



Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2020

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

Gillian Manning – Head, Investor Relations (gillian.manning@td.com)
Chris Bury – AVP, Investor Relations (chris.bury@td.com)

Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's third quarter 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% Office of the Superintendent of Financial Institutions (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 third 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 Third Quarter 2020	SFI Third Quarter 2020	SRD Third 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			15-16	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				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			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2020	SFI Third Quarter 2020	SRD Third 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	74			169
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly			15-16	
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				82
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			17	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				81
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			22	
	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			23-37	
	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			38-39	
	CCR2 – CVA capital charge.	Quarterly			40	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			40	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			41-46	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			47	
	CCR6 – Credit derivatives exposures.	Quarterly			48	
	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			48	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2020	SFI Third Quarter 2020	SRD Third 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			52	
	SEC2 – Securitization exposures in the trading book.	Quarterly			53	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			54-55	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			56-57	
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 #	2020			2019		Cross Reference ¹
		Q3	Q2	Q1	Q4	Q3	
Common Equity Tier 1 Capital							
Common shares plus related contributed surplus	1	\$ 22,429	\$ 21,864	\$ 21,801	\$ 21,828	\$ 21,834	A1+A2+B
Retained earnings	2	49,934	49,702	50,119	49,497	48,818	C
Accumulated other comprehensive income (loss)	3	14,307	15,970	11,087	10,581	9,933	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	86,670	87,536	83,007	81,906	80,585	
Common Equity Tier 1 Capital regulatory adjustments							
Prudential valuation adjustments	7	–	–	–	–	–	
Goodwill (net of related tax liability)	8	(20,001)	(20,707)	(19,793)	(19,712)	(19,752)	E1+E2-E3
Intangibles (net of related tax liability)	9	(2,138)	(2,267)	(2,312)	(2,389)	(2,388)	F1-F2
Deferred tax assets excluding those arising from temporary differences	10	(207)	(286)	(192)	(245)	(221)	G
Cash flow hedge reserve	11	(4,276)	(4,237)	(1,704)	(1,389)	(606)	H
Shortfall of provisions to expected losses	12	–	(273)	(1,158)	(1,148)	(1,236)	I
Securitization gain on sale	13	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	(62)	(200)	(61)	(132)	(154)	J
Defined benefit pension fund net assets (net of related tax liability)	15	(13)	(13)	(13)	(13)	(10)	K
Investment in own shares	16	(87)	(75)	(53)	(22)	(23)	
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	(2,197)	(2,292)	(2,032)	(1,814)	(1,717)	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	–	–	–	–	–	
of which: significant investments in the common stock of financials	23	–	–	–	–	–	
of which: mortgage servicing rights	24	–	–	–	–	–	
of which: deferred tax assets arising from temporary differences	25	–	–	–	–	–	
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	1,857	511	–	–	–	M
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	(27,124)	(29,839)	(27,318)	(26,864)	(26,107)	
Common Equity Tier 1 Capital	29	59,546	57,697	55,689	55,042	54,478	
Common Equity Tier 1 Capital with transitional arrangements for ECL provisioning not applied	29a	57,689	57,135	n/a	n/a	n/a	
Additional Tier 1 capital instruments							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	5,796	5,798	5,795	5,795	5,797	N+O+P
of which: classified as equity under applicable accounting standards	31	5,796	5,798	5,795	5,795	5,797	
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–	
Directly issued capital instruments subject to phase out from Additional Tier 1	33	1,193	1,173	1,195	1,196	1,189	Q
Additional Tier 1 instruments issued by subsidiaries and held by third parties	34	–	–	–	–	–	
of which: instruments issued by subsidiaries subject to phase out	35	–	–	–	–	–	
Additional Tier 1 capital instruments before regulatory adjustments	36	6,989	6,971	6,990	6,991	6,986	
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)	R
Other deductions from Tier 1 capital as determined by OSFI	41	–	–	–	–	–	
of which: Reverse mortgages	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	6,639	6,621	6,640	6,641	6,636	
Tier 1 Capital	45	66,185	64,318	62,329	61,683	61,114	
Tier 1 Capital with transitional arrangements for ECL provisioning not applied	45a	\$ 64,328	\$ 63,756	\$ n/a	\$ n/a	\$ n/a	

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
		Q3	Q2	Q1	Q4	Q3	
Tier 2 capital instruments and provisions							
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	\$ 12,276	\$ 13,825	\$ 10,511	\$ 10,527	\$ 10,398	S
Directly issued capital instruments subject to phase out from Tier 2	47	160	200	200	198	198	T
Tier 2 instruments issued by subsidiaries and held by third parties	48	–	–	–	–	–	
of which: instruments issued by subsidiaries subject to phase out	49	–	–	–	–	–	
Collective allowance	50	646	1,875	1,893	1,874	1,819	U
Tier 2 Capital before regulatory adjustments	51	13,082	15,900	12,604	12,599	12,415	
Tier 2 regulatory adjustments							
Investments in own Tier 2 instruments	52	–	(1)	–	–	–	
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)	V
Other deductions from Tier 2 capital	56	–	–	–	–	–	
Total regulatory adjustments to Tier 2 Capital	57	(160)	(161)	(160)	(160)	(160)	
Tier 2 Capital	58	12,922	15,739	12,444	12,439	12,255	
Total Capital	59	79,107	80,057	74,773	74,122	73,369	
Total Capital with transitional arrangements for ECL provisioning not applied	59a	79,107	80,006	n/a	n/a	n/a	
Total risk-weighted assets	60	\$ 478,117	\$ 523,979	\$ 476,012	\$ 455,977	\$ 454,881	
Capital Ratios							
Common Equity Tier 1 Capital (as percentage of RWA)	61	12.5 %	11.0 %	11.7 %	12.1 %	12.0 %	
Common Equity Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	61a	12.1	10.9	n/a	n/a	n/a	
Tier 1 Capital Ratio	62	13.8	12.3	13.1	13.5	13.4	
Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	62a	13.5	12.2	n/a	n/a	n/a	
Total Capital (as percentage of RWA)	63	16.5	15.3	15.7	16.3	16.1	
Total Capital Ratio with transitional arrangements for ECL provisioning not applied	63a	16.5	15.3	n/a	n/a	n/a	
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	
of which: capital conservation buffer requirement	65	2.5	2.5	2.5	2.5	2.5	
of which: bank-specific countercyclical buffer requirement ⁴	66	–	–	–	–	–	
of which: G-SIB buffer requirement ⁵	67	1.0	1.0	1.0	–	–	
of which: D-SIB buffer requirement	67a	–	–	–	1.0	1.0	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	68	12.5	11.0	11.7	12.1	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 second quarter of 2020, the buffer is 1%.

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				
	Q3	Q2	Q1	Q4	Q3
72	\$ 1,816	\$ 2,101	\$ 1,996	\$ 2,204	\$ 1,777
73	6,174	5,999	5,772	5,685	5,620
74	56	57	57	52	47
75	663	444	1,020	778	797
76	331	2,885	1,893	1,874	1,819
77	207	2,386	2,187	2,127	2,135
78	2,813	–	–	–	–
79	2,296	–	–	–	–
80	–	–	–	–	–
81	–	–	–	–	–
82	1,350	1,350	1,350	2,025	2,025
83	–	–	–	–	–
84	1,753	1,753	1,753	2,629	2,629
85	–	–	–	–	–
86	14.6 %	14.5 %	14.8 %	14.8 %	15.3 %
87	14.6	14.5	14.8	14.8	15.3
88	15.9	15.6	15.6	15.6	16.2
89	39.0	38.8	40.1	43.1	42.8
90	39.0	38.8	40.1	43.1	42.8
91	39.4	39.2	40.5	43.8	43.4

⁷ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency on calendar quarter ends.

Flow Statement for Regulatory Capital¹

(\$ millions)	Line #	2020			2019	
		Q3	Q2	Q1	Q4	Q3
Common Equity Tier 1						
Balance at beginning of period	1	\$ 57,697	\$ 55,689	\$ 55,042	\$ 54,478	\$ 54,269
New capital issues	2	12	12	41	27	45
Redeemed capital ²	3	–	(541)	(306)	(642)	(865)
Gross dividends (deductions)	4	(1,491)	(1,489)	(1,406)	(1,406)	(1,409)
Shares issued in lieu of dividends (add back)	5	583	74	69	68	92
Profit attributable to shareholders of the parent company ³	6	2,248	1,515	2,989	2,856	3,248
Removal of own credit spread (net of tax)	7	138	(139)	71	22	(38)
Movements in other comprehensive income						
Currency translation differences	8	(2,248)	2,912	201	(104)	(837)
Available-for-sale investments	9	n/a	n/a	n/a	n/a	n/a
Financial assets at fair value through other comprehensive income	10	448	(469)	5	(35)	20
Other	11	98	(93)	(15)	4	12
Goodwill and other intangible assets (deduction, net of related tax liability)	12	835	(869)	(4)	39	299
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	79	(94)	53	(24)	27
Prudential valuation adjustments	14	–	–	–	–	–
Other	15	1,147	1,189	(1,051)	(241)	(385)
Balance at end of period	16	59,546	57,697	55,689	55,042	54,478
Additional Tier 1 Capital						
Balance at beginning of period	17	6,621	6,640	6,641	6,636	6,739
New additional Tier 1 eligible capital issues	18	–	–	–	–	450
Redeemed capital	19	–	–	–	–	(550)
Other, including regulatory adjustments and transitional arrangements	20	18	(19)	(1)	5	(3)
Balance at end of period	21	6,639	6,621	6,640	6,641	6,636
Total Tier 1 Capital	22	66,185	64,318	62,329	61,683	61,114
Tier 2 Capital						
Balance at beginning of period	23	15,739	12,444	12,439	12,255	10,612
New Tier 2 eligible capital issues	24	–	3,000	–	–	1,750
Redeemed capital	25	(1,500)	–	–	–	–
Amortization adjustments	26	(41)	–	–	–	–
Allowable collective allowance	27	(1,229)	(18)	19	55	8
Other, including regulatory adjustments and transitional arrangements	28	(47)	313	(14)	129	(115)
Balance at end of period	29	12,922	15,739	12,444	12,439	12,255
Total Regulatory Capital	30	\$ 79,107	\$ 80,057	\$ 74,773	\$ 74,122	\$ 73,369

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

² Represents impact of shares repurchased for cancellation.

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

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

(\$ millions)
As at

Line #	2020 Q3		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 5,410	\$ 5,410	
Interest-bearing deposits with banks	161,519	161,363	
Trading loans, securities, and other	144,771	144,771	
Non-trading financial assets at fair value through profit or loss	10,675	10,062	
Derivatives	77,320	77,320	
Financial assets designated at fair value through profit or loss	6,385	3,585	
Financial assets at fair value through other comprehensive income	117,457	115,303	
Debt securities at amortized cost, net of allowance for credit losses	200,111	199,897	
Securities purchased under reverse repurchase agreements	159,672	159,672	
Loans	729,580	729,580	
Allowance for loan losses	(8,133)	(8,133)	
Eligible allowance reflected in Tier 2 regulatory capital		(646)	U
Shortfall of allowance to expected loss			I
Transitional arrangement for expected credit loss provisioning		(1,857)	M
Allowances not reflected in regulatory capital		(5,630)	
Other	92,538	89,913	
Investment in TD Ameritrade		1,795	L1
Significant investments exceeding regulatory thresholds		5,322	
Significant investments not exceeding regulatory thresholds		2,897	E1
Imputed goodwill		17,229	E2
Goodwill		2,176	F1
Other intangibles		56	
Other intangibles (Mortgage Servicing Rights)			
Deferred tax assets		207	G
Deferred tax assets (DTA) excluding those arising from temporary differences		663	
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		2,772	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback			
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		(1,763)	
Significant investments in financials (excluding TD Ameritrade)		24	L2
Significant investments exceeding regulatory thresholds		67	
Significant investments not exceeding regulatory thresholds		13	K
Defined pension benefits		58,455	
Other Assets			
TOTAL ASSETS	1,697,305	1,688,743	
LIABILITIES AND EQUITY⁵			
Trading deposits	22,118	22,118	
Derivatives	80,685	80,685	
Securitization liabilities at fair value	13,402	13,402	
Financial liabilities designated at fair value through profit or loss	100,339	100,339	
Deposits	1,091,278	1,091,278	
Other	284,540	275,978	
Deferred tax liabilities		125	E3
Goodwill		38	F2
Intangible assets (excluding mortgage servicing rights)		1,895	
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(1,763)	
Other DTA/DTL adjustments ⁴		62	J
Gains and losses due to changes in own credit risk on fair value liabilities		275,621	
Other liabilities			
Subordinated notes and debentures	12,477	12,477	
Directly issued qualifying Tier 2 instruments		12,276	S
Directly issued capital instruments subject to phase out from Tier 2		160	T
Regulatory capital amortization of maturing debentures		41	
Liabilities	1,604,839	1,586,277	
Common Shares	22,361	22,361	A1
Preferred Shares	5,800	5,800	
Directly issued qualifying Additional Tier 1 instruments		5,800	N
Treasury Shares – Common	(59)	(59)	A2
Treasury Shares – Preferred	(5)	(5)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(5)	O
Treasury Shares – non-NVCC Preferred Shares			
Contributed Surplus	128	128	
Contributed surplus – Common Shares		127	B
Contributed surplus – Preferred Shares		1	P
Retained Earnings	49,934	49,934	C
Accumulated other comprehensive income (AOCI)	14,307	14,307	D
Cash flow hedges requiring derecognition		4,276	H
Net AOCI included as capital		10,031	
TOTAL LIABILITIES AND EQUITY	\$ 1,697,305	\$ 1,688,743	

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 \$8.6 billion and total equity of \$2.0 billion, of which \$378 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, R, V) 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) (Q – 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 (SFTs)
Adjustment for off-balance sheet items (credit equivalent amounts)
Other adjustments

Leverage Ratio Exposure

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

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

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

Derivative exposures

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

Total derivative exposures

Securities financing transaction exposures

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

Total securities financing transaction exposures

Other off-balance sheet exposures

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

Capital on total exposures

Tier 1 Capital – "All-in" basis (line 45 on page 1)
Tier 1 Capital with transitional arrangements for ECL provisioning not applied

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

Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

Line #	2020			2019		OSFI Template
	Q3	Q2	Q1	Q4	Q3	
1	\$ 1,697,305	\$ 1,673,745	\$ 1,457,429	\$ 1,415,290	\$ 1,405,442	1
2	(7,339)	(6,619)	(6,596)	(6,460)	(6,149)	2
3	(4,117)	(5,105)	(5,177)	(5,686)	(5,341)	3
4	–	–	–	–	–	4
5	(24,350)	(19,145)	10,866	3,809	1,423	5
6	(17,621)	(24,025)	(17,283)	(17,171)	(28,158)	6
7	173,810	163,216	164,919	162,881	160,433	7
8	(312,297)	(252,900)	(26,991)	(26,733)	(25,986)	8
9	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	9
10	\$ 1,165,828	\$ 1,197,995	\$ 1,234,874	\$ 1,188,667	\$ 1,179,069	1
11	–	–	–	–	–	2
12	(16,282)	(12,808)	(8,409)	(8,600)	(9,244)	3
13	(29,270)	(30,502)	(27,608)	(27,082)	(26,302)	4
14	1,120,276	1,154,685	1,198,857	1,152,985	1,143,523	5
15	23,260	22,762	17,204	15,755	18,007	6
16	45,141	43,294	46,997	44,762	44,544	7
17	–	–	–	–	–	8
18	1,970	1,538	1,213	1,112	1,222	9
19	(1,117)	(95)	(535)	(329)	(550)	10
20	69,254	67,499	64,879	61,300	63,223	11
21	159,672	167,791	165,795	165,935	162,644	12
22	(22,307)	(27,912)	(19,911)	(20,220)	(31,170)	13
23	4,686	3,888	2,628	3,049	3,012	14
24	–	–	–	–	–	15
25	142,051	143,767	148,512	148,764	134,486	16
26	631,527	612,153	596,851	588,689	580,511	17
27	(457,717)	(448,937)	(431,932)	(425,808)	(420,079)	18
28	173,810	163,216	164,919	162,881	160,432	19
29	66,185	64,318	62,329	61,683	61,114	20
30	64,328	63,756	n/a	n/a	n/a	20a
31	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	21
32	4.4 %	4.2 %	4.0 %	4.0 %	4.1 %	22
33	4.3	4.2	n/a	n/a	n/a	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Line #	2020			2019	
	Q3	Q2	Q1	Q4	Q3
Resolution group 1					
1	\$ 100,624	\$ 98,924	\$ 92,657	\$ 90,637	\$ 85,976
1a	100,624	98,872	n/a	n/a	n/a
2	478,117	523,979	476,012	455,977	454,881
3	21.0 %	18.9 %	19.5 %	19.9 %	18.9 %
3a	21.0	18.9	n/a	n/a	n/a
4	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664
5	6.7 %	6.5 %	5.9 %	5.9 %	5.7 %
5a	6.7	6.5	n/a	n/a	n/a
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

¹ Includes the transitional arrangements for expected credit loss provisioning provided by OSFI as announced on March 27, 2020. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied.

