



Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 2025

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's second quarter 2025 Report to Shareholders, 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 Interim 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 changes to the calculation of credit risk and operational risk requirements, and amendments to the Leverage Requirements (LR) 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 LR buffer requirement also applies to the TLAC leverage ratio supervisory target of 6.75%.

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Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018 and subsequently issued the Pillar 3 Disclosure Guideline for Domestic Systemically Important Banks (D-SIBs) January 2022, effective February 1, 2023. The index below reflects the most recent updates and lists the location of the related disclosures presented in the second quarter 2025, 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			
			RTS Second Quarter 2025	SFI Second Quarter 2025	SRD Second Quarter 2025	Annual Report 2024
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 78, 84-100, 108, 125
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			13	
	KM1 – Key metrics (at consolidated group level).	Quarterly			7	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			8	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			20	
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	PV1 – Prudential valuation adjustments (PVA).	N/A ¹				
Composition of capital and TLAC ²	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments ³ .	Quarterly				
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Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				95-98, 101-103
	CR1 – Credit quality of assets.	Quarterly			22-23	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual	74			104, 162, 169, 191
	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			
			RTS Second Quarter 2025	SFI Second Quarter 2025	SRD Second Quarter 2025	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	74			162, 191
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures ⁵ .	Annual				
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				104
	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				103
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			28-29	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			30-35	
	CRE – Qualitative disclosures related to IRB models.	Annual				95-98, 101-105, 112-113
	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 ⁵ .	Annual				
	CR10 – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.			
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				103-104, 118
	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			
			RTS Second Quarter 2025	SFI Second Quarter 2025	SRD Second Quarter 2025	Annual Report 2024
Credit Valuation Adjustment Risk	CVAA – General qualitative disclosure requirements related to CVA.	Annual				104
	CVA1 – The reduced basic approach for CVA (BA-CVA).	N/A		Not applicable to TD.		
	CVA2 – The full basic approach for CVA (BA-CVA).	Quarterly			71	
	CVAB – Qualitative disclosures for banks using the SA-CVA.	Annual				104
	CVA3 – The standardized approach for CVA (SA-CVA).	Quarterly			71	
	CVA4 – RWA flow statements of CVA risk exposures under SA-CVA.	Quarterly			71	
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				81-82, 105, 165-166, 193-194
	SEC1 – Securitization exposures in the banking book.	Quarterly			72-73	
	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	
Liquidity	LIQA – Liquidity risk management.	Annual				113-117
	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	43			119
	LIQ2 – Net Stable Funding Ratio (NSFR).	Quarterly	44			120
Asset encumbrance	ENC – Asset encumbrance.	Quarterly				117
Market risk	MRA – General qualitative disclosure requirements related to market risk.	Annual				105-108
	MR1 – Market risk under the standardized approach.	Quarterly			81	
	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	
	CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class.	Quarterly			15-17	
Operational Risk	ORA – General qualitative information on a bank's operational risk framework.	Annual				110-112
	OR1 – Historical losses ⁵ .	Annual				
	OR2 – Business indicator and subcomponents ⁵ .	Annual				
	OR3 – Minimum required operational risk capital ⁵ .	Annual				

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2025	SFI Second Quarter 2025	SRD Second Quarter 2025	Annual Report 2024
Interest Rate Risk in the Banking Book	IRRBB Disclosure.	Annual				108-109
Remuneration ⁶	Remuneration – Table A.	Annual				
	REMA – Remuneration policy.	Annual				
	REM1 – Remuneration awarded during the financial year.	Annual				
	REM2 – Special payments.	Annual				
	REM3 – Deferred remuneration.	Annual				

¹ Not applicable.

² Total loss absorbing capacity (TLAC).

³ CCA is available at <https://www.td.com/investor-relations/ir-homepage/regulatory-disclosures/main-features-of-capital-instruments/main-features-of-capital-instruments.jsp>.

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

⁵ For annual disclosures, refer to the fourth quarter 2024 SRD, with the exception of GSIB1, which is disclosed in the first quarter 2025 RTS.

⁶ Remuneration disclosures for fiscal year 2024 were included in the 2025 Proxy Circular at <https://www.td.com/content/dam/tdcom/canada/about-td/pdf/td-investor-2025-proxy-en.pdf>.

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

Common shares plus related contributed surplus
Retained earnings
Accumulated other comprehensive income (loss)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET^{1,2})

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
Crypto-asset deduction
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 #	2025		2024		Cross Reference ¹	OSFI Template
	Q2	Q1	Q4	Q3		
1	\$ 25,308	\$ 25,679	\$ 25,543	\$ 25,369	\$ 25,410	A1+A2+B
2	78,640	71,718	70,826	69,316	71,904	C
3	11,032	10,520	7,904	6,015	4,166	D
4	—	—	—	—	—	
5	114,980	107,917	104,273	100,700	101,480	
6	(164)	—	—	—	—	
7	(18,491)	(19,359)	(18,645)	(18,504)	(18,470)	E1-E2
8	(3,058)	(3,041)	(2,921)	(2,842)	(2,759)	F1-F2
9	(327)	(284)	(212)	(121)	(180)	G
10	1,174	2,859	3,015	3,285	4,878	H
11	—	—	—	—	—	I
12	—	—	—	—	—	
13	(317)	(191)	(193)	(204)	(181)	J
14	(736)	(733)	(731)	(908)	(676)	K1-K2
15	(5)	(57)	(21)	(8)	(8)	
16	—	—	—	—	—	
17	—	(1,890)	(1,835)	(2,982)	(3,202)	L1+L2
18	—	—	—	—	—	
19	—	—	—	—	—	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	(28)	(35)	(32)	(51)	(51)	M
25a	—	—	—	—	—	
26	20	18	16	12	10	
27	—	—	—	—	—	
28	(21,932)	(22,713)	(21,559)	(22,323)	(20,639)	
29	93,048	85,204	82,714	78,377	80,841	
30	11,111	11,087	10,887	10,876	10,502	N+O+P
31	11,111	11,087	10,887	10,876	10,502	
32	—	—	—	—	—	
33	—	—	—	—	—	
34	11,111	11,087	10,887	10,876	10,502	
35	—	—	—	—	—	
36	—	—	—	—	—	
37	—	(2)	(3)	(5)	(5)	Q
38	(700)	(700)	(350)	(350)	(350)	R
39	—	—	—	—	—	
40	—	—	—	—	—	
41	(700)	(702)	(353)	(355)	(355)	
42	10,411	10,385	10,534	10,521	10,147	
43	\$ 103,459	\$ 95,589	\$ 93,248	\$ 88,898	\$ 90,988	

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

Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus

Tier 2 instruments issued by subsidiaries and held by third parties

Collective allowance

Tier 2 Capital before regulatory adjustments

Tier 2 regulatory adjustments

Investments in own Tier 2 instruments

Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments

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)

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

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

Other deductions from Tier 2 capital

Total regulatory adjustments to Tier 2 Capital

Tier 2 Capital

Total Capital

Total risk-weighted assets

Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

Tier 1 Capital Ratio

Total Capital (as percentage of RWA)

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}

of which: capital conservation buffer requirement

of which: bank-specific countercyclical buffer requirement⁴

of which: G-SIB buffer requirement⁵

of which: D-SIB buffer requirement

Common Equity Tier 1 available to meet buffers (as percentage of RWA)

OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))⁶

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

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 2025 list of G-SIBs, using 2024 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%.

LINE #	2025		2024			Cross Reference ¹	OSFI Template
	Q2	Q1	Q4	Q3	Q2		
44	\$ 10,514	\$ 13,471	\$ 11,273	\$ 9,716	\$ 11,120	S	46
45	—	—	—	—	—	T	48
46	1,553	1,424	1,512	1,378	1,485		50
47	12,067	14,895	12,785	11,094	12,605		51
48	—	—	—	—	—		52
49	—	—	—	—	—		53
50	—	(226)	(224)	(332)	(316)	U	54
50a	—	(20)	(64)	(19)	(144)	V	54a
51	—	—	—	(160)	(160)	W	55
52	—	—	—	—	—		56
53	—	(246)	(288)	(511)	(620)		57
54	12,067	14,649	12,497	10,583	11,985		58
55	115,526	110,238	105,745	99,481	102,973		59
56	\$ 624,636	\$ 649,043	\$ 630,900	\$ 610,482	\$ 602,825		60
57	14.9 %	13.1 %	13.1 %	12.8 %	13.4 %		61
58	16.6	14.7	14.8	14.6	15.1		62
59	18.5	17.0	16.8	16.3	17.1		63
60	8.0	8.0	8.0	8.0	8.0		64
61	2.5	2.5	2.5	2.5	2.5		65
62	—	—	—	—	—		66
63	1.0	1.0	1.0	1.0	1.0		67
63a	—	—	—	—	—		67a
64	10.3	8.6	8.6	8.0	8.9		68
65	8.0	8.0	8.0	8.0	8.0		69
66	9.5	9.5	9.5	9.5	9.5		70
67	11.5	11.5	11.5	11.5	11.5		71

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 #	2025		2024		OSFI Template
	Q2	Q1	Q4	Q3	Q2
68	\$ 1,776	\$ 8,710	\$ 8,454	\$ 8,137	\$ 8,404
69	2,744	2,556	2,941	2,938	2,948
70	78	85	81	83	84
71	3,219	3,017	1,889	2,432	2,108
72	7	7	7	7	7
73	7	7	7	7	7
74	1,546	1,417	1,505	1,370	1,478
75	1,546	1,417	1,505	1,370	1,478
76	17.5 %	16.9 %	17.0 %	17.7 %	17.5 %
77	17.5	16.9	17.0	17.7	17.5
78	18.7	18.2	18.2	19.0	18.8
79	41.1	41.2	41.5	42.2	41.9
80	41.1	41.2	41.5	42.2	41.9
81	41.1	41.2	41.5	42.2	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)

Common Equity Tier 1

Balance at beginning of period	
New capital issues	
Redeemed capital ²	
Gross dividends (deductions)	
Shares issued in lieu of dividends (add back)	
Profit attributable to shareholders of the parent company ³	
Removal of own credit spread (net of tax)	
Movements in other comprehensive income	
Currency translation differences	
Available-for-sale investments	
Financial assets at fair value through other comprehensive income	
Other	
Goodwill and other intangible assets (deduction, net of related tax liability)	
Other, including regulatory adjustments and transitional arrangements	
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	
Prudential valuation adjustments	
Other	

Balance at end of period

Additional Tier 1 Capital

Balance at beginning of period	
New additional Tier 1 eligible capital issues	
Redeemed capital	
Other, including regulatory adjustments and transitional arrangements	

Balance at end of period

Total Tier 1 Capital

Tier 2 Capital

Balance at beginning of period	
New Tier 2 eligible capital issues	
Redeemed capital	
Amortization adjustments	
Allowable collective allowance	
Other, including regulatory adjustments and transitional arrangements	

Balance at end of period

Total Regulatory Capital

LINE #	2025		2024		
	Q2	Q1	Q4	Q3	Q2
1	\$ 85,204	\$ 82,714	\$ 78,377	\$ 80,841	\$ 80,679
2	44	25	20	26	24
3	(2,571)	—	—	(1,061)	(1,219)
4	(2,015)	(1,922)	(1,975)	(1,848)	(1,985)
5	—	130	131	129	132
6	11,129	2,793	3,635	(181)	2,564
7	(126)	2	11	(23)	(33)
8	(3,148)	2,637	559	148	1,636
9	n/a	n/a	n/a	n/a	n/a
10	(191)	113	(98)	82	42
11	2,166	(290)	1,158	26	(23)
12	851	(834)	(220)	(117)	(653)
13	(43)	(72)	(91)	59	18
14	(164)	—	—	—	—
15	1,912	(92)	1,207	296	(341)
16	93,048	85,204	82,714	78,377	80,841
17	10,385	10,534	10,521	10,147	10,475
18	—	750	—	1,335	—
19	—	(500)	—	(950)	(350)
20	26	(399)	13	(11)	22
21	10,411	10,385	10,534	10,521	10,147
22	103,459	95,589	93,248	88,898	90,988
23	14,649	12,497	10,583	11,985	10,635
24	—	2,198	1,557	—	1,750
25	(3,000)	—	—	(1,500)	—
26	—	—	—	—	—
27	129	(88)	134	(107)	(296)
28	289	42	223	205	(104)
29	12,067	14,649	12,497	10,583	11,985
30	\$ 115,526	\$ 110,238	\$ 105,745	\$ 99,481	\$ 102,973

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 #	2025 Q2		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 5,501	\$ 5,484	
Interest-bearing deposits with banks	139,744	139,736	
Trading loans, securities, and other	195,002	195,002	
Non-trading financial assets at fair value through profit or loss	7,528	6,864	
Derivatives	89,210	89,200	
Financial assets designated at fair value through profit or loss	6,508	2,117	
Financial assets at fair value through other comprehensive income	116,902	113,001	
Equity investments in funds subject to the fall-back approach		28	M
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		–	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		–	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		–	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		–	V
Non-significant investments not exceeding regulatory thresholds		1,776	
Debt securities at amortized cost, net of allowance for credit losses	254,417	254,417	
Securities purchased under reverse repurchase agreements	216,476	216,476	
Loans	944,991	944,991	
Allowance for loan losses	(8,613)	(8,613)	
Eligible allowance reflected in Tier 2 regulatory capital		(1,553)	T
Shortfall of allowance to expected loss		–	I
Allowances not reflected in regulatory capital		(7,060)	
Other	96,608	94,649	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		–	L2
Non-significant investments not exceeding regulatory thresholds		–	
Goodwill		18,703	E1
Other intangibles		3,089	F1
Other intangibles (Mortgage Servicing Rights)		78	
Deferred tax assets		327	
Deferred tax assets (DTA) excluding those arising from temporary differences		3,219	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,943	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		(277)	
Other DTA/DTL adjustments ⁴			
Significant investments in financials		–	
Significant investments exceeding regulatory thresholds		97	
Significant investments not exceeding regulatory thresholds		1,001	K1
Defined pension benefits		66,469	
Other Assets			
TOTAL ASSETS	2,064,274	2,053,324	
LIABILITIES AND EQUITY			
Trading deposits	28,761	28,761	
Derivatives	83,485	83,485	
Securitization liabilities at fair value	22,396	22,396	
Financial liabilities designated at fair value through profit or loss	193,925	193,925	
Deposits	1,267,748	1,267,748	
Other	331,154	320,204	
Deferred tax liabilities			
Goodwill		212	E2
Intangible assets (excluding mortgage servicing rights)		31	F2
Defined benefit pension fund assets		265	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		72	
Other DTA/DTL adjustments ⁴		(277)	
Gains and losses due to changes in own credit risk on fair value liabilities		317	J
Other liabilities		319,584	
Subordinated notes and debentures	10,714	10,714	
Directly issued qualifying Tier 2 instruments		10,514	S
Regulatory capital amortization of maturing debentures			
Subordinated notes not allowed for regulatory capital		200	
Liabilities	1,938,183	1,927,233	
Common Shares	25,136	25,136	A1
Preferred Shares and other equity instruments	11,138	11,138	
Directly issued qualifying Additional Tier 1 instruments		11,138	N
Preferred shares not allowed for regulatory capital		–	
Treasury Shares – Common	(26)	(26)	A2
Treasury Shares – Preferred	(28)	(28)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(28)	O
Contributed Surplus	199	199	
Contributed surplus – Common Shares		198	B
Contributed surplus – Preferred Shares		1	P
Retained Earnings	78,640	78,640	C
Accumulated other comprehensive income (AOCI)	11,032	11,032	D
Cash flow hedges requiring derecognition		(1,174)	H
Net AOCI included as capital		12,206	
TOTAL LIABILITIES AND EQUITY	\$ 2,064,274	\$ 2,053,324	

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

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, TD Reinsurance (Barbados) Inc., and Cowen Insurance which have total assets included in the consolidated Bank of \$11.0 billion and total equity of \$3.3 billion, of which \$700 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 #	2025		2024			OSFI
	Q2	Q1	Q4	Q3	Q2	Template
1	\$ 2,064,274	\$ 2,093,554	\$ 2,061,751	\$ 1,967,181	\$ 1,966,668	1
2	(7,604)	(7,803)	(8,078)	(7,210)	(7,099)	2
3	(2,842)	(2,982)	(3,045)	(1,099)	(1,397)	3
4	—	—	—	—	—	4
5	(15,510)	(15)	2,422	16,363	9,090	5
6	(22,064)	(27,340)	(28,625)	(25,067)	(25,426)	6
7	244,754	250,267	240,915	235,706	231,178	7
8	(47,262)	(42,196)	(37,794)	(43,325)	(41,417)	8
9	\$ 2,213,746	\$ 2,263,485	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597	9
10	\$ 1,723,226	\$ 1,757,810	\$ 1,748,281	\$ 1,655,285	\$ 1,649,664	1
11	—	—	—	—	—	2
12	(12,419)	(9,894)	(9,434)	(7,506)	(8,692)	3
13	(22,335)	(23,242)	(21,734)	(22,487)	(20,823)	4
14	1,688,472	1,724,674	1,717,113	1,625,292	1,620,149	5
15	31,530	34,899	35,998	29,455	35,802	6
16	46,404	49,866	45,293	55,967	56,129	7
17	—	—	—	—	—	8
18	9,703	9,595	9,288	8,970	9,187	9
19	(1,529)	(594)	(653)	(692)	(1,144)	10
20	86,108	93,766	89,926	93,700	99,974	11
21	217,827	223,545	208,893	212,918	205,722	12
22	(28,435)	(33,352)	(33,136)	(29,774)	(29,432)	13
23	5,020	4,585	3,835	4,707	4,006	14
24	—	—	—	—	—	15
25	194,412	194,778	179,592	187,851	180,296	16
26	825,769	839,523	818,053	803,747	792,100	17
27	(581,015)	(589,256)	(577,138)	(568,041)	(560,922)	18
28	244,754	250,267	240,915	235,706	231,178	19
29	103,459	95,589	93,248	88,898	90,988	20
30	\$ 2,213,746	\$ 2,263,485	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597	21
31	4.7 %	4.2 %	4.2 %	4.1 %	4.3 %	22

Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

Available capital (amounts)

Common Equity Tier 1 (CET1)

Tier 1

Total capital

Risk-weighted assets (amounts)

Total risk-weighted assets (RWA)

Total RWA (pre-floor)

Risk-based capital ratios as a percentage of RWA

CET1 ratio

CET1 ratio (pre-floor)

Tier 1 ratio

Tier 1 ratio (pre-floor)

Total capital ratio

Total capital ratio (pre-floor)

Additional CET1 buffer requirements as a percentage of RWA

Capital conservation buffer requirement (2.5% from 2019)

Countercyclical buffer requirement

Bank G-SIB and/or D-SIB additional requirements

Total of bank CET1 specific buffer requirements

CET1 available after meeting the bank's minimum capital requirements

Basel III Leverage ratio

Total Basel III leverage ratio exposure measure

Basel III leverage ratio

LINE #	2025		2024		Q2
	Q2	Q1	Q4	Q3	
1	\$ 93,048	\$ 85,204	\$ 82,714	\$ 78,377	\$ 80,841
2	103,459	95,589	93,248	88,898	90,988
3	115,526	110,238	105,745	99,481	102,973
4	624,636	649,043	630,900	610,482	602,825
4a	624,636	649,043	630,900	610,482	602,825
5	14.9 %	13.1 %	13.1 %	12.8 %	13.4 %
5a	14.9	13.1	13.1	12.8	13.4
6	16.6	14.7	14.8	14.6	15.1
6a	16.6	14.7	14.8	14.6	15.1
7	18.5	17.0	16.8	16.3	17.1
7a	18.5	17.0	16.8	16.3	17.1
8	2.5	2.5	2.5	2.5	2.5
9	—	—	—	—	—
10	1.0	1.0	1.0	1.0	1.0
11	3.5	3.5	3.5	3.5	3.5
12	10.3	8.6	8.6	8.0	8.9
13	\$ 2,213,746	\$ 2,263,485	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597
14	4.7 %	4.2 %	4.2 %	4.1 %	4.3 %

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 #	2025		2024		
	Q2	Q1	Q4	Q3	Q2
1	\$ 193,349	\$ 191,740	\$ 181,254	\$ 177,407	\$ 184,608
2	624,636	649,043	630,900	610,482	602,825
3	31.0 %	29.5 %	28.7 %	29.1 %	30.6 %
4	\$ 2,213,746	\$ 2,263,485	\$ 2,227,546	\$ 2,142,549	\$ 2,131,597
5	8.7 %	8.5 %	8.1 %	8.3 %	8.7 %
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)

Regulatory capital elements of TLAC and adjustments

Common Equity Tier 1 capital (CET1)

Additional Tier 1 capital (AT1) before TLAC adjustments

AT1 ineligible as TLAC as issued out of subsidiaries to third parties

Other adjustments

AT1 instruments eligible under the TLAC framework (sum of lines 2 to 4)

Tier 2 capital (T2) before TLAC adjustments

Amortized portion of T2 instruments where remaining maturity > 1 year

T2 capital ineligible as TLAC as issued out of subsidiaries to third parties

Other adjustments

T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)

TLAC arising from regulatory capital (sum of lines 1, 5 and 10)

Non-regulatory capital elements of TLAC

External TLAC instruments issued directly by the bank and subordinated to excluded liabilities

External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements

Of which: amount eligible as TLAC after application of the caps

External TLAC instruments issued by funding vehicles prior to January 1, 2022

Eligible ex ante commitments to recapitalize a G-SIB in resolution

TLAC arising from non-regulatory capital instruments before adjustments (sum of lines 12, 13, 15 and 16)

Non-regulatory capital elements of TLAC: adjustments

TLAC before deductions (sum of lines 11 and 17)

Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)¹

Deduction of investments in own other TLAC liabilities

Other adjustments to TLAC

TLAC available after deductions (sum of lines 18 to 21)

Risk-weighted assets and leverage exposure measure for TLAC purposes

Total risk-weighted assets adjusted as permitted under the TLAC regime

Leverage exposure measure

TLAC ratios and buffers

TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) (line 22/line 23)

TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)

CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements

Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)

