net of allowance for credit losses	8	271,615	271,588	226,535	-	45,165	-	(112)
Securities purchased under reverse repurchase agreements	9	208,217	208,217	-	208,217	-	10,488	-
Residential mortgages	10	331,649	331,649	331,490	-	-	-	159
Consumer instalment and other personal	11	228,382	228,382	228,522	-	-	-	(140)
Credit card	12	40,639	40,639	30,935	-	7,467	-	2,237
Business and government	13	356,973	356,973	333,971	-	35,767	-	(12,765)
Allowance for loan losses	14	(8,094)	(8,094)	-	-	-	-	(8,094)
Customers' liability under acceptances	15	-	-	-	-	-	-	-
Investment in Schwab	16	9,024	9,024	9,024	-	-	-	-
Goodwill	17	18,851	18,851	-	-	-	-	18,851
Other intangibles	18	3,044	3,044	-	-	-	-	3,044
Land, buildings, equipment, and other depreciable assets	19	9,837	9,753	9,753	-	-	-	-
Deferred tax assets	20	4,937	4,811	2,862	-	-	-	1,949
Amounts receivable from brokers, dealers and clients	21	22,115	22,115	3,407	-	-	-	18,708
Other assets	22	28,181	26,255	15,506	9,336	-	-	1,413
Total assets	23	\$ 2,061,751	\$ 2,050,846	\$ 1,459,891	\$ 295,624	\$ 96,885	\$ 256,957	\$ 22,613
Liabilities								
Trading deposits	24	\$ 30,412	\$ 30,412	\$ -	\$ -	\$ -	\$ 26,827	\$ 3,585
Derivatives	25	68,368	68,368	-	68,368	-	66,976	-
Securitization liabilities at fair value	26	20,319	20,319	-	-	-	20,319	-
Financial liabilities designated at fair value through profit or loss	27	207,914	207,914	-	-	-	2	207,912
Deposits	28	1,268,680	1,268,680	-	-	-	-	1,268,680
Acceptances	29	-	-	-	-	-	-	-
Obligations related to securities sold short	30	39,515	39,515	-	-	-	37,812	1,703
Obligations related to securities sold under repurchase agreements	31	201,900	201,900	-	201,900	-	13,540	-
Securitization liabilities at amortized cost	32	12,365	12,365	-	-	-	-	12,365
Amounts payable to brokers, dealers, and clients	33	26,598	26,598	-	-	-	-	26,598
Insurance-related liabilities	34	7,169	19	-	-	-	-	19
Other liabilities	35	51,878	48,123	-	-	-	-	48,123
Subordinated notes and debentures	36	11,473	11,473	-	-	-	-	11,473
Total liabilities	37	\$ 1,946,591	\$ 1,935,686	\$ -	\$ 270,268	\$ -	\$ 165,476	\$ 1,580,458

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 Q4					
	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	\$ 2,109,357	\$ 1,459,891	\$ 295,624	\$ 96,885	\$ 256,957
Liabilities carrying value amount under regulatory scope of consolidation	2	435,744	-	270,268	-	165,476
Total net amount under regulatory scope of consolidation	3	1,673,613	1,459,891	25,356	96,885	91,481
Off-balance sheet amounts	4	402,001	380,026	-	21,975	-
Differences due to different netting rules, other than those already included in line 2	5	57,114	-	57,114	-	-
Adjustment for derivatives and PFE	6	65,990	-	65,990	-	-
Gross up for repo-style transactions	7	403,799	-	403,799	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,602,517	\$ 1,839,917	\$ 552,259	\$ 118,860	\$ 91,481

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)^{1,2}

(\$ millions) As at		LINE #	2024 Q4						
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵	Net values	
Loans		1	\$ 4,949	\$ 907,396	\$ (8,094)	\$ (1)	\$ (6)	\$ (8,087)	\$ 904,251
Debt securities		2	–	311,535	(3)	–	–	(3)	311,532
Off-balance sheet exposures		3	252	754,698	(1,043)	–	–	(1,043)	753,907
Total		4	\$ 5,201	\$ 1,973,629	\$ (9,140)	\$ (1)	\$ (6)	\$ (9,133)	\$ 1,969,690
2024 Q3									
			Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans		5	\$ 4,170	\$ 907,799	\$ (7,811)	\$ (1)	\$ (7)	\$ (7,803)	\$ 904,158
Debt securities		6	–	300,139	(3)	–	–	(3)	300,136
Off-balance sheet exposures		7	194	742,055	(1,023)	–	–	(1,023)	741,226
Total		8	\$ 4,364	\$ 1,949,993	\$ (8,837)	\$ (1)	\$ (7)	\$ (8,829)	\$ 1,945,520
2024 Q2									
			Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans		9	\$ 3,895	\$ 900,451	\$ (7,545)	\$ (1)	\$ (7)	\$ (7,537)	\$ 896,801
Debt securities		10	–	309,405	(2)	–	–	(2)	309,403
Off-balance sheet exposures		11	204	727,342	(1,002)	–	–	(1,002)	726,544
Total		12	\$ 4,099	\$ 1,937,198	\$ (8,549)	\$ (1)	\$ (7)	\$ (8,541)	\$ 1,932,748
2024 Q1									
			Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans		13	\$ 3,709	\$ 887,428	\$ (7,265)	\$ (2)	\$ (8)	\$ (7,255)	\$ 883,872
Debt securities		14	–	312,892	(2)	–	–	(2)	312,890
Off-balance sheet exposures		15	197	707,630	(1,000)	–	–	(1,000)	706,827
Total		16	\$ 3,906	\$ 1,907,950	\$ (8,267)	\$ (2)	\$ (8)	\$ (8,257)	\$ 1,903,589

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

² Restructured exposures as at October 31, 2024 are \$808 million, of which \$341 million is considered impaired. This excludes exposures related to the COVID-19 deferral program.

³ Includes total impaired exposures, of which \$3,664 million (July 30, 2024 – \$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 \$1,285 million as at October 31, 2024. (\$1,218 million – 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.

⁴ Includes Stage 1, 2, and 3 allowances.

⁵ 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 Q4						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 3,299	\$ 880,426	\$ (7,130)	\$ (2)	\$ (8)	\$ (7,120)	\$ 876,595
Debt securities	2	–	312,601	(2)	–	–	(2)	312,599
Off-balance sheet exposures	3	107	712,370	(1,049)	–	–	(1,049)	711,428
Total	4	\$ 3,406	\$ 1,905,397	\$ (8,181)	\$ (2)	\$ (8)	\$ (8,171)	\$ 1,900,622

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

² Includes total impaired exposures of which \$2,175 million is in the default category and \$1,124 million as at October 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 Q4					2024 Q3				
		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	\$ 314,472	\$ 597,873	\$ 517,092	\$ 80,705	\$ 76	\$ 325,475	\$ 586,494	\$ 504,686	\$ 81,732	\$ 76
Debt securities	2	310,577	958	–	–	958	299,330	809	–	–	809
Total	3	\$ 625,049	\$ 598,831	\$ 517,092	\$ 80,705	\$ 1,034	\$ 624,805	\$ 587,303	\$ 504,686	\$ 81,732	\$ 885
<i>Of which: defaulted</i>	4	3,228	1,721	1,465	256	–	2,555	1,615	1,360	255	–
		2024 Q2					2024 Q1				
		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	\$ 325,795	\$ 578,551	\$ 495,759	\$ 82,674	\$ 118	\$ 319,874	\$ 571,263	\$ 487,781	\$ 83,417	\$ 65
Debt securities	6	308,520	885	–	–	885	311,873	1,019	–	–	1,019
Total	7	\$ 634,315	\$ 579,436	\$ 495,759	\$ 82,674	\$ 1,003	\$ 631,747	\$ 572,282	\$ 487,781	\$ 83,417	\$ 1,084
<i>Of which: defaulted</i>	8	2,326	1,569	1,309	260	–	2,208	1,501	1,249	252	–
		2023 Q4									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 310,815	\$ 572,910	\$ 488,142	\$ 84,697	\$ 71					
Debt securities	10	311,632	969	–	–	969					
Total	11	\$ 622,447	\$ 573,879	\$ 488,142	\$ 84,697	\$ 1,040					
<i>Of which: defaulted</i>	12	1,836	1,463	1,227	236	–					

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

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2024 Q4					2024 Q3						
			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	\$	466,275	\$ 74,963	\$ -	\$ -	\$ -	541,238	\$ 461,904	\$ 73,591	\$ -	\$ -	\$ -	535,495
Qualifying revolving retail	2		40,843	132,226	-	-	-	173,069	44,924	131,990	-	-	-	176,914
Other retail	3		98,631	8,964	-	-	49	107,644	97,438	8,933	-	-	49	106,420
	4		605,749	216,153	-	-	49	821,951	604,266	214,514	-	-	49	818,829
Non-retail														
Corporate	5		300,590	106,451	265,997	24,805	25,659	723,502	296,581	103,940	249,464	23,184	25,435	698,604
Sovereign	6		474,875	13,527	67,805	21,792	10,704	588,703	388,962	13,409	65,747	22,002	10,391	500,511
Bank	7		26,478	2,961	124,650	19,213	2,489	175,791	23,918	3,767	112,795	17,172	2,729	160,381
	8		801,943	122,939	458,452	65,810	38,852	1,487,996	709,461	121,116	428,006	62,358	38,555	1,359,496
Total	9	\$	1,407,692	\$ 339,092	\$ 458,452	\$ 65,810	\$ 38,901	\$ 2,309,947	\$ 1,313,727	\$ 335,630	\$ 428,006	\$ 62,358	\$ 38,604	\$ 2,178,325
By Country of Risk														
Canada	10	\$	746,135	\$ 180,682	\$ 119,416	\$ 19,917	\$ 9,892	\$ 1,076,042	\$ 721,810	\$ 177,992	\$ 112,019	\$ 18,471	\$ 9,645	\$ 1,039,937
United States	11		603,407	153,592	200,340	18,683	26,929	1,002,951	533,263	152,944	180,010	19,529	26,702	912,448
Other International														
Europe	12		42,291	4,212	103,411	18,198	1,598	169,710	43,258	4,097	97,579	17,099	1,747	163,780
Other	13		15,859	606	35,285	9,012	482	61,244	15,396	597	38,398	7,259	510	62,160
	14		58,150	4,818	138,696	27,210	2,080	230,954	58,654	4,694	135,977	24,358	2,257	225,940
Total	15	\$	1,407,692	\$ 339,092	\$ 458,452	\$ 65,810	\$ 38,901	\$ 2,309,947	\$ 1,313,727	\$ 335,630	\$ 428,006	\$ 62,358	\$ 38,604	\$ 2,178,325
By Residual Contractual Maturity														
Within 1 year	16	\$	485,913	\$ 248,894	\$ 455,013	\$ 39,592	\$ 16,797	\$ 1,246,209	\$ 419,029	\$ 245,102	\$ 424,059	\$ 35,277	\$ 18,651	\$ 1,142,118
Over 1 year to 5 years	17		628,943	88,312	3,439	18,253	21,864	760,811	596,721	88,608	3,947	18,982	19,719	727,977
Over 5 years	18		292,836	1,886	-	7,965	240	302,927	297,977	1,920	-	8,099	234	308,230
Total	19	\$	1,407,692	\$ 339,092	\$ 458,452	\$ 65,810	\$ 38,901	\$ 2,309,947	\$ 1,313,727	\$ 335,630	\$ 428,006	\$ 62,358	\$ 38,604	\$ 2,178,325
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	39,933	\$ 5,705	\$ 5	\$ 94	\$ 2,454	\$ 48,191	\$ 39,353	\$ 6,439	\$ 4	\$ 100	\$ 2,392	\$ 48,288
Non-residential	21		56,276	9,698	30	394	620	67,018	57,134	9,450	40	397	663	67,684
Total real-estate	22		96,209	15,403	35	488	3,074	115,209	96,487	15,889	44	497	3,055	115,972
Agriculture	23		11,927	696	4	76	35	12,738	11,796	750	5	60	32	12,643
Automotive	24		17,563	6,215	5	1,120	571	25,474	17,303	6,304	2	1,330	581	25,520
Financial	25		66,613	16,793	395,934	31,381	5,513	516,234	58,680	16,376	367,585	27,601	5,626	475,868
Food, beverage, and tobacco	26		8,452	4,230	8	1,769	493	14,952	8,173	4,030	6	1,802	473	14,484
Forestry	27		1,403	875	-	23	151	2,452	1,432	839	-	18	131	2,420
Government, public sector entities, and education	28		469,536	10,688	54,552	21,394	7,239	563,409	384,033	10,726	53,543	21,316	7,372	476,990
Health and social services	29		23,943	4,848	248	122	5,602	34,763	24,405	4,578	144	104	5,472	34,703
Industrial construction and trade contractors	30		7,011	2,788	25	23	1,031	10,878	7,056	2,700	12	24	1,131	10,923
Metals and mining	31		5,009	3,373	400	840	892	10,514	5,069	3,615	385	816	900	10,785
Oil and gas	32		4,887	5,268	3,713	1,088	1,216	16,172	4,664	5,399	2,427	1,185	1,273	14,948
Power and utilities	33		16,161	14,185	24	2,024	5,904	38,298	15,662	14,097	10	2,061	5,260	37,090
Professional and other services	34		23,621	10,908	1,697	1,114	1,782	39,122	23,478	10,186	3,110	1,057	1,768	39,599
Retail sector	35		9,192	4,441	56	210	607	14,506	8,921	4,040	58	183	601	13,803
Sundry manufacturing and wholesale	36		14,853	9,876	117	1,069	874	26,789	15,504	9,407	258	1,022	894	27,085
Telecommunications, cable, and media	37		7,864	5,635	90	1,443	691	15,723	8,190	5,461	89	1,500	703	15,943
Transportation	38		8,423	3,145	1	812	2,168	14,549	8,357	3,113	1	865	2,101	14,437
Other	39		9,276	3,572	1,543	814	1,009	16,214	10,251	3,606	327	917	1,182	16,283
Total	40	\$	801,943	\$ 122,939	\$ 458,452	\$ 65,810	\$ 38,852	\$ 1,487,996	\$ 709,461	\$ 121,116	\$ 428,006	\$ 62,358	\$ 38,555	\$ 1,359,496

