



Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2020

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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 first quarter 2020 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2019 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board, the current generally accepted accounting principles, and refers to results prepared in accordance with IFRS as "reported" results.

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.

Risk-weighted assets (RWA) disclosed in each disclosure include the 6% OSFI prescribed scaling factor, where applicable.

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Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the first quarter 2020, 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 2019 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2020	SFI First Quarter 2020	SRD First Quarter 2020	Annual Report 2019
Overview of risk management	OVA – Bank risk management approach.	Annual				61, 68-78, 86, 103, 220
	OV1 – Overview of RWA.	Quarterly			10	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC ¹	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments ² .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A ³	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				74-76, 78-81
	CR1 – Credit quality of assets.	Quarterly			15	
	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				82, 136, 143, 169
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			17-19	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2020	SFI First Quarter 2020	SRD First Quarter 2020	Annual Report 2019
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		25-27, 29-31		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	59			169
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly			15	
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				82
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			16	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				81
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			20	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			21	
	CRE – Qualitative disclosures related to IRB models.	Annual				74-76, 79-83, 91-92
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			22-36	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
CR10 – IRB (specialized lending and equities under the simple risk weight method).	N/A	TD does not use this approach.				
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				81-82, 97
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			37-38	
	CCR2 – CVA capital charge.	Quarterly			39	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			39	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			40-45	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			46	
	CCR6 – Credit derivatives exposures.	Quarterly			47	
	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			47	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2020	SFI First Quarter 2020	SRD First Quarter 2020	Annual Report 2019
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				65-66, 83, 139-140, 171- 172
	SEC1 – Securitization exposures in the banking book.	Quarterly			51	
	SEC2 – Securitization exposures in the trading book.	Quarterly			52	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			53-54	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			55-56	
Market risk ⁴	MRA – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under standardized approach.					
	MR2 – RWA flow statements of market risk exposures under an IMA.					
	MR3 – IMA values for trading portfolios.					
	MR4 – Comparison of VaR ⁶ estimates with gains/losses.					

¹ Total loss absorbing capacity (TLAC).

² CCA is available at <https://www.td.com/investor-relations/ir-homepage/regulatory-disclosures/main-features-of-capital-instruments/main-features-of-capital-instruments.jsp>.

³ Not applicable.

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

⁵ For annual disclosures, refer to the fourth quarter 2019 SRD.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions) As at	Line #	2019					Cross Reference ¹
		2020 Q1	Q4	Q3	Q2	Q1	
Common Equity Tier 1 Capital							
Common shares plus related contributed surplus	1	\$ 21,801	\$ 21,828	\$ 21,834	\$ 21,830	\$ 21,679	A1+A2+B
Retained earnings	2	50,119	49,497	48,818	47,980	46,660	C
Accumulated other comprehensive income (loss)	3	11,087	10,581	9,933	9,743	7,983	D
Directly issued capital subject to phase out from CET1	4	–	–	–	–	–	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	5	–	–	–	–	–	
Common Equity Tier 1 Capital before regulatory adjustments	6	83,007	81,906	80,585	79,553	76,322	
Common Equity Tier 1 Capital regulatory adjustments							
Prudential valuation adjustments	7	–	–	–	–	–	
Goodwill (net of related tax liability)	8	(19,793)	(19,712)	(19,752)	(20,022)	(19,681)	E1+E2-E3
Intangibles (net of related tax liability)	9	(2,312)	(2,389)	(2,388)	(2,417)	(2,402)	F1-F2
Deferred tax assets excluding those arising from temporary differences	10	(192)	(245)	(221)	(248)	(279)	G
Cash flow hedge reserve	11	(1,704)	(1,389)	(606)	389	1,122	H
Shortfall of provisions to expected losses	12	(1,158)	(1,148)	(1,236)	(1,233)	(977)	I
Securitization gain on sale	13	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	(61)	(132)	(154)	(116)	(111)	J
Defined benefit pension fund net assets (net of related tax liability)	15	(13)	(13)	(10)	(10)	(9)	K
Investment in own shares	16	(53)	(22)	(23)	(31)	(14)	
Reciprocal cross holdings in common equity	17	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	18	–	–	–	–	–	
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)	19	(2,032)	(1,814)	(1,717)	(1,596)	(1,303)	L1+L2+L3
Mortgage servicing rights (amount above 10% threshold)	20	–	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	21	–	–	–	–	–	
Amount exceeding the 15% threshold	22	–	–	–	–	–	
<i>of which: significant investments in the common stock of financials</i>	23	–	–	–	–	–	
<i>of which: mortgage servicing rights</i>	24	–	–	–	–	–	
<i>of which: deferred tax assets arising from temporary differences</i>	25	–	–	–	–	–	
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	–	–	–	–	–	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	–	–	–	–	–	
Total regulatory adjustments to Common Equity Tier 1 Capital	28	(27,318)	(26,864)	(26,107)	(25,284)	(23,654)	
Common Equity Tier 1 Capital	29	55,689	55,042	54,478	54,269	52,668	
Additional Tier 1 capital instruments							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	5,795	5,795	5,797	5,345	5,348	M+N+O
<i>of which: classified as equity under applicable accounting standards</i>	31	5,795	5,795	5,797	5,345	5,348	
<i>of which: classified as liabilities under applicable accounting standards</i>	32	–	–	–	–	–	
Directly issued capital instruments subject to phase out from Additional Tier 1	33	1,195	1,196	1,189	1,744	1,730	P
Additional Tier 1 instruments issued by subsidiaries and held by third parties	34	–	–	–	–	–	
<i>of which: instruments issued by subsidiaries subject to phase out</i>	35	–	–	–	–	–	
Additional Tier 1 capital instruments before regulatory adjustments	36	6,990	6,991	6,986	7,089	7,078	
Additional Tier 1 capital instruments regulatory adjustments							
Investment in own Additional Tier 1 instruments	37	–	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	38	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	39	–	–	–	–	–	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	40	(350)	(350)	(350)	(350)	(350)	Q
Other deductions from Tier 1 capital as determined by OSFI	41	–	–	–	–	–	
<i>of which: Reverse mortgages</i>	41a	–	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	42	–	–	–	–	–	
Total regulatory adjustments to Additional Tier 1 Capital	43	(350)	(350)	(350)	(350)	(350)	
Additional Tier 1 Capital	44	6,640	6,641	6,636	6,739	6,728	
Tier 1 Capital	45	\$ 62,329	\$ 61,683	\$ 61,114	\$ 61,008	\$ 59,396	

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

Capital Position Basel III (CC1) (Continued)

(\$ millions) As at	Line #	2020	2019				Cross Reference ¹
		Q1	Q4	Q3	Q2	Q1	
Tier 2 capital instruments and provisions							
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	\$ 10,511	\$ 10,527	\$ 10,398	\$ 8,770	\$ 8,695	R
Directly issued capital instruments subject to phase out from Tier 2	47	200	198	198	198	198	S
Tier 2 instruments issued by subsidiaries and held by third parties	48	–	–	–	–	–	
<i>of which: instruments issued by subsidiaries subject to phase out</i>	49	–	–	–	–	–	
Collective allowance	50	1,893	1,874	1,819	1,811	1,862	T
Tier 2 Capital before regulatory adjustments	51	12,604	12,599	12,415	10,779	10,755	
Tier 2 regulatory adjustments							
Investments in own Tier 2 instruments	52	–	–	–	(7)	(23)	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	53	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	54	–	–	–	–	–	
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	54a	–	–	–	–	–	
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	55	(160)	(160)	(160)	(160)	(160)	U
Other deductions from Tier 2 capital	56	–	–	–	–	–	
Total regulatory adjustments to Tier 2 Capital	57	(160)	(160)	(160)	(167)	(183)	
Tier 2 Capital	58	12,444	12,439	12,255	10,612	10,572	
Total Capital	59	74,773	74,122	73,369	71,620	69,968	
Total risk-weighted assets	60	\$ 476,012	\$ 455,977	\$ 454,881	\$ 452,267	\$ 439,324	
Capital Ratios							
Common Equity Tier 1 Capital (as percentage of RWA)	61	11.7 %	12.1 %	12.0 %	12.0 %	12.0 %	
Tier 1 (as percentage of RWA)	62	13.1	13.5	13.4	13.5	13.5	
Total Capital (as percentage of RWA)	63	15.7	16.3	16.1	15.8	15.9	
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}	64	8.0	8.0	8.0	8.0	8.0	
<i>of which: capital conservation buffer requirement</i>	65	2.5	2.5	2.5	2.5	2.5	
<i>of which: bank-specific countercyclical buffer requirement⁴</i>	66	–	–	–	–	–	
<i>of which: G-SIB buffer requirement⁵</i>	67	1.0	–	–	–	–	
<i>of which: D-SIB buffer requirement</i>	67a	–	1.0	1.0	1.0	1.0	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	68	11.7	12.1	12.0	12.0	12.0	
OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))⁶							
Common Equity Tier 1 target ratio	69	8.0	8.0	8.0	8.0	8.0	
Tier 1 target ratio	70	9.5	9.5	9.5	9.5	9.5	
Total Capital target ratio	71	11.5	11.5	11.5	11.5	11.5	

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

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

³ The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2019 list of G-SIBs, using 2018 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 the fourth quarter of 2019, the buffer is 2%.

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 instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)

Current cap on CET1 instruments subject to phase out arrangements

Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)

Current cap on Additional Tier 1 instruments subject to phase out arrangements

Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)

Current cap on Tier 2 instruments subject to phase out arrangements

Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)

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 #	2020		2019			
	Q1	Q4	Q3	Q2	Q1	
72	\$ 1,996	\$ 2,204	\$ 1,777	\$ 1,541	\$ 1,682	
73	5,772	5,685	5,620	5,586	5,397	
74	57	52	47	43	41	
75	1,020	778	797	897	944	
76	1,893	1,874	1,819	1,811	1,862	
77	2,187	2,127	2,135	2,129	2,152	
78	–	–	–	–	–	
79	–	–	–	–	–	
80	–	–	–	–	–	
81	–	–	–	–	–	
82	1,350	2,025	2,025	2,025	2,025	
83	–	–	–	–	–	
84	1,753	2,629	2,629	2,629	2,629	
85	–	–	–	–	–	
86	14.8 %	14.8 %	15.3 %	15.3 %	15.0 %	
87	14.8	14.8	15.3	15.3	15.0	
88	15.6	15.6	16.2	16.2	15.9	
89	40.1	43.1	42.8	41.2	41.1	
90	40.1	43.1	42.8	41.2	41.1	
91	40.5	43.8	43.4	41.9	41.8	

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.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions)
As at

Line #	2020 Q1						2019 Q4					
	Creditor Ranking						Creditor Ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
	(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
1												
2	21,773	5,800	10,932	17,885	–	56,390	21,713	5,800	10,923	16,500	–	54,936
3	184	7	86	105	–	382	63	6	22	73	–	164
4	21,589	5,793	10,846	17,780	–	56,008	21,650	5,794	10,901	16,427	–	54,772
5	21,589	5,793	10,846	17,780	–	56,008	21,650	5,794	10,901	16,427	–	54,772
6	–	–	–	2,896	–	2,896	–	–	–	2,759	–	2,759
7	–	–	–	14,661	–	14,661	–	–	–	11,690	–	11,690
8	–	–	5,886	140	–	6,026	–	–	5,937	1,895	–	7,832
9	–	–	4,960	83	–	5,043	–	–	4,964	83	–	5,047
10	21,589	5,793	–	–	–	27,382	21,650	5,794	–	–	–	27,444

Line #	2019 Q3						2019 Q2					
	Creditor Ranking						Creditor Ranking					
	1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
	(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
11												
12	21,722	5,800	10,926	12,566	–	51,014	21,718	5,350	9,207	6,598	–	42,873
13	67	4	128	25	–	224	80	6	23	1	–	110
14	21,655	5,796	10,798	12,541	–	50,790	21,638	5,344	9,184	6,597	–	42,763
15	21,655	5,796	10,798	12,541	–	50,790	21,638	5,344	9,184	6,597	–	42,763
16	–	–	–	930	–	930	–	–	–	199	–	199
17	–	–	–	9,665	–	9,665	–	–	–	6,339	–	6,339
18	–	–	5,890	1,863	–	7,753	–	–	4,428	59	–	4,487
19	–	–	4,908	83	–	4,991	–	–	4,756	–	–	4,756
20	21,655	5,796	–	–	–	27,451	21,638	5,344	–	–	–	26,982

Line #	2019 Q1					
	Creditor Ranking					
	1	2	3	4	5	Sum of 1 to 5
	(most junior)		(most senior)			
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
21						
22	21,661	5,350	9,168	632	–	36,811
23	153	3	2	–	–	158
24	21,508	5,347	9,166	632	–	36,653
25	21,508	5,347	9,166	632	–	36,653
26	–	–	–	112	–	112
27	–	–	–	494	–	494
28	–	–	4,448	26	–	4,474
29	–	–	4,718	–	–	4,718
30	21,508	5,347	–	–	–	26,855

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.

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

(\$ millions)
As at

Line #	2020 Q1		Cross Reference ¹
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 5,073	\$ 5,073	
Interest-bearing deposits with banks	34,057	33,854	
Trading loans, securities, and other	162,475	162,475	
Non-trading financial assets at fair value through profit or loss	7,172	6,602	
Derivatives	45,604	45,604	
Financial assets designated at fair value through profit or loss	3,614	1,111	
Financial assets at fair value through other comprehensive income	107,872	105,796	
Debt securities at amortized cost, net of allowance for credit losses	134,854	134,643	
Securities purchased under reverse repurchase agreements	165,795	165,795	
Loans	697,849	697,849	
Allowance for loan losses	(4,683)	(4,683)	
Eligible allowance reflected in Tier 2 regulatory capital		(1,893)	T
Shortfall of allowance to expected loss		(1,158)	I
Allowances not reflected in regulatory capital		(1,632)	
Other	97,747	95,529	
Investment in TD Ameritrade			
Significant investments exceeding regulatory thresholds		1,651	L1
Significant investments not exceeding regulatory thresholds		4,943	
Imputed goodwill		2,862	E1
Goodwill		17,047	E2
Other intangibles		2,365	F1
Other intangibles (Mortgage Servicing Rights)		57	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		192	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,020	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		1,451	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds		–	
Other DTA/DTL adjustments ⁴		(952)	
Significant investments in financials (excluding TD Ameritrade)			
Significant investments exceeding regulatory thresholds		20	L2
Significant investments not exceeding regulatory thresholds		56	
Defined pension benefits		13	K
Other Assets		64,804	
TOTAL ASSETS	1,457,429	1,449,648	
LIABILITIES AND EQUITY⁵			
Trading deposits	27,344	27,344	
Derivatives	45,535	45,535	
Securitization liabilities at fair value	13,082	13,082	
Financial liabilities designated at fair value through profit or loss	112,040	112,040	
Deposits	908,417	908,417	
Other	251,498	243,717	
Deferred tax liabilities			
Goodwill		116	E3
Intangible assets (excluding mortgage servicing rights)		53	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		976	
Other DTA/DTL adjustments ⁴		(952)	
Gains and losses due to changes in own credit risk on fair value liabilities		61	J
Other liabilities		243,463	
Subordinated notes and debentures	10,711	10,711	
Directly issued qualifying Tier 2 instruments		10,511	R
Directly issued capital instruments subject to phase out from Tier 2		200	S
Capital instruments not allowed for regulatory capital		–	
Liabilities	1,368,627	1,360,846	
Common Shares	21,773	21,773	A1
Preferred Shares	5,800	5,800	
Directly issued qualifying Additional Tier 1 instruments		5,800	M
Treasury Shares – Common	(131)	(131)	A2
Treasury Shares – Preferred	(7)	(7)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(7)	N
Treasury Shares – non-NVCC Preferred Shares		–	
Contributed Surplus	161	161	
Contributed surplus – Common Shares		159	B
Contributed surplus – Preferred Shares		2	O
Retained Earnings	50,119	50,119	C
Accumulated other comprehensive income (AOCI)	11,087	11,087	D
Cash flow hedges requiring derecognition		1,704	H
Net AOCI included as capital		9,383	
TOTAL LIABILITIES AND EQUITY	\$ 1,457,429	\$ 1,449,648	

¹ As per Balance Sheet on page 13 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, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$7.8 billion and total equity of \$1.9 billion, of which \$361 million is deducted from CET1, \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (L3, Q, U) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

⁴ This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

⁵ Included in current cap on additional Tier 1 instruments is \$1.2 billion related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust) (P– cross referenced to Capital Position – Basel III on page 1).

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 (SFT)
 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 45 on page 1)

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

Leverage Ratio

Line #	2020	2019				OSFI Template
	Q1	Q4	Q3	Q2	Q1	
1	\$ 1,457,429	\$ 1,415,290	\$ 1,405,442	\$ 1,356,588	\$ 1,322,506	1
2	(6,596)	(6,460)	(6,149)	(5,970)	(5,963)	2
3	(5,177)	(5,686)	(5,341)	(5,341)	(5,726)	3
4	–	–	–	–	–	4
5	10,866	3,809	1,423	13,667	17,107	5
6	(17,283)	(17,171)	(28,158)	(25,510)	(22,889)	6
7	164,919	162,881	160,433	159,414	152,743	7
8	(26,991)	(26,733)	(25,986)	(25,251)	(23,707)	8
9	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	\$ 1,467,597	\$ 1,434,071	9
10	\$ 1,234,874	\$ 1,188,667	\$ 1,179,069	\$ 1,151,972	\$ 1,133,480	1
11	–	–	–	–	–	2
12	(8,409)	(8,600)	(9,244)	(5,970)	(6,246)	3
13	(27,608)	(27,082)	(26,302)	(25,519)	(23,893)	4
14	1,198,857	1,152,985	1,143,523	1,120,483	1,103,341	5
15	17,204	15,755	18,007	18,015	21,603	6
16	46,997	44,762	44,544	44,573	46,295	7
17	–	–	–	–	–	8
18	1,213	1,112	1,222	860	1,836	9
19	(535)	(329)	(550)	(187)	(1,288)	10
20	64,879	61,300	63,223	63,261	68,446	11
21	165,795	165,935	162,644	149,949	132,430	12
22	(19,911)	(20,220)	(31,170)	(28,279)	(25,212)	13
23	2,628	3,049	3,012	2,769	2,323	14
24	–	–	–	–	–	15
25	148,512	148,764	134,486	124,439	109,541	16
26	596,851	588,689	580,511	577,581	555,650	17
27	(431,932)	(425,808)	(420,079)	(418,167)	(402,907)	18
28	164,919	162,881	160,432	159,414	152,743	19
29	62,329	61,683	61,114	61,008	59,396	20
30	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	\$ 1,467,597	\$ 1,434,071	21
31	4.0 %	4.0 %	4.1 %	4.2 %	4.1 %	22

Key Metrics TLAC Requirements (KM2)¹

(\$ millions, except as noted)

Line #	2020	2019				OSFI Template
	Q1	Q4	Q3	Q2	Q1	
Resolution group 1						
1	\$ 92,657	\$ 90,637	\$ 85,976	\$ 78,206	\$ 70,603	1
2	476,012	455,977	454,881	452,267	439,324	2
3	19.5 %	19.9 %	18.9 %	17.3 %	16.1 %	3
4	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	\$ 1,467,597	\$ 1,434,071	4
5	5.9 %	5.9 %	5.7 %	5.3 %	4.9 %	5
6	Yes	Yes	Yes	Yes	Yes	6a
7	No	No	No	No	No	6b
8	n/a	n/a	n/a	n/a	n/a	6c

¹ Lines 1, 3, and 5 incorporate the impact of expected credit loss accounting on regulatory capital as OSFI did not provide transitional arrangement. Therefore, lines 1a, 3a, and 5a from the Pillar 3 template, which required a fully loaded expected credit loss (ECL) view, have been excluded from this table since line 1, 3, and 5 already reflect this requirement.

