



Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2024

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Introduction

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

How the Bank Reports

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

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

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

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

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

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2024	SFI First Quarter 2024	SRD First Quarter 2024	Annual Report 2023
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 70, 76-88, 95, 112
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			13	
	KM1 – Key metrics (at consolidated group level).	Quarterly			7	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			8	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			18	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			19	
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	PV1 – Prudential valuation adjustments (PVA).	N/A ¹				
Composition of capital and TLAC ²	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments ³ .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			9	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	Quarterly			10	
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Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				84-86, 88-90
	CR1 – Credit quality of assets.	Quarterly			20-21	
	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				91, 147, 154, 177
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			23-25	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2024	SFI First Quarter 2024	SRD First Quarter 2024	Annual Report 2023
Credit risk	CRB – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		26-28, 30-32		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	66			147, 177
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures ⁵ .	Annual				
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				91
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			22	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				90-91
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			26-27	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			28-33	
	CRE – Qualitative disclosures related to IRB models.	Annual				84-86, 89-92, 99
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			34-51	
	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			16	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
CR10 – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.				
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				91, 105
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			52-53	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			54-55	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			56-62	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			63	
	CCR6 – Credit derivatives exposures.	Quarterly			64	
	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			64	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2024	SFI First Quarter 2024	SRD First Quarter 2024	Annual Report 2023
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				73-74, 92, 150-151, 179-180
	SEC1 – Securitization exposures in the banking book.	Quarterly			68-69	
	SEC2 – Securitization exposures in the trading book.	Quarterly			70-71	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			72-73	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			74-75	
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators ⁵ .	Annual	26			
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer.	Quarterly			12	
Liquidity	LIQA – Liquidity risk management.	Annual				100-104
	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	38			106
	LIQ2 – Net Stable Funding Ratio (NSFR).	Quarterly	39			107
Asset encumbrance	ENC – Asset encumbrance.	Quarterly				104
Market risk ⁴	MRA – General qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017. New market risk disclosures will be reported starting in the fourth quarter 2024.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under the standardized approach.					
	MR2 – Market risk for banks using the IMA.					
Comparison of modelled & standardized RWA	CMS1 – Comparison of modelled and standardized RWA at risk level.	Quarterly			14	
	CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class.	Quarterly			15	
Operational Risk	ORA – General qualitative information on a bank's operational risk framework.	Annual				97-99
	OR1 – Historical losses ⁵ .	Annual				
	OR2 – Business indicator and subcomponents ⁵ .	Annual				
	OR3 – Minimum required operational risk capital ⁵ .	Annual				
Interest Rate Risk in the Banking Book	IRRBB Disclosure.	Annual				95-97

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

¹ Not applicable.

² Total loss absorbing capacity (TLAC).

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

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

⁵ For annual disclosures, refer to the fourth quarter 2023 SRD, with the exception of GSIB1, which is disclosed in the first quarter 2024 RTS.

⁶ Remuneration disclosures will be included in the 2023 Proxy Circular.

Capital Position – Basel III (CC1)

(\$ millions) As at	LINE #	2024 Q1	Q4	2023 Q3	Q2	Q1	Cross Reference ¹
Common Equity Tier 1 Capital							
Common shares plus related contributed surplus	1	\$ 25,428	\$ 25,522	\$ 26,026	\$ 25,912	\$ 25,174	A1+A2+B
Retained earnings	2	72,347	73,044	74,659	74,849	73,501	C
Accumulated other comprehensive income (loss)	3	3,830	2,750	735	4,108	1,923	D
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 ²)	4	–	–	–	–	–	
Common Equity Tier 1 Capital before regulatory adjustments	5	101,605	101,316	101,420	104,869	100,598	
Common Equity Tier 1 Capital regulatory adjustments							
Prudential valuation adjustments	6	–	–	–	–	–	
Goodwill (net of related tax liability)	7	(17,922)	(18,424)	(17,641)	(18,016)	(17,134)	E1-E2
Intangibles (net of related tax liability)	8	(2,654)	(2,606)	(2,545)	(2,496)	(2,133)	F1-F2
Deferred tax assets excluding those arising from temporary differences	9	(198)	(207)	(114)	(96)	(85)	G
Cash flow hedge reserve	10	3,559	5,571	5,116	3,678	4,033	H
Shortfall of provisions to expected losses	11	–	–	–	–	–	I
Securitization gain on sale	12	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	13	(148)	(379)	(229)	(294)	(152)	J
Defined benefit pension fund net assets (net of related tax liability)	14	(773)	(908)	(1,001)	(1,129)	(1,132)	K1-K2
Investment in own shares	15	(20)	(21)	(16)	(18)	(18)	
Reciprocal cross holdings in common equity	16	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	17	(2,724)	(1,976)	(2,000)	(2,135)	(1,649)	L1+L2
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)	18	–	–	–	–	–	
Mortgage servicing rights (amount above 10% threshold)	19	–	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	20	–	–	–	–	–	
Amount exceeding the 15% threshold	21	–	–	–	–	–	
of which: significant investments in the common stock of financials	22	–	–	–	–	–	
of which: mortgage servicing rights	23	–	–	–	–	–	
of which: deferred tax assets arising from temporary differences	24	–	–	–	–	–	
Equity investments in funds subject to the fall-back approach	25	(56)	(49)	(37)	(35)	n/a	M
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	10	–	–	–	–	
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	(20,926)	(18,999)	(18,467)	(20,541)	(18,270)	
Common Equity Tier 1 Capital	29	80,679	82,317	82,953	84,328	82,328	
Additional Tier 1 capital instruments							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	10,830	10,791	11,244	11,245	11,246	N+O+P
of which: classified as equity under applicable accounting standards	31	10,830	10,791	11,244	11,245	11,246	
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–	
Additional Tier 1 instruments issued by subsidiaries and held by third parties	33	–	–	–	–	–	
Additional Tier 1 capital instruments before regulatory adjustments	34	10,830	10,791	11,244	11,245	11,246	
Additional Tier 1 capital instruments regulatory adjustments							
Investment in own Additional Tier 1 instruments	35	–	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	36	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	37	(5)	(6)	(6)	(112)	(138)	Q
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	38	(350)	(350)	(350)	(350)	(350)	R
Other deductions from Tier 1 capital as determined by OSFI	39	–	–	–	–	–	
of which: Reverse mortgages	39a	–	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	40	–	–	–	–	–	
Total regulatory adjustments to Additional Tier 1 Capital	41	(355)	(356)	(356)	(462)	(488)	
Additional Tier 1 Capital	42	10,475	10,435	10,888	10,783	10,758	
Tier 1 Capital	43	\$ 91,154	\$ 92,752	\$ 93,841	\$ 95,111	\$ 93,086	

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

² Common Equity Tier 1 (CET1).

Capital Position – Basel III (CC1) (Continued)

(\$ millions) As at	LINE #	2023					Cross Reference ¹
		2024 Q1	Q4	Q3	Q2	Q1	
Tier 2 capital instruments and provisions							
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 9,357	\$ 9,424	\$ 11,067	\$ 11,166	\$ 11,138	S
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–	
Collective allowance	46	1,781	1,964	2,150	2,143	2,265	T
Tier 2 Capital before regulatory adjustments	47	11,138	11,388	13,217	13,309	13,403	
Tier 2 regulatory adjustments							
Investments in own Tier 2 instruments	48	–	–	–	–	–	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	49	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	50	(228)	(196)	(194)	(232)	(220)	U
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	50a	(115)	(136)	(125)	(68)	(77)	V
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	51	(160)	(160)	(160)	(160)	(160)	W
Other deductions from Tier 2 capital	52	–	–	–	–	–	
Total regulatory adjustments to Tier 2 Capital	53	(503)	(492)	(479)	(460)	(457)	
Tier 2 Capital	54	10,635	10,896	12,738	12,849	12,946	
Total Capital	55	101,789	103,648	106,579	107,960	106,032	
Total risk-weighted assets	56	\$ 579,424	\$ 571,161	\$ 544,880	\$ 549,398	\$ 531,644	
Capital Ratios							
Common Equity Tier 1 Capital (as percentage of RWA)	57	13.9 %	14.4 %	15.2 %	15.3 %	15.5 %	
Tier 1 Capital Ratio	58	15.7	16.2	17.2	17.3	17.5	
Total Capital (as percentage of RWA)	59	17.6	18.1	19.6	19.7	19.9	
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA) ^{2,3}	60	8.0	8.0	8.0	8.0	8.0	
of which: capital conservation buffer requirement	61	2.5	2.5	2.5	2.5	2.5	
of which: bank-specific countercyclical buffer requirement ⁴	62	–	–	–	–	–	
of which: G-SIB buffer requirement ⁵	63	1.0	1.0	1.0	1.0	1.0	
of which: D-SIB buffer requirement	63a	–	–	–	–	–	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	64	9.3	9.8	10.7	10.8	11.0	
OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))⁶							
Common Equity Tier 1 target ratio	65	8.0	8.0	8.0	8.0	8.0	
Tier 1 target ratio	66	9.5	9.5	9.5	9.5	9.5	
Total Capital target ratio	67	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 2023 list of G-SIBs, using 2022 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.

⁴ The countercyclical buffer surcharge is in effect.

⁵ Common equity capital G-SIB surcharge is in effect.

⁶ Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer. Effective November 1, 2023, the buffer is 3.5%.

Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

Capital Ratios for significant bank subsidiaries

TD Bank, National Association (TD Bank, N.A.)⁷

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

LINE #	2024	2023			
	Q1	Q4	Q3	Q2	Q1
68	\$ 8,341	\$ 8,430	\$ 8,495	\$ 8,646	\$ 8,397
69	2,913	2,465	2,436	3,096	2,377
70	85	92	90	95	97
71	1,742	1,031	1,175	1,131	1,295
72	8	8	8	9	277
73	8	8	8	9	236
74	1,773	1,956	2,144	2,181	2,029
75	1,773	1,956	2,142	2,134	2,029
76	17.8 %	18.0 %	17.9 %	17.6 %	17.8 %
77	17.8	18.0	17.9	17.6	17.8
78	19.0	19.1	18.9	18.6	18.8
79	41.6	41.9	41.3	40.1	42.4
80	41.6	41.9	41.3	40.1	42.4
81	41.6	41.9	41.3	40.1	42.4

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 #	2023				
		2024 Q1	Q4	Q3	Q2	Q1
Common Equity Tier 1						
Balance at beginning of period	1	\$ 82,317	\$ 82,953	\$ 84,328	\$ 82,328	\$ 83,671
New capital issues	2	42	6	6	45	26
Redeemed capital ²	3	(1,723)	(3,104)	(1,181)	—	—
Gross dividends (deductions)	4	(1,881)	(1,920)	(1,832)	(1,964)	(1,829)
Shares issued in lieu of dividends (add back)	5	137	127	175	713	705
Profit attributable to shareholders of the parent company ³	6	2,824	2,886	2,963	3,351	1,582
Removal of own credit spread (net of tax)	7	231	(150)	65	(142)	350
Movements in other comprehensive income						
Currency translation differences	8	(2,127)	3,162	(1,789)	1,296	(2,040)
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	357	(370)	94	61	3
Other	11	838	(322)	(240)	473	222
Goodwill and other intangible assets (deduction, net of related tax liability)	12	454	(844)	326	(1,245)	331
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	9	(93)	(18)	(11)	(2)
Prudential valuation adjustments	14	—	—	—	—	—
Other	15	(799)	(14)	56	(577)	(691)
Balance at end of period	16	80,679	82,317	82,953	84,328	82,328
Additional Tier 1 Capital						
Balance at beginning of period	17	10,435	10,888	10,783	10,758	10,774
New additional Tier 1 eligible capital issues	18	—	—	—	—	—
Redeemed capital	19	—	(400)	—	—	—
Other, including regulatory adjustments and transitional arrangements	20	40	(53)	105	25	(16)
Balance at end of period	21	10,475	10,435	10,888	10,783	10,758
Total Tier 1 Capital	22	91,154	92,752	93,841	95,111	93,086
Tier 2 Capital						
Balance at beginning of period	23	10,896	12,738	12,849	12,946	12,730
New Tier 2 eligible capital issues	24	—	—	—	—	—
Redeemed capital	25	—	(1,750)	—	—	—
Amortization adjustments	26	—	—	—	—	—
Allowable collective allowance	27	(183)	(186)	7	(122)	247
Other, including regulatory adjustments and transitional arrangements	28	(78)	94	(118)	25	(31)
Balance at end of period	29	10,635	10,896	12,738	12,849	12,946
Total Regulatory Capital	30	\$ 101,789	\$ 103,648	\$ 106,579	\$ 107,960	\$ 106,032

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

² Represents impact of shares repurchased for cancellation.

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

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

(\$ millions)
As at

	LINE #	2024 Q1		Cross Reference ³
		Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	1	\$ 6,333	\$ 6,237	
Interest-bearing deposits with banks	2	75,048	74,905	
Trading loans, securities, and other	3	161,520	161,520	
Non-trading financial assets at fair value through profit or loss	4	6,985	6,379	
Derivatives	5	60,574	60,573	
Financial assets designated at fair value through profit or loss	6	5,970	1,792	
Financial assets at fair value through other comprehensive income	7	74,730	71,321	
Equity investments in funds subject to the fall-back approach	8		56	M
Non-Significant investments in financials (excluding Schwab)				
Non-significant investments exceeding regulatory thresholds – CET1	9		225	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1	10		5	Q
Non-significant investments exceeding regulatory thresholds – Tier 2	11		228	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions	12		115	V
Non-significant investments not exceeding regulatory thresholds	13		1,177	
Debt securities at amortized cost, net of allowance for credit losses	14	300,071	300,045	
Securities purchased under reverse repurchase agreements	15	199,079	199,079	
Loans	16	911,601	911,601	
Allowance for loan losses	17	(7,265)	(7,265)	
Eligible allowance reflected in Tier 2 regulatory capital	18		(1,781)	T
Shortfall of allowance to expected loss	19		–	I
Allowances not reflected in regulatory capital	20		(5,484)	
Other	21	116,246	114,704	
Investment in Schwab				
Non-significant investments exceeding regulatory thresholds	22		2,499	L2
Non-significant investments not exceeding regulatory thresholds	23		7,049	
Goodwill	24		18,098	E1
Other intangibles	25		2,714	F1
Other intangibles (Mortgage Servicing Rights)	26		85	
Deferred tax assets				
Deferred tax assets (DTA) excluding those arising from temporary differences	27		198	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	28		1,742	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	29		2,015	
Other DTA/DTL adjustments ⁴	30		(130)	
Significant investments in financials				
Significant investments exceeding regulatory thresholds	31		–	
Significant investments not exceeding regulatory thresholds	32		88	
Defined pension benefits	33		1,067	K1
Other Assets	34		79,279	
TOTAL ASSETS	35	1,910,892	1,900,891	
LIABILITIES AND EQUITY				
Trading deposits	36	30,634	30,634	
Derivatives	37	54,073	54,073	
Securitization liabilities at fair value	38	16,543	16,543	
Financial liabilities designated at fair value through profit or loss	39	180,112	180,112	
Deposits	40	1,181,254	1,181,254	
Other	41	326,287	316,286	
Deferred tax liabilities				
Goodwill	42		176	E2
Intangible assets (excluding mortgage servicing rights)	43		60	F2
Defined benefit pension fund assets	44		294	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	45		(209)	
Other DTA/DTL adjustments ⁴	46		(130)	
Gains and losses due to changes in own credit risk on fair value liabilities	47		148	J
Other liabilities	48		315,947	
Subordinated notes and debentures	49	9,554	9,554	
Directly issued qualifying Tier 2 instruments	50		9,357	S
Regulatory capital amortization of maturing debentures	51		–	
Subordinated notes not allowed for regulatory capital	52		197	
Liabilities	53	1,798,457	1,788,456	
Common Shares	54	25,318	25,318	A1
Preferred Shares and other equity instruments	55	10,853	10,853	
Directly issued qualifying Additional Tier 1 instruments	56		10,853	N
Preferred shares not allowed for regulatory capital	57		–	
Treasury Shares – Common	58	(58)	(58)	A2
Treasury Shares – Preferred	59	(27)	(27)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares	60		(27)	O
Contributed Surplus	61	172	172	
Contributed surplus – Common Shares	62		168	B
Contributed surplus – Preferred Shares	63		4	P
Retained Earnings	64	72,347	72,347	C
Accumulated other comprehensive income (AOCI)	65	3,830	3,830	D
Cash flow hedges requiring derecognition	66		(3,559)	H
Net AOCI included as capital	67		7,389	
TOTAL LIABILITIES AND EQUITY	68	1,910,892	1,900,891	

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

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, TD Reinsurance (Barbados) Inc., and Cowen Insurance which have total assets included in the consolidated Bank of \$10.0 billion and total equity of \$3.3 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (R, W) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

Leverage Ratio

(\$ millions, except as noted)
As at

Summary comparison of accounting assets vs. leverage ratio exposure measure (LR1)

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

Leverage Ratio Exposure

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

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

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

Derivative exposures

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

Total derivative exposures

Securities financing transaction exposures

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

Total securities financing transaction exposures

Other off-balance sheet exposures

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

Capital on total exposures

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

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

Leverage Ratio

LINE #	2024	2023				OSFI Template
	Q1	Q4	Q3	Q2	Q1	
1	\$ 1,910,892	\$ 1,957,024	\$ 1,887,075	\$ 1,926,452	\$ 1,928,284	1
2	(7,015)	(8,897)	(8,445)	(8,028)	(7,821)	2
3	(1,397)	(1,397)	(1,099)	(1,396)	(1,257)	3
4	–	–	–	–	–	4
5	23,424	6,088	14,525	12,246	9,996	5
6	(27,755)	(24,597)	(23,230)	(21,438)	(24,003)	6
7	222,754	223,820	217,908	216,771	206,613	7
8	(42,671)	(39,480)	(33,566)	(41,063)	(153,986)	8
9	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	9
10	\$ 1,621,300	\$ 1,634,505	\$ 1,589,965	\$ 1,623,385	\$ 1,534,114	1
11	–	–	–	–	–	2
12	(8,016)	(8,823)	(9,680)	(8,369)	(9,486)	3
13	(21,143)	(18,975)	(18,594)	(20,709)	(18,606)	4
14	1,592,141	1,606,707	1,561,691	1,594,307	1,506,022	5
15	29,385	36,218	32,475	34,387	35,374	6
16	55,011	58,628	55,505	53,967	56,417	7
17	–	–	–	–	–	8
18	9,361	8,567	8,782	8,786	9,461	9
19	(1,744)	(1,115)	(1,479)	(1,312)	(2,422)	10
20	92,013	102,298	95,283	95,828	98,830	11
21	199,079	204,333	201,517	198,074	170,365	12
22	(31,401)	(28,730)	(27,728)	(25,589)	(27,724)	13
23	3,646	4,133	4,497	4,153	3,720	14
24	–	–	–	–	–	15
25	171,324	179,736	178,286	176,638	146,361	16
26	761,583	770,427	763,318	756,455	711,041	17
27	(538,829)	(546,607)	(545,410)	(539,684)	(504,428)	18
28	222,754	223,820	217,908	216,771	206,613	19
29	91,154	92,752	93,841	95,111	93,086	20
30	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826	21
31	4.4 %	4.4 %	4.6 %	4.6 %	4.8 %	22

Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

LINE #	2024 Q1	2023 Q4
Available capital (amounts)		
Common Equity Tier 1 (CET1)		
Tier 1		
Total capital		
Risk-weighted assets (amounts)		
Total risk-weighted assets (RWA)		
Total RWA (pre-floor)		
Risk-based capital ratios as a percentage of RWA		
CET1 ratio		
CET1 ratio (pre-floor)		
Tier 1 ratio		
Tier 1 ratio (pre-floor)		
Total capital ratio		
Total capital ratio (pre-floor)		
Additional CET1 buffer requirements as a percentage of RWA		
Capital conservation buffer requirement (2.5% from 2019)		
Countercyclical buffer requirement		
Bank G-SIB and/or D-SIB additional requirements		
Total of bank CET1 specific buffer requirements		
CET1 available after meeting the bank's minimum capital requirements		
Basel III Leverage ratio		
Total Basel III leverage ratio exposure measure		
Basel III leverage ratio		

LINE #	2024 Q1	2023 Q4
1	\$ 80,679	\$ 82,317
2	91,154	92,752
3	101,789	103,648
4	579,424	571,161
4a	579,424	571,161
5	13.9 %	14.4 %
5b	13.9	14.4
6	15.7	16.2
6b	15.7	16.2
7	17.6	18.1
7b	17.6	18.1
8	2.5	2.5
9	–	–
10	1.0	1.0
11	3.5	3.5
12	9.3	9.8
13	\$ 2,078,232	\$ 2,112,561
14	4.4 %	4.4 %

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

Total RWA at the level of the resolution group

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

Leverage ratio exposure measure at the level of the resolution group

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

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

Term Sheet apply?