Of which: capital conservation buffer

Of which: bank specific countercyclical buffer

Of which: D-SIB / G-SIB buffer

LINE #	2025		2024		
	Q2	Q1	Q4	Q3	Q2
1	\$ 93,048	\$ 85,204	\$ 82,714	\$ 78,377	\$ 80,841
2	10,411	10,385	10,534	10,521	10,147
3	—	—	—	—	—
4	—	—	—	—	—
5	10,411	10,385	10,534	10,521	10,147
6	12,067	14,649	12,497	10,583	11,985
7	—	—	—	—	—
8	—	—	—	—	—
9	—	—	—	—	—
10	12,067	14,649	12,497	10,583	11,985
11	115,526	110,238	105,745	99,481	102,973
12	n/a	n/a	n/a	n/a	n/a
13	77,984	81,786	76,082	78,205	81,927
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	77,984	81,786	76,082	78,205	81,927
18	193,510	192,024	181,827	177,686	184,900
19	n/a	n/a	n/a	n/a	n/a
20	(161)	(284)	(573)	(279)	(292)
21	—	—	—	—	—
22	193,349	191,740	181,254	177,407	184,608
23	624,636	649,043	630,900	610,482	602,825
24	2,213,746	2,263,485	2,227,546	2,142,549	2,131,597
25	31.0 %	29.5 %	28.7 %	29.1 %	30.6 %
26	8.7	8.5	8.1	8.3	8.7
27	10.3	8.6	8.6	8.0	8.9
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

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

(\$ millions) As at	LINE #	2025 Q2	2025 Q1	OSFI Template
		Creditor Ranking	Creditor Ranking	
		12345Sum of 1 to 5	12345Sum of 1 to 5	
		(most junior)(most senior)	(most junior)(most senior)	
Is the resolution entity the creditor/investor? (yes or no)				1
		Common SharesPreferred shares & Tier 1 notesSubordinated debtsBail-in debts ² Other liabilities ³ Sum	Common SharesPreferred shares & Tier 1 notesSubordinated debtsBail-in debts ² Other liabilities ³ Sum	
Description of creditor ranking (free text)				2
Total capital and liabilities net of credit risk mitigation	1	24,444	39,086	3
Subset of row 3 that are excluded liabilities	2	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	24,444	39,086	5
Subset of row 5 that are eligible as TLAC	4	24,444	39,086	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	–	–	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	24,444	39,086	11
		2024 Q4	2024 Q3	OSFI Template
		Creditor Ranking	Creditor Ranking	
		12345Sum of 1 to 5	12345Sum of 1 to 5	
		(most junior)(most senior)	(most junior)(most senior)	
Is the resolution entity the creditor/investor? (yes or no)				1
		Common SharesPreferred shares & Tier 1 notesSubordinated debtsBail-in debts ² Other liabilities ³ Sum	Common SharesPreferred shares & Tier 1 notesSubordinated debtsBail-in debts ² Other liabilities ³ Sum	
Description of creditor ranking (free text)				2
Total capital and liabilities net of credit risk mitigation	10	37,458	37,151	3
Subset of row 3 that are excluded liabilities	11	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	12	37,458	37,151	5
Subset of row 5 that are eligible as TLAC	13	37,458	37,151	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	14	–	–	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	15	–	–	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	37,458	37,151	11
		2024 Q2		OSFI Template
		Creditor Ranking		
		12345Sum of 1 to 5		
		(most junior)(most senior)		
Is the resolution entity the creditor/investor? (yes or no)				1
		Common SharesPreferred shares & Tier 1 notesSubordinated debtsBail-in debts ² Other liabilities ³ Sum		
Description of creditor ranking (free text)				2
Total capital and liabilities net of credit risk mitigation	19	37,057	26,625	3
Subset of row 3 that are excluded liabilities	20	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	21	37,057	26,625	5
Subset of row 5 that are eligible as TLAC	22	37,057	26,625	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	–	26,625	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	37,057	–	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 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.

³ Completion of this column is not required by OSFI at this time.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions)
As at

LINE #		2025 Q2						2025 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)		
		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
1	Description of creditor ranking (free text)												
2	Total capital and liabilities net of credit risk mitigation	25,136	11,138	10,762	98,440	–	145,476	25,528	11,138	13,894	101,078	–	151,638
3	Subset of row 2 that are excluded liabilities	31	28	257	20,998	–	21,314	95	51	331	20,728	–	21,205
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	25,105	11,110	10,505	77,442	–	124,162	25,433	11,087	13,563	80,350	–	130,433
5	Subset of row 4 that are potentially eligible as TLAC	25,105	11,110	10,505	77,442	–	124,162	25,433	11,087	13,563	80,350	–	130,433
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	23,425	–	23,425	–	–	–	21,519	–	21,519
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	37,961	–	37,961	–	–	–	41,408	–	41,408
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	9,332	15,033	–	24,365	–	–	11,551	16,399	–	27,950
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	1,173	1,023	–	2,196	–	–	2,012	1,024	–	3,036
10	Subset of row 5 that is perpetual securities	25,105	11,110	–	–	–	36,215	25,433	11,087	–	–	–	36,520
		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)		
		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
11	Description of creditor ranking (free text)												
12	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
13	Subset of row 12 that are excluded liabilities	38	18	263	22,672	–	22,991	43	17	240	23,282	–	23,582
14	Total capital and liabilities less excluded liabilities (row 12 minus row 13)	25,335	10,870	11,346	75,500	–	123,051	25,179	10,871	9,778	78,176	–	124,004
15	Subset of row 14 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
16	Subset of row 15 with 1 year ≤ residual maturity < 2 years	–	–	–	18,211	–	18,211	–	–	–	23,001	–	23,001
17	Subset of row 15 with 2 years ≤ residual maturity < 5 years	–	–	–	39,357	–	39,357	–	–	–	41,341	–	41,341
18	Subset of row 15 with 5 years ≤ residual maturity < 10 years	–	–	11,346	16,908	–	28,254	–	–	9,778	13,811	–	23,589
19	Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	1,024	–	1,024	–	–	–	23	–	23
20	Subset of row 15 that is perpetual securities	25,335	10,870	–	–	–	36,205	25,179	10,871	–	–	–	36,050
		2024 Q2											
		Creditor Ranking											
		1	2	3	4	5	Sum of 1 to 5						
		(most junior)			(most senior)								
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
21	Description of creditor ranking (free text)												
22	Total capital and liabilities net of credit risk mitigation	25,257	10,503	11,513	102,170	–	149,443						
23	Subset of row 22 that are excluded liabilities	32	8	262	19,824	–	20,126						
24	Total capital and liabilities less excluded liabilities (row 22 minus row 23)	25,225	10,495	11,251	82,346	–	129,317						
25	Subset of row 24 that are potentially eligible as TLAC	25,225	10,495	11,251	82,346	–	129,317						
26	Subset of row 25 with 1 year ≤ residual maturity < 2 years	–	–	–	20,980	–	20,980						
27	Subset of row 25 with 2 years ≤ residual maturity < 5 years	–	–	–	46,544	–	46,544						
28	Subset of row 25 with 5 years ≤ residual maturity < 10 years	–	–	11,251	14,799	–	26,050						
29	Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	23	–	23						
30	Subset of row 25 that is perpetual securities	25,225	10,495	–	–	–	35,720						

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

By Country

Australia
Belgium
France
Germany
Hong Kong
Luxembourg
Netherlands
Spain
United Kingdom
Denmark
Norway
Sum of lines 1 to 11
Total¹

LINE #	2025 Q2				2025 Q1			
	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
1	1.00 % \$	107			1.00 % \$	117		
2	1.00	20			1.00	18		
3	1.00	76			1.00	78		
4	0.75	1,614			0.75	1,463		
5	0.50	12						
6	0.50	43			0.50	45		
7	2.00	123			2.00	180		
8	0.50	74						
9	2.00	2,187			2.00	1,905		
10	2.50	16			2.50	15		
11	2.50	5			2.00	5		
12		\$ 4,277				\$ 3,826		
13		\$ 398,730	0.02 % \$	8		\$ 431,731	0.01 % \$	7

By Country

Australia
Belgium
France
Germany
Luxembourg
Netherlands
United Kingdom
Norway
Sum of lines 14 to 21
Total¹

	2024 Q4				2024 Q3			
	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
14	1.00 % \$	101			1.00 % \$	108		
15	1.00	6			0.50	13		
16	1.00	130			1.00	106		
17	0.75	1,309			0.75	1,347		
18	0.50	53			0.50	225		
19	2.00	240			1.00	211		
20	2.00	1,874			2.00	2,288		
21	2.50	5			2.50	5		
22		\$ 3,718				\$ 4,303		
23		\$ 420,345	0.01 % \$	7		\$ 421,713	0.02 % \$	7

By Country

Australia
Belgium
France
Germany
Luxembourg
Netherlands
United Kingdom
Norway
Sum of lines 24 to 31
Total¹

	2024 Q2			
	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
24	1.00 % \$	109		
25	0.50	11		
26	1.00	136		
27	0.75	1,332		
28	0.50	193		
29	1.00	207		
30	2.00	2,153		
31	2.50	5		
32		\$ 4,146		
33		\$ 418,755	0.01 % \$	7

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
		2025			2024			2025			2024			
		Q2	Q1	Q4	Q3	Q2	Q2	Q1	Q4	Q3	Q2			
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 418,449	\$ 448,238	\$ 438,103	\$ 437,218	\$ 433,695	\$ 33,476	\$ 35,859	\$ 35,048	\$ 34,977	\$ 34,696	1		
Of which: standardized approach (SA) ²	2	38,319	58,619	57,790	55,440	55,607	3,065	4,689	4,623	4,435	4,449	2		
Of which: foundation internal ratings-based (FIRB) approach	3	87,247	87,160	83,265	86,110	87,441	6,980	6,973	6,661	6,889	6,995	3		
Of which: supervisory slotting approach	4	—	—	—	—	—	—	—	—	—	—	4		
Of which: advanced internal ratings-based (AIRB) approach	5	292,883	302,459	297,048	295,668	290,647	23,431	24,197	23,764	23,653	23,252	5		
Counterparty credit risk	6	13,657	14,483	13,450	12,680	14,240	1,093	1,159	1,076	1,014	1,139	6		
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	9,282	9,940	9,174	8,394	8,703	743	796	734	671	696	7		
Of which: internal model method (IMM)	8	—	—	—	—	—	—	—	—	—	—	8		
Of which: other CCR ³	9	4,375	4,543	4,276	4,286	5,537	350	363	342	343	443	9		
Credit valuation adjustment (CVA)	10	6,301	5,180	5,176	5,042	5,775	504	414	414	403	462	10		
Equity investments in funds – look-through approach	11	3,561	3,918	3,615	3,303	3,577	285	313	289	264	286	11		
Equity investments in funds – mandate-based approach	12	599	613	592	620	464	48	49	48	50	37	12		
Settlement risk	13	9	271	3	61	86	1	22	—	5	7	13		
Securitization exposures in banking book	14	16,291	16,622	16,524	15,105	15,493	1,303	1,330	1,322	1,208	1,239	14		
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	2,823	3,248	3,093	1,879	2,031	226	260	247	150	162	15		
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	13,306	13,226	13,307	13,157	13,377	1,064	1,058	1,065	1,053	1,070	16		
Of which: securitization standardized approach (SEC-SA)	17	162	148	124	69	85	13	12	10	5	7	17		
Market risk	18	24,623	21,990	20,676	22,137	24,451	1,970	1,759	1,654	1,771	1,956	18		
Of which: standardized approach (SA)	19	24,623	21,990	20,676	22,137	24,451	1,970	1,759	1,654	1,771	1,956	19		
Of which: internal model approaches (IMA)	20	—	—	—	—	—	—	—	—	—	—	20		
Capital charge for switch between trading book and banking book	21	—	—	—	—	—	—	—	—	—	—	21		
Operational risk	22	125,580	123,178	120,076	100,276	91,802	10,046	9,854	9,606	8,023	7,344	22		
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	15,566	14,550	12,685	14,040	13,242	1,245	1,164	1,015	1,124	1,060	23		
Output floor applied (%)	24	67.5	67.5	67.5	67.5	67.5	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	\$ 624,636	\$ 649,043	\$ 630,900	\$ 610,482	\$ 602,825	\$ 49,971	\$ 51,923	\$ 50,472	\$ 48,839	\$ 48,226	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.

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

(\$ millions) As at		LINE #	2025 Q2				2025 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)	1		\$ 380,130	\$ 38,319	\$ 418,449	\$ 632,161	\$ 389,619	\$ 58,619	\$ 448,238	\$ 664,564
Counterparty credit risk	2		12,286	1,371	13,657	54,072	13,153	1,330	14,483	58,818
Credit valuation adjustment	3			6,301	6,301	6,301		5,180	5,180	5,180
Securitisation exposures in the banking book	4		8,027	8,264	16,291	26,804	8,542	8,080	16,622	28,418
Market risk	5		–	24,623	24,623	24,623	–	21,990	21,990	21,990
Operational risk	6			125,580	125,580	125,580		123,178	123,178	123,178
Residual RWA ³	7			19,735	19,735	19,735		19,352	19,352	19,352
Total	8		\$ 400,443	\$ 224,193	\$ 624,636	\$ 889,276	\$ 411,314	\$ 237,729	\$ 649,043	\$ 921,500
			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)	9		\$ 380,313	\$ 57,790	\$ 438,103	\$ 649,660	\$ 381,778	\$ 55,440	\$ 437,218	\$ 649,153
Counterparty credit risk	10		12,281	1,169	13,450	55,970	11,190	1,490	12,680	52,753
Credit valuation adjustment	11			5,176	5,176	5,176		5,042	5,042	5,042
Securitisation exposures in the banking book	12		8,231	8,293	16,524	27,868	6,357	8,748	15,105	23,586
Market risk	13		–	20,676	20,676	20,676	–	22,137	22,137	22,137
Operational risk	14			120,076	120,076	120,076		100,276	100,276	100,276
Residual RWA ³	15			16,895	16,895	16,895		18,024	18,024	18,024
Total	16		\$ 400,825	\$ 230,075	\$ 630,900	\$ 896,321	\$ 399,325	\$ 211,157	\$ 610,482	\$ 870,971
			2024 Q2							
			RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated full standardized approach ²				
Credit risk (excluding counterparty credit risk)	17		\$ 378,088	\$ 55,607	\$ 433,695	\$ 647,605				
Counterparty credit risk	18		12,623	1,617	14,240	55,833				
Credit valuation adjustment	19			5,775	5,775	5,775				
Securitisation exposures in the banking book	20		6,490	9,003	15,493	22,170				
Market risk	21		–	24,451	24,451	24,451				
Operational risk	22			91,802	91,802	91,802				
Residual RWA ³	23			17,369	17,369	17,369				
Total	24		\$ 397,201	\$ 205,624	\$ 602,825	\$ 865,005				

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 #	2025 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	\$ 12,856	\$ 15	\$ 12,871	\$ 17,784
Of which: categorised as MDB/PSE in SA ¹	1a	12,324	—	12,324	17,011
Banks and other financial institutions	2	4,559	650	5,209	8,988
Covered Bonds	3	1,100	—	1,100	933
Equity	4	—	8,426	8,426	8,426
Purchased receivables	5	—	—	—	—
Corporates	6	209,552	868	210,420	309,607
Of which: F-IRB is applied	6a	81,508	—	81,508	156,169
Of which: A-IRB is applied	6b	128,044	—	128,044	152,570
Retail	7	147,901	4,781	152,682	253,462
Of which: qualifying revolving retail	7a	40,351	271	40,622	43,112
Of which: other retail	7b	52,462	2,294	54,756	76,273
Of which: retail residential mortgages	7c	55,088	2,216	57,304	134,077
Specialised lending	8	4,162	—	4,162	9,382
Of which: income-producing real estate and high volatility commercial real estate	8a	2,773	—	2,773	8,356
Others	9	—	23,579	23,579	23,579
Total	10	\$ 380,130	\$ 38,319	\$ 418,449	\$ 632,161

		2025 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	\$ 12,653	\$ 17	\$ 12,670	\$ 17,175
Of which: categorised as MDB/PSE in SA ¹	11a	11,812	—	11,812	16,545
Banks and other financial institutions	12	5,095	773	5,868	11,047
Covered Bonds	13	1,135	—	1,135	980
Equity	14	—	26,961	26,961	26,961
Purchased receivables	15	—	—	—	—
Corporates	16	216,375	928	217,303	312,858
Of which: F-IRB is applied	16a	80,894	—	80,894	155,429
Of which: A-IRB is applied	16b	135,481	—	135,481	156,501
Retail	17	150,400	4,808	155,208	261,435
Of which: qualifying revolving retail	17a	40,322	292	40,614	44,808
Of which: other retail	17b	52,855	2,388	55,243	78,429
Of which: retail residential mortgages	17c	57,223	2,128	59,351	138,198
Specialised lending	18	3,961	—	3,961	8,976
Of which: income-producing real estate and high volatility commercial real estate	18a	2,524	—	2,524	7,930
Others	19	—	25,132	25,132	25,132
Total	20	\$ 389,619	\$ 58,619	\$ 448,238	\$ 664,564

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 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
Of which: categorised as MDB/PSE in SA ¹	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
Of which: F-IRB is applied	6a	76,733	—	76,733	148,646
Of which: A-IRB is applied	6b	132,697	—	132,697	154,678
Retail	7	147,750	4,578	152,328	255,863
Of which: qualifying revolving retail	7a	39,920	265	40,185	43,353
Of which: other retail	7b	51,681	2,249	53,930	76,280
Of which: retail residential mortgages	7c	56,149	2,064	58,213	136,230
Specialised lending	8	4,091	—	4,091	9,111
Of which: income-producing real estate and high volatility commercial real estate	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
Of which: categorised as MDB/PSE in SA ¹	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
Of which: F-IRB is applied	16a	78,981	—	78,981	150,140
Of which: A-IRB is applied	16b	129,580	—	129,580	155,393
Retail	17	150,012	4,508	154,520	255,537
Of which: qualifying revolving retail	17a	43,584	259	43,843	45,494
Of which: other retail	17b	50,674	2,149	52,823	75,393
Of which: retail residential mortgages	17c	55,754	2,100	57,854	134,650
Specialised lending	18	4,079	—	4,079	9,089
Of which: income-producing real estate and high volatility commercial real estate	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
Of which: categorised as MDB/PSE in SA ¹		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
Of which: F-IRB is applied		6a	79,662	—	79,662	150,423
Of which: A-IRB is applied		6b	128,118	—	128,118	156,541
Retail		7	147,064	4,511	151,575	249,256
Of which: qualifying revolving retail		7a	41,980	266	42,246	42,668
Of which: other retail		7b	49,291	2,054	51,345	73,883
Of which: retail residential mortgages		7c	55,793	2,191	57,984	132,705
Specialised lending		8	3,574	—	3,574	9,365
Of which: income-producing real estate and high volatility commercial real estate		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

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

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at											
LINE #	2025 Q2					2025 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	\$ 484,212	\$ 389,619	\$ 19,663	\$ 13,153	\$ 471,522	\$ 380,313	\$ 18,626	\$ 12,281			
Asset size ⁴	(17,427)	875	686	(642)	(1,715)	(1,647)	519	528			
Asset quality ⁵	1,197	1,202	52	52	1,156	1,159	56	56			
Model updates ⁶	—	—	—	—	162	162	—	—			
Methodology and policy ⁷	—	—	—	—	—	—	—	—			
Acquisitions and disposals ⁸	—	—	—	—	—	—	—	—			
Foreign exchange movements ⁹	(13,873)	(11,566)	(443)	(277)	12,283	9,632	462	288			
Other ¹⁰	366	—	—	—	804	—	—	—			
RWA, balance at end of period	\$ 454,475	\$ 380,130	\$ 19,958	\$ 12,286	\$ 484,212	\$ 389,619	\$ 19,663	\$ 13,153			
	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	\$ 470,347	\$ 381,778	\$ 17,722	\$ 11,190	\$ 466,557	\$ 378,088	\$ 20,015	\$ 12,623			
Asset size ⁴	(3,604)	(5,755)	801	1,042	1,117	1,649	(1,352)	(453)			
Asset quality ⁵	2,402	2,403	(24)	(24)	1,385	1,386	(1,028)	(1,028)			
Model updates ⁶	—	—	—	—	—	—	—	—			
Methodology and policy ⁷	—	—	—	—	—	—	—	—			
Acquisitions and disposals ⁸	—	—	—	—	—	—	—	—			
Foreign exchange movements ⁹	2,387	1,887	127	73	811	655	87	48			
Other ¹⁰	(10)	—	—	—	477	—	—	—			
RWA, balance at end of period	\$ 471,522	\$ 380,313	\$ 18,626	\$ 12,281	\$ 470,347	\$ 381,778	\$ 17,722	\$ 11,190			
	2024 Q2										
	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	\$ 446,825	\$ 360,933	\$ 19,499	\$ 11,864							
Asset size ⁴	4,334	4,388	162	528							
Asset quality ⁵	7,143	7,146	51	51							
Model updates ⁶	—	—	—	—							
Methodology and policy ⁷	—	—	—	—							
Acquisitions and disposals ⁸	—	—	—	—							
Foreign exchange movements ⁹	7,163	5,621	303	180							
Other ¹⁰	1,092	—	—	—							
RWA, balance at end of period	\$ 466,557	\$ 378,088	\$ 20,015	\$ 12,623							

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 second quarter of 2025, the non-counterparty credit RWA decreased in various portfolios within the U.S. Retail Segment
partly offset by an increase in the Canadian Personal and Commercial Banking and Wholesale Segments. 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 second quarter of 2025, 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 #	2025		2024		
	Q2	Q1	Q4	Q3	Q2
1	\$ 21,990	\$ 20,676	\$ 22,137	\$ 24,451	\$ 23,895
2	2,633	1,314	(1,088)	(2,314)	556
3	—	—	—	—	—
4	—	—	(373)	—	—
5	—	—	—	—	—
6	—	—	n/m	n/m	n/m
7	\$ 24,623	\$ 21,990	\$ 20,676	\$ 22,137	\$ 24,451

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 #	2025		2024		
	Q2	Q1	Q4	Q3	Q2
1	\$ 123,178	\$ 120,076	\$ 100,276	\$ 91,802	\$ 89,205
2	3,197	2,853	3,175	5,133	2,476
3	—	—	—	—	—
4	—	—	—	—	—
5	(795)	249	16,625	3,341	121
6	\$ 125,580	\$ 123,178	\$ 120,076	\$ 100,276	\$ 91,802