TLAC Composition (TLAC1)

(\$ millions, except as noted)

Line #	2020	2019				
	Q1	Q4	Q3	Q2	Q1	
Regulatory capital elements of TLAC and adjustments						
Common Equity Tier 1 capital (CET1)	1	\$ 55,689	\$ 55,042	\$ 54,478	\$ 54,269	\$ 52,668
Additional Tier 1 capital (AT1) before TLAC adjustments	2	6,640	6,641	6,636	6,739	6,728
AT1 ineligible as TLAC as issued out of subsidiaries to third parties	3	-	-	-	-	-
Other adjustments	4	-	-	-	-	-
AT1 instruments eligible under the TLAC framework (sum of lines 2 to 4)	5	6,640	6,641	6,636	6,739	6,728
Tier 2 capital (T2) before TLAC adjustments	6	12,444	12,439	12,255	10,612	10,572
Amortized portion of T2 instruments where remaining maturity > 1 year	7	-	-	-	-	-
T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	8	-	-	-	-	-
Other adjustments	9	-	-	-	-	-
T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)	10	12,444	12,439	12,255	10,612	10,572
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	11	74,773	74,122	73,369	71,620	69,968
Non-regulatory capital elements of TLAC						
External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	12	n/a	n/a	n/a	n/a	n/a
External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	13	17,900	16,540	12,609	6,587	635
<i>Of which: amount eligible as TLAC after application of the caps</i>	14	n/a	n/a	n/a	n/a	n/a
External TLAC instruments issued by funding vehicles prior to January 1, 2022	15	-	-	-	-	-
Eligible ex ante commitments to recapitalize a G-SIB in resolution	16	n/a	n/a	n/a	n/a	n/a
TLAC arising from non-regulatory capital instruments before adjustments (sum of lines 12, 13, 15 and 16)	17	17,900	16,540	12,609	6,587	635
Non-regulatory capital elements of TLAC: adjustments						
TLAC before deductions (sum of lines 11 and 17)	18	92,673	90,662	85,978	78,207	70,603
Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs) ¹	19	n/a	n/a	n/a	n/a	n/a
Deduction of investments in own other TLAC liabilities	20	(16)	(25)	(2)	(1)	-
Other adjustments to TLAC	21	-	-	-	-	-
TLAC available after deductions (sum of lines 18 to 21)	22	92,657	90,637	85,976	78,206	70,603
Risk-weighted assets and leverage exposure measure for TLAC purposes						
Total risk-weighted assets adjusted as permitted under the TLAC regime	23	476,012	455,977	454,881	452,267	439,324
Leverage exposure measure	24	1,577,167	1,525,930	1,501,664	1,467,597	1,434,071
TLAC ratios and buffers						
TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) (line 22/line 23)	25	19.5 %	19.9 %	18.9 %	17.3 %	16.1 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	26	5.9	5.9	5.7	5.3	4.9
CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements ²	27	n/a	n/a	n/a	n/a	n/a
Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
<i>Of which: capital conservation buffer</i>	29	2.5	2.5	2.5	2.5	2.5
<i>Of which: bank specific countercyclical buffer</i>	30	-	-	-	-	-
<i>Of which: D-SIB / G-SIB buffer</i>	31	1.0	1.0	1.0	1.0	1.0

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

² Not applicable until the first quarter of 2022.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	Line #	2020 Q1						2019 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
	1												
	2	21,773	5,800	10,932	17,885	–	56,390	21,713	5,800	10,923	16,500	–	54,936
	3	184	7	86	105	–	382	63	6	22	73	–	164
	4	21,589	5,793	10,846	17,780	–	56,008	21,650	5,794	10,901	16,427	–	54,772
	5	21,589	5,793	10,846	17,780	–	56,008	21,650	5,794	10,901	16,427	–	54,772
	6	–	–	–	2,896	–	2,896	–	–	–	2,759	–	2,759
	7	–	–	–	14,661	–	14,661	–	–	–	11,690	–	11,690
	8	–	–	5,886	140	–	6,026	–	–	5,937	1,895	–	7,832
	9	–	–	4,960	83	–	5,043	–	–	4,964	83	–	5,047
	10	21,589	5,793	–	–	–	27,382	21,650	5,794	–	–	–	27,444
		2019 Q3						2019 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		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												
	12	21,722	5,800	10,926	12,566	–	51,014	21,718	5,350	9,207	6,598	–	42,873
	13	67	4	128	25	–	224	80	6	23	1	–	110
	14	21,655	5,796	10,798	12,541	–	50,790	21,638	5,344	9,184	6,597	–	42,763
	15	21,655	5,796	10,798	12,541	–	50,790	21,638	5,344	9,184	6,597	–	42,763
	16	–	–	–	930	–	930	–	–	–	199	–	199
	17	–	–	–	9,665	–	9,665	–	–	–	6,339	–	6,339
	18	–	–	5,890	1,863	–	7,753	–	–	4,428	59	–	4,487
	19	–	–	4,908	83	–	4,991	–	–	4,756	–	–	4,756
	20	21,655	5,796	–	–	–	27,451	21,638	5,344	–	–	–	26,982
		2019 Q1											
		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												
	22	21,661	5,350	9,168	632	–	36,811						
	23	153	3	2	–	–	158						
	24	21,508	5,347	9,166	632	–	36,653						
	25	21,508	5,347	9,166	632	–	36,653						
	26	–	–	–	112	–	112						
	27	–	–	–	494	–	494						
	28	–	–	4,448	26	–	4,474						
	29	–	–	4,718	–	–	4,718						
	30	21,508	5,347	–	–	–	26,855						

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

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	Line #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2020 Q1	2019 Q4	2019 Q3	2019 Q2	2019 Q1	2020 Q1	2019 Q4	2019 Q3	2019 Q2	2019 Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 356,669	\$ 344,914	\$ 344,213	\$ 342,045	\$ 328,625	\$ 28,534	\$ 27,593	\$ 27,537	\$ 27,364	\$ 26,290	1
Of which: standardized approach (SA) ³	2	169,464	163,250	163,881	163,721	162,318	13,557	13,060	13,110	13,098	12,985	2
Of which: internal ratings-based (IRB) approach	3	187,205	181,664	180,332	178,324	166,307	14,977	14,533	14,427	14,266	13,305	3
Counterparty credit risk	4	18,631	14,510	15,193	14,655	14,388	1,490	1,161	1,215	1,172	1,151	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,691	7,079	7,290	7,358	6,974	695	566	583	588	558	5
Of which: current exposure method (CEM)	6	–	–	–	–	–	–	–	–	–	–	n/a
Of which: internal model method (IMM)	7	–	–	–	–	–	–	–	–	–	–	6
Of which: other CCR ⁴	8	9,940	7,431	7,903	7,297	7,414	795	595	632	584	593	n/a
Equity positions in banking book under market-based approach	9	–	–	–	–	–	–	–	–	–	–	7
Equity investments in funds – look-through approach	10	348	350	398	331	299	28	28	32	26	24	8
Equity investments in funds – mandate-based approach	11	51	51	49	48	46	4	4	4	4	4	9
Equity investments in funds – fall-back approach	12	598	506	538	375	298	48	40	43	30	24	10
Settlement risk	13	31	20	9	55	27	2	2	1	4	2	11
Securitization exposures in banking book	14	13,555	11,533	11,392	11,455	10,946	1,084	923	911	917	876	12
Of which: grandfathered	15	–	(1,544)	(1,544)	(1,544)	(1,544)	–	(123)	(123)	(123)	(123)	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	–	–	–	–	–	–	–	–	–	–	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	13,514	13,025	12,936	12,999	12,490	1,081	1,042	1,034	1,040	999	14
Of which: securitization standardized approach (SEC-SA)	18	41	52	–	–	–	3	4	–	–	–	15
Market risk	19	12,765	12,200	12,072	13,028	15,735	1,021	976	966	1,042	1,259	16
Of which: standardized approach (SA)	20	1,226	1,013	647	574	483	98	81	52	46	39	17
Of which: internal model approaches (IMA)	21	11,539	11,187	11,425	12,454	15,252	923	895	914	996	1,220	18
Operational risk ⁵	22	56,242	55,606	54,857	53,959	53,006	4,499	4,448	4,389	4,317	4,240	19
Of which: basic indicator approach	23	–	–	–	–	–	–	–	–	–	–	20
Of which: standardized approach	24	56,242	–	–	–	–	4,499	–	–	–	–	21
Of which: advanced measurement approach	25	–	55,606	54,857	53,959	53,006	–	4,448	4,389	4,317	4,240	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	17,122	16,287	16,160	16,316	15,954	1,370	1,303	1,293	1,305	1,276	23
Floor adjustment	27	–	–	–	–	–	–	–	–	–	–	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 476,012	\$ 455,977	\$ 454,881	\$ 452,267	\$ 439,324	\$ 38,080	\$ 36,478	\$ 36,391	\$ 36,181	\$ 35,146	25

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

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

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

⁵ As of fiscal 2020, OSFI requires Operational Risk RWA to be calculated under The Standardized Approach (TSA).

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2020 Q1				2019 Q4			
		Non-counterparty credit risk ¹	Of which internal ratings-based(IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based(IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703	\$ 372,759	\$ 180,332	\$ 15,193	\$ 9,039
Asset size ⁴	2	7,000	4,344	3,148	994	1,591	1,889	(780)	(401)
Asset quality ⁵	3	842	842	50	30	(171)	(171)	83	54
Model updates ⁶	4	(352)	144	–	–	(284)	(284)	–	–
Methodology and policy ⁷	5	5,977	–	894	740	–	–	–	–
Acquisitions and disposals	6	–	–	–	–	–	–	–	–
Foreign exchange movements ⁸	7	1,152	211	29	10	(460)	(102)	14	11
Other ⁹	8	94	–	–	–	226	–	–	–
RWA, balance at end of period	9	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703

		2019 Q3				2019 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based(IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based(IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 370,625	\$ 178,324	\$ 14,655	\$ 9,217	\$ 356,195	\$ 166,307	\$ 14,388	\$ 8,612
Asset size ⁴	11	7,501	3,709	989	96	5,226	3,098	76	600
Asset quality ⁵	12	(503)	(503)	(199)	(128)	1,958	1,957	36	24
Model updates ⁶	13	(123)	(123)	–	–	2,162	6,114	–	–
Methodology and policy ⁷	14	–	–	–	–	–	–	–	–
Acquisitions and disposals	15	–	–	–	–	–	–	–	–
Foreign exchange movements ⁸	16	(3,693)	(1,075)	(252)	(146)	4,637	848	155	(19)
Other ⁹	17	(1,048)	–	–	–	447	–	–	–
RWA, balance at end of period	18	\$ 372,759	\$ 180,332	\$ 15,193	\$ 9,039	\$ 370,625	\$ 178,324	\$ 14,655	\$ 9,217

		2019 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based(IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 355,777	\$ 165,204	\$ 14,267	\$ 6,878
Asset size ⁴	20	(307)	1,121	(662)	(228)
Asset quality ⁵	21	(299)	(299)	(27)	(18)
Model updates ⁶	22	368	368	–	–
Methodology and policy ⁷	23	–	–	767	2,000
Acquisitions and disposals	24	288	3	–	–
Foreign exchange movements ⁸	25	(417)	(90)	43	(20)
Other ⁹	26	785	–	–	–
RWA, balance at end of period	27	\$ 356,195	\$ 166,307	\$ 14,388	\$ 8,612

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 first quarter of 2020, increased due to growth in various portfolios in Wholesale Banking and U.S. Retail segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments.

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 and for the first quarter of 2020, increased due to implementation of IFRS 16 Leases, specific wrong-way risk calculation, and the removal of the securitization grandfathering benefit.

⁸ Foreign exchange movements are mainly due to a change in the U.S. dollar foreign exchange rate for the U.S. portfolios in the U.S. Retail and Wholesale Banking segments.

⁹ The Other category consists of items not described in the above categories, including changes in exposures not included under advanced or standardized methodologies, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)

As at

RWA, balance at beginning of period

Movement in risk levels¹
 Model updates/changes²
 Methodology and policy³
 Acquisitions and disposals
 Foreign exchange movements and other⁴
RWA, balance at end of period

LINE #	2020	2019			
	Q1	Q4	Q3	Q2	Q1
1	\$ 12,200	\$ 12,072	\$ 13,028	\$ 15,735	\$ 13,213
2	632	128	94	(2,197)	2,522
3	(67)	–	(1,050)	(510)	–
4	–	–	–	–	–
5	–	–	–	–	–
6	n/m ⁵	n/m	n/m	n/m	n/m
7	\$ 12,765	\$ 12,200	\$ 12,072	\$ 13,028	\$ 15,735

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. An increase in interest rate risk contributed to the increase in RWA.

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 Foreign exchange movements and other are deemed not meaningful since RWA exposure measures are calculated in Canadian dollars. Therefore, no foreign exchange translation is required.

⁵ Not meaningful.

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

Revenue generation¹
 Movement in risk levels²
 Model updates³
 Methodology and policy⁴
 Acquisitions and disposals
 Foreign exchange movements and other⁵
RWA, balance at end of period

LINE #	2020	2019			
	Q1	Q4	Q3	Q2	Q1
1	\$ 55,606	\$ 54,857	\$ 53,959	\$ 53,006	\$ 52,375
2	636	–	–	–	–
3	–	804	1,315	412	2,417
4	–	–	–	–	(1,739)
5	–	–	–	–	–
6	–	–	–	–	–
7	–	(55)	(417)	541	(47)
8	\$ 56,242	\$ 55,606	\$ 54,857	\$ 53,959	\$ 53,006

¹ The movement in Revenue generation category is due to a change in gross income. Following regulatory guidance from OSFI, effective the first quarter of 2020, the Bank started reporting operational risk capital using TSA, replacing the advanced measurement approach (AMA), until the revised Basel III standardized approach is implemented in Canada in the first quarter of 2022.

² The Movement in risk levels category primarily reflects changes in risk due to operational loss experience, business environment, internal control factors, and scenario analysis.

³ The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions. Entities that were previously reported under TSA were transitioned to the AMA effective the first quarter of 2019. Effective the first quarter of 2020, the Bank replaced the AMA with the current standardized approach, as noted in footnote 1.

⁴ The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.

⁵ Foreign exchange movements are mainly due to a change in the U.S. dollar foreign exchange rate for the U.S. portfolios in the U.S. Retail segment.

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

(\$ millions) As at	LINE #	2020 Q1						
		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	\$ 5,073	\$ 5,073	\$ 5,246	\$ -	\$ -	\$ -	\$ (173)
Interest-bearing deposits with banks	2	34,057	33,854	33,066	-	-	786	2
Trading loans, securities, and other	3	162,475	162,475	517	-	-	159,096	2,862
Non-trading financial assets at fair value through profit or loss	4	7,172	6,602	1,196	-	5,761	-	(355)
Derivatives	5	45,604	45,604	-	45,604	-	43,139	-
Financial assets designated at fair value through profit or loss	6	3,614	1,111	1,111	-	-	-	-
Financial assets at fair value through other comprehensive income	7	107,872	105,796	91,218	-	14,433	-	145
Debt securities at amortized cost, net of allowance for credit losses	8	134,854	134,643	87,980	-	46,506	-	157
Securities purchased under reverse repurchase agreements	9	165,795	165,795	-	165,795	-	6,582	-
Residential mortgages	10	238,560	238,560	238,527	-	-	-	33
Consumer instalment and other personal	11	180,503	180,503	180,372	-	-	-	131
Credit card	12	37,169	37,169	32,187	-	-	-	4,982
Business and government	13	241,617	241,617	230,907	-	10,953	-	(243)
Allowance for loan losses	14	(4,683)	(4,683)	(150)	-	-	-	(4,533)
Customers' liability under acceptances	15	14,155	14,155	14,155	-	-	-	-
Investment in TD Ameritrade	16	9,456	9,456	-	-	-	-	9,456
Goodwill	17	17,047	17,047	-	-	-	-	17,047
Other intangibles	18	2,422	2,422	-	-	-	-	2,422
Land, buildings, equipment, and other depreciable assets	19	9,624	9,536	9,536	-	-	-	-
Deferred tax assets	20	1,803	1,711	1,780	-	-	-	(69)
Amounts receivable from brokers, dealers and clients	21	26,338	26,338	770	-	-	-	25,568
Other assets	22	16,902	14,864	5,912	8,645	307	-	-
Total assets	23	\$ 1,457,429	\$ 1,449,648	\$ 934,330	\$ 220,044	\$ 77,960	\$ 209,603	\$ 57,432
Liabilities								
Trading deposits	24	\$ 27,344	\$ 27,344	\$ -	\$ -	\$ -	\$ 10,551	\$ 16,793
Derivatives	25	45,535	45,535	-	45,535	-	41,492	-
Securitization liabilities at fair value	26	13,082	13,082	-	-	-	13,082	-
Financial liabilities designated at fair value through profit or loss	27	112,040	112,040	-	-	-	12	112,028
Deposits	28	908,417	908,417	-	-	-	-	908,417
Acceptances	29	14,155	14,155	-	-	-	-	14,155
Obligations related to securities sold short	30	37,488	37,488	-	-	-	35,316	2,172
Obligations related to securities sold under repurchase agreements	31	126,296	126,296	-	126,296	-	3,043	-
Securitization liabilities at amortized cost	32	14,090	14,090	-	-	-	-	14,090
Amounts payable to brokers, dealers, and clients	33	28,162	28,162	-	-	-	-	28,162
Insurance-related liabilities	34	6,977	21	-	-	-	-	21
Other liabilities	35	24,330	23,505	-	-	-	-	23,505
Subordinated notes and debentures	36	10,711	10,711	-	-	-	-	10,711
Total liabilities	37	\$ 1,368,627	\$ 1,360,846	\$ -	\$ 171,831	\$ -	\$ 103,496	\$ 1,130,054

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

² Excludes assets and liabilities of insurance subsidiaries.

Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (L12)

(\$ millions) As at	LINE #	2020 Q1				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,441,937	\$ 934,330	\$ 220,044	\$ 77,960	\$ 209,603
Liabilities carrying value amount under regulatory scope of consolidation	2	275,327	-	171,831	-	103,496
Total net amount under regulatory scope of consolidation	3	1,166,610	934,330	48,213	77,960	106,107
Off-balance sheet amounts	4	303,008	282,468	-	20,540	-
Differences due to different netting rules, other than those already included in line 2	5	58,862	-	58,862	-	-
Adjustment for derivatives and PFE	6	57,975	-	57,975	-	-
Gross up for repo-style transactions	7	252,591	-	252,591	-	-
Exposure amounts considered for regulatory purposes	8	\$ 1,839,046	\$ 1,216,798	\$ 417,641	\$ 98,500	\$ 106,107

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

Credit Quality of Assets (CR1)^{1,2}

(\$ millions) As at	LINE #	2020 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵	Net values	Net values
Loans	1	\$ 3,207	\$ 695,018	\$ (4,673)	\$ (151)	\$ (1,186)	\$ (3,336)	\$ 693,552
Debt securities	2	–	174,775	(1)	–	(1)	–	174,774
Off-balance sheet exposures	3	297	511,621	(613)	(12)	(166)	(435)	511,305
Total	4	\$ 3,504	\$ 1,381,414	\$ (5,287)	\$ (163)	\$ (1,353)	\$ (3,771)	\$ 1,379,631

(\$ millions) As at	LINE #	2019 Q4						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵	Net values	Net values
Loans	5	\$ 3,032	\$ 686,536	\$ (4,435)	\$ (128)	\$ (1,168)	\$ (3,139)	\$ 685,133
Debt securities	6	–	174,512	(1)	–	(1)	–	174,511
Off-balance sheet exposures	7	108	499,783	(585)	(7)	(144)	(434)	499,306
Total	8	\$ 3,140	\$ 1,360,831	\$ (5,021)	\$ (135)	\$ (1,313)	\$ (3,573)	\$ 1,358,950

(\$ millions) As at	LINE #	2019 Q3				2019 Q2			
		Gross carrying values of:			Net values	Gross carrying values of:			Net values
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	
Loans	9	\$ 2,945	\$ 679,068	\$ (3,755)	\$ 678,258	\$ 3,296	\$ 668,876	\$ (3,762)	\$ 668,410
Debt securities	10	–	168,389	(1)	168,388	–	168,920	(1)	168,919
Off-balance sheet exposures	11	101	492,987	(1,085)	492,003	–	491,731	(1,105)	490,626
Total	12	\$ 3,046	\$ 1,340,444	\$ (4,841)	\$ 1,338,649	\$ 3,296	\$ 1,329,527	\$ (4,868)	\$ 1,327,955

(\$ millions) As at	LINE #	2019 Q1			
		Gross carrying values of:			Net values
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	
Loans	13	\$ 3,534	\$ 654,217	\$ (3,713)	\$ 654,038
Debt securities	14	–	166,316	(1)	166,315
Off-balance sheet exposures	15	–	480,440	(1,069)	479,371
Total	16	\$ 3,534	\$ 1,300,973	\$ (4,783)	\$ 1,299,724

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

² Restructured exposures as at January 31, 2020 are \$1,070 million (October 31, 2019 – \$1,068 million; July 31, 2019 – \$1,106 million; April 30, 2019 – \$1,129 million; January 31, 2019 – \$1,091 million), of which \$532 million (October 31, 2019 – \$545 million; July 31, 2019 – \$582 million; April 30, 2019 – \$619 million; January 31, 2019 – \$868 million) is considered impaired.