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

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 Q4					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail							
Residential secured	1	\$ 449,904	\$ 70,063	\$ –	\$ –	\$ –	\$ 519,967
Qualifying revolving retail	2	39,365	130,628	–	–	–	169,993
Other retail	3	93,950	8,625	–	–	46	102,621
	4	583,219	209,316	–	–	46	792,581
Non-retail							
Corporate	5	289,697	99,557	220,898	26,063	21,650	657,865
Sovereign	6	406,942	11,447	73,605	26,043	9,502	527,539
Bank	7	25,605	3,386	126,963	17,886	2,612	176,452
	8	722,244	114,390	421,466	69,992	33,764	1,361,856
Total	9	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437
By Country of Risk							
Canada	10	\$ 710,214	\$ 169,359	\$ 138,590	\$ 18,391	\$ 9,353	\$ 1,045,907
United States	11	535,518	148,614	158,858	21,306	23,013	887,309
Other International							
Europe	12	44,746	4,079	83,702	18,111	1,074	151,712
Other	13	14,985	1,654	40,316	12,184	370	69,509
	14	59,731	5,733	124,018	30,295	1,444	221,221
Total	15	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437
By Residual Contractual Maturity							
Within 1 year	16	\$ 420,458	\$ 237,330	\$ 419,890	\$ 37,696	\$ 14,391	\$ 1,129,765
Over 1 year to 5 years	17	587,257	84,543	1,576	24,060	19,143	716,579
Over 5 years	18	297,748	1,833	–	8,236	276	308,093
Total	19	\$ 1,305,463	\$ 323,706	\$ 421,466	\$ 69,992	\$ 33,810	\$ 2,154,437
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 38,364	\$ 5,614	\$ 11	\$ 51	\$ 2,223	\$ 46,263
Non-residential	21	55,552	9,269	41	293	703	65,858
Total real-estate	22	93,916	14,883	52	344	2,926	112,121
Agriculture	23	10,550	696	5	110	27	11,388
Automotive	24	15,788	6,403	4	1,271	363	23,829
Financial	25	59,989	15,669	379,468	31,962	4,523	491,611
Food, beverage, and tobacco	26	7,951	3,977	10	1,821	450	14,209
Forestry	27	1,553	831	–	19	145	2,548
Government, public sector entities, and education	28	401,025	9,417	36,793	25,020	6,872	479,127
Health and social services	29	24,982	4,285	205	62	3,843	33,377
Industrial construction and trade contractors	30	6,616	2,797	18	11	1,096	10,538
Metals and mining	31	4,416	3,328	254	700	855	9,553
Oil and gas	32	5,041	5,435	764	1,476	1,153	13,869
Power and utilities	33	16,943	12,481	15	1,777	5,071	36,287
Professional and other services	34	22,920	9,247	2,557	930	1,781	37,435
Retail sector	35	9,318	3,240	40	210	556	13,364
Sundry manufacturing and wholesale	36	15,386	9,119	445	830	659	26,439
Telecommunications, cable, and media	37	8,569	5,602	–	1,399	567	16,137
Transportation	38	8,164	2,853	–	787	1,944	13,748
Other	39	9,117	4,127	836	1,263	933	16,276
Total	40	\$ 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.

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

(\$ millions) As at	LINE #	2024 Q4						2024 Q3					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Sovereigns and their central banks	1	\$ 205	-	281	-	15	5.34 %	\$ 123	-	661	-	108	16.34 %
Public sector entities	2	-	-	36	-	-	-	-	-	26	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-
Banks	4	3,593	-	3,593	-	846	23.55	3,349	-	3,349	-	916	27.35
<i>Of which: securities firms and other financial institutions</i>	5	-	-	-	-	-	-	-	-	-	-	-	-
Covered bonds	6	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	7	1,005	559	869	87	900	94.14	783	496	744	64	749	92.70
<i>Of which: securities firms and other financial institutions</i>	8	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: specialised lending</i>	9	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	10	16,819	5,079	16,819	2,032	26,019	138.02	16,797	4,914	16,797	1,965	25,232	134.48
Retail	11	2,999	5,309	2,526	1,178	2,392	64.58	3,180	5,295	2,398	1,175	2,304	64.48
Real estate	12	3,465	1,709	3,465	684	2,051	49.43	3,525	1,750	3,525	700	2,087	49.40
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,465	1,709	3,465	684	2,051	49.43	3,525	1,750	3,525	700	2,087	49.40
<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	98	-	98	-	139	141.84	92	-	84	-	119	141.67
Other assets ⁵	22	33,894	-	33,894	-	25,428	75.02	32,033	-	32,033	-	23,925	74.69
Total	23	\$ 62,078	12,656	61,581	3,981	57,790	88.15 %	\$ 59,882	12,455	59,617	3,904	55,440	87.28 %
		2024 Q2						2024 Q1					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Sovereigns and their central banks	24	\$ 65	-	582	-	104	17.87 %	\$ 94	-	580	-	97	16.72 %
Public sector entities	25	-	-	10	-	-	-	-	-	-	-	-	-
Multilateral development banks	26	-	-	-	-	-	-	-	-	-	-	-	-
Banks	27	3,260	-	3,260	-	806	24.72	2,561	-	2,561	-	539	21.05
<i>Of which: securities firms and other financial institutions</i>	28	-	-	-	-	-	-	-	-	-	-	-	-
Covered bonds	29	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	30	996	451	893	59	877	92.12	1,179	473	972	62	934	90.33
<i>Of which: securities firms and other financial institutions</i>	31	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: specialised lending</i>	32	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	33	16,793	4,625	16,793	1,850	25,122	134.75	15,982	4,294	15,982	1,718	24,786	140.03
Retail	34	3,419	5,257	2,297	1,167	2,220	64.09	3,275	5,049	2,184	1,109	2,106	63.95
Real estate	35	3,696	1,899	3,696	760	2,177	48.86	3,800	1,680	3,800	672	2,157	48.23
<i>Of which: general Residential Real Estate (RRE)</i>	36	3,696	1,899	3,696	760	2,177	48.86	3,800	1,680	3,800	672	2,157	48.23
<i>Of which: Income Producing RRE (IPRRE)</i>	37	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: other RRE</i>	38	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: general Commercial Real Estate (CRE)</i>	39	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: Income Producing CRE (IPCRE)</i>	40	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: land acquisition, development and construction</i>	41	-	-	-	-	-	-	-	-	-	-	-	-
Reverse mortgages	42	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	43	-	-	-	-	-	-	-	-	-	-	-	-
Defaulted exposures	44	88	-	83	-	117	140.96	82	-	77	-	109	141.56
Other assets ⁵	45	31,018	-	31,018	-	24,184	77.97	31,058	-	31,058	-	23,765	76.52
Total	46	\$ 59,335	12,232	58,632	3,836	55,607	89.02 %	\$ 58,031	11,496	57,214	3,561	54,493	89.66 %

¹ Excludes securitization and CCR.

² Credit conversion factor.

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

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

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

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

(\$ millions) As at	LINE #	2023 Q4					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴
Asset classes							
Sovereigns and their central banks	1	\$ 116	–	597	–	96	16.08 %
Public sector entities	2	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	2,936	–	2,936	–	644	21.93
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	1,251	487	1,043	64	1,006	90.88
<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	15,445	4,332	15,445	1,733	24,828	144.53
Retail	11	2,963	5,163	2,160	1,143	2,116	64.06
Real estate	12	4,018	1,959	4,018	784	2,382	49.60
<i>Of which: general Residential Real Estate (RRE)</i>	13	4,018	1,959	4,018	784	2,382	49.60
<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	84	–	76	–	108	142.11
Other assets ⁵	22	31,912	–	31,912	–	25,071	78.56
Total	23	\$ 58,725	11,941	58,187	3,724	56,251	90.86 %

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 Q3																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹						
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%	Other
Asset classes																													
Sovereigns and their central banks	1	\$ 122		539																									
Public sector entities	2	26																											
Multilateral development banks	3																												
Banks	4			3,041															308										
<i>Of which: securities firms and other financial institutions</i>	5																												
Covered bonds	6																												
Corporates	7			14						97									697										
<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	2,070		795															5,268					30	10,196	403			
Retail	11		626											2,947															
Real estate	12			508	389	478	811						1,843													196			
<i>Of which: general RRE</i>	13			508	389	478	811						1,843													196			
<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					71					
Other assets ²	22	7,716		490															23,827										
Total	23	\$ 9,934	626	5,387	389	478	811			97				1,843	2,947				30,113					101	10,196	403		196	\$ 63,521

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 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											2,686													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																		13					64				77	
Other assets ²	22		7,292																23,766									31,058	
Total	23	\$	9,397	607	4,140	427	550	930			150			1,909	2,686				29,359					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								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 Risk Weights (CR5)

(\$ millions) As at	LINE #	2024 Q4				2024 Q3			
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	\$ 17,934	\$ 3,858	30.80 %	\$ 19,124	\$ 16,448	\$ 3,823	30.80 %	\$ 17,625
40–70%	2	1,422	1,290	40.00	1,939	1,431	1,271	40.00	1,940
75–80%	3	2,477	2,942	19.91	3,062	2,358	2,951	19.98	2,947
85–89%	4	4	419	40.00	172	4	479	40.00	196
90–100%	5	30,241	3,549	36.16	31,522	28,905	3,360	35.99	30,113
105–130%	6	–	–	–	–	–	–	–	–
150%	7	115	–	–	116	101	–	–	101
250%	8	9,199	–	40.32	9,199	10,195	1	40.04	10,196
400%	9	189	598	40.00	428	175	570	40.00	403
1250%	10	–	–	–	–	–	–	–	–
Total exposures	11	\$ 61,581	\$ 12,656	31.45 %	\$ 65,562	\$ 59,617	\$ 12,455	31.35 %	\$ 63,521
		2024 Q2				2024 Q1			
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	\$ 15,101	\$ 3,759	30.89 %	\$ 16,263	\$ 14,937	\$ 3,594	31.00 %	\$ 16,051
40–70%	13	1,456	1,420	40.00	2,025	1,518	1,350	40.00	2,059
75–80%	14	2,238	2,975	20.07	2,835	2,116	2,892	19.70	2,686
85–89%	15	4	478	40.00	196	4	330	40.00	136
90–100%	16	29,139	3,099	36.07	30,255	28,360	2,818	35.48	29,359
105–130%	17	–	–	–	–	–	–	–	–
150%	18	99	–	–	99	94	–	–	94
250%	19	10,428	1	40.04	10,428	10,051	–	39.90	10,051
400%	20	167	500	40.00	367	134	512	40.00	339
1250%	21	–	–	–	–	–	–	–	–
Total exposures	22	\$ 58,632	\$ 12,232	31.36 %	\$ 62,468	\$ 57,214	\$ 11,496	31.22 %	\$ 60,775
		2023 Q4							
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	\$ 15,016	\$ 3,693	31.04 %	\$ 16,163				
40–70%	24	1,781	1,959	40.00	2,564				
75–80%	25	2,112	2,956	19.97	2,702				
85–89%	26	–	–	–	–				
90–100%	27	29,713	2,779	35.30	30,696				
105–130%	28	–	–	–	–				
150%	29	93	–	–	93				
250%	30	9,330	–	39.90	9,330				
400%	31	142	554	40.00	363				
1250%	32	–	–	–	–				
Total exposures	33	\$ 58,187	\$ 11,941	31.18 %	\$ 61,911				

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 Q4

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	
Canada ⁷	1	0.00 to <0.15	% AAA to BBB-	\$ 17,199	\$ 12,386	37.49	% 19,802	0.11	6,423	30.03	2.2	\$ 3,571	18.03	\$ 6	
	2	0.15 to <0.25	BB+	12,786	4,740	41.18	11,773	0.19	2,555	29.39	2.6	3,484	29.59	6	
	3	0.25 to <0.50	BB to BB-	32,182	16,928	34.87	34,119	0.35	8,767	27.57	2.1	10,999	32.24	32	
	4	0.50 to <0.75	B+	12,921	6,651	33.90	13,514	0.66	2,575	27.31	1.8	5,714	42.28	25	
	5	0.75 to <2.50	B To B-	27,935	14,982	36.80	31,335	1.67	11,944	36.60	2.2	25,572	81.61	193	
	6	2.50 to <10.00	CCC+	1,943	885	37.57	2,109	9.64	475	39.90	1.7	3,261	154.62	81	
	7	10.00 to <100.00	CCC to CC and below	3,521	881	38.81	3,733	25.24	936	44.38	1.7	8,062	215.97	421	
	8	100.00 (Default)	Default	1,012	61	31.10	994	100.00	554	70.62	2.0	3,587	360.87	452	
	9	Total		\$ 109,499	\$ 57,514	36.44	% 117,379	2.48	34,211	31.67	2.1	\$ 64,250	54.74	\$ 1,216	476
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 6,083	\$ 4,621	67.66	% 9,209	0.06	165	27.47	3.3	\$ 1,306	14.18	\$ 2	
	11	0.15 to <0.25	BBB+	1,576	946	60.41	2,149	0.23	63	29.15	2.3	708	32.95	1	
	12	0.25 to <0.50	BBB	1,790	1,149	66.55	2,555	0.49	80	30.54	2.9	1,237	48.41	4	
	13	0.50 to <0.75	BBB- to BB	25,273	8,276	57.64	30,044	0.64	4,190	32.01	3.1	17,782	59.19	62	
	14	0.75 to <2.50	BB- To B	19,737	10,916	47.86	24,879	1.55	6,545	36.25	2.9	21,973	88.32	142	
	15	2.50 to <10.00	B-	6,219	3,062	57.64	6,123	4.71	1,427	37.36	2.6	7,356	120.14	108	
	16	10.00 to <100.00	CCC+ to CC and below	6,003	903	48.45	6,440	33.88	746	41.40	2.4	13,419	208.37	912	
	17	100.00 (Default)	Default	921	158	43.93	990	100.00	191	75.69	2.1	8,757	884.55	49	
	18	Total		\$ 67,602	\$ 30,031	55.70	% 82,389	4.93	13,406	34.32	2.9	\$ 72,538	88.04	\$ 1,280	54