TLAC Composition (TLAC1)

(\$ millions, except as noted)

Line #	2020			2019		
	Q3	Q2	Q1	Q4	Q3	
Regulatory capital elements of TLAC and adjustments						
Common Equity Tier 1 capital (CET1)	1	\$ 59,546	\$ 57,697	\$ 55,689	\$ 55,042	\$ 54,478
Additional Tier 1 capital (AT1) before TLAC adjustments	2	6,639	6,621	6,640	6,641	6,636
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	6,639	6,621	6,640	6,641	6,636
Tier 2 capital (T2) before TLAC adjustments	6	12,922	15,739	12,444	12,439	12,255
Amortized portion of T2 instruments where remaining maturity > 1 year	7	41	—	—	—	—
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	12,963	15,739	12,444	12,439	12,255
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	11	79,148	80,057	74,773	74,122	73,369
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	21,618	19,050	17,900	16,540	12,609
<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	21,618	19,050	17,900	16,540	12,609
Non-regulatory capital elements of TLAC: adjustments						
TLAC before deductions (sum of lines 11 and 17)	18	100,766	99,107	92,673	90,662	85,978
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	(142)	(183)	(16)	(25)	(2)
Other adjustments to TLAC	21	—	—	—	—	—
TLAC available after deductions (sum of lines 18 to 21)	22	100,624	98,924	92,657	90,637	85,976
Risk-weighted assets and leverage exposure measure for TLAC purposes						
Total risk-weighted assets adjusted as permitted under the TLAC regime	23	478,117	523,979	476,012	455,977	454,881
Leverage exposure measure	24	1,505,391	1,529,167	1,577,167	1,525,930	1,501,664
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	21.0 %	18.9 %	19.5 %	19.9 %	18.9 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	26	6.7	6.5	5.9	5.9	5.7
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)

	Line #	2020 Q3						2020 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	
Total capital and liabilities net of credit risk mitigation	22,361	5,800	12,456	24,128	-	64,745	21,766	5,800	14,035	20,863	-	62,464	
Subset of row 2 that are excluded liabilities	146	5	124	2,748	-	3,023	100	3	91	2,099	-	2,293	
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,215	5,795	12,332	21,380	-	61,722	21,666	5,797	13,944	18,764	-	60,171	
Subset of row 4 that are potentially eligible as TLAC	22,215	5,795	12,332	21,380	-	61,722	21,666	5,797	13,944	18,764	-	60,171	
Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	863	-	863	-	-	-	1,327	-	1,327	
Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	160	20,320	-	20,480	-	-	17,215	-	-	17,215	
Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	7,176	130	-	7,306	-	-	8,859	134	-	8,993	
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	4,996	67	-	5,063	-	-	5,085	88	-	5,173	
Subset of row 5 that is perpetual securities	22,215	5,795	-	-	-	28,010	21,666	5,797	-	-	-	27,463	

	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	
Total capital and liabilities net of credit risk mitigation	21,773	5,800	10,932	17,885	-	56,390	21,713	5,800	10,923	16,500	-	54,936	
Subset of row 12 that are excluded liabilities	184	7	86	105	-	382	63	6	22	73	-	164	
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	21,589	5,793	10,846	17,780	-	56,008	21,650	5,794	10,901	16,427	-	54,772	
Subset of row 14 that are potentially eligible as TLAC	21,589	5,793	10,846	17,780	-	56,008	21,650	5,794	10,901	16,427	-	54,772	
Subset of row 15 with 1 year ≤ residual maturity < 2 years	-	-	-	2,896	-	2,896	-	-	-	2,759	-	2,759	
Subset of row 15 with 2 years ≤ residual maturity < 5 years	-	-	-	14,661	-	14,661	-	-	11,690	-	-	11,690	
Subset of row 15 with 5 years ≤ residual maturity < 10 years	-	-	5,886	140	-	6,026	-	-	5,937	1,895	-	7,832	
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	4,960	83	-	5,043	-	-	4,964	83	-	5,047	
Subset of row 15 that is perpetual securities	21,589	5,793	-	-	-	27,382	21,650	5,794	-	-	-	27,444	

	Line #	2019 Q3					
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)		
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	
Total capital and liabilities net of credit risk mitigation	21,722	5,800	10,926	12,566	-	51,014	
Subset of row 22 that are excluded liabilities	67	4	128	25	-	224	
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	21,655	5,796	10,798	12,541	-	50,790	
Subset of row 24 that are potentially eligible as TLAC	21,655	5,796	10,798	12,541	-	50,790	
Subset of row 25 with 1 year ≤ residual maturity < 2 years	-	-	-	930	-	930	
Subset of row 25 with 2 years ≤ residual maturity < 5 years	-	-	-	9,665	-	9,665	
Subset of row 25 with 5 years ≤ residual maturity < 10 years	-	-	5,890	1,863	-	7,753	
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	4,908	83	-	4,991	
Subset of row 25 that is perpetual securities	21,655	5,796	-	-	-	27,451	

¹ Consistent with the scope of the Canadian statutory Bail-in Regime, Bail-in Debt is subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	Line #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2020		2019		2020		2019		Q3		
		Q3	Q2	Q1	Q4	Q3	Q3	Q2	Q1		Q4	
Credit risk (excluding counterparty credit risk) (CCR) ³	1	\$ 347,237	\$ 396,674	\$ 356,669	\$ 344,914	\$ 344,213	\$ 27,779	\$ 31,734	\$ 28,534	\$ 27,593	\$ 27,537	1
Of which: standardized approach (SA) ⁴	2	30,250	186,165	169,464	163,250	163,881	2,420	14,893	13,557	13,060	13,110	2
Of which: internal ratings-based (IRB) approach	3	316,987	210,509	187,205	181,664	180,332	25,359	16,841	14,977	14,533	14,427	3
Counterparty credit risk ³	4	20,703	20,952	18,631	14,510	15,193	1,656	1,676	1,490	1,161	1,215	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	9,134	9,536	8,691	7,079	7,290	731	763	695	566	583	5
Of which: current exposure method (CEM)	6	–	–	–	–	–	–	–	–	–	–	n/a
Of which: internal model method (IMM)	7	–	–	–	–	–	–	–	–	–	–	6
Of which: other CCR ⁵	8	11,569	11,416	9,940	7,431	7,903	925	913	795	595	632	n/a
Equity positions in banking book under market-based approach	9	–	–	–	–	–	–	–	–	–	–	7
Equity investments in funds – look-through approach	10	348	341	348	350	398	28	27	28	28	32	8
Equity investments in funds – mandate-based approach	11	53	46	51	51	49	4	4	4	4	4	9
Equity investments in funds – fall-back approach	12	666	601	598	506	538	53	48	48	40	43	10
Settlement risk	13	66	27	31	20	9	5	2	2	2	1	11
Securitization exposures in banking book	14	12,889	13,917	13,555	11,533	11,392	1,031	1,113	1,084	923	911	12
Of which: grandfathered	15	–	–	–	(1,544)	(1,544)	–	–	–	(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	12,831	13,866	13,514	13,025	12,936	1,026	1,109	1,081	1,042	1,034	14
Of which: securitization standardized approach (SEC-SA)	18	58	51	41	52	–	5	4	3	4	–	15
Market risk	19	20,810	17,741	12,765	12,200	12,072	1,665	1,419	1,021	976	966	16
Of which: standardized approach (SA)	20	1,783	1,628	1,226	1,013	647	143	130	98	81	52	17
Of which: internal model approaches (IMA)	21	19,027	16,113	11,539	11,187	11,425	1,522	1,289	923	895	914	18
Operational risk ⁶	22	58,112	57,429	56,242	55,606	54,857	4,649	4,594	4,499	4,448	4,389	19
Of which: basic indicator approach	23	–	–	–	–	–	–	–	–	–	–	20
Of which: standardized approach	24	58,112	57,429	56,242	–	–	4,649	4,594	4,499	–	–	21
Of which: advanced measurement approach	25	–	–	–	55,606	54,857	–	–	–	4,448	4,389	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	17,233	16,251	17,122	16,287	16,160	1,379	1,300	1,370	1,303	1,293	23
Floor adjustment	27	–	–	–	–	–	–	–	–	–	–	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 478,117	\$ 523,979	\$ 476,012	\$ 455,977	\$ 454,881	\$ 38,249	\$ 41,917	\$ 38,080	\$ 36,478	\$ 36,391	25

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

³ As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

⁴ Includes other assets and equities which use a regulatory prescribed risk weight.

⁵ Includes qualifying central counterparties (QCCPs), CVA and repo style transactions.

⁶ 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 Q3				2020 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477
Asset size ⁴	2	(4,297)	(4,815)	256	(185)	14,173	3,844	786	(237)
Asset quality ⁵	3	(4,924)	(4,924)	(141)	(77)	7,894	7,894	910	513
Model updates ⁶	4	(30,353)	119,436	–	347	4,000	7,909	–	–
Methodology and policy ⁷	5	–	–	–	–	–	–	–	–
Acquisitions and disposals	6	–	–	–	–	–	–	–	–
Foreign exchange movements ⁸	7	(10,694)	(3,219)	(364)	(202)	13,045	3,657	625	320
Other ⁹	8	903	–	–	–	371	–	–	–
RWA, balance at end of period	9	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073

	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
RWA, balance at beginning of period	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703
Asset size ⁴	7,000	4,344	3,148	994
Asset quality ⁵	842	842	50	30
Model updates ⁶	(352)	144	–	–
Methodology and policy ⁷	5,977	–	894	740
Acquisitions and disposals	–	–	–	–
Foreign exchange movements ⁸	1,152	211	29	10
Other ⁹	94	–	–	–
RWA, balance at end of period	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477

	2019 Q3			
	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	\$ 370,625	\$ 178,324	\$ 14,655	\$ 9,217
Asset size ⁴	7,501	3,709	989	96
Asset quality ⁵	(503)	(503)	(199)	(128)
Model updates ⁶	(123)	(123)	–	–
Methodology and policy ⁷	–	–	–	–
Acquisitions and disposals	–	–	–	–
Foreign exchange movements ⁸	(3,693)	(1,075)	(252)	(146)
Other ⁹	(1,048)	–	–	–
RWA, balance at end of period	\$ 372,759	\$ 180,332	\$ 15,193	\$ 9,039

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the third quarter of 2020, decreased in various portfolios in the U.S. Retail, and Wholesale Banking segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments, and for the third quarter of 2020, decreased mainly due to various portfolios in Canadian Retail as well as savings from the annual update of Canadian non-retail credit risk parameters.

⁶ The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions. Effective the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for calculating RWA.

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

⁸ 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	LINE #	2020			2019	
		Q3	Q2	Q1	Q4	Q3
RWA, balance at beginning of period	1	\$ 17,741	\$ 12,765	\$ 12,200	\$ 12,072	\$ 13,028
Movement in risk levels ¹	2	3,069	12,297	632	128	94
Model updates/changes ²	3	–	–	(67)	–	(1,050)
Methodology and policy ³	4	–	(7,321)	–	–	–
Acquisitions and disposals	5	–	–	–	–	–
Foreign exchange movements and other ⁴	6	n/m ⁵	n/m	n/m	n/m	n/m
RWA, balance at end of period	7	\$ 20,810	\$ 17,741	\$ 12,765	\$ 12,200	\$ 12,072

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. The increase in RWA is mainly due to the VaR models being impacted by the new scenarios' shocks rolling into the most recent 259 days trading window this quarter. There were no material position changes.

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	LINE #	2020			2019	
		Q3	Q2	Q1	Q4	Q3
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	\$ 57,429	\$ 56,242	\$ 55,606	\$ 54,857	\$ 53,959
Revenue generation ¹	2	683	1,187	636	–	–
Movement in risk levels ²	3	–	–	–	804	1,315
Model updates ³	4	–	–	–	–	–
Methodology and policy ⁴	5	–	–	–	–	–
Acquisitions and disposals	6	–	–	–	–	–
Foreign exchange movements and other ⁵	7	–	–	–	(55)	(417)
RWA, balance at end of period	8	\$ 58,112	\$ 57,429	\$ 56,242	\$ 55,606	\$ 54,857

¹ The movement in Revenue generation category is due to a change in the three-year average of annual gross income used in TSA.

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.

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 (L1)

(\$ millions) As at	LINE #	2020 Q3						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 5,410	\$ 5,410	\$ 5,580	\$ -	\$ -	\$ -	\$ (170)
Interest-bearing deposits with banks	2	161,519	161,363	161,131	-	-	320	(88)
Trading loans, securities, and other	3	144,771	144,771	25	-	-	135,097	9,649
Non-trading financial assets at fair value through profit or loss	4	10,675	10,062	2,440	-	7,998	-	(376)
Derivatives	5	77,320	77,320	-	77,320	-	74,025	-
Financial assets designated at fair value through profit or loss	6	6,385	3,585	3,584	-	-	-	1
Financial assets at fair value through other comprehensive income	7	117,457	115,303	103,890	-	10,481	-	932
Debt securities at amortized cost, net of allowance for credit losses	8	200,111	199,897	153,146	-	46,316	-	435
Securities purchased under reverse repurchase agreements	9	159,672	159,672	-	159,672	-	6,833	-
Residential mortgages	10	246,137	246,137	245,556	-	-	-	581
Consumer instalment and other personal	11	182,394	182,394	182,010	-	-	-	384
Credit card	12	32,640	32,640	28,648	-	-	-	3,992
Business and government	13	268,409	268,409	257,239	-	10,726	-	444
Allowance for loan losses	14	(8,133)	(8,133)	-	-	-	-	(8,133)
Customers' liability under acceptances	15	13,394	13,394	13,394	-	-	-	-
Investment in TD Ameritrade	16	10,014	10,014	-	-	-	-	10,014
Goodwill	17	17,229	17,229	-	-	-	-	17,229
Other intangibles	18	2,232	2,232	-	-	-	-	2,232
Land, buildings, equipment, and other depreciable assets	19	9,625	9,526	9,526	-	-	-	-
Deferred tax assets	20	1,956	1,879	3,321	-	-	-	(1,442)
Amounts receivable from brokers, dealers and clients	21	20,225	20,225	813	-	-	-	19,412
Other assets	22	17,863	15,414	(1,150)	16,274	190	-	100
Total assets	23	\$ 1,697,305	\$ 1,688,743	\$ 1,169,153	\$ 253,266	\$ 75,711	\$ 216,275	\$ 55,196
Liabilities								
Trading deposits	24	\$ 22,118	\$ 22,118	\$ -	\$ -	\$ -	\$ 12,179	\$ 9,939
Derivatives	25	80,685	80,685	-	80,685	-	77,732	-
Securitization liabilities at fair value	26	13,402	13,402	-	-	-	13,402	-
Financial liabilities designated at fair value through profit or loss	27	100,339	100,339	-	-	-	21	100,318
Deposits	28	1,091,278	1,091,278	-	-	-	-	1,091,278
Acceptances	29	13,394	13,394	-	-	-	-	13,394
Obligations related to securities sold short	30	33,783	33,783	-	-	-	31,835	1,948
Obligations related to securities sold under repurchase agreements	31	171,881	171,881	-	171,881	-	2,902	-
Securitization liabilities at amortized cost	32	15,093	15,093	-	-	-	-	15,093
Amounts payable to brokers, dealers, and clients	33	17,672	17,672	-	-	-	-	17,672
Insurance-related liabilities	34	7,601	41	-	-	-	-	41
Other liabilities	35	25,116	24,114	-	-	-	-	24,114
Subordinated notes and debentures	36	12,477	12,477	-	-	-	-	12,477
Total liabilities	37	\$ 1,604,839	\$ 1,596,277	\$ -	\$ 252,566	\$ -	\$ 138,071	\$ 1,286,274

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

² Excludes assets and liabilities of insurance subsidiaries.

Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (LI2)

(\$ millions) As at	LINE #	2020 Q3				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,714,405	\$ 1,169,153	\$ 253,266	\$ 75,711	\$ 216,275
Liabilities carrying value amount under regulatory scope of consolidation	2	390,637	-	252,566	-	138,071
Total net amount under regulatory scope of consolidation	3	1,323,768	1,169,153	700	75,711	78,204
Off-balance sheet amounts	4	345,356	326,438		18,918	-
Differences due to different netting rules, other than those already included in line 2	5	58,797	-	58,797	-	-
Adjustment for derivatives and PFE	6	57,457	-	57,457	-	-
Gross up for repo-style transactions	7	343,762	-	343,762	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,129,140	\$ 1,495,591	\$ 460,716	\$ 94,629	\$ 78,204

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 Q3						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵		
Loans	1	\$ 3,821	\$ 727,536	\$ (8,123)	\$ (1)	\$ –	\$ (8,122)	\$ 723,234
Debt securities	2	–	253,513	(2)	–	–	(2)	253,511
Off-balance sheet exposures	3	241	538,652	(1,087)	–	–	(1,087)	537,806
Total	4	\$ 4,062	\$ 1,519,701	\$ (9,212)	\$ (1)	\$ –	\$ (9,211)	\$ 1,514,551
		2020 Q2						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵		
Loans	5	\$ 3,606	\$ 749,926	\$ (6,915)	\$ (57)	\$ (1,321)	\$ (5,537)	\$ 746,617
Debt securities	6	–	211,416	(2)	–	–	–	211,414
Off-balance sheet exposures	7	282	524,535	(991)	(13)	(137)	(841)	523,826
Total	8	\$ 3,888	\$ 1,485,877	\$ (7,908)	\$ (70)	\$ (1,460)	\$ (6,378)	\$ 1,481,857
		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:	Net values
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵		
Loans	9	\$ 3,207	\$ 695,018	\$ (4,673)	\$ (151)	\$ (1,186)	\$ (3,336)	\$ 693,552
Debt securities	10	–	174,775	(1)	–	(1)	–	174,774
Off-balance sheet exposures	11	297	511,621	(613)	(12)	(166)	(435)	511,305
Total	12	\$ 3,504	\$ 1,381,414	\$ (5,287)	\$ (163)	\$ (1,353)	\$ (3,771)	\$ 1,379,631
		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:	Net values
		Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵		
Loans	13	\$ 3,032	\$ 686,536	\$ (4,435)	\$ (128)	\$ (1,168)	\$ (3,139)	\$ 685,133
Debt securities	14	–	174,512	(1)	–	(1)	–	174,511
Off-balance sheet exposures	15	108	499,783	(585)	(7)	(144)	(434)	499,306
Total	16	\$ 3,140	\$ 1,360,831	\$ (5,021)	\$ (135)	\$ (1,313)	\$ (3,573)	\$ 1,358,950

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

² Restructured exposures as at July 31, 2020 are \$1,021 million (April 30, 2020 – \$1,107 million; January 31, 2020 – \$1,070 million; October 31, 2019 – \$1,068 million), of which \$537 million (April 30, 2020 – \$564 million; January 31, 2020 – \$532 million; October 31, 2019 – \$545 million) is considered impaired.

³ Includes total impaired exposures, of which \$2,525 million (April 30, 2020 – \$2,200 million; January 31, 2020 – \$1,864 million; October 31, 2019 – \$1,535 million) is in the default category and \$1,296 million as at July 31, 2020, (\$1,406 million as at April 30, 2020; January 31, 2020 – \$1,343 million; October 31, 2019 – \$1,497 million) is in the high risk/watch and classified categories.

⁴ Includes Stage 1, 2, and 3 allowances.

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

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

(\$ millions)
As at

		2019			
		Q3			
		Gross carrying values of:			
		Defaulted	Non-defaulted	Allowances/	Net values
		exposures ³	exposures	impairments ⁴	
Loans	1	\$ 2,945	\$ 679,068	\$ (3,755)	\$ 678,258
Debt securities	2	—	168,389	(1)	168,388
Off-balance sheet exposures	3	101	492,987	(1,085)	492,003
Total	4	\$ 3,046	\$ 1,340,444	\$ (4,841)	\$ 1,338,649

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

² Restructured exposures as at July 31, 2019 is \$1,106 million, of which \$582 million is considered impaired.

³ Includes total impaired exposures, of which \$1,704 million is in the default category and \$1,241 million is in the high risk/watch and classified categories as at July 31, 2019.

⁴ Includes Stage 1, 2, and 3 allowances.

Credit Risk Mitigation Techniques – Overview (CR3)¹

(\$ millions) As at	LINE #	2020 Q3					2020 Q2				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 264,898	\$ 466,459	\$ 344,510	\$ 121,944	\$ 5	\$ 287,592	\$ 465,940	\$ 345,162	\$ 120,778	\$ –
Debt securities	2	251,142	2,371	–	20	2,351	209,256	2,160	–	27	2,133
Total	3	\$ 516,040	\$ 468,830	\$ 344,510	\$ 121,964	\$ 2,356	\$ 496,848	\$ 468,100	\$ 345,162	\$ 120,805	\$ 2,133
<i>Of which: defaulted</i>	4	2,125	1,696	1,408	288	–	1,990	1,616	1,368	248	–
		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	5	\$ 254,362	\$ 443,863	\$ 331,722	\$ 112,141	\$ –	\$ 248,372	\$ 441,196	\$ 326,571	\$ 114,625	\$ –
Debt securities	6	172,944	1,831	–	29	1,802	172,729	1,783	35	35	1,713
Total	7	\$ 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>	8	1,607	1,600	1,352	248	–	1,455	1,577	1,320	257	–
		2019 Q3									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 248,287	\$ 433,726	\$ 317,273	\$ 116,453	\$ –					
Debt securities	10	166,734	1,655	–	49	1,606					
Total	11	\$ 415,021	\$ 435,381	\$ 317,273	\$ 116,502	\$ 1,606					
<i>Of which: defaulted</i>	12	1,420	1,525	1,274	251	–					

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

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

³ As at July 31, 2020, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.8 billion (April 30, 2020 – a decrease of \$1.7 billion; January 31, 2020 – a decrease of \$1.5 billion; October 31, 2019 – a decrease of \$1.4 billion; July 31, 2019 – a decrease of \$1.5 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at	LINE #	2020 Q3						2020 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 349,355	\$ 55,578	\$ -	\$ -	\$ -	\$ 404,933	\$ 346,845	\$ 55,044	\$ -	\$ -	\$ -	\$ 401,889
Qualifying revolving retail	2	37,432	120,280	-	-	-	157,712	38,641	125,125	-	-	-	163,766
Other retail	3	81,940	8,202	-	-	33	90,175	81,550	7,809	-	-	36	89,395
	4	468,727	184,060	-	-	33	652,820	467,036	187,978	-	-	36	655,050
Non-retail													
Corporate	5	244,627	106,947	211,150	25,214	19,564	607,502	268,520	88,496	220,112	25,025	19,180	621,333
Sovereign	6	397,892	1,263	86,977	13,416	1,698	501,246	341,906	1,354	81,894	12,458	1,562	439,174
Bank	7	24,820	6,391	82,919	17,029	4,999	136,158	25,984	5,978	72,672	15,999	4,701	125,334
	8	667,339	114,601	381,046	55,659	26,261	1,244,906	636,410	95,828	374,678	53,482	25,443	1,185,841
Total	9	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
By Country of Risk													
Canada	10	\$ 607,003	\$ 151,901	\$ 180,313	\$ 17,067	\$ 9,001	\$ 965,285	\$ 567,874	\$ 149,954	\$ 156,402	\$ 18,214	\$ 9,032	\$ 901,476
United States	11	458,276	140,816	105,465	16,546	15,999	737,102	472,114	129,211	117,135	15,830	15,205	749,495
Other International													
Europe	12	48,907	5,241	73,335	15,756	742	143,981	40,886	4,158	73,324	14,387	714	133,469
Other	13	21,880	703	21,933	6,290	552	51,358	22,572	483	27,817	5,051	528	56,451
	14	70,787	5,944	95,268	22,046	1,294	195,339	63,458	4,641	101,141	19,438	1,242	189,920
Total	15	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
By Residual Contractual Maturity													
Within 1 year	16	\$ 406,337	\$ 216,890	\$ 370,903	\$ 34,250	\$ 13,346	\$ 1,041,726	\$ 382,619	\$ 211,520	\$ 374,370	\$ 30,798	\$ 12,548	\$ 1,011,855
Over 1 year to 5 years	17	492,233	79,732	10,143	12,487	12,515	607,110	491,828	69,241	308	13,166	11,769	586,312
Over 5 years	18	237,496	2,039	-	8,922	433	248,890	228,999	3,045	-	9,518	1,162	242,724
Total	19	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 30,118	\$ 2,813	\$ 2	\$ 641	\$ 1,713	\$ 35,287	\$ 29,552	\$ 2,636	\$ 2	\$ 627	\$ 1,617	\$ 34,434
Non-residential	21	44,610	6,835	176	2,348	484	54,453	47,220	5,599	22	2,354	504	55,699
Total real-estate	22	74,728	9,648	178	2,989	2,197	89,740	76,772	8,235	24	2,981	2,121	90,133
Agriculture	23	8,339	415	12	57	28	8,851	8,433	343	8	96	28	8,908
Automotive	24	11,824	6,816	40	842	187	19,709	14,834	5,496	15	1,172	149	21,666
Financial	25	34,908	17,140	290,429	27,752	2,780	373,009	41,145	14,943	288,790	25,169	2,614	372,661
Food, beverage, and tobacco	26	6,301	4,550	-	1,111	511	12,473	7,294	3,700	-	1,203	529	12,726
Forestry	27	1,192	944	-	32	63	2,231	1,597	748	-	63	57	2,465
Government, public sector entities, and education	28	416,145	6,842	87,129	14,144	6,114	530,374	358,593	5,346	82,240	13,271	5,880	465,330
Health and social services	29	22,770	6,134	361	423	2,857	32,545	22,021	2,064	263	392	2,395	27,135
Industrial construction and trade contractors	30	6,097	2,022	23	78	975	9,195	5,913	1,798	9	78	998	8,796
Metals and mining	31	4,608	3,400	275	493	843	9,619	5,244	3,121	204	653	894	10,116
Pipelines, oil, and gas	32	10,567	13,796	1,071	1,680	1,567	28,681	12,173	12,460	1,907	1,732	1,702	29,974
Power and utilities	33	5,446	10,099	-	1,270	4,192	21,007	6,747	8,606	-	1,012	4,030	20,395
Professional and other services	34	19,723	7,751	224	647	816	29,161	21,611	6,229	208	534	811	29,393
Retail sector	35	9,894	3,601	80	215	231	14,021	10,436	2,767	302	172	225	13,902
Sundry manufacturing and wholesale	36	11,281	9,003	347	450	502	21,583	13,988	7,761	111	517	481	22,858
Telecommunications, cable, and media	37	5,793	7,405	543	993	301	15,035	7,695	7,523	442	1,248	517	17,425
Transportation	38	12,209	2,291	96	896	1,570	17,062	13,462	2,061	2	1,137	1,534	18,196
Other	39	5,514	2,744	238	1,587	527	10,610	8,452	2,627	153	2,052	478	13,762
Total	40	\$ 667,339	\$ 114,601	\$ 381,046	\$ 55,659	\$ 26,261	\$ 1,244,906	\$ 636,410	\$ 95,828	\$ 374,678	\$ 53,482	\$ 25,443	\$ 1,185,841

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 #	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					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail							
Residential secured	1	\$ 332,529	\$ 52,908	\$ –	\$ –	\$ –	\$ 385,437
Qualifying revolving retail	2	36,562	94,734	–	–	–	131,296
Other retail	3	84,657	7,003	–	–	36	91,696
	4	453,748	154,645	–	–	36	608,429
Non-retail							
Corporate	5	216,474	85,178	186,707	19,383	16,903	524,645
Sovereign	6	189,659	1,460	30,735	13,072	1,797	236,723
Bank	7	23,234	5,052	93,398	17,215	4,681	143,580
	8	429,367	91,690	310,840	49,670	23,381	904,948
Total	9	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377
By Country of Risk							
Canada	10	\$ 489,421	\$ 142,642	\$ 122,899	\$ 13,831	\$ 8,613	\$ 777,406
United States	11	337,621	99,913	100,872	14,378	13,578	566,362
Other International							
Europe	12	36,757	2,901	71,258	16,827	671	128,414
Other	13	19,316	879	15,811	4,634	555	41,195
	14	56,073	3,780	87,069	21,461	1,226	169,609
Total	15	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377
By Residual Contractual Maturity							
Within 1 year	16	\$ 290,293	\$ 170,703	\$ 310,788	\$ 26,977	\$ 10,172	\$ 808,933
Over 1 year to 5 years	17	400,154	73,002	52	12,484	12,296	497,988
Over 5 years	18	192,668	2,630	–	10,209	949	206,456
Total	19	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 26,040	\$ 2,477	\$ 1	\$ 236	\$ 1,421	\$ 30,175
Non-residential	21	40,630	6,050	10	1,136	474	48,300
Total real-estate	22	66,670	8,527	11	1,372	1,895	78,475
Agriculture	23	7,514	360	5	35	22	7,936
Automotive	24	12,360	5,834	14	789	93	19,090
Financial	25	34,366	14,116	276,043	27,190	1,821	353,536
Food, beverage, and tobacco	26	6,165	3,330	–	494	491	10,480
Forestry	27	1,336	756	–	26	59	2,177
Government, public sector entities, and education	28	203,915	4,638	31,382	13,786	6,239	259,960
Health and social services	29	18,542	2,982	150	234	2,998	24,906
Industrial construction and trade contractors	30	4,627	1,695	79	38	997	7,436
Metals and mining	31	4,268	3,269	145	396	735	8,813
Pipelines, oil, and gas	32	8,568	12,013	1,208	1,339	1,399	24,527
Power and utilities	33	5,480	7,196	9	646	2,967	16,298
Professional and other services	34	15,035	5,321	771	367	980	22,474
Retail sector	35	6,960	2,986	238	119	211	10,514
Sundry manufacturing and wholesale	36	10,515	7,613	112	424	518	19,182
Telecommunications, cable, and media	37	5,809	6,246	–	800	407	13,262
Transportation	38	12,212	2,123	34	816	1,094	16,279
Other	39	5,025	2,685	639	799	455	9,603
Total	40	\$ 429,367	\$ 91,690	\$ 310,840	\$ 49,670	\$ 23,381	\$ 904,948

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)^{1,2}

(\$ millions) As at	LINE #	2020 Q3						2020 Q2					
		<u>Exposures before CCF³ and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Corporate	1	\$ 11,796	\$ 399	\$ 11,796	\$ –	\$ 420	3.56 %	\$ 130,324	\$ 60,350	\$ 130,324	\$ 29,961	\$ 141,109	88.04 %
Sovereign	2	1	–	1	–	–	–	170,947	190	170,947	96	10,417	6.09
Bank	3	424	–	424	–	85	20.05	12,821	9,379	12,821	6,139	3,792	20.00
Retail residential mortgages	4	2,861	994	2,861	423	2,014	61.33	2,697	1,132	2,697	468	1,914	60.47
Other retail	5	2,927	4,289	2,927	160	1,793	58.08	3,337	5,082	3,337	205	1,906	53.81
Equity	6	5,497	2,959	5,497	1,480	5,160	73.96	5,715	3,079	5,715	1,539	5,362	73.92
Other assets ⁶	7	27,120	–	27,120	–	20,778	76.62	29,462	–	29,462	–	21,665	73.54
Total	8	\$ 50,626	\$ 8,641	\$ 50,626	\$ 2,063	\$ 30,250	57.41 %	\$ 355,303	\$ 79,212	\$ 355,303	\$ 38,408	\$ 186,165	47.28 %
		2020 Q1						2019 Q4					
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Corporate	9	\$ 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	10	115,148	486	115,148	243	9,007	7.81	104,282	260	104,282	130	8,245	7.90
Bank	11	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	12	2,446	927	2,446	421	1,697	59.19	3,970	940	3,970	410	2,260	51.60
Other retail	13	8,100	43,560	8,100	170	5,773	69.81	7,761	43,547	7,761	169	5,592	70.52
Equity	14	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 ⁶	15	23,211	–	23,211	–	19,408	83.62	19,796	–	19,796	–	15,625	78.93
Total	16	\$ 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											
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵						
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount								
Asset classes													
Corporate	17	\$ 104,957	\$ 60,445	\$ 104,957	\$ 30,207	\$ 124,539	92.14 %						
Sovereign	18	100,428	290	100,428	145	7,984	7.94						
Bank	19	12,185	8,358	12,185	5,715	3,580	20.00						
Retail residential mortgages	20	3,669	852	3,669	372	2,047	50.66						
Other retail	21	8,083	43,042	8,083	174	5,904	71.50						
Equity	22	4,515	2,753	4,515	1,377	4,051	68.75						
Other assets ⁶	23	19,927	–	19,927	–	15,776	79.17						
Total	24	\$ 253,764	\$ 115,740	\$ 253,764	\$ 37,990	\$ 163,881	56.17 %						

¹ As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

² Excludes securitization and CCR.