³ Includes total impaired exposures, of which \$1,864 million as at January 31, 2020 (October 31, 2019 – \$1,535 million; July 31, 2019 – \$1,704 million; April 30, 2019 – \$1,978 million; January 31, 2019 – \$1,656 million) is in the default category and \$1,343 million as at January 31, 2020 (October 31, 2019 – \$1,497 million; July 31, 2019 – \$1,241 million; April 30, 2019 – \$1,318 million; January 31, 2019 – \$1,878 million) is in the high risk/watch and classified categories.

⁴ Includes Stage 1, 2, and 3 allowances.

⁵ Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

Credit Risk Mitigation Techniques – Overview (CR3)¹

(\$ millions) As at	LINE #	2020 Q1					2019 Q4				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 254,362	\$ 443,863	\$ 331,722	\$ 112,141	\$ –	\$ 248,372	\$ 441,196	\$ 326,571	\$ 114,625	\$ –
Debt securities	2	172,944	1,831	–	29	1,802	172,729	1,783	35	35	1,713
Total	3	\$ 427,306	\$ 445,694	\$ 331,722	\$ 112,170	\$ 1,802	\$ 421,101	\$ 442,979	\$ 326,606	\$ 114,660	\$ 1,713
<i>Of which: defaulted</i>	4	1,607	1,600	1,352	248	–	1,455	1,577	1,320	257	–
		2019 Q3					2019 Q2				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 248,287	\$ 433,726	\$ 317,273	\$ 116,453	\$ –	\$ 245,427	\$ 426,745	\$ 308,182	\$ 118,563	\$ –
Debt securities	6	166,734	1,655	–	49	1,606	167,173	1,747	–	65	1,682
Total	7	\$ 415,021	\$ 435,381	\$ 317,273	\$ 116,502	\$ 1,606	\$ 412,600	\$ 428,492	\$ 308,182	\$ 118,628	\$ 1,682
<i>Of which: defaulted</i>	8	1,420	1,525	1,274	251	–	1,755	1,541	1,292	249	–
		2019 Q1									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 235,941	\$ 421,810	\$ 301,249	\$ 120,561	\$ –					
Debt securities	10	164,431	1,885	–	76	1,809					
Total	11	\$ 400,372	\$ 423,695	\$ 301,249	\$ 120,637	\$ 1,809					
<i>Of which: defaulted</i>	12	2,007	1,527	1,286	241	–					

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 January 31, 2020, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.5 billion (October 31, 2019 – a decrease of \$1.4 billion; July 31, 2019 – a decrease of \$1.5 billion; April 30, 2019 – a decrease of \$1.4 billion; January 31, 2019 – a decrease of \$1.3 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at	LINE #	2020 Q1						2019 Q4					
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	\$ 340,808	\$ 54,009	\$ –	\$ –	\$ –	\$ 394,817	\$ 337,924	\$ 53,296	\$ –	\$ –	\$ –	\$ 391,220
Qualifying revolving retail	2	36,839	98,292	–	–	–	135,131	36,383	95,480	–	–	–	131,863
Other retail	3	86,250	7,279	–	–	37	93,566	85,460	7,176	–	–	37	92,673
	4	463,897	159,580	–	–	37	623,514	459,767	155,952	–	–	37	615,756
Non-retail													
Corporate	5	220,829	89,982	227,549	22,807	17,832	578,999	216,546	87,484	195,536	19,766	17,047	536,379
Sovereign	6	194,812	1,565	37,275	12,831	1,570	248,053	188,072	1,452	40,953	12,648	1,591	244,716
Bank	7	25,667	5,690	77,353	17,891	4,721	131,322	24,298	5,422	87,022	15,131	4,710	136,583
	8	441,308	97,237	342,177	53,529	24,123	958,374	428,916	94,358	323,511	47,545	23,348	917,678
Total	9	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434
By Country of Risk													
Canada	10	\$ 502,420	\$ 145,833	\$ 128,751	\$ 18,650	\$ 8,709	\$ 804,363	\$ 496,371	\$ 143,532	\$ 128,239	\$ 14,395	\$ 8,740	\$ 791,277
United States	11	347,916	106,431	122,358	13,870	13,980	604,555	332,812	102,286	101,348	14,533	13,492	564,471
Other International													
Europe	12	37,791	3,757	70,492	15,966	891	128,897	37,926	3,772	72,219	13,964	606	128,487
Other	13	17,078	796	20,576	5,043	580	44,073	21,574	720	21,705	4,653	547	49,199
	14	54,869	4,553	91,068	21,009	1,471	172,970	59,500	4,492	93,924	18,617	1,153	177,686
Total	15	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434
By Residual Contractual Maturity													
Within 1 year	16	\$ 284,324	\$ 179,215	\$ 341,877	\$ 34,025	\$ 10,259	\$ 849,700	\$ 286,615	\$ 174,570	\$ 323,457	\$ 25,755	\$ 9,543	\$ 819,940
Over 1 year to 5 years	17	416,104	74,649	300	11,887	12,874	515,814	401,333	72,519	54	11,987	12,946	498,839
Over 5 years	18	204,777	2,953	–	7,617	1,027	216,374	200,735	3,221	–	9,803	896	214,655
Total	19	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 27,872	\$ 2,702	\$ 1	\$ 336	\$ 1,586	\$ 32,497	\$ 26,681	\$ 2,400	\$ 1	\$ 305	\$ 1,428	\$ 30,815
Non-residential	21	41,878	6,108	11	1,412	462	49,871	40,853	6,261	9	1,394	540	49,057
Total real-estate	22	69,750	8,810	12	1,748	2,048	82,368	67,534	8,661	10	1,699	1,968	79,872
Agriculture	23	8,024	269	6	48	29	8,376	7,601	368	4	37	21	8,031
Automotive	24	11,775	6,366	4	921	91	19,157	11,510	6,189	16	798	98	18,611
Financial	25	36,413	14,977	301,700	28,557	2,491	384,138	35,117	14,120	279,088	24,075	1,889	354,289
Food, beverage, and tobacco	26	6,068	3,725	–	955	517	11,265	5,993	3,324	–	866	515	10,698
Forestry	27	1,434	771	–	27	59	2,291	1,334	795	–	25	56	2,210
Government, public sector entities, and education	28	209,103	5,345	37,443	13,651	5,710	271,252	202,292	4,926	41,118	13,460	5,891	267,687
Health and social services	29	18,406	2,169	131	257	2,073	23,036	19,051	2,088	144	255	2,061	23,599
Industrial construction and trade contractors	30	4,580	1,829	1	44	982	7,436	4,611	1,749	47	40	990	7,437
Metals and mining	31	4,141	3,438	280	488	851	9,198	4,074	3,289	192	426	842	8,823
Pipelines, oil, and gas	32	9,504	12,340	56	1,479	1,529	24,908	9,370	11,954	356	1,365	1,423	24,468
Power and utilities	33	5,466	8,033	–	639	3,869	18,007	5,126	8,017	1	671	3,877	17,692
Professional and other services	34	15,315	7,003	135	383	810	23,646	14,997	6,572	790	370	886	23,615
Retail sector	35	7,639	2,983	189	174	218	11,203	7,376	2,906	157	138	215	10,792
Sundry manufacturing and wholesale	36	10,656	8,109	117	420	448	19,750	10,782	8,269	9	413	409	19,882
Telecommunications, cable, and media	37	5,294	6,049	351	807	407	12,908	5,404	6,220	1	851	402	12,878
Transportation	38	11,871	2,308	3	898	1,547	16,627	12,089	2,265	3	805	1,348	16,510
Other	39	5,869	2,713	1,749	2,033	444	12,808	4,655	2,646	1,575	1,251	457	10,584
Total	40	\$ 441,308	\$ 97,237	\$ 342,177	\$ 53,529	\$ 24,123	\$ 958,374	\$ 428,916	\$ 94,358	\$ 323,511	\$ 47,545	\$ 23,348	\$ 917,678

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 #	2019 Q3						2019 Q2					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	\$ 332,529	\$ 52,908	\$ –	\$ –	\$ –	\$ 385,437	\$ 326,839	\$ 53,074	\$ –	\$ –	\$ –	\$ 379,913
Qualifying revolving retail	2	36,562	94,734	–	–	–	131,296	36,060	94,279	–	–	–	130,339
Other retail	3	84,657	7,003	–	–	36	91,696	82,351	6,891	–	–	41	89,283
	4	453,748	154,645	–	–	36	608,429	445,250	154,244	–	–	41	599,535
Non-retail													
Corporate	5	216,474	85,178	186,707	19,383	16,903	524,645	214,622	84,558	181,736	18,638	16,157	515,711
Sovereign	6	189,659	1,460	30,735	13,072	1,797	236,723	186,351	1,304	35,073	14,837	2,760	240,325
Bank	7	23,234	5,052	93,398	17,215	4,681	143,580	24,830	5,108	80,509	16,093	4,606	131,146
	8	429,367	91,690	310,840	49,670	23,381	904,948	425,803	90,970	297,318	49,568	23,523	887,182
Total	9	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377	\$ 871,053	\$ 245,214	\$ 297,318	\$ 49,568	\$ 23,564	\$ 1,486,717
By Country of Risk													
Canada	10	\$ 489,421	\$ 142,642	\$ 122,899	\$ 13,831	\$ 8,613	\$ 777,406	\$ 481,966	\$ 141,505	\$ 117,722	\$ 14,499	\$ 9,312	\$ 765,004
United States	11	337,621	99,913	100,872	14,378	13,578	566,362	330,155	100,028	99,442	14,429	13,285	557,339
Other International													
Europe	12	36,757	2,901	71,258	16,827	671	128,414	38,742	2,835	67,230	15,053	738	124,598
Other	13	19,316	879	15,811	4,634	555	41,195	20,190	846	12,924	5,587	229	39,776
	14	56,073	3,780	87,069	21,461	1,226	169,609	58,932	3,681	80,154	20,640	967	164,374
Total	15	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377	\$ 871,053	\$ 245,214	\$ 297,318	\$ 49,568	\$ 23,564	\$ 1,486,717
By Residual Contractual Maturity													
Within 1 year	16	\$ 290,293	\$ 170,703	\$ 310,788	\$ 26,977	\$ 10,172	\$ 808,933	\$ 285,882	\$ 171,894	\$ 297,318	\$ 25,959	\$ 10,723	\$ 791,776
Over 1 year to 5 years	17	400,154	73,002	52	12,484	12,296	497,988	398,311	70,954	–	13,445	11,819	494,529
Over 5 years	18	192,668	2,630	–	10,209	949	206,466	186,860	2,366	–	10,164	1,022	200,412
Total	19	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377	\$ 871,053	\$ 245,214	\$ 297,318	\$ 49,568	\$ 23,564	\$ 1,486,717
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 26,040	\$ 2,477	\$ 1	\$ 236	\$ 1,421	\$ 30,175	\$ 25,597	\$ 2,192	\$ 1	\$ 142	\$ 1,443	\$ 29,375
Non-residential	21	40,630	6,050	10	1,136	474	48,300	39,599	5,655	10	748	414	46,426
Total real-estate	22	66,670	8,527	11	1,372	1,895	78,475	65,196	7,847	11	890	1,857	75,801
Agriculture	23	7,514	360	5	35	22	7,936	7,426	335	5	36	21	7,823
Automotive	24	12,360	5,834	14	789	93	19,090	12,894	5,628	41	896	95	19,554
Financial	25	34,366	14,116	276,043	27,190	1,821	353,536	34,635	14,118	258,393	25,513	1,672	334,331
Food, beverage, and tobacco	26	6,165	3,330	–	494	491	10,480	6,051	3,505	–	405	498	10,459
Forestry	27	1,336	756	–	26	59	2,177	1,547	640	–	36	51	2,274
Government, public sector entities, and education	28	203,915	4,638	31,382	13,786	6,239	259,960	200,179	4,466	35,493	15,595	7,016	262,749
Health and social services	29	18,542	2,982	150	234	2,998	24,906	18,616	2,976	145	192	2,970	24,899
Industrial construction and trade contractors	30	4,627	1,695	79	38	997	7,436	4,501	1,654	85	28	339	6,607
Metals and mining	31	4,268	3,269	145	396	735	8,813	4,151	3,360	164	320	783	8,778
Pipelines, oil, and gas	32	8,568	12,013	1,208	1,339	1,399	24,527	7,816	12,609	674	1,534	1,461	24,094
Power and utilities	33	5,480	7,196	9	646	2,967	16,298	5,179	6,983	10	528	2,995	15,695
Professional and other services	34	15,035	5,321	771	367	980	22,474	15,382	5,618	785	304	942	23,031
Retail sector	35	6,960	2,986	238	119	211	10,514	7,263	2,907	254	96	221	10,741
Sundry manufacturing and wholesale	36	10,515	7,613	112	424	518	19,182	10,639	7,364	65	500	442	19,010
Telecommunications, cable, and media	37	5,809	6,246	–	800	407	13,262	6,837	6,484	–	906	563	14,790
Transportation	38	12,212	2,123	34	816	1,094	16,279	12,573	2,071	36	728	1,149	16,557
Other	39	5,025	2,685	639	799	455	9,603	4,918	2,405	1,157	1,061	448	9,989
Total	40	\$ 429,367	\$ 91,690	\$ 310,840	\$ 49,670	\$ 23,381	\$ 904,948	\$ 425,803	\$ 90,970	\$ 297,318	\$ 49,568	\$ 23,523	\$ 887,182

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		2019 Q1					
LINE #	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	
By Counterparty Type							
Retail							
1	\$ 323,751	\$ 52,451	\$ –	\$ –	\$ –	\$ 376,202	
2	30,408	81,852	–	–	–	112,260	
3	85,950	6,795	–	–	38	92,783	
4	440,109	141,098	–	–	38	581,245	
Non-retail							
5	209,135	81,639	160,675	15,899	16,441	483,789	
6	186,752	1,340	31,872	16,127	2,678	238,769	
7	27,354	5,033	64,434	18,564	4,328	119,713	
8	423,241	88,012	256,981	50,590	23,447	842,271	
9	\$ 863,350	\$ 229,110	\$ 256,981	\$ 50,590	\$ 23,485	\$ 1,423,516	
By Country of Risk							
10	\$ 474,051	\$ 128,932	\$ 99,799	\$ 12,366	\$ 9,683	\$ 724,831	
11	324,966	96,978	81,646	17,386	12,702	533,678	
Other International							
12	42,489	2,354	60,535	15,620	729	121,727	
13	21,844	846	15,001	5,218	371	43,280	
14	64,333	3,200	75,536	20,838	1,100	165,007	
15	\$ 863,350	\$ 229,110	\$ 256,981	\$ 50,590	\$ 23,485	\$ 1,423,516	
By Residual Contractual Maturity							
16	\$ 288,469	\$ 158,058	\$ 256,981	\$ 27,207	\$ 9,784	\$ 740,499	
17	395,354	68,743	–	13,240	12,811	490,148	
18	179,527	2,309	–	10,143	890	192,869	
19	\$ 863,350	\$ 229,110	\$ 256,981	\$ 50,590	\$ 23,485	\$ 1,423,516	
Non-Retail Exposures by Industry Sector							
Real estate							
20	\$ 25,080	\$ 2,795	\$ 1	\$ 89	\$ 1,426	\$ 29,391	
21	38,440	5,321	20	669	417	44,867	
22	63,520	8,116	21	758	1,843	74,258	
23	7,184	399	5	28	20	7,636	
24	11,976	5,103	2	965	89	18,135	
25	37,446	13,363	208,454	26,164	1,686	287,113	
26	5,659	3,120	–	373	497	9,649	
27	1,363	755	–	25	49	2,192	
28	200,045	4,288	32,351	16,780	6,386	259,850	
29	18,163	2,165	286	169	2,081	22,864	
30	4,543	1,416	59	21	395	6,434	
31	4,000	3,461	90	427	754	8,732	
32	7,563	11,945	1,140	1,348	2,190	24,186	
33	5,440	7,586	22	501	3,730	17,279	
34	15,181	5,200	782	291	909	22,363	
35	6,764	2,999	307	91	230	10,391	
36	10,152	7,587	27	513	434	18,713	
37	6,426	5,898	–	719	560	13,603	
38	12,460	2,059	52	632	1,151	16,354	
39	5,356	2,552	13,383	785	443	22,519	
40	\$ 423,241	\$ 88,012	\$ 256,981	\$ 50,590	\$ 23,447	\$ 842,271	

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 #	2020 Q1						2019 Q4									
		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	RWA ³	RWA density ⁴	RWA ³	RWA density ⁴	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴	RWA ³	RWA density ⁴
Asset classes																	
Corporate	1	\$ 104,184	\$ 60,298	\$ 104,184	\$ 30,701	\$ 124,609	92.38	%	\$ 104,187	\$ 59,407	\$ 104,187	\$ 30,136	\$ 123,740	92.12	%		
Sovereign	2	115,148	486	115,148	243	9,007	7.81		104,282	260	104,282	130	8,245	7.90			
Bank	3	12,141	8,813	12,141	5,851	3,599	20.00		12,143	8,946	12,143	6,020	3,633	20.00			
Retail residential mortgages	4	2,446	927	2,446	421	1,697	59.19		3,970	940	3,970	410	2,260	51.60			
Other retail	5	8,100	43,560	8,100	170	5,773	69.81		7,761	43,547	7,761	169	5,592	70.52			
Equity	6	5,646	3,008	5,646	1,504	5,371	75.12		4,544	2,890	4,544	1,445	4,155	69.38			
Other assets ⁵	7	23,211	–	23,211	–	19,408	83.62		19,796	–	19,796	–	15,625	78.93			
Total	8	\$ 270,876	\$ 117,092	\$ 270,876	\$ 38,890	\$ 169,464	54.71	%	\$ 256,683	\$ 115,990	\$ 256,683	\$ 38,310	\$ 163,250	55.34	%		
		2019 Q3						2019 Q2									
		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	RWA ³	RWA density ⁴	RWA ³	RWA density ⁴	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴	RWA ³	RWA density ⁴
Asset classes																	
Corporate	9	\$ 104,957	\$ 60,445	\$ 104,957	\$ 30,207	\$ 124,539	92.14	%	\$ 105,530	\$ 60,357	\$ 105,530	\$ 29,880	\$ 124,579	92.00	%		
Sovereign	10	100,428	290	100,428	145	7,984	7.94		96,952	320	96,952	161	7,506	7.73			
Bank	11	12,185	8,358	12,185	5,715	3,580	20.00		13,040	8,338	13,040	5,675	3,743	20.00			
Retail residential mortgages	12	3,669	852	3,669	372	2,047	50.66		3,166	762	3,166	346	1,793	51.05			
Other retail	13	8,083	43,042	8,083	174	5,904	71.50		7,640	45,562	7,640	177	5,508	70.46			
Equity	14	4,515	2,753	4,515	1,377	4,051	68.75		4,548	2,811	4,548	1,406	4,078	68.49			
Other assets ⁵	15	19,927	–	19,927	–	15,776	79.17		19,395	–	19,395	–	16,514	85.15			
Total	16	\$ 253,764	\$ 115,740	\$ 253,764	\$ 37,990	\$ 163,881	56.17	%	\$ 250,271	\$ 118,150	\$ 250,271	\$ 37,645	\$ 163,721	56.86	%		
		2019 Q1															
		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	RWA ³	RWA density ⁴	RWA ³	RWA density ⁴								
Asset classes																	
Corporate	17	\$ 102,499	\$ 59,982	\$ 102,499	\$ 29,777	\$ 121,597	91.93	%									
Sovereign	18	90,941	352	90,941	176	7,284	7.99										
Bank	19	13,545	8,361	13,545	5,699	3,849	20.00										
Retail residential mortgages	20	2,920	768	2,920	354	1,671	51.04										
Other retail	21	12,728	58,268	12,728	165	9,385	72.79										
Equity	22	1,799	1,491	1,799	745	512	20.13										
Other assets ⁵	23	23,734	–	23,734	–	18,020	75.92										
Total	24	\$ 248,166	\$ 129,222	\$ 248,166	\$ 36,916	\$ 162,318	56.94										