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
#

2025
Q2

		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	\$ 5,501	\$ 5,484	\$ 6,051	\$ -	\$ -	\$ -	\$ (567)
Interest-bearing deposits with banks	2	139,744	139,736	139,047	-	-	688	1
Trading loans, securities, and other	3	195,002	195,002	2,251	-	-	192,751	-
Non-trading financial assets at fair value through profit or loss	4	7,528	6,864	1,667	-	6,239	-	(1,042)
Derivatives	5	89,210	89,200	-	89,200	-	82,895	-
Financial assets designated at fair value through profit or loss	6	6,508	2,117	2,117	-	-	-	-
Financial assets at fair value through other comprehensive income	7	116,902	113,001	102,435	-	10,570	-	(4)
Debt securities at amortized cost, net of allowance for credit losses	8	254,417	254,417	218,284	-	36,414	-	(281)
Securities purchased under reverse repurchase agreements	9	216,476	216,476	-	216,476	-	6,950	-
Residential mortgages	10	316,298	316,298	316,022	-	-	-	276
Consumer instalment and other personal	11	234,003	234,003	234,078	-	-	-	(75)
Credit card	12	40,465	40,465	32,945	-	5,283	-	2,237
Business and government	13	354,225	354,225	335,191	-	30,310	-	(11,276)
Allowance for loan losses	14	(8,613)	(8,613)	-	-	-	-	(8,613)
Customers' liability under acceptances	15	-	-	-	-	-	-	-
Investment in Schwab	16	-	-	-	-	-	-	-
Goodwill	17	18,703	18,703	-	-	-	-	18,703
Other intangibles	18	3,167	3,167	-	-	-	-	3,167
Land, buildings, equipment, and other depreciable assets	19	9,711	9,632	9,632	-	-	-	-
Deferred tax assets	20	5,309	5,212	1,955	-	-	-	3,257
Amounts receivable from brokers, dealers and clients	21	31,276	31,276	1,809	-	-	-	29,467
Other assets	22	28,442	26,659	11,101	12,352	-	-	3,206
Total assets	23	\$ 2,064,274	\$ 2,053,324	\$ 1,414,585	\$ 318,028	\$ 88,816	\$ 283,284	\$ 38,456
Liabilities								
Trading deposits	24	\$ 28,761	\$ 28,761	\$ -	\$ -	\$ -	\$ 24,534	\$ 4,227
Derivatives	25	83,485	83,485	-	83,485	-	80,479	-
Securitization liabilities at fair value	26	22,396	22,396	-	-	-	22,396	-
Financial liabilities designated at fair value through profit or loss	27	193,925	193,925	-	-	-	5	193,920
Deposits	28	1,267,748	1,267,748	-	-	-	-	1,267,748
Acceptances	29	-	-	-	-	-	-	-
Obligations related to securities sold short	30	43,553	43,553	-	-	-	42,433	1,120
Obligations related to securities sold under repurchase agreements	31	187,402	187,402	-	187,402	-	10,346	-
Securitization liabilities at amortized cost	32	13,158	13,158	-	-	-	-	13,158
Amounts payable to brokers, dealers, and clients	33	32,107	32,107	-	-	-	-	32,107
Insurance-related liabilities	34	6,922	11	-	-	-	-	11
Other liabilities	35	48,012	43,973	-	-	-	-	43,973
Subordinated notes and debentures	36	10,714	10,714	-	-	-	-	10,714
Total liabilities	37	\$ 1,938,183	\$ 1,927,233	\$ -	\$ 270,887	\$ -	\$ 180,193	\$ 1,566,978

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 (LI2)

(\$ millions)
As at

LINE #	2025 Q2					
	Total		Counterparty credit risk framework		Items subject to securitization framework	
	Total		Credit risk framework		Market risk framework	
1	\$ 2,104,713	\$ 1,414,585	\$ 318,028	\$ 88,816	\$ 283,284	
2	451,080	—	270,887	—	180,193	
3	1,653,633	1,414,585	47,141	88,816	103,091	
4	408,721	383,346	—	25,375	—	
5	67,697	—	67,697	—	—	
6	63,864	—	63,864	—	—	
7	374,803	—	374,803	—	—	
8	\$ 2,568,718	\$ 1,797,931	\$ 553,505	\$ 114,191	\$ 103,091	

Asset carrying value amount under scope of regulatory consolidation

Liabilities carrying value amount under regulatory scope of consolidation

Total net amount under regulatory scope of consolidation

Off-balance sheet amounts

Differences due to different netting rules, other than those already included in line 2

Adjustment for derivatives and PFE

Gross up for repo-style transactions

Exposure amounts considered for regulatory purposes

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

Credit Quality of Assets (CR1)¹

(\$ millions)
As at

	LINE #	2025 Q2						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 4,866	\$ 902,181	\$ (8,395)	\$ (1)	\$ (7)	\$ (8,387)	\$ 898,652
Debt securities	2	–	321,262	(3)	–	–	(3)	321,259
Off-balance sheet exposures	3	218	762,878	(971)	–	–	(971)	762,125
Total	4	\$ 5,084	\$ 1,986,321	\$ (9,369)	\$ (1)	\$ (7)	\$ (9,361)	\$ 1,982,036
2025 Q1								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	5	\$ 5,453	\$ 924,555	\$ (8,655)	\$ (1)	\$ (7)	\$ (8,647)	\$ 921,353
Debt securities	6	–	313,312	(3)	–	–	(3)	313,309
Off-balance sheet exposures	7	133	781,267	(939)	–	–	(939)	780,461
Total	8	\$ 5,586	\$ 2,019,134	\$ (9,597)	\$ (1)	\$ (7)	\$ (9,589)	\$ 2,015,123
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:	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	9	\$ 4,949	\$ 907,396	\$ (8,094)	\$ (1)	\$ (6)	\$ (8,087)	\$ 904,251
Debt securities	10	–	311,535	(3)	–	–	(3)	311,532
Off-balance sheet exposures	11	252	754,698	(1,043)	–	–	(1,043)	753,907
Total	12	\$ 5,201	\$ 1,973,629	\$ (9,140)	\$ (1)	\$ (6)	\$ (9,133)	\$ 1,969,690
2024 Q3								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	13	\$ 4,170	\$ 907,799	\$ (7,811)	\$ (1)	\$ (7)	\$ (7,803)	\$ 904,158
Debt securities	14	–	300,139	(3)	–	–	(3)	300,136
Off-balance sheet exposures	15	194	742,055	(1,023)	–	–	(1,023)	741,226
Total	16	\$ 4,364	\$ 1,949,993	\$ (8,837)	\$ (1)	\$ (7)	\$ (8,829)	\$ 1,945,520

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

² Includes total impaired exposures, of which \$3,600 million (January 31, 2025 - \$4,007 million; October 31, 2024 - \$3,664 million; July 31, 2024 - \$2,952 million) is in the default category and \$1,266 million as at April 30, 2025. (\$1,446 million - January 31, 2025; \$1,285 million - October 31, 2024; \$1,218 million - July 31, 2024) is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

⁴ Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

Credit Quality of Assets (CR1) (Continued)¹

(\$ millions) As at	LINE #	2024 Q2						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	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	\$ 3,895	\$ 900,451	\$ (7,545)	\$ (1)	\$ (7)	\$ (7,537)	\$ 896,801
Debt securities	2	—	309,405	(2)	—	—	(2)	309,403
Off-balance sheet exposures	3	204	727,342	(1,002)	—	—	(1,002)	726,544
Total	4	\$ 4,099	\$ 1,937,198	\$ (8,549)	\$ (1)	\$ (7)	\$ (8,541)	\$ 1,932,748

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

² Includes total impaired exposures of which \$2,726 million is in the default category and \$1,169 million as at April 30, 2024 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 #	2025 Q2					2025 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		1	\$ 323,853	\$ 583,194	\$ 504,836	\$ 78,358	\$ –	\$ 324,473	\$ 605,535	\$ 525,757	\$ 79,778	\$ –
Debt securities		2	320,127	1,135	–	–	1,135	312,271	1,041	–	–	1,041
Total		3	\$ 643,980	\$ 584,329	\$ 504,836	\$ 78,358	\$ 1,135	\$ 636,744	\$ 606,576	\$ 525,757	\$ 79,778	\$ 1,041
<i>Of which: defaulted</i>		4	<i>3,023</i>	<i>1,843</i>	<i>1,574</i>	<i>269</i>	<i>–</i>	<i>3,548</i>	<i>1,905</i>	<i>1,638</i>	<i>267</i>	<i>–</i>
			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		5	\$ 314,472	\$ 597,873	\$ 517,092	\$ 80,705	\$ 76	\$ 325,475	\$ 586,494	\$ 504,686	\$ 81,732	\$ 76
Debt securities		6	310,577	958	–	–	958	299,330	809	–	–	809
Total		7	\$ 625,049	\$ 598,831	\$ 517,092	\$ 80,705	\$ 1,034	\$ 624,805	\$ 587,303	\$ 504,686	\$ 81,732	\$ 885
<i>Of which: defaulted</i>		8	<i>3,228</i>	<i>1,721</i>	<i>1,465</i>	<i>256</i>	<i>–</i>	<i>2,555</i>	<i>1,615</i>	<i>1,360</i>	<i>255</i>	<i>–</i>
			2024 Q2									
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans		9	\$ 325,795	\$ 578,551	\$ 495,759	\$ 82,674	\$ 118					
Debt securities		10	308,520	885	–	–	885					
Total		11	\$ 634,315	\$ 579,436	\$ 495,759	\$ 82,674	\$ 1,003					
<i>Of which: defaulted</i>		12	<i>2,326</i>	<i>1,569</i>	<i>1,309</i>	<i>260</i>	<i>–</i>					

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 April 30, 2025, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.4 billion (January 31, 2025 – a decrease of \$0.4 billion, October 31, 2024 – a decrease of \$0.4 billion, July 31, 2024 – a decrease of \$0.4 billion, April 30, 2024 – a decrease of \$0.4 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2025 Q2						2025 Q1						
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	
Retail															
Residential secured	1	\$	456,415	\$ 78,463	\$ –	\$ –	\$ –	\$ 534,878	\$	470,368	\$ 77,058	\$ –	\$ –	\$ –	547,426
Qualifying revolving retail	2		43,132	132,148	–	–	–	175,280		42,499	134,630	–	–	–	177,129
Other retail	3		98,677	9,003	–	–	50	107,730		101,533	9,138	–	–	54	110,725
	4		598,224	219,614	–	–	50	817,888		614,400	220,826	–	–	54	835,280
Non-retail															
Corporate	5		302,191	104,668	270,563	24,765	26,202	728,389		308,257	109,803	268,374	28,169	26,765	741,368
Sovereign	6		453,153	14,495	65,724	20,166	10,513	564,051		446,105	13,929	68,670	21,039	11,152	560,895
Bank	7		21,278	3,183	125,386	19,241	2,536	171,624		23,496	3,329	129,310	20,232	2,791	179,158
	8		776,622	122,346	461,673	64,172	39,251	1,464,064		777,858	127,061	466,354	69,440	40,708	1,481,421
Total	9	\$	1,374,846	\$ 341,960	\$ 461,673	\$ 64,172	\$ 39,301	\$ 2,281,952	\$	1,392,258	\$ 347,887	\$ 466,354	\$ 69,440	\$ 40,762	\$ 2,316,701
By Country of Risk															
Canada	10	\$	743,255	\$ 189,492	\$ 110,450	\$ 18,656	\$ 9,726	\$ 1,071,579	\$	743,468	\$ 186,380	\$ 117,904	\$ 22,228	\$ 10,141	\$ 1,080,121
United States	11		574,036	148,148	201,432	20,413	27,731	971,760		593,760	156,329	193,226	20,219	28,778	992,312
Other International															
Europe	12		44,443	3,961	111,570	18,828	1,283	180,085		42,126	4,701	116,532	19,134	1,603	184,096
Other	13		13,112	359	38,221	6,275	561	58,528		12,904	477	38,692	7,859	240	60,172
	14		57,555	4,320	149,791	25,103	1,844	238,613		55,030	5,178	155,224	26,993	1,843	244,268
Total	15	\$	1,374,846	\$ 341,960	\$ 461,673	\$ 64,172	\$ 39,301	\$ 2,281,952	\$	1,392,258	\$ 347,887	\$ 466,354	\$ 69,440	\$ 40,762	\$ 2,316,701
By Residual Contractual Maturity															
Within 1 year	16	\$	493,374	\$ 251,118	\$ 461,081	\$ 41,164	\$ 17,647	\$ 1,264,384	\$	487,303	\$ 254,677	\$ 462,798	\$ 42,889	\$ 18,240	\$ 1,265,907
Over 1 year to 5 years	17		594,157	89,017	592	15,879	21,563	721,208		602,984	91,329	3,556	18,502	22,431	738,802
Over 5 years	18		287,315	1,825	–	7,129	91	296,360		301,971	1,881	–	8,049	91	311,992
Total	19	\$	1,374,846	\$ 341,960	\$ 461,673	\$ 64,172	\$ 39,301	\$ 2,281,952	\$	1,392,258	\$ 347,887	\$ 466,354	\$ 69,440	\$ 40,762	\$ 2,316,701
Non-Retail Exposures by Industry Sector															
Real estate															
Residential	20	\$	40,779	\$ 5,501	\$ 3	\$ 109	\$ 2,450	\$ 48,842	\$	41,400	\$ 5,801	\$ 5	\$ 67	\$ 2,505	\$ 49,778
Non-residential	21		46,813	4,875	18	592	559	52,857		57,953	9,232	26	362	597	68,170
Total real-estate	22		87,592	10,376	21	701	3,009	101,699		99,353	15,033	31	429	3,102	117,948
Agriculture	23		12,431	724	4	42	35	13,236		12,310	678	5	93	36	13,122
Automotive	24		18,234	6,335	4	1,417	594	26,584		17,904	6,433	5	1,459	606	26,407
Financial	25		73,333	20,886	402,364	30,344	5,079	532,006		69,107	17,378	405,128	34,061	5,451	531,125
Food, beverage, and tobacco	26		8,076	4,098	79	1,878	439	14,570		8,510	4,214	30	1,779	452	14,985
Forestry	27		1,810	755	–	50	172	2,787		1,661	837	–	45	168	2,711
Government, public sector entities, and education	28		447,477	10,643	52,093	19,348	7,125	536,686		440,282	11,107	51,344	20,197	7,502	530,432
Health and social services	29		24,317	4,622	220	170	6,000	35,329		24,546	4,949	133	153	6,282	36,063
Industrial construction and trade contractors	30		7,267	2,696	14	27	1,139	11,143		6,618	2,947	20	28	1,120	10,733
Metals and mining	31		4,995	3,693	226	860	888	10,662		5,435	3,785	377	1,101	928	11,626
Oil and gas	32		5,499	5,087	2,372	1,238	1,358	15,554		5,415	5,468	5,008	1,689	1,326	18,906
Power and utilities	33		11,838	14,142	21	1,801	6,031	33,833		12,771	14,129	26	2,070	6,386	35,382
Professional and other services	34		22,143	11,624	1,935	1,420	2,129	39,251		24,022	11,700	3,234	1,134	1,782	41,872
Retail sector	35		10,393	4,843	1,445	424	610	17,715		9,634	4,073	54	321	621	14,703
Sundry manufacturing and wholesale	36		15,876	9,467	242	1,385	761	27,731		15,616	10,331	175	1,058	902	28,082
Telecommunications, cable, and media	37		8,331	5,710	–	1,334	615	15,990		7,720	6,337	–	1,906	709	16,672
Transportation	38		7,031	3,080	–	739	2,248	13,098		7,879	3,370	1	967	2,391	14,608
Other	39		9,979	3,565	633	994	1,019	16,190		9,075	4,292	783	950	944	16,044
Total	40	\$	776,622	\$ 122,346	\$ 461,673	\$ 64,172	\$ 39,251	\$ 1,464,064	\$	777,858	\$ 127,061	\$ 466,354	\$ 69,440	\$ 40,708	\$ 1,481,421

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

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

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at		LINE	2024 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	LINE #	2024 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 456,997	\$ 72,572	\$ —	\$ —	\$ —	\$ 529,569
Qualifying revolving retail	2	40,416	130,940	—	—	—	171,356
Other retail	3	96,388	8,767	—	—	48	105,203
	4	593,801	212,279	—	—	48	806,128
Non-retail							
Corporate	5	298,076	103,028	233,896	25,113	24,792	684,905
Sovereign	6	392,439	11,846	68,493	24,473	9,660	506,911
Bank	7	27,893	3,188	134,998	18,266	2,595	186,940
	8	718,408	118,062	437,387	67,852	37,047	1,378,756
Total	9	\$ 1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884
By Country of Risk							
Canada	10	\$ 722,350	\$ 175,109	\$ 121,270	\$ 19,741	\$ 9,711	\$ 1,048,181
United States	11	531,098	150,443	182,093	19,499	25,207	908,340
Other International							
Europe	12	42,266	4,209	94,243	17,452	1,716	159,886
Other	13	16,495	580	39,781	11,160	461	68,477
	14	58,761	4,789	134,024	28,612	2,177	228,363
Total	15	\$ 1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884
By Residual Contractual Maturity							
Within 1 year	16	\$ 433,156	\$ 244,044	\$ 432,565	\$ 37,033	\$ 17,762	\$ 1,164,560
Over 1 year to 5 years	17	585,275	84,167	4,822	21,937	19,073	715,274
Over 5 years	18	293,778	2,130	—	8,882	260	305,050
Total	19	\$ 1,312,209	\$ 330,341	\$ 437,387	\$ 67,852	\$ 37,095	\$ 2,184,884
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 38,710	\$ 6,542	\$ 4	\$ 58	\$ 2,418	\$ 47,732
Non-residential	21	57,440	8,977	32	278	677	67,404
Total real-estate	22	96,150	15,519	36	336	3,095	115,136
Agriculture	23	11,479	776	5	62	33	12,355
Automotive	24	17,647	6,457	2	1,255	437	25,798
Financial	25	61,607	16,381	387,770	31,299	5,193	502,250
Food, beverage, and tobacco	26	8,340	4,058	4	1,623	465	14,490
Forestry	27	1,619	854	—	17	154	2,644
Government, public sector entities, and education	28	387,526	9,726	46,817	23,867	6,867	474,803
Health and social services	29	25,592	4,219	165	77	4,829	34,882
Industrial construction and trade contractors	30	7,096	2,743	11	15	1,162	11,027
Metals and mining	31	4,715	3,558	324	890	901	10,388
Oil and gas	32	4,811	5,625	1,238	1,401	1,547	14,622
Power and utilities	33	16,212	12,856	7	1,780	5,212	36,067
Professional and other services	34	23,558	9,978	278	924	1,881	36,619
Retail sector	35	8,898	3,999	62	227	588	13,774
Sundry manufacturing and wholesale	36	15,331	9,315	328	992	784	26,750
Telecommunications, cable, and media	37	8,411	5,447	86	1,457	753	16,154
Transportation	38	8,204	3,011	1	811	2,012	14,039
Other	39	11,212	3,540	253	819	1,134	16,958
Total	40	\$ 718,408	\$ 118,062	\$ 437,387	\$ 67,852	\$ 37,047	\$ 1,378,756

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

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

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

(\$ millions) As at	LINE #	2025 Q2						2025 Q1					
		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	\$ 126	\$ –	\$ 202	\$ –	\$ 15	7.43 %	\$ 165	\$ –	\$ 247	\$ –	\$ 17	6.88 %
Public sector entities	2	–	–	46	–	–	–	–	–	41	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	2,906	–	2,906	–	650	22.37	2,847	–	2,847	–	773	27.15
Of which: securities firms and other financial institutions	5	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	7	964	520	822	84	868	95.81	997	584	889	93	927	94.40
Of which: securities firms and other financial institutions	8	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	7,594	5,213	7,594	2,085	8,427	87.06	17,181	5,361	17,181	2,145	26,961	139.51
Retail	11	2,952	5,336	2,580	1,188	2,436	64.65	3,200	5,546	2,718	1,229	2,541	64.38
Real estate	12	3,787	2,047	3,787	819	2,202	47.81	3,682	1,717	3,682	687	2,114	48.39
Of which: general Residential Real Estate (RRE)	13	3,787	2,047	3,787	819	2,202	47.81	3,682	1,717	3,682	687	2,114	48.39
Of which: Income Producing RRE (IPRRE)	14	–	–	–	–	–	–	–	–	–	–	–	–
Of which: other RRE	15	–	–	–	–	–	–	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	16	–	–	–	–	–	–	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	17	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	18	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	21	99	–	99	–	142	143.43	108	–	107	–	154	143.93
Other assets ⁵	22	30,710	–	30,710	–	23,579	76.78	32,243	–	32,243	–	25,132	77.95
Total	23	\$ 49,138	\$ 13,116	\$ 48,746	\$ 4,176	\$ 38,319	72.41 %	\$ 60,423	\$ 13,208	\$ 59,955	\$ 4,154	\$ 58,619	91.44 %
		2024 Q4						2024 Q3					
		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	\$ 205	\$ –	\$ 281	\$ –	\$ 15	5.34 %	\$ 123	\$ –	\$ 661	\$ –	\$ 108	16.34 %
Public sector entities	25	–	–	36	–	–	–	–	–	26	–	–	–
Multilateral development banks	26	–	–	–	–	–	–	–	–	–	–	–	–
Banks	27	3,593	–	3,593	–	846	23.55	3,349	–	3,349	–	916	27.35
Of which: securities firms and other financial institutions	28	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	29	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	30	1,005	559	869	87	900	94.14	783	496	744	64	749	92.70
Of which: securities firms and other financial institutions	31	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	32	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	33	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	34	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	35	3,465	1,709	3,465	684	2,051	49.43	3,525	1,750	3,525	700	2,087	49.40
Of which: general Residential Real Estate (RRE)	36	3,465	1,709	3,465	684	2,051	49.43	3,525	1,750	3,525	700	2,087	49.40
Of which: Income Producing RRE (IPRRE)	37	–	–	–	–	–	–	–	–	–	–	–	–
Of which: other RRE	38	–	–	–	–	–	–	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	39	–	–	–	–	–	–	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	40	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	41	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	42	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	43	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	44	98	–	98	–	139	141.84	92	–	84	–	119	141.67
Other assets ⁵	45	33,894	–	33,894	–	25,428	75.02	32,033	–	32,033	–	23,925	74.69
Total	46	\$ 62,078	\$ 12,656	\$ 61,581	\$ 3,981	\$ 57,790	88.15 %	\$ 59,882	\$ 12,455	\$ 59,617	\$ 3,904	\$ 55,440	87.28 %