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

Term Sheet apply?

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

LINE #	2024	2023			
	Q1	Q4	Q3	Q2	Q1
1	\$ 178,223	\$ 187,037	\$ 190,730	\$ 188,127	\$ 194,443
2	579,424	571,161	544,880	549,398	531,644
3	30.8 %	32.7 %	35.0 %	34.2 %	36.6 %
4	\$ 2,078,232	\$ 2,112,561	\$ 2,053,168	\$ 2,083,544	\$ 1,957,826
5	8.6 %	8.9 %	9.3 %	9.0 %	9.9 %
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

TLAC Composition (TLAC1)

(\$ millions, except as noted)

LINE #	2024	2023				
	Q1	Q4	Q3	Q2	Q1	
Regulatory capital elements of TLAC and adjustments						
Common Equity Tier 1 capital (CET1)	1	\$ 80,679	\$ 82,317	\$ 82,953	\$ 84,328	\$ 82,328
Additional Tier 1 capital (AT1) before TLAC adjustments	2	10,475	10,435	10,888	10,783	10,758
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	10,475	10,435	10,888	10,783	10,758
Tier 2 capital (T2) before TLAC adjustments	6	10,635	10,896	12,738	12,849	12,946
Amortized portion of T2 instruments where remaining maturity > 1 year	7	—	—	—	—	—
T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	8	—	—	—	—	—
Other adjustments	9	—	—	—	—	—
T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)	10	10,635	10,896	12,738	12,849	12,946
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	11	101,789	103,648	106,579	107,960	106,032
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	76,636	83,684	84,431	80,474	88,834
<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	76,636	83,684	84,431	80,474	88,834
Non-regulatory capital elements of TLAC: adjustments						
TLAC before deductions (sum of lines 11 and 17)	18	178,425	187,332	191,010	188,434	194,866
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	(202)	(295)	(280)	(307)	(423)
Other adjustments to TLAC	21	—	—	—	—	—
TLAC available after deductions (sum of lines 18 to 21)	22	178,223	187,037	190,730	188,127	194,443
Risk-weighted assets and leverage exposure measure for TLAC purposes						
Total risk-weighted assets adjusted as permitted under the TLAC regime	23	579,424	571,161	544,880	549,398	531,644
Leverage exposure measure	24	2,078,232	2,112,561	2,053,168	2,083,544	1,957,826
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	30.8 %	32.7 %	35.0 %	34.2 %	36.6 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	26	8.6	8.9	9.3	9.0	9.9
CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	27	9.3	9.8	10.7	10.8	11.0
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).

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

(\$ millions)
As at

LINE #	2024 Q1					OSFI Template
	Creditor Ranking					
	1	2	3	4	5	
	(most junior)		(most senior)			
Is the resolution entity the creditor/investor? (yes or no)						1
	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ³	Other liabilities ⁴	Sum
Description of creditor ranking (free text)						
Total capital and liabilities net of credit risk mitigation	36,097	-	-	25,466	-	61,563
Subset of row 3 that are excluded liabilities	-	-	-	-	-	-
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	36,097	-	-	25,466	-	61,563
Subset of row 5 that are eligible as TLAC	36,097	-	-	25,466	-	61,563
Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	469	-	469
Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	24,997	-	24,997
Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	-	-
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	-	-	-
Subset of row 6 that is perpetual securities	36,097	-	-	-	-	36,097

LINE #	2023 Q4					OSFI Template
	Creditor Ranking					
	1	2	3	4	5	
	(most junior)		(most senior)			
Is the resolution entity the creditor/investor? (yes or no)						1
	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ³	Other liabilities ⁴	Sum
Description of creditor ranking (free text)						
Total capital and liabilities net of credit risk mitigation	37,348	-	-	26,834	-	64,182
Subset of row 3 that are excluded liabilities	-	-	-	-	-	-
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	37,348	-	-	26,834	-	64,182
Subset of row 5 that are eligible as TLAC	37,348	-	-	26,834	-	64,182
Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-
Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	26,834	-	26,834
Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	-	-
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	-	-	-
Subset of row 6 that is perpetual securities	37,348	-	-	-	-	37,348

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

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

³ Consistent with the scope of the Canadian statutory Bail-in Regime, Bail-in Debt is subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

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

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	LINE #	2024 Q1						2023 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	
Total capital and liabilities net of credit risk mitigation	25,318	10,853	9,709	103,782	-	149,662	25,434	10,853	9,779	104,675	-	150,741	
Subset of row 2 that are excluded liabilities	77	27	240	26,917	-	27,261	85	65	215	20,216	-	20,581	
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	25,241	10,826	9,469	76,865	-	122,401	25,349	10,788	9,564	84,459	-	130,160	
Subset of row 4 that are potentially eligible as TLAC	25,241	10,826	9,469	76,865	-	122,401	25,349	10,788	9,564	84,459	-	130,160	
Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	20,507	-	20,507	-	-	-	22,065	-	22,065	
Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	43,242	-	43,242	-	-	-	46,544	-	46,544	
Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	9,469	13,089	-	22,558	-	-	9,564	15,825	-	25,389	
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	27	-	27	-	-	-	25	-	25	
Subset of row 5 that is perpetual securities	25,241	10,826	-	-	-	36,067	25,349	10,788	-	-	-	36,137	

	2023 Q3						2023 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	25,833	11,253	11,425	100,872	-	149,383	25,852	11,253	11,479	98,316	-	146,900
Subset of row 12 that are excluded liabilities	16	11	218	15,764	-	16,009	117	10	204	17,540	-	17,871
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	25,817	11,242	11,207	85,108	-	133,374	25,735	11,243	11,275	80,776	-	129,029
Subset of row 14 that are potentially eligible as TLAC	25,817	11,242	11,207	85,108	-	133,374	25,735	11,243	11,275	80,776	-	129,029
Subset of row 15 with 1 year ≤ residual maturity < 2 years	-	-	-	21,040	-	21,040	-	-	-	20,567	-	20,567
Subset of row 15 with 2 years ≤ residual maturity < 5 years	-	-	-	46,822	-	46,822	-	-	-	43,000	-	43,000
Subset of row 15 with 5 years ≤ residual maturity < 10 years	-	-	11,207	17,226	-	28,433	-	-	11,275	17,189	-	28,464
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	20	-	20	-	-	-	20	-	20
Subset of row 15 that is perpetual securities	25,817	11,242	-	-	-	37,059	25,735	11,243	-	-	-	36,978

	2023 Q1					
	Creditor Ranking					
	1	2	3	4	5	Sum of 1 to 5
	(most junior)			(most senior)		
Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Total capital and liabilities net of credit risk mitigation	25,094	11,253	11,444	96,319	-	144,110
Subset of row 22 that are excluded liabilities	121	9	201	7,161	-	7,492
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24,973	11,244	11,243	89,158	-	136,618
Subset of row 24 that are potentially eligible as TLAC	24,973	11,244	11,243	89,158	-	136,618
Subset of row 25 with 1 year ≤ residual maturity < 2 years	-	-	-	25,702	-	25,702
Subset of row 25 with 2 years ≤ residual maturity < 5 years	-	-	-	44,820	-	44,820
Subset of row 25 with 5 years ≤ residual maturity < 10 years	-	-	11,243	18,616	-	29,859
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	20	-	20
Subset of row 25 that is perpetual securities	24,973	11,244	-	-	-	36,217

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

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

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

(\$ millions, except as noted)
As at

LINE #		2024 Q1			
By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	1	1.00 % \$	111		
France	2	1.00	77		
Germany	3	0.75	1,245		
Luxembourg	4	0.50	140		
Netherlands	5	1.00	191		
United Kingdom	6	2.00	1,753		
Norway	7	2.50	5		
Sum of lines 1 to 7	8	\$	3,522		
Total ¹	9	\$	400,173	0.01 % \$	6

2023 Q4			
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By Country		CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	10	1.00 % \$	89		
France	11	0.50	127		
Germany	12	0.75	1,423		
Luxembourg	13	0.50	172		
Netherlands	14	1.00	168		
United Kingdom	15	2.00	1,700		
Norway	16	2.50	6		
Sum of lines 1 to 7	17	\$	3,685		
Total ¹	18	\$	393,132	0.01 % \$	6

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2024		2023			2024		2023			
		Q1	Q4	Q3	Q2	Q1	Q1	Q4	Q3	Q2	Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 415,426	\$ 412,057	\$ 389,987	\$ 389,154	\$ 373,596	\$ 33,234	\$ 32,965	\$ 31,199	\$ 31,132	\$ 29,888	1
Of which: standardized approach (SA) ³	2	54,493	56,251	53,383	54,045	33,548	4,359	4,500	4,271	4,324	2,684	2
Of which: foundation internal ratings-based (FIRB) approach	3	84,139	86,304	82,140	79,490	n/a	6,731	6,905	6,571	6,359	n/a	3
Of which: supervisory slotting approach	4	–	–	–	–	n/a	–	–	–	–	n/a	4
Of which: advanced internal ratings-based (AIRB) approach	5	276,794	269,502	254,464	255,619	340,048	22,144	21,560	20,357	20,449	27,204	5
Counterparty credit risk	6	13,639	17,158	15,841	16,005	18,680	1,091	1,373	1,267	1,280	1,494	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	7,667	10,769	9,654	9,930	8,328	613	862	772	794	666	7
Of which: internal model method (IMM)	8	–	–	–	–	–	–	–	–	–	–	8
Of which: other CCR ⁴	9	5,972	6,389	6,187	6,075	10,352	478	511	495	486	828	9
Credit valuation adjustment (CVA) ⁵	10	5,860	8,381	6,754	6,659	n/a	469	670	540	533	n/a	10
Equity positions in banking book under market-based approach ⁶	11	n/a	n/a	n/a	n/a	24,635	n/a	n/a	n/a	n/a	1,971	7
Equity investments in funds – look-through approach	12	2,876	2,848	2,985	3,094	2,385	230	228	239	248	191	11
Equity investments in funds – mandate-based approach	13	421	424	400	413	310	34	34	32	33	25	12
Equity investments in funds – fall-back approach ⁷	14	n/a	n/a	n/a	n/a	491	n/a	n/a	n/a	n/a	39	10
Settlement risk	15	74	250	218	253	49	6	20	17	20	4	13
Securitization exposures in banking book	16	15,786	16,652	16,445	16,916	17,532	1,263	1,332	1,316	1,353	1,403	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	17	2,169	2,404	2,450	2,577	1,327	174	192	196	206	106	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	13,531	14,167	13,913	14,219	16,035	1,082	1,134	1,113	1,138	1,283	16
Of which: securitization standardized approach (SEC-SA)	19	86	81	82	120	170	7	6	7	9	14	17
Market risk ⁸	20	23,895	16,952	16,911	21,777	19,554	1,912	1,356	1,353	1,742	1,564	18
Of which: standardized approach (SA)	21	23,895	2,608	2,336	6,232	2,806	1,912	209	187	499	224	19
Of which: internal model approaches (IMA)	22	–	14,344	14,575	15,545	16,748	–	1,147	1,166	1,243	1,340	20
Capital charge for switch between trading book and banking book	23	–	–	–	–	n/a	–	–	–	–	n/a	21
Operational risk	24	89,205	87,077	85,703	83,938	64,987	7,136	6,966	6,856	6,715	5,199	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	25	12,242	9,362	9,636	11,189	9,425	979	749	771	896	754	23
Output floor applied (%)	26	67.5	65.0	65.0	65.0	n/a	n/a	n/a	n/a	n/a	n/a	24
Floor adjustment (before application of transitional cap) ⁸	27	–	–	–	–	n/a	n/a	n/a	n/a	n/a	n/a	25
Floor adjustment (after application of transitional cap) ⁸	28	–	–	–	–	–	–	–	–	–	–	26
Total (lines 1+6+10+11+12+13+14+15+16+20+23+24+25+28)	29	\$ 579,424	\$ 571,161	\$ 544,880	\$ 549,398	\$ 531,644	\$ 46,354	\$ 45,693	\$ 43,590	\$ 43,952	\$ 42,532	27

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

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

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

⁵ Effective the first quarter of 2024, the Fundamental Review of Trading Book (FRTB) was implemented for market risk and CVA.

⁶ As of the second quarter of 2023, equity positions are included with credit risk exposures under the standardized approach.

⁷ As of the second quarter of 2023, these are now a deduction from CET1 capital.

⁸ BCBS transition cap not implemented in Canada, thus lines 27 and 28 represent the output based on the current OSFI transition factor in the line 26.

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

(\$ millions) As at	LINE #	2024 Q1			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated full standardized approach ²
Credit risk (excluding counterparty credit risk)	1	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920
Counterparty credit risk	2	11,864	1,775	13,639	54,121
Credit valuation adjustment	3	-	5,860	5,860	5,860
Securitisation exposures in the banking book	4	6,463	9,323	15,786	22,788
Market risk	5	-	23,895	23,895	23,895
Operational risk	6	-	89,205	89,205	89,205
Residual RWA ³	7	-	15,613	15,613	15,613
Total	8	\$ 379,260	\$ 200,164	\$ 579,424	\$ 841,402

		2023 Q4			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA ¹	RWA calculated using full standardized approach ²
Credit risk (excluding counterparty credit risk)	9	\$ 355,806	\$ 56,251	\$ 412,057	629,658
Counterparty credit risk	10	14,560	2,598	17,158	60,791
Credit valuation adjustment	11	-	8,381	8,381	8,381
Securitisation exposures in the banking book	12	6,904	9,748	16,652	25,335
Market risk	13	14,344	2,608	16,952	6,488
Operational risk	14	-	87,077	87,077	87,077
Residual RWA ³	15	-	12,884	12,884	12,884
Total	16	\$ 391,614	\$ 179,547	\$ 571,161	\$ 830,614

¹ Represents RWA for the period as disclosed in OV1.

² Represents RWA used for the regulatory floor.