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)¹

(\$ millions) As at	LINE #	2020 Q1								2019 Q4							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	1	\$ 8,476	\$ 2,393	\$ –	\$ –	\$ 123,787	\$ 229	\$ –	\$ 134,885	\$ 8,748	\$ 2,420	\$ –	\$ –	\$ 122,959	\$ 196	\$ –	\$ 134,323
Sovereign	2	70,356	45,035	–	–	–	–	–	115,391	63,186	41,226	–	–	–	–	–	104,412
Bank	3	–	17,992	–	–	–	–	–	17,992	–	18,163	–	–	–	–	–	18,163
Retail residential mortgages	4	–	7	1,132	1,713	15	–	–	2,867	–	8	2,561	1,794	17	–	–	4,380
Other retail	5	467	255	–	7,469	–	79	–	8,270	380	251	–	7,209	–	90	–	7,930
Equity	6	1,950	166	–	–	5,034	–	–	7,150	1,941	161	–	–	3,887	–	–	5,989
Other assets ²	7	5,337	–	–	–	17,741	–	133	23,211	5,627	–	–	–	14,042	–	127	19,796
Total	8	\$ 86,586	\$ 65,848	\$ 1,132	\$ 9,182	\$ 146,577	\$ 308	\$ 133	\$ 309,766	\$ 79,882	\$ 62,229	\$ 2,561	\$ 9,003	\$ 140,905	\$ 286	\$ 127	\$ 294,993
		2019 Q3								2019 Q2							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	9	\$ 8,905	\$ 2,473	\$ –	\$ –	\$ 123,268	\$ 518	\$ –	\$ 135,164	\$ 9,260	\$ 2,283	\$ –	\$ –	\$ 123,358	\$ 509	\$ –	\$ 135,410
Sovereign	10	60,651	39,922	–	–	–	–	–	100,573	59,582	37,531	–	–	–	–	–	97,113
Bank	11	–	17,900	–	–	–	–	–	17,900	–	18,715	–	–	–	–	–	18,715
Retail residential mortgages	12	–	8	2,458	1,558	17	–	–	4,041	–	9	2,104	1,381	18	–	–	3,512
Other retail	13	371	245	–	7,476	–	165	–	8,257	467	241	–	6,939	–	170	–	7,817
Equity	14	1,945	157	–	–	3,790	–	–	5,892	1,974	166	–	–	3,814	–	–	5,954
Other assets ²	15	5,799	–	–	–	13,985	–	143	19,927	5,383	–	–	–	13,879	–	133	19,395
Total	16	\$ 77,671	\$ 60,705	\$ 2,458	\$ 9,034	\$ 141,060	\$ 683	\$ 143	\$ 291,754	\$ 76,666	\$ 58,945	\$ 2,104	\$ 8,320	\$ 141,069	\$ 679	\$ 133	\$ 287,916
		2019 Q1															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)								
		0%	20%	35%	75%	100%	150%	Other									
Asset classes																	
Corporate	17	\$ 9,016	\$ 2,287	\$ –	\$ –	\$ 120,637	\$ 335	\$ –	\$ 132,275								
Sovereign	18	54,695	36,422	–	–	–	–	–	91,117								
Bank	19	–	19,245	–	–	–	–	–	19,245								
Retail residential mortgages	20	–	1	1,969	1,286	17	–	–	3,273								
Other retail	21	423	225	–	12,036	–	209	–	12,893								
Equity	22	1,936	158	–	–	451	–	–	2,545								
Other assets ²	23	7,541	–	–	–	16,117	–	76	23,734								
Total	24	\$ 73,611	\$ 58,338	\$ 1,969	\$ 13,322	\$ 137,222	\$ 544	\$ 76	\$ 285,082								

¹ Excludes securitization and CCR.

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q1													
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 23,162	\$ 70,558	70.12	\$ 84,464	0.06	3,868	35.69	2.7	\$ 13,923	16.48	\$ 17	
2	0.15 to <0.25	BBB- to BB+	29,879	20,882	69.30	37,967	0.18	4,517	26.89	2.9	11,223	29.56	19	
3	0.25 to <0.50	BB to BB-	30,962	11,073	68.87	34,314	0.37	7,076	26.76	2.6	13,633	39.73	35	
4	0.50 to <0.75	B+	9,196	2,725	70.08	10,567	0.71	2,247	27.82	2.4	5,620	53.18	21	
5	0.75 to <2.50	B To B-	20,331	4,563	69.63	22,956	1.70	11,808	33.73	2.3	19,445	84.71	131	
6	2.50 to <10.00	CCC+	1,165	166	47.83	1,220	9.97	306	38.89	2.0	2,124	174.10	47	
7	10.00 to <100.00	CCC to CC and below	1,449	497	67.79	1,740	24.79	610	31.47	1.7	2,978	171.15	137	
8	100.00 (Default)	Default	450	65	35.10	463	100.00	223	50.99	2.0	1,171	252.92	172	
9	Total		\$ 116,594	\$ 110,529	69.75	\$ 193,691	0.89	29,805	31.74	2.6	\$ 70,117	36.20	\$ 579	\$ 196
2019 Q4														
10	0.00 to <0.15	% AAA to BBB	\$ 21,918	\$ 68,309	69.98	\$ 81,702	0.06	3,924	35.98	2.7	\$ 13,308	16.29	\$ 16	
11	0.15 to <0.25	BBB- to BB+	30,320	20,420	69.20	37,867	0.19	4,563	25.99	2.8	10,742	28.37	18	
12	0.25 to <0.50	BB to BB-	29,442	10,635	68.73	32,641	0.37	6,989	27.30	2.6	12,996	39.81	33	
13	0.50 to <0.75	B+	8,814	2,434	70.10	10,044	0.71	2,192	29.08	2.3	5,547	55.23	21	
14	0.75 to <2.50	B To B-	18,849	4,265	69.80	21,154	1.70	11,736	34.20	2.3	18,196	86.02	123	
15	2.50 to <10.00	CCC+	1,081	420	62.95	1,300	9.97	279	30.09	1.9	1,741	133.92	39	
16	10.00 to <100.00	CCC to CC and below	1,541	314	56.09	1,636	24.52	601	37.34	1.8	3,323	203.12	148	
17	100.00 (Default)	Default	351	39	44.97	361	100.00	202	45.26	1.4	1,072	296.95	107	
18	Total		\$ 112,316	\$ 106,836	69.63	\$ 186,705	0.84	29,610	31.85	2.6	\$ 66,925	35.85	\$ 505	\$ 130
2019 Q3														
19	0.00 to <0.15	% AAA to BBB	\$ 22,992	\$ 64,036	70.06	\$ 79,784	0.06	4,008	38.16	2.7	\$ 13,902	17.42	\$ 17	
20	0.15 to <0.25	BBB- to BB+	31,270	21,168	69.19	39,144	0.19	4,670	25.64	2.9	11,081	28.31	18	
21	0.25 to <0.50	BB to BB-	27,515	10,080	68.60	30,493	0.37	7,004	28.78	2.6	12,749	41.81	32	
22	0.50 to <0.75	B+	8,559	2,657	69.71	9,990	0.71	2,224	30.22	2.3	5,663	56.69	21	
23	0.75 to <2.50	B To B-	18,479	4,456	69.85	20,961	1.70	11,583	34.11	2.3	17,920	85.49	121	
24	2.50 to <10.00	CCC+	1,043	273	63.48	1,202	9.97	250	30.23	1.91	1,623	135.02	36	
25	10.00 to <100.00	CCC+ to CC and below	1,239	493	59.12	1,390	23.49	580	35.62	2.0	2,700	194.24	118	
26	100.00 (Default)	Default	350	29	43.13	351	100.00	197	42.58	1.3	1,014	288.89	89	
27	Total		\$ 111,447	\$ 111,447	69.65	\$ 183,315	0.80	29,640	32.97	2.6	\$ 66,652	36.36	\$ 452	\$ 97

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

² Excludes counterparty 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 to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2019													
	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	\$ 22,746	\$ 64,331	70.04	\$ 78,459	0.06	3,986	38.19	2.6	\$ 13,806	17.60	\$ 19	
2	0.15 to <0.25	BBB- to BB+	30,358	20,189	69.20	38,240	0.18	4,629	26.75	2.9	11,131	29.11	18	
3	0.25 to <0.50	BB to BB-	26,901	9,479	68.58	30,139	0.37	6,864	28.85	2.5	12,665	42.02	32	
4	0.50 to <0.75	B+	7,635	2,808	70.09	9,134	0.72	2,048	32.03	2.2	5,502	60.24	21	
5	0.75 to <2.50	B To B-	18,658	4,018	69.96	20,821	1.78	11,706	33.21	2.3	17,608	84.57	122	
6	2.50 to <10.00 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
7	10.00 to <100.00	CCC+ to CC and below	2,463	846	61.26	2,800	19.03	836	34.64	2.0	4,935	176.25	189	
8	100.00 (Default)	Default	251	26	32.08	253	100.00	183	38.72	1.4	642	253.75	62	
9	Total		\$ 109,012	\$ 101,697	69.65	\$ 179,846	0.81	29,440	33.25	2.6	\$ 66,289	36.86	\$ 463	\$ 68

2019														
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	\$ 22,608	\$ 59,645	70.38	\$ 75,894	0.06	4,021	38.42	2.6	\$ 13,227	17.43	\$ 16	
11	0.15 to <0.25	BBB- to BB+	30,548	20,652	69.84	38,417	0.18	4,572	26.29	2.9	11,127	28.96	18	
12	0.25 to <0.50	BB to BB-	25,435	9,677	68.52	28,749	0.38	6,875	29.83	2.6	12,625	43.91	32	
13	0.50 to <0.75	B+	7,720	2,768	69.32	9,093	0.72	2,026	31.17	2.3	5,385	59.22	20	
14	0.75 to <2.50	B To B-	18,010	4,119	70.48	20,231	1.81	11,688	32.14	2.3	16,571	81.91	116	
15	2.50 to <10.00 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
16	10.00 to <100.00	CCC+ to CC and below	1,946	740	59.52	2,187	18.59	798	36.97	1.8	4,078	186.47	156	
17	100.00 (Default)	Default	281	29	30.50	281	100.00	172	31.43	1.4	635	225.98	51	
18	Total		\$ 106,548	\$ 97,630	69.96	\$ 174,852	0.77	29,312	33.21	2.6	\$ 63,648	36.40	\$ 409	\$ 60

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

² Excludes counterparty 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 to post-CRM EAD.

⁸ No BRR mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE #	2020 Q1													
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 79,596	\$ 3,805	75.98	% \$ 166,751 ⁸	0.01	114	12.13	1.8	\$ 640	0.38	% \$ 1	
2	0.15 to <0.25	BBB- to BB+	68	-	-	39	0.22	1	12.80	1.0	4	10.26	-	
3	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
4	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
5	0.75 to <2.50	B To B-	-	-	-	-	2.27	3	34.00	2.5	-	-	-	
6	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-	
7	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
9	Total		\$ 79,664	\$	75.98	% \$ 166,790	0.01	116	12.13	1.8	\$ 644	0.39	% \$	\$ -
2019														
	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	\$ 83,746	\$ 3,828	76.07	% \$ 172,814 ⁸	0.01	122	11.94	1.8	\$ 663	0.38	% \$ 1	
11	0.15 to <0.25	BBB- to BB+	44	-	-	39	0.22	1	12.80	1.0	4	10.26	-	
12	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
13	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
14	0.75 to <2.50	B To B-	-	-	-	-	2.27	1	34.00	2.5	-	-	-	
15	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-	
16	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
18	Total		\$ 83,790	\$	76.07	% \$ 172,853	0.01	122	11.94	1.8	\$ 667	0.39	% \$	1 \$ -
2019 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
19	0.00 to <0.15	% AAA to BBB	\$ 89,231	\$ 4,061	76.61	% \$ 180,418 ⁸	0.01	120	11.76	1.7	\$ 628	0.35	% \$ 1	
20	0.15 to <0.25	BBB- to BB+	-	-	-	-	-	-	-	-	-	-	-	
21	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
22	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
23	0.75 to <2.50	B To B-	-	-	-	-	2.27	1	34.00	2.5	-	-	-	
24	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-	
25	10.00 to <100.00	CCC+ to CC and below	-	-	-	-	-	-	-	-	-	-	-	
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
27	Total		\$ 89,231	\$	76.61	% \$ 180,418	0.01	120	11.76	1.7	\$ 628	0.35	% \$	1 \$ -

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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 #	2019													
	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	\$ 89,376	\$ 4,716	82.78 %	\$ 183,366 ⁸	0.01 %	119	11.53 %	1.7	\$ 588	0.32 %	\$ 1	
2	0.15 to <0.25	BBB- to BB+	22	–	–	22	0.22	1	13.00	1.0	2	9.09	–	
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	–	–	–	–	2.35	1	34.00	2.5	–	–	–	
6	2.50 to <10.00 ⁹	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
7	10.00 to <100.00	CCC+ to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 89,398	\$ 4,716	82.78 %	\$ 183,388	0.01 %	120	11.53 %	1.7	\$ 590	0.32 %	\$ 1	\$ –

LINE #	2019													
	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	\$ 95,550	\$ 4,673	82.22 %	\$ 190,583 ⁸	0.01 %	140	12.04 %	1.6	–	0.29 %	\$ –	
11	0.15 to <0.25	BBB- to BB+	262	–	–	262	0.16	5	2.66	3.7	7	2.67	–	
12	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
14	0.75 to <2.50	B To B-	–	–	–	–	2.35	1	34.00	2.5	–	–	–	
15	2.50 to <10.00 ⁹	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
16	10.00 to <100.00	CCC+ to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 95,812	\$ 4,673	82.22 %	\$ 190,845	0.01 %	145	12.03 %	1.6	\$ 560	0.29 %	\$ –	\$ –

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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.

⁹ No internal BRR mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE #		2020 Q1													
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
1	0.00 to <0.15 % AAA to BBB	\$ 12,596	\$ 5,366	76.05 %	\$ 17,139	0.04 %	353	34.68 %	1.5	\$ 1,614	9.42 %	\$ 2			
2	0.15 to <0.25 BBB- to BB+	338	715	66.38	764	0.16	35	9.87	1.9	65	8.51	-			
3	0.25 to <0.50 BB to BB-	562	1	23.76	149	0.46	7	12.85	1.0	29	19.46	-			
4	0.50 to <0.75 B+	26	5	68.30	29	0.71	3	93.18	2.1	49	168.97	-			
5	0.75 to <2.50 B To B-	5	1	60.29	5	2.01	19	25.32	1.8	3	60.00	-			
6	2.50 to <10.00 CCC+	-	-	-	-	-	-	-	-	-	-	-			
7	10.00 to <100.00 CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-			
8	100.00 (Default) Default	-	-	-	-	-	-	-	-	-	-	-			
9	Total	\$ 13,527	\$ 6,088	74.89 %	\$ 18,086	0.05 %	403	33.55 %	1.6	\$ 1,760	9.73 %	\$ 2	\$ -		
		2019 Q4													
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
10	0.00 to <0.15 % AAA to BBB	\$ 11,208	\$ 4,787	76.00 %	\$ 15,344	0.04 %	346	33.53 %	1.5	\$ 1,447	9.43 %	\$ 2			
11	0.15 to <0.25 BBB- to BB+	380	711	66.09	744	0.16	34	8.94	2.0	55	7.39	-			
12	0.25 to <0.50 BB to BB-	538	-	-	147	0.46	6	13.00	1.0	29	19.73	-			
13	0.50 to <0.75 B+	26	7	66.76	30	0.71	6	89.55	2.3	50	166.67	-			
14	0.75 to <2.50 B To B-	2	1	60.27	2	1.64	16	26.45	1.6	1	50.00	-			
15	2.50 to <10.00 CCC+	-	-	-	-	-	-	-	-	-	-	-			
16	10.00 to <100.00 CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-			
17	100.00 (Default) Default	-	-	-	-	-	-	-	-	-	-	-			
18	Total	\$ 12,154	\$ 5,506	74.71 %	\$ 16,267	0.05 %	393	32.32 %	1.6	\$ 1,582	9.73 %	\$ 2	\$ -		
		2019 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		
19	0.00 to <0.15 % AAA to BBB	\$ 10,343	\$ 4,685	75.83 %	\$ 14,219	0.04 %	350	34.48 %	1.6	\$ 1,487	10.46 %	\$ 2			
20	0.15 to <0.25 BBB- to BB+	339	741	62.36	726	0.16	31	9.74	2.2	61	8.40	-			
21	0.25 to <0.50 BB to BB-	338	-	20.00	90	0.46	8	13.25	1.0	18	20.00	-			
22	0.50 to <0.75 B+	28	7	68.30	30	0.71	6	89.56	2.6	52	173.33	-			
23	0.75 to <2.50 B To B-	1	1	58.78	1	1.93	14	5.98	1.1	-	-	-			
24	2.50 to <10.00 CCC+	-	-	-	-	-	-	-	-	-	-	-			
25	10.00 to <100.00 CCC+ to CC and below	1	-	-	1	19.26	1	55.00	0.3	2	200.00	-			
26	100.00 (Default) Default	-	-	-	-	-	-	-	-	-	-	-			
27	Total	\$ 11,050	\$ 5,434	73.98 %	\$ 15,067	0.05 %	396	33.27 %	1.6	\$ 1,620	10.75 %	\$ 2	\$ -		

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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.

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

(\$ millions, except as noted) As at		LINE #	2019 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	10,894		75.93	% 14,914	0.04	% 358	34.77	1.5	1,548	10.38	\$ 2		
2	0.15 to <0.25	BBB- to BB+	299	738	63.03	680	0.16	30	11.04	2.2	64	9.41	–		
3	0.25 to <0.50	BB to BB-	523	5	97.00	160	0.47	9	14.01	1.0	34	21.25	–		
4	0.50 to <0.75	B+	30	8	67.34	32	0.72	10	84.46	2.8	55	171.88	–		
5	0.75 to <2.50	B To B-	42	8	23.59	43	2.35	19	10.94	4.7	16	37.21	–		
6	2.50 to <10.00 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
	10.00 to <100.00	CCC+ to CC and below	1	–	–	1	19.81	1	55.00	0.3	3	300.00	–		
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
9	Total		11,789	\$ 5,452	74.11	\$ 15,830	0.06	% 407	33.58	% 1.5	\$ 1,720	10.87	2 \$ –		

2019 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	\$ 12,832	\$ 4,407	74.30	% \$ 16,545	0.05	% 381	26.53	% 1.3	\$ 1,520	9.19	% \$ 2
11	0.15 to <0.25	BBB- to BB+	366	597	63.93	655	0.16	32	9.51	2.4	62	9.47	–
12	0.25 to <0.50	BB to BB-	488	5	100.00	151	0.46	11	14.21	1.0	32	21.19	–
13	0.50 to <0.75	B+	5	–	50.00	3	0.72	8	17.82	1.8	1	33.33	–
14	0.75 to <2.50	B To B-	118	1	64.72	116	2.35	12	6.69	5.0	27	23.28	–
15	2.50 to <10.00 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	10.00 to <100.00	CCC+ to CC and below	1	–	–	1	19.81	1	55.00	0.2	2	200.00	–
16	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–
17	Total		\$ 13,810	\$ 5,010	73.09	% \$ 17,471	0.07	% 427	25.65	% 1.4	\$ 1,644	9.41	% \$ 2 \$ –

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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 No internal BRR mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE
#