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 #	2024 Q2					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes							
Sovereigns and their central banks	1	\$ 65	\$ –	\$ 582	\$ –	\$ 104	17.87 %
Public sector entities	2	–	–	10	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	3,260	–	3,260	–	806	24.72
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	996	451	893	59	877	92.12
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	16,793	4,625	16,793	1,850	25,122	134.75
Retail	11	3,419	5,257	2,297	1,167	2,220	64.09
Real estate	12	3,696	1,899	3,696	760	2,177	48.86
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,696	1,899	3,696	760	2,177	48.86
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–
Defaulted exposures	21	88	–	83	–	117	140.96
Other assets ⁵	22	31,018	–	31,018	–	24,184	77.97
Total	23	\$ 59,335	\$ 12,232	\$ 58,632	\$ 3,836	\$ 55,607	89.02 %

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)

(\$ millions)		2025																												
As at		Q2																												
LINE #		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	\$	126		76																							\$	202	
Public sector entities	2		46																											46
Multilateral development banks	3																													
Banks	4			2,820															86											2,906
Of which: securities firms and other financial institutions	5																													
Covered bonds	6																													
Corporates	7			14						57									832					3						906
Of which: securities firms and other financial institutions	8																													
Of which: specialised lending	9																													
Subordinated debt, equity and other capital	10		2,071		1,171																									
Retail	11			650																										
Real estate	12				603	416	553	1,009	1																					
Of which: general RRE	13				603	416	553	1,009	1																			240		4,606
Of which: IPRRE	14																													
Of which: other RRE	15																													
Of which: general CRE	16																													
Of which: IPCRE	17																													
Of which: land acquisition, development and construction	18																													
Reverse mortgages	19																													
Mortgage-backed securities	20																													
Defaulted exposures	21																													
Other assets ²	22		6,733		497														13				86							99
Total	23	\$	8,976	650	5,181	416	553	1,009	1		57				1,784	3,118				30,160				119	157	501		240	\$	52,922

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 #	2025 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	\$ 165		82						–									–							–	\$ 247		
Public sector entities	2	41		–						–									–							–	–	41	
Multilateral development banks	3	–		–		–				–									–							–	–	–	
Banks	4			2,592		–		–		–					–				255				–			–	–	2,847	
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–			–	–	–	
Covered bonds	6			–		–		–		–					–				–				–			–	–	–	
Corporates	7			14						88			–		–	–	–		879				–	1		–	–	982	
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Subordinated debt, equity and other capital	10	2,179		1,456															5,780				30	9,399	482	–	–	19,326	
Retail	11		696									–			3,251			–	–			–				–	–	3,947	
Real estate	12			561	398	499	898	1	–	–		–		1,844			–	–	–	–	–					168	–	4,369	
Of which: general RRE	13			561	398	499	898	1	–	–				1,844			–	–	–	–	–					168	–	4,369	
Of which: IPRRE	14					–	–	–	–	–		–			–		–	–	–	–	–					–	–	–	
Of which: other RRE	15			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–					–	–	–	
Of which: general CRE	16			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–					–	–	–	
Of which: IPCRE	17													–	–			–	–	–	–					–	–	–	
Of which: land acquisition, development and construction	18																		–	–	–		–			–	–	–	
Reverse mortgages	19					–	–	–	–	–		–							–	–	–		–			–	–	–	
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–			–	–	–	
Defaulted exposures	21									–									14				93			–	–	107	
Other assets ²	22	7,111		–															25,132				–	–	–	–	–	32,243	
Total	23	\$ 9,496	696	4,705	398	499	898	1	–	88	–	–	–	1,844	3,251	–	–	–	32,060	–	–	–	124	9,399	482	–	168	\$ 64,106	

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 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%	Other							
Asset classes																																			
Sovereigns and their central banks	1	\$	204		77						–									–				–				–	\$	281					
Public sector entities	2		36								–									–				–				–		36					
Multilateral development banks	3		–		–						–									–				–				–		–					
Banks	4				3,434			–		–						–				159				–				–		3,593					
Of which: securities firms and other financial institutions	5				–			–		–						–				–				–				–		–					
Covered bonds	6				–			–		–						–				–				–				–		–					
Corporates	7				14						91			–		–	–	–		849				–	2			–		956					
Of which: securities firms and other financial institutions	8				–					–			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–		–					
Of which: specialised lending	9				–					–			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–		–					
Subordinated debt, equity and other capital	10		2,088		1,702															5,404				30	9,199	428		–		18,851					
Retail	11			642									–			3,062			–			–						–		3,704					
Real estate	12				515	375	458	781	–	–	–		–			1,848			–	–	–	–		–				172		4,149					
Of which: general RRE	13				515	375	458	781	–	–	–		–			1,848			–	–	–	–		–				172		4,149					
Of which: IPRRE	14						–	–	–	–	–		–			–			–	–	–			–				–		–					
Of which: other RRE	15				–	–	–	–	–	–	–		–			–			–	–	–			–				–		–					
Of which: general CRE	16				–	–	–	–	–	–	–		–	–	–	–			–	–	–			–				–		–					
Of which: IPCRE	17										–		–	–	–	–			–	–	–	–		–				–		–					
Of which: land acquisition, development and construction	18																		–					–				–		–					
Reverse mortgages	19					–	–	–	–	–			–						–	–	–			–				–		–					
Mortgage-backed securities	20				–	–	–	–	–	–			–			–		–	–	–	–	–		–				–		–					
Defaulted exposures	21										–									14				84				–		98					
Other assets ²	22		7,141		1,657															25,096					–	–	–	–		33,894					
Total	23	\$	9,469	642	7,399	375	458	781	–	–	91	–	–	–	1,848	3,062	–	–	–	31,522	–	–	–	116	9,199	428	–	172	\$	65,562					

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 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					–									–			–				–	\$	661	
Public sector entities	2		26		–					–									–			–				–		26	
Multilateral development banks	3		–		–					–									–			–				–		–	
Banks	4			3,041		–		–		–				–					308			–				–		3,349	
Of which: securities firms and other financial institutions	5			–		–		–		–									–			–				–		–	
Covered bonds	6			–		–		–		–									–			–				–		–	
Corporates	7			14						97		–			–	–	–		697			–	–			–		808	
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Subordinated debt, equity and other capital	10		2,070		795														5,268				30	10,196	403		–	18,762	
Retail	11			626								–			2,947			–			–						–	3,573	
Real estate	12				508	389	478	811	–	–		–		1,843	–		–	–	–	–	–					196		4,225	
Of which: general RRE	13				508	389	478	811	–	–				1,843	–		–	–	–	–	–					196		4,225	
Of which: IPRRE	14						–	–	–	–		–			–		–		–	–						–		–	
Of which: other RRE	15			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–						–		–	
Of which: general CRE	16				–	–	–	–	–	–	–	–	–	–	–		–	–	–	–						–		–	
Of which: IPCRE	17									–				–	–		–	–	–	–	–					–		–	
Of which: land acquisition, development and construction	18																	–			–					–		–	
Reverse mortgages	19					–	–	–	–		–	–					–	–	–	–						–		–	
Mortgage-backed securities	20				–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–					–		–	
Defaulted exposures	21									–									13				71			–		84	
Other assets ²	22		7,716		490														23,827					–	–	–	–	32,033	
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%	Other			
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	
Of which: securities firms and other financial institutions	5				–			–	–	–	–				–				–				–				–		–	
Covered bonds	6				–			–	–	–	–				–				–				–				–		–	
Corporates	7				13						130			–		–	–	–		809			–	–			–		952	
Of which: securities firms and other financial institutions	8				–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which: specialised lending	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	
Of which: general RRE	13					525	417	539	884		–	–		–	–	1,895	–		–	–	–	–					196		4,456	
Of which: IPRRE	14							–	–	–	–		–		–	–	–		–	–	–					–		–		
Of which: other RRE	15				–	–	–	–	–	–	–	–	–	–	–	–	–		–	–	–					–		–		
Of which: general CRE	16				–	–	–	–	–	–	–	–	–	–	–	–	–		–	–	–					–		–		
Of which: IPCRE	17												–	–	–	–	–		–	–	–					–		–		
Of which: land acquisition, development and construction	18																		–	–	–		–			–		–		
Reverse mortgages	19					–	–	–	–	–	–	–	–	–	–	–	–		–	–	–		–			–		–		
Mortgage-backed securities	20				–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–		–			–		–		
Defaulted exposures	21										–								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	\$	62,466

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 #	2025 Q2				2025 Q1			
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Risk weight									
Less than 40%	1	\$ 15,588	\$ 3,895	30.69 %	\$ 16,785	\$ 15,442	\$ 4,062	30.75 %	\$ 16,692
40–70%	2	1,259	1,456	40.00	1,842	1,411	1,306	40.00	1,933
75–80%	3	2,533	2,919	20.02	3,118	2,648	3,041	19.80	3,251
85–89%	4	4	591	40.00	240	4	411	40.00	168
90–100%	5	28,844	3,608	36.57	30,160	30,693	3,766	36.28	32,060
105–130%	6	–	–	–	–	–	–	–	–
150%	7	119	–	–	119	125	–	–	124
250%	8	157	–	40.32	157	9,399	–	40.32	9,399
400%	9	242	647	40.00	501	233	622	40.00	482
1250%	10	–	–	–	–	–	–	–	–
Total exposures	11	\$ 48,746	\$ 13,116	31.85 %	\$ 52,922	\$ 59,955	\$ 13,208	31.44 %	\$ 64,109
		2024 Q4				2024 Q3			
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Risk weight									
Less than 40%	12	\$ 17,934	\$ 3,858	30.80 %	\$ 19,124	\$ 16,448	\$ 3,823	30.80 %	\$ 17,625
40–70%	13	1,422	1,290	40.00	1,939	1,431	1,271	40.00	1,940
75–80%	14	2,477	2,942	19.91	3,062	2,358	2,951	19.98	2,947
85–89%	15	4	419	40.00	172	4	479	40.00	196
90–100%	16	30,241	3,549	36.16	31,522	28,905	3,360	35.99	30,113
105–130%	17	–	–	–	–	–	–	–	–
150%	18	115	–	–	116	101	–	–	101
250%	19	9,199	–	40.32	9,199	10,195	1	40.04	10,196
400%	20	189	598	40.00	428	175	570	40.00	403
1250%	21	–	–	–	–	–	–	–	–
Total exposures	22	\$ 61,581	\$ 12,656	31.45 %	\$ 65,562	\$ 59,617	\$ 12,455	31.35 %	\$ 63,521
		2024 Q2							
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)				
Risk weight									
Less than 40%	23	\$ 15,101	\$ 3,759	30.89 %	\$ 16,263				
40–70%	24	1,456	1,420	40.00	2,025				
75–80%	25	2,238	2,975	20.07	2,835				
85–89%	26	4	478	40.00	196				
90–100%	27	29,139	3,099	36.07	30,255				
105–130%	28	–	–	–	–				
150%	29	99	–	–	99				
250%	30	10,428	1	40.04	10,428				
400%	31	167	500	40.00	367				
1250%	32	–	–	–	–				
Total exposures	33	\$ 58,632	\$ 12,232	31.36 %	\$ 62,468				

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
#

2025
Q2

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

				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	PD scale ²	External rating													
1	0.00 to <0.15	% AAA to BBB-	\$	17,272	\$ 12,167	39.06	\$ 20,160	0.11	6,656	31.19	2.3	\$ 3,829	18.99	\$ 6	
2	0.15 to <0.25	BB+		12,843	5,014	37.87	12,208	0.20	2,656	28.31	2.5	3,482	28.52	7	
3	0.25 to <0.50	BB to BB-		34,243	18,082	36.77	36,387	0.35	8,930	27.86	2.1	12,057	33.14	36	
4	0.50 to <0.75	B+		13,302	6,905	33.71	14,064	0.66	2,622	28.21	1.7	6,225	44.26	26	
5	0.75 to <2.50	B To B-		27,470	15,221	37.29	31,152	1.63	11,831	34.68	2.1	23,432	75.22	178	
6	2.50 to <10.00	CCC+		1,890	564	36.46	1,887	9.31	414	42.91	1.7	3,063	162.32	76	
	10.00 to <100.00	CCC to CC													
7		and below		4,270	1,281	43.40	4,561	24.25	925	46.20	1.8	10,321	226.29	514	
8	100.00 (Default)	Default		1,000	214	35.92	1,024	100.00	629	60.45	1.8	2,919	285.06	426	
9	Total		\$	112,290	\$ 59,448	37.25	\$ 121,443	2.54	34,635	31.45	2.1	\$ 65,328	53.79	\$ 1,269	\$ 1,626
U.S.	0.00 to <0.15	% AAA to A-	\$	5,127	\$ 3,075	69.20	\$ 7,255	0.06	137	27.58	3.5	\$ 1,065	14.68	\$ 1	
11	0.15 to <0.25	BBB+		823	310	62.50	1,018	0.23	49	46.25	3.1	568	55.80	1	
12	0.25 to <0.50	n/a		—	—	—	—	—	—	—	—	—	—	—	
13	0.50 to <0.75	BBB to BB		24,033	7,528	58.00	28,407	0.62	4,031	32.36	3.2	16,825	59.23	57	
14	0.75 to <2.50	BB- To B		21,589	10,356	47.12	26,441	1.49	6,307	35.37	2.9	22,428	84.82	142	
15	2.50 to <10.00	B-		5,515	2,001	53.81	5,881	4.71	1,388	35.08	2.5	6,607	112.34	97	
	10.00 to <100.00	CCC+ to CC													
16		and below		5,062	855	48.50	5,477	35.01	754	42.58	2.4	11,921	217.66	813	
17	100.00 (Default)	Default		799	166	43.86	872	100.00	194	75.21	1.8	7,464	855.96	59	
18	Total		\$	62,948	\$ 24,291	54.06	\$ 75,351	4.83	12,859	34.59	3.0	\$ 66,878	88.76	\$ 1,170	\$ 1,308

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

				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	PD scale ²	External rating													
19	0.00 to <0.15	% AAA to BBB-	\$	37,642	\$ 137,103	40.53	\$ 90,211	0.09	964	39.99	2.3	\$ 21,487	23.82	\$ 32	
20	0.15 to <0.25	BB+		12,820	8,274	41.62	15,710	0.20	160	19.95	1.6	3,323	21.15	6	
21	0.25 to <0.50	BB to BB-		10,978	9,434	39.54	14,186	0.35	286	25.59	2.2	4,810	33.91	13	
22	0.50 to <0.75	B+		5,118	4,469	43.35	6,715	0.66	129	24.75	2.0	2,918	43.45	11	
23	0.75 to <2.50	B To B-		5,967	5,970	40.52	7,796	1.77	323	25.16	2.1	4,946	63.44	32	
24	2.50 to <10.00	CCC+		1,024	1,246	43.84	1,559	9.31	23	34.85	1.9	2,319	148.75	51	
	10.00 to <100.00	CCC to CC													
25		and below		1,141	949	47.74	1,529	21.20	49	37.08	1.9	2,888	188.88	121	
26	100.00 (Default)	Default		195	302	38.72	312	100.00	12	37.39	1.3	879	281.73	83	
27	Total		\$	74,885	\$ 167,747	40.67	\$ 138,018	0.82	1,943	34.55	2.1	\$ 43,570	31.57	\$ 349	\$ 485
U.S.	0.00 to <0.15	% AAA to A-	\$	17,723	\$ 20,950	53.71	\$ 28,993	0.07	237	32.64	3.1	\$ 5,531	19.08	\$ 6	
29	0.15 to <0.25	BBB+		3,922	5,171	39.57	5,984	0.23	80	38.10	2.3	2,398	40.07	5	
30	0.25 to <0.50	n/a		—	—	—	—	—	—	—	—	—	—	—	
31	0.50 to <0.75	BBB to BB		18,651	23,941	38.92	27,971	0.59	357	35.67	2.6	16,923	60.50	59	
32	0.75 to <2.50	BB- To B		7,579	8,839	39.85	11,099	1.41	222	30.56	2.8	8,120	73.16	47	
33	2.50 to <10.00	B-		1,660	1,939	40.44	1,751	4.71	53	27.31	3.1	1,630	93.09	23	
	10.00 to <100.00	CCC+ to CC													
34		and below		1,451	800	41.25	1,781	29.52	33	30.26	2.4	2,872	161.26	157	
35	100.00 (Default)	Default		117	97	40.84	157	100.00	6	26.20	1.8	464	295.54	4	
36	Total		\$	51,103	\$ 61,737	44.21	\$ 77,736	1.44	988	33.67	2.8	\$ 37,938	48.80	\$ 301	\$ 370

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 #	2025 Q1															
	CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)															
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
Canada ⁷	1	0.00 to <0.15 %	AAA to BBB-	\$ 16,775	\$ 12,471	38.80 %	\$ 19,433	0.11 %	6,435	30.51 %	2.2 \$	3,563	18.33 %	\$ 6		
	2	0.15 to <0.25	BB+	12,681	4,685	38.93	12,015	0.20	2,585	28.35	2.6	3,538	29.45	6		
	3	0.25 to <0.50	BB to BB-	34,086	17,819	35.78	36,288	0.35	8,893	28.08	2.1	11,988	33.04	35		
	4	0.50 to <0.75	B+	13,463	7,313	36.17	14,506	0.66	2,624	28.10	1.8	6,394	44.08	27		
	5	0.75 to <2.50	B To B-	27,974	14,939	38.22	31,384	1.64	11,750	34.08	2.1	23,364	74.45	176		
	6	2.50 to <10.00	CCC+	2,235	867	44.72	2,607	9.31	463	43.77	1.6	4,345	166.67	106		
		10.00 to <100.00	CCC to CC													
	7		and below	3,963	1,127	40.48	4,230	23.75	937	45.00	1.8	9,286	219.53	450		
	8	100.00 (Default)	Default	1,128	142	33.37	1,130	100.00	594	60.72	2.0	3,559	314.96	473		
	9	Total		\$ 112,305	\$ 59,363	37.54 %	\$ 121,593	2.60 %	34,260	31.28 %	2.1 \$	66,037	54.31 %	\$ 1,279	\$ 1,504	
U.S.	10	0.00 to <0.15 %	AAA to A-	\$ 5,737	\$ 5,043	66.20 %	\$ 9,076	0.06 %	146	27.69 %	3.2 \$	1,275	14.05 %	\$ 2		
	11	0.15 to <0.25	BBB+	770	356	61.95	991	0.23	50	52.16	3.4	653	65.89	1		
	12	0.25 to <0.50	n/a	—	—	—	—	—	—	—	—	—	—	—		
	13	0.50 to <0.75	BBB to BB	27,012	8,502	57.83	31,923	0.62	4,147	32.55	3.2	19,007	59.54	64		
	14	0.75 to <2.50	BB- To B	21,853	11,266	47.36	27,103	1.51	6,419	36.32	2.9	23,747	87.62	152		
	15	2.50 to <10.00	B-	6,104	1,851	54.69	5,628	4.71	1,348	36.25	2.7	6,659	118.32	96		
		10.00 to <100.00	CCC+ to CC													
	16		and below	5,687	949	47.41	6,137	36.08	759	41.19	2.5	12,825	208.98	898		
	17	100.00 (Default)	Default	969	146	44.01	1,033	100.00	193	79.23	1.9	9,239	894.39	80		
	18	Total		\$ 68,132	\$ 28,113	54.56 %	\$ 81,891	5.04 %	13,061	34.99 %	3.0 \$	73,405	89.64 %	\$ 1,293	\$ 1,382	
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-	\$ 36,413	\$ 142,101	40.30 %	\$ 90,612	0.09 %	965	39.52 %	2.2 \$	21,346	23.56 %	\$ 33		
	20	0.15 to <0.25	BB+	13,430	9,053	39.88	16,481	0.20	162	19.97	1.6	3,518	21.35	7		
	21	0.25 to <0.50	BB to BB-	12,550	9,811	40.10	15,929	0.35	288	22.54	2.0	4,845	30.42	13		
	22	0.50 to <0.75	B+	4,872	4,129	45.13	6,368	0.66	116	18.56	1.7	1,999	31.39	8		
	23	0.75 to <2.50	B To B-	5,995	5,805	44.40	7,977	1.76	325	20.65	1.6	3,900	48.89	26		
	24	2.50 to <10.00	CCC+	1,127	1,264	42.73	1,626	9.31	27	35.10	2.0	2,471	151.97	53		
		10.00 to <100.00	CCC to CC													
	25		and below	1,074	1,164	53.94	1,541	20.84	43	37.01	2.0	2,915	189.16	120		
	26	100.00 (Default)	Default	283	122	39.33	331	100.00	10	37.64	1.2	553	167.07	138		
	27	Total		\$ 75,744	\$ 173,449	40.63 %	\$ 140,865	0.82 %	1,932	33.22 %	2.1 \$	41,547	29.49 %	\$ 398	\$ 492	
U.S.	28	0.00 to <0.15 %	AAA to A-	\$ 15,640	\$ 22,471	52.46 %	\$ 27,448	0.07 %	233	33.16 %	3.1 \$	5,233	19.07 %	\$ 6		
	29	0.15 to <0.25	BBB+	5,165	5,844	39.23	7,475	0.23	88	39.66	2.6	3,313	44.32	7		
	30	0.25 to <0.50	n/a	—	—	—	—	—	—	—	—	—	—	—		
	31	0.50 to <0.75	BBB to BB	19,226	25,443	38.82	29,162	0.59	356	36.12	2.6	18,001	61.73	62		
	32	0.75 to <2.50	BB- To B	7,898	8,130	39.78	11,130	1.41	216	30.32	2.8	8,137	73.11	47		
	33	2.50 to <10.00	B-	1,545	1,772	40.53	1,473	4.71	44	24.47	3.6	1,286	87.30	17		
		10.00 to <100.00	CCC+ to CC													
	34		and below	1,520	1,073	41.09	1,961	34.08	39	30.34	2.5	3,024	154.21	197		
	35	100.00 (Default)	Default	84	72	40.87	113	100.00	6	24.98	1.2	353	312.39	—		
	36	Total		\$ 51,078	\$ 64,805	43.79 %	\$ 78,762	1.54 %	982	34.23 %	2.8 \$	39,347	49.96 %	\$ 336	\$ 337	

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 Q4															
	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-	\$ 17,199	\$ 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		
		10.00 to <100.00	CCC to CC													
	7		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	\$ 1,347	
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		
		10.00 to <100.00	CCC+ to CC													
	16		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	\$ 1,215	
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-	\$ 39,047	\$ 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		
		10.00 to <100.00	CCC to CC													
	25		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	\$ 469	
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		
		10.00 to <100.00	CCC+ to CC													
	34		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	\$ 399	