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

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

(\$ millions) As at	LINE #	2024 Q1			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	\$ 11,938	\$ 97	\$ 12,035	\$ 16,259
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	10,920	-	10,920	15,426
Banks and other financial institutions	2	6,095	539	6,634	12,040
Covered Bonds	3	1,516	-	1,516	1,133
Equity	4	-	24,786	24,786	24,786
Purchased receivables	5	-	-	-	-
Corporates	6	197,596	934	198,530	298,717
<i>Of which: F-IRB is applied</i>	6a	76,484	-	76,484	147,528
<i>Of which: A-IRB is applied</i>	6b	121,112	-	121,112	150,255
Retail	7	140,405	4,372	144,777	243,776
<i>Of which: qualifying revolving retail</i>	7a	40,719	252	40,971	41,266
<i>Of which: other retail</i>	7b	45,633	1,950	47,583	71,977
<i>Of which: retail residential mortgages</i>	7c	54,053	2,170	56,223	130,533
Specialised lending	8	3,383	-	3,383	9,444
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	2,448	-	2,448	8,349
Others	9	-	23,765	23,765	23,765
Total	10	\$ 360,933	\$ 54,493	\$ 415,426	\$ 629,920

		2023 Q4			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	11	\$ 13,138	\$ 96	\$ 13,234	\$ 16,283
<i>Of which: categorised as MDB/PSE in SA¹</i>	11a	12,403	-	12,403	15,317
Banks and other financial institutions	12	6,288	644	6,932	12,536
Covered Bonds	13	1,703	-	1,703	1,239
Equity	14	-	24,828	24,828	24,828
Purchased receivables	15	-	-	-	-
Corporates	16	197,173	1,006	198,179	293,263
<i>Of which: F-IRB is applied</i>	16a	78,267	-	78,267	145,341
<i>Of which: A-IRB is applied</i>	16b	118,906	-	118,906	146,916
Retail	17	134,136	4,606	138,742	246,696
<i>Of which: qualifying revolving retail</i>	17a	39,587	248	39,835	41,470
<i>Of which: other retail</i>	17b	43,334	1,963	45,297	72,275
<i>Of which: retail residential mortgages</i>	17c	51,215	2,395	53,610	132,951
Specialised lending	18	3,368	-	3,368	9,742
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	18a	2,846	-	2,846	8,919
Others	19	-	25,071	25,071	25,071
Total	20	\$ 355,806	\$ 56,251	\$ 412,057	\$ 629,658

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

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2024 Q1				2023 Q4			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 441,593	\$ 355,806	\$ 25,539	\$ 14,560	\$ 419,671	\$ 336,604	\$ 22,595	\$ 13,541
Asset size ⁴	2	8,415	8,317	(1,696)	(356)	352	2,100	2,394	804
Asset quality ⁵	3	2,001	1,997	(363)	(363)	7,031	7,031	(189)	(192)
Model updates ⁶	4	577	577	–	–	–	–	–	–
Methodology and policy ⁷	5	1,354	1,354	(3,468)	(1,705)	–	–	–	–
Acquisitions and disposals ⁸	6	–	–	–	–	–	–	–	–
Foreign exchange movements ⁹	7	(9,031)	(7,118)	(513)	(272)	13,016	10,071	739	407
Other ¹⁰	8	1,916	–	–	–	1,523	–	–	–
RWA, balance at end of period	9	\$ 446,825	\$ 360,933	\$ 19,499	\$ 11,864	\$ 441,593	\$ 355,806	\$ 25,539	\$ 14,560

		2023 Q3				2023 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 421,019	\$ 335,109	\$ 22,664	\$ 13,654	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645
Asset size ⁴	11	4,754	5,198	385	140	155	1,548	(941)	(417)
Asset quality ⁵	12	1,465	1,465	12	12	4,966	4,966	63	48
Model updates ⁶	13	40	40	–	–	(1,625)	(1,625)	–	–
Methodology and policy ⁷	14	–	–	–	–	(20,739)	(13,525)	3,206	3,243
Acquisitions and disposals ⁸	15	–	–	–	–	5,019	–	1,418	–
Foreign exchange movements ⁹	16	(6,840)	(5,208)	(466)	(265)	4,826	3,697	238	135
Other ¹⁰	17	(767)	–	–	–	(6)	–	–	–
RWA, balance at end of period	18	\$ 419,671	\$ 336,604	\$ 22,595	\$ 13,541	\$ 421,019	\$ 335,109	\$ 22,664	\$ 13,654

		2023 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223
Asset size ⁴	20	9,230	8,465	(680)	(806)
Asset quality ⁵	21	6,821	6,821	198	221
Model updates ⁶	22	(240)	(240)	–	–
Methodology and policy ⁷	23	5,068	5,068	–	–
Acquisitions and disposals ⁸	24	–	–	–	–
Foreign exchange movements ⁹	25	(5,780)	(4,357)	11	7
Other ¹⁰	26	2,135	–	–	–
RWA, balance at end of period	27	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans) and, for the first quarter of 2024, increased in various portfolios in the Wholesale Banking and U.S. Retail segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments and in the first quarter of 2024, increased mainly in the Canadian Personal Banking and U.S. Retail segments, partly offset by the impact of the normal course annual recalibration of 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, and in the first quarter of 2024, increased due to a change in model usage for newly originated retail products.

⁷ The Methodology and policy category impacts reflect newly adopted methodology changes to the calculations driven by regulatory policy changes, such as new regulations and, in the first quarter of 2024 for credit risk, increased due to a new regulatory rule relating to negative amortized real estate secured lending exposures. For counterparty credit risk, the decrease is due to the implementation of the FRTB for CVA.

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

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

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

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions) As at	LINE #	2024		2023		
		Q1	Q4	Q3	Q2	Q1
RWA, balance at beginning of period	1	\$ 16,952	\$ 16,911	\$ 21,777	\$ 19,554	\$ 22,913
Movement in risk levels ¹	2	(1,925)	41	(1,407)	(1,397)	(3,359)
Model updates/changes ²	3	–	–	–	–	–
Methodology and policy ³	4	8,868	–	(3,459)	–	–
Acquisitions and disposals ⁴	5	–	–	–	3,620	–
Foreign exchange movements and other ⁵	6	n/m	n/m	n/m	n/m	n/m
RWA, balance at end of period	7	\$ 23,895	\$ 16,952	\$ 16,911	\$ 21,777	\$ 19,554

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

² The Model updates category reflects updates to the model to reflect recent experience and change in model scope.

³ The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes. This is due to the implementation of the Basel III Standardized Approach.

⁴ The Acquisition and disposals category reflects changes due to business acquisitions or disposals.

⁵ Foreign exchange movements and other are deemed not meaningful (n/m) since RWA exposure measures are calculated in Canadian Dollars. Therefore, no foreign exchange translation is required.

Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions) As at	LINE #	2024		2023		
		Q1	Q4	Q3	Q2	Q1
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	\$ 87,077	\$ 85,703	\$ 83,938	\$ 64,987	\$ 63,795
Business growth ¹	2	1,413	2,267	1,765	1,542	–
Methodology and policy ²	3	–	–	–	14,103	–
Acquisitions and disposals ³	4	–	–	–	3,306	–
Movement in risk level ⁴	5	715	(893)	–	–	–
Revenue generation ⁵	6	n/a	n/a	n/a	n/a	1,192
RWA, balance at end of period⁶	7	\$ 89,205	\$ 87,077	\$ 85,703	\$ 83,938	\$ 64,987

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

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

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

⁴ The Movement in risk level category reflects changes in the ten-year average operational loss experience, relative to BI.

⁵ The movement in Revenue generation category is due to a change in the three-year average of annual gross income used in The Standardized Approach.

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

Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (L1)

(\$ millions) As at	LINE #	2024 Q1						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 6,333	\$ 6,237	\$ 6,857	\$ -	\$ -	\$ -	\$ (620)
Interest-bearing deposits with banks	2	75,048	74,905	74,630	-	-	275	-
Trading loans, securities, and other	3	161,520	161,520	2,457	-	-	159,063	-
Non-trading financial assets at fair value through profit or loss	4	6,985	6,379	1,995	-	5,543	-	(1,159)
Derivatives	5	60,574	60,573	-	60,573	-	56,397	-
Financial assets designated at fair value through profit or loss	6	5,970	1,792	1,973	-	-	-	(181)
Financial assets at fair value through other comprehensive income	7	74,730	71,321	65,446	-	4,197	-	1,678
Debt securities at amortized cost, net of allowance for credit losses	8	300,071	300,045	247,085	-	53,343	-	(383)
Securities purchased under reverse repurchase agreements	9	199,079	199,079	-	199,079	-	8,606	-
Residential mortgages	10	321,670	321,670	322,163	-	-	-	(493)
Consumer instalment and other personal	11	217,397	217,397	217,693	-	-	-	(296)
Credit card	12	38,635	38,635	30,084	-	7,903	-	648
Business and government	13	333,899	333,899	315,521	-	25,645	-	(7,267)
Allowance for loan losses	14	(7,265)	(7,265)	(2)	-	-	-	(7,263)
Customers' liability under acceptances	15	13,066	13,066	13,066	-	-	-	-
Investment in Schwab	16	9,548	9,548	9,548	-	-	-	-
Goodwill	17	18,098	18,098	-	-	-	-	18,098
Other intangibles	18	2,799	2,799	-	-	-	-	2,799
Land, buildings, equipment, and other depreciable assets	19	9,524	9,427	9,427	-	-	-	-
Deferred tax assets	20	3,928	3,825	1,329	-	-	-	2,496
Amounts receivable from brokers, dealers and clients	21	34,770	34,770	4,628	-	-	-	30,142
Other assets	22	24,513	23,171	10,730	7,434	-	-	5,007
Total assets	23	\$ 1,910,892	\$ 1,900,891	\$ 1,334,630	\$ 267,086	\$ 96,631	\$ 224,341	\$ 43,206
Liabilities								
Trading deposits	24	\$ 30,634	\$ 30,634	\$ -	\$ -	\$ -	\$ 27,226	\$ 3,408
Derivatives	25	54,073	54,073	-	54,073	-	51,749	-
Securitization liabilities at fair value	26	16,543	16,543	-	-	-	16,543	-
Financial liabilities designated at fair value through profit or loss	27	180,112	180,112	-	-	-	2	180,110
Deposits	28	1,181,254	1,181,254	-	-	-	-	1,181,254
Acceptances	29	13,066	13,066	-	-	-	-	13,066
Obligations related to securities sold short	30	42,875	42,875	-	-	-	41,088	1,787
Obligations related to securities sold under repurchase agreements	31	174,129	174,129	-	174,129	-	11,760	-
Securitization liabilities at amortized cost	32	12,358	12,358	-	-	-	-	12,358
Amounts payable to brokers, dealers, and clients	33	34,012	34,012	-	-	-	-	34,012
Insurance-related liabilities	34	5,921	17	-	-	-	-	17
Other liabilities	35	43,926	39,829	-	-	-	-	39,829
Subordinated notes and debentures	36	9,554	9,554	-	-	-	-	9,554
Total liabilities	37	\$ 1,798,457	\$ 1,788,456	\$ -	\$ 228,202	\$ -	\$ 148,368	\$ 1,475,395

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 #	2024 Q1				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,922,688	\$ 1,334,630	\$ 267,086	\$ 96,631	\$ 224,341
Liabilities carrying value amount under regulatory scope of consolidation	2	376,570	-	228,202	-	148,368
Total net amount under regulatory scope of consolidation	3	1,546,118	1,334,630	38,884	96,631	75,973
Off-balance sheet amounts	4	379,093	358,706	-	20,387	-
Differences due to different netting rules, other than those already included in line 2	5	47,383	-	47,383	-	-
Adjustment for derivatives and PFE	6	73,410	-	73,410	-	-
Gross up for repo-style transactions	7	348,258	-	348,258	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,394,262	\$ 1,693,336	\$ 507,935	\$ 117,018	\$ 75,973

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

Credit Quality of Assets (CR1)¹

(\$ millions) As at		LINE #	2024 Q1						
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		1	\$ 3,709	\$ 887,428	\$ (7,265)	(2)	(8)	(7,255)	883,872
Debt securities		2	–	312,892	(2)	–	–	(2)	312,890
Off-balance sheet exposures		3	197	707,630	(1,000)	–	–	(1,000)	706,827
Total		4	\$ 3,906	\$ 1,907,950	\$ (8,267)	(2)	(8)	(8,257)	\$ 1,903,589
2023 Q4									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		5	\$ 3,299	\$ 880,426	\$ (7,130)	(2)	(8)	(7,120)	876,595
Debt securities		6	–	312,601	(2)	–	–	(2)	312,599
Off-balance sheet exposures		7	107	712,370	(1,049)	–	–	(1,049)	711,428
Total		8	\$ 3,406	\$ 1,905,397	\$ (8,181)	(2)	(8)	(8,171)	\$ 1,900,622
2023 Q3									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		9	\$ 2,980	\$ 855,082	\$ (6,782)	(2)	(8)	(6,772)	851,280
Debt securities		10	–	309,572	(1)	–	–	(1)	309,571
Off-balance sheet exposures		11	97	690,291	(988)	–	–	(988)	689,400
Total		12	\$ 3,077	\$ 1,854,945	\$ (7,771)	(2)	(8)	(7,761)	\$ 1,850,251
2023 Q2									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		13	\$ 2,659	\$ 832,993	\$ (6,641)	(3)	(9)	(6,629)	829,011
Debt securities		14	–	334,319	(2)	–	–	(2)	334,317
Off-balance sheet exposures		15	104	689,916	(1,000)	–	–	(1,000)	689,020
Total		16	\$ 2,763	\$ 1,857,228	\$ (7,643)	(3)	(9)	(7,631)	\$ 1,852,348

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

² Includes total impaired exposures, of which \$2,568 million (October 31, 2023 – \$2,175 million; July 31, 2023 – \$1,954 million; April 30, 2023 – \$1,646 million) is in the default category and \$1,141 million as at January 31, 2024 (October 31, 2023 – \$1,124 million; July 31, 2023 – \$1,026 million; April 30, 2023 – \$1,013 million) is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Quality of Assets (CR1) (Continued)¹

(\$ millions) As at	LINE #	2023 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,591	\$ 829,343	\$ (6,489)	\$ (3)	\$ (11)	\$ (6,475)	\$ 825,445
Debt securities	2	–	335,899	(1)	–	–	(1)	335,898
Off-balance sheet exposures	3	124	612,423	(985)	–	–	(985)	611,562
Total	4	\$ 2,715	\$ 1,777,665	\$ (7,475)	\$ (3)	\$ (11)	\$ (7,461)	\$ 1,772,905

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

² Includes total impaired exposures of which \$1,541 million is in the default category and \$1,050 million as at January 31, 2023 is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Risk Mitigation Techniques – Overview (CR3)¹

(\$ millions) As at	LINE #	2024 Q1					2023 Q4				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 319,874	\$ 571,263	\$ 487,781	\$ 83,417	\$ 65	\$ 310,815	\$ 572,910	\$ 488,142	\$ 84,697	\$ 71
Debt securities	2	311,873	1,019	–	–	1,019	311,632	969	–	–	969
Total	3	\$ 631,747	\$ 572,282	\$ 487,781	\$ 83,417	\$ 1,084	\$ 622,447	\$ 573,879	\$ 488,142	\$ 84,697	\$ 1,040
<i>Of which: defaulted</i>	4	<i>2,208</i>	<i>1,501</i>	<i>1,313</i>	<i>188</i>	<i>–</i>	<i>1,836</i>	<i>1,463</i>	<i>1,283</i>	<i>180</i>	<i>–</i>
		2023 Q3					2023 Q2				
Loans	5	\$ 301,564	\$ 556,498	\$ 473,115	\$ 83,314	\$ 69	\$ 293,093	\$ 542,559	\$ 458,116	\$ 84,412	\$ 31
Debt securities	6	308,597	975	–	–	975	333,461	858	–	–	858
Total	7	\$ 610,161	\$ 557,473	\$ 473,115	\$ 83,314	\$ 1,044	\$ 626,554	\$ 543,417	\$ 458,116	\$ 84,412	\$ 889
<i>Of which: defaulted</i>	8	<i>1,622</i>	<i>1,358</i>	<i>1,196</i>	<i>162</i>	<i>–</i>	<i>1,359</i>	<i>1,300</i>	<i>1,129</i>	<i>171</i>	<i>–</i>
		2023 Q1									
Loans	9	\$ 296,396	\$ 535,538	\$ 443,349	\$ 92,183	\$ 6					
Debt securities	10	334,956	943	–	–	943					
Total	11	\$ 631,352	\$ 536,481	\$ 443,349	\$ 92,183	\$ 949					
<i>Of which: defaulted</i>	12	<i>1,347</i>	<i>1,244</i>	<i>1,090</i>	<i>154</i>	<i>–</i>					

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

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

³ As at January 31, 2024, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.5 billion (October 31, 2023 – a decrease of \$0.5 billion, July 31, 2023 – a decrease of \$0.5 billion, April 30, 2023 – a decrease of \$0.3 billion, January 31, 2023 – a decrease of \$0.5 billion) (CR7).

Gross Credit Risk Exposures¹

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

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

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

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2023 Q3						2023 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	\$ 437,640	\$ 68,093	\$ –	\$ –	\$ –	\$ 505,733	\$ 425,415	\$ 67,532	\$ –	\$ –	\$ –	\$ 492,947
Qualifying revolving retail	2	38,239	132,014	–	–	–	170,253	36,706	131,901	–	–	–	168,607
Other retail	3	89,662	8,375	–	–	43	98,080	88,003	8,361	–	–	43	96,407
	4	565,541	208,482	–	–	43	774,066	550,124	207,794	–	–	43	757,961
Non-retail													
Corporate	5	280,660	92,216	203,578	20,924	21,229	618,607	279,707	94,103	194,696	21,930	20,794	611,230
Sovereign	6	389,128	12,578	78,664	24,667	9,366	514,403	435,021	12,335	94,788	27,445	9,859	579,448
Bank	7	23,623	3,247	121,378	16,932	2,303	167,483	26,588	2,895	96,970	15,558	2,517	144,528
	8	693,411	108,041	403,620	62,523	32,898	1,300,493	741,316	109,333	386,454	64,933	33,170	1,335,206
Total	9	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
By Country of Risk													
Canada	10	\$ 691,845	\$ 166,047	\$ 125,781	\$ 15,951	\$ 9,640	\$ 1,009,264	\$ 693,041	\$ 166,394	\$ 126,650	\$ 17,538	\$ 9,834	\$ 1,013,457
United States	11	506,620	146,320	155,356	20,140	21,903	850,339	521,156	146,248	145,780	20,787	21,794	855,765
Other International													
Europe	12	45,388	3,675	82,869	17,176	1,240	150,348	59,600	3,877	80,040	16,748	1,270	161,535
Other	13	15,099	481	39,614	9,256	158	64,608	17,643	608	33,984	9,860	315	62,410
	14	60,487	4,156	122,483	26,432	1,398	214,956	77,243	4,485	114,024	26,608	1,585	223,945
Total	15	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
By Residual Contractual Maturity													
Within 1 year	16	\$ 382,622	\$ 235,192	\$ 401,620	\$ 33,027	\$ 15,305	\$ 1,067,766	\$ 401,209	\$ 235,422	\$ 384,930	\$ 35,078	\$ 14,735	\$ 1,071,374
Over 1 year to 5 years	17	585,934	79,620	2,000	21,248	17,241	706,043	584,617	79,781	1,524	20,762	18,088	704,772
Over 5 years	18	290,396	1,711	–	8,248	395	300,750	305,614	1,924	–	9,093	390	317,021
Total	19	\$ 1,258,952	\$ 316,523	\$ 403,620	\$ 62,523	\$ 32,941	\$ 2,074,559	\$ 1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 37,531	\$ 5,240	\$ 3	\$ 65	\$ 2,244	\$ 45,083	\$ 37,650	\$ 5,221	\$ 2	\$ 105	\$ 2,179	\$ 45,157
Non-residential	21	53,784	8,480	24	247	722	63,257	53,528	9,089	5	403	707	63,732
Total real-estate	22	91,315	13,720	27	312	2,966	108,340	91,178	14,310	7	508	2,886	108,889
Agriculture	23	10,278	592	10	54	33	10,967	10,230	589	11	90	38	10,958
Automotive	24	15,199	6,255	5	1,028	343	22,830	14,659	6,316	4	863	336	22,178
Financial	25	57,235	15,049	353,512	27,233	4,194	457,223	59,666	15,390	328,997	26,823	4,028	434,904
Food, beverage, and tobacco	26	7,601	3,768	2	1,871	431	13,673	7,943	3,974	3	1,736	407	14,063
Forestry	27	1,624	788	–	14	107	2,533	1,612	900	–	24	78	2,614
Government, public sector entities, and education	28	383,073	8,235	43,805	23,241	6,487	464,841	427,977	8,219	53,719	25,380	6,869	522,164
Health and social services	29	23,966	4,082	169	64	3,609	31,890	24,780	3,887	91	129	3,483	32,370
Industrial construction and trade contractors	30	7,081	2,634	13	14	1,111	10,853	6,509	2,457	1	17	1,087	10,071
Metals and mining	31	4,605	3,188	251	561	855	9,460	4,485	3,304	305	595	913	9,602
Oil and gas	32	5,070	5,015	1,952	1,284	1,532	14,853	4,845	5,220	712	1,220	1,219	13,216
Power and utilities	33	15,720	13,207	51	2,059	4,993	36,030	15,882	13,132	46	2,351	5,439	36,850
Professional and other services	34	21,972	8,778	3,190	725	1,698	36,363	22,454	8,813	1,873	678	1,652	35,470
Retail sector	35	9,873	2,990	66	265	532	10,866	10,086	3,031	58	228	545	13,948
Sundry manufacturing and wholesale	36	15,070	8,770	91	833	695	25,459	14,601	8,881	89	935	785	25,291
Telecommunications, cable, and media	37	8,128	5,324	–	1,380	551	15,383	8,199	5,301	–	1,295	592	15,387
Transportation	38	7,970	2,692	28	657	1,863	13,210	8,278	2,582	18	787	1,900	13,565
Other	39	7,631	2,954	448	928	898	12,859	7,932	3,027	520	1,274	913	13,666
Total	40	\$ 693,411	\$ 108,041	\$ 403,620	\$ 62,523	\$ 32,898	\$ 1,300,493	\$ 741,316	\$ 109,333	\$ 386,454	\$ 64,933	\$ 33,170	\$ 1,335,206