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	
Canada ⁷	19	0.00 to <0.15	% AAA to BBB-	\$ 39,047	\$ 135,010	40.80	% 91,520	0.09	930	37.66	2.2	\$ 20,224	22.10	\$ 30	
	20	0.15 to <0.25	BB+	11,646	7,838	41.71	14,461	0.19	142	19.32	1.6	2,993	20.70	5	
	21	0.25 to <0.50	BB to BB-	11,013	9,907	40.91	14,290	0.35	289	25.25	2.3	4,929	34.49	13	
	22	0.50 to <0.75	B+	4,196	4,005	43.13	5,814	0.66	104	18.96	1.8	1,853	31.87	7	
	23	0.75 to <2.50	B To B-	5,550	5,751	42.09	7,382	1.66	324	20.63	1.7	3,550	48.09	23	
	24	2.50 to <10.00	CCC+	865	1,147	42.15	1,307	9.64	26	35.01	1.9	1,988	152.10	44	
	25	10.00 to <100.00	CCC to CC and below	1,167	1,274	53.20	1,692	21.77	42	35.38	2.1	3,082	182.15	134	
	26	100.00 (Default)	Default	270	117	39.20	316	100.00	9	37.47	1.1	462	146.20	132	
	27	Total		\$ 73,754	\$ 165,049	41.05	% 136,782	0.83	1,862	32.66	2.1	\$ 39,081	28.57	\$ 388	169
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 15,275	\$ 20,527	52.18	% 26,007	0.07	228	32.65	3.1	\$ 4,980	19.15	\$ 6	
	29	0.15 to <0.25	BBB+	4,080	5,555	37.89	6,200	0.23	85	38.09	3.0	2,686	43.32	5	
	30	0.25 to <0.50	BBB	5,184	7,519	37.50	8,003	0.49	91	36.58	2.5	4,578	57.20	14	
	31	0.50 to <0.75	BBB- to BB	12,889	16,843	39.83	19,654	0.64	273	34.76	2.9	12,440	63.30	43	
	32	0.75 to <2.50	BB- To B	8,070	7,780	39.57	11,146	1.43	234	30.54	2.9	8,268	74.18	48	
	33	2.50 to <10.00	B-	1,568	1,805	40.47	1,505	4.71	44	24.74	3.5	1,329	88.31	18	
	34	10.00 to <100.00	CCC+ to CC and below	1,581	962	40.88	1,974	34.81	40	30.09	2.4	3,033	153.65	200	
	35	100.00 (Default)	Default	80	69	40.87	108	100.00	6	24.98	1.2	338	312.96	-	
	36	Total		\$ 48,727	\$ 61,060	43.52	% 74,597	1.64	1,001	33.53	2.9	\$ 37,652	50.47	\$ 334	40

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 Q3													
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1	0.00 to <0.15 %	AAA to BBB-	\$ 17,108	\$ 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
	7	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
	8	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
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
	16	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
	17	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
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-	\$ 39,447	\$ 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
	25	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
	26	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
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
	34	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
	35	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

	LINE	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	\$	293			
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	\$	38				

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	\$	51				
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				

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)

	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-	\$ 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	%
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	%

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-	\$ 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	%
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	%

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)
As at

LINE #	2024													
	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-	\$ 470,463	\$ 35,301	65.16	\$ 564,807 ⁸	0.01	3,641	9.88	2.7	\$ 9,900	1.75	\$ 8	
2	0.15 to <0.25	BB+	926	912	75.88	1,532	0.21	89	24.53	2.8	414	27.02	1	
3	0.25 to <0.50	BB to BB-	725	543	79.36	1,096	0.39	188	26.06	2.7	398	36.31	1	
4	0.50 to <0.75	B+	341	61	47.58	267	0.62	57	41.32	3.8	226	84.64	1	
5	0.75 to <2.50	B To B-	565	176	31.00	603	1.69	335	36.84	2.3	535	88.72	4	
6	2.50 to <10.00	CCC+	1,382	16	84.30	29	9.10	8	15.47	2.2	19	65.52	-	
	10.00 to <100.00	CCC to CC and below	147	21	45.46	156	28.12	18	50.45	2.8	428	274.36	23	
7	100.00 (Default)	Default	121	-	49.94	121	100.00	9	56.34	3.1	590	487.60	42	
9	Total		\$ 474,670	\$ 37,030	65.44	\$ 568,611	0.04	4,328	10.01	2.7	\$ 12,510	2.20	\$ 80	\$ 55
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
10	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	
11	0.15 to <0.25	BB+	1,022	943	74.30	1,622	0.21	93	26.24	2.9	479	29.53	1	
12	0.25 to <0.50	BB to BB-	483	394	84.48	769	0.38	171	25.46	1.7	220	28.61	1	
13	0.50 to <0.75	B+	305	61	33.01	231	0.61	56	28.97	3.8	139	60.17	-	
14	0.75 to <2.50	B To B-	630	272	32.38	701	1.68	336	40.63	2.3	686	97.86	5	
15	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	
16	100.00 (Default)	Default	86	-	49.94	86	100.00	8	41.32	2.5	180	209.30	42	
18	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
19	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	
20	0.15 to <0.25	BB+	1,028	884	73.47	1,590	0.21	92	27.63	2.8	480	30.19	1	
21	0.25 to <0.50	BB to BB-	524	376	81.88	784	0.38	178	28.28	1.8	261	33.29	1	
22	0.50 to <0.75	B+	328	57	26.87	234	0.61	58	29.39	3.9	143	61.11	-	
23	0.75 to <2.50	B To B-	514	242	22.25	549	1.59	332	37.47	2.4	489	89.07	3	
24	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	
25	100.00 (Default)	Default	85	-	10.04	85	100.00	9	39.95	2.8	198	232.94	40	
27	Total		\$ 392,374	\$ 33,426	64.34	\$ 486,929	0.05	4,532	11.07	2.9	\$ 11,891	2.44	\$ 88	\$ 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 #		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	
1	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		
2	0.15 to <0.25	BB+	955	822	76.56	1,491	0.21	88	27.67	2.9	469	31.46	1		
3	0.25 to <0.50	BB to BB-	525	389	78.78	776	0.39	169	28.24	2.1	267	34.41	1		
4	0.50 to <0.75	B+	244	63	40.05	266	0.62	55	28.78	3.1	150	56.39	–		
5	0.75 to <2.50	B To B-	611	351	33.17	498	1.63	320	38.44	2.7	468	93.98	3		
6	2.50 to <10.00	CCC+	1,358	13	54.38	50	9.32	7	45.57	1.3	87	174.00	2		
7	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		
8	100.00 (Default)	Default	115	1	38.49	115	100.00	10	32.53	3.1	113	98.26	40		
9	Total		\$ 382,858	\$ 32,848	64.06	% \$ 477,872	0.05	4,522	11.26	% 3.0	\$ 11,894	2.49	% \$ 81	\$ 39	
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	
10	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		
11	0.15 to <0.25	BB+	948	998	76.15	1,557	0.22	118	29.08	2.6	492	31.60	1		
12	0.25 to <0.50	BB to BB-	530	146	14.50	531	0.32	263	30.12	2.0	181	34.09	1		
13	0.50 to <0.75	B+	306	367	87.44	623	0.57	83	32.22	2.4	341	54.74	1		
14	0.75 to <2.50	B To B-	966	450	30.87	852	1.80	645	42.44	2.6	909	106.69	7		
15	2.50 to <10.00	CCC+	1,374	14	53.58	72	9.65	9	47.58	1.5	135	187.50	3		
16	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		
17	100.00 (Default)	Default	137	2	24.65	137	100.00	23	35.69	3.0	194	141.61	45		
18	Total		\$ 406,826	\$ 32,874	63.72	% \$ 502,169	0.06	5,074	12.03	% 2.8	\$ 13,092	2.61	% \$ 98	\$ 45	

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 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-	\$ 21,736	\$ 11,225	44.75 %	\$ 26,686	0.06 %	414	49.88 %	1.8	\$ 5,950	22.30 %	\$ 7		
2	0.15 to <0.25	BB+	264	177	44.32	343	0.20	19	43.31	2.0	150	43.73	-		
3	0.25 to <0.50	BB to BB-	407	627	36.14	635	0.35	33	36.11	1.7	247	38.90	1		
4	0.50 to <0.75	B+	111	323	29.60	206	0.63	19	24.24	3.4	108	52.43	-		
5	0.75 to <2.50	B To B-	367	13	46.34	69	1.80	28	40.07	3.7	76	110.14	1		
6	2.50 to <10.00	CCC+	-	20	88.35	18	4.71	11	1.27	4.1	1	5.56	-		
	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
7			-	-	-	-	-	-	-	-	-	-	-		
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
9	Total		\$ 22,885	\$ 12,385	43.99 %	\$ 27,957	0.08 %	517	49.24 %	1.8	\$ 6,532	23.36 %	\$ 9		
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		
10	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		
11	0.15 to <0.25	BB+	357	693	41.87	650	0.21	27	36.37	1.2	173	26.62	-		
12	0.25 to <0.50	BB to BB-	216	543	34.71	403	0.39	25	31.93	2.0	159	39.45	-		
13	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		
14	0.75 to <2.50	B To B-	352	48	40.97	47	1.64	25	27.09	4.3	37	78.72	-		
15	2.50 to <10.00	CCC+	-	20	88.43	18	4.71	11	1.32	4.2	1	5.56	-		
	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
16			-	-	-	-	-	-	-	-	-	-	-		
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
18	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		
19	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		
20	0.15 to <0.25	BB+	411	575	42.01	654	0.20	27	52.31	1.3	253	38.69	1		
21	0.25 to <0.50	BB to BB-	434	129	21.87	464	0.42	21	23.35	2.0	129	27.80	-		
22	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		
23	0.75 to <2.50	B To B-	411	10	43.43	56	1.74	25	29.43	3.8	46	82.14	-		
24	2.50 to <10.00	CCC+	-	20	88.43	18	4.71	12	1.50	4.2	1	5.56	-		
	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
25			-	-	-	-	-	-	-	-	-	-	-		
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
27	Total		\$ 24,633	\$ 12,806	45.16 %	\$ 30,113	0.11 %	526	48.88 %	1.9	\$ 7,779	25.83 %	\$ 15		