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

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

(\$ millions, except as noted)
As at

#	2024 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	
1	0.00 to <0.15	% AAA to BBB-	\$ 17,108	\$ 12,958	36.38 %	\$ 20,694	0.11 %	6,184	28.89 %	2.2 \$	3,691	17.84 %	\$ 6		
2	0.15 to <0.25	BB+	13,382	4,605	39.29	11,493	0.19	2,542	28.92	2.6	3,309	28.79	6		
3	0.25 to <0.50	BB to BB-	32,093	17,319	37.20	32,922	0.35	8,634	28.15	2.1	11,089	33.68	32		
4	0.50 to <0.75	B+	12,337	7,181	39.34	13,921	0.66	2,591	28.05	1.9	6,218	44.67	26		
5	0.75 to <2.50	B To B-	28,333	13,504	35.58	31,678	1.67	12,414	36.77	2.1	25,774	81.36	194		
6	2.50 to <10.00	CCC+	1,571	571	43.04	1,605	9.64	374	40.78	1.9	2,522	157.13	63		
	10.00 to <100.00	CCC to CC													
7		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	1,236	
10	0.00 to <0.15	% AAA to A-	\$ 6,640	\$ 4,574	67.76 %	\$ 9,738	0.06 %	163	26.26 %	3.3 \$	1,340	13.76 %	\$ 2		
11	0.15 to <0.25	BBB+	1,323	1,135	61.25	2,019	0.23	64	22.83	2.3	484	23.97	1		
12	0.25 to <0.50	BBB	1,771	1,291	64.89	2,609	0.49	77	29.75	3.0	1,247	47.80	4		
13	0.50 to <0.75	BBB- to BB	26,711	8,548	57.34	31,624	0.64	4,337	31.54	3.1	18,548	58.65	64		
14	0.75 to <2.50	BB- To B	19,321	11,599	47.83	24,872	1.55	6,711	34.84	2.9	21,184	85.17	137		
15	2.50 to <10.00	B-	5,845	2,243	56.29	5,244	4.71	1,345	38.22	2.7	6,546	124.83	94		
	10.00 to <100.00	CCC+ to CC													
16		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	1,276	
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	
19	0.00 to <0.15	% AAA to BBB-	\$ 39,447	\$ 130,358	40.78 %	\$ 89,527	0.09 %	907	38.06 %	2.3 \$	20,346	22.73 %	\$ 30		
20	0.15 to <0.25	BB+	9,219	7,767	43.61	12,144	0.19	133	26.05	2.0	3,416	28.13	6		
21	0.25 to <0.50	BB to BB-	11,226	8,992	40.96	14,348	0.35	285	30.50	2.4	6,105	42.55	15		
22	0.50 to <0.75	B+	3,988	3,373	44.23	5,420	0.66	94	25.60	2.0	2,516	46.42	9		
23	0.75 to <2.50	B To B-	5,584	5,861	48.63	7,791	1.69	318	24.00	2.0	4,309	55.31	28		
24	2.50 to <10.00	CCC+	872	468	39.74	1,042	9.64	24	35.74	2.1	1,541	147.89	36		
	10.00 to <100.00	CCC to CC													
25		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	363	
28	0.00 to <0.15	% AAA to A-	\$ 13,600	\$ 19,582	51.99 %	\$ 23,802	0.07 %	224	33.91 %	3.3 \$	5,066	21.28 %	\$ 6		
29	0.15 to <0.25	BBB+	3,844	5,661	36.35	5,918	0.23	85	38.16	3.0	2,598	43.90	5		
30	0.25 to <0.50	BBB	5,283	8,318	35.92	8,270	0.49	86	37.35	2.4	4,672	56.49	15		
31	0.50 to <0.75	BBB- to BB	13,017	16,662	39.41	19,583	0.64	270	35.16	2.9	12,530	63.98	43		
32	0.75 to <2.50	BB- To B	7,819	7,787	39.61	10,902	1.43	221	31.38	3.0	8,363	76.71	48		
33	2.50 to <10.00	B-	1,752	1,525	40.46	1,341	4.71	46	24.34	3.3	1,156	86.20	15		
	10.00 to <100.00	CCC+ to CC													
34		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	319	

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)																
	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			
		10.00 to <100.00	CCC to CC														
	7		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	\$	1,084	
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			
		10.00 to <100.00	CCC+ to CC														
	16		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	\$	1,191	
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-	\$ 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			
		10.00 to <100.00	CCC to CC														
	25		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	\$	313	
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			
		10.00 to <100.00	CCC+ to CC														
	34		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	\$	355	

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

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

(\$ millions, except as noted)
As at

LINE #	2025 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
1	0.00 to <0.15	% AAA to BBB-	\$ 448,829	\$ 37,310	64.72	\$ 540,386 ⁸	0.01	3,398	9.97	2.8	\$ 10,141	1.88	\$ 9	
2	0.15 to <0.25	BB+	920	810	74.97	1,413	0.21	102	20.21	2.4	275	19.46	1	
3	0.25 to <0.50	BB to BB-	606	267	54.80	733	0.36	173	23.95	3.1	264	36.02	1	
4	0.50 to <0.75	B+	485	69	55.78	514	0.60	69	50.30	3.9	549	106.81	2	
5	0.75 to <2.50	B To B-	523	147	34.22	557	1.80	315	38.21	2.7	548	98.38	4	
6	2.50 to <10.00	CCC+	1,436	4	29.36	25	8.62	10	45.84	2.1	45	180.00	1	
	10.00 to <100.00	CCC to CC and below	123	24	59.38	137	27.42	19	52.93	2.1	368	268.61	19	
7	100.00 (Default)	Default	105	5	43.02	107	100.00	10	63.39	3.1	586	547.66	39	
8	Total		\$ 453,027	\$ 38,636	64.73	\$ 543,872	0.04	4,079	10.11	2.8	\$ 12,776	2.35	\$ 76	\$ 43
9	2025 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
10	0.00 to <0.15	% AAA to BBB-	\$ 441,709	\$ 37,032	65.34	\$ 535,848 ⁸	0.01	3,597	10.12	2.8	\$ 10,239	1.91	\$ 9	
11	0.15 to <0.25	BB+	999	896	75.08	1,556	0.21	95	24.46	2.6	410	26.35	1	
12	0.25 to <0.50	BB to BB-	601	206	49.66	677	0.35	168	24.92	3.2	257	37.96	1	
13	0.50 to <0.75	B+	331	70	43.91	353	0.61	70	44.09	3.9	336	95.18	1	
14	0.75 to <2.50	B To B-	539	153	34.44	578	1.77	323	36.49	2.4	521	90.14	4	
15	2.50 to <10.00	CCC+	1,518	38	69.70	88	9.14	10	51.59	2.3	189	214.77	4	
	10.00 to <100.00	CCC to CC and below	152	2	32.47	152	28.20	19	51.85	2.9	431	283.55	22	
16	100.00 (Default)	Default	90	–	44.25	90	100.00	9	57.28	2.9	234	260.00	51	
17	Total		\$ 445,939	\$ 38,397	65.32	\$ 539,342	0.04	4,276	10.26	2.8	\$ 12,617	2.34	\$ 93	\$ 57
18	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
19	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	
20	0.15 to <0.25	BB+	926	912	75.88	1,532	0.21	89	24.53	2.8	414	27.02	1	
21	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	
22	0.50 to <0.75	B+	341	61	47.58	267	0.62	57	41.32	3.8	226	84.64	1	
23	0.75 to <2.50	B To B-	565	176	31.00	603	1.69	335	36.84	2.3	535	88.72	4	
24	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	
25	100.00 (Default)	Default	121	–	49.94	121	100.00	9	56.34	3.1	590	487.60	42	
26	Total		\$ 474,670	\$ 37,030	65.44	\$ 568,611	0.04	4,328	10.01	2.7	\$ 12,510	2.20	\$ 80	\$ 62

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 Q3														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions	
1	0.00 to <0.15	% AAA to BBB-	\$ 384,775	\$ 34,807	65.06	% \$ 480,860 ⁸	0.01	% 3,812	10.88	% 3.0	\$ 9,888	2.06	% \$ 8		
2	0.15 to <0.25	BB+	1,022	943	74.30	1,622	0.21	93	26.24	2.9	479	29.53	1		
3	0.25 to <0.50	BB to BB-	483	394	84.48	769	0.38	171	25.46	1.7	220	28.61	1		
4	0.50 to <0.75	B+	305	61	33.01	231	0.61	56	28.97	3.8	139	60.17	–		
5	0.75 to <2.50	B To B-	630	272	32.38	701	1.68	336	40.63	2.3	686	97.86	5		
6	2.50 to <10.00	CCC+	1,382	17	70.31	25	9.01	7	13.13	2.3	14	56.00	–		
7	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		
8	100.00 (Default)	Default	86	–	49.94	86	100.00	8	41.32	2.5	180	209.30	42		
9	Total		\$ 388,840	\$ 36,495	65.21	% \$ 484,452	0.05	% 4,485	11.03	% 3.0	\$ 11,997	2.48	% \$ 90		\$ 56
2024 Q2															
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions	
10	0.00 to <0.15	% AAA to BBB-	\$ 388,320	\$ 31,844	64.26	% \$ 483,464 ⁸	0.01	% 3,850	10.92	% 2.9	\$ 9,826	2.03	% \$ 8		
11	0.15 to <0.25	BB+	1,028	884	73.47	1,590	0.21	92	27.63	2.8	480	30.19	1		
12	0.25 to <0.50	BB to BB-	524	376	81.88	784	0.38	178	28.28	1.8	261	33.29	1		
13	0.50 to <0.75	B+	328	57	26.87	234	0.61	58	29.39	3.9	143	61.11	–		
14	0.75 to <2.50	B To B-	514	242	22.25	549	1.59	332	37.47	2.4	489	89.07	3		
15	2.50 to <10.00	CCC+	1,415	22	75.13	63	9.38	9	38.36	2.0	100	158.73	2		
16	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		
17	100.00 (Default)	Default	85	–	10.04	85	100.00	9	39.95	2.8	198	232.94	40		
18	Total		\$ 392,374	\$ 33,426	64.34	% \$ 486,929	0.05	% 4,532	11.07	% 2.9	\$ 11,891	2.44	% \$ 88		\$ 55

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 #	2025 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
1	0.00 to <0.15	% AAA to BBB-	\$ 17,697	\$ 11,704	44.58	\$ 23,083	0.06	406	48.28	1.9	\$ 5,351	23.18	\$ 7	
2	0.15 to <0.25	BB+	122	236	42.87	223	0.20	19	43.76	1.8	101	45.29	–	
3	0.25 to <0.50	BB to BB-	206	391	35.80	349	0.34	22	43.55	1.5	163	46.70	1	
4	0.50 to <0.75	B+	94	617	38.39	331	0.57	27	18.15	2.0	113	34.14	–	
5	0.75 to <2.50	B To B-	252	14	54.10	16	1.84	26	27.40	2.2	10	62.50	–	
6	2.50 to <10.00	CCC+	–	18	86.99	16	4.71	11	1.44	4.2	1	6.25	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 18,371	\$ 12,980	44.06	\$ 24,018	0.07	505	47.71	1.9	\$ 5,739	23.89	\$ 8	6
2025 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
10	0.00 to <0.15	% AAA to BBB-	\$ 19,737	\$ 12,406	45.66	\$ 25,541	0.06	401	48.36	1.9	\$ 5,815	22.77	\$ 8	
11	0.15 to <0.25	BB+	214	143	45.17	279	0.20	20	43.94	1.9	127	45.52	–	
12	0.25 to <0.50	BB to BB-	307	316	35.39	419	0.32	24	43.41	1.5	190	45.35	1	
13	0.50 to <0.75	B+	117	660	38.33	370	0.58	25	17.35	2.4	126	34.05	–	
14	0.75 to <2.50	B To B-	274	17	57.42	17	1.73	28	17.78	2.5	7	41.18	–	
15	2.50 to <10.00	CCC+	–	19	84.85	16	4.71	11	2.44	4.1	1	6.25	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 20,649	\$ 13,561	45.13	\$ 26,642	0.08	502	47.75	1.9	\$ 6,266	23.52	\$ 9	8
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
19	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	
20	0.15 to <0.25	BB+	264	177	44.32	343	0.20	19	43.31	2.0	150	43.73	–	
21	0.25 to <0.50	BB to BB-	407	627	36.14	635	0.35	33	36.11	1.7	247	38.90	1	
22	0.50 to <0.75	B+	111	323	29.60	206	0.63	19	24.24	3.4	108	52.43	–	
23	0.75 to <2.50	B To B-	367	13	46.34	69	1.80	28	40.07	3.7	76	110.14	1	
24	2.50 to <10.00	CCC+	–	20	88.35	18	4.71	11	1.27	4.1	1	5.56	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 22,885	\$ 12,385	43.99	\$ 27,957	0.08	517	49.24	1.8	\$ 6,532	23.36	\$ 9	4

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 Q3													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 18,383	\$ 11,196	46.26	\$ 23,537	0.05	416	46.80	2.1	\$ 5,446	23.14	\$ 7	
2	0.15 to <0.25	BB+	357	693	41.87	650	0.21	27	36.37	1.2	173	26.62	–	
3	0.25 to <0.50	BB to BB-	216	543	34.71	403	0.39	25	31.93	2.0	159	39.45	–	
4	0.50 to <0.75	B+	1,261	2,085	38.40	2,062	0.57	21	43.00	1.9	1,313	63.68	5	
5	0.75 to <2.50	B To B-	352	48	40.97	47	1.64	25	27.09	4.3	37	78.72	–	
6	2.50 to <10.00	CCC+	–	20	88.43	18	4.71	11	1.32	4.2	1	5.56	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 20,569	\$ 14,585	44.54	\$ 26,717	0.11	518	45.96	2.1	\$ 7,129	26.68	\$ 12	4
2024 Q2														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 21,777	\$ 10,340	46.72	\$ 26,662	0.06	425	49.85	1.8	\$ 5,876	22.04	\$ 9	
11	0.15 to <0.25	BB+	411	575	42.01	654	0.20	27	52.31	1.3	253	38.69	1	
12	0.25 to <0.50	BB to BB-	434	129	21.87	464	0.42	21	23.35	2.0	129	27.80	–	
13	0.50 to <0.75	B+	1,600	1,732	38.08	2,259	0.57	23	42.57	2.1	1,474	65.25	5	
14	0.75 to <2.50	B To B-	411	10	43.43	56	1.74	25	29.43	3.8	46	82.14	–	
15	2.50 to <10.00	CCC+	–	20	88.43	18	4.71	12	1.50	4.2	1	5.56	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 24,633	\$ 12,806	45.16	\$ 30,113	0.11	526	48.88	1.9	\$ 7,779	25.83	\$ 15	5

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 #	2025 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		
1	0.00 to <0.15 %	\$ 34,971	\$ 14,540	54.45 %	\$ 11,743	0.07 %	247,139	11.11 %		\$ 228	1.94 %	\$ 1			
2	0.15 to <0.25	6,816	386	48.32	3,014	0.19	28,916	10.89		130	4.31	1			
3	0.25 to <0.50	6,442	199	46.85	2,847	0.32	31,595	10.60		173	6.08	1			
4	0.50 to <0.75	4,231	548	53.52	1,800	0.52	15,553	10.55		153	8.50	1			
5	0.75 to <2.50	5,264	65	31.87	2,221	1.28	15,231	10.56		343	15.44	3			
6	2.50 to <10.00	1,422	28	31.39	568	5.66	6,385	10.66		208	36.62	3			
7	10.00 to <100.00	456	4	130.26	165	27.96	2,081	10.52		92	55.76	5			
8	100.00 (Default)	121	—	—	33	100.00	703	10.80		45	136.36	—			
9	Total	59,723	15,770	54.06	22,391	0.77	347,603	10.90		1,372	6.13	15	15		
10	0.00 to <0.15	203,287	103,321	50.05	254,993	0.07	861,358	20.90		10,206	4.00	36			
11	0.15 to <0.25	51,202	6,667	44.24	54,152	0.19	144,277	25.25		5,920	10.93	26			
12	0.25 to <0.50	37,970	3,297	39.95	39,287	0.33	121,018	26.51		7,032	17.90	34			
13	0.50 to <0.75	16,670	2,354	46.45	17,763	0.51	43,701	26.39		3,922	22.08	24			
14	0.75 to <2.50	20,795	1,226	44.15	21,337	1.26	47,360	26.88		8,928	41.84	72			
15	2.50 to <10.00	4,262	80	45.09	4,298	5.58	13,460	23.55		3,632	84.50	55			
16	10.00 to <100.00	1,355	2	75.15	1,357	31.56	3,930	20.55		1,474	108.62	87			
17	100.00 (Default)	412	—	—	412	100.00	1,347	23.63		897	217.72	26			
18	Total	335,953	116,947	49.29	393,599	0.47	1,236,451	22.66		42,011	10.67	360	419		
19	0.00 to <0.15	28,963	15,973	66.21	39,538	0.07	109,095	29.13		2,135	5.40	8			
20	0.15 to <0.25	8,903	1,083	54.82	9,497	0.19	26,923	29.49		1,120	11.79	5			
21	0.25 to <0.50	6,962	354	40.22	7,105	0.31	26,923	31.67		1,300	18.30	7			
22	0.50 to <0.75	3,804	188	42.39	3,884	0.52	10,687	33.20		1,068	27.50	7			
23	0.75 to <2.50	5,689	187	37.66	5,760	1.32	18,418	34.13		2,947	51.16	26			
24	2.50 to <10.00	1,373	53	17.23	1,383	5.69	7,253	32.87		1,556	112.51	25			
25	10.00 to <100.00	567	8	13.42	568	30.09	2,862	31.99		925	162.85	52			
26	100.00 (Default)	679	—	—	679	100.00	2,779	22.90		654	96.32	103			
27	Total	56,940	17,846	64.28	68,414	1.60	204,940	30.13		11,705	17.11	233	184		
28		\$ 452,616	\$ 150,563	51.57 %	\$ 484,404	0.64 %	1,788,994	23.17 %		\$ 55,088	11.37 %	\$ 608	\$ 618		

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 #	2025 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	% \$	35,331	\$	14,642	54.23	% \$	11,454	0.07	%	251,154	11.11	%	\$	222	1.94	% \$	1	\$	
2	0.15 to <0.25		6,839		415	47.52		2,945	0.19		29,574	10.92			128	4.35		1		
3	0.25 to <0.50		6,010		193	49.56		2,666	0.32		32,921	10.71			166	6.23		1		
4	0.50 to <0.75		5,150		545	53.08		2,318	0.50		16,554	10.44			190	8.20		1		
5	0.75 to <2.50		5,730		79	34.38		2,442	1.26		16,331	10.53			372	15.23		3		
6	2.50 to <10.00		1,467		28	39.41		555	5.63		6,572	10.71			204	36.76		3		
7	10.00 to <100.00		457		4	135.06		163	27.13		2,311	10.49			91	55.83		5		
8	100.00 (Default)		123		—	—		34	100.00		682	10.86			46	135.29		—		
9	Total		61,107		15,906	53.85		22,577	0.77		356,099	10.89			1,419	6.29		15		15
10	0.00 to <0.15		200,863		100,145	49.65		250,583	0.07		857,880	20.86			10,091	4.03		35		
11	0.15 to <0.25		50,427		6,775	44.41		53,436	0.19		144,686	25.56			5,994	11.22		26		
12	0.25 to <0.50		38,219		3,483	40.35		39,624	0.33		122,195	26.63			7,182	18.13		35		
13	0.50 to <0.75		16,763		2,315	46.47		17,839	0.51		44,164	26.46			3,995	22.39		24		
14	0.75 to <2.50		21,043		1,329	43.44		21,620	1.26		48,003	26.95			9,226	42.67		73		
15	2.50 to <10.00		4,311		99	43.06		4,354	5.47		13,677	23.65			3,768	86.54		55		
16	10.00 to <100.00		1,270		7	68.15		1,274	32.22		3,796	20.32			1,375	107.93		81		
17	100.00 (Default)		398		—	—		398	100.00		1,354	24.13			885	222.36		25		
18	Total		333,294		114,153	48.92		389,128	0.46		1,235,755	22.72			42,516	10.93		354		385
19	0.00 to <0.15		41,015		16,922	66.13		52,206	0.07		114,355	29.44			2,853	5.46		11		
20	0.15 to <0.25		11,225		900	51.12		11,686	0.19		25,647	31.60			1,496	12.80		7		
21	0.25 to <0.50		6,849		374	39.66		6,998	0.31		27,925	31.26			1,260	18.01		7		
22	0.50 to <0.75		4,283		200	40.30		4,364	0.53		10,075	34.28			1,248	28.60		8		
23	0.75 to <2.50		6,241		209	36.91		6,319	1.32		17,594	34.19			3,251	51.45		29		
24	2.50 to <10.00		1,377		63	15.65		1,387	5.65		7,012	33.28			1,579	113.84		25		
25	10.00 to <100.00		543		10	16.22		545	28.47		2,624	32.63			925	169.72		49		
26	100.00 (Default)		737		—	—		737	100.00		2,967	23.08			676	91.72		116		
27	Total		72,270		18,678	64.08		84,242	1.38		208,199	30.53			13,288	15.77		252		195
28		\$	466,671	\$	148,737	51.35	% \$	495,947	0.63	%	1,800,053	23.51	%	\$	57,223	11.54	% \$	621	\$	595

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 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	–	
Canada Uninsured^{7,9}	9	Total	62,311	15,988	53.72	22,533	0.73	364,614	10.87		1,437	6.38	14	15
	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	
U.S. Uninsured⁷	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	383
	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	
Total residential secured	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	179
	28		\$ 462,795	\$ 144,790	51.31 %	\$ 488,708	0.59 %	1,812,903	23.36 %		\$ 56,149	11.49 %	\$ 574	\$ 577