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

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

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2023					
		Q1					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail							
Residential secured	1	\$ 418,507	\$ 65,783	\$ –	\$ –	\$ –	484,290
Qualifying revolving retail	2	37,333	127,577	–	–	–	164,910
Other retail	3	86,444	8,064	–	–	42	94,550
	4	542,284	201,424	–	–	42	743,750
Non-retail							
Corporate	5	291,504	135,793	248,823	22,784	22,850	721,754
Sovereign	6	451,169	1,799	41,085	28,119	1,766	523,938
Bank	7	32,345	7,870	79,020	15,928	7,490	142,653
	8	775,018	145,462	368,928	66,831	32,106	1,388,345
Total	9	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095
By Country of Risk							
Canada	10	\$ 686,423	\$ 168,404	\$ 132,250	\$ 17,414	\$ 9,829	\$ 1,014,320
United States	11	559,587	170,688	125,931	21,610	21,005	898,821
Other International							
Europe	12	50,302	6,711	77,232	19,242	988	154,475
Other	13	20,990	1,083	33,515	8,565	326	64,479
	14	71,292	7,794	110,747	27,807	1,314	218,954
Total	15	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095
By Residual Contractual Maturity							
Within 1 year	16	\$ 476,612	\$ 232,866	\$ 367,835	\$ 37,016	\$ 15,500	\$ 1,129,829
Over 1 year to 5 years	17	551,052	112,629	1,093	19,916	15,887	700,577
Over 5 years	18	289,638	1,391	–	9,899	761	301,689
Total	19	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 36,592	\$ 5,678	\$ 3	\$ 80	\$ 2,147	\$ 44,500
Non-residential	21	53,328	11,142	16	304	689	65,479
Total real-estate	22	89,920	16,820	19	384	2,836	109,979
Agriculture	23	9,950	616	9	75	26	10,676
Automotive	24	13,868	8,725	4	751	315	23,663
Financial	25	57,743	20,639	322,768	26,312	3,665	431,127
Food, beverage, and tobacco	26	7,277	6,447	–	1,670	430	15,824
Forestry	27	1,477	1,154	–	34	83	2,748
Government, public sector entities, and education	28	471,681	7,478	41,177	28,510	6,362	555,208
Health and social services	29	24,228	4,643	173	110	3,045	32,199
Industrial construction and trade contractors	30	6,100	2,460	8	24	1,080	9,672
Metals and mining	31	4,680	4,935	218	545	978	11,356
Oil and gas	32	4,620	8,762	2,398	1,412	1,504	18,696
Power and utilities	33	14,990	18,024	11	2,337	5,121	40,483
Professional and other services	34	21,470	12,033	886	572	1,893	36,854
Retail sector	35	9,907	4,040	149	218	513	14,827
Sundry manufacturing and wholesale	36	14,020	12,381	114	905	909	28,329
Telecommunications, cable, and media	37	7,542	8,703	164	1,304	566	18,279
Transportation	38	8,099	3,660	1	775	1,797	14,332
Other	39	7,446	3,942	829	893	983	14,093
Total	40	\$ 775,018	\$ 145,462	\$ 368,928	\$ 66,831	\$ 32,106	\$ 1,388,345

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

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

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

(\$ millions) As at	LINE #	2024 Q1						2023 Q4					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Sovereigns and their central banks	1	\$ 94	\$ –	\$ 580	\$ –	\$ 97	16.72 %	\$ 116	\$ –	\$ 597	\$ –	\$ 96	16.08 %
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	2,561	–	2,561	–	539	21.05	2,936	–	2,936	–	644	21.93
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	7	1,179	473	972	62	934	90.33	1,251	487	1,043	64	1,006	90.88
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	15,982	4,294	15,982	1,718	24,786	140.03	15,445	4,332	15,445	1,733	24,828	144.53
Retail	11	3,275	5,049	2,184	1,109	2,106	63.95	2,963	5,163	2,160	1,143	2,116	64.06
Real estate	12	3,800	1,680	3,800	672	2,157	48.23	4,018	1,959	4,018	784	2,382	49.60
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,800	1,680	3,800	672	2,157	48.23	4,018	1,959	4,018	784	2,382	49.60
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	21	82	–	77	–	109	141.56	84	–	76	–	108	142.11
Other assets ⁵	22	31,058	–	31,058	–	23,765	76.52	31,912	–	31,912	–	25,071	78.56
Total	23	\$ 58,031	\$ 11,496	\$ 57,214	\$ 3,561	\$ 54,493	89.66 %	\$ 58,725	\$ 11,941	\$ 58,187	\$ 3,724	\$ 56,251	90.86 %
		2023 Q3						2023 Q2					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Sovereigns and their central banks	24	\$ 130	\$ –	\$ 564	\$ –	\$ 87	15.43 %	\$ 249	\$ –	\$ 671	\$ –	\$ 85	12.67 %
Public sector entities	25	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	26	–	–	–	–	–	–	–	–	–	–	–	–
Banks	27	2,568	–	2,566	–	609	23.73	2,492	–	2,492	–	584	23.43
<i>Of which: securities firms and other financial institutions</i>	28	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	29	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	30	1,191	435	1,122	59	1,080	91.45	1,327	446	1,271	60	1,223	91.89
<i>Of which: securities firms and other financial institutions</i>	31	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: specialised lending</i>	32	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	33	14,948	4,095	14,948	1,638	24,421	147.24	16,375	4,080	16,375	1,632	25,194	139.91
Retail	34	2,923	4,894	2,052	1,075	2,011	64.31	2,871	4,915	2,115	1,086	2,054	64.17
Real estate	35	3,954	2,051	3,954	820	2,446	51.24	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: general Residential Real Estate (RRE)</i>	36	3,954	2,051	3,954	820	2,446	51.24	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: Income Producing RRE (IPRRE)</i>	37	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: other RRE</i>	38	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	39	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	40	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	41	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	42	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	43	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	44	79	–	73	–	104	142.47	79	–	74	–	106	143.24
Other assets ⁵	45	30,068	–	30,068	–	22,625	75.25	29,452	–	29,452	–	22,234	75.49
Total	46	\$ 55,861	\$ 11,475	\$ 55,347	\$ 3,592	\$ 53,383	90.57 %	\$ 56,875	\$ 11,689	\$ 56,480	\$ 3,677	\$ 54,045	89.84 %

¹ Excludes securitization and CCR.

² Credit conversion factor.

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

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

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

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

(\$ millions) As at	LINE #	2023 Q1						
		Exposures before CCF and CRM		Exposures post-CCF and CRM				
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ²	RWA density ³	
Asset classes								
Corporate	1	\$ 1,763	\$ 473	\$ 1,763	\$ 10	1,355	76.42 %	
Sovereign	2	1	–	1	–	–	–	
Bank	3	674	–	674	–	135	20.03	
Retail residential mortgages	4	3,999	1,833	3,999	884	2,792	57.18	
Other retail	5	3,007	5,194	3,007	223	1,836	56.84	
Equity	6	5,824	3,387	5,824	1,693	4,822	64.15	
Other assets ⁴	7	28,448	–	28,448	–	22,608	79.47	
Total	8	\$ 43,716	\$ 10,887	\$ 43,716	\$ 2,810	33,548	72.11 %	

¹ Excludes securitization and CCR.

² RWA calculated on post-CCF and post-CRM exposures.

³ Total RWA as a percentage of post-CCF and post-CRM exposures.

⁴ Excludes exposures subject to direct capital deductions and threshold deductions.

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)

(\$ millions) As at		LINE #	2024 Q1																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹								
			0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other				
Asset classes																																
Sovereigns and their central banks	1	\$	93		487																										\$	580
Public sector entities	2																															
Multilateral development banks	3																															
Banks	4				2,527															34											2,561	
<i>Of which: securities firms and other financial institutions</i>	5																															
Covered bonds	6																															
Corporates	7				33						147									854											1,034	
<i>Of which: securities firms and other financial institutions</i>	8																															
<i>Of which: specialised lending</i>	9																															
Subordinated debt, equity and other capital	10		2,012		576															4,692					30	10,051	339				17,700	
Retail	11			607													2,686														3,293	
Real estate	12				517	427	550	930			3				1,909														136		4,472	
<i>Of which: general RRE</i>	13				517	427	550	930			3				1,909														136		4,472	
<i>Of which: IPRRE</i>	14																															
<i>Of which: other RRE</i>	15																															
<i>Of which: general CRE</i>	16																															
<i>Of which: IPCRE</i>	17																															
<i>Of which: land acquisition, development and construction</i>	18																															
Reverse mortgages	19																															
Mortgage-backed securities	20																															
Defaulted exposures	21																				13				64						77	
Other assets ²	22		7,292																	23,766											31,058	
Total	23	\$	9,397	607	4,140	427	550	930			150				1,909	2,686				29,359				94	10,051	339		136	\$	60,775		

¹ Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

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

(\$ millions) As at	LINE #	2023 Q4																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹					
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%
Asset classes																												
Sovereigns and their central banks	1	\$ 115		482																								\$ 597
Public sector entities	2																											
Multilateral development banks	3																											
Banks	4			2,864														72										2,936
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			34						150									923									1,107
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10	2,082		759															4,614					30	9,330	363		17,178
Retail	11		600																									3,303
Real estate	12			498	419	532	938			2				2,413														4,802
<i>Of which: general RRE</i>	13			498	419	532	938			2				2,413														4,802
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																											
Other assets ²	22	6,841																	13				63					76
Total	23	\$ 9,038	600	4,637	419	532	938			152				2,413	2,703				30,693				93	9,330	363			\$ 61,911

¹ Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

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

(\$ millions) As at	LINE #	2023 Q3																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹					
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%
Asset classes																												
Sovereigns and their central banks	1	\$ 129		435																								\$ 564
Public sector entities	2																											
Multilateral development banks	3																											
Banks	4			2,446															120									2,566
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			32						149									993									1,181
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10	1,978		645															4,295					30	9,247	391		16,586
Retail	11		558																									3,127
Real estate	12			439	391	496	863							2,585														4,774
<i>Of which: general RRE</i>	13			439	391	496	863							2,585														4,774
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																											
Other assets ²	22	7,443																	22,625					60				73
Total	23	\$ 9,550	558	3,997	391	496	863			149				2,585	2,576				28,046				90	9,247	391			\$ 58,939

¹ Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

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

(\$ millions) As at	LINE #	2023 Q2																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹						
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other		
Asset classes																													
Sovereigns and their central banks	1	\$ 248		423																								\$	671
Public sector entities	2																												
Multilateral development banks	3																												
Banks	4			2,385															107										2,492
<i>Of which: securities firms and other financial institutions</i>	5																												
Covered bonds	6																												
Corporates	7			33						160					7				1,131										1,331
<i>Of which: securities firms and other financial institutions</i>	8																												
<i>Of which: specialised lending</i>	9																												
Subordinated debt, equity and other capital	10	2,032		1,400															4,280					30	10,054	211			18,007
Retail	11		578																										
Real estate	12			426	375	498	869							2,761															3,201
<i>Of which: general RRE</i>	13			426	375	498	869							2,761															4,929
<i>Of which: IPRRE</i>	14																												
<i>Of which: other RRE</i>	15																												
<i>Of which: general CRE</i>	16																												
<i>Of which: IPCRE</i>	17																												
<i>Of which: land acquisition, development and construction</i>	18																												
Reverse mortgages	19																												
Mortgage-backed securities	20																												
Defaulted exposures	21																												
Other assets ²	22	7,218																	22,234					62					74
Total	23	\$ 9,498	578	4,667	375	498	869			160				2,761	2,630				27,764					92	10,054	211			\$ 60,157

¹ Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)¹

(\$ millions) As at	LINE #	2023 Q1							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other	
Asset classes									
Corporate	1	\$ 419	\$ –	\$ –	\$ –	\$ 1,354	\$ –	\$ –	1,773
Sovereign	2	–	1	–	–	–	–	–	1
Bank	3	–	674	–	–	–	–	–	674
Retail residential mortgages	4	–	–	2,184	2,686	13	–	–	4,883
Other retail	5	557	386	–	2,230	–	57	–	3,230
Equity	6	2,140	1,035	–	–	4,342	–	–	7,517
Other assets ²	7	7,540	–	–	–	20,760	–	148	28,448
Total	8	\$ 10,656	\$ 2,096	\$ 2,184	\$ 4,916	\$ 26,469	\$ 57	\$ 148	\$ 46,526

¹ Excludes securitization and CCR.

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

Standardized Approach – Exposures by Risk Weights (CR5)

(\$ millions) As at	LINE #	2024 Q1				2023 Q4			
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Less than 40%	1	\$ 14,937	\$ 3,594	31.00 %	\$ 16,051	\$ 15,016	\$ 3,693	31.04 %	\$ 16,163
40–70%	2	1,518	1,350	40.00	2,059	1,781	1,959	40.00	2,564
75–80%	3	2,116	2,892	19.70	2,686	2,112	2,956	19.97	2,702
85–89%	4	4	330	40.00	136	–	–	–	–
90–100%	5	28,360	2,818	35.48	29,359	29,713	2,779	35.30	30,696
105–130%	6	–	–	–	–	–	–	–	–
150%	7	94	–	–	94	93	–	–	93
250%	8	10,051	–	39.90	10,051	9,330	–	39.90	9,330
400%	9	134	512	40.00	339	142	554	40.00	363
1250%	10	–	–	–	–	–	–	–	–
Total exposures	11	\$ 57,214	\$ 11,496	31.22 %	\$ 60,775	\$ 58,187	\$ 11,941	31.18 %	\$ 61,911
		2023 Q3				2023 Q2			
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Less than 40%	12	\$ 14,772	\$ 3,482	31.09 %	\$ 15,854	\$ 15,380	\$ 3,550	31.13 %	\$ 16,486
40–70%	13	1,914	2,051	40.00	2,734	2,022	2,248	40.00	2,921
75–80%	14	2,018	2,825	19.76	2,576	2,068	2,816	19.93	2,630
85–89%	15	–	–	–	–	–	–	–	–
90–100%	16	27,114	2,618	35.61	28,047	26,865	2,548	35.36	27,765
105–130%	17	–	–	–	–	–	–	–	–
150%	18	91	–	–	91	91	–	–	91
250%	19	9,246	1	39.92	9,246	10,053	1	39.92	10,053
400%	20	192	498	40.00	391	1	526	40.00	211
1250%	21	–	–	–	–	–	–	–	–
Total exposures	22	\$ 55,347	\$ 11,475	31.31 %	\$ 58,939	\$ 56,480	\$ 11,689	31.46 %	\$ 60,157