2020
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	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured^{7,8}													
1	0.00 to <0.15 %	\$ 51,681	\$ 18,959	51.19 %	\$ 6,610	0.07 %	380,428	7.09 %		\$ 87	1.32 %	\$ –	\$ –
2	0.15 to <0.25	11,279	515	45.31	2,228	0.19	60,658	7.90		73	3.28	–	–
3	0.25 to <0.50	8,745	236	44.71	1,824	0.32	56,048	8.17		88	4.82	–	–
4	0.50 to <0.75	5,767	84	42.68	1,163	0.51	19,599	8.22		80	6.88	–	–
5	0.75 to <2.50	7,196	80	43.06	1,166	1.27	29,247	7.99		141	12.09	1	1
6	2.50 to <10.00	2,055	8	51.73	360	5.97	12,083	6.80		90	25.00	1	1
7	10.00 to <100.00	677	2	76.61	101	25.95	4,116	5.74		33	32.67	1	1
8	100.00 (Default)	193	–	–	28	100.00	1,108	6.51		24	85.71	–	–
9	Total	87,593	19,884	50.90	13,480	0.82	563,287	7.52		616	4.57	3	16
Canadian Retail Uninsured⁷													
10	0.00 to <0.15	126,384	63,153	49.97	157,940	0.06	696,107	21.13		5,318	3.37	20	–
11	0.15 to <0.25	32,876	3,516	46.24	34,502	0.19	125,036	24.27		3,447	9.99	17	–
12	0.25 to <0.50	18,985	1,642	45.62	19,734	0.31	90,108	26.56		3,111	15.76	16	–
13	0.50 to <0.75	10,773	647	45.97	11,070	0.52	29,198	26.70		2,494	22.53	15	–
14	0.75 to <2.50	11,881	454	47.96	12,099	1.24	38,240	26.61		4,779	39.50	40	–
15	2.50 to <10.00	2,565	38	54.19	2,585	5.67	12,066	21.81		2,013	77.87	32	–
16	10.00 to <100.00	827	5	68.69	831	28.92	3,934	17.73		818	98.44	44	–
17	100.00 (Default)	220	–	–	220	100.00	1,023	21.41		437	198.64	14	–
18	Total	204,511	69,455	49.63	238,981	0.43	995,712	22.56		22,417	9.38	198	28
U.S. Retail Uninsured⁷													
19	0.00 to <0.15	24,628	12,699	66.13	33,026	0.06	124,202	31.53		1,688	5.11	6	–
20	0.15 to <0.25	6,065	570	42.65	6,308	0.19	27,686	30.82		804	12.75	4	–
21	0.25 to <0.50	4,349	409	38.72	4,507	0.32	23,538	32.76		880	19.53	5	–
22	0.50 to <0.75	3,080	243	37.93	3,173	0.52	10,637	34.94		944	29.75	6	–
23	0.75 to <2.50	5,908	264	34.53	5,999	1.22	18,729	35.94		3,205	53.43	27	–
24	2.50 to <10.00	1,104	77	15.79	1,116	5.56	6,972	36.15		1,437	128.76	22	–
25	10.00 to <100.00	423	22	8.72	425	26.34	3,291	34.21		816	192.00	37	–
26	100.00 (Default)	701	–	–	701	100.00	3,891	28.34		703	100.29	144	–
27	Total	46,258	14,284	62.99	55,255	1.83	218,946	32.30		10,477	18.96	251	71
Total residential secured		\$ 338,362	\$ 103,623	51.71 %	\$ 307,716	0.70 %	1,777,945	23.37 %		\$ 33,510	10.89 %	\$ 452	\$ 115

¹ Exposed based on obligors prior to CRM.
² Exposures after CRM reflecting guarantor.
³ Number of retail accounts.
⁴ Average maturity is not used in the calculation of retail exposure RWA.
⁵ Total RWA as a percentage of post-CRM EAD.
⁶ 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.
⁷ Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.
⁸

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

(\$ millions, except as noted) As at		LINE #	2019 Q4												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
			PD scale ¹												
Canadian Retail Insured^{7,8}	1	0.00 to <0.15	% \$ 53,220	\$ 18,990	51.04	% \$ 6,764	0.07	% 388,814	7.02	%	\$ 88	1.30	% \$ –	\$ –	
	2	0.15 to <0.25	11,339	513	44.69	2,268	0.20	61,605	7.90		75	3.31	–	–	
	3	0.25 to <0.50	8,973	234	44.12	1,849	0.32	56,980	8.11		89	4.81	–	–	
	4	0.50 to <0.75	6,018	88	43.46	1,177	0.53	20,307	8.16		82	6.97	1	–	
	5	0.75 to <2.50	7,291	80	45.15	1,171	1.28	30,231	7.86		140	11.96	1	–	
	6	2.50 to <10.00	2,041	8	54.92	348	5.79	12,257	6.72		85	24.43	1	–	
	7	10.00 to <100.00	670	1	63.20	104	25.57	3,993	5.40		32	30.77	1	–	
	8	100.00 (Default)	208	–	–	33	100.00	1,161	6.14		27	81.82	–	–	
	9	Total	89,760	19,914	50.74	13,714	0.84	575,348	7.46		618	4.51	4	15	
Canadian Retail Uninsured⁷	10	0.00 to <0.15	122,849	61,818	50.13	153,834	0.06	685,390	21.10		5,207	3.38	19	–	
	11	0.15 to <0.25	33,006	3,622	47.39	34,723	0.19	125,524	24.50		3,502	10.09	16	–	
	12	0.25 to <0.50	18,952	1,663	46.40	19,724	0.31	90,126	26.69		3,118	15.81	17	–	
	13	0.50 to <0.75	10,441	618	47.17	10,733	0.52	28,903	27.13		2,462	22.94	15	–	
	14	0.75 to <2.50	11,933	435	48.82	12,145	1.23	38,629	26.18		4,703	38.72	40	–	
	15	2.50 to <10.00	2,525	31	56.73	2,542	5.54	12,048	21.85		1,968	77.42	30	–	
	16	10.00 to <100.00	771	6	67.11	775	28.55	3,700	17.44		748	96.52	40	–	
	17	100.00 (Default)	218	–	–	218	100.00	1,032	21.23		437	200.46	13	–	
	18	Total	200,695	68,193	49.86	234,694	0.43	985,352	22.61		22,145	9.44	190	25	
U.S. Retail Uninsured⁷	19	0.00 to <0.15	21,868	12,486	66.11	30,121	0.06	120,618	31.69		1,533	5.09	6	–	
	20	0.15 to <0.25	6,041	515	40.09	6,248	0.19	26,049	30.66		793	12.69	4	–	
	21	0.25 to <0.50	4,486	391	37.71	4,634	0.31	25,452	32.62		898	19.38	5	–	
	22	0.50 to <0.75	3,124	235	33.96	3,204	0.52	10,314	35.40		961	29.99	6	–	
	23	0.75 to <2.50	5,812	252	32.45	5,893	1.21	20,284	36.28		3,149	53.44	26	–	
	24	2.50 to <10.00	1,063	71	14.59	1,074	5.69	7,534	36.19		1,396	129.98	22	–	
	25	10.00 to <100.00	390	20	9.72	392	25.67	3,297	35.36		782	199.49	34	–	
	26	100.00 (Default)	715	–	–	715	100.00	4,026	28.84		730	102.10	150	–	
	27	Total	43,499	13,970	62.86	52,281	1.93	217,574	32.47		10,242	19.59	253	76	
Total residential secured		28	\$ 333,954	\$ 102,077	88.72	% \$ 300,689	0.70	% 1,778,274	23.29	%	\$ 33,005	10.98	% \$ 447	\$ 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 as a percentage of post-CRM EAD.

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

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

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

(\$ millions, except as noted) As at		LINE #	2019 Q3												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
			PD scale ¹												
Canadian Retail Insured^{7,8}	1	0.00 to <0.15	% \$ 54,721	\$ 19,186	50.93	% \$ 6,939	0.07	% 396,461	7.12	%	\$ 92	1.33	% \$ –	\$ –	
	2	0.15 to <0.25	12,513	535	44.39	2,662	0.19	67,957	8.10		88	3.31	–		
	3	0.25 to <0.50	8,703	246	44.19	1,711	0.32	55,529	8.40		86	5.03	–		
	4	0.50 to <0.75	5,738	89	44.95	1,093	0.51	19,482	8.47		78	7.14	–		
	5	0.75 to <2.50	7,273	84	45.61	1,139	1.28	30,414	7.87		136	11.94	1		
	6	2.50 to <10.00	2,093	8	57.62	360	6.06	12,683	6.74		90	25.00	1		
	7	10.00 to <100.00	670	1	63.26	102	25.45	4,078	5.48		31	30.39	1		
	8	100.00 (Default)	197	–	–	29	100.00	1,076	6.18		24	82.76	–		
	9	Total	91,908	20,149	50.63	14,035	0.80	587,680	7.60		625	4.45	3	11	
Canadian Retail Uninsured⁷	10	0.00 to <0.15	120,064	61,165	50.25	150,799	0.06	677,490	21.17		5,111	3.39	19		
	11	0.15 to <0.25	30,799	3,456	46.46	32,404	0.19	124,132	24.31		3,215	9.92	15		
	12	0.25 to <0.50	18,045	1,645	46.07	18,803	0.31	89,517	27.19		3,032	16.13	16		
	13	0.50 to <0.75	11,058	607	45.98	11,337	0.52	29,335	26.83		2,567	22.64	16		
	14	0.75 to <2.50	11,410	402	48.69	11,606	1.25	38,122	26.24		4,543	39.14	39		
	15	2.50 to <10.00	2,526	33	57.98	2,546	5.54	12,188	22.14		1,997	78.44	31		
	16	10.00 to <100.00	745	4	67.08	747	29.00	3,745	17.30		713	95.45	39		
	17	100.00 (Default)	201	–	–	201	100.00	953	21.00		398	198.01	12		
18	Total	194,848	67,312	49.91	228,443	0.42	975,482	22.65		21,576	9.44	187	27		
U.S. Retail Uninsured⁷	19	0.00 to <0.15	21,211	12,446	66.04	29,431	0.06	120,263	31.60		1,485	5.05	5		
	20	0.15 to <0.25	5,921	520	40.77	6,133	0.19	27,832	30.66		779	12.70	4		
	21	0.25 to <0.50	4,400	381	36.59	4,539	0.32	24,565	32.56		881	19.41	5		
	22	0.50 to <0.75	3,082	228	32.77	3,157	0.52	10,318	35.71		956	30.28	6		
	23	0.75 to <2.50	5,194	262	31.29	5,275	1.26	19,923	36.50		2,918	55.32	24		
	24	2.50 to <10.00	1,148	79	12.07	1,157	5.81	7,985	36.28		1,518	131.20	24		
	25	10.00 to <100.00	436	23	11.66	439	24.95	3,725	36.44		894	203.64	41		
	26	100.00 (Default)	712	–	–	712	100.00	4,054	29.58		744	104.49	154		
27	Total	42,104	13,939	62.70	50,843	2.00	218,665	32.46		10,175	20.01	263	75		
Total residential secured	28		\$ 328,860	\$ 101,400	51.81	% \$ 293,321	0.71	% 1,781,827	23.26	%	\$ 32,376	11.04	% \$ 453	\$ 113	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and 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.

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

(\$ millions, except as noted) As at		2019 Q2													
LINE #	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		
Canadian Retail Insured^{7,8}	1	0.00 to <0.15 %	\$ 56,247	\$ 19,410	50.94 %	\$ 6,963	0.07 %	407,415	6.98 %		\$ 91	1.31 %	\$ –		
	2	0.15 to <0.25	11,477	561	45.21	2,315	0.19	60,814	8.13		78	3.37	–		
	3	0.25 to <0.50	9,168	257	44.11	1,864	0.32	60,700	8.46		94	5.04	1		
	4	0.50 to <0.75	6,210	88	43.75	1,289	0.51	21,290	8.68		94	7.29	1		
	5	0.75 to <2.50	7,803	85	46.96	1,277	1.25	32,431	7.95		150	11.75	1		
	6	2.50 to <10.00	2,158	8	56.62	378	5.96	13,031	6.60		92	24.34	1		
	7	10.00 to <100.00	696	1	66.50	98	26.21	4,220	5.18		29	29.59	1		
	8	100.00 (Default)	195	–	–	24	100.00	1,103	6.61		21	87.50	–		
	9	Total	93,954	20,410	50.65	14,208	0.77	601,004	7.58		649	4.57	5	10	
Canadian Retail Uninsured⁷	10	0.00 to <0.15	115,095	60,606	50.09	145,448	0.06	668,228	20.88		4,836	3.32	17		
	11	0.15 to <0.25	28,994	3,256	44.53	30,444	0.19	114,729	24.29		3,045	10.00	14		
	12	0.25 to <0.50	17,860	1,568	43.51	18,543	0.31	90,209	26.13		2,870	15.48	15		
	13	0.50 to <0.75	10,870	612	42.68	11,131	0.51	30,045	26.99		2,531	22.74	15		
	14	0.75 to <2.50	11,743	419	44.25	11,929	1.24	39,291	26.15		4,617	38.70	38		
	15	2.50 to <10.00	2,478	29	54.73	2,494	5.58	12,140	21.85		1,936	77.63	30		
	16	10.00 to <100.00	714	3	59.81	716	29.64	3,637	17.25		667	93.16	38		
	17	100.00 (Default)	189	–	–	189	100.00	972	21.01		369	195.24	12		
18	Total	187,943	66,493	49.56	220,894	0.43	959,251	22.39		20,871	9.45	179	22		
U.S. Retail Uninsured⁷	19	0.00 to <0.15	20,816	12,371	68.47	29,286	0.06	117,373	31.53		1,468	5.01	5		
	20	0.15 to <0.25	5,931	529	64.85	6,274	0.19	28,696	30.93		805	12.83	4		
	21	0.25 to <0.50	4,365	378	61.54	4,597	0.32	25,030	32.42		888	19.32	5		
	22	0.50 to <0.75	3,132	231	60.81	3,272	0.52	10,527	35.86		995	30.41	6		
	23	0.75 to <2.50	5,186	367	61.07	5,410	1.31	22,235	36.77		3,099	57.28	26		
	24	2.50 to <10.00	1,166	81	28.96	1,189	5.67	8,133	36.60		1,566	131.71	25		
	25	10.00 to <100.00	436	21	19.81	440	24.85	3,852	37.74		932	211.82	42		
	26	100.00 (Default)	745	–	–	745	100.00	4,201	29.86		715	95.97	168		
27	Total	41,777	13,978	67.52	51,213	2.06	220,047	32.51		10,468	20.44	281	96		
Total residential secured		\$ 323,674	\$ 100,881	52.27 %	\$ 286,315	0.72 %	1,780,302	23.06 %		\$ 31,988	11.17 %	\$ 465	\$ 128		

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted) As at		LINE #	2019												
			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	
Canadian Retail Insured^{7,8}	1	0.00 to <0.15 %	\$ 58,331	\$ 19,621	46.56 %	\$ 7,206	0.07 %	419,456	6.94 %		\$ 95	1.32 %	\$ –		
	2	0.15 to <0.25	10,987	408	42.20	2,153	0.20	58,417	8.06		73	3.39	–		
	3	0.25 to <0.50	9,143	256	45.47	1,986	0.32	61,306	8.43		100	5.04	1		
	4	0.50 to <0.75	6,337	119	51.11	1,201	0.52	21,548	8.48		86	7.16	1		
	5	0.75 to <2.50	8,088	65	63.59	1,312	1.28	33,683	7.88		156	11.89	1		
	6	2.50 to <10.00	2,230	6	86.11	371	6.18	13,641	6.56		91	24.53	1		
	7	10.00 to <100.00	719	2	77.13	111	24.91	4,372	5.20		32	28.83	1		
	8	100.00 (Default)	188	–	–	25	100.00	1,092	6.20		20	80.00	–		
	9	Total		96,023	20,477	46.56	14,365	0.79	613,515	7.51		653	4.55	5	10
Canadian Retail Uninsured⁷	10	0.00 to <0.15	119,452	60,857	50.42	150,138	0.05	684,972	22.93		5,143	3.43	18		
	11	0.15 to <0.25	24,034	1,748	55.57	25,005	0.19	95,234	25.22		2,593	10.37	12		
	12	0.25 to <0.50	17,178	2,156	71.10	18,710	0.31	86,097	29.28		3,176	16.97	17		
	13	0.50 to <0.75	9,198	495	62.81	9,509	0.52	26,495	27.57		2,216	23.30	14		
	14	0.75 to <2.50	10,780	307	72.45	11,003	1.25	38,320	26.99		4,453	40.47	37		
	15	2.50 to <10.00	2,349	21	83.27	2,366	5.59	12,576	22.81		1,918	81.07	29		
	16	10.00 to <100.00	690	3	78.30	693	28.84	3,505	17.03		644	92.93	36		
	17	100.00 (Default)	181	–	–	181	100.00	900	18.70		322	177.90	10		
18	Total		183,862	65,587	51.45	217,605	0.41	948,099	24.12		20,465	9.40	173	23	
U.S. Retail Uninsured⁷	19	0.00 to <0.15	15,809	10,953	67.74	23,229	0.06	104,554	22.84		795	3.42	3		
	20	0.15 to <0.25	5,769	542	55.12	6,068	0.19	21,462	18.58		469	7.73	2		
	21	0.25 to <0.50	5,364	376	51.52	5,558	0.32	27,453	21.16		704	12.67	4		
	22	0.50 to <0.75	3,918	294	48.40	4,060	0.52	16,451	23.50		814	20.05	5		
	23	0.75 to <2.50	6,899	1,123	50.72	7,468	1.36	29,190	28.25		3,455	46.26	30		
	24	2.50 to <10.00	1,868	345	47.10	2,031	5.72	13,394	35.93		2,625	129.25	41		
	25	10.00 to <100.00	579	73	46.81	613	23.46	5,671	34.73		1,197	195.27	50		
	26	100.00 (Default)	741	–	–	741	100.00	4,268	27.81		401	54.12	176		
27	Total		40,947	13,706	64.35	49,768	2.35	222,443	23.75		10,460	21.02	311	96	
Total residential secured			\$ 320,832	\$ 99,770	52.22 %	\$ 281,738	0.75 %	1,784,057	22.55 %		\$ 31,578	11.21 %	\$ 489	\$ 129	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

2020
Q1

LINE #	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 4,638	\$ 104,781	61.90 %	\$ 69,495	0.05 %	12,003,251	85.10 %		\$ 2,012	2.90 %	\$ 29	
2	0.15 to <0.25	1,904	13,552	60.84	10,148	0.19	1,921,667	86.99		971	9.57	17	
3	0.25 to <0.50	2,387	10,540	61.62	8,882	0.32	2,383,212	87.73		1,286	14.48	25	
4	0.50 to <0.75	3,043	8,555	60.42	8,212	0.52	1,301,747	88.47		1,782	21.70	38	
5	0.75 to <2.50	12,534	16,402	60.27	22,419	1.50	4,148,345	89.03		10,809	48.21	300	
6	2.50 to <10.00	9,628	4,291	73.38	12,777	5.62	3,590,978	89.11		15,478	121.14	640	
7	10.00 to <100.00	2,542	566	87.07	3,035	26.13	1,627,845	85.19		6,896	227.22	683	
8	100.00 (Default)	163	–	–	163	100.00	64,654	76.41		55	33.74	120	
9	Total	\$ 36,839	\$ 158,687	61.94 %	\$ 135,131	1.58 %	27,041,699	86.64 %		\$ 39,289	29.07 %	\$ 1,852	\$ 295

2019
Q4

LINE #	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 %	\$ 4,776	\$ 101,548	62.39 %	\$ 68,130	0.05 %	11,512,313	85.10 %		\$ 1,966	2.89 %	\$ 28	
11	0.15 to <0.25	1,913	13,206	60.89	9,954	0.19	1,865,565	87.05		953	9.57	17	
12	0.25 to <0.50	2,380	10,249	61.59	8,693	0.32	2,371,324	87.71		1,258	14.47	24	
13	0.50 to <0.75	3,015	8,308	60.42	8,036	0.52	1,223,902	88.45		1,743	21.69	37	
14	0.75 to <2.50	12,313	15,641	60.17	21,723	1.50	4,009,333	89.11		10,480	48.24	291	
15	2.50 to <10.00	9,419	3,994	72.50	12,315	5.62	3,682,720	89.14		14,911	121.08	616	
16	10.00 to <100.00	2,412	518	85.88	2,857	25.93	1,676,210	84.92		6,472	226.53	637	
17	100.00 (Default)	155	–	–	155	100.00	60,947	75.52		52	33.55	113	
18	Total	\$ 36,383	\$ 153,464	62.22 %	\$ 131,863	1.54 %	26,402,314	86.65 %		\$ 37,835	28.69 %	\$ 1,763	\$ 260

2019
Q3

LINE #	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15 %	\$ 4,997	\$ 102,037	62.49 %	\$ 68,759	0.05 %	11,868,359	88.14 %		\$ 1,962	2.85 %	\$ 28	
20	0.15 to <0.25	1,804	12,294	61.26	9,336	0.19	1,807,851	89.23		917	9.82	16	
21	0.25 to <0.50	2,288	9,580	62.17	8,244	0.32	2,274,295	89.23		1,214	14.73	23	
22	0.50 to <0.75	2,965	8,096	61.69	7,960	0.53	1,308,023	89.30		1,753	22.02	37	
23	0.75 to <2.50	12,228	14,817	61.41	21,327	1.50	3,969,454	89.39		10,327	48.42	287	
24	2.50 to <10.00	9,595	3,936	74.24	12,517	5.64	3,581,638	88.99		15,162	121.13	627	
25	10.00 to <100.00	2,520	538	87.08	2,988	25.54	1,675,295	84.74		6,766	226.44	654	
26	100.00 (Default)	165	–	–	165	100.00	58,303	75.79		52	31.52	121	
27	Total	\$ 36,562	\$ 151,298	62.61 %	\$ 131,296	1.58 %	26,543,218	88.55 %		\$ 38,153	29.06 %	\$ 1,793	\$ 255