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

		PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canada Insured ^{7,8,9}	1	0.00 to <0.15 %	\$ 37,468	\$ 14,891	53.97 %	\$ 11,602	0.07 %	265,430	11.10 %		\$ 227	1.96 %	\$ 1	
	2	0.15 to <0.25	6,822	395	47.55	2,867	0.19	30,873	10.93		129	4.50	1	
	3	0.25 to <0.50	6,331	196	42.65	2,634	0.32	34,491	10.61		169	6.42	1	
	4	0.50 to <0.75	4,912	571	53.11	2,117	0.51	16,868	10.51		185	8.74	1	
	5	0.75 to <2.50	5,732	64	34.70	2,363	1.25	16,886	10.49		377	15.95	3	
	6	2.50 to <10.00	1,448	24	50.01	529	5.54	6,864	10.69		202	38.19	3	
	7	10.00 to <100.00	424	5	64.38	141	27.03	2,084	10.57		80	56.74	4	
	8	100.00 (Default)	111	–	–	24	100.00	634	10.92		33	137.50	–	
	9	Total	63,248	16,146	53.57	22,277	0.69	374,130	10.89		1,402	6.29	14	16
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	408
U.S. Uninsured ⁷	19	0.00 to <0.15	38,263	16,030	66.16	48,870	0.07	118,112	30.08		2,721	5.57	10	
	20	0.15 to <0.25	10,923	878	50.62	11,367	0.19	28,995	32.92		1,508	13.27	7	
	21	0.25 to <0.50	6,643	379	39.28	6,792	0.31	28,811	32.11		1,255	18.48	7	
	22	0.50 to <0.75	3,725	191	39.76	3,801	0.52	10,189	32.45		1,017	26.76	6	
	23	0.75 to <2.50	5,839	200	34.92	5,909	1.30	17,444	34.32		3,022	51.14	27	
	24	2.50 to <10.00	1,388	71	13.36	1,398	5.79	6,879	32.76		1,579	112.95	26	
	25	10.00 to <100.00	489	9	18.33	491	26.65	2,625	30.52		783	159.47	39	
	26	100.00 (Default)	591	–	–	591	100.00	2,793	21.93		476	80.54	91	
	27	Total	67,861	17,758	63.95	79,219	1.23	215,848	31.08		12,361	15.60	213	181
Total residential secured			\$ 458,367	\$ 142,462	51.17 %	\$ 481,636	0.57 %	1,818,267	23.60 %		\$ 55,754	11.58 %	\$ 555	\$ 605

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

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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
Canada Insured ^{7,8,9}	1	0.00 to <0.15 %	\$ 38,158	\$ 15,053	53.81 %	\$ 11,501	0.07 %	271,339	11.08 %		\$ 225	1.96 %	\$ 1	
	2	0.15 to <0.25	6,936	439	47.74	2,788	0.19	31,701	10.94		125	4.48	1	
	3	0.25 to <0.50	5,973	166	46.37	2,337	0.32	35,518	10.74		148	6.33	1	
	4	0.50 to <0.75	5,296	551	53.05	2,361	0.51	16,799	10.46		208	8.81	1	
	5	0.75 to <2.50	6,050	66	40.03	2,445	1.27	17,768	10.49		393	16.07	3	
	6	2.50 to <10.00	1,504	22	34.90	554	5.58	7,105	10.64		211	38.09	3	
	7	10.00 to <100.00	439	4	72.80	140	25.59	2,147	10.64		81	57.86	4	
	8	100.00 (Default)	117	–	–	24	100.00	672	10.89		33	137.50	–	
	9	Total	64,473	16,301	53.47	22,150	0.70	383,049	10.88		1,424	6.43	14	16
Canada Uninsured ^{7,9}	10	0.00 to <0.15	192,529	95,134	49.45	239,577	0.07	844,092	21.04		9,771	4.08	34	
	11	0.15 to <0.25	49,049	4,910	43.35	51,177	0.19	140,075	25.70		5,856	11.44	25	
	12	0.25 to <0.50	35,642	2,827	41.99	36,829	0.31	124,280	27.20		6,454	17.52	31	
	13	0.50 to <0.75	19,020	1,938	47.59	19,942	0.51	45,189	28.00		5,129	25.72	29	
	14	0.75 to <2.50	20,277	1,091	46.02	20,779	1.27	46,510	27.79		9,412	45.30	73	
	15	2.50 to <10.00	4,075	55	47.09	4,101	5.44	13,286	24.48		3,725	90.83	53	
	16	10.00 to <100.00	1,043	2	68.94	1,044	31.52	3,480	19.59		1,104	105.75	60	
	17	100.00 (Default)	299	–	–	299	100.00	1,084	22.65		638	213.38	17	
	18	Total	321,934	105,957	48.90	373,748	0.43	1,217,996	23.07		42,089	11.26	322	425
U.S. Uninsured ⁷	19	0.00 to <0.15	37,906	15,924	66.13	48,435	0.07	117,780	30.67		2,758	5.69	11	
	20	0.15 to <0.25	10,513	853	50.40	10,943	0.19	27,330	33.20		1,473	13.46	7	
	21	0.25 to <0.50	6,451	391	40.73	6,610	0.31	29,747	32.06		1,225	18.53	7	
	22	0.50 to <0.75	3,921	197	41.38	4,003	0.52	10,302	32.45		1,075	26.85	7	
	23	0.75 to <2.50	5,675	194	36.27	5,745	1.33	17,271	34.72		3,013	52.45	27	
	24	2.50 to <10.00	1,389	68	14.55	1,399	5.78	6,849	32.77		1,570	112.22	25	
	25	10.00 to <100.00	462	10	15.52	464	26.98	2,550	30.13		730	157.33	36	
	26	100.00 (Default)	565	–	–	565	100.00	2,784	22.06		436	77.17	90	
	27	Total	66,882	17,637	63.97	78,164	1.21	214,613	31.50		12,280	15.71	210	184
Total residential secured			\$ 453,289	\$ 139,895	51.33 %	\$ 474,062	0.57 %	1,815,658	23.89 %		\$ 55,793	11.77 %	\$ 546	\$ 625

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

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2025
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
1	0.00 to <0.15 %	\$ 6,819	\$ 162,510	57.62 %	\$ 100,453	0.07 %	17,015,647	86.80 %		\$ 3,706	3.69 %	\$ 58	
2	0.15 to <0.25	2,457	14,592	61.72	11,463	0.19	2,095,934	87.92		1,048	9.14	20	
3	0.25 to <0.50	2,993	11,309	61.43	9,939	0.32	2,551,263	88.91		1,377	13.85	28	
4	0.50 to <0.75	3,718	9,420	65.75	9,911	0.52	1,498,664	89.09		2,043	20.61	46	
5	0.75 to <2.50	14,738	19,218	65.46	27,319	1.47	4,085,292	90.74		12,475	45.66	365	
6	2.50 to <10.00	9,751	3,242	85.52	12,523	5.47	3,296,444	91.02		14,363	114.69	622	
7	10.00 to <100.00	2,333	338	90.58	2,639	36.85	1,233,565	89.44		5,251	198.98	877	
8	100.00 (Default)	153	–	–	153	100.00	30,455	85.24		88	57.52	123	
9	Total	\$ 42,962	\$ 220,629	59.57 %	\$ 174,400	1.37 %	31,807,264	88.08 %		\$ 40,351	23.14 %	\$ 2,139	\$ 2,940

2025
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
10	0.00 to <0.15 %	\$ 6,508	\$ 168,432	57.08 %	\$ 102,644	0.07 %	17,281,334	86.88 %		\$ 3,781	3.68 %	\$ 59	
11	0.15 to <0.25	2,411	14,967	60.43	11,455	0.19	2,141,928	88.10		1,049	9.16	20	
12	0.25 to <0.50	2,968	11,689	60.14	9,999	0.32	2,551,361	89.07		1,388	13.88	28	
13	0.50 to <0.75	3,685	9,637	63.97	9,850	0.53	1,543,678	89.17		2,048	20.79	46	
14	0.75 to <2.50	14,535	19,185	64.83	26,970	1.49	4,168,837	90.79		12,448	46.15	365	
15	2.50 to <10.00	9,620	3,346	82.46	12,380	5.45	3,509,866	91.01		14,168	114.44	613	
16	10.00 to <100.00	2,438	381	81.98	2,750	39.36	1,563,754	89.64		5,363	195.02	978	
17	100.00 (Default)	134	–	–	134	100.00	28,853	85.47		77	57.46	108	
18	Total	\$ 42,299	\$ 227,637	58.81 %	\$ 176,182	1.40 %	32,789,611	88.14 %		\$ 40,322	22.89 %	\$ 2,217	\$ 3,217

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
19	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	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	2,428	358	55.68	2,627	30.24	1,508,435	89.75		6,030	229.54	718	
26	100.00 (Default)	128	–	–	128	100.00	28,381	85.16		72	56.25	103	
27	Total	\$ 40,680	\$ 220,540	59.64 %	\$ 172,203	1.24 %	32,780,483	88.22 %		\$ 39,920	23.18 %	\$ 1,913	\$ 3,116

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

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Q3

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 6,448	\$ 153,480	60.06 %	\$ 98,635	0.07 %	17,080,644	86.69 %		\$ 3,656	3.71 %	\$ 58	
2	0.15 to <0.25	2,354	15,246	60.92	11,641	0.19	2,138,642	88.34		1,070	9.19	20	
3	0.25 to <0.50	2,932	12,024	60.84	10,247	0.32	2,639,805	89.26		1,428	13.94	29	
4	0.50 to <0.75	3,788	10,687	61.06	10,313	0.53	1,582,192	89.05		2,140	20.75	49	
5	0.75 to <2.50	15,845	21,178	63.04	29,195	1.53	4,250,662	91.03		13,763	47.14	406	
6	2.50 to <10.00	10,604	3,652	66.99	13,051	5.45	3,533,992	91.14		14,959	114.62	648	
7	10.00 to <100.00	2,663	284	65.18	2,848	30.10	1,573,610	89.81		6,492	227.95	776	
8	100.00 (Default)	138	—	—	138	100.00	26,156	85.49		76	55.07	112	
9	Total	\$ 44,772	\$ 216,551	60.63 %	\$ 176,068	1.32 %	32,825,703	88.19 %		\$ 43,584	24.75 %	\$ 2,098	\$ 3,070

2024
Q2

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 4,908	\$ 150,821	59.97 %	\$ 95,356	0.07 %	17,065,967	86.97 %		\$ 3,539	3.71 %	\$ 56	
11	0.15 to <0.25	2,080	15,238	61.42	11,439	0.19	2,149,987	88.25		1,050	9.18	20	
12	0.25 to <0.50	2,636	12,053	61.24	10,016	0.32	2,677,779	89.22		1,394	13.92	29	
13	0.50 to <0.75	3,454	10,531	62.98	10,087	0.52	1,592,561	88.98		2,078	20.60	47	
14	0.75 to <2.50	14,667	21,747	62.92	28,348	1.52	4,300,810	90.95		13,322	46.99	393	
15	2.50 to <10.00	9,795	3,759	67.60	12,337	5.45	3,550,337	91.16		14,135	114.57	612	
16	10.00 to <100.00	2,572	329	66.48	2,791	30.57	1,633,798	89.96		6,390	228.95	773	
17	100.00 (Default)	124	—	—	124	100.00	28,627	85.22		72	58.06	100	
18	Total	\$ 40,236	\$ 214,478	60.73 %	\$ 170,498	1.32 %	32,999,866	88.32 %		\$ 41,980	24.62 %	\$ 2,030	\$ 3,068

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)
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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
1	0.00 to <0.15 %	7,432 \$	5,443	69.56 %	11,218	0.08 %	551,326	45.82 %		1,086	9.68 %	4	
2	0.15 to <0.25	6,597	3,748	44.46	8,263	0.20	333,838	42.42		1,401	16.96	7	
3	0.25 to <0.50	15,243	1,069	66.20	15,953	0.33	477,949	36.39		3,378	21.17	19	
4	0.50 to <0.75	8,725	1,114	68.37	9,486	0.53	258,301	46.60		3,279	34.57	23	
5	0.75 to <2.50	33,542	2,005	64.78	34,828	1.57	820,155	51.45		20,902	60.01	285	
6	2.50 to <10.00	19,057	500	62.80	19,028	5.43	625,477	57.31		16,290	85.61	593	
7	10.00 to <100.00	4,509	65	54.49	4,504	26.21	179,111	55.91		5,561	123.47	661	
8	100.00 (Default)	702	4	100.00	658	100.00	18,834	51.23		565	85.87	292	
9	Total	95,807 \$	13,948	61.47 %	103,938	3.42 %	3,264,991	48.66 %		52,462	50.47 %	1,884 \$	1,966

2025
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
10	0.00 to <0.15 %	7,800 \$	5,502	69.50 %	11,625	0.08 %	559,485	45.04 %		1,107	9.52 %	4	
11	0.15 to <0.25	6,684	3,807	44.83	8,391	0.20	336,040	42.07		1,412	16.83	7	
12	0.25 to <0.50	16,188	1,074	66.60	16,904	0.33	459,563	35.42		3,534	20.91	20	
13	0.50 to <0.75	8,960	1,108	67.79	9,711	0.53	277,453	45.87		3,309	34.07	24	
14	0.75 to <2.50	34,472	2,061	65.38	35,805	1.58	834,473	50.88		21,249	59.35	289	
15	2.50 to <10.00	19,009	508	63.67	18,968	5.46	615,485	56.76		16,088	84.82	586	
16	10.00 to <100.00	4,588	64	56.96	4,580	26.84	186,368	55.12		5,576	121.75	677	
17	100.00 (Default)	739	4	100.00	690	100.00	22,963	50.80		580	84.06	304	
18	Total	98,440 \$	14,128	61.64 %	106,674	3.42 %	3,291,830	47.87 %		52,855	49.55 %	1,911 \$	1,996

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
19	0.00 to <0.15 %	7,631 \$	5,457	69.59 %	11,429	0.08 %	582,648	45.25 %		1,088	9.52 %	4	
20	0.15 to <0.25	6,434	3,775	44.48	8,113	0.20	334,468	44.22		1,436	17.70	7	
21	0.25 to <0.50	15,601	1,050	66.73	16,289	0.32	460,925	35.75		3,429	21.05	19	
22	0.50 to <0.75	8,772	1,193	69.28	9,598	0.53	273,865	46.39		3,317	34.56	24	
23	0.75 to <2.50	34,142	1,854	65.02	34,978	1.61	849,539	51.00		20,933	59.85	289	
24	2.50 to <10.00	18,195	506	58.17	18,427	5.37	614,130	57.27		15,743	85.43	567	
25	10.00 to <100.00	4,238	59	53.75	4,260	26.68	178,329	55.26		5,179	121.57	627	
26	100.00 (Default)	701	4	100.00	652	100.00	22,005	50.28		556	85.28	283	
27	Total	95,714 \$	13,898	61.44 %	103,746	3.34 %	3,315,909	48.30 %		51,681	49.81 %	1,820 \$	1,945

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)

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	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	7,999 \$	5,485	69.45 %	11,808	0.08 %	595,507	45.40 %		\$ 1,127	9.54 %	\$ 4	
2	0.15 to <0.25	6,424	3,579	44.61	8,020	0.20	332,554	44.30		1,421	17.72	7	
3	0.25 to <0.50	15,268	1,027	66.34	15,949	0.32	462,254	35.91		3,360	21.07	19	
4	0.50 to <0.75	8,690	1,207	69.98	9,523	0.53	276,381	46.33		3,284	34.48	23	
5	0.75 to <2.50	33,383	1,885	64.60	34,218	1.61	784,145	51.09		20,521	59.97	284	
6	2.50 to <10.00	17,841	508	61.98	18,083	5.39	658,244	57.37		15,478	85.59	558	
7	10.00 to <100.00	4,076	60	54.65	4,097	26.47	173,261	55.16		4,964	121.16	597	
8	100.00 (Default)	651	4	100.00	599	100.00	20,182	49.26		519	86.64	254	
9	Total	94,332 \$	13,755	61.81 %	102,297	3.26 %	3,302,528	48.35 %		\$ 50,674	49.54 %	\$ 1,746	\$ 1,898

2024
Q2

	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	8,340 \$	5,411	69.77 %	12,115	0.08 %	604,242	44.60 %		\$ 1,141	9.42 %	\$ 4	
11	0.15 to <0.25	6,553	3,485	44.48	8,103	0.20	337,031	43.09		1,396	17.23	7	
12	0.25 to <0.50	15,072	1,043	65.98	15,760	0.32	462,893	35.16		3,245	20.59	18	
13	0.50 to <0.75	8,373	1,072	68.97	9,100	0.53	270,856	45.55		3,075	33.79	22	
14	0.75 to <2.50	32,272	1,926	65.12	33,120	1.65	769,729	50.72		19,755	59.65	278	
15	2.50 to <10.00	17,881	477	59.80	18,080	5.35	658,555	57.11		15,387	85.11	551	
16	10.00 to <100.00	3,947	55	54.03	3,967	26.15	169,607	54.60		4,766	120.14	568	
17	100.00 (Default)	640	4	100.00	583	100.00	19,903	50.00		526	90.22	249	
18	Total	93,078 \$	13,473	61.80 %	100,828	3.23 %	3,292,816	47.77 %		\$ 49,291	48.89 %	\$ 1,697	\$ 1,843

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 #	2025 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 13,029	\$ 32,808	\$	1.4	\$ 64,172	\$ 9,282
2	—	—	—	—	—	—
3	—	—	—	—	—	—
4	—	—	—	—	—	—
5	—	—	—	—	461,673	3,494
6	—	—	—	—	—	—
7					\$ 525,845	\$ 12,776
2025 Q1						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 14,849	\$ 34,751	\$	1.4	\$ 69,440	\$ 9,940
9	—	—	—	—	—	—
10	—	—	—	—	—	—
11	—	—	—	—	—	—
12	—	—	—	—	466,354	3,644
13	—	—	—	—	—	—
14					\$ 535,794	\$ 13,584
2024 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
15	\$ 15,248	\$ 31,760	\$	1.4	\$ 65,810	\$ 9,174
16	—	—	—	—	—	—
17	—	—	—	—	—	—
18	—	—	—	—	—	—
19	—	—	—	—	458,452	3,353
20	—	—	—	—	—	—
21					\$ 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
22	\$ 13,691	\$ 30,850	\$	1.4	\$ 62,358	\$ 8,394
23	—	—	—	—	—	—
24	—	—	—	—	—	—
25	—	—	—	—	—	—
26	—	—	—	—	428,006	3,080
27	—	—	—	—	—	—
28					\$ 490,364	\$ 11,474

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)
Value-at-Risk (VaR) for SFTs
Total

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

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

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.

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

(\$ millions, except as noted)
As at

LINE #	2024 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1 SA-CCR (for derivatives)	\$ 18,070	\$ 30,396		1.4	\$ 67,852	\$ 8,703
2 Current exposure method (for derivatives)	—	—		—	—	—
3 Internal model method (for derivatives and SFTs)			—	—	—	—
4 Simple approach for credit risk mitigation (for SFTs)					—	—
5 Comprehensive approach for credit risk mitigation (for SFTs)					437,387	4,313
6 VaR for SFTs					—	—
7 Total					\$ 505,239	\$ 13,016

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
#

2025
Q2

Asset classes

Sovereigns and their central banks
Public sector entities
Multilateral development banks
Banks
 Of which: securities firms and other financial institutions as Bank
Corporates
 Of which: securities firms and other financial institutions as Corporate
 Of which: specialised lending
Regulatory retail portfolios
Real estate
 Of which: land acquisition, development and construction
Other assets¹
Total

	Risk-weight													Total credit exposures amount (post-CCF and post-CRM)														
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other															
1	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–													
2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
4	–	–	300	17	–	1	–	–	–	7	–	–	–	–	325													
5	–	–	87	3	–	1	–	–	–	7	–	–	–	–	98													
6	–	–	89	–	–	1	44	–	–	366	–	–	–	–	500													
7	–	–	89	–	–	1	44	–	–	283	–	–	–	–	417													
8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
13	\$	–	\$	–	\$	389	\$	17	\$	–	\$	2	\$	44	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	825

2025
Q1

Asset classes

Sovereigns and their central banks
Public sector entities
Multilateral development banks
Banks
 Of which: securities firms and other financial institutions as Bank
Corporates
 Of which: securities firms and other financial institutions as Corporate
 Of which: specialised lending
Regulatory retail portfolios
Real estate
 Of which: land acquisition, development and construction
Other assets¹
Total

	Risk-weight														Total credit exposures amount (post-CCF and post-CRM)											
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other													
14	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–											
15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
17	–	–	201	42	–	–	–	–	–	3	–	–	–	–	246											
18	–	–	135	31	–	–	–	–	–	3	–	–	–	–	169											
19	–	–	203	–	–	15	20	–	–	312	–	–	–	–	550											
20	–	–	203	–	–	15	20	–	–	226	–	–	–	–	464											
21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–											
26	\$	–	\$	–	\$	404	\$	42	\$	–	\$	15	\$	20	\$	–	\$	–	\$	–	\$	–	\$	–	\$	796

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 #	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		
1	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–
2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	–	–	222	42	–	1	–	–	–	4	–	–	–	–	269
5	–	–	118	31	–	1	–	–	–	4	–	–	–	–	154
6	–	–	141	–	–	48	16	–	–	120	–	–	–	–	325
7	–	–	141	–	–	48	15	–	–	34	–	–	–	–	238
8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	\$	–	\$	–	\$	363	\$	42	\$	–	\$	–	\$	–	594
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		
14	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–
15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	–	–	277	98	–	–	–	–	–	4	–	–	–	–	379
18	–	–	113	72	–	–	–	–	–	4	–	–	–	–	189
19	–	–	184	–	–	75	13	–	–	111	–	–	–	–	383
20	–	–	184	–	–	75	10	–	–	25	–	–	–	–	294
21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
26	\$	–	\$	–	\$	461	\$	98	\$	–	\$	–	\$	–	762