³ Credit conversion factor.

⁴ RWA calculated on post-CCF and post-CRM exposures.

⁵ Total RWA as a percentage of post-CCF and post-CRM exposures.

⁶ Excludes exposures subject to direct capital deductions and threshold deductions.

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)^{1,2}

(\$ millions) As at	LINE #	2020 Q3								2020 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	1	\$ 11,376	\$ –	\$ –	\$ –	\$ 420	\$ –	\$ –	\$ 11,796	\$ 17,358	\$ 2,422	\$ –	\$ –	\$ 140,268	\$ 237	\$ –	\$ 160,285
Sovereign	2	–	1	–	–	–	–	–	1	118,957	52,086	–	–	–	–	–	171,043
Bank	3	–	424	–	–	–	–	–	424	–	18,960	–	–	–	–	–	18,960
Retail residential mortgages	4	–	–	1,134	2,133	17	–	–	3,284	–	7	1,150	1,992	16	–	–	3,165
Other retail	5	677	254	–	1,989	–	167	–	3,087	871	282	–	2,310	–	79	–	3,542
Equity	6	1,974	169	–	–	4,834	–	–	6,977	2,051	181	–	–	5,022	–	–	7,254
Other assets ³	7	7,606	–	–	–	19,404	–	110	27,120	7,995	1,333	–	–	20,024	–	110	29,462
Total	8	\$ 21,633	\$ 848	\$ 1,134	\$ 4,122	\$ 24,675	\$ 167	\$ 110	\$ 52,689	\$ 147,232	\$ 75,271	\$ 1,150	\$ 4,302	\$ 165,330	\$ 316	\$ 110	\$ 393,711
		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	9	\$ 8,476	\$ 2,393	\$ –	\$ –	\$ 123,787	\$ 229	\$ –	\$ 134,885	\$ 8,748	\$ 2,420	\$ –	\$ –	\$ 122,959	\$ 196	\$ –	\$ 134,323
Sovereign	10	70,356	45,035	–	–	–	–	–	115,391	63,186	41,226	–	–	–	–	–	104,412
Bank	11	–	17,992	–	–	–	–	–	17,992	–	18,163	–	–	–	–	–	18,163
Retail residential mortgages	12	–	7	1,132	1,713	15	–	–	2,867	–	8	2,561	1,794	17	–	–	4,380
Other retail	13	467	255	–	7,469	–	79	–	8,270	380	251	–	7,209	–	90	–	7,930
Equity	14	1,950	166	–	–	5,034	–	–	7,150	1,941	161	–	–	3,887	–	–	5,989
Other assets ³	15	5,337	–	–	–	17,741	–	133	23,211	5,627	–	–	–	14,042	–	127	19,796
Total	16	\$ 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															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)								
		0%	20%	35%	75%	100%	150%	Other									
Asset classes																	
Corporate	17	\$ 8,905	\$ 2,473	\$ –	\$ –	\$ 123,268	\$ 518	\$ –	\$ 135,164								
Sovereign	18	60,651	39,922	–	–	–	–	–	100,573								
Bank	19	–	17,900	–	–	–	–	–	17,900								
Retail residential mortgages	20	–	8	2,458	1,558	17	–	–	4,041								
Other retail	21	371	245	–	7,476	–	165	–	8,257								
Equity	22	1,945	157	–	–	3,790	–	–	5,892								
Other assets ³	23	5,799	–	–	–	13,985	–	143	19,927								
Total	24	\$ 77,671	\$ 60,705	\$ 2,458	\$ 9,034	\$ 141,060	\$ 683	\$ 143	\$ 291,754								

¹ As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

² Excludes securitization and CCR.

³ 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) LINE As at #		2020 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	
Canada ⁸	1	0.00 to <0.15 %	AAA to BBB-	\$ 36,672	\$ 85,833	70.24 %	\$ 108,180	0.08 %	6,034	34.82 %	2.5	\$ 18,493	17.09 %	\$ 26	
	2	0.15 to <0.25	BB+	17,718	8,750	68.02	19,207	0.20	2,025	24.10	2.5	5,149	26.81	9	
	3	0.25 to <0.50	BB to BB-	32,713	12,965	68.44	36,454	0.36	6,799	27.25	2.4	14,302	39.23	36	
	4	0.50 to <0.75	B+	9,357	3,193	69.02	10,725	0.69	2,296	28.79	2.4	5,797	54.05	21	
	5	0.75 to <2.50	B To B-	21,748	5,610	70.57	25,182	1.67	11,469	33.99	2.2	21,474	85.28	142	
	6	2.50 to <10.00	CCC+	2,300	987	46.09	2,575	9.82	432	40.62	2.4	4,706	182.76	103	
		10.00 to <100.00	CCC to CC and below	2,427	787	58.86	2,827	25.15	720	37.07	1.9	5,742	203.11	265	
	7	100.00 (Default)	Default	782	161	42.63	835	100.00	262	55.27	1.8	1,414	169.34	495	
	9	Total		\$ 123,717	\$ 118,286	69.55 %	\$ 205,985	1.24 %	29,225	32.25 %	2.4	\$ 77,077	37.42 %	\$ 1,097	\$ 509
U.S. ¹	10	0.00 to <0.15 %	AAA to A-	\$ 21,384	\$ 25,237	64.63 %	\$ 47,249	0.05 %	507	44.58 %	3.2	\$ 9,307	19.70 %	\$ 9	
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12	0.25 to <0.50	BBB+	4,628	6,971	59.66	8,793	0.29	174	34.32	2.8	4,227	48.07	9	
	13	0.50 to <0.75	BBB to BBB-	19,671	14,103	58.57	27,934	0.72	1,596	36.52	3.0	21,372	76.51	73	
	14	0.75 to <2.50	BB+ to B	46,174	23,577	58.63	59,168	1.28	11,125	37.49	3.3	56,867	96.11	286	
	15	2.50 to <10.00	B-	11,625	2,037	58.20	5,517	4.70	1,645	37.13	3.2	7,559	137.01	96	
		10.00 to <100.00	CCC+ to CC and below	5,289	1,010	45.60	4,310	29.60	638	43.07	3.0	10,347	240.07	532	
	17	100.00 (Default)	Default	341	109	41.28	386	100.00	195	71.42	2.8	2,850	738.34	61	
	18	Total		\$ 109,112	\$ 73,044	60.57 %	\$ 153,357	1.91 %	15,871	39.54 %	3.2	\$ 112,529	73.38 %	\$ 1,066	\$ 66
2020 Q2															
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions	
19	0.00 to <0.15 %	AAA to BBB	\$ 26,835	\$ 67,212	70.53 %	\$ 86,727	0.06 %	3,793	36.41 %	2.5	\$ 14,207	16.38 %	\$ 18		
20	0.15 to <0.25	BBB- to BB+	35,111	21,098	68.87	43,316	0.19	4,343	27.11	2.6	12,704	29.33	21		
21	0.25 to <0.50	BB to BB-	36,184	12,548	68.99	40,242	0.37	6,895	26.65	2.3	15,748	39.13	40		
22	0.50 to <0.75	B+	9,475	3,497	68.75	11,167	0.71	2,267	28.82	2.4	6,183	55.37	23		
23	0.75 to <2.50	B To B-	24,685	4,999	69.82	27,598	1.77	11,834	31.21	2.3	21,989	79.68	150		
24	2.50 to <10.00	CCC+	2,787	1,293	47.43	3,254	9.97	340	35.77	2.5	5,303	162.97	116		
	10.00 to <100.00	CCC to CC and below	2,321	917	59.28	2,750	23.02	672	31.38	1.8	4,703	171.02	200		
26	100.00 (Default)	Default	743	158	34.93	788	100.00	251	52.29	1.7	1,880	238.58	404		
27	Total		\$ 138,141	\$ 111,722	69.55 %	\$ 215,842	1.20 %	29,584	31.65 %	2.5	\$ 82,717	38.32 %	\$ 972	\$ 426	

¹ As of the third quarter of 2020, the non-retail portfolio in the U.S. Retail segment was approved for use of AIRB methodology. Given the size of the portfolio and unique related credit risk parameters, the corporate asset classes have been disclosed separately. The bank and sovereign asset class distributions and related risks do not vary significantly between portfolios, therefore these asset classes are presented on a consolidated basis and display the Canadian mapping to external ratings.

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 Includes Canadian Retail, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at	LINE #	2020 Q1													
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15	% AAA to BBB	\$ 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		
	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		
7	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		
	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		
16	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	1.9	1,623	135.02	36		
	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		
25	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	\$ 103,192	69.65	% \$ 183,315	0.80	% 29,640	32.97	% 2.6	\$ 66,652	36.36	% \$ 452	\$ 97	

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted) As at	LINE #	2020													
		Q3													
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
1	0.00 to <0.15 %	AAA to BBB-	\$ 396,723	\$ 3,858	76.74	\$ 482,527 ⁸	0.01	1,063	9.82	2.1	\$ 3,322	0.69	\$ 2		
2	0.15 to <0.25	BB+	69	-	-	32	0.20	1	13.60	1.0	3	9.38	-		
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-	-	-	-	-	2.23	2	33.75	2.5	-	-	-		
6	2.50 to <10.00	CCC+	1,099	1	100.00	1	4.70	1	-	3.6	-	-	-		
7	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
9	Total		\$ 397,891	\$ 3,859	76.75	\$ 482,560	0.01	1,064	9.82	2.1	\$ 3,325	0.69	\$ 2	\$ -	
2020															
Q2															
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
10	0.00 to <0.15 %	AAA to BBB	\$ 170,892	\$ 3,648	77.31	\$ 256,622 ⁸	0.01	114	8.80	1.5	\$ 750	0.29	\$ 1		
11	0.15 to <0.25	BBB- to BB+	67	-	-	42	0.22	1	12.80	1.0	4	9.52	-		
12	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-		
13	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-		
14	0.75 to <2.50	B To B-	-	-	-	-	2.27	2	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		\$ 170,959	\$ 3,648	77.31	\$ 256,664	0.01	114	8.80	1.5	\$ 754	0.29	\$ 1	\$ -	
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		
19	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		
20	0.15 to <0.25	BBB- to BB+	68	-	-	39	0.22	1	12.80	1.0	4	10.26	-		
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	3	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		\$ 79,664	\$ 3,805	75.98	\$ 166,790	0.01	116	12.13	1.8	\$ 644	0.39	\$ 1	\$ -	

¹ As of the third quarter of 2020, the non-retail portfolio in the U.S. Retail segment was approved for use of AIRB methodology. Given the size of the portfolio and unique related credit risk parameters, the corporate asset classes have been disclosed separately.

The bank and sovereign asset class distributions and related risks do not vary significantly between portfolios, therefore these asset classes are presented on a consolidated basis and display the Canadian mapping to external ratings.

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

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

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

⁸ Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

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

(\$ millions, except as noted) As at		LINE #	2019													
			Q4													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15	% AAA to BBB	\$ 83,746	\$ 3,828	76.07	% \$ 172,814 ⁷	0.01	122	11.94	1.8	\$ 663	0.38	% \$ 1			
2	0.15 to <0.25	BBB- to BB+	44	–	–	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	1	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		\$ 83,790	\$ 3,828	76.07	% \$ 172,853	0.01	122	11.94	1.8	\$ 667	0.39	% \$ 1	\$ –		

2019														
Q3														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 89,231	\$ 4,061	76.61	% \$ 180,418 ⁷	0.01	120	11.76	1.7	\$ 628	0.35	% \$ 1	
11	0.15 to <0.25	BBB- to BB+	–	–	–	–	–	–	–	–	–	–	–	
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		\$ 89,231	\$ 4,061	76.61	% \$ 180,418	0.01	120	11.76	1.7	\$ 628	0.35	% \$ 1	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

⁷ Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

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

(\$ millions, except as noted)
As at

LINE #	2020													
	Q3													
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 22,802	\$ 14,528	71.84	% \$ 33,812	0.04	1,055	27.47	2.6	\$ 4,059	12.00	% \$ 4	
2	0.15 to <0.25	BB+	189	512	68.24	484	0.20	8	6.57	1.4	28	5.79		
3	0.25 to <0.50	BB to BB-	781	509	92.94	741	0.32	37	17.73	2.0	182	24.56		
4	0.50 to <0.75	B+	480	198	57.08	590	0.70	30	35.36	3.2	432	73.22		1
5	0.75 to <2.50	B To B-	143	8	65.62	147	1.35	45	60.70	3.8	235	159.86		1
6	2.50 to <10.00	CCC+	-	14	99.03	13	4.70	2	14.97	4.7	8	61.54		-
	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-		-
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-		-
9	Total		\$ 24,395	\$ 15,769	72.24	% \$ 35,787	0.07	1,165	27.24	2.6	\$ 4,944	13.82	% \$ 6	\$ -

2020														
Q2														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 11,976	\$ 5,402	74.96	% \$ 16,675	0.04	356	31.00	1.7	\$ 1,634	9.80	% \$ 2	
11	0.15 to <0.25	BBB- to BB+	578	763	63.89	841	0.17	36	9.57	1.9	69	8.20		
12	0.25 to <0.50	BB to BB-	565	-	-	144	0.46	5	12.82	1.0	29	20.14		
13	0.50 to <0.75	B+	3	-	-	-	0.71	2	12.80	1.0	-	-		
14	0.75 to <2.50	B To B-	42	6	67.02	44	1.48	23	79.42	1.7	76	172.73		
15	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-		
	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-		
16	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-		
18	Total		\$ 13,164	\$ 6,171	73.58	% \$ 17,704	0.05	405	29.95	1.7	\$ 1,808	10.21	% \$ 2	\$ -

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
19	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	
20	0.15 to <0.25	BBB- to BB+	338	715	66.38	764	0.16	35	9.87	1.9	65	8.51		
21	0.25 to <0.50	BB to BB-	562	1	23.76	149	0.46	7	12.85	1.0	29	19.46		
22	0.50 to <0.75	B+	26	5	68.30	29	0.71	3	93.18	2.1	49	168.97		
23	0.75 to <2.50	B To B-	5	1	60.29	5	2.01	19	25.32	1.8	3	60.00		
24	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-		
	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-		
25	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-		
26														
27	Total		\$ 13,527	\$ 6,088	74.89	% \$ 18,086	0.05	403	33.55	1.6	\$ 1,760	9.73	% \$ 2	\$ -

¹ As of the third quarter of 2020, the non-retail portfolio in the U.S. Retail segment was approved for use of AIRB methodology. Given the size of the portfolio and unique related credit risk parameters, the corporate asset classes have been disclosed separately.