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2019													
	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	\$ 4,614	\$ 100,232	63.05 %	\$ 67,809	0.05 %	11,652,085	88.12 %		\$ 1,945	2.87 %	\$ 28		
2	0.15 to <0.25	1,770	12,360	62.08	9,443	0.19	1,849,536	89.01		925	9.80	16		
3	0.25 to <0.50	2,251	10,706	61.23	8,807	0.33	2,266,844	89.04		1,325	15.04	26		
4	0.50 to <0.75	2,921	6,733	65.12	7,305	0.52	1,284,435	89.13		1,600	21.90	34		
5	0.75 to <2.50	12,179	14,744	62.28	21,361	1.50	3,962,770	89.20		10,300	48.22	286		
6	2.50 to <10.00	9,541	3,823	74.28	12,380	5.63	3,730,598	88.85		14,950	120.76	618		
7	10.00 to <100.00	2,611	515	87.01	3,060	26.01	1,738,707	84.65		6,952	227.19	681		
8	100.00 (Default)	174	–	–	174	100.00	66,610	74.93		57	32.76	126		
9	Total	\$ 36,061	\$ 149,113	63.23 %	\$ 130,339	1.61 %	26,551,585	88.45 %		\$ 38,054	29.20 %	\$ 1,815	\$ 326	

2019													
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	\$ 4,586	\$ 92,446	61.69 %	\$ 61,615	0.04 %	11,055,247	88.09 %		\$ 1,705	2.77 %	\$ 24	
11	0.15 to <0.25	1,528	9,858	60.50	7,492	0.19	1,621,828	89.58		739	9.86	13	
12	0.25 to <0.50	1,933	8,860	59.11	7,170	0.33	2,098,843	89.65		1,093	15.24	21	
13	0.50 to <0.75	2,407	5,416	62.44	5,789	0.53	1,176,010	89.59		1,277	22.06	27	
14	0.75 to <2.50	10,035	12,475	59.93	17,510	1.50	3,780,365	89.62		8,468	48.36	235	
15	2.50 to <10.00	7,631	3,282	73.18	10,034	5.60	3,379,348	89.37		12,155	121.14	502	
16	10.00 to <100.00	2,182	426	84.92	2,544	27.28	1,578,345	85.31		5,839	229.52	600	
17	100.00 (Default)	106	–	–	106	100.00	56,673	74.41		26	24.53	77	
18	Total	\$ 30,408	\$ 132,763	61.65 %	\$ 112,260	1.53 %	24,746,659	88.65 %		\$ 31,302	27.88 %	\$ 1,499	\$ 302

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

	LINE #		2020 Q1
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	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 9,033	\$ 4,159	65.72 %	\$ 11,766	0.08 %	717,356	45.20 %		\$ 1,143	9.71 %	\$ 4	
2	0.15 to <0.25	5,877	2,798	43.15	7,085	0.20	367,697	45.64		1,373	19.38	6	
3	0.25 to <0.50	11,983	1,936	61.27	13,169	0.35	508,254	39.12		3,147	23.90	18	
4	0.50 to <0.75	7,076	711	76.39	7,620	0.53	266,508	47.18		2,827	37.10	19	
5	0.75 to <2.50	24,894	1,781	62.13	26,001	1.52	899,836	50.34		15,961	61.39	200	
6	2.50 to <10.00	14,199	645	52.47	14,537	5.71	579,365	52.02		12,044	82.85	429	
7	10.00 to <100.00	4,479	60	44.93	4,506	26.80	192,193	49.19		5,055	112.18	590	
8	100.00 (Default)	511	4	100.00	515	100.00	15,718	47.72		335	65.05	220	
9	Total	\$ 78,052	\$ 12,094	59.09 %	\$ 85,199	3.59 %	3,546,927	47.43 %		\$ 41,885	49.16 %	\$ 1,486	\$ 129

			2019 Q4
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	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 8,987	\$ 4,329	62.15 %	\$ 11,678	0.08 %	745,069	45.12 %		\$ 1,130	9.68 %	\$ 4	
11	0.15 to <0.25	5,805	2,752	41.90	6,958	0.20	362,113	46.66		1,377	19.79	6	
12	0.25 to <0.50	11,736	1,947	61.20	12,927	0.35	513,334	39.86		3,151	24.38	18	
13	0.50 to <0.75	6,898	729	76.11	7,453	0.53	264,773	47.80		2,800	37.57	19	
14	0.75 to <2.50	24,996	1,787	61.92	26,104	1.52	924,391	50.41		16,050	61.48	201	
15	2.50 to <10.00	14,430	571	53.78	14,737	5.65	562,611	51.13		11,991	81.37	425	
16	10.00 to <100.00	4,291	69	51.56	4,326	26.42	183,035	49.04		4,846	112.02	558	
17	100.00 (Default)	471	5	100.00	475	100.00	14,921	47.64		305	64.21	203	
18	Total	\$ 77,614	\$ 12,189	57.79 %	\$ 84,658	3.49 %	3,570,247	47.57 %		\$ 41,650	49.20 %	\$ 1,434	\$ 120

			2019 Q3
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	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15 %	\$ 9,026	\$ 4,378	61.13 %	\$ 11,703	0.08 %	746,696	45.39 %		\$ 1,123	9.60 %	\$ 4	
20	0.15 to <0.25	5,649	2,602	42.58	6,757	0.20	354,642	46.70		1,339	19.82	6	
21	0.25 to <0.50	11,781	1,877	60.40	12,914	0.35	499,059	39.50		3,122	24.18	18	
22	0.50 to <0.75	6,740	739	75.69	7,299	0.53	267,952	47.91		2,750	37.68	18	
23	0.75 to <2.50	24,398	1,749	60.69	25,459	1.53	899,436	50.37		15,644	61.45	196	
24	2.50 to <10.00	14,262	548	52.46	14,550	5.66	562,014	51.16		11,851	81.45	421	
25	10.00 to <100.00	4,206	66	49.61	4,239	26.12	180,272	49.43		4,791	113.02	545	
26	100.00 (Default)	435	5	100.00	440	100.00	13,802	47.57		283	64.32	188	
27	Total	\$ 76,497	\$ 11,964	57.37 %	\$ 83,361	3.44 %	3,523,873	47.55 %		\$ 40,903	49.07 %	\$ 1,396	\$ 109

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2019													
	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	\$ 9,036	\$ 4,346	61.33	\$ 11,701	0.08	743,551	45.17		\$ 1,120	9.57	\$ 4		
2	0.15 to <0.25	5,555	2,516	42.37	6,621	0.20	355,487	46.12		1,295	19.56	6		
3	0.25 to <0.50	11,692	1,874	60.66	12,829	0.35	499,765	39.15		3,073	23.95	17		
4	0.50 to <0.75	6,433	705	75.80	6,968	0.53	261,516	48.03		2,631	37.76	18		
5	0.75 to <2.50	23,245	1,729	61.27	24,303	1.53	802,568	50.34		14,933	61.45	188		
6	2.50 to <10.00	13,990	484	52.58	14,245	5.69	615,049	50.88		11,549	81.07	412		
7	10.00 to <100.00	4,256	64	53.19	4,290	25.78	183,267	49.10		4,817	112.28	542		
8	100.00 (Default)	427	4	100.00	431	100.00	13,538	48.70		265	61.48	187		
9	Total	\$ 74,634	\$ 11,722	57.62	\$ 81,388	3.47	3,474,741	47.31		\$ 39,683	48.76	\$ 1,374	\$ 110	

2019													
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	\$ 9,491	\$ 4,144	64.57	\$ 12,169	0.08	732,709	44.42		\$ 1,133	9.31	\$ 4	
11	0.15 to <0.25	5,684	2,514	42.01	6,740	0.20	358,071	45.37		1,296	19.23	6	
12	0.25 to <0.50	11,768	1,821	60.73	12,873	0.35	504,919	38.62		3,041	23.62	17	
13	0.50 to <0.75	6,415	689	76.49	6,942	0.53	260,097	47.44		2,589	37.29	17	
14	0.75 to <2.50	22,462	1,666	61.14	23,479	1.51	847,490	49.83		14,244	60.67	178	
15	2.50 to <10.00	12,913	470	52.23	13,159	5.67	534,544	50.60		10,603	80.58	377	
16	10.00 to <100.00	3,941	66	52.91	3,976	26.65	180,305	48.35		4,396	110.56	511	
17	100.00 (Default)	440	4	100.00	444	100.00	13,802	47.46		273	61.49	190	
18	Total	\$ 73,114	\$ 11,374	58.62	\$ 79,782	3.40	3,431,937	46.65		\$ 37,575	47.10	\$ 1,300	\$ 111

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 9,497	\$ 28,742	-	1.4	\$ 53,529	\$ 8,691
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	722	7
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	341,455	1,969
VaR for SFTs	-	-	-	-	-	-
Total					\$ 395,706	\$ 10,667
	2019 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 8,169	\$ 25,796	-	1.4	\$ 47,545	\$ 7,079
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	713	7
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	322,798	1,820
VaR for SFTs	-	-	-	-	-	-
Total					\$ 371,056	\$ 8,906
	2019 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 9,824	\$ 25,658	-	1.4	\$ 49,670	\$ 7,290
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	920	9
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	309,920	1,952
VaR for SFTs	-	-	-	-	-	-
Total					\$ 360,510	\$ 9,251
	2019 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 9,204	\$ 26,206	-	1.4	\$ 49,568	\$ 7,358
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	983	9
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	296,335	2,044
VaR for SFTs	-	-	-	-	-	-
Total					\$ 346,886	\$ 9,411

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 #	2019 Q1					
		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	1	\$ 11,215	\$ 24,926	\$	1.4	\$ 50,590	\$ 6,974
Current exposure method (for derivatives)	2	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	3	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	4	-	-	-	-	1,248	12
Comprehensive approach for credit risk mitigation (for SFTs)	5	-	-	-	-	255,733	1,822
VaR for SFTs	6	-	-	-	-	-	-
Total	7					\$ 307,571	\$ 8,808

¹ Excludes exposures and RWA for QCCPs and CVA.

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

Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions) As at	LINE #	2020 Q1		2019 Q4		2019 Q3		2019 Q2	
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
i) VaR component (including the 3x multiplier)	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ii) Stressed VaR component (including the 3x multiplier)	2	-	-	-	-	-	-	-	-
All portfolios subject to the standardized CVA capital charge	3	35,422	7,323	31,364	5,027	32,804	5,299	32,751	4,625
Total subject to the CVA capital charge ¹	4	\$ 35,422	\$ 7,323	\$ 31,364	\$ 5,027	\$ 32,804	\$ 5,299	\$ 32,751	\$ 4,625

2019 Q1

Total portfolios subject to the Advanced CVA capital charge	LINE #	EAD post-CRM	RWA
i) VaR component (including the 3x multiplier)	5	\$ -	\$ -
ii) Stressed VaR component (including the 3x multiplier)	6	-	-
All portfolios subject to the standardized CVA capital charge	7	33,460	4,815
Total subject to the CVA capital charge ¹	8	\$ 33,460	\$ 4,815

¹ For fiscal 2019, the CVA has been fully phased-in.

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

(\$ millions) As at	LINE #	2020 Q1									2019 Q4								
Regulatory portfolio ¹																			
		0%	10%	20%	50%	75%	100%	150%	Other	Risk-weight Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Risk-weight Total credit exposure
Corporate	1	\$ 715	\$ -	\$ -	\$ -	\$ -	\$ 190	\$ -	\$ -	\$ 905	\$ 707	\$ -	\$ -	\$ -	\$ -	\$ 203	\$ -	\$ -	\$ 910
Sovereign	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	3	-	-	1	-	-	-	-	1	-	-	2	-	-	-	-	-	-	2
Total	4	\$ 715	\$ -	\$ 1	\$ -	\$ -	\$ 190	\$ -	\$ -	\$ 906	\$ 707	\$ -	\$ 2	\$ -	\$ -	\$ 203	\$ -	\$ -	\$ 912

2019 Q3	2019 Q2
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Regulatory portfolio ¹																			
		0%	10%	20%	50%	75%	100%	150%	Other	Risk-weight Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Risk-weight Total credit exposure
Corporate	5	\$ 912	\$ -	\$ -	\$ -	\$ -	\$ 212	\$ -	\$ -	\$ 1,124	\$ 973	\$ -	\$ -	\$ -	\$ -	\$ 193	\$ -	\$ -	\$ 1,166
Sovereign	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	7	-	-	2	-	-	-	-	2	-	-	3	-	-	-	-	-	-	3
Total	8	\$ 912	\$ -	\$ 2	\$ -	\$ -	\$ 212	\$ -	\$ -	\$ 1,126	\$ 973	\$ -	\$ 3	\$ -	\$ -	\$ 193	\$ -	\$ -	\$ 1,169

2019 Q1

Regulatory portfolio ¹																			
		0%	10%	20%	50%	75%	100%	150%	Other	Risk-weight Total credit exposure	0%	10%	20%	50%	75%	100%	150%	Other	Risk-weight Total credit exposure
Corporate	9	\$ 1,236	\$ -	\$ -	\$ -	\$ -	\$ 196	\$ -	\$ -	\$ 1,432	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sovereign	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	11	-	-	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-	2
Total	12	\$ 1,236	\$ -	\$ 2	\$ -	\$ -	\$ 196	\$ -	\$ -	\$ 1,434	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,434

¹ Excludes any exposures cleared through a QCCP.

CCR Exposures by Portfolio and PD Scale (CCR4) Corporate^{1,2}

(\$ millions, except as noted)
As at

LINE #	2020 Q1									
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
1	0.00 to <0.15 % \$	191,165	0.05 %	3,132	3.51 %	0.4 \$	2,535	1.33 %		
2	0.15 to <0.25	28,997	0.19	1,726	4.59	0.4	1,068	3.68		
3	0.25 to <0.50	16,726	0.40	897	3.45	0.3	773	4.62		
4	0.50 to <0.75	8,517	0.71	267	3.32	0.3	486	5.71		
5	0.75 to <2.50	3,953	2.19	477	12.42	1.2	1,324	33.49		
6	2.50 to <10.00	63	9.97	25	25.25	2.7	74	117.46		
7	10.00 to <100.00	28	22.96	30	23.82	3.3	38	135.71		
8	100.00 (Default)	2	100.00	1	27.33	5.0	7	350.00		
9	Total	\$ 249,451	0.15 %	6,555	3.77 %	0.4 \$	6,305	2.53 %		
2019 Q4										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
10	0.00 to <0.15 % \$	166,316	0.05 %	2,750	3.38 %	0.4 \$	2,068	1.24 %		
11	0.15 to <0.25	26,384	0.19	1,639	4.84	0.5	995	3.77		
12	0.25 to <0.50	11,558	0.38	866	3.89	0.5	622	5.38		
13	0.50 to <0.75	6,820	0.71	267	3.01	0.3	365	5.35		
14	0.75 to <2.50	3,285	2.18	460	9.78	1.0	853	25.97		
15	2.50 to <10.00	11	9.97	22	34.85	2.3	17	154.55		
16	10.00 to <100.00	17	19.81	24	33.10	3.3	32	188.24		
17	100.00 (Default)	-	-	-	-	-	-	-		
18	Total	\$ 214,391	0.14 %	6,028	3.68 %	0.4 \$	4,952	2.31 %		
2019 Q3										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
19	0.00 to <0.15 % \$	165,762	0.05 %	2,859	3.61 %	0.4 \$	2,184	1.32 %		
20	0.15 to <0.25	23,336	0.20	1,621	5.23	0.4	942	4.04		
21	0.25 to <0.50	7,678	0.39	851	5.20	0.5	546	7.11		
22	0.50 to <0.75	4,886	0.71	259	5.40	0.3	451	9.23		
23	0.75 to <2.50	3,270	1.65	474	8.14	0.9	682	20.86		
24	2.50 to <10.00	18	9.97	13	30.13	1.4	22	122.22		
25	10.00 to <100.00	16	21.77	18	23.71	2.8	23	143.75		
26	100.00 (Default)	-	100.00	2	30.76	1.0	1	-		
27	Total	\$ 204,966	0.13 %	6,097	3.97 %	0.4 \$	4,851	2.37 %		

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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

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

⁴ Total number of obligors is total number of unique borrowers, and may not add as certain borrowers may be represented in more than one PD scale.

⁵ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) Corporate (Continued)^{1,2}

(\$ millions, except as noted)
As at

LINE #	2019									
	Q2									
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
1	0.00 to <0.15 %	\$ 159,264	0.05 %	2,773	3.25 %	0.4	\$ 2,009	1.26 %		
2	0.15 to <0.25	24,554	0.19	1,571	5.93	0.4	1,056	4.30		
3	0.25 to <0.50	6,542	0.38	813	5.53	0.5	478	7.31		
4	0.50 to <0.75	1,120	0.72	243	9.51	1.3	214	19.11		
5	0.75 to <2.50	7,700	1.70	437	6.36	0.4	1,234	16.03		
6	2.50 to <10.00 ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
7	10.00 to <100.00	28	22.44	32	23.63	2.8	37	132.14		
8	100.00 (Default)	1	100.00	2	32.54	1.0	3	300.00		
9	Total	\$ 199,209	0.15 %	5,871	3.81 %	0.4	\$ 5,031	2.53 %		

2019										
Q1										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
10	0.00 to <0.15 %	\$ 128,347	0.05 %	2,683	3.46 %	0.4	\$ 1,821	1.42 %		
11	0.15 to <0.25	23,178	0.19	1,507	5.47	0.4	1,014	4.37		
12	0.25 to <0.50	7,237	0.37	809	4.13	0.4	393	5.43		
13	0.50 to <0.75	609	0.72	233	14.58	1.8	185	30.38		
14	0.75 to <2.50	15,744	2.24	471	1.95	0.5	793	5.04		
15	2.50 to <10.00 ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
16	10.00 to <100.00	28	21.03	30	22.27	2.1	32	114.29		
17	100.00 (Default)	1	100.00	3	32.12	1.0	4	400.00		
18	Total	\$ 175,144	0.29 %	5,736	3.66 %	0.4	\$ 4,242	2.42 %		

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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

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

⁴ Total number of obligors is total number of unique borrowers, and may not add as certain borrowers may be represented in more than one PD scale.

⁵ Total RWA as a percentage of post-CRM EAD.

⁶ No internal BRR mapped to the prescribed PD range.

CCR Exposures by Portfolio and PD Scale (CCR4) Sovereign^{1,2}

(\$ millions, except as noted)
As at

LINE #	2020 Q1										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵			
1	0.00 to <0.15 % \$	48,932	0.02 %	166	3.06 %	0.6 \$	104	0.21 %			
2	0.15 to <0.25	957	0.16	17	1.97	0.3	11	1.15			
3	0.25 to <0.50	202	0.45	7	2.79	0.3	8	3.96			
4	0.50 to <0.75	-	-	-	-	-	-	-			
5	0.75 to <2.50	15	1.61	8	35.87	1.0	10	66.67			
6	2.50 to <10.00	-	-	-	-	-	-	-			
7	10.00 to <100.00	-	-	-	-	-	-	-			
8	100.00 (Default)	-	-	-	-	-	-	-			
9	Total	\$ 50,106	0.02 %	198	3.05 %	0.6 \$	133	0.27 %			
2019 Q4											
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵			
10	0.00 to <0.15 % \$	52,624	0.02 %	156	3.02 %	0.6 \$	102	0.19 %			
11	0.15 to <0.25	947	0.16	13	2.27	0.2	12	1.27			
12	0.25 to <0.50	25	0.46	4	38.02	2.6	12	48.00			
13	0.50 to <0.75	-	-	-	-	-	-	-			
14	0.75 to <2.50	6	1.46	7	38.56	1.0	4	66.67			
15	2.50 to <10.00	-	-	-	-	-	-	-			
16	10.00 to <100.00	-	-	-	-	-	-	-			
17	100.00 (Default)	-	-	-	-	-	-	-			
18	Total	\$ 53,602	0.02 %	180	3.02 %	0.6 \$	130	0.24 %			
2019 Q3											
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵			
19	0.00 to <0.15 % \$	43,517	0.02 %	164	2.38 %	0.7 \$	100	0.23 %			
20	0.15 to <0.25	270	0.16	17	7.31	1.0	12	4.44			
21	0.25 to <0.50	16	0.41	5	30.76	3.0	6	37.50			
22	0.50 to <0.75	-	-	-	-	-	-	-			
23	0.75 to <2.50	4	1.91	8	25.51	1.0	2	50.00			
24	2.50 to <10.00	-	-	-	-	-	-	-			
25	10.00 to <100.00	-	-	-	-	-	-	-			
26	100.00 (Default)	-	-	-	-	-	-	-			
27	Total	\$ 43,807	0.02 %	194	2.42 %	0.7 \$	120	0.27 %			

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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

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

⁴ Total number of obligors is total number of unique borrowers, and may not add as certain borrowers may be represented in more than one PD scale.