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

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

(\$ millions, except as noted)
As at

LINE
#

2024
Q1

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

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

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

			Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷	LINE #	PD scale ²	External rating												
	19	0.00 to <0.15	AAA to BBB-	\$ 39,939	\$ 121,453	40.87 %	\$ 87,495	0.09 %	901	38.05 %	2.2	\$ 19,660	22.47 %	\$ 30	
	20	0.15 to <0.25	BB+	10,495	7,437	42.91	13,142	0.19	147	29.89	2.6	4,543	34.57	8	
	21	0.25 to <0.50	BB to BB-	12,341	11,867	42.29	16,182	0.34	283	30.25	2.2	6,489	40.10	17	
	22	0.50 to <0.75	B+	3,297	2,022	41.80	4,121	0.66	81	31.83	1.8	2,212	53.68	9	
	23	0.75 to <2.50	B To B-	6,001	5,750	44.42	8,016	1.69	338	25.76	2.1	4,721	58.89	30	
	24	2.50 to <10.00	CCC+	855	450	42.85	1,046	9.64	20	37.16	2.0	1,589	151.91	37	
		10.00 to <100.00	CCC to CC and below	634	1,063	51.14	1,065	22.34	24	37.07	2.7	2,101	197.28	90	
	26	100.00 (Default)	Default	154	89	31.23	182	100.00	8	39.68	1.6	406	223.08	49	
	27	Total		\$ 73,716	\$ 150,131	41.31 %	\$ 131,249	0.64 %	1,801	35.31 %	2.2	\$ 41,721	31.79 %	\$ 270	53
U.S.	28	0.00 to <0.15	AAA to A-	\$ 13,964	\$ 17,787	50.03 %	\$ 22,885	0.07 %	228	35.41 %	3.4	\$ 5,155	22.53 %	\$ 6	
	29	0.15 to <0.25	BBB+	4,022	5,497	40.82	6,280	0.23	90	37.37	2.9	2,664	42.42	5	
	30	0.25 to <0.50 ⁸	BBB	4,214	6,802	40.11	6,942	0.49	90	38.18	2.8	4,248	61.19	13	
	31	0.50 to <0.75	BBB- to BB	12,926	15,791	38.92	19,072	0.63	259	35.48	2.9	12,183	63.88	42	
	32	0.75 to <2.50	BB- To B	6,606	7,527	40.49	9,651	1.48	209	31.10	3.1	7,566	78.40	44	
	33	2.50 to <10.00	B-	1,744	1,475	40.76	1,441	4.71	49	24.70	2.8	1,211	84.04	17	
		10.00 to <100.00	CCC+ to CC and below	678	836	50.31	1,099	31.65	27	29.26	2.3	1,593	144.95	97	
	35	100.00 (Default)	Default	33	31	40.44	46	100.00	5	24.94	2.1	143	310.87	-	
	36	Total		\$ 44,187	\$ 55,746	43.23 %	\$ 67,416	1.17 %	957	34.94 %	3.1	\$ 34,763	51.56 %	\$ 224	4

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

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

(\$ millions, except as noted)		2023												
As at	#	Q4												
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)														
		Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷		PD scale ²	External rating											
	1	0.00 to <0.15	% AAA to BBB-	\$ 17,588	\$ 11,627	37.28 %	\$ 20,446	0.11 %	5,569	27.43 %	2.4	\$ 3,728	18.23 %	\$ 6
	2	0.15 to <0.25	BB+	12,896	3,168	39.67	9,930	0.20	2,344	24.62	2.7	2,499	25.17	5
	3	0.25 to <0.50	BB to BB-	30,253	17,238	37.78	31,420	0.36	8,335	28.25	2.2	10,830	34.47	32
	4	0.50 to <0.75	B+	11,631	5,992	34.41	12,809	0.69	2,605	28.02	1.9	5,892	46.00	24
	5	0.75 to <2.50	B To B-	26,718	12,872	33.48	29,981	1.77	12,753	37.33	2.2	25,220	84.12	197
	6	2.50 to <10.00	CCC+	1,490	450	48.62	1,468	9.82	335	45.89	2.0	2,632	179.29	66
		10.00 to <100.00	CCC to CC and below	2,554	616	40.13	2,738	23.71	809	45.84	1.7	6,092	222.50	300
	7	100.00 (Default)	Default	577	72	34.10	578	100.00	430	68.20	1.9	2,377	411.25	266
	9	Total		\$ 103,707	\$ 52,035	36.45 %	\$ 109,370	1.96 %	33,166	31.11 %	2.2	\$ 59,270	54.19 %	\$ 896
												\$ 293		
U.S.														
	10	0.00 to <0.15	% AAA to A-	\$ 6,808	\$ 3,750	65.36 %	\$ 9,412	0.06 %	165	25.51 %	3.4	\$ 1,338	14.22 %	\$ 1
	11	0.15 to <0.25	BBB+	1,830	781	58.64	2,288	0.23	51	16.19	2.1	380	16.61	1
	12	0.25 to <0.50 ⁸	n/a	-	-	-	-	-	-	-	-	-	-	-
	13	0.50 to <0.75	BBB to BB	29,285	10,879	58.33	35,620	0.63	4,582	32.75	3.3	21,988	61.73	74
	14	0.75 to <2.50	BB- To B	19,391	12,109	45.17	24,783	1.53	7,620	36.70	3.1	22,508	90.82	143
	15	2.50 to <10.00	B-	6,171	1,606	50.51	4,544	4.71	1,184	36.35	2.9	5,550	122.14	78
		10.00 to <100.00	CCC+ to CC and below	4,003	535	52.34	4,283	30.42	626	41.81	2.6	9,424	220.03	548
	16	100.00 (Default)	Default	363	28	44.94	375	100.00	115	62.35	1.6	1,816	484.27	89
	17	Total		\$ 67,851	\$ 29,688	53.31 %	\$ 81,305	3.08 %	14,342	33.46 %	3.1	\$ 63,004	77.49 %	\$ 934
	18											\$ 40		
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)														
		Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷		PD scale ²	External rating											
	19	0.00 to <0.15	% AAA to BBB-	\$ 37,554	\$ 121,644	40.29 %	\$ 84,439	0.09 %	885	37.32 %	2.3	\$ 19,242	22.79 %	\$ 29
	20	0.15 to <0.25	BB+	8,697	8,748	42.46	11,860	0.20	146	29.98	2.2	3,998	33.71	7
	21	0.25 to <0.50	BB to BB-	13,956	11,782	41.94	17,746	0.35	277	26.71	2.1	6,532	36.81	16
	22	0.50 to <0.75	B+	2,657	2,061	41.88	3,483	0.69	80	37.08	2.1	2,211	63.48	9
	23	0.75 to <2.50	B To B-	5,165	5,223	42.37	6,860	1.79	315	24.92	1.7	4,044	58.95	27
	24	2.50 to <10.00	CCC+	939	536	42.08	1,163	9.82	20	38.16	2.1	1,876	161.31	44
		10.00 to <100.00	CCC to CC and below	888	1,300	52.49	1,415	20.26	26	37.32	3.0	2,836	200.42	108
	25	100.00 (Default)	Default	60	1	73.03	61	100.00	4	57.04	1.0	-	-	43
	26	Total		\$ 69,916	\$ 151,295	40.75 %	\$ 127,027	0.61 %	1,752	34.49 %	2.2	\$ 40,739	32.07 %	\$ 283
	27											\$ 43		
U.S.														
	28	0.00 to <0.15	% AAA to A-	\$ 13,919	\$ 17,898	48.56 %	\$ 22,633	0.07 %	222	35.51 %	3.4	\$ 5,214	23.04 %	\$ 6
	29	0.15 to <0.25	BBB+	4,452	5,696	41.77	6,849	0.23	93	37.70	2.7	2,865	41.83	6
	30	0.25 to <0.50 ⁸	n/a	-	-	-	-	-	-	-	-	-	-	-
	31	0.50 to <0.75	BBB to BB	18,664	24,288	39.54	28,318	0.60	355	36.65	3.0	18,543	65.48	61
	32	0.75 to <2.50	BB- To B	7,233	7,740	40.07	10,333	1.44	219	30.87	3.2	8,093	78.32	45
	33	2.50 to <10.00	B-	2,129	1,317	40.67	1,405	4.71	50	25.53	2.9	1,244	88.54	17
		10.00 to <100.00	CCC+ to CC and below	539	716	52.34	913	31.69	21	31.09	2.3	1,421	155.64	85
	34	100.00 (Default)	Default	35	32	40.45	48	100.00	5	24.94	2.3	148	308.33	-
	35	Total		\$ 46,971	\$ 57,687	42.81 %	\$ 70,499	1.07 %	965	35.24 %	3.1	\$ 37,528	53.23 %	\$ 220
	36											\$ 7		

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

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

(\$ millions, except as noted)

As at

LINE

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2023

Q3

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

		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1	0.00 to <0.15 %	AAA to BBB-	\$ 17,061	\$ 12,322	38.63 %	\$ 20,558	0.11 %	5,772	27.64 %	2.4	\$ 3,670	17.85 %	\$ 6	
	2	0.15 to <0.25	BB+	13,782	3,362	39.41	10,479	0.20	2,392	24.73	2.7	2,685	25.62	5	
	3	0.25 to <0.50	BB to BB-	31,533	17,821	37.79	32,586	0.35	8,553	28.79	2.2	11,379	34.92	33	
	4	0.50 to <0.75	B+	10,746	5,210	32.19	11,475	0.69	2,485	27.82	1.9	5,224	45.53	22	
	5	0.75 to <2.50	B To B-	23,796	11,611	33.29	26,602	1.72	12,454	38.11	2.2	22,650	85.14	174	
	6	2.50 to <10.00	CCC+	1,486	483	51.03	1,485	9.82	318	46.18	2.1	2,719	183.10	67	
		10.00 to <100.00	CCC to CC and below	2,223	554	43.91	2,389	23.45	731	46.80	1.7	5,445	227.92	260	
	8	100.00 (Default)	Default	558	56	28.38	560	100.03	389	67.99	1.8	2,218	396.07	267	
	9	Total		\$ 101,185	\$ 51,419	36.69 %	\$ 106,134	1.85 %	33,071	31.25 %	2.2	\$ 55,990	52.75 %	\$ 834	\$ 288
U.S.	10	0.00 to <0.15 %	AAA to A-	\$ 6,167	\$ 4,144	64.61 %	\$ 9,005	0.06 %	161	27.19 %	3.4	\$ 1,410	15.66 %	\$ 1	
	11	0.15 to <0.25	BBB+	1,534	824	60.01	2,028	0.23	50	29.42	2.4	726	35.80	1	
	12	0.25 to <0.50 ⁸	n/a	-	-	-	-	-	-	-	-	-	-	-	
	13	0.50 to <0.75	BBB to BB	28,522	11,160	57.98	34,748	0.63	4,692	33.30	3.3	22,140	63.72	74	
	14	0.75 to <2.50	BB- To B	18,720	11,540	45.16	23,902	1.52	7,837	36.66	3.1	21,745	90.98	136	
	15	2.50 to <10.00	B-	7,064	1,743	50.90	4,681	4.71	1,215	36.34	2.9	5,687	121.49	80	
		10.00 to <100.00	CCC+ to CC and below	3,198	488	47.34	3,428	30.76	572	43.42	2.7	7,702	224.68	465	
	17	100.00 (Default)	Default	179	8	55.03	183	100.00	110	72.62	1.8	1,183	646.45	38	
	18	Total		\$ 65,384	\$ 29,907	53.42 %	\$ 77,975	2.63 %	14,636	34.25 %	3.2	\$ 60,593	77.71 %	\$ 795	\$ 41

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

		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	19	0.00 to <0.15 %	AAA to BBB-	\$ 38,751	\$ 107,324	40.96 %	\$ 82,234	0.09 %	858	37.10 %	2.3	\$ 18,571	22.58 %	\$ 28	
	20	0.15 to <0.25	BB+	8,139	7,490	43.43	11,306	0.20	148	27.85	2.2	3,660	32.37	6	
	21	0.25 to <0.50	BB to BB-	14,402	12,588	39.90	18,583	0.35	289	26.41	2.2	6,800	36.59	17	
	22	0.50 to <0.75	B+	2,593	2,100	41.49	3,443	0.69	77	37.18	2.2	2,238	65.00	9	
	23	0.75 to <2.50	B To B-	5,283	4,318	44.44	6,987	1.65	305	27.77	2.2	4,708	67.38	28	
	24	2.50 to <10.00	CCC+	824	704	43.31	1,127	9.82	25	36.97	2.1	1,762	156.34	41	
		10.00 to <100.00	CCC to CC and below	324	594	58.05	572	21.75	17	39.97	2.1	1,181	206.47	50	
	26	100.00 (Default)	Default	57	1	83.60	58	100.00	4	56.79	1.0	6	10.34	38	
	27	Total		\$ 70,373	\$ 135,119	41.20 %	\$ 124,310	0.48 %	1,723	34.16 %	2.3	\$ 38,926	31.31 %	\$ 217	\$ 38
U.S.	28	0.00 to <0.15 %	AAA to A-	\$ 13,277	\$ 16,194	48.94 %	\$ 21,413	0.07 %	227	38.89 %	3.5	\$ 5,376	25.11 %	\$ 5	
	29	0.15 to <0.25	BBB+	4,118	5,840	42.94	6,630	0.23	93	38.38	2.8	2,841	42.85	6	
	30	0.25 to <0.50 ⁸	n/a	-	-	-	-	-	-	-	-	-	-	-	
	31	0.50 to <0.75	BBB to BB	17,242	22,808	39.55	26,318	0.60	361	37.13	3.0	17,752	67.45	58	
	32	0.75 to <2.50	BB- To B	6,095	7,036	39.96	8,905	1.45	209	31.84	3.3	7,266	81.59	41	
	33	2.50 to <10.00	B-	1,318	1,042	40.59	1,085	4.71	43	24.59	2.9	928	85.53	13	
		10.00 to <100.00	CCC+ to CC and below	414	427	43.54	600	33.33	15	26.26	2.2	786	131.00	51	
	35	100.00 (Default)	Default	58	3	44.18	60	100.00	5	24.95	2.1	186	310.00	-	
	36	Total		\$ 42,522	\$ 53,350	42.88 %	\$ 65,011	0.96 %	952	36.79 %	3.2	\$ 35,135	54.04 %	\$ 174	\$ 30

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

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

(\$ millions, except as noted)

As at

LINE #															2023	
														Q2		
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)																
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
Canada ⁷	1	0.00 to <0.15 %	AAA to BBB-	\$ 16,545	\$ 13,333	38.83 %	\$ 20,490	0.11 %	5,974	28.51 %	2.4	\$ 3,820	18.64 %	\$ 7		
	2	0.15 to <0.25	BB+	14,678	4,727	42.53	11,530	0.20	2,532	25.77	2.7	3,108	26.96	6		
	3	0.25 to <0.50	BB to BB-	32,146	16,508	36.21	32,379	0.36	8,496	28.78	2.2	11,587	35.79	33		
	4	0.50 to <0.75	B+	10,163	4,839	35.22	11,242	0.69	2,477	27.95	1.9	5,153	45.84	22		
	5	0.75 to <2.50	B To B-	23,343	11,171	32.37	25,712	1.72	12,101	38.33	2.2	22,346	86.91	168		
	6	2.50 to <10.00	CCC+	1,586	384	46.52	1,611	9.82	288	46.89	2.1	3,018	187.34	74		
	7	10.00 to <100.00	CCC to CC and below	2,202	611	40.32	2,388	24.11	717	47.51	1.7	5,582	233.75	268		
	8	100.00 (Default)	Default	467	38	38.83	467	100.00	404	63.91	1.8	1,512	323.77	240		
	9	Total		\$ 101,130	\$ 51,611	36.67 %	\$ 105,819	1.78 %	32,970	31.49 %	2.3	\$ 56,126	53.04 %	\$ 818	\$ 250	
U.S.	10	0.00 to <0.15 %	AAA to A-	\$ 6,855	\$ 4,145	63.51 %	\$ 9,651	0.06 %	170	25.25 %	3.3	\$ 1,414	14.65 %	\$ 2		
	11	0.15 to <0.25	BBB+	2,976	1,427	53.53	3,740	0.23	72	27.51	2.3	1,114	29.79	2		
	12	0.25 to <0.50 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
	13	0.50 to <0.75	BBB to BB	32,189	14,306	57.77	40,211	0.63	4,674	34.09	3.4	26,222	65.21	87		
	14	0.75 to <2.50	BB- To B	19,449	12,431	45.65	25,017	1.52	7,858	36.25	3.1	22,598	90.33	141		
	15	2.50 to <10.00	B-	7,581	1,671	45.27	4,743	4.71	1,416	36.63	3.0	5,860	123.55	82		
	16	10.00 to <100.00	CCC+ to CC and below	3,008	453	47.64	3,191	28.89	521	44.05	2.7	7,362	230.71	400		
	17	100.00 (Default)	Default	133	15	49.46	140	100.00	125	63.39	2.2	912	651.43	16		
	18	Total		\$ 72,191	\$ 34,448	53.17 %	\$ 86,693	2.23 %	14,834	34.00 %	3.2	\$ 65,482	75.53 %	\$ 730	\$ 22	
CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)																
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
Canada ⁷	19	0.00 to <0.15 %	AAA to BBB-	\$ 38,417	\$ 110,264	40.56 %	\$ 82,592	0.10 %	837	37.27 %	2.4	\$ 18,946	22.94 %	\$ 29		
	20	0.15 to <0.25	BB+	7,486	8,189	44.00	11,023	0.20	140	28.16	2.3	3,641	33.03	6		
	21	0.25 to <0.50	BB to BB-	12,190	11,882	38.92	16,183	0.34	255	26.35	2.4	6,025	37.23	14		
	22	0.50 to <0.75	B+	2,703	1,907	41.99	3,497	0.69	69	35.33	2.4	2,246	64.23	9		
	23	0.75 to <2.50	B To B-	5,175	4,184	45.62	6,889	1.56	286	27.06	2.3	4,492	65.21	25		
	24	2.50 to <10.00	CCC+	566	1,047	40.46	988	9.82	29	34.79	2.4	1,467	148.48	34		
	25	10.00 to <100.00	CCC to CC and below	336	878	54.27	706	22.28	19	43.02	2.0	1,559	220.82	67		
	26	100.00 (Default)	Default	28	–	76.48	28	100.00	2	75.00	1.0	–	–	26		
	27	Total		\$ 66,901	\$ 138,351	40.88 %	\$ 121,906	0.47 %	1,637	34.39 %	2.4	\$ 38,376	31.48 %	\$ 210	\$ 27	
U.S.	28	0.00 to <0.15 %	AAA to A-	\$ 13,050	\$ 14,811	50.13 %	\$ 20,691	0.06 %	209	38.87 %	3.5	\$ 5,139	24.84 %	\$ 5		
	29	0.15 to <0.25	BBB+	3,605	5,762	45.76	6,247	0.23	91	38.50	3.3	2,972	47.57	6		
	30	0.25 to <0.50 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
	31	0.50 to <0.75	BBB to BB	14,708	19,738	39.50	22,551	0.60	316	38.05	3.1	15,635	69.33	51		
	32	0.75 to <2.50	BB- To B	4,814	6,350	40.28	7,370	1.42	178	33.40	3.4	6,363	86.34	34		
	33	2.50 to <10.00	B-	1,404	994	40.65	1,105	4.71	42	28.80	2.9	1,097	99.28	15		
	34	10.00 to <100.00	CCC+ to CC and below	573	498	43.52	790	35.93	19	30.23	2.3	1,199	151.77	82		
	35	100.00 (Default)	Default	1	2	40.00	1	100.00	4	22.95	4.7	4	400.00	–		
	36	Total		\$ 38,155	\$ 48,155	43.69 %	\$ 58,755	1.03 %	858	37.52 %	3.3	\$ 32,409	55.16 %	\$ 193	\$ –	