The bank and sovereign asset class distributions and related risks do not vary significantly between portfolios, therefore these asset classes are presented on a consolidated basis and display the Canadian mapping to external ratings.

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

(\$ millions, except as noted) LINE As at #		2019 Q4													
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15	% AAA to BBB	\$ 11,208	\$ 4,787	76.00	% \$ 15,344	0.04	346	33.53	1.5	\$ 1,447	9.43	% \$ 2		
2	0.15 to <0.25	BBB- to BB+	380	711	66.09	744	0.16	34	8.94	2.0	55	7.39			
3	0.25 to <0.50	BB to BB-	538	–	–	147	0.46	6	13.00	1.0	29	19.73			
4	0.50 to <0.75	B+	26	7	66.76	30	0.71	6	89.55	2.3	50	166.67			
5	0.75 to <2.50	B To B-	2	1	60.27	2	1.64	16	26.45	1.6	1	50.00			
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		\$ 12,154	\$ 5,506	74.71	% \$ 16,267	0.05	393	32.32	1.6	\$ 1,582	9.73	% \$ 2	\$ –	

2019 Q3														
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15	% AAA to BBB	\$ 10,343	\$ 4,685	75.83	% \$ 14,219	0.04	350	34.48	1.6	\$ 1,487	10.46	% \$ 2	
11	0.15 to <0.25	BBB- to BB+	339	741	62.36	726	0.16	31	9.74	2.2	61	8.40		
12	0.25 to <0.50	BB to BB-	338	–	20.00	90	0.46	8	13.25	1.0	18	20.00		
13	0.50 to <0.75	B+	28	7	68.30	30	0.71	6	89.56	2.6	52	173.33		
14	0.75 to <2.50	B To B-	1	1	58.78	1	1.93	14	5.98	1.1	–	–		
15	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–		
16	10.00 to <100.00	CCC to CC and below	1	–	–	1	19.26	1	55.00	0.3	2	200.00		
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–		
18	Total		\$ 11,050	\$ 5,434	73.98	% \$ 15,067	0.05	396	33.27	1.6	\$ 1,620	10.75	% \$ 2	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted) As at		LINE #	2020 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	\$ 51,535	\$ 18,623	51.51	\$ 6,629	0.07	373,039	7.77		\$ 94	1.42	-	-	
	2	0.15 to <0.25	9,985	449	46.16	2,052	0.20	50,762	8.71		75	3.65	-	-	
	3	0.25 to <0.50	8,365	191	45.13	1,771	0.32	52,722	8.83		93	5.25	-	-	
	4	0.50 to <0.75	5,432	64	44.01	1,048	0.52	19,282	8.69		77	7.35	-	-	
	5	0.75 to <2.50	6,736	49	45.04	1,143	1.26	26,859	8.49		146	12.77	1	-	
	6	2.50 to <10.00	1,929	1	65.15	341	5.78	11,179	7.39		91	26.69	1	-	
	7	10.00 to <100.00	642	-	-	97	24.55	3,866	6.27		35	36.08	1	-	
	8	100.00 (Default)	257	-	-	28	100.00	1,407	6.72		25	89.29	-	-	
		Total	84,881	19,377	51.28	13,109	0.81	539,116	8.18		636	4.85	3	24	
Canadian Retail Uninsured ⁷	10	0.00 to <0.15	137,972	66,318	49.82	171,015	0.06	734,330	21.02		5,632	3.29	20	-	
	11	0.15 to <0.25	28,121	3,466	44.64	29,668	0.19	108,214	25.11		3,076	10.37	14	-	
	12	0.25 to <0.50	22,632	1,679	44.38	23,377	0.31	100,706	24.63		3,350	14.33	18	-	
	13	0.50 to <0.75	9,942	662	44.60	10,238	0.51	25,814	26.48		2,286	22.33	14	-	
	14	0.75 to <2.50	11,006	414	49.15	11,210	1.24	35,656	25.99		4,327	38.60	36	-	
	15	2.50 to <10.00	2,570	37	58.28	2,591	5.91	11,528	21.02		1,966	75.88	31	-	
	16	10.00 to <100.00	793	4	73.29	796	27.66	3,947	17.24		767	96.36	42	-	
	17	100.00 (Default)	373	-	-	373	100.00	1,586	22.08		809	216.89	21	-	
		Total	213,409	72,580	49.41	249,268	0.47	1,021,781	22.28		22,213	8.91	196	48	
U.S. Retail Uninsured ⁷	19	0.00 to <0.15	24,881	12,134	66.02	32,891	0.07	118,258	30.71		1,699	5.17	6	-	
	20	0.15 to <0.25	6,711	563	42.96	6,953	0.19	27,277	30.51		876	12.60	4	-	
	21	0.25 to <0.50	5,159	1,166	57.34	5,828	0.32	29,373	34.52		1,220	20.93	7	-	
	22	0.50 to <0.75	3,217	253	39.92	3,318	0.52	9,543	34.07		961	28.96	6	-	
	23	0.75 to <2.50	5,799	462	49.33	6,027	1.24	18,689	35.21		3,183	52.81	26	-	
	24	2.50 to <10.00	1,268	216	49.60	1,375	5.35	7,364	34.50		1,653	120.22	25	-	
	25	10.00 to <100.00	455	15	13.77	457	30.78	3,215	33.99		828	181.18	48	-	
	26	100.00 (Default)	714	-	-	714	100.00	3,651	26.95		679	95.10	141	-	
		Total	48,204	14,809	63.20	57,563	1.87	217,370	31.81		11,099	19.28	263	70	
Total residential secured			\$ 346,494	\$ 106,766	51.66	% \$ 319,940	0.74	% 1,778,267	23.15	%	\$ 33,948	10.61	% \$ 462	\$ 142	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

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

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

(\$ millions, except as noted) As at	LINE #	2020 Q2												
		PD scale ²	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years) ⁶	RWA	RWA density ⁷	EL	Provisions
Canadian Retail Insured^{8,9}	1	0.00 to <0.15 %	\$ 50,377	\$ 18,590	51.32 %	\$ 6,382	0.07 %	369,418	7.09 %		\$ 84	1.32 %	\$ –	\$ –
	2	0.15 to <0.25	11,030	475	45.34	2,207	0.20	58,753	7.83		72	3.26	–	–
	3	0.25 to <0.50	8,780	202	45.14	1,769	0.32	55,228	8.17		86	4.86	–	–
	4	0.50 to <0.75	5,819	62	44.43	1,174	0.51	19,741	8.36		83	7.07	1	–
	5	0.75 to <2.50	7,268	54	44.63	1,191	1.29	29,494	8.00		145	12.17	1	–
	6	2.50 to <10.00	2,037	1	53.94	353	5.87	12,130	6.97		90	25.50	1	–
	7	10.00 to <100.00	676	–	–	101	26.82	3,970	5.64		32	31.68	2	–
	8	100.00 (Default)	198	–	–	24	100.00	1,091	6.68		21	87.50	–	–
	9	Total	86,185	19,384	51.07	13,201	0.81	549,825	7.54		613	4.64	5	16
Canadian Retail Uninsured⁸	10	0.00 to <0.15	127,689	64,264	49.96	159,796	0.06	700,931	20.96		5,373	3.36	19	–
	11	0.15 to <0.25	33,409	3,550	44.92	35,004	0.19	127,355	23.57		3,392	9.69	16	–
	12	0.25 to <0.50	19,849	1,793	45.42	20,663	0.31	95,118	26.32		3,216	15.56	17	–
	13	0.50 to <0.75	11,609	767	45.31	11,956	0.51	30,147	26.94		2,713	22.69	17	–
	14	0.75 to <2.50	12,324	482	49.92	12,564	1.24	39,820	26.78		5,017	39.93	41	–
	15	2.50 to <10.00	2,643	42	56.81	2,667	5.62	12,533	22.06		2,092	78.44	32	–
	16	10.00 to <100.00	839	8	74.05	846	28.72	3,946	17.86		840	99.29	44	–
	17	100.00 (Default)	256	–	–	256	100.00	1,111	22.33		552	215.63	16	–
	18	Total	208,618	70,906	49.55	243,752	0.45	1,010,961	22.39		23,195	9.52	202	35
U.S. Retail Uninsured⁸	19	0.00 to <0.15	24,932	12,648	66.07	33,288	0.07	119,863	31.25		1,732	5.20	6	–
	20	0.15 to <0.25	7,179	751	47.97	7,539	0.19	26,744	31.29		979	12.99	5	–
	21	0.25 to <0.50	5,245	766	52.00	5,644	0.32	27,639	32.91		1,114	19.74	6	–
	22	0.50 to <0.75	3,525	260	38.83	3,626	0.52	9,934	34.36		1,060	29.23	6	–
	23	0.75 to <2.50	6,010	594	51.97	6,319	1.26	19,853	35.30		3,381	53.51	28	–
	24	2.50 to <10.00	1,259	101	13.70	1,273	5.61	7,172	35.59		1,619	127.18	25	–
	25	10.00 to <100.00	474	23	9.03	476	25.20	3,171	33.02		890	186.97	39	–
	26	100.00 (Default)	721	–	–	721	100.00	3,813	27.40		698	96.81	145	–
	27	Total	49,345	15,143	63.00	58,886	1.81	218,189	32.30		11,473	19.48	260	72
Total residential secured	28		\$ 344,148	\$ 105,433	51.76 %	\$ 315,839	0.72 %	1,778,975	23.31 %		\$ 35,281	11.17 %	\$ 467	\$ 123

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

⁵ Number of retail accounts.

⁶ Average maturity is not used in the calculation of retail exposure RWA.

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

⁸ Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

⁹ 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 #	2020 Q1												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
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	–	
	6	2.50 to <10.00	2,055	8	51.73	360	5.97	12,083	6.80		90	25.00	1	–	
	7	10.00 to <100.00	677	2	76.61	101	25.95	4,116	5.74		33	32.67	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	28		\$ 338,362	\$ 103,623	51.71	\$ 307,716	0.70	1,777,945	23.37		\$ 33,510	10.89	\$ 452	\$ 115	

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 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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

LINE #	2020 Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 4,283	\$ 139,681	59.50	\$ 87,398	0.05	14,220,162	85.57		\$ 2,530	2.89	\$ 36		
2	0.15 to <0.25	1,821	15,364	61.11	11,210	0.19	2,211,664	87.39		1,076	9.60	19		
3	0.25 to <0.50	2,379	11,879	61.30	9,661	0.32	2,579,886	87.95		1,399	14.48	27		
4	0.50 to <0.75	3,051	9,535	60.13	8,785	0.53	1,553,065	88.46		1,916	21.81	41		
5	0.75 to <2.50	13,081	17,354	62.05	23,850	1.50	4,208,795	89.28		11,532	48.35	320		
6	2.50 to <10.00	10,078	4,894	70.67	13,536	5.56	3,686,173	89.37		16,314	120.52	672		
7	10.00 to <100.00	2,571	644	82.96	3,105	25.44	1,679,397	85.71		7,164	230.72	682		
8	100.00 (Default)	167	–	–	167	100.00	45,806	80.39		59	35.33	130		
9	Total	\$ 37,431	\$ 199,351	60.34	\$ 157,712	1.40	30,184,948	86.89		\$ 41,990	26.62	\$ 1,927	\$ 367	
2020 Q2														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15	\$ 3,961	\$ 139,498	60.08	\$ 87,772	0.05	15,359,017	86.32		\$ 2,611	2.97	\$ 37		
11	0.15 to <0.25	1,878	16,579	61.07	12,003	0.19	2,277,416	87.59		1,154	9.61	20		
12	0.25 to <0.50	2,473	12,978	60.95	10,383	0.32	2,748,350	88.15		1,508	14.52	29		
13	0.50 to <0.75	3,103	10,217	60.12	9,246	0.52	1,431,368	88.73		2,015	21.79	43		
14	0.75 to <2.50	13,317	20,002	61.23	25,565	1.50	4,621,394	89.27		12,354	48.32	343		
15	2.50 to <10.00	10,722	5,706	73.64	14,923	5.64	4,183,822	89.39		18,162	121.70	752		
16	10.00 to <100.00	3,035	832	82.57	3,722	25.79	2,009,161	86.22		8,661	232.70	835		
17	100.00 (Default)	152	–	–	152	100.00	61,978	78.06		54	35.53	115		
18	Total	\$ 38,641	\$ 205,812	60.80	\$ 163,766	1.52	32,692,506	87.39		\$ 46,519	28.41	\$ 2,174	\$ 369	
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 obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
19	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		
20	0.15 to <0.25	1,904	13,552	60.84	10,148	0.19	1,921,667	86.99		971	9.57	17		
21	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		
22	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		
23	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		
24	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		
25	10.00 to <100.00	2,542	566	87.07	3,035	26.13	1,627,845	85.19		6,896	227.22	683		
26	100.00 (Default)	163	–	–	163	100.00	64,654	76.41		55	33.74	120		
27	Total	\$ 36,839	\$ 158,687	61.94	\$ 135,131	1.58	27,041,699	86.64		\$ 39,289	29.07	\$ 1,852	\$ 295	

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													
	Q4													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 4,776	\$ 101,548	62.39	\$ 68,130	0.05	11,512,313	85.10		\$ 1,966	2.89	\$ 28		
2	0.15 to <0.25	1,913	13,206	60.89	9,954	0.19	1,865,565	87.05		953	9.57	17		
3	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		
4	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		
5	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		
6	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		
7	10.00 to <100.00	2,412	518	85.88	2,857	25.93	1,676,210	84.92		6,472	226.53	637		
8	100.00 (Default)	155	–	–	155	100.00	60,947	75.52		52	33.55	113		
9	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													
	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	\$ 4,997	\$ 102,037	62.49	\$ 68,759	0.05	11,868,359	88.14		\$ 1,962	2.85	\$ 28		
11	0.15 to <0.25	1,804	12,294	61.26	9,336	0.19	1,807,851	89.23		917	9.82	16		
12	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		
13	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		
14	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		
15	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		
16	10.00 to <100.00	2,520	538	87.08	2,988	25.54	1,675,295	84.74		6,766	226.44	654		
17	100.00 (Default)	165	–	–	165	100.00	58,303	75.79		52	31.52	121		
18	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) – Other Retail