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 #		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	
1	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		
2	0.15 to <0.25	BB+	323	645	41.73	594	0.20	28	50.77	1.5	235	39.56	1		
3	0.25 to <0.50	BB to BB-	485	130	22.04	510	0.43	22	25.61	2.2	171	33.53	–		
4	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		
5	0.75 to <2.50	B To B-	416	11	42.88	55	1.74	28	29.51	3.9	46	83.64	–		
6	2.50 to <10.00	CCC+	–	19	90.27	18	4.71	11	0.83	4.2	–	–	–		
	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–		
7			–	–	–	–	–	–	–	–	–	–	–		
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
9	Total		\$ 23,099	\$ 12,952	44.44	\$ 28,268	0.11	517	47.24	2.0	\$ 7,655	27.08	\$ 13	\$ –	
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	
10	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		
11	0.15 to <0.25	BB+	308	599	41.76	559	0.21	27	49.22	1.7	234	41.86	1		
12	0.25 to <0.50	BB to BB-	148	51	37.41	168	0.32	12	37.46	2.1	77	45.83	–		
13	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		
14	0.75 to <2.50	B To B-	324	13	48.82	58	1.73	27	25.04	4.0	42	72.41	–		
15	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	–	–	–		
16			–	–	–	–	–	–	–	–	–	–	–		
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
18	Total		\$ 22,670	\$ 13,271	45.19	\$ 29,163	0.11	530	47.06	2.2	\$ 8,037	27.56	\$ 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
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
Canada Insured^{7,8,9}													
1	0.00 to <0.15 %	\$ 36,226	\$ 14,748	54.04 %	\$ 11,445	0.07 %	257,529	11.09 %		\$ 223	1.95 %	\$ 1	
2	0.15 to <0.25	6,828	370	47.39	2,885	0.19	30,206	10.93		128	4.44	1	
3	0.25 to <0.50	6,646	192	44.98	2,919	0.32	34,050	10.59		182	6.24	1	
4	0.50 to <0.75	4,704	576	53.76	2,082	0.51	16,751	10.53		183	8.79	1	
5	0.75 to <2.50	5,870	60	37.26	2,467	1.25	16,612	10.50		388	15.73	3	
6	2.50 to <10.00	1,490	36	60.41	556	5.57	6,773	10.61		208	37.41	3	
7	10.00 to <100.00	434	6	58.77	150	26.91	2,030	10.53		85	56.67	4	
8	100.00 (Default)	113	–	–	29	100.00	663	11.00		40	137.93	–	
9	Total	62,311	15,988	53.72	22,533	0.73	364,614	10.87		1,437	6.38	14	5
Canada Uninsured^{7,9}													
10	0.00 to <0.15	198,835	97,990	49.57	247,404	0.07	852,628	20.74		9,982	4.03	35	
11	0.15 to <0.25	50,500	6,245	44.36	53,270	0.19	143,966	25.28		5,960	11.19	26	
12	0.25 to <0.50	38,804	3,102	40.84	40,070	0.33	124,114	26.51		7,280	18.17	35	
13	0.50 to <0.75	16,827	2,254	46.82	17,882	0.51	45,228	26.42		4,013	22.44	24	
14	0.75 to <2.50	20,726	1,287	44.11	21,294	1.27	47,279	26.73		9,183	43.12	72	
15	2.50 to <10.00	4,353	83	44.25	4,390	5.53	13,735	23.58		3,855	87.81	56	
16	10.00 to <100.00	1,145	2	62.14	1,146	31.37	3,644	19.57		1,203	104.97	67	
17	100.00 (Default)	346	–	–	346	100.00	1,201	24.87		792	228.90	23	
18	Total	331,536	110,963	48.91	385,802	0.44	1,231,795	22.59		42,268	10.96	338	54
U.S. Uninsured⁷													
19	0.00 to <0.15	38,710	16,113	66.14	49,368	0.07	117,103	29.58		2,722	5.51	10	
20	0.15 to <0.25	11,007	912	51.20	11,474	0.19	27,943	31.93		1,469	12.80	7	
21	0.25 to <0.50	6,797	362	39.16	6,939	0.31	30,556	31.45		1,264	18.22	7	
22	0.50 to <0.75	4,052	190	38.92	4,126	0.52	10,513	32.95		1,122	27.19	7	
23	0.75 to <2.50	5,944	194	37.66	6,017	1.31	18,085	33.77		3,040	50.52	27	
24	2.50 to <10.00	1,302	60	16.11	1,312	5.61	6,889	32.73		1,462	111.43	23	
25	10.00 to <100.00	500	8	13.17	501	26.41	2,544	32.07		842	168.06	41	
26	100.00 (Default)	636	–	–	636	100.00	2,861	22.24		523	82.23	100	
27	Total	68,948	17,839	64.04	80,373	1.27	216,494	30.57		12,444	15.48	222	54
Total residential secured		\$ 462,795	\$ 144,790	51.31 %	\$ 488,708	0.59 %	1,812,903	23.36 %		\$ 56,149	11.49 %	\$ 574	\$ 113

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 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	\$ 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	5
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	49
U.S. Uninsured⁷	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	55
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	
		PD scale ¹													
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	–		
		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		
		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		
		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	5
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	50
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	52
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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

LINE #

2024
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	\$ 5,602	\$ 161,084	58.52	\$ 99,870	0.07	17,338,463	86.93		\$ 3,699	3.70	\$ 58	
2	0.15 to <0.25	2,344	15,380	59.64	11,516	0.19	2,166,236	88.32		1,057	9.18	20	
3	0.25 to <0.50	2,840	11,726	59.88	9,861	0.32	2,608,858	89.23		1,371	13.90	28	
4	0.50 to <0.75	3,563	10,267	61.90	9,918	0.53	1,574,696	89.01		2,057	20.74	47	
5	0.75 to <2.50	14,315	18,634	65.32	26,488	1.48	4,239,958	90.93		12,149	45.87	356	
6	2.50 to <10.00	9,460	3,091	75.57	11,795	5.43	3,315,456	91.12		13,485	114.33	583	
7	10.00 to <100.00	2,428	358	55.68	2,627	30.24	1,508,435	89.75		6,030	229.54	718	
8	100.00 (Default)	128	–	–	128	100.00	28,381	85.16		72	56.25	103	
9	Total	\$ 40,680	\$ 220,540	59.64	\$ 172,203	1.24	32,780,483	88.22		\$ 39,920	23.18	\$ 1,913	\$ 369

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
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	2,663	284	65.18	2,848	30.10	1,573,610	89.81		6,492	227.95	776	
17	100.00 (Default)	138	–	–	138	100.00	26,156	85.49		76	55.07	112	
18	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
19	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	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	2,572	329	66.48	2,791	30.57	1,633,798	89.96		6,390	228.95	773	
26	100.00 (Default)	124	–	–	124	100.00	28,627	85.22		72	58.06	100	
27	Total	\$ 40,236	\$ 214,478	60.73	\$ 170,498	1.32	32,999,866	88.32		\$ 41,980	24.62	\$ 2,030	\$ 387

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 #	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	
1	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		
2	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		
3	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		
4	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		
5	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		
6	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		
7	10.00 to <100.00	2,433	311	66.07	2,638	30.78	1,600,468	90.00		6,060	229.72	736		
8	100.00 (Default)	116	–	–	116	100.00	28,669	85.28		66	56.90	93		
9	Total	\$ 39,282	\$ 210,605	60.93 %	\$ 167,594	1.29 %	34,008,137	88.25 %		\$ 40,719	24.30 %	\$ 1,951	\$ 375	

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
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	2,272	317	64.19	2,475	30.38	1,486,300	90.00		5,671	229.13	681	
17	100.00 (Default)	104	–	–	104	100.00	24,633	85.47		59	56.73	84	
18	Total	\$ 39,208	\$ 215,064	60.44 %	\$ 169,183	1.22 %	33,762,073	88.43 %		\$ 39,587	23.40 %	\$ 1,860	\$ 314

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 Q4
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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 %	7,631 \$	5,457	69.59 %	11,429	0.08 %	582,648	45.25 %		1,088	9.52 %	4	
2	0.15 to <0.25	6,434	3,775	44.48	8,113	0.20	334,468	44.22		1,436	17.70	7	
3	0.25 to <0.50	15,601	1,050	66.73	16,289	0.32	460,925	35.75		3,429	21.05	19	
4	0.50 to <0.75	8,772	1,193	69.28	9,598	0.53	273,865	46.39		3,317	34.56	24	
5	0.75 to <2.50	34,142	1,854	65.02	34,978	1.61	849,539	51.00		20,933	59.85	289	
6	2.50 to <10.00	18,195	506	58.17	18,427	5.37	614,130	57.27		15,743	85.43	567	
7	10.00 to <100.00	4,238	59	53.75	4,260	26.68	178,329	55.26		5,179	121.57	627	
8	100.00 (Default)	701	4	100.00	652	100.00	22,005	50.28		556	85.28	283	
9	Total	95,714 \$	13,898	61.44 %	103,746	3.34 %	3,315,909	48.30 %		51,681	49.81 %	1,820	275

			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
10	0.00 to <0.15 %	7,999 \$	5,485	69.45 %	11,808	0.08 %	595,507	45.40 %		1,127	9.54 %	4	
11	0.15 to <0.25	6,424	3,579	44.61	8,020	0.20	332,554	44.30		1,421	17.72	7	
12	0.25 to <0.50	15,268	1,027	66.34	15,949	0.32	462,254	35.91		3,360	21.07	19	
13	0.50 to <0.75	8,690	1,207	69.98	9,523	0.53	276,381	46.33		3,284	34.48	23	
14	0.75 to <2.50	33,383	1,885	64.60	34,218	1.61	784,145	51.09		20,521	59.97	284	
15	2.50 to <10.00	17,841	508	61.98	18,083	5.39	658,244	57.37		15,478	85.59	558	
16	10.00 to <100.00	4,076	60	54.65	4,097	26.47	173,261	55.16		4,964	121.16	597	
17	100.00 (Default)	651	4	100.00	599	100.00	20,182	49.26		519	86.64	254	
18	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
19	0.00 to <0.15 %	8,340 \$	5,411	69.77 %	12,115	0.08 %	604,242	44.60 %		1,141	9.42 %	4	
20	0.15 to <0.25	6,553	3,485	44.48	8,103	0.20	337,031	43.09		1,396	17.23	7	
21	0.25 to <0.50	15,072	1,043	65.98	15,760	0.32	462,893	35.16		3,245	20.59	18	
22	0.50 to <0.75	8,373	1,072	68.97	9,100	0.53	270,856	45.55		3,075	33.79	22	
23	0.75 to <2.50	32,272	1,926	65.12	33,120	1.65	769,729	50.72		19,755	59.65	278	
24	2.50 to <10.00	17,881	477	59.80	18,080	5.35	658,555	57.11		15,387	85.11	551	
25	10.00 to <100.00	3,947	55	54.03	3,967	26.15	169,607	54.60		4,766	120.14	568	
26	100.00 (Default)	640	4	100.00	583	100.00	19,903	50.00		526	90.22	249	
27	Total	93,078 \$	13,473	61.80 %	100,828	3.23 %	3,292,816	47.77 %		49,291	48.89 %	1,697	237

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 #	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	
1	0.00 to <0.15 %	9,221 \$	5,346	69.93 %	12,960	0.08 %	620,056	43.47 %		1,191	9.19 %	5		
2	0.15 to <0.25	6,886	3,512	44.16	8,437	0.20	346,266	42.64		1,438	17.04	7		
3	0.25 to <0.50	15,132	1,015	66.93	15,812	0.32	467,761	34.22		3,158	19.97	18		
4	0.50 to <0.75	8,425	1,109	70.26	9,192	0.53	273,642	44.43		3,041	33.08	22		
5	0.75 to <2.50	30,999	1,569	63.61	31,576	1.58	752,416	49.66		18,336	58.07	251		
6	2.50 to <10.00	16,113	691	64.82	16,457	5.29	622,523	56.17		13,759	83.61	489		
7	10.00 to <100.00	3,569	51	54.43	3,585	26.57	157,847	53.38		4,198	117.10	507		
8	100.00 (Default)	618	4	100.00	560	100.00	19,897	48.02		512	91.43	228		
9	Total	90,963 \$	13,297	61.86 %	98,579	3.05 %	3,260,408	46.49 %		45,633	46.29 %	1,527 \$	225	

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
10	0.00 to <0.15 %	10,175 \$	5,241	70.17 %	13,853	0.08 %	628,536	42.72 %		1,257	9.07 %	5	
11	0.15 to <0.25	7,586	3,542	44.00	9,145	0.20	350,925	42.76		1,564	17.10	8	
12	0.25 to <0.50	16,090	1,105	67.92	16,840	0.32	478,718	34.82		3,415	20.28	19	
13	0.50 to <0.75	9,039	1,070	67.77	9,753	0.53	272,887	43.07		3,126	32.05	22	
14	0.75 to <2.50	29,523	1,775	63.78	30,216	1.53	837,865	49.41		17,262	57.13	232	
15	2.50 to <10.00	14,732	502	60.14	14,914	5.45	522,252	55.44		12,356	82.85	451	
16	10.00 to <100.00	3,363	61	53.60	3,380	26.22	142,482	52.75		3,894	115.21	464	
17	100.00 (Default)	562	4	100.00	511	100.00	17,867	47.79		460	90.02	208	
18	Total	91,070 \$	13,300	61.52 %	98,612	2.85 %	3,251,532	45.75 %		43,334	43.94 %	1,409 \$	184

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 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)	\$ 15,248	\$ 31,760	-	1.4	\$ 65,810	\$ 9,174
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)	-	-	-	-	458,452	3,353
Value-at-Risk (VaR) for SFTs	-	-	-	-	-	-
Total					\$ 524,262	\$ 12,527
	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
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

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 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 19,550	\$ 30,445		1.4	\$ 69,992	\$ 10,769
2	-	-		-	-	-
3				-	-	-
4					-	-
5					421,466	5,030
6					-	-
7					\$ 491,458	\$ 15,799

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 Q4															
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)		
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other			
Asset classes																	
Sovereigns and their central banks	1	\$	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities	2																
Multilateral development banks	3																
Banks	4			222	42		1				4					269	
<i>Of which: securities firms and other financial institutions as Bank</i>	5			118	31		1				4					154	
Corporates	6			141			48	16			120					325	
<i>Of which: securities firms and other financial institutions as Corporate</i>	7			141			48	15			34					238	
<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	\$	-	-	363	42	-	49	16	-	-	-	124	-	-	-	594

(\$ 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	14	\$	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities	15																
Multilateral development banks	16																
Banks	17			277	98						4					379	
<i>Of which: securities firms and other financial institutions as Bank</i>	18			113	72						4					189	
Corporates	19			184			75	13			111					383	
<i>Of which: securities firms and other financial institutions as Corporate</i>	20			184			75	10			25					294	
<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	\$	-	-	461	98	-	75	13	-	-	-	115	-	-	-	762

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 Q4													Risk-weight	Total credit exposures amount (post-CCF and post-CRM)							
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other									
Asset classes																							
Sovereigns and their central banks	1	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–							
Public sector entities	2																						
Multilateral development banks	3																						
Banks	4			406	469		30				8					913							
<i>Of which: securities firms and other financial institutions as Bank</i>	5			245	60		13				8					326							
Corporates	6			89			101	43			894					1,127							
<i>Of which: securities firms and other financial institutions as Corporate</i>	7			89			101	42			484					716							
<i>Of which: specialised lending</i>	8																						
Regulatory retail portfolios	9																						
Real estate	10																						
<i>Of which: land acquisition, development and construction</i>	11																						
Other assets ¹	12																						
Total	13	\$	–	\$	495	\$	469	\$	–	\$	131	\$	43	\$	–	\$	902	\$	–	\$	–	\$	2,040