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

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

(\$ millions, except as noted)		2023													
As at	LINE #	Q1													
		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		
	PD scale ²	External rating													
Canada⁷	1	0.00 to <0.15 %	AAA to BBB-	\$ 63,689	\$ 109,388	75.55 %	\$ 160,547	0.08 %	6,825	34.93 %	2.7	\$ 32,437	20.20 %	\$ 42	
	2	0.15 to <0.25	BB+	25,225	9,886	75.43	27,346	0.20	2,318	26.51	2.4	8,473	30.98	15	
	3	0.25 to <0.50	BB to BB-	43,573	16,239	73.46	48,954	0.36	7,478	27.30	2.3	18,743	38.29	47	
	4	0.50 to <0.75	B+	14,122	3,645	74.36	16,183	0.69	2,225	26.77	2.0	7,983	49.33	30	
	5	0.75 to <2.50	B To B-	27,467	7,028	75.35	31,418	1.67	11,707	38.47	2.3	31,009	98.70	201	
	6	2.50 to <10.00	CCC+	2,066	1,105	69.93	2,599	9.82	313	44.96	2.3	5,221	200.88	115	
	7	10.00 to <100.00	CCC to CC and below	2,633	1,511	75.32	3,676	21.20	677	41.03	1.8	8,222	223.67	320	
	8	100.00 (Default)	Default	523	84	49.68	561	100.00	231	54.48	2.3	1,752	312.30	276	
	9	Total		\$ 179,298	\$ 148,886	75.22 %	\$ 291,284	0.89 %	31,013	32.99 %	2.5	\$ 113,840	39.08 %	\$ 1,046	\$ 306
U.S.	10	0.00 to <0.15 %	AAA to A-	\$ 22,550	\$ 19,038	65.69 %	\$ 39,750	0.05 %	480	30.40 %	3.4	\$ 5,889	14.82 %	\$ 5	
	11	0.15 to <0.25	BBB+	7,226	6,627	61.96	11,337	0.23	175	28.30	2.8	3,906	34.45	7	
	12	0.25 to <0.50 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	13	0.50 to <0.75	BBB to BB	45,383	34,039	60.26	65,711	0.61	4,922	32.95	3.3	43,825	66.69	133	
	14	0.75 to <2.50	BB- To B	22,436	12,590	61.03	30,076	1.50	6,561	35.57	3.3	28,919	96.15	163	
	15	2.50 to <10.00	B-	9,148	2,174	59.10	5,962	4.71	1,352	33.27	3.1	7,195	120.68	93	
	16	10.00 to <100.00	CCC+ to CC and below	3,497	1,063	48.32	4,010	29.17	559	39.78	2.8	9,062	225.99	454	
	17	100.00 (Default)	Default	202	90	45.61	243	100.00	136	48.02	3.1	1,308	538.27	19	
	18	Total		\$ 110,442	\$ 75,621	61.69 %	\$ 157,089	1.65 %	14,181	32.68 %	3.2	\$ 100,104	63.72 %	\$ 874	\$ 25

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

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

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE #	2024													
Q1														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 378,893	\$ 31,207	63.95 %	\$ 474,518 ⁸	0.01 %	3,868	11.12 %	3.0	\$ 9,962	2.10 %	\$ 8	
2	0.15 to <0.25	BB+	955	822	76.56	1,491	0.21	88	27.67	2.9	469	31.46	1	
3	0.25 to <0.50	BB to BB-	525	389	78.78	776	0.39	169	28.24	2.1	267	34.41	1	
4	0.50 to <0.75	B+	244	63	40.05	266	0.62	55	28.78	3.1	150	56.39	-	
5	0.75 to <2.50	B To B-	611	351	33.17	498	1.63	320	38.44	2.7	468	93.98	3	
6	2.50 to <10.00	CCC+	1,358	13	54.38	50	9.32	7	45.57	1.3	87	174.00	2	
7	10.00 to <100.00	CCC to CC and below	157	2	47.51	158	33.20	20	48.10	3.6	378	239.24	26	
8	100.00 (Default)	Default	115	1	38.49	115	100.00	10	32.53	3.1	113	98.26	40	
9	Total		\$ 382,858	\$ 32,848	64.06 %	\$ 477,872	0.05 %	4,522	11.26 %	3.0	\$ 11,894	2.49 %	\$ 81	\$ 39
2023														
Q4														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 402,376	\$ 30,895	63.76 %	\$ 498,207 ⁸	0.01 %	3,920	11.85 %	2.9	\$ 10,389	2.09 %	\$ 8	
11	0.15 to <0.25	BB+	948	998	76.15	1,557	0.22	118	29.08	2.6	492	31.60	1	
12	0.25 to <0.50	BB to BB-	530	146	14.50	531	0.32	263	30.12	2.0	181	34.09	1	
13	0.50 to <0.75	B+	306	367	87.44	623	0.57	83	32.22	2.4	341	54.74	1	
14	0.75 to <2.50	B To B-	966	450	30.87	852	1.80	645	42.44	2.6	909	106.69	7	
15	2.50 to <10.00	CCC+	1,374	14	53.58	72	9.65	9	47.58	1.5	135	187.50	3	
16	10.00 to <100.00	CCC to CC and below	189	2	46.00	190	32.01	27	47.96	3.3	451	237.37	32	
17	100.00 (Default)	Default	137	2	24.65	137	100.00	23	35.69	3.0	194	141.61	45	
18	Total		\$ 406,826	\$ 32,874	63.72 %	\$ 502,169	0.06 %	5,074	12.03 %	2.8	\$ 13,092	2.61 %	\$ 98	\$ 45
2023														
Q3														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 384,581	\$ 32,416	63.91 %	\$ 480,754 ⁸	0.01 %	4,013	12.28 %	3.0	\$ 10,943	2.28 %	\$ 9	
20	0.15 to <0.25	BB+	839	962	75.55	1,411	0.22	117	27.96	2.6	431	30.55	1	
21	0.25 to <0.50	BB to BB-	578	129	15.63	583	0.32	268	27.67	2.3	195	33.45	1	
22	0.50 to <0.75	B+	404	390	85.44	720	0.58	103	33.61	2.5	414	57.50	1	
23	0.75 to <2.50	B To B-	887	377	35.10	764	1.82	590	42.93	2.4	821	107.46	6	
24	2.50 to <10.00	CCC+	1,362	21	40.56	107	9.71	13	54.82	2.9	257	240.19	6	
25	10.00 to <100.00	CCC to CC and below	213	13	40.34	219	33.58	27	51.21	3.6	548	250.23	40	
26	100.00 (Default)	Default	135	2	22.19	135	100.00	23	35.34	3.2	180	133.33	46	
27	Total		\$ 388,999	\$ 34,310	63.96 %	\$ 484,693	0.06 %	5,140	12.45 %	3.0	\$ 13,789	2.84 %	\$ 110	\$ 46

¹ As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

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

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

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

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

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

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

(\$ millions, except as noted) As at		LINE #	2023 Q2												
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off- balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
1	0.00 to <0.15	% AAA to BBB-	\$ 430,021	\$ 31,891	65.54 %	\$ 528,406 ⁸	0.01 %	4,057	11.79 %	2.9	\$ 11,391	2.16 %	\$ 9		
2	0.15 to <0.25	BB+	1,144	944	74.72	1,687	0.22	132	26.25	2.9	509	30.17	1		
3	0.25 to <0.50	BB to BB-	542	245	39.72	628	0.31	280	28.62	2.5	220	35.03	1		
4	0.50 to <0.75	B+	350	367	89.02	660	0.58	95	34.41	2.5	397	60.15	1		
5	0.75 to <2.50	B To B-	974	413	35.98	838	1.85	592	41.27	2.3	867	103.46	6		
6	2.50 to <10.00	CCC+	1,384	24	40.62	104	9.70	9	54.06	3.0	249	239.42	5		
7	10.00 to <100.00	CCC to CC and below	260	10	29.90	263	32.70	34	48.87	3.5	632	240.30	46		
8	100.00 (Default)	Default	97	3	37.80	99	100.00	20	30.07	3.7	102	103.03	27		
9	Total		\$ 434,772	\$ 33,897	65.47 %	\$ 532,685	0.05 %	5,203	11.96 %	2.9	\$ 14,367	2.70 %	\$ 96	27	
2023 Q1															
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off- balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
10	0.00 to <0.15	% AAA to BBB-	\$ 449,761	\$ 4,390	79.18 %	\$ 511,561 ⁸	0.01 %	1,056	7.67 %	2.7	\$ 4,067	0.80 %	\$ 2		
11	0.15 to <0.25	BB+	37	–	–	34	0.20	1	13.70	1.0	3	8.82	–		
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-	170	143	59.00	–	2.23	2	33.90	2.5	–	–	–		
15	2.50 to <10.00	CCC+	1,200	10	47.18	2	4.71	2	5.26	5.0	1	50.00	–		
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–		
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
18	Total		\$ 451,168	\$ 4,543	78.47 %	\$ 511,597	0.01 %	1,059	7.67 %	2.7	\$ 4,071	0.80 %	\$ 2	–	

¹ As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

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

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

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

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

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

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank¹

(\$ millions, except as noted)
As at

LINE #	2024 Q1													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 20,293	\$ 10,460	45.83 %	\$ 24,867	0.06 %	411	48.06 %	2.0	\$ 5,666	22.79 %	\$ 7	
2	0.15 to <0.25	BB+	323	645	41.73	594	0.20	28	50.77	1.5	235	39.56	1	
3	0.25 to <0.50	BB to BB-	485	130	22.04	510	0.43	22	25.61	2.2	171	33.53	–	
4	0.50 to <0.75	B+	1,582	1,687	38.07	2,224	0.57	23	42.79	2.4	1,537	69.11	5	
5	0.75 to <2.50	B To B-	416	11	42.88	55	1.74	28	29.51	3.9	46	83.64	–	
6	2.50 to <10.00	CCC+	–	19	90.27	18	4.71	11	0.83	4.2	–	–	–	
	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
7			–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 23,099	\$ 12,952	44.44 %	\$ 28,268	0.11 %	517	47.24 %	2.0	\$ 7,655	27.08 %	\$ 13	\$ –
2023 Q4														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 20,003	\$ 10,672	46.61 %	\$ 25,743	0.05 %	424	47.94 %	2.2	\$ 6,236	24.22 %	\$ 6	
11	0.15 to <0.25	BB+	308	599	41.76	559	0.21	27	49.22	1.7	234	41.86	1	
12	0.25 to <0.50	BB to BB-	148	51	37.41	168	0.32	12	37.46	2.1	77	45.83	–	
13	0.50 to <0.75	B+	1,887	1,918	38.17	2,619	0.55	32	39.27	1.7	1,448	55.29	6	
14	0.75 to <2.50	B To B-	324	13	48.82	58	1.73	27	25.04	4.0	42	72.41	–	
15	2.50 to <10.00	CCC+	–	17	88.50	15	4.71	10	1.00	4.2	–	–	–	
	10.00 to <100.00	CCC to CC and below	–	1	50.00	1	33.46	1	–	1.0	–	–	–	
16			–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 22,670	\$ 13,271	45.19 %	\$ 29,163	0.11 %	530	47.06 %	2.2	\$ 8,037	27.56 %	\$ 13	\$ –
2023 Q3														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 17,945	\$ 9,815	46.30 %	\$ 22,985	0.05 %	402	48.65 %	2.4	\$ 6,057	26.35 %	\$ 6	
20	0.15 to <0.25	BB+	499	680	40.70	774	0.22	30	44.66	2.2	339	43.80	1	
21	0.25 to <0.50	BB to BB-	308	51	37.39	237	0.36	12	39.75	1.8	123	51.90	–	
22	0.50 to <0.75	B+	1,978	1,781	38.13	2,653	0.55	32	39.22	1.8	1,498	56.46	6	
23	0.75 to <2.50	B To B-	324	16	39.31	55	1.72	31	36.11	4.1	59	107.27	–	
24	2.50 to <10.00	CCC+	4	39	59.82	27	4.71	9	3.24	2.6	3	11.11	–	
	10.00 to <100.00	CCC to CC and below	–	1	50.00	1	33.46	1	–	1.0	–	–	–	
25			–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 21,058	\$ 12,383	44.82 %	\$ 26,732	0.12 %	515	47.45 %	2.3	\$ 8,079	30.22 %	\$ 13	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted) As at		LINE #	2023												
			Q2												
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	R	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15 %	AAA to BBB-	\$ 20,363	\$ 9,605	46.98 %	\$ 25,339	0.06 %	410	50.13 %	2.2	\$ 6,314	24.92 %	\$ 7		
2	0.15 to <0.25	BB+	776	664	38.12	1,018	0.22	32	49.84	2.5	512	50.29	1		
3	0.25 to <0.50	BB to BB-	318	101	25.03	244	0.44	12	45.04	1.9	169	69.26	1		
4	0.50 to <0.75	B+	2,566	1,486	39.10	2,861	0.56	33	38.61	1.9	1,615	56.45	6		
5	0.75 to <2.50	B To B-	50	14	41.19	55	1.69	31	36.30	4.2	60	109.09	–		
6	2.50 to <10.00	CCC+	28	33	67.90	50	4.71	13	7.53	2.1	11	22.00	–		
	10.00 to <100.00	CCC to CC and below	–	10	99.02	10	40.76	1	45.00	1.0	24	240.00	2		
7	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
8															
9	Total		\$ 24,101	\$ 11,913	45.41 %	\$ 29,577	0.14 %	529	48.86 %	2.1	\$ 8,705	29.43 %	\$ 17	\$ –	

2023														
Q1														
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15 %	AAA to BBB-	\$ 30,047	\$ 19,525	74.44 %	\$ 45,068	0.04 %	1,022	25.81 %	3.0	\$ 5,451	12.10 %	\$ 4	
11	0.15 to <0.25	BB+	293	924	79.92	1,031	0.23	38	28.76	2.6	342	33.17	1	
12	0.25 to <0.50	BB to BB-	459	54	79.67	230	0.44	12	16.79	1.5	60	26.09	–	
13	0.50 to <0.75	B+	613	31	74.35	446	0.59	41	61.14	3.0	487	109.19	2	
14	0.75 to <2.50	B To B-	111	26	74.50	109	1.91	23	62.63	4.2	219	200.92	1	
15	2.50 to <10.00	CCC+	9	–	59.00	6	8.31	4	7.06	2.0	2	33.33	–	
	10.00 to <100.00	CCC to CC and below	139	1	42.70	140	36.87	3	62.12	5.0	447	319.29	33	
16	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
17														
18	Total		\$ 31,671	\$ 20,561	74.70 %	\$ 47,030	0.17 %	1,134	26.35 %	2.9	\$ 7,008	14.90 %	\$ 41	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted) As at		LINE #	2024 Q1											
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
			PD scale ¹											
Canada Insured ^{7,8,9}	1	0.00 to <0.15	\$ 38,692	\$ 15,124	53.60	\$ 11,321	0.07	275,439	11.07		\$ 223	1.97	\$ 1	
	2	0.15 to <0.25	7,066	429	47.63	2,821	0.19	32,401	10.92		127	4.50	1	
	3	0.25 to <0.50	6,407	167	45.12	2,597	0.32	35,700	10.65		167	6.43	1	
	4	0.50 to <0.75	4,959	555	52.82	2,062	0.52	17,388	10.52		187	9.07	1	
	5	0.75 to <2.50	6,004	80	60.26	2,448	1.26	18,126	10.50		399	16.30	3	
	6	2.50 to <10.00	1,494	20	36.73	541	5.63	7,073	10.62		208	38.45	3	
	7	10.00 to <100.00	407	5	73.39	128	26.26	2,089	10.56		74	57.81	4	
	8	100.00 (Default)	112	–	–	21	100.00	657	10.96		28	133.33	–	
		9	Total	65,141	16,380	53.35	21,939	0.67	388,873	10.87		1,413	6.44	14
Canada Uninsured ^{7,9}	10	0.00 to <0.15	192,358	93,526	49.16	238,333	0.07	843,357	21.46		9,956	4.18	35	
	11	0.15 to <0.25	48,258	4,596	43.10	50,239	0.19	138,887	26.61		5,993	11.93	26	
	12	0.25 to <0.50	36,795	2,843	42.36	37,999	0.32	122,432	28.05		7,323	19.27	35	
	13	0.50 to <0.75	15,873	1,915	47.91	16,791	0.51	42,325	28.30		4,137	24.64	24	
	14	0.75 to <2.50	19,169	1,016	46.69	19,643	1.27	44,807	28.33		9,145	46.56	70	
	15	2.50 to <10.00	3,755	59	44.34	3,781	5.38	12,718	24.53		3,440	90.98	49	
	16	10.00 to <100.00	882	3	72.85	885	31.12	3,111	18.76		899	101.58	48	
	17	100.00 (Default)	273	–	–	273	100.00	1,049	21.89		567	207.69	14	
		18	Total	317,363	103,958	48.65	367,944	0.40	1,208,686	23.55		41,460	11.27	301
U.S. Uninsured ⁷	19	0.00 to <0.15	38,891	15,253	66.14	48,979	0.07	120,590	31.17		2,732	5.58	10	
	20	0.15 to <0.25	9,330	777	47.60	9,699	0.19	27,162	34.00		1,341	13.83	6	
	21	0.25 to <0.50	5,406	378	38.65	5,552	0.31	28,166	31.88		1,019	18.35	6	
	22	0.50 to <0.75	3,490	191	37.75	3,562	0.52	9,087	33.35		986	27.68	6	
	23	0.75 to <2.50	5,153	201	35.83	5,225	1.32	16,519	34.51		2,714	51.94	24	
	24	2.50 to <10.00	958	71	11.33	966	4.98	6,419	35.58		1,136	117.60	17	
	25	10.00 to <100.00	630	13	12.96	632	21.86	2,364	26.07		819	129.59	37	
	26	100.00 (Default)	555	–	–	555	100.00	2,879	22.16		433	78.02	89	
		27	Total	64,413	16,884	63.72	75,170	1.19	213,186	31.87		11,180	14.87	195
Total residential secured		28	\$ 446,917	\$ 137,222	51.07	\$ 465,053	0.54	1,810,745	24.30		\$ 54,053	11.62	\$ 510	\$ 111