(\$ millions, except as noted)
As at

LINE #	2020 Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 9,050	\$ 4,876	65.56	\$ 12,247	0.08	714,446	46.48		\$ 1,219	9.95	\$ 4		
2	0.15 to <0.25	5,800	3,140	45.69	7,235	0.20	363,253	47.12		1,451	20.06	7		
3	0.25 to <0.50	12,097	1,205	66.68	12,900	0.34	512,738	38.00		2,959	22.94	17		
4	0.50 to <0.75	7,186	961	70.58	7,865	0.53	265,277	47.71		2,951	37.52	20		
5	0.75 to <2.50	25,450	2,120	65.58	26,840	1.53	945,243	50.53		16,552	61.67	208		
6	2.50 to <10.00	14,430	742	64.23	14,906	5.74	555,194	51.81		12,316	82.62	442		
7	10.00 to <100.00	4,549	129	69.19	4,638	25.00	187,900	50.45		5,372	115.83	585		
8	100.00 (Default)	452	5	100.00	457	100.00	14,350	48.16		354	77.46	194		
9	Total	\$ 79,014	\$ 13,178	61.27	\$ 87,088	3.44	3,558,401	47.77		\$ 43,174	49.58	\$ 1,477	\$ 166	
2020 Q2														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15	\$ 8,634	\$ 4,329	66.40	\$ 11,509	0.08	700,741	45.86		\$ 1,132	9.84	\$ 4		
11	0.15 to <0.25	5,769	2,833	43.91	7,013	0.20	365,592	46.07		1,373	19.58	6		
12	0.25 to <0.50	11,505	2,000	61.30	12,731	0.35	510,235	39.38		3,055	24.00	17		
13	0.50 to <0.75	7,051	774	75.45	7,635	0.53	264,836	47.52		2,854	37.38	19		
14	0.75 to <2.50	25,223	1,991	61.70	26,450	1.53	857,899	50.88		16,448	62.19	207		
15	2.50 to <10.00	14,604	775	53.49	15,018	5.74	655,961	52.60		12,590	83.83	450		
16	10.00 to <100.00	4,913	113	56.94	4,978	26.70	201,153	49.72		5,658	113.66	658		
17	100.00 (Default)	515	4	100.00	519	100.00	15,681	48.76		320	61.66	229		
18	Total	\$ 78,214	\$ 12,819	59.60	\$ 85,853	3.75	3,572,098	48.03		\$ 43,430	50.59	\$ 1,590	\$ 161	
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 obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
19	0.00 to <0.15	\$ 9,033	\$ 4,159	65.72	\$ 11,766	0.08	717,356	45.20		\$ 1,143	9.71	\$ 4		
20	0.15 to <0.25	5,877	2,798	43.15	7,085	0.20	367,697	45.64		1,373	19.38	6		
21	0.25 to <0.50	11,983	1,936	61.27	13,169	0.35	508,254	39.12		3,147	23.90	18		
22	0.50 to <0.75	7,076	711	76.39	7,620	0.53	266,508	47.18		2,827	37.10	19		
23	0.75 to <2.50	24,894	1,781	62.13	26,001	1.52	899,836	50.34		15,961	61.39	200		
24	2.50 to <10.00	14,199	645	52.47	14,537	5.71	579,365	52.02		12,044	82.85	429		
25	10.00 to <100.00	4,479	60	44.93	4,506	26.80	192,193	49.19		5,055	112.18	590		
26	100.00 (Default)	511	4	100.00	515	100.00	15,718	47.72		335	65.05	220		
27	Total	\$ 78,052	\$ 12,094	59.09	\$ 85,199	3.59	3,546,927	47.43		\$ 41,885	49.16	\$ 1,486	\$ 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.

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

(\$ millions, except as noted)
As at

LINE #	2019													
	Q4													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 8,987	\$ 4,329	62.15	\$ 11,678	0.08	745,069	45.12		\$ 1,130	9.68	\$ 4		
2	0.15 to <0.25	5,805	2,752	41.90	6,958	0.20	362,113	46.66		1,377	19.79	6		
3	0.25 to <0.50	11,736	1,947	61.20	12,927	0.35	513,334	39.86		3,151	24.38	18		
4	0.50 to <0.75	6,898	729	76.11	7,453	0.53	264,773	47.80		2,800	37.57	19		
5	0.75 to <2.50	24,996	1,787	61.92	26,104	1.52	924,391	50.41		16,050	61.48	201		
6	2.50 to <10.00	14,430	571	53.78	14,737	5.65	562,611	51.13		11,991	81.37	425		
7	10.00 to <100.00	4,291	69	51.56	4,326	26.42	183,035	49.04		4,846	112.02	558		
8	100.00 (Default)	471	5	100.00	475	100.00	14,921	47.64		305	64.21	203		
9	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													
	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	\$ 9,026	\$ 4,378	61.13	\$ 11,703	0.08	746,696	45.39		\$ 1,123	9.60	\$ 4	
11	0.15 to <0.25	5,649	2,602	42.58	6,757	0.20	354,642	46.70		1,339	19.82	6	
12	0.25 to <0.50	11,781	1,877	60.40	12,914	0.35	499,059	39.50		3,122	24.18	18	
13	0.50 to <0.75	6,740	739	75.69	7,299	0.53	267,952	47.91		2,750	37.68	18	
14	0.75 to <2.50	24,398	1,749	60.69	25,459	1.53	899,436	50.37		15,644	61.45	196	
15	2.50 to <10.00	14,262	548	52.46	14,550	5.66	562,014	51.16		11,851	81.45	421	
16	10.00 to <100.00	4,206	66	49.61	4,239	26.12	180,272	49.43		4,791	113.02	545	
17	100.00 (Default)	435	5	100.00	440	100.00	13,802	47.57		283	64.32	188	
18	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.

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

(\$ millions, except as noted)
As at

LINE #	2020 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 13,231	\$ 26,526	-	1.4	\$ 55,659	\$ 9,134
2	-	-	-	-	-	-
3	-	-	-	-	-	-
4	-	-	-	-	-	-
5	-	-	-	-	381,046	1,822
6	-	-	-	-	-	-
7					\$ 436,705	\$ 10,956
	2020 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 13,233	\$ 24,977	-	1.4	\$ 53,482	\$ 9,536
9	-	-	-	-	-	-
10	-	-	-	-	-	-
11	-	-	-	-	1,322	13
12	-	-	-	-	373,356	1,769
13	-	-	-	-	-	-
14					\$ 428,160	\$ 11,318
	2020 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
15	\$ 9,497	\$ 28,742	-	1.4	\$ 53,529	\$ 8,691
16	-	-	-	-	-	-
17	-	-	-	-	-	-
18	-	-	-	-	722	7
19	-	-	-	-	341,455	1,969
20	-	-	-	-	-	-
21					\$ 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
22	\$ 8,169	\$ 25,796	-	1.4	\$ 47,545	\$ 7,079
23	-	-	-	-	-	-
24	-	-	-	-	-	-
25	-	-	-	-	713	7
26	-	-	-	-	322,798	1,820
27	-	-	-	-	-	-
28					\$ 371,056	\$ 8,906

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 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1 SA-CCR (for derivatives)	\$ 9,824	\$ 25,658	\$	1.4	\$ 49,670	\$ 7,290
2 Current exposure method (for derivatives)	-	-	-	-	-	-
3 Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
4 Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	920	9
5 Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	309,920	1,952
6 VaR for SFTs	-	-	-	-	-	-
Total	-	-	-	-	\$ 360,510	\$ 9,251

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 Q3		2020 Q2		2020 Q1		2019 Q4	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge									
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	36,728	9,107	35,173	8,995	35,422	7,323	31,364	5,027
Total subject to the CVA capital charge ¹	4	\$ 36,728	\$ 9,107	\$ 35,173	\$ 8,995	\$ 35,422	\$ 7,323	\$ 31,364	\$ 5,027

2019 Q3	

(\$ millions) As at	LINE #	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge			
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	32,804	5,299
Total subject to the CVA capital charge ¹	8	\$ 32,804	\$ 5,299

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

Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)¹

(\$ millions) As at	LINE #	2020 Q3									2020 Q2								
		Risk-weight Total credit exposure									Risk-weight Total credit exposure								
		0%	10%	20%	50%	75%	100%	150%	Other		0%	10%	20%	50%	75%	100%	150%	Other	
Regulatory portfolio²																			
Corporate	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,309	\$ -	\$ -	\$ -	\$ -	\$ 245	\$ -	\$ -	\$ 1,554
Sovereign	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	3	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Total	4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,309	\$ -	\$ 1	\$ -	\$ -	\$ 245	\$ -	\$ -	\$ 1,555
		2020 Q1									2019 Q4								
		Risk-weight Total credit exposure									Risk-weight Total credit exposure								
		0%	10%	20%	50%	75%	100%	150%	Other		0%	10%	20%	50%	75%	100%	150%	Other	
Regulatory portfolio²																			
Corporate	5	\$ 715	\$ -	\$ -	\$ -	\$ -	\$ 190	\$ -	\$ -	\$ 905	\$ 707	\$ -	\$ -	\$ -	\$ -	\$ 203	\$ -	\$ -	\$ 910
Sovereign	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	7	-	-	1	-	-	-	-	-	1	-	-	2	-	-	-	-	-	2
Total	8	\$ 715	\$ -	\$ 1	\$ -	\$ -	\$ 190	\$ -	\$ -	\$ 906	\$ 707	\$ -	\$ 2	\$ -	\$ -	\$ 203	\$ -	\$ -	\$ 912
		2019 Q3																	
		Risk-weight Total credit exposure																	
		0%	10%	20%	50%	75%	100%	150%	Other										
Regulatory portfolio²																			
Corporate	9	\$ 912	\$ -	\$ -	\$ -	\$ -	\$ 212	\$ -	\$ -	\$ 1,124									
Sovereign	10	-	-	-	-	-	-	-	-	-									
Bank	11	-	-	2	-	-	-	-	-	2									
Total	12	\$ 912	\$ -	\$ 2	\$ -	\$ -	\$ 212	\$ -	\$ -	\$ 1,126									

¹ As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

² Excludes any exposures cleared through a QCCP.

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

(\$ millions, except as noted)
As at

LINE #	2020 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	200,437	0.06 %	3,983	4.01 %	0.5 \$	3,126	1.56 %		
2	0.15 to <0.25	11,098	0.20	702	7.58	0.7	685	6.17		
3	0.25 to <0.50	15,513	0.32	944	4.97	0.6	1,102	7.10		
4	0.50 to <0.75	6,385	0.69	341	4.54	0.4	529	8.29		
5	0.75 to <2.50	2,254	1.80	811	17.51	1.6	1,034	45.87		
6	2.50 to <10.00	443	7.07	151	16.75	1.2	318	71.78		
7	10.00 to <100.00	230	31.37	77	18.39	1.8	240	104.35		
8	100.00 (Default)	4	100.00	4	32.14	4.5	17	425.00		
9	Total	\$ 236,364	0.16 %	7,013	4.42 %	0.5 \$	7,051	2.98 %		
2020 Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	190,527	0.05 %	2,734	4.11 %	0.4 \$	2,856	1.50 %		
11	0.15 to <0.25	22,629	0.19	1,717	6.47	0.8	1,358	6.00		
12	0.25 to <0.50	19,609	0.40	940	3.94	0.4	1,082	5.52		
13	0.50 to <0.75	7,770	0.71	257	2.92	0.5	429	5.52		
14	0.75 to <2.50	2,730	2.06	496	18.99	1.7	1,383	50.66		
15	2.50 to <10.00	190	9.97	40	29.16	2.4	253	133.16		
16	10.00 to <100.00	125	30.96	46	19.47	3.0	139	111.20		
17	100.00 (Default)	4	100.00	2	35.01	4.0	20	500.00		
18	Total	\$ 243,584	0.16 %	6,232	4.47 %	0.5 \$	7,520	3.09 %		
2020 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	191,165	0.05 %	3,132	3.51 %	0.4 \$	2,535	1.33 %		
20	0.15 to <0.25	28,997	0.19	1,726	4.59	0.4	1,068	3.68		
21	0.25 to <0.50	16,726	0.40	897	3.45	0.3	773	4.62		
22	0.50 to <0.75	8,517	0.71	267	3.32	0.3	486	5.71		
23	0.75 to <2.50	3,953	2.19	477	12.42	1.2	1,324	33.49		
24	2.50 to <10.00	63	9.97	25	25.25	2.7	74	117.46		
25	10.00 to <100.00	28	22.96	30	23.82	3.3	38	135.71		
26	100.00 (Default)	2	100.00	1	27.33	5.0	7	350.00		
27	Total	\$ 249,451	0.15 %	6,555	3.77 %	0.4 \$	6,305	2.53 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2019 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴			
1	0.00 to <0.15 %	\$ 166,316	0.05 %	2,750	3.38 %	0.4	\$ 2,068	1.24 %			
2	0.15 to <0.25	26,384	0.19	1,639	4.84	0.5	995	3.77			
3	0.25 to <0.50	11,558	0.38	866	3.89	0.5	622	5.38			
4	0.50 to <0.75	6,820	0.71	267	3.01	0.3	365	5.35			
5	0.75 to <2.50	3,285	2.18	460	9.78	1.0	853	25.97			
6	2.50 to <10.00	11	9.97	22	34.85	2.3	17	154.55			
7	10.00 to <100.00	17	19.81	24	33.10	3.3	32	188.24			
8	100.00 (Default)	–	–	–	–	–	–	–			
9	Total	\$ 214,391	0.14 %	6,028	3.68 %	0.4	\$ 4,952	2.31 %			

2019 Q3										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 165,762	0.05 %	2,859	3.61 %	0.4	\$ 2,184	1.32 %		
11	0.15 to <0.25	23,336	0.20	1,621	5.23	0.4	942	4.04		
12	0.25 to <0.50	7,678	0.39	851	5.20	0.5	546	7.11		
13	0.50 to <0.75	4,886	0.71	259	5.40	0.3	451	9.23		
14	0.75 to <2.50	3,270	1.65	474	8.14	0.9	682	20.86		
15	2.50 to <10.00	18	9.97	13	30.13	1.4	22	122.22		
16	10.00 to <100.00	16	21.77	18	23.71	2.8	23	143.75		
17	100.00 (Default)	–	100.00	2	30.76	1.0	1	–		
18	Total	\$ 204,966	0.13 %	6,097	3.97 %	0.4	\$ 4,851	2.37 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 100,288	0.01 %	181	3.04 %	0.7	\$ 151	0.15 %		
2	0.15 to <0.25	1	0.20	2	10.37	1.9	–	–		
3	0.25 to <0.50	44	0.44	5	37.86	2.3	21	47.73		
4	0.50 to <0.75	–	0.75	1	26.14	1.0	–	–		
5	0.75 to <2.50	61	2.23	6	13.60	1.0	19	31.15		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 100,394	0.02 %	195	3.06 %	0.7	\$ 191	0.19 %		
2020 Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 93,680	0.01 %	159	3.05 %	0.6	\$ 110	0.12 %		
11	0.15 to <0.25	644	0.16	11	2.26	0.2	8	1.24		
12	0.25 to <0.50	23	0.44	6	20.73	3.5	8	34.78		
13	0.50 to <0.75	–	–	–	–	–	–	–		
14	0.75 to <2.50	5	2.24	6	12.80	1.0	1	20.00		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 94,352	0.01 %	182	3.05 %	0.6	\$ 127	0.13 %		
2020 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 %	\$ 48,932	0.02 %	166	3.06 %	0.6	\$ 104	0.21 %		
20	0.15 to <0.25	957	0.16	17	1.97	0.3	11	1.15		
21	0.25 to <0.50	202	0.45	7	2.79	0.3	8	3.96		
22	0.50 to <0.75	–	–	–	–	–	–	–		
23	0.75 to <2.50	15	1.61	8	35.87	1.0	10	66.67		
24	2.50 to <10.00	–	–	–	–	–	–	–		
25	10.00 to <100.00	–	–	–	–	–	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 50,106	0.02 %	198	3.05 %	0.6	\$ 133	0.27 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #		2019									
		Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴			
1	0.00 to <0.15 %	\$ 52,624	0.02 %	156	3.02 %	0.6	\$ 102	0.19 %			
2	0.15 to <0.25	947	0.16	13	2.27	0.2	12	1.27			
3	0.25 to <0.50	25	0.46	4	38.02	2.6	12	48.00			
4	0.50 to <0.75	–	–	–	–	–	–	–			
5	0.75 to <2.50	6	1.46	7	38.56	1.0	4	66.67			
6	2.50 to <10.00	–	–	–	–	–	–	–			
7	10.00 to <100.00	–	–	–	–	–	–	–			
8	100.00 (Default)	–	–	–	–	–	–	–			
9	Total	\$ 53,602	0.02 %	180	3.02 %	0.6	\$ 130	0.24 %			