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									
	Q4									
	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 %	\$ 897	0.08 %	572	34.10 %	3.5	\$ 106	11.82 %		
2	0.15 to <0.25	124	0.20	561	45.64	3.9	37	29.84		
3	0.25 to <0.50	252	0.36	831	38.36	3.4	91	36.11		
4	0.50 to <0.75	235	0.65	255	27.47	2.3	85	36.17		
5	0.75 to <2.50	1,690	2.08	453	9.81	0.4	332	19.64		
6	2.50 to <10.00	626	4.81	104	6.07	0.6	108	17.25		
7	10.00 to <100.00	77	21.05	133	61.61	1.3	228	296.10		
8	100.00 (Default)	–	100.00	3	25.10	2.3	–	–		
9	Total	\$ 3,901	2.17 %	2,912	19.87 %	1.6	\$ 987	25.30 %		
	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 %	\$ 226,007	0.07 %	3,393	7.59 %	0.3	\$ 4,788	2.12 %		
11	0.15 to <0.25	44,537	0.19	142	2.43	–	617	1.39		
12	0.25 to <0.50	9,433	0.34	140	5.05	0.2	382	4.05		
13	0.50 to <0.75	1,038	0.66	61	14.59	0.4	196	18.88		
14	0.75 to <2.50	4,472	1.59	148	4.20	0.2	354	7.92		
15	2.50 to <10.00	85	9.64	8	40.17	2.1	131	154.12		
16	10.00 to <100.00	29	18.65	5	50.09	1.3	69	237.93		
17	100.00 (Default)	48	100.00	2	40.00	4.9	238	495.83		
18	Total	\$ 285,649	0.14 %	3,899	6.69 %	0.2	\$ 6,775	2.37 %		
	2024									
	Q3									
	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 %	\$ 557	0.10 %	574	30.85 %	2.2	\$ 74	13.29 %		
20	0.15 to <0.25	104	0.20	563	30.40	3.7	21	20.19		
21	0.25 to <0.50	270	0.36	797	38.96	3.4	100	37.04		
22	0.50 to <0.75	258	0.65	264	24.36	2.2	83	32.17		
23	0.75 to <2.50	475	1.84	467	27.33	1.3	261	54.95		
24	2.50 to <10.00	569	4.74	112	5.28	0.5	84	14.76		
25	10.00 to <100.00	64	19.76	111	66.99	1.7	205	320.31		
26	100.00 (Default)	–	100.00	1	25.93	2.2	–	–		
27	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		
28	0.00 to <0.15 %	\$ 212,835	0.06 %	3,635	7.48 %	0.3	\$ 4,210	1.98 %		
29	0.15 to <0.25	37,319	0.19	121	2.93	0.1	632	1.69		
30	0.25 to <0.50	13,125	0.34	150	4.40	0.1	467	3.56		
31	0.50 to <0.75	3,535	0.66	59	4.58	0.1	210	5.94		
32	0.75 to <2.50	2,126	2.07	150	9.96	0.4	409	19.24		
33	2.50 to <10.00	102	9.64	5	39.72	2.1	155	151.96		
34	10.00 to <100.00	67	40.48	4	40.02	4.3	137	204.48		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 269,109	0.13 %	4,124	6.70 %	0.2	\$ 6,220	2.31 %		

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

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 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		
1	0.00 to <0.15 % \$	480	0.10 %	563	29.48 %	1.9 \$	89	18.54 %		
2	0.15 to <0.25	59	0.21	571	25.87	2.8	17	28.81		
3	0.25 to <0.50	126	0.34	797	39.27	2.9	63	50.00		
4	0.50 to <0.75	200	0.64	277	14.64	1.3	49	24.50		
5	0.75 to <2.50	1,063	2.17	477	12.78	0.6	306	28.79		
6	2.50 to <10.00	3,870	4.72	111	1.18	0.5	129	3.33		
7	10.00 to <100.00	35	27.57	104	26.95	1.3	49	140.00		
8	100.00 (Default)	–	100.00	1	89.38	5.0	3	–		
9	Total	\$ 5,833	3.74 %	2,901	7.32 %	0.7 \$	705	12.09 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale 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 % \$	200,996	0.07 %	3,814	9.54 %	0.4 \$	6,209	3.09 %		
11	0.15 to <0.25	14,235	0.20	100	5.53	0.2	523	3.67		
12	0.25 to <0.50	18,869	0.32	159	2.99	0.1	586	3.11		
13	0.50 to <0.75	1,116	0.69	35	9.21	0.6	150	13.44		
14	0.75 to <2.50	3,715	2.08	159	9.49	0.3	740	19.92		
15	2.50 to <10.00	16	9.82	2	40.00	2.1	27	168.75		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 238,947	0.13 %	4,269	8.79 %	0.4 \$	8,235	3.45 %		

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 #		2024 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 87,616	0.04 %	316	2.20 %	0.7	\$ 309	0.35 %		
2	0.15 to <0.25	5	0.19	23	30.55	3.3	1	20.00		
3	0.25 to <0.50	13	0.37	18	45.52	2.5	6	46.15		
4	0.50 to <0.75	–	0.66	3	26.24	4.1	–	–		
5	0.75 to <2.50	4	2.03	10	44.60	3.0	4	100.00		
6	2.50 to <10.00	–	9.64	1	49.74	4.0	–	–		
7	10.00 to <100.00	9	20.27	6	30.97	5.0	14	155.56		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 87,647	0.04 %	377	2.21 %	0.7	\$ 334	0.38 %		
2023 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 99,632	0.04 %	321	1.99 %	0.7	\$ 404	0.41 %		
11	0.15 to <0.25	3	0.20	23	37.85	3.7	1	33.33		
12	0.25 to <0.50	4	0.35	19	31.32	3.8	2	50.00		
13	0.50 to <0.75	–	0.69	2	25.37	4.4	–	–		
14	0.75 to <2.50	2	2.15	13	20.05	2.0	1	50.00		
15	2.50 to <10.00	–	9.82	1	49.37	4.2	–	–		
16	10.00 to <100.00	7	19.12	7	34.76	5.0	13	185.71		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 99,648	0.04 %	386	2.00 %	0.7	\$ 421	0.42 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2024 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 126,668	0.05 %	318	12.02 %	0.4	\$ 4,332	3.42 %		
2	0.15 to <0.25	125	0.19	6	7.56	–	4	3.20		
3	0.25 to <0.50	89	0.28	7	3.66	0.1	3	3.37		
4	0.50 to <0.75	–	–	–	–	–	–	–		
5	0.75 to <2.50	1	1.03	2	45.00	1.4	1	100.00		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 126,883	0.05 %	333	12.01 %	0.4	\$ 4,340	3.42 %		
	2023 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 142,223	0.05 %	315	11.70 %	0.4	\$ 5,192	3.65 %		
11	0.15 to <0.25	180	0.20	6	1.15	–	1	0.56		
12	0.25 to <0.50	110	0.29	7	2.98	0.2	5	4.55		
13	0.50 to <0.75	1	0.69	1	45.00	1.7	1	100.00		
14	0.75 to <2.50	–	2.23	1	45.00	0.1	–	–		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 142,514	0.05 %	330	11.68 %	0.4	\$ 5,199	3.65 %		

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 Q4						2024 Q3						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	
Cash – domestic currency	1	\$ –	\$ 4,770	\$ –	\$ 1,494	\$ 66,691	\$ 70,757	\$ –	\$ 5,081	\$ –	\$ 1,311	\$ 48,413	\$ 72,778	
Cash – other currencies	2	1,779	15,905	645	8,505	139,815	140,114	1,114	9,409	472	7,111	125,213	139,976	
Domestic sovereign debt	3	772	673	1,693	4,418	103,116	76,149	693	548	1,546	3,061	103,029	70,631	
Other sovereign debt	4	2,713	1,549	4,381	4,322	105,521	115,375	4,558	945	2,613	3,880	103,771	88,574	
Government agency debt	5	1,189	6	1,424	200	20,252	40,110	603	24	1,291	50	18,787	37,829	
Corporate bonds	6	1,523	1,700	3,736	1	28,214	51,293	1,704	1,179	3,422	1	25,044	43,914	
Equity securities	7	1,499	–	102	–	30,909	72,513	963	–	107	–	30,932	74,141	
Other collateral	8	–	46	–	–	–	5,847	–	18	–	–	–	–	
Total	9	\$ 9,475	\$ 24,649	\$ 11,981	\$ 18,940	\$ 494,518	\$ 572,158	\$ 9,635	\$ 17,204	\$ 9,451	\$ 15,414	\$ 455,189	\$ 527,843	
		2024 Q2						2024 Q1						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	
Cash – domestic currency	10	\$ –	\$ 3,608	\$ –	\$ 1,176	\$ 65,306	\$ 75,810	\$ –	\$ 2,505	\$ –	\$ 1,465	\$ 56,228	\$ 70,283	
Cash – other currencies	11	962	10,534	405	8,165	136,582	136,173	624	6,508	103	6,510	121,828	132,343	
Domestic sovereign debt	12	463	1,031	1,583	3,695	110,760	76,167	766	653	2,145	4,175	99,224	66,331	
Other sovereign debt	13	4,725	1,435	3,524	4,536	95,569	108,359	4,163	1,425	3,379	3,756	95,873	99,643	
Government agency debt	14	686	58	753	–	19,435	38,900	521	6	1,061	–	20,307	34,905	
Corporate bonds	15	1,272	1,424	3,413	–	25,065	43,871	1,300	933	2,574	38	18,694	35,464	
Equity securities	16	609	–	–	–	29,528	74,443	470	–	–	–	28,497	68,053	
Other collateral	17	–	31	–	–	–	–	–	18	–	–	–	–	
Total	18	\$ 8,717	\$ 18,121	\$ 9,678	\$ 17,572	\$ 482,245	\$ 553,723	\$ 7,844	\$ 12,048	\$ 9,262	\$ 15,944	\$ 440,651	\$ 507,022	
		2023 Q4												
		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	\$ –	\$ 4,242	\$ –	\$ 1,668	\$ 55,815	\$ 73,629							
Cash – other currencies	20	553	11,436	19	7,498	116,911	139,955							
Domestic sovereign debt	21	973	1,359	2,450	3,034	112,625	84,419							
Other sovereign debt	22	3,798	1,107	1,866	4,153	97,763	89,931							
Government agency debt	23	323	30	769	–	20,945	40,204							
Corporate bonds	24	1,234	1,249	2,536	10	17,310	20,234							
Equity securities	25	653	–	–	–	32,619	67,138							
Other collateral	26	–	6	–	–	–	–							
Total	27	\$ 7,534	\$ 19,429	\$ 7,640	\$ 16,363	\$ 453,988	\$ 515,510							

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2024 Q4		2024 Q3		2024 Q2		2024 Q1		2023 Q4	
		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	\$ 6,871	\$ 1,647	\$ 6,300	\$ 1,529	\$ 5,910	\$ 1,657	\$ 4,810	\$ 1,747	\$ 4,877	\$ 1,621
Index credit default swaps	2	7,172	293	6,333	407	7,072	764	6,399	1,420	6,193	914
Total return swaps	3	167	–	166	–	165	–	270	–	279	–
Credit options	4	–	–	–	–	–	–	–	–	–	–
Other credit derivatives	5	563	7,348	346	7,034	438	6,766	508	6,194	526	6,032
Total notionals	6	14,773	9,288	13,145	8,970	13,585	9,187	11,987	9,361	11,875	8,567
Fair values											
Positive fair value (asset)	7	21	39	19	45	36	56	11	74	15	42
Negative fair value (liability)	8	(380)	(3)	(334)	(3)	(293)	(4)	(258)	(4)	(164)	(6)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2024 Q4		2024 Q3		2024 Q2		2024 Q1		2023 Q4	
		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	\$	\$ 923	\$	\$ 1,206	\$	\$ 1,224	\$	\$ 1,274	\$	\$ 1,359
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	23,938	479	31,504	630	30,652	613	32,926	659	32,684	654
(i) OTC derivatives	3	11,635	233	18,319	366	20,623	412	21,226	425	22,165	443
(ii) Exchange-traded derivatives	4	7,482	150	7,985	160	6,681	134	6,338	127	5,046	102
(iii) Securities financing transactions	5	4,821	96	5,200	104	3,348	67	5,362	107	5,473	109
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	101	–	100	–	99	–	98	–	58	–
Non-segregated initial margin	8	2,908	–	5,970	–	5,561	–	5,718	–	5,813	–
Pre-funded default fund contributions	9	1,050	444	1,155	576	1,054	611	1,138	615	1,203	705
Unfunded default fund contributions	10	–	–	–	–	–	–	–	–	–	–