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2023 Q4												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canada Insured^{7,8,9}	1	0.00 to <0.15 %	\$ 39,766	\$ 15,265	53.39 %	\$ 11,353	0.07 %	281,970	11.07 %		\$ 218	1.92 %	\$ 1	\$	
	2	0.15 to <0.25	6,924	379	48.50	2,748	0.19	32,906	10.94		118	4.29	1		
	3	0.25 to <0.50	5,693	179	43.18	2,185	0.32	34,011	10.74		134	6.13	1		
	4	0.50 to <0.75	5,565	545	53.16	2,387	0.52	19,424	10.42		201	8.42	1		
	5	0.75 to <2.50	6,074	68	45.48	2,488	1.23	17,422	10.49		369	14.83	3		
	6	2.50 to <10.00	1,396	23	43.18	482	5.45	6,923	10.64		173	35.89	3		
	7	10.00 to <100.00	358	2	67.36	112	23.66	1,951	10.70		64	57.14	3		
	8	100.00 (Default)	115	–	–	17	100.00	642	11.15		24	141.18	–		
	9	Total		65,891	16,461	53.11	21,772	0.61	395,249	10.87		1,301	5.98	13	5
Canada Uninsured^{7,9}	10	0.00 to <0.15	191,220	90,566	49.12	235,707	0.07	840,709	21.66		9,815	4.16	35		
	11	0.15 to <0.25	49,365	5,049	44.81	51,628	0.19	142,090	26.93		6,039	11.70	27		
	12	0.25 to <0.50	35,768	2,914	44.42	37,063	0.32	116,231	28.31		6,951	18.75	34		
	13	0.50 to <0.75	15,448	1,938	49.50	16,407	0.51	41,699	28.52		3,883	23.67	24		
	14	0.75 to <2.50	18,076	1,045	47.82	18,576	1.25	42,106	28.03		7,995	43.04	64		
	15	2.50 to <10.00	3,367	80	44.25	3,402	5.36	11,698	23.93		2,843	83.57	41		
	16	10.00 to <100.00	787	8	54.91	791	31.65	2,763	18.80		772	97.60	43		
	17	100.00 (Default)	240	–	–	240	100.00	998	19.93		452	188.33	12		
	18	Total		314,271	101,600	48.76	363,814	0.37	1,198,294	23.73		38,750	10.65	280	50
U.S. Uninsured⁷	19	0.00 to <0.15	39,218	15,834	66.16	49,694	0.07	117,965	31.47		2,811	5.66	11		
	20	0.15 to <0.25	9,360	559	38.93	9,578	0.19	26,938	31.99		1,230	12.84	6		
	21	0.25 to <0.50	5,772	403	37.26	5,922	0.31	29,831	31.20		1,066	18.00	6		
	22	0.50 to <0.75	4,111	196	37.85	4,185	0.52	9,718	33.84		1,163	27.79	7		
	23	0.75 to <2.50	5,198	194	34.03	5,264	1.32	15,816	34.38		2,724	51.75	24		
	24	2.50 to <10.00	1,030	63	13.05	1,039	5.62	5,845	31.54		1,110	106.83	18		
	25	10.00 to <100.00	389	10	11.34	390	23.66	1,957	29.00		600	153.85	25		
	26	100.00 (Default)	632	–	–	632	100.00	3,103	22.10		460	72.78	103		
	27	Total		65,710	17,259	63.70	76,704	1.23	211,173	31.75		11,164	14.55	200	52
Total residential secured	28		\$ 445,872	\$ 135,320	51.20 %	\$ 462,290	0.53 %	1,804,716	24.46 %		\$ 51,215	11.08 %	\$ 493	\$ 107	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2023 Q3												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
			PD scale ¹												
Canada Insured^{7,8,9}	1	0.00 to <0.15	\$ 41,020	\$ 15,438	53.26	\$ 11,476	0.07	289,217	11.03		\$ 220	1.92	\$ 1		
	2	0.15 to <0.25	7,016	370	47.02	2,725	0.19	33,801	10.95		118	4.33	1		
	3	0.25 to <0.50	8,031	164	44.66	4,517	0.41	36,677	10.58		324	7.17	2		
	4	0.50 to <0.75	3,151	534	52.43	31	0.50	16,249	12.31		5	16.13	–		
	5	0.75 to <2.50	5,384	72	42.87	2,109	1.28	17,472	10.55		324	15.36	3		
	6	2.50 to <10.00	1,367	24	42.43	451	5.39	6,973	10.69		162	35.92	3		
	7	10.00 to <100.00	347	3	62.28	108	24.46	1,931	10.71		62	57.41	3		
	8	100.00 (Default)	106	–	–	17	100.00	636	11.58		24	141.18	–		
	9	Total	66,422	16,605	52.95	21,434	0.59	402,956	10.87		1,239	5.78	13	5	
Canada Uninsured^{7,9}	10	0.00 to <0.15	191,772	89,323	48.79	235,356	0.07	840,866	20.59		9,254	3.93	33		
	11	0.15 to <0.25	47,069	4,987	43.45	49,236	0.19	136,847	25.61		5,470	11.11	24		
	12	0.25 to <0.50	32,481	2,416	42.69	33,512	0.31	111,436	26.54		5,552	16.57	28		
	13	0.50 to <0.75	15,236	1,746	49.55	16,101	0.51	38,079	26.75		3,765	23.38	22		
	14	0.75 to <2.50	16,365	943	47.85	16,816	1.26	39,407	26.12		6,804	40.46	54		
	15	2.50 to <10.00	3,216	80	45.21	3,253	5.34	11,421	22.08		2,515	77.31	37		
	16	10.00 to <100.00	699	6	55.16	702	30.25	2,588	17.26		634	90.31	34		
	17	100.00 (Default)	223	–	–	223	100.00	921	18.33		382	171.30	10		
	18	Total	307,061	99,501	48.38	355,199	0.35	1,181,565	22.40		34,376	9.68	242	50	
U.S. Uninsured⁷	19	0.00 to <0.15	35,920	14,880	66.12	45,760	0.07	117,465	30.89		2,516	5.50	10		
	20	0.15 to <0.25	8,529	533	39.27	8,739	0.19	25,991	31.03		1,095	12.53	5		
	21	0.25 to <0.50	5,086	384	37.19	5,229	0.31	29,239	30.23		913	17.46	5		
	22	0.50 to <0.75	4,027	190	35.97	4,095	0.52	9,413	34.42		1,157	28.25	7		
	23	0.75 to <2.50	4,707	200	36.10	4,779	1.30	15,516	33.30		2,367	49.53	21		
	24	2.50 to <10.00	967	56	13.18	974	5.74	5,510	30.74		1,015	104.21	16		
	25	10.00 to <100.00	336	10	9.74	337	23.60	1,881	28.22		505	149.85	21		
	26	100.00 (Default)	619	–	–	619	100.00	3,166	22.18		427	68.98	104		
	27	Total	60,191	16,253	63.62	70,532	1.28	208,181	31.14		9,995	14.17	189	48	
Total residential secured	28		\$ 433,674	\$ 132,359	50.83	\$ 447,165	0.51	1,792,702	23.22		\$ 45,610	10.20	\$ 444	\$ 103	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2023 Q2												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canada Insured^{7,8,9}	1	0.00 to <0.15	\$ 42,378	\$ 15,634	53.31	\$ 11,642	0.07	296,449	10.94		\$ 221	1.90	\$ 1		
	2	0.15 to <0.25	7,187	418	48.18	2,746	0.19	34,462	10.90		118	4.30	1		
	3	0.25 to <0.50	6,116	171	44.46	2,326	0.32	35,590	10.71		141	6.06	1		
	4	0.50 to <0.75	4,192	517	52.83	1,596	0.52	16,803	10.57		137	8.58	1		
	5	0.75 to <2.50	5,267	83	40.65	1,986	1.25	17,300	10.54		300	15.11	3		
	6	2.50 to <10.00	1,354	33	50.13	430	5.57	7,099	10.66		156	36.28	3		
	7	10.00 to <100.00	327	3	76.26	82	24.95	1,928	10.71		47	57.32	2		
	8	100.00 (Default)	114	–	–	22	100.00	669	11.48		32	145.45	–		
		Total		66,935	16,859	53.01	20,830	0.58	410,300	10.83		1,152	5.53	12	5
Canada Uninsured^{7,9}	10	0.00 to <0.15	190,058	88,392	49.06	233,431	0.07	834,814	20.26		8,931	3.83	32		
	11	0.15 to <0.25	42,352	3,772	44.12	44,016	0.19	129,484	25.01		4,775	10.85	21		
	12	0.25 to <0.50	28,433	1,919	45.71	29,310	0.31	103,554	25.50		4,699	16.03	23		
	13	0.50 to <0.75	14,830	1,669	51.34	15,687	0.52	38,406	26.53		3,668	23.38	22		
	14	0.75 to <2.50	15,748	921	50.34	16,211	1.28	38,781	25.83		6,504	40.12	52		
	15	2.50 to <10.00	2,972	74	44.10	3,004	5.41	11,151	20.90		2,197	73.14	33		
	16	10.00 to <100.00	612	10	69.26	619	32.68	2,443	15.37		486	78.51	29		
	17	100.00 (Default)	181	–	–	181	100.00	842	18.12		307	169.61	8		
		Total		295,186	96,757	48.85	342,459	0.34	1,159,475	21.86		31,567	9.22	220	42
U.S. Uninsured⁷	19	0.00 to <0.15	35,470	14,954	66.13	45,360	0.07	119,098	30.51		2,445	5.39	9		
	20	0.15 to <0.25	8,028	555	40.88	8,255	0.19	25,278	29.62		986	11.94	5		
	21	0.25 to <0.50	5,196	398	38.52	5,350	0.31	25,712	29.09		901	16.84	5		
	22	0.50 to <0.75	3,856	198	37.14	3,929	0.53	9,009	32.57		1,065	27.11	7		
	23	0.75 to <2.50	4,739	214	33.36	4,810	1.29	15,266	31.75		2,264	47.07	20		
	24	2.50 to <10.00	831	60	13.17	839	4.80	5,238	31.93		868	103.46	13		
	25	10.00 to <100.00	521	13	13.30	523	22.55	1,904	24.54		648	123.90	28		
	26	100.00 (Default)	609	–	–	609	100.00	3,170	21.60		395	64.86	100		
		Total		59,250	16,392	63.60	69,675	1.31	204,675	30.39		9,572	13.74	187	46
Total residential secured	28		\$ 421,371	\$ 130,008	51.25	\$ 432,964	0.51	1,774,450	22.71		\$ 42,291	9.77	\$ 419	\$ 93	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2023 Q1													
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions		
		PD scale ¹														
Canada Insured^{7,8,9}	1	0.00 to <0.15	\$ 44,119	\$ 15,838	53.34	\$ 11,850	0.06	305,451	8.76		\$ 180	1.52	\$ 1			
	2	0.15 to <0.25	7,253	344	50.01	2,830	0.19	34,505	9.49		111	3.92	1			
	3	0.25 to <0.50	5,960	138	48.00	2,256	0.32	35,410	9.49		128	5.67	1			
	4	0.50 to <0.75	4,015	466	53.18	1,487	0.52	15,711	9.49		119	8.00	1			
	5	0.75 to <2.50	4,763	47	46.98	1,703	1.27	16,757	9.48		245	14.39	2			
	6	2.50 to <10.00	1,247	20	44.51	378	5.53	6,796	8.90		120	31.75	2			
	7	10.00 to <100.00	282	2	81.41	67	22.94	1,753	8.42		32	47.76	1			
	8	100.00 (Default)	114	–	–	23	100.00	665	8.49		26	113.04	–			
		Total		67,753	16,855	53.20	20,594	0.53	417,048	9.05		961	4.67	9	5	
Canada Uninsured^{7,9}	10	0.00 to <0.15	195,563	85,636	48.82	237,370	0.06	849,890	20.62		7,867	3.31	29			
	11	0.15 to <0.25	40,705	4,311	45.80	42,679	0.19	125,012	25.44		4,488	10.52	21			
	12	0.25 to <0.50	24,586	3,489	47.99	26,260	0.32	100,930	26.05		4,064	15.48	22			
	13	0.50 to <0.75	12,675	–	–	12,675	0.51	25,742	26.55		2,827	22.30	17			
	14	0.75 to <2.50	13,514	882	49.69	13,952	1.25	34,858	25.47		5,294	37.94	43			
	15	2.50 to <10.00	2,429	70	42.80	2,459	5.34	9,874	20.23		1,709	69.50	25			
	16	10.00 to <100.00	501	8	59.43	506	30.37	2,265	13.91		381	75.30	20			
	17	100.00 (Default)	165	–	–	165	100.00	759	19.23		309	187.27	8			
		Total		290,138	94,396	48.65	336,066	0.29	1,149,330	22.07		26,939	8.02	185	41	
U.S. Uninsured⁷	18	0.00 to <0.15	35,315	14,367	65.99	44,796	0.06	117,931	29.70		2,147	4.79	8			
	19	0.15 to <0.25	6,872	547	38.61	7,083	0.19	25,765	28.17		820	11.58	4			
	20	0.25 to <0.50	4,446	398	37.98	4,597	0.31	24,448	27.71		756	16.45	4			
	21	0.50 to <0.75	3,822	224	37.11	3,905	0.53	8,671	33.26		1,111	28.45	7			
	22	0.75 to <2.50	4,354	220	31.15	4,422	1.31	14,633	31.07		2,124	48.03	18			
	23	2.50 to <10.00	683	67	13.03	692	4.91	5,064	31.19		739	106.79	11			
	24	10.00 to <100.00	511	12	10.66	513	18.54	1,856	23.88		657	128.07	23			
	25	100.00 (Default)	615	–	–	615	100.00	3,321	21.44		416	67.64	100			
	26	Total		56,618	15,835	63.18	66,623	1.32	201,689	29.59		8,770	13.16	175	53	
	Total residential secured	28		\$ 414,509	\$ 127,086	51.07	\$ 423,283	0.47	1,768,067	22.55		\$ 36,670	8.66	\$ 369	\$ 99	

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.

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)
As at

LINE #	2024 Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 4,850	\$ 148,135	60.43	\$ 94,365	0.07	17,970,690	86.88		\$ 3,483	3.69	\$ 55		
2	0.15 to <0.25	2,051	14,929	61.19	11,187	0.19	2,190,237	88.25		1,027	9.18	19		
3	0.25 to <0.50	2,590	11,884	60.91	9,829	0.32	2,651,263	89.21		1,368	13.92	28		
4	0.50 to <0.75	3,395	10,663	61.39	9,941	0.53	1,623,053	88.78		2,067	20.79	47		
5	0.75 to <2.50	14,397	20,996	62.98	27,619	1.53	4,459,146	91.00		13,036	47.20	385		
6	2.50 to <10.00	9,450	3,687	66.40	11,899	5.43	3,484,611	91.15		13,612	114.40	588		
7	10.00 to <100.00	2,433	311	66.07	2,638	30.78	1,600,468	90.00		6,060	229.72	736		
8	100.00 (Default)	116	–	–	116	100.00	28,669	85.28		66	56.90	93		
9	Total	\$ 39,282	\$ 210,605	60.93	\$ 167,594	1.29	34,008,137	88.25		\$ 40,719	24.30	\$ 1,951	\$ 375	
2023 Q4														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15	\$ 5,015	\$ 152,774	60.25	\$ 97,065	0.07	17,952,617	87.11		\$ 3,606	3.72	\$ 57		
11	0.15 to <0.25	2,128	15,451	60.90	11,538	0.19	2,201,776	88.33		1,059	9.18	20		
12	0.25 to <0.50	2,688	12,398	60.62	10,204	0.32	2,691,310	89.26		1,422	13.94	29		
13	0.50 to <0.75	3,449	10,668	58.73	9,714	0.53	1,590,167	89.71		2,036	20.96	46		
14	0.75 to <2.50	14,181	19,716	61.29	26,266	1.50	4,414,453	91.23		12,244	46.62	360		
15	2.50 to <10.00	9,371	3,740	65.39	11,817	5.42	3,400,817	91.15		13,490	114.16	583		
16	10.00 to <100.00	2,272	317	64.19	2,475	30.38	1,486,300	90.00		5,671	229.13	681		
17	100.00 (Default)	104	–	–	104	100.00	24,633	85.47		59	56.73	84		
18	Total	\$ 39,208	\$ 215,064	60.44	\$ 169,183	1.22	33,762,073	88.43		\$ 39,587	23.40	\$ 1,860	\$ 314	
2023 Q3														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
19	0.00 to <0.15	\$ 5,076	\$ 157,787	60.24	\$ 100,123	0.07	17,955,146	87.23		\$ 3,692	3.69	\$ 58		
20	0.15 to <0.25	2,093	14,947	61.36	11,264	0.19	2,181,536	88.32		1,033	9.17	19		
21	0.25 to <0.50	2,657	11,853	61.27	9,919	0.32	2,665,609	89.23		1,382	13.93	28		
22	0.50 to <0.75	3,357	10,062	59.13	9,307	0.53	1,566,093	89.67		1,946	20.91	44		
23	0.75 to <2.50	13,737	18,764	61.65	25,304	1.50	4,354,139	91.22		11,811	46.68	347		
24	2.50 to <10.00	8,975	3,412	65.43	11,207	5.42	3,345,445	91.12		12,789	114.12	552		
25	10.00 to <100.00	2,103	263	65.86	2,276	29.72	1,422,708	89.99		5,211	228.95	613		
26	100.00 (Default)	97	–	–	97	100.00	22,892	85.20		55	56.70	79		
27	Total	\$ 38,095	\$ 217,088	60.53	\$ 169,497	1.14	33,513,568	88.44		\$ 37,919	22.37	\$ 1,740	\$ 276	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2023													
	Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 4,451	\$ 155,597	60.13	\$ 98,013	0.07	17,637,459	87.27		\$ 3,621	3.69	\$ 57		
2	0.15 to <0.25	2,001	15,381	61.61	11,478	0.19	2,187,134	88.21		1,052	9.17	20		
3	0.25 to <0.50	2,539	12,242	61.37	10,052	0.32	2,685,831	89.13		1,399	13.92	29		
4	0.50 to <0.75	3,238	10,516	59.23	9,467	0.53	1,592,841	89.60		1,978	20.89	45		
5	0.75 to <2.50	13,240	19,284	61.59	25,118	1.49	4,368,156	91.08		11,663	46.43	342		
6	2.50 to <10.00	8,881	3,684	65.54	11,295	5.42	3,395,405	91.01		12,885	114.08	557		
7	10.00 to <100.00	2,083	306	68.19	2,291	29.31	1,455,623	89.87		5,242	228.81	607		
8	100.00 (Default)	90	–	–	90	100.00	20,019	85.46		52	57.78	72		
9	Total	\$ 36,523	\$ 217,010	60.50	\$ 167,804	1.14	33,342,468	88.44		\$ 37,892	22.58	\$ 1,729	\$ 282	