⁵ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) Sovereign (Continued)^{1,2}

(\$ millions, except as noted)

As at

LINE #	2019									
	Q2									
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
1	0.00 to <0.15 %	\$ 48,675	0.02 %	162	2.35 %	0.8	\$ 128	0.26 %		
2	0.15 to <0.25	1,182	0.16	18	1.63	0.1	11	0.93		
3	0.25 to <0.50	44	0.47	5	4.04	0.7	3	6.82		
4	0.50 to <0.75	—	—	—	—	—	—	—		
5	0.75 to <2.50	9	2.16	7	13.00	1.0	3	33.33		
6	2.50 to <10.00 ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
7	10.00 to <100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 49,910	0.02 %	192	2.34 %	0.8	\$ 145	0.29 %		

2019										
Q1										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
10	0.00 to <0.15 %	\$ 47,053	0.02 %	150	2.74 %	0.9	\$ 136	0.29 %		
11	0.15 to <0.25	810	0.16	19	1.44	0.1	6	0.74		
12	0.25 to <0.50	124	0.47	4	3.65	—	4	3.23		
13	0.50 to <0.75	3	0.72	1	13.00	1.0	1	33.33		
14	0.75 to <2.50	8	2.02	7	24.10	1.0	4	50.00		
15	2.50 to <10.00 ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
16	10.00 to <100.00	—	—	—	—	—	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 47,998	0.02 %	181	2.72 %	0.8	\$ 151	0.31 %		

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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

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

⁴ Total number of obligors is total number of unique borrowers, and may not add as certain borrowers may be represented in more than one PD scale.

⁵ Total RWA as a percentage of post-CRM EAD.

⁶ No internal BRR mapped to the prescribed PD range.

CCR Exposures by Portfolio and PD Scale (CCR4) Bank^{1,2}

(\$ millions, except as noted)
As at

LINE #	2020 Q1									
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
1	0.00 to <0.15 % \$	93,316	0.05 %	272	14.85 %	0.5 \$	3,896	4.18 %		
2	0.15 to <0.25	1,771	0.18	56	8.85	0.4	132	7.45		
3	0.25 to <0.50	150	0.36	15	6.24	0.4	11	7.33		
4	0.50 to <0.75	1	0.71	2	6.01	5.0	-	-		
5	0.75 to <2.50	5	2.13	5	3.23	0.1	-	-		
6	2.50 to <10.00	-	-	-	-	-	-	-		
7	10.00 to <100.00	-	-	-	-	-	-	-		
8	100.00 (Default)	-	-	-	-	-	-	-		
9	Total	\$ 95,243	0.05 %	350	14.72 %	0.5 \$	4,039	4.24 %		
2019 Q4										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
10	0.00 to <0.15 % \$	100,480	0.05 %	272	11.70 %	0.4 \$	3,383	3.37 %		
11	0.15 to <0.25	1,605	0.17	57	22.01	0.6	220	13.71		
12	0.25 to <0.50	59	0.32	16	20.88	1.1	16	27.12		
13	0.50 to <0.75	1	0.71	2	6.13	5.0	-	-		
14	0.75 to <2.50	6	2.09	4	10.16	0.7	2	33.33		
15	2.50 to <10.00	-	-	-	-	-	-	-		
16	10.00 to <100.00	-	-	-	-	-	-	-		
17	100.00 (Default)	-	-	-	-	-	-	-		
18	Total	\$ 102,151	0.05 %	351	11.87 %	0.4 \$	3,621	3.54 %		
2019 Q3										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
19	0.00 to <0.15 % \$	108,462	0.05 %	269	12.14 %	0.5 \$	3,856	3.56 %		
20	0.15 to <0.25	2,103	0.17	51	14.67	0.4	200	9.51		
21	0.25 to <0.50	40	0.33	14	16.97	1.3	10	25.00		
22	0.50 to <0.75	1	0.71	4	12.16	4.5	-	-		
23	0.75 to <2.50	5	1.34	4	14.56	0.9	2	40.00		
24	2.50 to <10.00	-	-	-	-	-	-	-		
25	10.00 to <100.00	-	-	-	-	-	-	-		
26	100.00 (Default)	-	-	-	-	-	-	-		
27	Total	\$ 110,611	0.05 %	342	12.19 %	0.5 \$	4,068	3.68 %		

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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

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

⁴ Total number of obligors is total number of unique borrowers, and may not add as certain borrowers may be represented in more than one PD scale.

⁵ Total RWA as a percentage of post-CRM EAD.

CCR Exposures by Portfolio and PD Scale (CCR4) Bank (Continued)^{1,2}

(\$ millions, except as noted)

As at

LINE #	2019									
	Q2									
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
1	0.00 to <0.15 %	\$ 93,754	0.05 %	256	13.30 %	0.5 \$	3,829	4.08 %		
2	0.15 to <0.25	2,716	0.17	48	10.25	0.5	191	7.03		
3	0.25 to <0.50	109	0.32	15	11.21	0.8	15	13.76		
4	0.50 to <0.75	1	0.72	2	16.11	5.0	—	—		
5	0.75 to <2.50	17	1.19	6	7.10	0.3	3	17.65		
6	2.50 to <10.00 ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
7	10.00 to <100.00	1	10.63	1	55.00	3.8	3	300.00		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 96,598	0.05 %	328	13.21 %	0.5 \$	4,041	4.18 %		

2019										
Q1										
	PD scale ³	EAD post-CRM	Average PD	Number of obligors ⁴	Average LGD	Average maturity (years)	RWA	RWA density ⁵		
10	0.00 to <0.15 %	\$ 81,105	0.05 %	257	16.42 %	0.5 \$	3,806	4.69 %		
11	0.15 to <0.25	1,479	0.18	50	11.39	0.5	114	7.71		
12	0.25 to <0.50	128	0.34	15	13.37	0.7	21	16.41		
13	0.50 to <0.75	—	0.72	1	10.50	5.0	—	—		
14	0.75 to <2.50	282	2.27	7	46.23	0.1	275	97.52		
15	2.50 to <10.00 ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
16	10.00 to <100.00	1	10.63	1	55.00	4.1	3	300.00		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 82,995	0.06 %	331	16.43 %	0.5 \$	4,219	5.08 %		

¹ Certain comparative numbers have been restated to conform with the presentation adopted in the current period.

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

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

⁴ Total number of obligors is total number of unique borrowers, and may not add as certain borrowers may be represented in more than one PD scale.

⁵ Total RWA as a percentage of post-CRM EAD.

⁶ No internal BRR mapped to the prescribed PD range.

Composition of Collateral for CCR Exposure (CCR5)¹

(\$ millions) As at	LINE #	2020 Q1						2019 Q4						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated			Segregated
Cash – domestic currency	1	\$ 427	\$ 2,231	\$ 15	\$ 1,184	\$ 50,995	\$ 60,433	\$ –	\$ 2,378	\$ –	\$ 1,146	\$ 49,004	\$ 62,817	
Cash – other currencies	2	38	4,058	393	7,783	40,404	88,677	10	4,641	3	8,135	51,862	104,711	
Domestic sovereign debt	3	12	587	1,292	2,038	108,391	90,329	4	801	997	2,176	99,186	82,245	
Other sovereign debt	4	1,635	439	1,720	1,445	93,931	79,372	2,769	529	2,118	2,068	82,677	68,890	
Government agency debt	5	184	279	27	–	13,908	22,528	1	–	30	–	14,017	23,765	
Corporate bonds	6	575	257	498	–	5,760	7,887	468	401	686	48	5,797	7,897	
Equity securities	7	48	–	–	–	31,134	69,599	15	4	–	–	27,861	62,692	
Other collateral	8	–	–	–	–	–	–	–	–	–	–	2,569	–	
Total	9	\$ 2,919	\$ 7,851	\$ 3,945	\$ 12,450	\$ 344,523	\$ 418,825	\$ 3,267	\$ 8,754	\$ 3,834	\$ 13,573	\$ 332,973	\$ 413,017	
		2019 Q3						2019 Q2						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated			Segregated
Cash – domestic currency	10	\$ 298	\$ 1,961	\$ –	\$ 1,280	\$ 41,174	\$ 60,879	\$ 124	\$ 2,975	\$ –	\$ 757	\$ 40,647	\$ 67,651	
Cash – other currencies	11	129	4,779	558	8,311	63,193	104,454	309	4,053	3	5,989	51,754	86,359	
Domestic sovereign debt	12	91	650	741	2,294	96,756	77,032	–	1,112	468	1,597	96,972	75,480	
Other sovereign debt	13	1,385	957	1,499	2,465	80,108	72,649	973	244	1,512	4,154	71,189	67,838	
Government agency debt	14	2	–	–	–	7,605	14,075	–	–	–	–	8,570	15,506	
Corporate bonds	15	189	299	655	194	8,801	12,474	139	374	–	35	5,280	5,643	
Equity securities	16	18	1	–	–	31,031	71,785	5	3	–	–	23,940	52,421	
Other collateral	17	–	–	–	–	487	786	32	1	–	–	20	426	
Total	18	\$ 2,112	\$ 8,647	\$ 3,453	\$ 14,544	\$ 329,155	\$ 414,134	\$ 1,582	\$ 8,762	\$ 1,983	\$ 12,532	\$ 298,372	\$ 371,324	
		2019 Q1												
		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			Segregated	Unsegregated					
Cash – domestic currency	19	\$ –	\$ 2,395	\$ –	\$ 927	\$ 31,962	\$ 48,235							
Cash – other currencies	20	50	4,091	–	6,136	48,758	93,861							
Domestic sovereign debt	21	–	263	194	876	69,099	56,347							
Other sovereign debt	22	1,004	611	1,058	3,623	67,434	57,992							
Government agency debt	23	–	–	–	–	8,161	12,860							
Corporate bonds	24	274	203	–	–	6,718	7,634							
Equity securities	25	–	7	–	–	26,802	43,797							
Other collateral	26	1	6	–	–	38	4							
Total	27	\$ 1,329	\$ 7,576	\$ 1,252	\$ 11,562	\$ 258,972	\$ 320,730							

¹ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

Credit Derivatives Exposures (CCR6)¹

(\$ millions) As at	LINE #	2020 Q1		2019 Q4		2019 Q3		2019 Q2		2019 Q1	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals											
Single-name credit default swaps	1	\$ 5,149	\$ 861	\$ 5,457	\$ 927	\$ 5,018	\$ 848	\$ 5,423	\$ 827	\$ 5,597	\$ 677
Index credit default swaps	2	6,288	352	6,338	185	6,352	374	6,248	33	7,274	1,159
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	379	4,821	402	4,509	405	4,493	324	5,863	320	4,678
Total notionals	6	11,816	6,034	12,197	5,621	11,775	5,715	11,995	6,723	13,191	6,514
Fair values											
Positive fair value (asset)		8	31	12	36	19	38	7	44	12	55
Negative fair value (liability)	8	(331)	(16)	(451)	(15)	(416)	(10)	(478)	(8)	(421)	(8)

¹ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2020 Q1		2019 Q4		2019 Q3		2019 Q2		2019 Q1	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$	641	\$	577	\$	643	\$	619	\$	765
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	17,657	353	16,857	337	18,546	371	17,545	351	21,201	424
(i) OTC derivatives	3	11,333	226	11,383	227	10,569	211	11,415	228	15,555	311
(ii) Exchange-traded derivatives	4	1,736	35	1,584	32	2,307	46	1,599	32	1,730	35
(iii) Securities financing transactions	5	4,588	92	3,890	78	5,670	114	4,531	91	3,916	78
(iv) Netting sets where cross-product netting has been approved	6	-	-	-	-	-	-	-	-	-	-
Segregated initial margin	7	92	-	91	-	91	-	-	-	-	-
Non-segregated initial margin	8	3,388	-	3,057	-	2,510	-	3,067	-	3,163	-
Pre-funded default fund contributions	9	799	288	855	240	796	272	768	268	720	341
Unfunded default fund contributions	10	-	-	-	-	-	-	-	-	-	-

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

Derivatives – Notional

(\$ millions) As at	LINE #	2020 Q1						2019 Q4					
		Trading						Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total	Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
		Clearing house ²	Non-clearing house					Clearing house ²	Non-clearing house				
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 1,118,824	\$ 1,118,824	\$ –	\$ 1,118,824	\$ –	\$ –	\$ 884,565	\$ 884,565	\$ –	\$ 884,565
Forward rate agreements	2	1,789,342	52,647	–	1,841,989	490	1,842,479	1,817,528	28,532	–	1,846,060	867	1,846,927
Swaps ³	3	9,305,320	356,743	–	9,662,063	1,363,525	11,025,588	9,380,140	390,123	–	9,770,263	1,642,583	11,412,846
Options written	4	–	102,563	188,369	290,932	439	291,371	–	109,532	136,264	245,796	472	246,268
Options purchased	5	–	114,093	234,261	348,354	4,165	352,519	–	122,159	187,260	309,419	5,374	314,793
	6	11,094,662	626,046	1,541,454	13,262,162	1,368,619	14,630,781	11,197,668	650,346	1,208,089	13,056,103	1,649,296	14,705,399
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	16	16	–	16
Forward contracts	8	–	170,985	–	170,985	19,573	190,558	–	169,992	–	169,992	20,473	190,465
Swaps	9	–	1,803,948	–	1,803,948	1,674	1,805,622	–	1,747,596	–	1,747,596	1,955	1,749,551
Cross-currency interest rate swaps	10	–	748,919	–	748,919	93,294	842,213	–	757,780	–	757,780	100,921	858,701
Options written	11	–	21,631	11	21,642	–	21,642	–	27,639	15	27,654	–	27,654
Options purchased	12	–	20,922	4	20,926	–	20,926	–	27,293	2	27,295	–	27,295
	13	–	2,766,405	15	2,766,420	114,541	2,880,961	–	2,730,300	33	2,730,333	123,349	2,853,682
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	8,717	217	–	8,934	3,419	12,353	9,222	249	–	9,471	3,199	12,670
Protection sold	15	1,051	163	–	1,214	–	1,214	956	156	–	1,112	–	1,112
	16	9,768	380	–	10,148	3,419	13,567	10,178	405	–	10,583	3,199	13,782
Other Contracts													
Equity contracts	17	–	91,125	41,542	132,667	29,334	162,001	–	92,327	66,590	158,917	29,454	188,371
Commodity contracts	18	75	53,291	57,488	110,854	–	110,854	100	46,885	49,702	96,687	–	96,687
	19	75	144,416	99,030	243,521	29,334	272,855	100	139,212	116,292	255,604	29,454	285,058
Total	20	\$ 11,104,505	\$ 3,537,247	\$ 1,640,499	\$ 16,282,251	\$ 1,515,913	\$ 17,798,164	\$ 11,207,946	\$ 3,520,263	\$ 1,324,414	\$ 16,052,623	\$ 1,805,298	\$ 17,857,921
		2019 Q3						2019 Q2					
		Trading						Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total	Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
		Clearing house ²	Non-clearing house					Clearing house ²	Non-clearing house				
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 913,817	\$ 913,817	\$ –	\$ 913,817	\$ –	\$ –	\$ 882,220	\$ 882,220	\$ –	\$ 882,220
Forward rate agreements	22	1,492,079	24,716	–	1,516,795	583	1,517,378	1,311,666	42,687	–	1,354,353	462	1,354,815
Swaps	23	9,322,087	410,500	–	9,732,587	1,594,499	11,327,086	8,157,205	448,310	–	8,605,515	1,556,437	10,161,952
Options written	24	–	100,956	106,405	207,361	567	207,928	–	86,636	95,986	182,622	389	183,011
Options purchased	25	–	100,873	152,856	253,729	6,239	259,968	–	77,860	118,050	195,910	5,798	201,708
	26	10,814,166	637,045	1,173,078	12,624,289	1,601,888	14,226,177	9,468,871	655,493	1,096,256	11,220,620	1,563,086	12,783,706
Foreign Exchange Contracts													
Futures	27	–	–	24	24	–	24	–	–	24	24	–	24
Forward contracts	28	–	264,485	–	264,485	20,792	285,277	–	1,946,804	–	1,946,804	22,354	1,969,158
Swaps	29	–	1,441,619	–	1,441,619	2,376	1,443,995	–	6	–	6	–	6
Cross-currency interest rate swaps	30	–	733,280	–	733,280	100,724	834,004	–	728,013	–	728,013	99,313	827,326
Options written	31	–	29,601	–	29,601	–	29,601	–	29,369	–	29,369	–	29,369
Options purchased	32	–	30,533	16	30,549	–	30,549	–	29,416	–	29,416	–	29,416
	33	–	2,499,518	40	2,499,558	123,892	2,623,450	–	2,733,608	24	2,733,632	121,667	2,855,299
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	9,116	168	–	9,284	2,939	12,223	9,188	215	–	9,403	2,953	12,356
Protection sold	35	1,125	97	–	1,222	–	1,222	753	107	–	860	–	860
	36	10,241	265	–	10,506	2,939	13,445	9,941	322	–	10,263	2,953	13,216
Other Contracts													
Equity contracts	37	–	83,546	69,004	152,550	29,507	182,057	–	66,898	58,972	125,870	29,466	155,336
Commodity contracts	38	108	48,631	49,371	98,110	–	98,110	114	39,910	35,873	75,897	–	75,897
	39	108	132,177	118,375	250,660	29,507	280,167	114	106,808	94,845	201,767	29,466	231,233
Total	40	\$ 10,824,515	\$ 3,269,005	\$ 1,291,493	\$ 15,385,013	\$ 1,758,226	\$ 17,143,239	\$ 9,478,926	\$ 3,496,231	\$ 1,191,125	\$ 14,166,282	\$ 1,717,172	\$ 15,883,454

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.

³ Certain non-trading interest rate swaps novated to clearing houses have been terminated during the period ended January 31, 2020.