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

Derivatives – Notional

(\$ millions) As at	LINE #	2024 Q4						2024 Q3					
		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	\$ –	\$ –	\$ 761,112	\$ 761,112	\$ –	\$ 761,112	\$ –	\$ –	\$ 720,503	\$ 720,503	\$ –	\$ 720,503
Forward rate agreements	2	550,965	22,772	–	573,737	552	574,289	765,137	19,592	–	784,729	493	785,222
Swaps	3	17,656,335	474,381	–	18,130,716	1,708,529	19,839,245	16,579,266	397,370	–	16,976,636	2,065,511	19,042,147
Options written	4	–	93,559	5,806	99,365	125	99,490	–	94,926	–	94,926	171	95,097
Options purchased	5	–	112,098	5,550	117,648	1,863	119,511	–	109,318	288	109,606	3,642	113,248
	6	18,207,300	702,810	772,468	19,682,578	1,711,069	21,393,647	17,344,403	621,206	720,791	18,686,400	2,069,817	20,756,217
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	39	355,932	–	355,971	24,644	380,615	11	350,384	–	350,395	24,485	374,880
Swaps	9	494	1,685,083	–	1,685,577	7,024	1,692,601	385	2,063,680	–	2,064,065	6,392	2,070,457
Cross-currency interest rate swaps	10	–	1,525,781	–	1,525,781	143,796	1,669,577	–	1,466,806	–	1,466,806	131,347	1,598,153
Options written	11	–	56,614	163	56,777	–	56,777	–	55,859	105	55,964	–	55,964
Options purchased	12	–	49,344	15	49,359	–	49,359	–	45,828	2	45,830	–	45,830
	13	533	3,672,754	178	3,673,465	175,464	3,848,929	396	3,982,557	107	3,983,060	162,224	4,145,284
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	12,469	327	–	12,796	2,708	15,504	11,054	317	–	11,371	2,357	13,728
Protection sold	15	1,651	242	–	1,893	–	1,893	1,711	225	–	1,936	–	1,936
	16	14,120	569	–	14,689	2,708	17,397	12,765	542	–	13,307	2,357	15,664
Other Contracts													
Equity contracts	17	–	123,991	117,988	241,979	36,049	278,028	–	114,486	113,289	227,775	37,978	265,753
Commodity contracts	18	118	103,714	141,763	245,595	–	245,595	151	85,952	117,566	203,669	–	203,669
	19	118	227,705	259,751	487,574	36,049	523,623	151	200,438	230,855	431,444	37,978	469,422
Total	20	\$ 18,222,071	\$ 4,603,838	\$ 1,032,397	\$ 23,858,306	\$ 1,925,290	\$ 25,783,596	\$ 17,357,715	\$ 4,804,743	\$ 951,753	\$ 23,114,211	\$ 2,272,376	\$ 25,386,587
		2024 Q2						2024 Q1					
		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	\$ –	\$ –	\$ 718,275	\$ 718,275	\$ –	\$ 718,275	\$ –	\$ –	\$ 803,300	\$ 803,300	\$ –	\$ 803,300
Forward rate agreements	22	811,839	17,545	–	829,384	394	829,778	663,711	13,177	–	676,888	297	677,185
Swaps	23	16,139,478	368,973	–	16,508,451	2,128,133	18,636,584	15,406,338	350,972	–	15,757,310	1,985,285	17,742,595
Options written	24	–	90,408	–	90,408	122	90,530	–	96,907	97	97,004	73	97,077
Options purchased	25	–	111,897	500	112,397	5,713	118,110	–	111,229	2,067	113,296	3,683	116,979
	26	16,951,317	588,823	718,775	18,258,915	2,134,362	20,393,277	16,070,049	572,285	805,464	17,447,798	1,989,338	19,437,136
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	14	303,381	–	303,395	23,729	327,124	18	206,238	–	206,256	23,246	229,502
Swaps	29	192	1,897,056	–	1,897,248	6,414	1,903,662	568	1,773,432	–	1,774,000	5,625	1,779,625
Cross-currency interest rate swaps	30	456	1,399,578	–	1,400,034	141,371	1,541,405	–	1,309,244	–	1,309,244	134,452	1,443,696
Options written	31	–	64,504	319	64,823	–	64,823	–	51,552	54	51,606	–	51,606
Options purchased	32	–	54,483	1	54,484	–	54,484	–	32,471	2	32,473	–	32,473
	33	662	3,719,002	320	3,719,984	171,514	3,891,498	586	3,372,937	56	3,373,579	163,323	3,536,902
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	11,410	277	–	11,687	2,428	14,115	9,650	345	–	9,995	2,332	12,327
Protection sold	35	2,150	271	–	2,421	–	2,421	2,925	242	–	3,167	–	3,167
	36	13,560	548	–	14,108	2,428	16,536	12,575	587	–	13,162	2,332	15,494
Other Contracts													
Equity contracts	37	–	99,701	123,144	222,845	37,377	260,222	–	85,035	101,800	186,835	36,621	223,456
Commodity contracts	38	213	73,649	129,638	203,500	–	203,500	198	69,598	77,838	147,634	–	147,634
	39	213	173,350	252,782	426,345	37,377	463,722	198	154,633	179,638	334,469	36,621	371,090
Total	40	\$ 16,965,752	\$ 4,481,723	\$ 971,877	\$ 22,419,352	\$ 2,345,681	\$ 24,765,033	\$ 16,083,408	\$ 4,100,442	\$ 985,158	\$ 21,169,008	\$ 2,191,614	\$ 23,360,622

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 Q4					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchanged- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 1,377,932	\$ 1,377,932	\$ –	\$ 1,377,932
Forward rate agreements	2	608,369	19,585	–	627,954	462	628,416
Swaps	3	14,410,944	368,038	–	14,778,982	2,195,575	16,974,557
Options written	4	–	97,396	14,280	111,676	58	111,734
Options purchased	5	–	118,737	17,650	136,387	4,050	140,437
	6	15,019,313	603,756	1,409,862	17,032,931	2,200,145	19,233,076
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	22	207,914	–	207,936	23,665	231,601
Swaps	9	570	2,016,703	–	2,017,273	4,059	2,021,332
Cross-currency interest rate swaps	10	–	1,315,669	–	1,315,669	133,190	1,448,859
Options written	11	–	51,176	40	51,216	–	51,216
Options purchased	12	–	36,958	1	36,959	–	36,959
	13	592	3,628,420	41	3,629,053	160,914	3,789,967
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	9,595	370	–	9,965	2,191	12,156
Protection sold	15	2,348	187	–	2,535	–	2,535
	16	11,943	557	–	12,500	2,191	14,691
Other Contracts							
Equity contracts	17	–	84,190	104,819	189,009	32,256	221,265
Commodity contracts	18	166	73,909	90,095	164,170	–	164,170
	19	166	158,099	194,914	353,179	32,256	385,435
Total	20	\$ 15,032,014	\$ 4,390,832	\$ 1,604,817	\$ 21,027,663	\$ 2,395,506	\$ 23,423,169

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 Q4			2024 Q3			2024 Q2		
		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										
	1	\$ 35	\$ 102	\$ 29	\$ 60	\$ 137	\$ 57	\$ 21	\$ 121	\$ 38
Forward rate agreements										
Swaps	2	4,215	11,037	964	4,415	11,231	920	5,562	12,559	661
Options written	3	7	140	26	2	129	22	3	111	19
Options purchased	4	17	123	23	13	135	29	33	173	33
	5	4,274	11,402	1,042	4,490	11,632	1,028	5,619	12,964	751
Foreign Exchange Contracts										
Forward contracts	6	1,746	5,643	1,022	961	4,374	757	1,305	4,595	783
Swaps	7	3,234	16,136	2,246	2,514	16,817	2,192	4,128	17,547	2,518
Cross-currency interest rate swaps	8	4,124	17,176	1,515	4,241	16,370	1,336	5,254	19,272	1,534
Options written	9	36	291	59	35	257	48	23	254	56
Options purchased	10	50	239	64	37	199	57	93	327	87
	11	9,190	39,485	4,906	7,788	38,017	4,390	10,803	41,995	4,978
Other Contracts										
Credit derivatives	12	–	207	30	–	219	34	1	212	33
Equity contracts	13	669	8,964	2,348	488	7,570	2,077	638	7,633	2,080
Commodity contracts	14	1,115	5,752	848	925	4,920	865	1,009	5,048	861
	15	1,784	14,923	3,226	1,413	12,709	2,976	1,648	12,893	2,974
Total net derivatives	16	15,248	65,810	9,174	13,691	62,358	8,394	18,070	67,852	8,703
Qualifying Central Counterparty (QCCP) contracts ²	17	10,529	19,117	652	7,413	26,304	865	7,608	27,304	900
Total	18	\$ 25,777	\$ 84,927	\$ 9,826	\$ 21,104	\$ 88,662	\$ 9,259	\$ 25,678	\$ 95,156	\$ 9,603

		2024 Q1			2023 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
	19	\$ 95	\$ 205	\$ 73	\$ 32	\$ 141	\$ 70
Forward rate agreements							
Swaps	20	4,526	11,196	828	6,436	13,423	1,142
Options written	21	4	85	19	3	92	27
Options purchased	22	17	107	24	27	140	39
	23	4,642	11,593	944	6,498	13,796	1,278
Foreign Exchange Contracts							
Forward contracts	24	1,092	4,215	654	1,514	4,732	968
Swaps	25	2,132	15,325	2,003	4,184	19,252	2,863
Cross-currency interest rate swaps	26	4,188	15,740	1,120	5,668	18,249	1,767
Options written	27	20	321	58	27	306	71
Options purchased	28	34	200	56	64	252	93
	29	7,466	35,801	3,891	11,457	42,791	5,762
Other Contracts							
Credit derivatives	30	13	248	38	4	278	50
Equity contracts	31	537	7,237	1,941	762	8,147	2,577
Commodity contracts	32	917	4,803	853	829	4,980	1,102
	33	1,467	12,288	2,832	1,595	13,405	3,729
Total net derivatives	34	13,575	59,682	7,667	19,550	69,992	10,769
Qualifying Central Counterparty (QCCP) contracts ²	35	7,428	27,564	899	6,494	27,211	969
Total	36	\$ 21,003	\$ 87,246	\$ 8,566	\$ 26,044	\$ 97,203	\$ 11,738

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.

The Full Basic Approach for CVA (BA-CVA) (CVA2)

(\$ millions) As at	LINE #	2024 Q4
		Capital requirements under BA-CVA
K Reduced	1	\$ 173
K Hedged	2	54
Total (K Reduced x 25% + K Hedged x 75%)	3	\$ 84

Standardized Approach for CVA (SA-CVA) (CVA3)

(\$ millions) As at	LINE #	2024 Q4
		Capital requirements Number of requirements counterparties
Interest rate risk	1	\$ 68
Foreign exchange risk	2	106
Reference credit spread risk	3	-
Equity risk	4	-
Commodity risk	5	-
Counterparty credit spread risk	6	156
Total (sum of lines 1 to 6)	7	\$ 330 6,328

RWA Flow Statements of CVA Risk Exposures Under SA-CVA (CVA4)

(\$ millions) As at	LINE #	2024 Q4
		RWA
Total RWA for CVA at previous quarter-end	1	\$ 5,042
Total RWA for CVA at end of reporting period	2	5,176

Securitization Exposures in the Banking Book (SEC1)

(\$ millions) As at	LINE #	2024						
		Q4						
		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	\$ 39,824	\$ 39,260	\$ –	\$ 19,122	\$ 19,122	\$ –	\$ 58,946
Residential mortgage	2	12,117	12,117	–	–	–	–	12,117
Credit card	3	9,116	8,919	–	8,106	8,106	–	17,222
Other retail exposures	4	18,591	18,224	–	11,016	11,016	–	29,607
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	17,232	16,230	11,968	30,714	779	–	59,914
Loans to corporates	7	–	–	11,968	14,216	155	–	26,184
Commercial mortgage	8	–	–	–	15,405	–	–	15,405
Lease and receivables	9	17,232	16,230	–	1,093	624	–	18,325
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

(\$ 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:	12	\$ 33,810	\$ 33,449	\$ –	\$ 21,477	\$ 21,477	\$ –	\$ 55,287
Residential mortgage	13	11,351	11,351	–	–	–	–	11,351
Credit card	14	6,149	6,148	–	8,950	8,950	–	15,099
Other retail exposures	15	16,310	15,950	–	12,527	12,527	–	28,837
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	16,392	15,583	6,775	32,709	971	–	55,876
Loans to corporates	18	–	–	6,775	14,784	168	–	21,559
Commercial mortgage	19	–	–	–	16,179	–	–	16,179
Lease and receivables	20	16,392	15,583	–	1,746	803	–	18,138
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

(\$ 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:	23	\$ 37,217	\$ 36,861	\$ –	\$ 23,476	\$ 23,476	\$ –	\$ 60,693
Residential mortgage	24	11,092	11,092	–	–	–	–	11,092
Credit card	25	9,263	9,262	–	9,330	9,330	–	18,593
Other retail exposures	26	16,862	16,507	–	14,146	14,146	–	31,008
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	15,449	14,614	5,347	33,275	1,161	–	54,071
Loans to corporates	29	–	–	5,347	14,919	168	–	20,266
Commercial mortgage	30	–	–	–	16,193	–	–	16,193
Lease and receivables	31	15,449	14,614	–	2,163	993	–	17,612
Other wholesale	32	–	–	–	–	–	–	–
Re-securitization	33	–	–	–	–	–	–	–

¹ Simple, transparent, and comparable (STC).