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

(\$ millions)
As at

Asset classes

Sovereigns and their central banks

Public sector entities

Multilateral development banks

Banks

Of which: securities firms and other financial institutions as Bank

Corporates

Of which: securities firms and other financial institutions as Corporate

Of which: specialised lending

Regulatory retail portfolios

Real estate

Of which: land acquisition, development and construction

Other assets¹

Total

58

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

(\$ millions, except as noted)
As at

LINE #	2025								
	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 % \$	559	0.11 %	535	31.81 %	2.6 \$	78	13.95 %	
2	0.15 to <0.25	308	0.20	574	27.78	2.2	56	18.18	
3	0.25 to <0.50	385	0.37	815	34.24	3.7	128	33.25	
4	0.50 to <0.75	199	0.63	254	23.83	2.2	62	31.16	
5	0.75 to <2.50	636	1.92	438	26.00	1.6	334	52.52	
6	2.50 to <10.00	624	4.87	122	6.69	0.6	125	20.03	
7	10.00 to <100.00	85	23.93	146	34.30	2.0	141	165.88	
8	100.00 (Default)	-	100.00	5	25.71	3.5	1	-	
9	Total	\$ 2,796	2.40 %	2,889	24.28 %	2.0 \$	925	33.08 %	
	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 % \$	233,362	0.07 %	2,950	7.24 %	0.3 \$	4,618	1.98 %	
11	0.15 to <0.25	42,077	0.20	126	2.17	0.1	528	1.25	
12	0.25 to <0.50	11,023	0.36	154	6.17	0.3	601	5.45	
13	0.50 to <0.75	1,124	0.66	59	15.19	0.4	212	18.86	
14	0.75 to <2.50	3,284	2.02	119	7.16	0.3	451	13.73	
15	2.50 to <10.00	89	9.31	5	40.64	2.2	137	153.93	
16	10.00 to <100.00	24	17.58	6	42.02	1.8	48	200.00	
17	100.00 (Default)	60	100.00	2	40.00	4.6	301	501.67	
18	Total	\$ 291,043	0.15 %	3,421	6.52 %	0.2 \$	6,896	2.37 %	
	2025								
	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 % \$	603	0.10 %	544	33.32 %	2.2 \$	86	14.26 %	
20	0.15 to <0.25	320	0.20	567	21.31	1.5	45	14.06	
21	0.25 to <0.50	247	0.35	804	42.58	3.2	98	39.68	
22	0.50 to <0.75	193	0.64	258	22.80	2.1	57	29.53	
23	0.75 to <2.50	746	1.94	431	21.74	0.9	321	43.03	
24	2.50 to <10.00	660	4.86	121	6.53	0.6	129	19.55	
25	10.00 to <100.00	125	21.33	142	53.43	1.4	321	256.80	
26	100.00 (Default)	-	100.00	2	25.00	2.0	-	-	
27	Total	\$ 2,894	2.64 %	2,869	23.86 %	1.4 \$	1,057	36.52 %	
	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 % \$	236,003	0.07 %	2,948	7.90 %	0.3 \$	5,113	2.17 %	
29	0.15 to <0.25	42,722	0.20	140	2.48	0.1	619	1.45	
30	0.25 to <0.50	8,665	0.33	139	6.63	0.2	461	5.32	
31	0.50 to <0.75	871	0.66	58	23.24	0.4	252	28.93	
32	0.75 to <2.50	3,503	1.74	120	6.87	0.2	462	13.19	
33	2.50 to <10.00	106	9.31	6	40.36	2.1	162	152.83	
34	10.00 to <100.00	19	19.05	8	46.58	2.1	42	221.05	
35	100.00 (Default)	56	100.00	2	40.00	4.7	279	498.21	
36	Total	\$ 291,945	0.14 %	3,421	7.12 %	0.3 \$	7,390	2.53 %	

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 #	2024 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 % \$	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 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 % \$	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 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 % \$	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 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 % \$	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 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 #	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 ¹		
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 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2025 Q2								
	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 % \$	85,817	0.04 %	303	2.29 %	0.7 \$	334	0.39 %	
2	0.15 to <0.25	16	0.20	22	35.67	3.1	4	25.00	
3	0.25 to <0.50	20	0.41	15	40.21	2.8	8	40.00	
4	0.50 to <0.75	2	0.66	4	35.34	4.0	1	50.00	
5	0.75 to <2.50	27	2.13	11	20.11	1.3	12	44.44	
6	2.50 to <10.00	—	9.31	2	49.95	5.0	1	—	
7	10.00 to <100.00	2	21.18	8	49.04	3.7	5	250.00	
8	100.00 (Default)	6	100.00	2	46.77	5.0	35	583.33	
9	Total \$	85,890	0.04 %	367	2.31 %	0.7 \$	400	0.47 %	
2025 Q1									
	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 % \$	89,678	0.04 %	300	2.49 %	0.7 \$	354	0.39 %	
11	0.15 to <0.25	12	0.20	23	32.44	3.7	3	25.00	
12	0.25 to <0.50	7	0.39	14	24.84	4.7	2	28.57	
13	0.50 to <0.75	1	0.66	3	37.33	2.5	—	—	
14	0.75 to <2.50	4	2.13	9	53.16	2.8	5	125.00	
15	2.50 to <10.00	1	9.31	3	62.83	3.1	3	300.00	
16	10.00 to <100.00	6	32.74	7	27.95	5.0	8	133.33	
17	100.00 (Default)	—	100.00	1	46.77	2.0	—	—	
18	Total \$	89,709	0.04 %	360	2.50 %	0.7 \$	375	0.42 %	
2024 Q4									
	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 % \$	89,566	0.03 %	312	2.33 %	0.8 \$	347	0.39 %	
20	0.15 to <0.25	8	0.19	19	34.14	4.1	2	25.00	
21	0.25 to <0.50	11	0.41	16	26.52	4.7	3	27.27	
22	0.50 to <0.75	1	0.66	4	51.50	2.6	1	100.00	
23	0.75 to <2.50	4	2.07	10	43.52	2.6	4	100.00	
24	2.50 to <10.00	—	9.64	2	49.62	5.0	1	—	
25	10.00 to <100.00	6	32.98	7	28.19	5.0	9	150.00	
26	100.00 (Default)	—	100.00	1	54.30	2.3	—	—	
27	Total \$	89,596	0.04 %	371	2.34 %	0.8 \$	367	0.41 %	

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 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 87,718	0.04 %	313	2.16 %	0.7	\$ 298	0.34 %		
2	0.15 to <0.25	9	0.19	24	39.70	2.7	2	22.22		
3	0.25 to <0.50	9	0.34	15	36.76	3.4	3	33.33		
4	0.50 to <0.75	—	0.66	3	25.00	3.8	—	—		
5	0.75 to <2.50	5	2.07	12	44.64	2.6	5	100.00		
6	2.50 to <10.00	—	9.64	1	27.67	5.0	—	—		
7	10.00 to <100.00	8	32.79	7	29.24	5.0	13	162.50		
8	100.00 (Default)	—	100.00	1	54.30	2.5	—	—		
9	Total	\$ 87,749	0.04 %	376	2.17 %	0.7	\$ 321	0.37 %		
2024 Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 92,945	0.04 %	308	2.09 %	0.8	\$ 303	0.33 %		
11	0.15 to <0.25	8	0.19	28	42.73	2.3	2	25.00		
12	0.25 to <0.50	3	0.29	15	27.78	4.4	1	33.33		
13	0.50 to <0.75	—	0.66	3	25.00	4.0	—	—		
14	0.75 to <2.50	2	2.03	11	44.68	2.9	2	100.00		
15	2.50 to <10.00	1	9.64	2	34.81	4.7	1	100.00		
16	10.00 to <100.00	7	32.70	7	28.90	5.0	10	142.86		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 92,966	0.04 %	374	2.09 %	0.8	\$ 319	0.34 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #		2025 Q2							
		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 % \$	143,312	0.05 %	344	10.58 %	0.2 \$	4,057	2.83 %
2		0.15 to <0.25	47	0.20	3	2.41	–	1	2.13
3		0.25 to <0.50	276	0.40	7	2.20	0.1	7	2.54
4		0.50 to <0.75	–	–	–	–	–	–	–
5		0.75 to <2.50	–	2.14	1	45.00	1.0	–	–
6		2.50 to <10.00	–	–	–	–	–	–	–
7		10.00 to <100.00	–	–	–	–	–	–	–
8		100.00 (Default)	–	–	–	–	–	–	–
9		Total	\$ 143,635	0.05 %	355	10.56 %	0.2 \$	4,065	2.83 %
		2025 Q1							
		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 % \$	148,138	0.05 %	334	10.97 %	0.3 \$	4,322	2.92 %
11		0.15 to <0.25	157	0.20	6	2.94	–	3	1.91
12		0.25 to <0.50	534	0.30	8	1.15	0.1	6	1.12
13		0.50 to <0.75	–	–	–	–	–	–	–
14		0.75 to <2.50	–	2.14	1	45.00	1.0	–	–
15		2.50 to <10.00	–	–	–	–	–	–	–
16		10.00 to <100.00	–	–	–	–	–	–	–
17		100.00 (Default)	–	–	–	–	–	–	–
18		Total	\$ 148,829	0.05 %	349	10.93 %	0.3 \$	4,331	2.91 %
		2024 Q4							
		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 % \$	142,401	0.05 %	332	10.99 %	0.3 \$	4,148	2.91 %
20		0.15 to <0.25	100	0.19	6	0.43	0.1	–	–
21		0.25 to <0.50	416	0.33	8	1.00	0.1	4	0.96
22		0.50 to <0.75	–	–	–	–	–	–	–
23		0.75 to <2.50	–	2.17	1	45.00	1.0	–	–
24		2.50 to <10.00	–	–	–	–	–	–	–
25		10.00 to <100.00	–	–	–	–	–	–	–
26		100.00 (Default)	–	–	–	–	–	–	–
27		Total	\$ 142,917	0.05 %	347	10.95 %	0.3 \$	4,152	2.91 %

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 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 128,284	0.05 %	334	10.68 %	0.3	\$ 3,815	2.97 %		
2	0.15 to <0.25	205	0.19	7	0.42	—	—	—		
3	0.25 to <0.50	298	0.27	9	2.11	0.1	5	1.68		
4	0.50 to <0.75	—	—	—	—	—	—	—		
5	0.75 to <2.50	1	2.17	3	45.00	1.0	1	100.00		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 128,788	0.05 %	353	10.65 %	0.3	\$ 3,821	2.97 %		
	2024 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 151,357	0.05 %	330	11.11 %	0.4	\$ 4,833	3.19 %		
11	0.15 to <0.25	410	0.22	8	0.74	0.1	2	0.49		
12	0.25 to <0.50	280	0.27	11	1.68	0.1	4	1.43		
13	0.50 to <0.75	—	—	—	—	—	—	—		
14	0.75 to <2.50	1	1.03	2	45.00	1.2	1	100.00		
15	2.50 to <10.00	—	—	—	—	—	—	—		
16	10.00 to <100.00	—	—	—	—	—	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 152,048	0.05 %	351	11.06 %	0.4	\$ 4,840	3.18 %		

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 #	2025 Q2						2025 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	received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral
Cash – domestic currency		1	\$ 1	\$ 4,859	\$ –	\$ 2,187	\$ 49,931	\$ 64,797	\$ –	\$ 5,656	\$ –	\$ 1,838	\$ 51,168	\$ 70,813
Cash – other currencies		2	1,306	12,097	325	11,336	131,607	159,343	1,678	6,666	277	8,768	131,317	153,960
Domestic sovereign debt		3	916	420	2,268	4,929	96,340	72,822	739	674	2,444	4,528	109,637	72,281
Other sovereign debt		4	4,596	1,054	4,360	3,293	118,195	91,946	4,019	1,103	3,642	3,384	114,623	89,644
Government agency debt		5	3,657	11	1,182	6	26,864	48,275	1,283	47	1,294	70	23,493	44,792
Corporate bonds		6	1,825	1,760	2,715	1	30,603	52,764	1,721	1,711	3,060	–	29,110	55,483
Equity securities		7	1,582	–	88	–	34,227	78,577	1,023	–	103	–	37,086	88,075
Other collateral		8	208	59	–	–	–	–	124	62	–	–	–	–
Total		9	\$ 14,091	\$ 20,260	\$ 10,938	\$ 21,752	\$ 487,767	\$ 568,524	\$ 10,587	\$ 15,919	\$ 10,820	\$ 18,588	\$ 496,434	\$ 575,048
			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	received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	of posted collateral
Cash – domestic currency		10	\$ –	\$ 4,770	\$ –	\$ 1,494	\$ 66,691	\$ 70,757	\$ –	\$ 5,081	\$ –	\$ 1,311	\$ 48,413	\$ 72,778
Cash – other currencies		11	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		12	772	673	1,693	4,418	103,116	76,149	693	548	1,546	3,061	103,029	70,631
Other sovereign debt		13	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		14	1,189	6	1,424	200	20,252	40,110	603	24	1,291	50	18,787	37,829
Corporate bonds		15	1,523	1,700	3,736	1	28,214	51,293	1,704	1,179	3,422	1	25,044	43,914
Equity securities		16	1,499	–	102	–	30,909	72,513	963	–	107	–	30,932	74,141
Other collateral		17	–	46	–	–	–	5,847	–	18	–	–	–	–
Total		18	\$ 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											
			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	received	of posted collateral						
Cash – domestic currency		19	\$ –	\$ 3,608	\$ –	\$ 1,176	\$ 65,306	\$ 75,810						
Cash – other currencies		20	962	10,534	405	8,165	136,582	136,173						
Domestic sovereign debt		21	463	1,031	1,583	3,695	110,760	76,167						
Other sovereign debt		22	4,725	1,435	3,524	4,536	95,569	108,359						
Government agency debt		23	686	58	753	–	19,435	38,900						
Corporate bonds		24	1,272	1,424	3,413	–	25,065	43,871						
Equity securities		25	609	–	–	–	29,528	74,443						
Other collateral		26	–	31	–	–	–	–						
Total		27	\$ 8,717	\$ 18,121	\$ 9,678	\$ 17,572	\$ 482,245	\$ 553,723						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2025 Q2	2025 Q1	2024 Q4	2024 Q3	2024 Q2
					</	

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2025 Q2	2025 Q1	2024 Q4	2024 Q3	2024 Q2	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$ 881	\$ 899	\$ 923	\$ 1,206	\$ 1,224	
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	22,565	451	23,934	479	31,504	630
(i) OTC derivatives	3	9,167	183	11,134	223	18,319	366
(ii) Exchange-traded derivatives	4	8,592	172	8,144	163	7,985	160
(iii) Securities financing transactions	5	4,806	96	4,656	93	5,200	104
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–
Segregated initial margin	7	–	102	101	100	99	–
Non-segregated initial margin	8	3,933	–	3,850	–	5,561	–
Pre-funded default fund contributions	9	1,162	430	1,003	420	1,054	611

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

Derivatives – Notional

(\$ millions) As at		LINE #	2025 Q2						2025 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	1		\$ –	\$ –	\$ 1,073,281	\$ 1,073,281	\$ –	\$ 1,073,281	\$ –	\$ –	\$ 782,551	\$ 782,551	\$ –	\$ 782,551
Forward rate agreements	2		409,866	14,359	–	424,225	368	424,593	482,966	26,693	–	509,659	471	510,130
Swaps	3		18,385,470	505,690	–	18,891,160	1,913,571	20,804,731	18,845,539	530,911	–	19,376,450	1,862,728	21,239,178
Options written	4		–	124,463	10,026	134,489	121	134,610	–	103,852	13,700	117,552	81	117,633
Options purchased	5		–	131,154	11,335	142,489	3	142,492	–	125,957	16,150	142,107	3	142,110
	6		18,795,336	775,666	1,094,642	20,665,644	1,914,063	22,579,707	19,328,505	787,413	812,401	20,928,319	1,863,283	22,791,602
Foreign Exchange Contracts														
Futures	7		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8		22	392,637	–	392,659	39,553	432,212	61	449,748	–	449,809	25,211	475,020
Swaps	9		801	1,667,935	–	1,668,736	13,549	1,682,285	280	1,785,511	–	1,785,791	7,383	1,793,174
Cross-currency interest rate swaps	10		–	1,535,298	–	1,535,298	153,394	1,688,692	–	1,527,120	–	1,527,120	135,591	1,662,711
Options written	11		–	84,036	118	84,154	–	84,154	–	72,009	150	72,159	–	72,159
Options purchased	12		–	80,283	29	80,312	–	80,312	–	67,703	18	67,721	–	67,721
	13		823	3,760,189	147	3,761,159	206,496	3,967,655	341	3,902,091	168	3,902,600	168,185	4,070,785
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	14		13,353	1,916	–	15,269	3,026	18,295	13,810	1,084	–	14,894	2,915	17,809
Protection sold	15		1,963	128	–	2,091	–	2,091	1,463	144	–	1,607	–	1,607
	16		15,316	2,044	–	17,360	3,026	20,386	15,273	1,228	–	16,501	2,915	19,416
Other Contracts														
Equity contracts	17		–	156,125	148,918	305,043	35,213	340,256	–	146,998	125,765	272,763	35,967	308,730
Commodity contracts	18		100	98,060	214,461	312,621	–	312,621	112	98,623	154,071	252,806	–	252,806
	19		100	254,185	363,379	617,664	35,213	652,877	112	245,621	279,836	525,569	35,967	561,536
Total	20		\$ 18,811,575	\$ 4,792,084	\$ 1,458,168	\$ 25,061,827	\$ 2,158,798	\$ 27,220,625	\$ 19,344,231	\$ 4,936,353	\$ 1,092,405	\$ 25,372,989	\$ 2,070,350	\$ 27,443,339
			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	21		\$ –	\$ –	\$ 761,112	\$ 761,112	\$ –	\$ 761,112	\$ –	\$ –	\$ 720,503	\$ 720,503	\$ –	\$ 720,503
Forward rate agreements	22		550,965	22,772	–	573,737	552	574,289	765,137	19,592	–	784,729	493	785,222
Swaps	23		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	24		–	93,559	5,806	99,365	125	99,490	–	94,926	–	94,926	171	95,097
Options purchased	25		–	112,098	5,550	117,648	1,863	119,511	–	109,318	288	109,606	3,642	113,248
	26		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	27		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28		39	355,932	–	355,971	24,644	380,615	11	350,384	–	350,395	24,485	374,880
Swaps	29		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	30		–	1,525,781	–	1,525,781	143,796	1,669,577	–	1,466,806	–	1,466,806	131,347	1,598,153
Options written	31		–	56,614	163	56,777	–	56,777	–	55,859	105	55,964	–	55,964
Options purchased	32		–	49,344	15	49,359	–	49,359	–	45,828	2	45,830	–	45,830
	33		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	34		12,469	327	–	12,796	2,708	15,504	11,054	317	–	11,371	2,357	13,728
Protection sold	35		1,651	242	–	1,893	–	1,893	1,711	225	–	1,936	–	1,936
	36		14,120	569	–	14,689	2,708	17,397	12,765	542	–	13,307	2,357	15,664
Other Contracts														
Equity contracts	37		–	123,991	117,988	241,979	36,049	278,028	–	114,486	113,289	227,775	37,978	265,753
Commodity contracts	38		118	103,714	141,763	245,595	–	245,595	151	85,952	117,566	203,669	–	203,669
	39		118	227,705	259,751	487,574	36,049	523,623	151	200,438	230,855	431,444	37,978	469,422
Total	40		\$ 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

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 #	2024 Q2					
			Trading					
			Over-the-counter ¹					
			Clearing house ²	Non- clearing house	Exchanged- traded	Total	Non- trading	Total
Interest Rate Contracts								
Futures	1		\$ —	\$ —	\$ 718,275	\$ 718,275	\$ —	\$ 718,275
Forward rate agreements	2		811,839	17,545	—	829,384	394	829,778
Swaps	3		16,139,478	368,973	—	16,508,451	2,128,133	18,636,584
Options written	4		—	90,408	—	90,408	122	90,530
Options purchased	5		—	111,897	500	112,397	5,713	118,110
	6		16,951,317	588,823	718,775	18,258,915	2,134,362	20,393,277
Foreign Exchange Contracts								
Futures	7		—	—	—	—	—	—
Forward contracts	8		14	303,381	—	303,395	23,729	327,124
Swaps	9		192	1,897,056	—	1,897,248	6,414	1,903,662
Cross-currency interest rate swaps	10		456	1,399,578	—	1,400,034	141,371	1,541,405
Options written	11		—	64,504	319	64,823	—	64,823
Options purchased	12		—	54,483	1	54,484	—	54,484
	13		662	3,719,002	320	3,719,984	171,514	3,891,498
Credit Derivative Contracts								
Credit default swaps								
Protection purchased	14		11,410	277	—	11,687	2,428	14,115
Protection sold	15		2,150	271	—	2,421	—	2,421
	16		13,560	548	—	14,108	2,428	16,536
Other Contracts								
Equity contracts	17		—	99,701	123,144	222,845	37,377	260,222
Commodity contracts	18		213	73,649	129,638	203,500	—	203,500
	19		213	173,350	252,782	426,345	37,377	463,722
Total	20		\$ 16,965,752	\$ 4,481,723	\$ 971,877	\$ 22,419,352	\$ 2,345,681	\$ 24,765,033

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 #	2025 Q2			2025 Q1			2024 Q4										
				Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount								
Interest Rate Contracts																				
Forward rate agreements	1		\$	65	\$	159	\$	48	\$	55	\$	83	\$	53	\$	35	\$	102	\$	29
Swaps	2			3,477		9,808		1,264		4,012		10,813		1,027		4,215		11,037		964
Options written	3			2		89		15		4		114		31		7		140		26
Options purchased	4			6		77		16		10		104		19		17		123		23
	5			3,550		10,133		1,343		4,081		11,114		1,130		4,274		11,402		1,042
Foreign Exchange Contracts																				
Forward contracts	6			1,116		4,815		896		1,472		5,600		1,037		1,746		5,643		1,022
Swaps	7			2,836		16,147		1,759		2,881		18,699		2,476		3,234		16,136		2,246
Cross-currency interest rate swaps	8			3,906		15,958		1,620		4,687		17,518		1,597		4,124		17,176		1,515
Options written	9			52		364		68		90		392		86		36		291		59
Options purchased	10			65		342		85		103		351		92		50		239		64
	11			7,975		37,626		4,428		9,233		42,560		5,288		9,190		39,485		4,906
Other Contracts																				
Credit derivatives	12			2		212		29		3		219		30		—		207		30
Equity contracts	13			639		10,279		2,566		661		9,719		2,547		669		8,964		2,348
Commodity contracts	14			863		5,922		916		871		5,828		945		1,115		5,752		848
	15			1,504		16,413		3,511		1,535		15,766		3,522		1,784		14,923		3,226
Total net derivatives	16			13,029		64,172		9,282		14,849		69,440		9,940		15,248		65,810		9,174
Qualifying Central Counterparty (QCCP) contracts ²	17			9,502		17,759		617		10,133		19,278		666		10,529		19,117		652
Total	18		\$	22,531	\$	81,931	\$	9,899	\$	24,982	\$	88,718	\$	10,606	\$	25,777	\$	84,927	\$	9,826