		2019									
		Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴			
10	0.00 to <0.15 %	\$ 43,517	0.02 %	164	2.38 %	0.7	\$ 100	0.23 %			
11	0.15 to <0.25	270	0.16	17	7.31	1.0	12	4.44			
12	0.25 to <0.50	16	0.41	5	30.76	3.0	6	37.50			
13	0.50 to <0.75	–	–	–	–	–	–	–			
14	0.75 to <2.50	4	1.91	8	25.51	1.0	2	50.00			
15	2.50 to <10.00	–	–	–	–	–	–	–			
16	10.00 to <100.00	–	–	–	–	–	–	–			
17	100.00 (Default)	–	–	–	–	–	–	–			
18	Total	\$ 43,807	0.02 %	194	2.42 %	0.7	\$ 120	0.27 %			

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	99,526	0.05 %	326	13.71 %	0.4 \$	3,682	3.70 %		
2	0.15 to <0.25	261	0.20	14	5.68	0.4	15	5.75		
3	0.25 to <0.50	75	0.39	18	14.31	0.6	11	14.67		
4	0.50 to <0.75	2	0.69	2	6.50	5.0	–	–		
5	0.75 to <2.50	82	2.23	7	3.64	–	6	7.32		
6	2.50 to <10.00	1	4.70	2	4.40	–	–	–		
7	10.00 to <100.00	–	19.03	1	15.00	4.7	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 99,947	0.05 %	370	13.69 %	0.4 \$	3,714	3.72 %		
2020 Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	85,704	0.05 %	274	13.27 %	0.4 \$	3,291	3.84 %		
11	0.15 to <0.25	2,834	0.17	53	5.60	0.3	122	4.30		
12	0.25 to <0.50	80	0.37	13	10.35	0.4	9	11.25		
13	0.50 to <0.75	2	0.71	3	6.16	5.0	–	–		
14	0.75 to <2.50	49	2.26	5	4.30	0.1	4	8.16		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	19.26	1	14.20	4.9	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 88,669	0.05 %	349	13.02 %	0.4 \$	3,426	3.86 %		
2020 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	93,316	0.05 %	272	14.85 %	0.5 \$	3,896	4.18 %		
20	0.15 to <0.25	1,771	0.18	56	8.85	0.4	132	7.45		
21	0.25 to <0.50	150	0.36	15	6.24	0.4	11	7.33		
22	0.50 to <0.75	1	0.71	2	6.01	5.0	–	–		
23	0.75 to <2.50	5	2.13	5	3.23	0.1	–	–		
24	2.50 to <10.00	–	–	–	–	–	–	–		
25	10.00 to <100.00	–	–	–	–	–	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 95,243	0.05 %	350	14.72 %	0.5 \$	4,039	4.24 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2019 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 100,480	0.05 %	272	11.70 %	0.4	\$ 3,383	3.37 %		
2	0.15 to <0.25	1,605	0.17	57	22.01	0.6	220	13.71		
3	0.25 to <0.50	59	0.32	16	20.88	1.1	16	27.12		
4	0.50 to <0.75	1	0.71	2	6.13	5.0	–	–		
5	0.75 to <2.50	6	2.09	4	10.16	0.7	2	33.33		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 102,151	0.05 %	351	11.87 %	0.4	\$ 3,621	3.54 %		

2019 Q3										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 108,462	0.05 %	269	12.14 %	0.5	\$ 3,856	3.56 %		
11	0.15 to <0.25	2,103	0.17	51	14.67	0.4	200	9.51		
12	0.25 to <0.50	40	0.33	14	16.97	1.3	10	25.00		
13	0.50 to <0.75	1	0.71	4	12.16	4.5	–	–		
14	0.75 to <2.50	5	1.34	4	14.56	0.9	2	40.00		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 110,611	0.05 %	342	12.19 %	0.5	\$ 4,068	3.68 %		

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

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

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

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

Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at	LINE #	2020 Q3						2020 Q2					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	1	\$ 201	\$ 2,611	\$ 11	\$ 2,564	\$ 93,042	\$ 56,632	\$ 151	\$ 4,044	\$ 8	\$ 3,214	\$ 82,360	\$ 65,563
Cash – other currencies	2	24	6,160	77	14,890	39,046	82,437	5	6,773	43	10,747	35,911	86,551
Domestic sovereign debt	3	31	910	1,640	2,329	101,366	103,046	133	1,656	1,098	2,971	107,553	91,633
Other sovereign debt	4	2,726	368	801	2,441	85,118	91,533	1,830	421	467	2,030	84,951	85,123
Government agency debt	5	370	258	373	–	11,918	24,203	182	831	188	–	9,811	27,623
Corporate bonds	6	161	275	772	47	4,647	45,189	311	402	467	–	5,453	43,522
Equity securities	7	3	–	–	–	27,983	52,167	2	–	–	–	24,969	47,519
Other collateral	8	–	7	–	–	64	38	–	–	–	–	–	–
Total	9	\$ 3,516	\$ 10,589	\$ 3,674	\$ 22,271	\$ 363,184	\$ 455,245	\$ 2,614	\$ 14,127	\$ 2,271	\$ 18,962	\$ 351,008	\$ 447,534
		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	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	10	\$ 427	\$ 2,231	\$ 15	\$ 1,184	\$ 50,995	\$ 60,433	\$ –	\$ 2,378	\$ –	\$ 1,146	\$ 49,004	\$ 62,817
Cash – other currencies	11	38	4,058	393	7,783	40,404	88,677	10	4,641	3	8,135	51,862	104,711
Domestic sovereign debt	12	12	587	1,292	2,038	108,391	90,329	4	801	997	2,176	99,186	82,245
Other sovereign debt	13	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	14	184	279	27	–	13,908	22,528	1	–	30	–	14,017	23,765
Corporate bonds	15	575	257	498	–	5,760	7,887	468	401	686	48	5,797	7,897
Equity securities	16	48	–	–	–	31,134	69,599	15	4	–	–	27,861	62,692
Other collateral	17	–	–	–	–	–	–	–	–	–	–	2,569	–
Total	18	\$ 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											
		Collateral used in derivative transactions				Collateral used in SFTs							
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral						
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral						
Cash – domestic currency	19	\$ 298	\$ 1,961	\$ –	\$ 1,280	\$ 41,174	\$ 60,879						
Cash – other currencies	20	129	4,779	558	8,311	63,193	104,454						
Domestic sovereign debt	21	91	650	741	2,294	96,756	77,032						
Other sovereign debt	22	1,385	957	1,499	2,465	80,108	72,649						
Government agency debt	23	2	–	–	–	7,605	14,075						
Corporate bonds	24	189	299	655	194	8,801	12,474						
Equity securities	25	18	1	–	–	31,031	71,785						
Other collateral	26	–	–	–	–	487	786						
Total	27	\$ 2,112	\$ 8,647	\$ 3,453	\$ 14,544	\$ 329,155	\$ 414,134						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2020 Q3		2020 Q2		2020 Q1		2019 Q4		2019 Q3	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals											
Single-name credit default swaps	1	\$ 5,038	\$ 1,299	\$ 5,336	\$ 1,158	\$ 5,149	\$ 861	\$ 5,457	\$ 927	\$ 5,018	\$ 848
Index credit default swaps	2	6,066	671	6,592	380	6,288	352	6,338	185	6,352	374
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	383	4,494	400	4,758	379	4,821	402	4,509	405	4,493
Total notionals	6	11,487	6,464	12,328	6,296	11,816	6,034	12,197	5,621	11,775	5,715
Fair values											
Positive fair value (asset)	7	45	38	150	27	8	31	12	36	19	38
Negative fair value (liability)	8	(297)	(34)	(209)	(53)	(331)	(16)	(451)	(15)	(416)	(10)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2020 Q3		2020 Q2		2020 Q1		2019 Q4		2019 Q3	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$ 640	\$ 640	\$ 639	\$ 639	\$ 641	\$ 641	\$ 577	\$ 577	\$ 643	\$ 643
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:											
(i) OTC derivatives	2	18,691	374	18,005	360	17,657	353	16,857	337	18,546	371
(ii) Exchange-traded derivatives	3	13,230	264	12,198	244	11,333	226	11,383	227	10,569	211
(iii) Securities financing transactions	4	1,385	28	2,071	41	1,736	35	1,584	32	2,307	46
(iv) Netting sets where cross-product netting has been approved	5	4,076	82	3,736	75	4,588	92	3,890	78	5,670	114
Segregated initial margin	6	-	-	-	-	-	-	-	-	-	-
Non-segregated initial margin	7	92	-	92	-	92	-	91	-	91	-
Pre-funded default fund contributions	8	4,465	-	4,855	-	3,388	-	3,057	-	2,510	-
Unfunded default fund contributions	9	763	266	978	279	799	288	855	240	796	272
	10	-	-	-	-	-	-	-	-	-	-

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

Derivatives – Notional

(\$ millions) As at	LINE #	2020 Q3						2020 Q2					
		Over-the-counter ¹			Trading			Over-the-counter ¹			Trading		
		Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 672,258	\$ 672,258	\$ –	\$ 672,258	\$ –	\$ –	\$ 997,301	\$ 997,301	\$ –	\$ 997,301
Forward rate agreements	2	1,920,512	12,135	–	1,932,647	1,189	1,933,836	1,948,696	25,220	–	1,973,916	814	1,974,730
Swaps	3	8,950,084	381,802	–	9,331,886	1,334,387	10,666,273	9,624,918	494,393	–	10,119,311	1,254,718	11,374,029
Options written	4	–	96,154	163,683	259,837	1,935	261,772	–	49,499	156,294	205,793	1,196	206,989
Options purchased	5	–	95,129	287,588	382,717	4,698	387,415	–	55,274	191,031	246,305	3,953	250,258
	6	10,870,596	585,220	1,123,529	12,579,345	1,342,209	13,921,554	11,573,614	624,386	1,344,626	13,542,626	1,260,681	14,803,307
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	–	160,205	–	160,205	23,942	184,147	–	164,084	–	164,084	24,356	188,440
Swaps	9	–	1,873,805	–	1,873,805	2,171	1,875,976	–	1,489,307	–	1,489,307	1,930	1,491,237
Cross-currency interest rate swaps	10	–	856,385	–	856,385	98,269	954,654	–	790,657	–	790,657	103,222	893,879
Options written	11	–	22,313	21	22,334	–	22,334	–	23,592	53	23,645	–	23,645
Options purchased	12	–	22,290	8	22,298	–	22,298	–	22,939	7	22,946	–	22,946
	13	–	2,934,998	29	2,935,027	124,382	3,059,409	–	2,490,579	60	2,490,639	129,508	2,620,147
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	8,061	121	–	8,182	3,952	12,134	8,937	156	–	9,093	3,760	12,853
Protection sold	15	1,762	208	–	1,970	–	1,970	1,393	145	–	1,538	–	1,538
	16	9,823	329	–	10,152	3,952	14,104	10,330	301	–	10,631	3,760	14,391
Other Contracts													
Equity contracts	17	–	74,983	60,503	135,486	28,192	163,678	–	70,392	68,408	138,800	28,648	167,448
Commodity contracts	18	63	52,991	55,351	108,405	–	108,405	79	50,442	62,848	113,369	–	113,369
	19	63	127,974	115,854	243,891	28,192	272,083	79	120,834	131,256	252,169	28,648	280,817
Total	20	\$ 10,880,482	\$ 3,648,521	\$ 1,239,412	\$ 15,768,415	\$ 1,498,735	\$ 17,267,150	\$ 11,584,023	\$ 3,236,100	\$ 1,475,942	\$ 16,296,065	\$ 1,422,597	\$ 17,718,662
		2020 Q1						2019 Q4					
		Over-the-counter ¹			Trading			Over-the-counter ¹			Trading		
		Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 1,118,824	\$ 1,118,824	\$ –	\$ 1,118,824	\$ –	\$ –	\$ 884,565	\$ 884,565	\$ –	\$ 884,565
Forward rate agreements	22	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	23	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	24	–	102,563	188,369	290,932	439	291,371	–	109,532	136,264	245,796	472	246,268
Options purchased	25	–	114,093	234,261	348,354	4,165	352,519	–	122,159	187,260	309,419	5,374	314,793
	26	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	27	–	–	–	–	–	–	–	–	16	16	–	16
Forward contracts	28	–	170,985	–	170,985	19,573	190,558	–	169,992	–	169,992	20,473	190,465
Swaps	29	–	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	30	–	748,919	–	748,919	93,294	842,213	–	757,780	–	757,780	100,921	858,701
Options written	31	–	21,631	11	21,642	–	21,642	–	27,639	15	27,654	–	27,654
Options purchased	32	–	20,922	4	20,926	–	20,926	–	27,293	2	27,295	–	27,295
	33	–	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	34	8,717	217	–	8,934	3,419	12,353	9,222	249	–	9,471	3,199	12,670
Protection sold	35	1,051	163	–	1,214	–	1,214	956	156	–	1,112	–	1,112
	36	9,768	380	–	10,148	3,419	13,567	10,178	405	–	10,583	3,199	13,782
Other Contracts													
Equity contracts	37	–	91,125	41,542	132,667	29,334	162,001	–	92,327	66,590	158,917	29,454	188,371
Commodity contracts	38	75	53,291	57,488	110,854	–	110,854	100	46,885	49,702	96,687	–	96,687
	39	75	144,416	99,030	243,821	29,334	272,855	100	139,212	116,292	255,604	29,454	285,058
Total	40	\$ 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

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 Q3					
		Over-the-counter ¹			Trading		
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 913,817	\$ 913,817	\$ –	\$ 913,817
Forward rate agreements	2	1,492,079	24,716	–	1,516,795	583	1,517,378
Swaps	3	9,322,087	410,500	–	9,732,587	1,594,499	11,327,086
Options written	4	–	100,956	106,405	207,361	567	207,928
Options purchased	5	–	100,873	152,856	253,729	6,239	259,968
	6	10,814,166	637,045	1,173,078	12,624,289	1,601,888	14,226,177
Foreign Exchange Contracts							
Futures	7	–	–	24	24	–	24
Forward contracts	8	–	264,485	–	264,485	20,792	285,277
Swaps	9	–	1,441,619	–	1,441,619	2,376	1,443,995
Cross-currency interest rate swaps	10	–	733,280	–	733,280	100,724	834,004
Options written	11	–	29,601	–	29,601	–	29,601
Options purchased	12	–	30,533	16	30,549	–	30,549
	13	–	2,499,518	40	2,499,558	123,892	2,623,450
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	9,116	168	–	9,284	2,939	12,223
Protection sold	15	1,125	97	–	1,222	–	1,222
	16	10,241	265	–	10,506	2,939	13,445
Other Contracts							
Equity contracts	17	–	83,546	69,004	152,550	29,507	182,057
Commodity contracts	18	108	48,631	49,371	98,110	–	98,110
	19	108	132,177	118,375	250,660	29,507	280,167
Total	20	\$ 10,824,515	\$ 3,269,005	\$ 1,291,493	\$ 15,385,013	\$ 1,758,226	\$ 17,143,239

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 Q3			2020 Q2			2020 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 183	\$ 611	\$ 279	\$ 180	\$ 939	\$ 668	\$ 81	\$ 1,055	\$ 905
Swaps	2	5,249	11,939	2,885	5,229	12,122	2,815	3,169	9,242	1,869
Options purchased	3	53	262	68	113	287	107	40	246	64
	4	5,485	12,812	3,232	5,522	13,348	3,590	3,290	10,543	2,838
Foreign Exchange Contracts										
Forward contracts	5	598	2,527	383	1,058	3,410	545	623	2,947	414
Swaps	6	3,571	17,133	1,453	2,603	14,297	1,483	2,213	15,777	1,623
Cross-currency interest rate swaps	7	2,178	10,333	1,410	2,511	10,802	1,467	2,204	10,380	1,270
Options purchased	8	50	310	82	96	378	112	31	249	59
	9	6,397	30,303	3,328	6,268	28,887	3,607	5,071	29,353	3,366
Other Contracts										
Credit derivatives	10	3	522	137	4	662	167	3	571	142
Equity contracts	11	380	7,813	1,375	614	6,890	1,223	430	9,258	1,545
Commodity contracts	12	966	4,209	1,062	825	3,695	949	703	3,804	800
	13	1,349	12,544	2,574	1,443	11,247	2,339	1,136	13,633	2,487
Total net derivatives	14	13,231	55,659	9,134	13,233	53,482	9,536	9,497	53,529	8,691
Qualifying Central Counterparty (QCCP) contracts ²	15	3,512	14,615	402	3,244	14,269	398	2,853	13,069	371
Total	16	\$ 16,743	\$ 70,274	\$ 9,536	\$ 16,477	\$ 67,751	\$ 9,934	\$ 12,350	\$ 66,598	\$ 9,062