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

(\$ millions) As at		LINE #	2024 Q1						
			Bank acts as originator/sponsor			Bank act as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	1	\$	36,562	36,204	–	24,964	24,931	–	61,526
<i>Residential mortgage</i>	2		11,287	11,287	–	32	–	–	11,319
<i>Credit card</i>	3		9,240	9,237	–	9,788	9,788	–	19,028
<i>Other retail exposures</i>	4		16,035	15,680	–	15,144	15,143	–	31,179
<i>Re-securitization</i>	5		–	–	–	–	–	–	–
Wholesale (total) – of which:	6		15,066	14,135	6,071	34,355	1,248	–	55,492
<i>Loans to corporates</i>	7		–	–	6,071	15,238	164	–	21,309
<i>Commercial mortgage</i>	8		–	–	–	16,413	–	–	16,413
<i>Lease and receivables</i>	9		15,066	14,135	–	2,704	1,084	–	17,770
<i>Other wholesale</i>	10		–	–	–	–	–	–	–
<i>Re-securitization</i>	11		–	–	–	–	–	–	–
2023 Q4									
			Bank acts as originator/sponsor			Bank act as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	\$	36,849	36,480	–	27,566	27,498	–	64,415
<i>Residential mortgage</i>	13		11,638	11,638	–	68	–	–	11,706
<i>Credit card</i>	14		9,271	9,268	–	10,250	10,250	–	19,521
<i>Other retail exposures</i>	15		15,940	15,574	–	17,248	17,248	–	33,188
<i>Re-securitization</i>	16		–	–	–	–	–	–	–
Wholesale (total) – of which:	17		15,648	14,685	7,367	35,809	1,448	–	58,824
<i>Loans to corporates</i>	18		–	–	7,367	15,786	169	–	23,153
<i>Commercial mortgage</i>	19		–	–	–	16,801	–	–	16,801
<i>Lease and receivables</i>	20		15,648	14,685	–	3,222	1,279	–	18,870
<i>Other wholesale</i>	21		–	–	–	–	–	–	–
<i>Re-securitization</i>	22		–	–	–	–	–	–	–

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2024						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
		2024 Q4						
Retail (total) – of which:	1	\$	–	\$	–	\$	–	\$
Residential mortgage	2				210			210
Credit card	3				23			23
Other retail exposures	4				187			187
Re-securitization	5							
Wholesale (total) – of which:	6				258			258
Loans to corporates	7							
Commercial mortgage	8				26			26
Lease and receivables	9							
Other wholesale	10				232			232
Re-securitization	11							
		2024 Q3						
Retail (total) – of which:	12	\$	–	\$	–	\$	–	\$
Residential mortgage	13				357			357
Credit card	14				1			1
Other retail exposures	15				356			356
Re-securitization	16							
Wholesale (total) – of which:	17				331			331
Loans to corporates	18							
Commercial mortgage	19				50			50
Lease and receivables	20							
Other wholesale	21				281			281
Re-securitization	22							
		2024 Q2						
Retail (total) – of which:	23	\$	–	\$	–	\$	–	\$
Residential mortgage	24				569			569
Credit card	25				86			86
Other retail exposures	26				483			483
Re-securitization	27							
Wholesale (total) – of which:	28				121			121
Loans to corporates	29							
Commercial mortgage	30				6			6
Lease and receivables	31							
Other wholesale	32				115			115
Re-securitization	33							

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 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	\$ 55,814	\$ 602	\$ 535	\$ 100	\$ 5	\$ 7,461	\$ 49,192	\$ 398	\$ 5	\$ 928	\$ 5,794	\$ 40	\$ 68	\$ 74	\$ 460	\$ 4	\$ 5
of which: securitization		2	55,814	602	535	100	5	7,461	49,192	398	5	928	5,794	40	68	74	460	4	5
of which: retail underlying		3	38,895	576	275	73	5	7,461	32,358	–	5	928	3,712	–	68	74	293	–	5
of which: STC		4	38,549	405	253	54	–	7,461	31,800	–	–	928	3,559	–	–	74	282	–	–
of which: wholesale		5	16,919	26	260	27	–	–	16,834	398	–	–	2,082	40	–	–	167	4	–
of which: STC		6	15,969	26	235	–	–	–	15,832	398	–	–	1,850	40	–	–	148	4	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	11,968	–	–	–	–	11,968	–	–	–	1,795	–	–	144	–	–	–	–
of which: securitization		9	11,968	–	–	–	–	11,968	–	–	–	1,795	–	–	144	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	11,968	–	–	–	–	11,968	–	–	–	1,795	–	–	144	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 67,782	\$ 602	\$ 535	\$ 100	\$ 5	\$ 19,429	\$ 49,192	\$ 398	\$ 5	\$ 2,723	\$ 5,794	\$ 40	\$ 68	\$ 218	\$ 460	\$ 4	\$ 5

			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		14	\$ 49,229	\$ 391	\$ 555	\$ 26	\$ 1	\$ 4,700	\$ 45,099	\$ 402	\$ 1	\$ 470	\$ 5,227	\$ 40	\$ 12	\$ 38	\$ 402	\$ 3	\$ 1
of which: securitization		15	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		16	33,140	367	302	–	1	4,700	29,109	–	1	470	3,277	–	12	38	246	–	1
of which: STC		17	32,802	367	280	–	–	4,700	28,749	–	–	470	3,197	–	–	38	240	–	–
of which: wholesale		18	16,089	24	253	26	–	–	15,990	402	–	–	1,950	40	–	–	156	3	–
of which: STC		19	15,322	24	237	–	–	–	15,181	402	–	–	1,759	40	–	–	141	3	–
of which: re-securitization		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		21	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	81	–	–	–	–
of which: securitization		22	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	81	–	–	–	–
of which: retail underlying		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		24	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	81	–	–	–	–
of which: re-securitization		25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		26	\$ 56,004	\$ 391	\$ 555	\$ 26	\$ 1	\$ 11,475	\$ 45,099	\$ 402	\$ 1	\$ 1,486	\$ 5,227	\$ 40	\$ 12	\$ 119	\$ 402	\$ 3	\$ 1

			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		27	\$ 51,471	\$ 607	\$ 560	\$ 26	\$ 2	\$ 7,900	\$ 44,303	\$ 461	\$ 2	\$ 796	\$ 5,207	\$ 46	\$ 22	\$ 64	\$ 400	\$ 4	\$ 2
of which: securitization		28	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		29	36,341	553	321	–	2	7,900	29,315	–	2	796	3,358	–	22	64	252	–	2
of which: STC		30	36,144	418	299	–	–	7,900	28,961	–	–	796	3,247	–	–	64	244	–	–
of which: wholesale		31	15,130	54	239	26	–	–	14,988	461	–	–	1,849	46	–	–	148	4	–
of which: STC		32	14,341	54	219	–	–	–	14,154	460	–	–	1,652	46	–	–	132	4	–
of which: re-securitization		33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		34	5,347	–	–	–	–	5,347	–	–	–	802	–	–	64	–	–	–	–
of which: securitization		35	5,347	–	–	–	–	5,347	–	–	–	802	–	–	64	–	–	–	–
of which: retail underlying		36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		37	5,347	–	–	–	–	5,347	–	–	–	802	–	–	64	–	–	–	–
of which: re-securitization		38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		39	\$ 56,818	\$ 607	\$ 560	\$ 26	\$ 2	\$ 13,247	\$ 44,303	\$ 461	\$ 2	\$ 1,598	\$ 5,207	\$ 46	\$ 22	\$ 128	\$ 400	\$ 4	\$ 2

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 #	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		1	\$ 50,381	\$ 827	\$ 391	\$ 26	3	\$ 7,900	\$ 43,364	\$ 361	3	\$ 797	\$ 5,056	\$ 36	34	\$ 64	\$ 388	3	3
Traditional securitization		1	\$ 50,381	\$ 827	\$ 391	\$ 26	3	\$ 7,900	\$ 43,364	\$ 361	3	\$ 797	\$ 5,056	\$ 36	34	\$ 64	\$ 388	3	3
of which: securitization		2	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		3	35,658	754	147	–	3	7,900	28,659	–	3	797	3,272	–	34	64	245	–	3
of which: STC		4	35,465	613	126	–	–	7,900	28,304	–	–	797	3,165	–	–	64	237	–	–
of which: wholesale		5	14,723	73	244	26	–	–	14,705	361	–	–	1,784	36	–	–	143	3	–
of which: STC		6	13,848	73	214	–	–	–	13,774	361	–	–	1,565	36	–	–	125	3	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: securitization		9	6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 56,452	\$ 827	\$ 391	\$ 26	3	\$ 13,971	\$ 43,364	\$ 361	3	\$ 1,708	\$ 5,056	\$ 36	34	\$ 137	\$ 388	3	3

			2023 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) 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	\$ 51,307	\$ 774	\$ 387	\$ 26	3	\$ 7,900	\$ 44,381	\$ 213	3	\$ 796	\$ 5,185	\$ 21	43	\$ 64	\$ 402	2	3
Traditional securitization		14	\$ 51,307	\$ 774	\$ 387	\$ 26	3	\$ 7,900	\$ 44,381	\$ 213	3	\$ 796	\$ 5,185	\$ 21	43	\$ 64	\$ 402	2	3
of which: securitization		15	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		16	35,997	717	132	–	3	7,900	28,946	–	3	796	3,314	–	43	64	252	–	3
of which: STC		17	35,797	573	110	–	–	7,900	28,580	–	–	796	3,206	–	–	64	244	–	–
of which: wholesale		18	15,310	57	255	26	–	–	15,435	213	–	–	1,871	21	–	–	150	2	–
of which: STC		19	14,407	57	221	–	–	–	14,472	213	–	–	1,644	21	–	–	131	2	–
of which: re-securitization		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		21	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: securitization		22	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: retail underlying		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		24	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: re-securitization		25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		26	\$ 58,674	\$ 774	\$ 387	\$ 26	3	\$ 15,267	\$ 44,381	\$ 213	3	\$ 1,901	\$ 5,185	\$ 21	43	\$ 152	\$ 402	2	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 Investor (SEC4)¹

(\$ millions) As at		LINE #	2024 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	\$ 49,199	\$ 637	\$ -	\$ -	\$ -	\$ 5,233	\$ 44,448	\$ 155	\$ -	\$ 523	\$ 7,553	\$ 16	\$ -	\$ 30	\$ 604	\$ 1	\$ -
Traditional securitization		2	49,199	637	-	-	-	5,233	44,448	155	-	523	7,553	16	-	30	604	1	-
of which: securitization		3	18,485	637	-	-	-	5,233	13,889	-	-	523	1,516	-	-	30	121	-	-
of which: retail underlying		4	18,485	637	-	-	-	5,233	13,889	-	-	523	1,516	-	-	5	121	-	-
of which: STC		5	30,714	-	-	-	-	-	30,559	155	-	-	6,037	16	-	-	483	1	-
of which: wholesale		6	779	-	-	-	-	-	624	155	-	-	62	16	-	-	5	1	-
of which: STC		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitization		9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: securitization		10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: retail underlying		11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: wholesale		12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		13	\$ 49,199	\$ 637	\$ -	\$ -	\$ -	\$ 5,233	\$ 44,448	\$ 155	\$ -	\$ 523	\$ 7,553	\$ 16	\$ -	\$ 30	\$ 604	\$ 1	\$ -

			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		14	\$ 53,539	\$ 647	\$ -	\$ -	\$ -	\$ 5,515	\$ 48,503	\$ 168	\$ -	\$ 551	\$ 8,130	\$ 17	\$ -	\$ 31	\$ 651	\$ 1	\$ -
Traditional securitization		15	53,539	647	-	-	-	5,515	48,503	168	-	551	8,130	17	-	31	651	1	-
of which: securitization		16	20,830	647	-	-	-	5,515	15,962	-	-	551	1,726	-	-	31	138	-	-
of which: retail underlying		17	20,830	647	-	-	-	5,515	15,962	-	-	551	1,726	-	-	2	138	-	-
of which: STC		18	32,709	-	-	-	-	-	32,541	168	-	-	6,404	17	-	-	513	1	-
of which: wholesale		19	971	-	-	-	-	-	803	168	-	-	80	17	-	-	6	1	-
of which: STC		20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitization		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: securitization		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: retail underlying		24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: wholesale		25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		26	\$ 53,539	\$ 647	\$ -	\$ -	\$ -	\$ 5,515	\$ 48,503	\$ 168	\$ -	\$ 551	\$ 8,130	\$ 17	\$ -	\$ 31	\$ 651	\$ 1	\$ -

			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		27	\$ 56,102	\$ 649	\$ -	\$ -	\$ -	\$ 6,088	\$ 50,495	\$ 168	\$ -	\$ 609	\$ 8,366	\$ 17	\$ -	\$ 35	\$ 669	\$ 1	\$ -
Traditional securitization		28	56,102	649	-	-	-	6,088	50,495	168	-	609	8,366	17	-	35	669	1	-
of which: securitization		29	22,827	649	-	-	-	6,088	17,388	-	-	609	1,869	-	-	35	149	-	-
of which: retail underlying		30	22,827	649	-	-	-	6,088	17,388	-	-	609	1,869	-	-	8	149	-	-
of which: STC		31	33,275	-	-	-	-	-	33,107	168	-	-	6,497	17	-	-	520	1	-
of which: wholesale		32	1,161	-	-	-	-	-	993	168	-	-	99	17	-	-	8	1	-
of which: STC		33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitization		35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: securitization		36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: retail underlying		37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: wholesale		38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		39	\$ 56,102	\$ 649	\$ -	\$ -	\$ -	\$ 6,088	\$ 50,495	\$ 168	\$ -	\$ 609	\$ 8,366	\$ 17	\$ -	\$ 35	\$ 669	\$ 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 #	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		1	\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –
Traditional securitization		1	\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –
of which: securitization		2	58,683	636	–	–	–	6,497	52,659	163	–	650	8,675	16	–	37	694	1	–
of which: retail underlying		3	24,328	636	–	–	–	6,497	18,467	–	–	650	1,977	–	–	37	158	–	–
of which: STC		4	24,296	636	–	–	–	6,497	18,434	–	–	650	1,971	–	–	3	158	–	–
of which: wholesale		5	34,355	–	–	–	–	–	34,192	163	–	–	6,698	16	–	–	536	1	–
of which: STC		6	1,248	–	–	–	–	–	1,085	163	–	–	108	16	–	–	9	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	\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –

			2023 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) 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	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
Traditional securitization		14	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
of which: securitization		15	62,729	646	–	–	–	7,095	56,111	169	–	709	9,149	17	–	40	732	1	–
of which: retail underlying		16	26,920	646	–	–	–	7,095	20,471	–	–	709	2,183	–	–	40	175	–	–
of which: STC		17	26,852	646	–	–	–	7,095	20,403	–	–	709	2,175	–	–	11	174	–	–
of which: wholesale		18	35,809	–	–	–	–	–	35,640	169	–	–	6,966	17	–	–	557	1	–
of which: STC		19	1,448	–	–	–	–	–	1,279	169	–	–	128	17	–	–	10	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	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

IRB – Backtesting of Probability of Default (PD) per Portfolio – Non-Retail (CR9)

(\$ millions, except as noted)
As at

LINE #		2024 Q4								
		PD range	External rating equivalent ¹	Weighted average PD	Arithmetic PD average by Obligor	Number of obligors ²		Defaulted obligors in the year ³	of which: new defaulted obligors in the year	Average historical annual default rate
						End of previous	End of the year			
Corporate Canada ⁴	1	0.00 to <0.15 %	AAA to BBB-	0.09 %	0.12 %	6,454	7,353	5	–	0.02 %
	2	0.15 to <0.25	BB+	0.20	0.20	2,490	2,697	4	–	0.07
	3	0.25 to <0.50	BB to BB-	0.36	0.34	8,612	9,056	22	1	0.07
	4	0.50 to <0.75	B+	0.69	0.69	2,685	2,679	7	–	0.18
	5	0.75 to <2.50	B To B-	1.77	1.69	13,068	12,268	101	6	0.46
	6	2.50 to <10.00	CCC+	9.82	9.82	355	501	26	–	2.84
	7	10.00 to <100.00	CCC to CC and below	22.53	23.18	835	978	173	1	10.29
	8	Total		1.23	2.29	34,499	35,532	338	8	0.45
U.S.	9	0.00 to <0.15 %	AAA to A-	0.07	0.07	387	393	–	–	–
	10	0.15 to <0.25	n/a	0.23	0.23	144	148	–	–	–
	11	0.25 to <0.50	BBB+	–	–	–	171	–	–	–
	12	0.50 to <0.75	BBB to BBB-	0.62	0.64	4,937	4,463	9	–	0.05
	13	0.75 to <2.50	BB+ to B	1.50	1.42	7,839	6,779	21	–	0.12
	14	2.50 to <10.00	B-	4.71	4.71	1,234	1,471	11	1	0.34
	15	10.00 to <100.00	CCC+ to CC and below	30.64	30.99	647	786	66	3	7.43
	16	Total		2.15	7.59	15,188	14,211	107	4	0.41
Sovereign ⁵	17	0.00 to <0.15 %	AAA to BBB-	0.01	0.04	3,920	3,641	–	–	–
	18	0.15 to <0.25	BB+	0.22	0.21	118	89	–	–	–
	19	0.25 to <0.50	BB to BB-	0.32	0.32	263	188	–	–	–
	20	0.50 to <0.75	B+	0.57	0.65	83	57	1	–	0.19
	21	0.75 to <2.50	B To B-	1.80	1.69	645	335	1	–	0.03
	22	2.50 to <10.00	CCC+	9.65	4.85	9	8	–	–	–
	23	10.00 to <100.00	CCC to CC and below	32.01	25.75	27	18	3	–	1.83
	24	Total		0.06	1.48	5,065	4,336	5	–	0.02
Bank	25	0.00 to <0.15 %	AAA to BBB-	0.05	0.06	424	414	–	–	–
	26	0.15 to <0.25	BB+	0.21	0.21	27	19	–	–	–
	27	0.25 to <0.50	BB to BB-	0.32	0.35	12	33	–	–	–
	28	0.50 to <0.75	B+	0.55	0.59	32	19	–	–	–
	29	0.75 to <2.50	B To B-	1.73	2.05	27	28	–	–	–
	30	2.50 to <10.00	CCC+	4.71	4.71	10	11	–	–	–
	31	10.00 to <100.00	CCC to CC and below	33.46	33.46	1	–	–	–	–
	32	Total		0.11 %	0.24 %	533	524	–	–	– %

¹ Represents external rating equivalent at the end of the previous year.

² 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.

³ The Bank defines default as delinquency of 90 days or more for most retail products and borrower risk rating (BRR) 9 for non-retail exposures.

⁴ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

⁵ As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

IRB – Backtesting of Probability of Default (PD) per Portfolio – Retail (CR9)

LINE #	2024 Q4								
	PD range	Weighted average PD	Arithmetic PD average by Obligor	Number of obligors		Defaulted obligors in the year ¹	of which: new defaulted obligors in the year	Average historical annual default rate	
				End of previous	End of the year				
Residential Secured									
Canada Insured ²									
1	0.00 to <0.15 %	0.07 %	0.04 %	280,820	256,440	122	–	0.04 %	
2	0.15 to <0.25	0.19	0.19	31,904	29,630	46	–	0.18	
3	0.25 to <0.50	0.32	0.35	33,290	33,382	133	–	0.31	
4	0.50 to <0.75	0.52	0.60	19,089	16,446	63	–	0.38	
5	0.75 to <2.50	1.23	1.33	16,755	16,024	171	–	0.90	
6	2.50 to <10.00	5.45	4.89	6,081	5,969	259	–	3.56	
7	10.00 to <100.00	23.66	23.58	1,237	1,332	170	–	12.53	
8	Total	0.61	0.53	389,176	359,223	964	–	0.23	
Canada Uninsured ²									
9	0.00 to <0.15 %	0.07	0.05	839,148	851,072	246	4	0.03	
10	0.15 to <0.25	0.19	0.19	142,285	143,754	156	5	0.11	
11	0.25 to <0.50	0.32	0.34	115,504	123,397	256	17	0.22	
12	0.50 to <0.75	0.51	0.58	41,242	44,735	136	2	0.38	
13	0.75 to <2.50	1.25	1.26	41,149	46,393	427	7	0.95	
14	2.50 to <10.00	5.36	4.64	10,605	12,678	519	–	3.92	
15	10.00 to <100.00	31.65	25.32	1,671	2,350	233	–	12.23	
16	Total	0.37	0.34	1,191,604	1,224,379	1,973	35	0.15	
U.S. Uninsured									
17	0.00 to <0.15 %	0.07	0.07	117,965	117,103	17	1	0.07	
18	0.15 to <0.25	0.19	0.20	26,938	27,943	4	–	0.16	
19	0.25 to <0.50	0.31	0.35	29,831	30,556	13	1	0.30	
20	0.50 to <0.75	0.52	0.61	9,718	10,513	10	1	0.47	
21	0.75 to <2.50	1.32	1.32	15,816	18,085	30	1	0.70	
22	2.50 to <10.00	5.62	4.76	5,845	6,889	61	–	2.29	
23	10.00 to <100.00	23.66	24.06	1,957	2,544	177	5	8.82	
24	Total	1.23 %	1.97 %	208,070	213,633	312	9	0.34 %	
Qualifying Revolving Retail (QRR)									
25	0.00 to <0.15 %	0.07 %	0.05 %	17,929,201	17,314,084	10,464	25	0.05 %	
26	0.15 to <0.25	0.19	0.19	2,196,831	2,161,393	4,989	7	0.19	
27	0.25 to <0.50	0.32	0.36	2,684,944	2,602,452	10,792	188	0.31	
28	0.50 to <0.75	0.53	0.62	1,567,596	1,550,758	10,267	390	0.49	
29	0.75 to <2.50	1.50	1.47	4,400,545	4,225,999	67,159	5,698	1.03	
30	2.50 to <10.00	5.42	4.88	3,387,240	3,301,489	149,118	69	3.27	
31	10.00 to <100.00	30.38	38.00	1,475,848	1,496,243	349,764	2,788	17.97	
32	Total	1.22	2.71	33,642,205	32,652,418	602,553	9,165	1.31	
Other Retail									
33	0.00 to <0.15 %	0.08	0.08	627,155	580,955	525	2	0.07	
34	0.15 to <0.25	0.20	0.20	350,994	334,692	423	5	0.13	
35	0.25 to <0.50	0.32	0.36	479,289	461,401	978	31	0.21	
36	0.50 to <0.75	0.53	0.61	272,508	273,444	1,010	48	0.35	
37	0.75 to <2.50	1.53	1.43	837,043	848,737	7,836	266	0.81	
38	2.50 to <10.00	5.45	4.57	517,369	609,453	19,736	2,156	3.05	
39	10.00 to <100.00	26.22	23.03	136,283	171,478	25,690	1,015	15.38	
40	Total	2.85 %	3.15 %	3,220,641	3,280,160	56,198	3,523	1.38 %	

¹ The Bank defines default as delinquency of 90 days or more for most retail products and BRR 9 for non-retail exposures.

² Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

Market Risk Under Standardized Approach (MR1)

(\$ millions)
As at

LINE	2024
#	Q4

		Capital requirement in standardized approach	
General interest rate risk	1	\$	272
Equity risk	2		147
Commodity risk	3		78
Foreign exchange risk	4		33
Credit spread risk – non-securitisations	5		646
Credit spread risk – securitisations (non-correlation trading portfolio)	6		35
Credit spread risk – securitisation (correlation trading portfolio)	7		–
Default risk – non-securitisations	8		343
Default risk – securitisations (non-correlation trading portfolio)	9		13
Default risk – securitisations (correlation trading portfolio)	10		–
Residual risk add-on	11		87
Total	12	\$	1,654

Historical Losses (OR1)¹

(\$ millions, except as noted)

LINE #	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	Ten-year average
Using \$30,000 CAD threshold											
Total amount of operational losses net of recoveries (no exclusions)	\$ 4,984	\$ 2,045	\$ 229	\$ 271	\$ 300	\$ 218	\$ 178	\$ 163	\$ 336	\$ 203	\$ 893
Total number of operational risk losses	1,703	2,214	1,435	1,030	1,040	1,109	1,066	1,058	932	752	1,234
Total amount of excluded operational risk losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
Total amount of operational losses net of recoveries and net of excluded losses	\$ 4,984	\$ 2,045	\$ 229	\$ 271	\$ 300	\$ 218	\$ 178	\$ 163	\$ 336	\$ 203	\$ 893
Details of operational risk capital calculation											
Are losses used to calculate the Internal loss multiplier (ILM)?	Yes										
If "no" in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards?	n/a										

¹ Operational losses, used in the calculation of Basel III Standardized Approach capital, have been stable over the last 10 years, with the exception of large legal and regulatory matters impacting 2023 and 2024. Currently, there are no exclusions to note in the 10 year operational loss history.

Business Indicator (BI) and Subcomponents (OR2)¹

(\$ millions)

LINE #	2024	2023	2022
BI and its subcomponents			
Interest, lease and dividend component	\$ 27,700	\$ -	\$ -
Interest and lease income	88,953	76,735	37,640
Interest and lease expense	62,560	50,421	13,610
Interest earning assets	1,794,759	1,676,754	1,638,245
Dividend income	2,328	2,246	1,787
Services component	22,917	-	-
Fee and commission income	19,301	17,872	17,115
Fee and commission expense	4,365	4,244	3,909
Other operating income	2,264	2,334	3,173
Other operating expense	7,188	4,913	2,363
Financial component	2,257	-	-
Net P&L on the trading book	3,628	2,417	257
Net P&L on the banking book	358	48	62
BI ²	53,804	-	-
Business indicator component (BIC)	8,290	-	-
Disclosure on the BI:			
BI gross of excluded divested activities	53,804	-	-
Reduction in BI due to excluded divested activities	-	-	-

¹ Reflects details of the three years of financial data used in calculation of the business indicator as at October 31, 2024.

² Includes the impact of acquisitions not included in the detailed BI subcomponents.

Minimum Required Operational Risk Capital (OR3)

(\$ millions, except as noted)

LINE #	2024	2023
Business indicator component (BIC)	\$ 8,290	\$ 7,333
Internal loss multiplier (ILM)	1.16	0.95
Minimum required operational risk capital (ORC)	\$ 9,606	\$ 6,966
Operational risk RWA	120,076	87,077

<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	IPCRE	Income Producing CRE
AOCI	Accumulated Other Comprehensive Income	IPRRE	Income Producing RRE
BCBS	Basel Committee on Banking Supervision	IRB	Internal Ratings-Based
CAR	Capital Adequacy Requirements	IRBA	Internal Ratings-Based Approach
CCF	Credit Conversion Factor	N/A	Not Applicable
CCR	Counterparty Credit Risk	N/M	Not Meaningful
CMHC	Canada Mortgage and Housing Corporation	NVCC	Non-Viability Contingent Capital
CRE	Commercial Real Estate	OSFI	Office of the Superintendent of Financial Institutions Canada
CRM	Credit Risk Mitigation	OTC	Over-The-Counter
CSA	Credit Support Annex	PFE	Potential Future Exposure
CVA	Credit Valuation Adjustment	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