Derivatives Notional (Continued)

(\$ millions) As at	LINE #	2019 Q1					
		Over-the-counter ¹			Trading		
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ —	\$ —	\$ 996,714	\$ 996,714	\$ —	\$ 996,714
Forward rate agreements	2	1,228,118	53,332	—	1,281,450	163	1,281,613
Swaps	3	7,877,245	432,609	—	8,309,854	1,421,591	9,731,445
Options written	4	—	72,375	86,178	158,553	210	158,763
Options purchased	5	—	63,987	113,291	177,278	2,570	179,848
	6	9,105,363	622,303	1,196,183	10,923,849	1,424,534	12,348,383
Foreign Exchange Contracts							
Futures	7	—	—	24	24	—	24
Forward contracts	8	—	1,846,690	—	1,846,690	26,794	1,873,484
Swaps	9	—	6	—	6	—	6
Cross-currency interest rate swaps	10	—	707,497	—	707,497	96,900	804,397
Options written	11	—	35,325	—	35,325	—	35,325
Options purchased	12	—	34,856	—	34,856	—	34,856
	13	—	2,624,374	24	2,624,398	123,694	2,748,092
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	10,230	183	—	10,413	2,974	13,387
Protection sold	15	1,716	120	—	1,836	—	1,836
	16	11,946	303	—	12,249	2,974	15,223
Other Contracts							
Equity contracts	17	—	62,314	49,811	112,125	29,841	141,966
Commodity contracts	18	186	37,488	27,429	65,103	—	65,103
	19	186	99,802	77,240	177,228	29,841	207,069
Total	20	\$ 9,117,495	\$ 3,346,782	\$ 1,273,447	\$ 13,737,724	\$ 1,581,043	\$ 15,318,767

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 #	2020 Q1			2019 Q4			2019 Q3		
		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	\$ 81	\$ 1,055	\$ 905	\$ 31	\$ 536	\$ 449	\$ 30	\$ 316	\$ 231
Swaps	2	3,169	9,242	1,869	3,210	9,635	1,809	3,607	10,000	1,821
Options purchased	3	40	246	64	133	459	102	156	456	107
	4	3,290	10,543	2,838	3,374	10,630	2,360	3,793	10,772	2,159
Foreign Exchange Contracts										
Forward contracts	5	623	2,947	414	434	2,555	375	1,072	4,808	777
Swaps	6	2,213	15,777	1,623	1,961	14,286	1,635	2,367	13,376	1,449
Cross-currency interest rate swaps	7	2,204	10,380	1,270	1,812	10,288	1,183	1,821	10,057	1,227
Options purchased	8	31	249	59	48	363	83	75	434	88
	9	5,071	29,353	3,366	4,255	27,492	3,276	5,335	28,675	3,541
Other Contracts										
Credit derivatives	10	3	571	142	6	634	149	4	672	160
Equity contracts	11	430	9,258	1,545	151	5,706	667	211	5,925	723
Commodity contracts	12	703	3,804	800	383	3,083	627	481	3,626	707
	13	1,136	13,633	2,487	540	9,423	1,443	696	10,223	1,590
Total net derivatives	14	9,497	53,529	8,691	8,169	47,545	7,079	9,824	49,670	7,290
Qualifying Central Counterparty (QCCP) contracts ²	15	2,853	13,069	371	3,085	12,967	349	3,038	12,876	366
Total	16	\$ 12,350	\$ 66,598	\$ 9,062	\$ 11,254	\$ 60,512	\$ 7,428	\$ 12,862	\$ 62,546	\$ 7,656

		2019 Q2			2019 Q1		
		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	17	\$ 19	\$ 483	\$ 423	\$ 34	\$ 282	\$ 194
Swaps	18	4,284	11,119	1,763	4,616	11,474	1,683
Options purchased	19	113	354	87	109	367	115
	20	4,416	11,956	2,273	4,759	12,123	1,992
Foreign Exchange Contracts							
Forward contracts	21	2,193	18,013	2,287	3,845	19,483	2,236
Swaps	22	1	91	18	–	99	18
Cross-currency interest rate swaps	23	1,815	10,165	1,255	1,989	10,059	1,266
Options purchased	24	83	453	89	71	655	119
	25	4,092	28,722	3,649	5,905	30,296	3,639
Other Contracts							
Credit derivatives	26	7	763	180	5	714	166
Equity contracts	27	316	5,275	620	205	4,723	598
Commodity contracts	28	373	2,852	636	341	2,734	579
	29	696	8,890	1,436	551	8,171	1,343
Total net derivatives	30	9,204	49,568	7,358	11,215	50,590	6,974
Qualifying Central Counterparty (QCCP) contracts ²	31	3,664	13,014	383	4,216	17,302	545
Total	32	\$ 12,868	\$ 62,582	\$ 7,741	\$ 15,431	\$ 67,892	\$ 7,519

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

² RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures relating to derivatives, are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

Securitization Exposures in the Banking Book (SEC1)¹

(\$ millions) As at	LINE #	2020 Q1			2019 Q4			2019 Q3			2019 Q2		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ 23,767	\$ 38,036	\$ 61,803	\$ 23,294	\$ 39,201	\$ 62,495	\$ 23,877	\$ 37,616	\$ 61,493	\$ 23,424	\$ 39,988	\$ 63,412
Residential mortgage	2	9,606	358	9,964	9,403	399	9,802	9,508	444	9,952	9,663	494	10,157
Credit card	3	1,658	15,843	17,501	1,653	16,688	18,341	1,707	16,167	17,874	1,726	17,758	19,484
Other retail exposures	4	12,503	21,835	34,338	12,238	22,114	34,352	12,662	21,005	33,667	12,035	21,736	33,771
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	8,967	27,730	36,697	8,583	26,257	34,840	8,376	25,164	33,540	7,123	24,849	31,972
Loans to corporates	7	–	4,653	4,653	–	4,105	4,105	–	3,846	3,846	–	3,418	3,418
Commercial mortgage	8	–	17,400	17,400	–	16,126	16,126	–	15,980	15,980	–	16,351	16,351
Lease and receivables	9	8,901	5,677	14,578	8,517	6,026	14,543	8,376	5,338	13,714	7,123	5,080	12,203
Other wholesale	10	66	–	66	66	–	66	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2019 Q1											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ 22,843	\$ 39,155	\$ 61,998									
Residential mortgage	13	9,655	610	10,265									
Credit card	14	1,477	18,102	19,579									
Other retail exposures	15	11,711	20,443	32,154									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	6,863	23,833	30,696									
Loans to corporates	18	–	3,036	3,036									
Commercial mortgage	19	–	15,941	15,941									
Lease and receivables	20	6,863	4,856	11,719									
Other wholesale	21	–	–	–									
Re-securitization	22	–	–	–									

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2020 Q1			2019 Q4			2019 Q3			2019 Q2		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ –	\$ 611	\$ 611	\$ –	\$ 629	\$ 629	\$ –	\$ 787	\$ 787	\$ –	\$ 786	\$ 786
Residential mortgage	2	–	–	–	–	–	–	–	–	–	–	–	–
Credit card	3	–	94	94	–	123	123	–	19	19	–	115	115
Other retail exposures	4	–	517	517	–	506	506	–	768	768	–	671	671
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	69	69	–	105	105	–	76	76	–	52	52
Loans to corporates	7	–	–	–	–	–	–	–	–	–	–	–	–
Commercial mortgage	8	–	1	1	–	1	1	–	1	1	–	1	1
Lease and receivables	9	–	–	–	–	–	–	–	–	–	–	–	–
Other wholesale	10	–	68	68	–	104	104	–	75	75	–	51	51
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2019 Q1											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ –	\$ 625	\$ 625									
Residential mortgage	13	–	–	–									
Credit card	14	–	142	142									
Other retail exposures	15	–	483	483									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	–	28	28									
Loans to corporates	18	–	–	–									
Commercial mortgage	19	–	1	1									
Lease and receivables	20	–	–	–									
Other wholesale	21	–	27	27									
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 #	2020 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		1	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9
of which: securitization		2	31,398	939	238	150	9	–	32,659	66	9	–	4,236	10	107	–	316	1	9
of which: retail underlying		3	23,051	486	98	123	9	–	23,758	–	9	–	3,032	–	107	–	220	–	9
of which: wholesale		4	8,347	453	140	27	–	–	8,901	66	–	–	1,204	10	–	–	96	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9
			2019 Q4																
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10
of which: securitization		10	30,987	478	279	123	10	–	31,801	66	10	–	4,026	10	124	–	291	1	10
of which: retail underlying		11	22,593	428	140	123	10	–	23,284	–	10	–	2,995	–	124	–	209	–	10
of which: wholesale		12	8,394	50	139	–	–	–	8,517	66	–	–	1,031	10	–	–	82	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10
			2019 Q3																
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 30,921	\$ 876	\$ 305	\$ 143	\$ 8	\$ –	\$ 32,245	\$ –	\$ 8	\$ –	\$ 4,202	\$ –	\$ 104	\$ –	\$ 311	\$ –	\$ 8
of which: securitization		18	30,921	876	305	143	8	–	32,245	–	8	–	4,202	–	104	–	311	–	8
of which: retail underlying		19	22,889	654	184	143	8	–	23,869	–	8	–	3,161	–	104	–	228	–	8
of which: wholesale		20	8,032	222	121	–	–	–	8,376	–	–	–	1,041	–	–	–	83	–	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 30,921	\$ 876	\$ 305	\$ 143	\$ 8	\$ –	\$ 32,245	\$ –	\$ 8	\$ –	\$ 4,202	\$ –	\$ 104	\$ –	\$ 311	\$ –	\$ 8
			2019 Q2																
			<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		25	\$ 29,278	\$ 745	\$ 332	\$ 184	\$ 9	\$ –	\$ 30,539	\$ –	\$ 9	\$ –	\$ 4,046	\$ –	\$ 111	\$ –	\$ 297	\$ –	\$ 9
of which: securitization		26	29,278	745	332	184	9	–	30,539	–	9	–	4,046	–	111	–	297	–	9
of which: retail underlying		27	22,348	685	199	184	9	–	23,416	–	9	–	3,153	–	111	–	226	–	9
of which: wholesale		28	6,930	60	133	–	–	–	7,123	–	–	–	893	–	–	–	71	–	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 29,278	\$ 745	\$ 332	\$ 184	\$ 9	\$ –	\$ 30,539	\$ –	\$ 9	\$ –	\$ 4,046	\$ –	\$ 111	\$ –	\$ 297	\$ –	\$ 9

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 Originator or as Sponsor (SEC3) (Continued)¹

(\$ millions) As at	LINE #	2019 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	1	\$ 28,032	\$ 1,061	\$ 447	\$ 156	\$ 10	\$ -	\$ 29,696	\$ -	\$ 10	\$ -	\$ 3,940	\$ -	\$ 125	\$ -	\$ 286	\$ -	\$ 10
of which: securitization	2	28,032	1,061	447	156	10	-	29,696	-	10	-	3,940	-	125	-	286	-	10
of which: retail underlying	3	21,405	979	293	156	10	-	22,833	-	10	-	3,052	-	125	-	215	-	10
of which: wholesale	4	6,627	82	154	-	-	-	6,863	-	-	-	888	-	-	-	71	-	-
of which: re-securitization	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8	\$ 28,032	\$ 1,061	\$ 447	\$ 156	\$ 10	\$ -	\$ 29,696	\$ -	\$ 10	\$ -	\$ 3,940	\$ -	\$ 125	\$ -	\$ 286	\$ -	\$ 10

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2020 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		1	\$ 64,324	\$ 1,442	\$ -	\$ -	\$ -	\$ -	\$ 65,452	\$ 314	\$ -	\$ -	\$ 10,824	\$ 31	\$ -	\$ -	\$ 755	\$ 3	\$ -
of which: securitization		2	64,324	1,442	-	-	-	-	65,452	314	-	-	10,824	31	-	-	755	3	-
of which: retail underlying		3	36,594	1,442	-	-	-	-	38,036	-	-	-	5,595	-	-	-	338	-	-
of which: wholesale		4	27,730	-	-	-	-	-	27,416	314	-	-	5,229	31	-	-	417	3	-
of which: re-securitization		5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		8	\$ 64,324	\$ 1,442	\$ -	\$ -	\$ -	\$ -	\$ 65,452	\$ 314	\$ -	\$ -	\$ 10,824	\$ 31	\$ -	\$ -	\$ 755	\$ 3	\$ -
			2019 Q4																
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 64,014	\$ 1,444	\$ -	\$ -	\$ -	\$ -	\$ 65,145	\$ 313	\$ -	\$ -	\$ 10,688	\$ 42	\$ -	\$ -	\$ 741	\$ 3	\$ -
of which: securitization		10	64,014	1,444	-	-	-	-	65,145	313	-	-	10,688	42	-	-	741	3	-
of which: retail underlying		11	37,757	1,444	-	-	-	-	39,201	-	-	-	5,772	-	-	-	348	-	-
of which: wholesale		12	26,257	-	-	-	-	-	25,944	313	-	-	4,916	42	-	-	393	3	-
of which: re-securitization		13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		16	\$ 64,014	\$ 1,444	\$ -	\$ -	\$ -	\$ -	\$ 65,145	\$ 313	\$ -	\$ -	\$ 10,688	\$ 42	\$ -	\$ -	\$ 741	\$ 3	\$ -
			2019 Q3																
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 61,463	\$ 1,317	\$ -	\$ -	\$ -	\$ -	\$ 62,456	\$ 324	\$ -	\$ -	\$ 9,517	\$ 49	\$ -	\$ -	\$ 711	\$ 4	\$ -
of which: securitization		18	61,463	1,317	-	-	-	-	62,456	324	-	-	9,517	49	-	-	711	4	-
of which: retail underlying		19	36,298	1,317	-	-	-	-	37,605	11	-	-	4,798	1	-	-	334	-	-
of which: wholesale		20	25,165	-	-	-	-	-	24,851	313	-	-	4,719	48	-	-	377	4	-
of which: re-securitization		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		24	\$ 61,463	\$ 1,317	\$ -	\$ -	\$ -	\$ -	\$ 62,456	\$ 324	\$ -	\$ -	\$ 9,517	\$ 49	\$ -	\$ -	\$ 711	\$ 4	\$ -
			2019 Q2																
			<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		25	\$ 63,610	\$ 1,226	\$ -	\$ -	\$ -	\$ -	\$ 64,473	\$ 363	\$ -	\$ -	\$ 9,659	\$ 52	\$ -	\$ -	\$ 730	\$ 4	\$ -
of which: securitization		26	63,610	1,226	-	-	-	-	64,473	363	-	-	9,659	52	-	-	730	4	-
of which: retail underlying		27	38,761	1,226	-	-	-	-	39,942	45	-	-	4,965	10	-	-	355	1	-
of which: wholesale		28	24,849	-	-	-	-	-	24,531	318	-	-	4,694	42	-	-	375	3	-
of which: re-securitization		29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		32	\$ 63,610	\$ 1,226	\$ -	\$ -	\$ -	\$ -	\$ 64,473	\$ 363	\$ -	\$ -	\$ 9,659	\$ 52	\$ -	\$ -	\$ 730	\$ 4	\$ -

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application cap.

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

(\$ millions) As at	LINE #	2019 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	1	\$ 62,266	\$ 722	\$ -	\$ -	\$ -	\$ -	\$ 62,988	\$ -	\$ -	\$ -	\$ 9,335	\$ -	\$ -	\$ -	\$ 703	\$ -	\$ -
of which: securitization	2	62,266	722	-	-	-	-	62,988	-	-	-	9,335	-	-	-	703	-	-
of which: retail underlying	3	38,433	722	-	-	-	-	39,155	-	-	-	4,794	-	-	-	340	-	-
of which: wholesale	4	23,833	-	-	-	-	-	23,833	-	-	-	4,541	-	-	-	363	-	-
of which: re-securitization	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8	\$ 62,266	\$ 722	\$ -	\$ -	\$ -	\$ -	\$ 62,988	\$ -	\$ -	\$ -	\$ 9,335	\$ -	\$ -	\$ -	\$ 703	\$ -	\$ -

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2020 Q1					2019 Q4						
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	1	0.41 %	0.28 %	29.99 %	10.29 %	95.75 %	99.20 %	0.42 %	0.28 %	29.98 %	10.49 %	95.76 %	99.64 %
Residential secured insured ⁴	2	0.44	0.30	n/a	n/a	98.70	99.34	0.44	0.31	n/a	n/a	98.67	99.34
Qualifying revolving retail	3	2.36	2.64	88.53	81.19	97.12	94.45	2.36	2.71	88.74	81.30	97.05	94.43
Other retail	4	2.72	2.17	56.54	46.96	99.28	91.46	2.64	2.13	56.52	47.40	99.28	91.66
Non-Retail													
Corporate	5	1.18	0.49	16.00	17.21	90.33	70.52	1.20	0.48	16.79	15.90	90.41	81.15
Sovereign	6	0.08	-	10.03	n/a	99.69	n/a	0.08	-	9.83	n/a	99.68	n/a
Bank	7	0.21	-	17.73	n/a	95.68	n/a	0.25	-	14.68	n/a	95.80	n/a
2019 Q3						2019 Q2							
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	8	0.44 %	0.30 %	30.31 %	10.47 %	95.64 %	99.53 %	0.46 %	0.30 %	29.96 %	9.73 %	96.05 %	100.27 %
Residential secured insured ⁴	9	0.44	0.30	n/a	n/a	98.74	99.38	0.45	0.30	n/a	n/a	98.98	99.07
Qualifying revolving retail	10	2.35	2.78	88.64	81.44	97.52	94.81	2.44	2.77	88.38	81.34	97.90	94.74
Other retail	11	2.58	2.03	56.22	46.54	99.39	92.88	2.62	1.99	55.64	46.25	99.32	92.10
Non-Retail													
Corporate	12	1.20	0.44	17.66	15.59	90.66	80.34	1.24	0.38	17.78	18.84	90.67	72.01
Sovereign	13	0.07	-	9.93	n/a	99.68	n/a	0.07	-	9.56	n/a	99.72	n/a
Bank	14	0.25	-	14.72	n/a	95.77	n/a	0.21	-	16.08	n/a	95.93	n/a
2019 Q1													
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD						
Retail													
Residential secured uninsured	15	0.56 %	0.32 %	28.45 %	11.22 %	96.19 %	100.68 %						
Residential secured insured ⁴	16	0.44	0.27	n/a	n/a	99.40	99.29						
Qualifying revolving retail	17	2.49	2.91	88.77	80.48	98.18	94.99						
Other retail	18	2.57	1.99	54.88	45.23	99.34	91.42						
Non-Retail													
Corporate	19	1.25	0.31	18.42	19.46	90.84	59.89						
Sovereign	20	0.07	-	10.16	n/a	99.71	n/a						
Bank	21	0.21	-	18.03	n/a	96.33	n/a						

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

² Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.

³ Represents average LGD of the impaired portfolio over trailing 12 months.

⁴ LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

<p>Risk-weighted assets (RWA)</p>	<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.
<p>Approaches used by the Bank to calculate RWA</p>	<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.
<p>For Credit Risk</p>	<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.
<p>Standardized Approach (SA)</p>	<ul style="list-style-type: none"> Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.
<p>Advanced Internal Ratings-Based (AIRB) Approach</p>	<ul style="list-style-type: none"> Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).
<p>For Operational Risk</p>	<ul style="list-style-type: none"> Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.
<p>Advanced Measurement Approach (AMA)</p>	<ul style="list-style-type: none"> Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
<p>The Standardized Approach (TSA)</p>	<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.
<p>For Market Risk</p>	<ul style="list-style-type: none"> Includes 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 (in the case of the Standardized Approach to credit risk, credit card exposures are included in the "Other Retail" category). Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.
<p>Standardized Approach</p>	<ul style="list-style-type: none"> Includes exposures to corporations, partnerships, or proprietorships. Includes exposures to central governments, central banks, multilateral development banks, and certain public sector entities. Includes exposures to deposit-taking institutions, securities firms, and certain public sector entities.
<p>Internal Models Approach (IMA)</p>	<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).
<p>Credit Risk Terminology</p>	<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. CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances. CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA. Net income available to common shareholders as a percentage of average CET1 Capital RWA.
<p>Gross credit risk exposure</p>	<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. 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.
<p>Counterparty Type / Exposure Classes:</p>	<ul style="list-style-type: none"> Includes 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 (in the case of the Standardized Approach to credit risk, credit card exposures are included in the "Other Retail" category). Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.
<p>Retail</p>	<ul style="list-style-type: none"> Includes exposures to corporations, partnerships, or proprietorships. Includes exposures to central governments, central banks, multilateral development banks, and certain public sector entities. Includes exposures to deposit-taking institutions, securities firms, and certain public sector entities.
<p>Residential Secured</p>	<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).
<p>Qualifying Revolving Retail (QRR)</p>	<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. CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances. CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA. Net income available to common shareholders as a percentage of average CET1 Capital RWA.
<p>Other Retail</p>	<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. 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.
<p>Non-retail</p>	<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. 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.
<p>Corporate</p>	<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. 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.
<p>Sovereign</p>	<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. 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.
<p>Bank</p>	<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. 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.
<p>Exposure Types:</p>	<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. 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.
<p>Drawn</p>	<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. 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.
<p>Undrawn (commitment)</p>	<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. 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.
<p>Repo-style transactions</p>	<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. 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.
<p>OTC derivatives</p>	<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. 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.
<p>Other off-balance sheet</p>	<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. 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.
<p>AIRB Credit Risk Parameters:</p>	<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. 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.
<p>Probability of Default (PD)</p>	<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. 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.
<p>Exposure at Default (EAD)</p>	<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. 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.
<p>Loss Given Default (LGD)</p>	<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. 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.
<p>Credit Valuation Adjustment (CVA)</p>	<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. 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.
<p>Common Equity Tier 1 (CET1)</p>	<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. 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.
<p>CET1 Ratio</p>	<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. 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.
<p>Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets</p>	<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. 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.
<p>Liquidity Coverage Ratio (LCR)</p>	<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. 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.
<p>Countercyclical Capital Buffer (CCB)</p>	<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. 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
AOCI	Accumulated Other Comprehensive Income	IRB	Internal Ratings-Based
BCBS	Basel Committee on Banking Supervision	N/A	Not Applicable
BRR	Borrower Risk Rating	N/M	Not Meaningful
CCF	Credit Conversion Factor	NVCC	Non-Viability Contingent Capital
CCR	Counterparty Credit Risk	OSFI	Office of the Superintendent of Financial Institutions Canada
CMHC	Canada Mortgage and Housing Corporation	OTC	Over-The-Counter
CRM	Credit Risk Mitigation	PFE	Potential Future Exposure
CSA	Credit Support Annex	QCCP	Qualifying Central Counterparty
D-SIBs	Domestic Systemically Important Banks	SA-CCR	Standardized Approach Counterparty Credit Risk
FSB	Financial Stability Board	SEC-ERBA	Securitization External Ratings-Based Approach
G-SIBs	Global Systemically Important Banks	SEC-IRBA	Securitization Internal Ratings-Based Approach
HELOCs	Home Equity Lines of Credit	SEC-SA	Securitization Standardized Approach
IAA	Internal Assessment Approach	SFTs	Securities Financing Transactions
IFRS	International Financial Reporting Standards	TLAC	Total Loss Absorbing Capacity
IMM	Internal Model Method	VaR	Value-at-Risk