			2024 Q3			2024 Q2							
			Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount					
Interest Rate Contracts													
Forward rate agreements	19	\$	60	\$	137	\$	21	\$	121	\$	38		
Swaps	20		4,415		11,231		5,562		12,559		661		
Options written	21		2		129		3		111		19		
Options purchased	22		13		135		33		173		33		
	23		4,490		11,632		5,619		12,964		751		
Foreign Exchange Contracts													
Forward contracts	24		961		4,374		1,305		4,595		783		
Swaps	25		2,514		16,817		4,128		17,547		2,518		
Cross-currency interest rate swaps	26		4,241		16,370		5,254		19,272		1,534		
Options written	27		35		257		23		254		56		
Options purchased	28		37		199		93		327		87		
	29		7,788		38,017		10,803		41,995		4,978		
Other Contracts													
Credit derivatives	30		—		219		1		212		33		
Equity contracts	31		488		7,570		638		7,633		2,080		
Commodity contracts	32		925		4,920		1,009		5,048		861		
	33		1,413		12,709		1,648		12,893		2,974		
Total net derivatives	34		13,691		62,358		18,070		67,852		8,703		
Qualifying Central Counterparty (QCCP) contracts ²	35		7,413		26,304		7,608		27,304		900		
Total	36	\$	21,104	\$	88,662	\$	9,259	\$	25,678	\$	95,156	\$	9,603

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 #	2025 Q2	2025 Q1	2024 Q4
		Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
K Reduced	1	\$ 195	\$ 183	\$ 173
K Hedged	2	92	60	54
Total (K Reduced x 25% + K Hedged x 75%)	3	\$ 118	\$ 91	\$ 84

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

(\$ millions) As at	LINE #	2025 Q2	2025 Q1	2024 Q4
		Capital requirements Number of counterparties	Capital requirements Number of counterparties	Capital requirements Number of counterparties
Interest rate risk	1	\$ 73	\$ 65	\$ 68
Foreign exchange risk	2	125	112	106
Reference credit spread risk	3	—	—	—
Equity risk	4	—	—	—
Commodity risk	5	—	—	—
Counterparty credit spread risk	6	188	146	156
Total (sum of lines 1 to 6)	7	\$ 386 5,502	\$ 323 5,899	\$ 330 6,328

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

(\$ millions) As at	LINE #	2025 Q2	2025 Q1	2024 Q4
		RWA	RWA	RWA
Total RWA for CVA at previous quarter-end	1	\$ 5,180	\$ 5,176	\$ 5,042
Total RWA for CVA at end of reporting period	2	6,301	5,180	5,176

Securitization Exposures in the Banking Book (SEC1)

(\$ millions) As at		LINE #	2025 Q2						
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		1	\$ 38,028	\$ 37,250	\$ –	\$ 17,664	\$ 16,812	\$ –	\$ 55,692
Residential mortgage		2	12,981	12,981	–	–	–	–	12,981
Credit card		3	6,767	6,520	–	4,517	4,099	–	11,284
Other retail exposures		4	18,280	17,749	–	13,147	12,713	–	31,427
Re-securitization		5	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	16,904	15,653	10,853	30,742	927	–	58,499
Loans to corporates		7	–	–	10,853	14,955	429	–	25,808
Commercial mortgage		8	–	–	–	14,209	–	–	14,209
Lease and receivables		9	16,904	15,653	–	1,578	498	–	18,482
Other wholesale		10	–	–	–	–	–	–	–
Re-securitization		11	–	–	–	–	–	–	–
			2025 Q1						
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		12	\$ 39,959	\$ 39,243	\$ –	\$ 16,675	\$ 16,675	\$ –	\$ 56,634
Residential mortgage		13	12,187	12,187	–	–	–	–	12,187
Credit card		14	8,495	8,298	–	6,179	6,179	–	14,674
Other retail exposures		15	19,277	18,758	–	10,496	10,496	–	29,773
Re-securitization		16	–	–	–	–	–	–	–
Wholesale (total) – of which:		17	17,886	16,893	12,256	31,047	869	–	61,189
Loans to corporates		18	–	–	12,256	14,579	162	–	26,835
Commercial mortgage		19	–	–	–	15,135	–	–	15,135
Lease and receivables		20	17,886	16,893	–	1,333	707	–	19,219
Other wholesale		21	–	–	–	–	–	–	–
Re-securitization		22	–	–	–	–	–	–	–
			2024 Q4						
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		23	\$ 39,824	\$ 39,260	\$ –	\$ 19,122	\$ 19,122	\$ –	\$ 58,946
Residential mortgage		24	12,117	12,117	–	–	–	–	12,117
Credit card		25	9,116	8,919	–	8,106	8,106	–	17,222
Other retail exposures		26	18,591	18,224	–	11,016	11,016	–	29,607
Re-securitization		27	–	–	–	–	–	–	–
Wholesale (total) – of which:		28	17,232	16,230	11,968	30,714	779	–	59,914
Loans to corporates		29	–	–	11,968	14,216	155	–	26,184
Commercial mortgage		30	–	–	–	15,405	–	–	15,405
Lease and receivables		31	17,232	16,230	–	1,093	624	–	18,325
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 Q3						
			Bank acts as originator/sponsor			Bank act as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		1	\$ 33,810	\$ 33,449	\$ –	\$ 21,477	\$ 21,477	\$ –	55,287
Residential mortgage		2	11,351	11,351	–	–	–	–	11,351
Credit card		3	6,149	6,148	–	8,950	8,950	–	15,099
Other retail exposures		4	16,310	15,950	–	12,527	12,527	–	28,837
Re-securitization		5	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	16,392	15,583	6,775	32,709	971	–	55,876
Loans to corporates		7	–	–	6,775	14,784	168	–	21,559
Commercial mortgage		8	–	–	–	16,179	–	–	16,179
Lease and receivables		9	16,392	15,583	–	1,746	803	–	18,138
Other wholesale		10	–	–	–	–	–	–	–
Re-securitization		11	–	–	–	–	–	–	–
			2024 Q2						
			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	\$ 37,217	\$ 36,861	\$ –	\$ 23,476	\$ 23,476	\$ –	60,693
Residential mortgage		13	11,092	11,092	–	–	–	–	11,092
Credit card		14	9,263	9,262	–	9,330	9,330	–	18,593
Other retail exposures		15	16,862	16,507	–	14,146	14,146	–	31,008
Re-securitization		16	–	–	–	–	–	–	–
Wholesale (total) – of which:		17	15,449	14,614	5,347	33,275	1,161	–	54,071
Loans to corporates		18	–	–	5,347	14,919	168	–	20,266
Commercial mortgage		19	–	–	–	16,193	–	–	16,193
Lease and receivables		20	15,449	14,614	–	2,163	993	–	17,612
Other wholesale		21	–	–	–	–	–	–	–
Re-securitization		22	–	–	–	–	–	–	–

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at		LINE #	2025 Q2						
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		1	\$ –	\$ –	\$ –	\$ 39	\$ –	\$ –	39
Residential mortgage		2	–	–	–	–	–	–	–
Credit card		3	–	–	–	11	–	–	11
Other retail exposures		4	–	–	–	28	–	–	28
Re-securitization		5	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	–	–	–	118	–	–	118
Loans to corporates		7	–	–	–	–	–	–	–
Commercial mortgage		8	–	–	–	48	–	–	48
Lease and receivables		9	–	–	–	–	–	–	–
Other wholesale		10	–	–	–	70	–	–	70
Re-securitization		11	–	–	–	–	–	–	–
2025 Q1									
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		12	\$ –	\$ –	\$ –	\$ 471	\$ –	\$ –	471
Residential mortgage		13	–	–	–	–	–	–	–
Credit card		14	–	–	–	13	–	–	13
Other retail exposures		15	–	–	–	458	–	–	458
Re-securitization		16	–	–	–	–	–	–	–
Wholesale (total) – of which:		17	–	–	–	196	–	–	196
Loans to corporates		18	–	–	–	–	–	–	–
Commercial mortgage		19	–	–	–	35	–	–	35
Lease and receivables		20	–	–	–	–	–	–	–
Other wholesale		21	–	–	–	161	–	–	161
Re-securitization		22	–	–	–	–	–	–	–
2024 Q4									
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:		23	\$ –	\$ –	\$ –	\$ 210	\$ –	\$ –	210
Residential mortgage		24	–	–	–	–	–	–	–
Credit card		25	–	–	–	23	–	–	23
Other retail exposures		26	–	–	–	187	–	–	187
Re-securitization		27	–	–	–	–	–	–	–
Wholesale (total) – of which:		28	–	–	–	258	–	–	258
Loans to corporates		29	–	–	–	–	–	–	–
Commercial mortgage		30	–	–	–	26	–	–	26
Lease and receivables		31	–	–	–	–	–	–	–
Other wholesale		32	–	–	–	232	–	–	232
Re-securitization		33	–	–	–	–	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

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

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

¹ The Bank does not have any synthetic securitization exposures.

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

\$ millions) As at		LINE #	2025 Q2																	

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

As at		LINE #		2024 Q3																																
				Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					Capital charge after cap																	
				</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%																
Total exposures		1	\$	49,229	\$	391	\$	555	\$	26	\$	1	\$	4,700	\$	45,099	\$	402	\$	1	\$	470	\$	5,227	\$	40	\$	12	\$	38	\$	402	\$	3	\$	1
Traditional securitization		2		49,229		391		555		26		1		4,700		45,099		402		1		470		5,227		40		12		38		402		3		1
of which: securitization		3		33,140		367		302		—		1		4,700		29,109		—		1		470		3,277		—		12		38		246		—		1
of which: retail underlying		4		32,802		367		280		—		—		4,700		28,749		—		—		470		3,197		—		—		38		240		—		—
of which: STC		5		16,089		24		253		26		—		—		15,990		402		—		—		1,950		40		—		—		156		3		—
of which: wholesale		6		15,322		24		237		—		—		—		15,181		402		—		—		1,759		40		—		—		141		3		—
of which: STC		7		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—
of which: re-securitization		8		6,775		—		—		—		—		6,775		—		—		—		1,016		—		—		—		81		—		—		—
Synthetic securitization		9		6,775		—		—		—		—		6,775		—		—		—		1,016		—		—		—		81		—		—		—
of which: securitization		10		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—
of which: retail underlying		11		6,775		—		—		—		—		6,775		—		—		—		1,016		—		—		—		81		—		—		—
of which: wholesale		12		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—
of which: re-securitization		13	\$	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		14	\$	51,471	\$	607	\$	560	\$	26	\$	2	\$	7,900	\$	44,303	\$	461	\$	2	\$	796	\$	5,207	\$	46	\$	22	\$	64	\$	400	\$	4	\$	2
Traditional securitization		15		51,471		607		560		26		2		7,900		44,303		461		2		796		5,207		46		22		64		400		4		2
of which: securitization		16		36,341		553		321		—		2		7,900		29,315		—		2		796		3,358		—		22		64		252		—		2
of which: retail underlying		17		36,144		418		299		—		—		7,900		28,961		—		—		796		3,247		—		—		64		244		—		—
of which: STC		18		15,130		54		239		26		—		—		14,988		461		—		—		1,849		46		—		—		148		4		—
of which: wholesale		19		14,341		54		219		—		—		—		14,154		460		—		—		1,652		46		—		—		132		4		—
of which: STC		20		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—
of which: re-securitization		21		5,347		—		—		—		—		5,347		—		—		—		802		—		—		—		64		—		—		—
Synthetic securitization		22		5,347		—		—		—		—		5,347		—		—		—		802		—		—		—		64		—		—		—
of which: securitization		23		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—
of which: retail underlying		24		5,347		—		—		—		—		5,347		—		—		—		802		—		—		—		64		—		—		—
of which: wholesale		25		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—		—
of which: re-securitization		26	\$	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 Investor (SEC4)¹

\$ millions) As at		LINE #	2025 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	1	\$	47,968	\$ 438	\$ –	\$ –	\$ –	\$ 4,861	\$ 43,392	\$ 153	\$ –	\$ 486	\$ 7,447	\$ 15	\$ –	\$ 28	\$ 594	\$ 1	\$ –
of which: securitization	2		47,968	438	–	–	–	4,861	43,392	153	–	486	7,447	15	–	28	594	1	–
of which: retail underlying	3		17,441	223	–	–	–	4,861	12,803	–	–	486	1,405	–	–	28	112	–	–
of which: STC	4		16,589	223	–	–	–	4,861	11,951	–	–	486	1,240	–	–	1	99	–	–
of which: wholesale	5		30,527	215	–	–	–	–	30,589	153	–	–	6,042	15	–	–	482	1	–
of which: STC	6		927	–	–	–	–	–	774	153	–	–	77	15	–	–	6	1	–
of which: re-securitization	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	9		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	10		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	12		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	\$	47,968	\$ 438	\$ –	\$ –	\$ –	\$ 4,861	\$ 43,392	\$ 153	\$ –	\$ 486	\$ 7,447	\$ 15	\$ –	\$ 28	\$ 594	\$ 1	\$ –
			2025 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	14	\$	47,314	\$ 408	\$ –	\$ –	\$ –	\$ 5,288	\$ 42,272	\$ 162	\$ –	\$ 529	\$ 7,313	\$ 16	\$ –	\$ 30	\$ 585	\$ 1	\$ –
of which: securitization	15		47,314	408	–	–	–	5,288	42,272	162	–	529	7,313	16	–	30	585	1	–
of which: retail underlying	16		16,267	408	–	–	–	5,288	11,387	–	–	529	1,220	–	–	30	98	–	–
of which: STC	17		16,267	408	–	–	–	5,288	11,387	–	–	529	1,220	–	–	2	98	–	–
of which: wholesale	18		31,047	–	–	–	–	–	30,885	162	–	–	6,093	16	–	–	487	1	–
of which: STC	19		869	–	–	–	–	–	707	162	–	–	71	16	–	–	6	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	\$	47,314	\$ 408	\$ –	\$ –	\$ –	\$ 5,288	\$ 42,272	\$ 162	\$ –	\$ 529	\$ 7,313	\$ 16	\$ –	\$ 30	\$ 585	\$ 1	\$ –
			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	27	\$	49,199	\$ 637	\$ –	\$ –	\$ –	\$ 5,233	\$ 44,448	\$ 155	\$ –	\$ 523	\$ 7,553	\$ 16	\$ –	\$ 30	\$ 604	\$ 1	\$ –
of which: securitization	28		49,199	637	–	–	–	5,233	44,448	155	–	523	7,553	16	–	30	604	1	–
of which: retail underlying	29		18,485	637	–	–	–	5,233	13,889	–	–	523	1,516	–	–	30	121	–	–
of which: STC	30		18,485	637	–	–	–	5,233	13,889	–	–	523	1,516	–	–	5	121	–	–
of which: wholesale	31		30,714	–	–	–	–	–	30,559	155	–	–	6,037	16	–	–	483	1	–
of which: STC	32		779	–	–	–	–	–	624	155	–	–	62	16	–	–	5	1	–
of which: re-securitization	33		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	34		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	35		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	36		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	37		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	38		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	39	\$	49,199	\$ 637	\$ –	\$ –	\$ –	\$ 5,233	\$ 44,448	\$ 155	\$ –	\$ 523	\$ 7,553	\$ 16	\$ –	\$ 30	\$ 604	\$ 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 Q3																	
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap				
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																				
Traditional securitization	1	\$	53,539	\$ 647	\$ –	\$ –	\$ –	\$ 5,515	\$ 48,503	\$ 168	\$ –	\$ 551	\$ 8,130	\$ 17	\$ –	\$ 31	\$ 651	\$ 1	\$ –	
of which: securitization	2		53,539	647	–	–	–	5,515	48,503	168	–	551	8,130	17	–	31	651	1	–	
of which: retail underlying	3		20,830	647	–	–	–	5,515	15,962	–	–	551	1,726	–	–	31	138	–	–	
of which: STC	4		20,830	647	–	–	–	5,515	15,962	–	–	551	1,726	–	–	2	138	–	–	
of which: wholesale	5		32,709	–	–	–	–	–	32,541	168	–	–	6,404	17	–	–	513	1	–	
of which: STC	6		971	–	–	–	–	–	803	168	–	–	80	17	–	–	6	1	–	
of which: re-securitization	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Synthetic securitization	8		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: securitization	9		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: retail underlying	10		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: wholesale	11		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: re-securitization	12		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	13	\$	53,539	\$ 647	\$ –	\$ –	\$ –	\$ 5,515	\$ 48,503	\$ 168	\$ –	\$ 551	\$ 8,130	\$ 17	\$ –	\$ 31	\$ 651	\$ 1	\$ –	
			2024 Q2																	
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap				
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																				
Traditional securitization	14	\$	56,102	\$ 649	\$ –	\$ –	\$ –	\$ 6,088	\$ 50,495	\$ 168	\$ –	\$ 609	\$ 8,366	\$ 17	\$ –	\$ 35	\$ 669	\$ 1	\$ –	
of which: securitization	15		56,102	649	–	–	–	6,088	50,495	168	–	609	8,366	17	–	35	669	1	–	
of which: retail underlying	16		22,827	649	–	–	–	6,088	17,388	–	–	609	1,869	–	–	35	149	–	–	
of which: STC	17		22,827	649	–	–	–	6,088	17,388	–	–	609	1,869	–	–	8	149	–	–	
of which: wholesale	18		33,275	–	–	–	–	–	33,107	168	–	–	6,497	17	–	–	520	1	–	
of which: STC	19		1,161	–	–	–	–	–	993	168	–	–	99	17	–	–	8	1	–	
of which: re-securitization	20		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Synthetic securitization	21		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: securitization	22		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: retail underlying	23		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: wholesale	24		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: re-securitization	25		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	26	\$	56,102	\$ 649	\$ –	\$ –	\$ –	\$ 6,088	\$ 50,495	\$ 168	\$ –	\$ 609	\$ 8,366	\$ 17	\$ –	\$ 35	\$ 669	\$ 1	\$ –	

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at		LINE #	2025 Q2						2025 Q1					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵
Retail														
Residential secured uninsured		1	0.29 %	0.27 %	23.29 %	1.94 %	97.64 %	96.72 %	0.28 %	0.26 %	24.45 %	1.91 %	97.76 %	96.81 %
Residential secured insured ⁶		2	0.29	0.22	n/a	n/a	98.49	97.40	0.29	0.22	n/a	n/a	98.93	97.93
Qualifying revolving retail		3	2.22	2.47	90.23	83.56	96.86	93.64	2.18	2.44	90.32	83.16	97.02	93.89
Other retail		4	2.70	2.41	51.80	43.62	99.46	96.80	2.57	2.40	50.78	43.33	99.38	96.88
Non-Retail		5	1.53	0.82	45.38	29.68	67.43	62.91	1.49	0.84	47.61	24.57	65.87	59.84
			2024 Q4						2024 Q3					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵
Retail														
Residential secured uninsured		6	0.26 %	0.22 %	25.54 %	1.70 %	97.12 %	96.38 %	0.25 %	0.21 %	25.87 %	1.71 %	96.98 %	95.96 %
Residential secured insured ⁶		7	0.27	0.22	n/a	n/a	99.05	98.02	0.27	0.21	n/a	n/a	99.24	98.70
Qualifying revolving retail		8	2.13	2.37	90.26	83.15	98.65	93.82	2.12	2.25	90.24	82.73	98.99	93.77
Other retail		9	2.38	2.26	51.00	43.21	99.36	96.92	2.28	2.10	48.74	43.05	99.44	97.15
Non-Retail		10	1.53	0.78	45.32	21.06	63.92	44.50	1.48	0.71	47.32	21.04	63.44	54.64
			2024 Q2											
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵						
Retail														
Residential secured uninsured		11	0.25 %	0.21 %	24.46 %	1.82 %	97.11 %	96.25 %						
Residential secured insured ⁶		12	0.26	0.20	n/a	n/a	98.91	97.96						
Qualifying revolving retail		13	2.15	2.13	90.29	84.07	99.14	93.54						
Other retail		14	2.28	2.02	50.66	47.26	99.47	97.02						
Non-Retail		15	1.45	0.62	48.39	31.86	64.08	56.56						

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

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

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

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

⁵ Represents actual defaults over trailing 12 months.

⁶ LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

Market Risk Under Standardized Approach (MR1)

(\$ millions)

As at

LINE #	2025 Q2	2025 Q1	2024 Q4
	Capital requirement in standardized approach	Capital requirement in standardized approach	Capital requirement in standardized approach
1	\$ 284	\$ 251	\$ 272
2	189	195	147
3	87	79	78
4	46	58	33
5	913	662	646
6	9	26	35
7	–	–	–
8	351	386	343
9	7	18	13
10	–	–	–
11	84	84	87
12	\$ 1,970	\$ 1,759	\$ 1,654

General interest rate risk

Equity risk

Commodity risk

Foreign exchange risk

Credit spread risk – non-securitisations

Credit spread risk – securitisations (non-correlation trading portfolio)

Credit spread risk – securitisation (correlation trading portfolio)

Default risk – non-securitisations

Default risk – securitisations (non-correlation trading portfolio)

Default risk – securitisations (correlation trading portfolio)

Residual risk add-on

Total

Glossary – Basel

Risk-weighted assets (RWA)	<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.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach (SA)	<ul style="list-style-type: none"> 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.
Advanced Internal Ratings-Based (AIRB) Approach Foundation Internal Ratings-Based (FIRB) Approach	<ul style="list-style-type: none"> 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).
For Operational Risk	
Standardized Approach for Operational Risk (SAOR)	<ul style="list-style-type: none"> 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.
For Market Risk	
Standardized Approach	<ul style="list-style-type: none"> 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.
Internal Models Approach (IMA)	
Credit Risk Terminology	
Gross credit risk exposure	<ul style="list-style-type: none"> 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.
Counterparty Type / Exposure Classes:	
Retail	
Residential Secured Qualifying Revolving Retail (QRR)	<ul style="list-style-type: none"> 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.
Other Retail	
Non-retail	
Corporate Sovereign Bank	<ul style="list-style-type: none"> 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.
Exposure Types:	
Drawn Undrawn (commitment) Repo-style transactions OTC derivatives Other off-balance sheet	<ul style="list-style-type: none"> 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).
IRB Credit Risk Parameters:	
Probability of Default (PD) Exposure at Default (EAD) Loss Given Default (LGD)	<ul style="list-style-type: none"> 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.
Credit Valuation Adjustment (CVA)	<ul style="list-style-type: none"> 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.
Common Equity Tier 1 (CET1)	<ul style="list-style-type: none"> 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.
CET1 Ratio	
Return on risk-weighted assets	<ul style="list-style-type: none"> Net income available to common shareholders as a percentage of average RWA.
Liquidity Coverage Ratio (LCR)	<ul style="list-style-type: none"> LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.
Countercyclical Capital Buffer (CCB)	<ul style="list-style-type: none"> 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.

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