		2019 Q4			2019 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	17	\$ 31	\$ 536	\$ 449	\$ 30	\$ 316	\$ 231
Swaps	18	3,210	9,635	1,809	3,607	10,000	1,821
Options purchased	19	133	459	102	156	456	107
	20	3,374	10,630	2,360	3,793	10,772	2,159
Foreign Exchange Contracts							
Forward contracts	21	434	2,555	375	1,072	4,808	777
Swaps	22	1,961	14,286	1,635	2,367	13,376	1,449
Cross-currency interest rate swaps	23	1,812	10,288	1,183	1,821	10,057	1,227
Options purchased	24	48	363	83	75	434	88
	25	4,255	27,492	3,276	5,335	28,675	3,541
Other Contracts							
Credit derivatives	26	6	634	149	4	672	160
Equity contracts	27	151	5,706	667	211	5,925	723
Commodity contracts	28	383	3,083	627	481	3,626	707
	29	540	9,423	1,443	696	10,223	1,590
Total net derivatives	30	8,169	47,545	7,079	9,824	49,670	7,290
Qualifying Central Counterparty (QCCP) contracts ²	31	3,085	12,967	349	3,038	12,876	366
Total	32	\$ 11,254	\$ 60,512	\$ 7,428	\$ 12,862	\$ 62,546	\$ 7,656

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 Q3			2020 Q2			2020 Q1			2019 Q4		
		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	\$ 26,717	\$ 33,133	\$ 59,850	\$ 26,042	\$ 37,334	\$ 63,376	\$ 23,767	\$ 38,036	\$ 61,803	\$ 23,294	\$ 39,201	\$ 62,495
Residential mortgage	2	8,600	128	8,728	8,834	331	9,165	9,606	358	9,964	9,403	399	9,802
Credit card	3	1,602	13,034	14,636	1,722	14,816	16,538	1,658	15,843	17,501	1,653	16,688	18,341
Other retail exposures	4	16,515	19,971	36,486	15,486	22,187	37,673	12,503	21,835	34,338	12,238	22,114	34,352
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	7,118	27,661	34,779	7,212	29,760	36,972	8,967	27,730	36,697	8,583	26,257	34,840
Loans to corporates	7	–	4,648	4,648	–	4,818	4,818	–	4,653	4,653	–	4,105	4,105
Commercial mortgage	8	–	17,716	17,716	–	18,626	18,626	–	17,400	17,400	–	16,126	16,126
Lease and receivables	9	7,051	5,297	12,348	7,142	6,316	13,458	8,901	5,677	14,578	8,517	6,026	14,543
Other wholesale	10	67	–	67	70	–	70	66	–	66	66	–	66
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2019 Q3											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ 23,877	\$ 37,616	\$ 61,493									
Residential mortgage	13	9,508	444	9,952									
Credit card	14	1,707	16,167	17,874									
Other retail exposures	15	12,662	21,005	33,667									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	8,376	25,164	33,540									
Loans to corporates	18	–	3,846	3,846									
Commercial mortgage	19	–	15,980	15,980									
Lease and receivables	20	8,376	5,338	13,714									
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 Q3			2020 Q2			2020 Q1			2019 Q4		
		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	\$ –	\$ 1,653	\$ 1,653	\$ –	\$ 1,873	\$ 1,873	\$ –	\$ 611	\$ 611	\$ –	\$ 629	\$ 629
Residential mortgage	2	–	706	706	–	685	685	–	–	–	–	–	–
Credit card	3	–	27	27	–	45	45	–	94	94	–	123	123
Other retail exposures	4	–	920	920	–	1,143	1,143	–	517	517	–	506	506
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	151	151	–	187	187	–	69	69	–	105	105
Loans to corporates	7	–	–	–	–	–	–	–	–	–	–	–	–
Commercial mortgage	8	–	1	1	–	1	1	–	1	1	–	1	1
Lease and receivables	9	–	109	109	–	117	117	–	–	–	–	–	–
Other wholesale	10	–	41	41	–	69	69	–	68	68	–	104	104
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2019 Q3											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ –	\$ 787	\$ 787									
Residential mortgage	13	–	–	–									
Credit card	14	–	19	19									
Other retail exposures	15	–	768	768									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	–	76	76									
Loans to corporates	18	–	–	–									
Commercial mortgage	19	–	1	1									
Lease and receivables	20	–	–	–									
Other wholesale	21	–	75	75									
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		2020 Q3																	
LINE #		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	\$ 32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6	
of which: securitization	2	32,573	986	177	93	6	–	33,762	67	6	–	4,082	18	75	–	306	1	6	
of which: retail underlying	3	25,692	909	44	66	6	–	26,711	–	6	–	3,172	–	75	–	233	–	6	
of which: wholesale	4	6,881	77	133	27	–	–	7,051	67	–	–	910	18	–	73	1	–	–	
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	8	\$ 32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6	
2020 Q2																			
LINE #		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					Capital charge after cap		
		<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																			
Traditional securitization	9	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7	
of which: securitization	10	31,831	1,080	216	120	7	–	33,177	70	7	–	4,248	10	89	–	319	1	7	
of which: retail underlying	11	24,791	1,076	75	93	7	–	26,035	–	7	–	3,317	–	89	–	245	–	7	
of which: wholesale	12	7,040	4	141	27	–	–	7,142	70	–	–	931	10	–	74	1	–	–	
of which: re-securitization	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	16	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7	
2020 Q1																			
LINE #		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	17	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9	
of which: securitization	18	31,398	939	238	150	9	–	32,659	66	9	–	4,236	10	107	–	316	1	9	
of which: retail underlying	19	23,051	486	98	123	9	–	23,758	–	9	–	3,032	–	107	–	220	–	9	
of which: wholesale	20	8,347	453	140	27	–	–	8,901	66	–	–	1,204	10	–	96	1	–	–	
of which: re-securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	24	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9	
2019 Q4																			
LINE #		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	25	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10	
of which: securitization	26	30,987	478	279	123	10	–	31,801	66	10	–	4,026	10	124	–	291	1	10	
of which: retail underlying	27	22,593	428	140	123	10	–	23,284	–	10	–	2,995	–	124	–	209	–	10	
of which: wholesale	28	8,394	50	139	–	–	–	8,517	66	–	–	1,031	10	–	82	1	–	–	
of which: re-securitization	29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	32	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 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 Originator or as Sponsor (SEC3) (Continued)¹

(\$ millions) As at		LINE #	2019 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 30,921	\$ 876	\$ 305	\$ 143	\$ 8	\$ –	\$ 32,245	\$ –	\$ 8	\$ –	\$ 4,202	\$ –	\$ 104	\$ –	\$ 311	\$ –	\$ 8
of which: securitization		2	30,921	876	305	143	8	–	32,245	–	8	–	4,202	–	104	–	311	–	8
of which: retail underlying		3	22,889	654	184	143	8	–	23,869	–	8	–	3,161	–	104	–	228	–	8
of which: wholesale		4	8,032	222	121	–	–	–	8,376	–	–	–	1,041	–	–	–	83	–	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 30,921	\$ 876	\$ 305	\$ 143	\$ 8	\$ –	\$ 32,245	\$ –	\$ 8	\$ –	\$ 4,202	\$ –	\$ 104	\$ –	\$ 311	\$ –	\$ 8

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 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures		1	\$ 59,427	\$ 1,367	\$ -	\$ -	\$ -	\$ -	\$ 60,522	\$ 272	\$ -	\$ -	\$ 10,932	\$ 40	\$ -	\$ -	\$ 714	\$ 4	\$ -
Traditional securitization		2	59,427	1,367	-	-	-	-	60,522	272	-	-	10,932	40	-	-	714	4	-
of which: securitization		3	31,766	1,367	-	-	-	-	33,133	-	-	-	5,691	-	-	-	295	-	-
of which: retail underlying		4	27,661	-	-	-	-	-	27,389	272	-	-	5,241	40	-	-	419	4	-
of which: wholesale		5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		8	\$ 59,427	\$ 1,367	\$ -	\$ -	\$ -	\$ -	\$ 60,522	\$ 272	\$ -	\$ -	\$ 10,932	\$ 40	\$ -	\$ -	\$ 714	\$ 4	\$ -
			2020 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		9	\$ 65,619	\$ 1,475	\$ -	\$ -	\$ -	\$ -	\$ 66,811	\$ 283	\$ -	\$ -	\$ 11,139	\$ 41	\$ -	\$ -	\$ 783	\$ 3	\$ -
Traditional securitization		10	65,619	1,475	-	-	-	-	66,811	283	-	-	11,139	41	-	-	783	3	-
of which: securitization		11	35,859	1,475	-	-	-	-	37,334	-	-	-	5,524	-	-	-	334	-	-
of which: retail underlying		12	29,760	-	-	-	-	-	29,477	283	-	-	5,615	41	-	-	449	3	-
of which: wholesale		13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		16	\$ 65,619	\$ 1,475	\$ -	\$ -	\$ -	\$ -	\$ 66,811	\$ 283	\$ -	\$ -	\$ 11,139	\$ 41	\$ -	\$ -	\$ 783	\$ 3	\$ -
			2020 Q1																
			<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		17	\$ 64,324	\$ 1,442	\$ -	\$ -	\$ -	\$ -	\$ 65,452	\$ 314	\$ -	\$ -	\$ 10,824	\$ 31	\$ -	\$ -	\$ 755	\$ 3	\$ -
Traditional securitization		18	64,324	1,442	-	-	-	-	65,452	314	-	-	10,824	31	-	-	755	3	-
of which: securitization		19	36,594	1,442	-	-	-	-	38,036	-	-	-	5,595	-	-	-	338	-	-
of which: retail underlying		20	27,730	-	-	-	-	-	27,416	314	-	-	5,229	31	-	-	417	3	-
of which: wholesale		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		24	\$ 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		25	\$ 64,014	\$ 1,444	\$ -	\$ -	\$ -	\$ -	\$ 65,145	\$ 313	\$ -	\$ -	\$ 10,688	\$ 42	\$ -	\$ -	\$ 741	\$ 3	\$ -
Traditional securitization		26	64,014	1,444	-	-	-	-	65,145	313	-	-	10,688	42	-	-	741	3	-
of which: securitization		27	37,757	1,444	-	-	-	-	39,201	-	-	-	5,772	-	-	-	348	-	-
of which: retail underlying		28	26,257	-	-	-	-	-	25,944	313	-	-	4,916	42	-	-	393	3	-
of which: wholesale		29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: re-securitization		30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		32	\$ 64,014	\$ 1,444	\$ -	\$ -	\$ -	\$ -	\$ 65,145	\$ 313	\$ -	\$ -	\$ 10,688	\$ 42	\$ -	\$ -	\$ 741	\$ 3	\$ -

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at	LINE #	2019 Q3																	
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					Capital charge after cap		
		<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																			
Traditional securitization	1	\$ 61,463	\$ 1,317	\$ –	\$ –	\$ –	\$ –	\$ 62,456	\$ 324	\$ –	\$ –	\$ 9,517	\$ 49	\$ –	\$ –	\$ 711	\$ 4	\$ –	
of which: securitization	2	61,463	1,317	–	–	–	–	62,456	324	–	–	9,517	49	–	–	711	4	–	
of which: retail underlying	3	36,298	1,317	–	–	–	–	37,605	11	–	–	4,798	1	–	–	334	–	–	
of which: wholesale	4	25,165	–	–	–	–	–	24,851	313	–	–	4,719	48	–	–	377	4	–	
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total	8	\$ 61,463	\$ 1,317	\$ –	\$ –	\$ –	\$ –	\$ 62,456	\$ 324	\$ –	\$ –	\$ 9,517	\$ 49	\$ –	\$ –	\$ 711	\$ 4	\$ –	

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2020 Q3					2020 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	1	0.36 %	0.31 %	30.46 %	11.17 %	95.52 %	95.23 %	0.40 %	0.30 %	30.49 %	10.31 %	95.37 %	97.75 %
Residential secured insured ⁴	2	0.41	0.35	n/a	n/a	98.53	98.32	0.44	0.31	n/a	n/a	98.59	98.72
Qualifying revolving retail	3	1.91	2.30	89.08	82.26	94.31	92.85	2.21	2.32	88.67	82.17	95.29	93.04
Other retail	4	2.65	2.34	56.17	46.92	99.35	91.63	2.84	2.26	56.86	47.17	99.25	91.53
Non-Retail													
Corporate	5	1.45	0.46	23.09	13.34	85.11	62.80	1.16	0.44	17.24	22.87	91.50	70.62
Sovereign	6	0.09	-	8.66	n/a	99.84	n/a	0.08	-	7.25	n/a	99.83	n/a
Bank	7	0.17	-	17.26	n/a	88.54	n/a	0.18	-	15.83	n/a	95.72	n/a
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	8	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	9	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	10	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	11	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	12	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	13	0.08	-	10.03	n/a	99.69	n/a	0.08	-	9.83	n/a	99.68	n/a
Bank	14	0.21	-	17.73	n/a	95.68	n/a	0.25	-	14.68	n/a	95.80	n/a
2019 Q3													
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD						
Retail													
Residential secured uninsured	15	0.44 %	0.30 %	30.31 %	10.47 %	95.64 %	99.53 %						
Residential secured insured ⁴	16	0.44	0.30	n/a	n/a	98.74	99.38						
Qualifying revolving retail	17	2.35	2.78	88.64	81.44	97.52	94.81						
Other retail	18	2.58	2.03	56.22	46.54	99.39	92.88						
Non-Retail													
Corporate	19	1.20	0.44	17.66	15.59	90.66	80.34						
Sovereign	20	0.07	-	9.93	n/a	99.68	n/a						
Bank	21	0.25	-	14.72	n/a	95.77	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> <p>Approaches used by the Bank to calculate RWA</p> <p>For Credit Risk</p> <p>Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach</p> <p>For Operational Risk</p> <p>Advanced Measurement Approach (AMA) The Standardized Approach (TSA)</p> <p>For Market Risk</p> <p>Standardized Approach Internal Models Approach (IMA)</p> <p>Credit Risk Terminology</p> <p>Gross credit risk exposure</p> <p>Counterparty Type / Exposure Classes:</p> <p>Retail</p> <p>Residential Secured Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p>Non-retail</p> <p>Corporate Sovereign Bank</p> <p>Exposure Types:</p> <p>Drawn Undrawn (commitment) Repo-style transactions OTC derivatives Other off-balance sheet</p> <p>AIRB Credit Risk Parameters:</p> <p>Probability of Default (PD) Exposure at Default (EAD) Loss Given Default (LGD)</p> <p>Credit Valuation Adjustment (CVA)</p> <p>Common Equity Tier 1 (CET1)</p> <p>CET1 Ratio</p> <p>Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets</p> <p>Liquidity Coverage Ratio (LCR)</p> <p>Countercyclical Capital Buffer (CCB)</p>	<ul style="list-style-type: none"> Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below. Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral. Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval. Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital. 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). Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk. Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges. The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk. Includes 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. 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. The amount of funds advanced to a borrower. The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility). Repurchase and reverse repurchase agreements, securities borrowing and lending. Privately negotiated derivative contracts. All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee). The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon. The total amount the Bank is exposed to at the time of default. The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD. CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances. CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA. Net income available to common shareholders as a percentage of average CET1 Capital RWA. LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow. CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.
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Acronyms

Acronym	Definition	Acronym	Definition
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
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