2023													
Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	\$ 5,116	\$ 151,389	60.17	\$ 96,212	0.05	17,529,036	87.07		\$ 2,718	2.83	\$ 38	
11	0.15 to <0.25	2,107	15,067	60.70	11,253	0.19	2,198,508	88.19		1,093	9.71	19	
12	0.25 to <0.50	2,635	11,977	60.42	9,872	0.32	2,677,569	89.12		1,454	14.73	28	
13	0.50 to <0.75	3,320	10,323	58.44	9,353	0.53	1,537,546	89.52		2,067	22.10	44	
14	0.75 to <2.50	13,389	19,026	60.98	24,989	1.49	4,709,776	91.03		12,279	49.14	340	
15	2.50 to <10.00	8,732	3,626	63.00	11,016	5.40	3,217,547	90.99		13,288	120.62	541	
16	10.00 to <100.00	1,945	287	62.66	2,125	29.31	1,257,374	89.75		5,144	242.07	563	
17	100.00 (Default)	90	–	–	90	100.00	22,027	85.43		52	57.78	73	
18	Total	\$ 37,334	\$ 211,695	60.26	\$ 164,910	1.11	33,149,383	88.30		\$ 38,095	23.10	\$ 1,646	\$ 273

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2024 Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	9,221	\$ 5,346	69.93 %	\$ 12,960	0.08 %	620,056	43.47 %		\$ 1,191	9.19 %	\$ 5		
2	0.15 to <0.25	6,886	3,512	44.16	8,437	0.20	346,266	42.64		1,438	17.04	7		
3	0.25 to <0.50	15,132	1,015	66.93	15,812	0.32	467,761	34.22		3,158	19.97	18		
4	0.50 to <0.75	8,425	1,109	70.26	9,192	0.53	273,642	44.43		3,041	33.08	22		
5	0.75 to <2.50	30,999	1,569	63.61	31,576	1.58	752,416	49.66		18,336	58.07	251		
6	2.50 to <10.00	16,113	691	64.82	16,457	5.29	622,523	56.17		13,759	83.61	489		
7	10.00 to <100.00	3,569	51	54.43	3,585	26.57	157,847	53.38		4,198	117.10	507		
8	100.00 (Default)	618	4	100.00	560	100.00	19,897	48.02		512	91.43	228		
9	Total	90,963	\$ 13,297	61.86 %	\$ 98,579	3.05 %	3,260,408	46.49 %		\$ 45,633	46.29 %	\$ 1,527	\$ 225	
2023 Q4														
10	0.00 to <0.15 %	10,175	\$ 5,241	70.17 %	\$ 13,853	0.08 %	628,536	42.72 %		\$ 1,257	9.07 %	\$ 5		
11	0.15 to <0.25	7,586	3,542	44.00	9,145	0.20	350,925	42.76		1,564	17.10	8		
12	0.25 to <0.50	16,090	1,105	67.92	16,840	0.32	478,718	34.82		3,415	20.28	19		
13	0.50 to <0.75	9,039	1,070	67.77	9,753	0.53	272,887	43.07		3,126	32.05	22		
14	0.75 to <2.50	29,523	1,775	63.78	30,216	1.53	837,865	49.41		17,262	57.13	232		
15	2.50 to <10.00	14,732	502	60.14	14,914	5.45	522,252	55.44		12,356	82.85	451		
16	10.00 to <100.00	3,363	61	53.60	3,380	26.22	142,482	52.75		3,894	115.21	464		
17	100.00 (Default)	562	4	100.00	511	100.00	17,867	47.79		460	90.02	208		
18	Total	91,070	\$ 13,300	61.52 %	\$ 98,612	2.85 %	3,251,532	45.75 %		\$ 43,334	43.94 %	\$ 1,409	\$ 184	
2023 Q3														
19	0.00 to <0.15 %	10,261	\$ 5,192	70.28 %	\$ 13,910	0.08 %	640,642	42.84 %		\$ 1,258	9.04 %	\$ 5		
20	0.15 to <0.25	7,242	3,303	44.09	8,698	0.20	348,734	42.76		1,487	17.10	7		
21	0.25 to <0.50	15,408	1,150	65.14	16,157	0.32	479,208	35.10		3,292	20.38	18		
22	0.50 to <0.75	8,644	1,040	67.73	9,340	0.53	274,183	42.94		2,985	31.96	21		
23	0.75 to <2.50	28,338	1,732	61.86	28,949	1.52	757,187	49.16		16,437	56.78	220		
24	2.50 to <10.00	13,412	486	59.44	13,561	5.45	561,718	55.22		11,193	82.54	409		
25	10.00 to <100.00	3,013	63	50.53	3,029	25.86	133,561	52.83		3,489	115.19	411		
26	100.00 (Default)	497	4	100.00	453	100.00	16,161	47.90		422	93.16	183		
27	Total	86,815	\$ 12,970	61.33 %	\$ 94,097	2.71 %	3,211,394	45.59 %		\$ 40,563	43.11 %	\$ 1,274	\$ 165	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted) As at	LINE #	2023													
		Q2													
PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions			
1	0.00 to <0.15 %	10,369 \$	5,123	70.45 %	13,978	0.08 %	644,312	42.75 %		1,259	9.01 %	5			
2	0.15 to <0.25	7,223	3,302	44.11	8,680	0.20	350,250	42.20		1,464	16.87	7			
3	0.25 to <0.50	15,078	1,176	65.14	15,844	0.32	478,718	35.25		3,251	20.52	18			
4	0.50 to <0.75	8,522	1,047	67.03	9,214	0.53	272,954	43.02		2,952	32.04	21			
5	0.75 to <2.50	27,750	1,742	62.36	28,366	1.52	757,438	49.06		16,065	56.63	215			
6	2.50 to <10.00	12,943	487	58.55	13,057	5.45	538,405	54.94		10,722	82.12	391			
7	10.00 to <100.00	2,892	55	54.23	2,907	25.83	133,187	52.72		3,350	115.24	396			
8	100.00 (Default)	470	4	100.00	434	100.00	15,621	47.82		398	91.71	176			
9	Total	85,247 \$	12,936	61.37 %	92,480	2.66 %	3,190,885	45.44 %		39,461	42.67 %	1,229 \$	159		
		2023													
		Q1													
PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions			
10	0.00 to <0.15 %	11,291 \$	5,229	70.81 %	14,994	0.08 %	665,015	37.88 %		1,231	8.21 %	5			
11	0.15 to <0.25	7,551	3,277	43.58	8,979	0.20	359,265	39.84		1,515	16.87	7			
12	0.25 to <0.50	15,158	1,128	64.88	15,890	0.32	500,800	34.73		3,250	20.45	18			
13	0.50 to <0.75	8,573	1,017	67.30	9,250	0.53	258,997	44.87		3,272	35.37	22			
14	0.75 to <2.50	26,454	1,671	62.79	27,005	1.50	788,455	51.39		16,900	62.58	211			
15	2.50 to <10.00	11,397	453	56.46	11,454	5.40	459,908	57.05		10,341	90.28	353			
16	10.00 to <100.00	2,572	52	50.93	2,589	26.43	118,301	54.95		3,315	128.04	376			
17	100.00 (Default)	441	4	100.00	418	100.00	13,851	47.70		436	104.31	167			
18	Total	83,437 \$	12,831	61.43 %	90,579	2.49 %	3,164,592	45.22 %		40,260	44.45 %	1,159 \$	126		

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

		2024					
LINE #	#	Q1					
		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	1	\$ 13,575	\$ 29,056	-	1.4	\$ 59,682	\$ 7,667
Current exposure method (for derivatives)	2	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	3	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	4	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	5	-	-	-	-	408,373	4,698
Value-at-Risk (VaR) for SFTs	6	-	-	-	-	-	-
Total	7	-	-	-	-	\$ 468,055	\$ 12,365
2023							
Q4							
		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	8	\$ 19,550	\$ 30,445	-	1.4	\$ 69,992	\$ 10,769
Current exposure method (for derivatives)	9	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	10	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	11	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	12	-	-	-	-	421,466	5,030
VaR for SFTs	13	-	-	-	-	-	-
Total	14	-	-	-	-	\$ 491,458	\$ 15,799
2023							
Q3							
		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	15	\$ 15,886	\$ 28,654	-	1.4	\$ 62,523	\$ 9,654
Current exposure method (for derivatives)	16	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	17	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	18	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	19	-	-	-	-	403,620	4,802
VaR for SFTs	20	-	-	-	-	-	-
Total	21	-	-	-	-	\$ 466,143	\$ 14,456
2023							
Q2							
		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	22	\$ 17,599	\$ 28,781	-	1.4	\$ 64,933	\$ 9,930
Current exposure method (for derivatives)	23	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	24	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	25	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	26	-	-	-	-	386,454	4,811
VaR for SFTs	27	-	-	-	-	-	-
Total	28	-	-	-	-	\$ 451,387	\$ 14,741

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions, except as noted)
As at

LINE #	2023 Q1						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA	
1	\$ 17,539	\$ 30,198	-	1.4	\$ 66,831	\$	8,328
2	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-
5	-	-	-	-	368,928	-	2,317
6	-	-	-	-	-	-	-
Total	-	-	-	-	\$ 435,759	\$	10,645

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions) As at	LINE #	2024 Q1													
Asset classes		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	
Sovereigns and their central banks	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public sector entities	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	4	-	-	338	101	-	16	-	-	-	4	-	-	-	459
<i>Of which: securities firms and other financial institutions as Bank</i>	5	-	-	200	68	-	16	-	-	-	4	-	-	-	288
Corporates	6	-	-	137	-	-	102	1	-	-	311	-	-	-	551
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	-	-	137	-	-	102	-	-	-	252	-	-	-	491
<i>Of which: specialised lending</i>	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Real estate	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: land acquisition, development and construction</i>	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ¹	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	13	\$ -	\$ -	\$ 475	\$ 101	\$ -	\$ 118	\$ 1	\$ -	\$ -	\$ 315	\$ -	\$ -	\$ -	\$ 1,010
		2023 Q4													
Asset classes		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	
Sovereigns and their central banks	14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public sector entities	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	17	-	-	406	469	-	30	-	-	-	8	-	-	-	913
<i>Of which: securities firms and other financial institutions as Bank</i>	18	-	-	245	60	-	13	-	-	-	8	-	-	-	326
Corporates	19	-	-	89	-	-	101	43	-	-	894	-	-	-	1,127
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	-	-	89	-	-	101	42	-	-	484	-	-	-	716
<i>Of which: specialised lending</i>	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Real estate	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: land acquisition, development and construction</i>	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ¹	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	26	\$ -	\$ -	\$ 495	\$ 469	\$ -	\$ 131	\$ 43	\$ -	\$ -	\$ 902	\$ -	\$ -	\$ -	\$ 2,040

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

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

(\$ millions) As at	LINE #	2023																											
		Q3																											
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)														
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other															
Asset classes																													
Sovereigns and their central banks	1	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–													
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Banks	4	–	–	517	559	–	17	–	–	–	12	–	–	–	–	1,105													
<i>Of which: securities firms and other financial institutions as Bank</i>	5	–	–	336	42	–	17	–	–	–	12	–	–	–	–	407													
Corporates	6	–	–	102	–	–	82	36	–	–	535	–	–	–	–	755													
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	–	–	102	–	–	82	36	–	–	432	–	–	–	–	652													
<i>Of which: specialised lending</i>	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
<i>Of which: land acquisition, development and construction</i>	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Other assets ¹	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Total	13	\$	–	\$	619	\$	559	\$	–	\$	99	\$	36	\$	–	\$	547	\$	–	\$	–	\$	–	\$	–	\$	–	\$	1,860
		2023																											
		Q2																											
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)														
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other															
Asset classes																													
Sovereigns and their central banks	14	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	–													
Public sector entities	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Multilateral development banks	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Banks	17	–	–	403	490	–	–	–	–	–	76	–	–	–	–	969													
<i>Of which: securities firms and other financial institutions as Bank</i>	18	–	–	224	71	–	–	–	–	–	76	–	–	–	–	371													
Corporates	19	–	–	42	–	–	142	98	–	–	630	–	–	–	–	912													
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	–	–	42	–	–	142	98	–	–	501	–	–	–	–	783													
<i>Of which: specialised lending</i>	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Regulatory retail portfolios	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Real estate	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
<i>Of which: land acquisition, development and construction</i>	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Other assets ¹	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–													
Total	26	\$	–	\$	445	\$	490	\$	–	\$	142	\$	98	\$	–	\$	706	\$	–	\$	–	\$	–	\$	–	\$	1,881		

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

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

(\$ millions, except as noted)
As at

LINE #	2024									
	Q1									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15	% \$ 10,100	0.05 %	565	1.87 %	0.2 \$	71	0.70 %		
2	0.15 to <0.25	414	0.22	578	6.51	0.9	17	4.11		
3	0.25 to <0.50	247	0.36	810	28.70	3.0	64	25.91		
4	0.50 to <0.75	230	0.64	275	20.66	2.1	61	26.52		
5	0.75 to <2.50	403	1.88	499	33.38	1.7	272	67.49		
6	2.50 to <10.00	452	4.79	107	5.84	0.5	76	16.81		
7	10.00 to <100.00	29	24.84	109	30.34	1.7	43	148.28		
8	100.00 (Default)	–	100.00	3	86.15	4.8	5	–		
9	Total	\$ 11,875	0.38 %	2,946	4.24 %	0.4 \$	609	5.13 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15	% \$ 189,496	0.06 %	3,590	8.73 %	0.4 \$	4,489	2.37 %		
11	0.15 to <0.25	29,159	0.19	112	4.11	0.1	713	2.45		
12	0.25 to <0.50	15,042	0.35	159	5.67	0.2	721	4.79		
13	0.50 to <0.75	3,104	0.66	48	4.58	0.3	188	6.06		
14	0.75 to <2.50	1,854	1.93	136	11.57	0.4	427	23.03		
15	2.50 to <10.00	25	9.64	2	40.00	2.6	38	152.00		
16	10.00 to <100.00	1	17.88	1	75.00	1.2	5	500.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 238,681	0.12 %	4,048	7.95 %	0.3 \$	6,581	2.76 %		
2023										
Q4										
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15	% \$ 480	0.10 %	563	29.48 %	1.9 \$	89	18.54 %		
20	0.15 to <0.25	59	0.21	571	25.87	2.8	17	28.81		
21	0.25 to <0.50	126	0.34	797	39.27	2.9	63	50.00		
22	0.50 to <0.75	200	0.64	277	14.64	1.3	49	24.50		
23	0.75 to <2.50	1,063	2.17	477	12.78	0.6	306	28.79		
24	2.50 to <10.00	3,870	4.72	111	1.18	0.5	129	3.33		
25	10.00 to <100.00	35	27.57	104	26.95	1.3	49	140.00		
26	100.00 (Default)	–	100.00	1	89.38	5.0	3	–		
27	Total	\$ 5,833	3.74 %	2,901	7.32 %	0.7 \$	705	12.09 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
28	0.00 to <0.15	% \$ 200,996	0.07 %	3,814	9.54 %	0.4 \$	6,209	3.09 %		
29	0.15 to <0.25	14,235	0.20	100	5.53	0.2	523	3.67		
30	0.25 to <0.50	18,869	0.32	159	2.99	0.1	586	3.11		
31	0.50 to <0.75	1,116	0.69	35	9.21	0.6	150	13.44		
32	0.75 to <2.50	3,715	2.08	159	9.49	0.3	740	19.92		
33	2.50 to <10.00	16	9.82	2	40.00	2.1	27	168.75		
34	10.00 to <100.00	–	–	–	–	–	–	–		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 238,947	0.13 %	4,269	8.79 %	0.4 \$	8,235	3.45 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2023 Q3									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	394	0.10 %	567	24.88 %	2.1 \$	69	17.51 %		
2	0.15 to <0.25	95	0.21	588	29.78	3.8	37	38.95		
3	0.25 to <0.50	143	0.34	791	36.79	3.5	73	51.05		
4	0.50 to <0.75	244	0.63	284	13.09	1.2	54	22.13		
5	0.75 to <2.50	633	2.15	467	14.92	0.8	220	34.76		
6	2.50 to <10.00	5,716	4.72	107	0.83	0.5	135	2.36		
7	10.00 to <100.00	22	28.98	92	16.09	1.3	18	81.82		
8	100.00 (Default)	1	100.00	3	91.23	3.2	8	800.00		
9	Total	\$ 7,248	4.04 %	2,899	4.92 %	0.7 \$	614	8.47 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	182,551	0.07 %	3,685	9.74 %	0.4 \$	5,545	3.04 %		
11	0.15 to <0.25	11,472	0.20	111	6.92	0.3	524	4.57		
12	0.25 to <0.50	16,785	0.32	164	3.24	0.2	592	3.53		
13	0.50 to <0.75	2,471	0.69	36	4.01	0.5	150	6.07		
14	0.75 to <2.50	2,521	2.17	153	12.15	0.3	631	25.03		
15	2.50 to <10.00	7	9.82	2	40.00	1.3	12	171.43		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 215,807	0.13 %	4,151	9.05 %	0.4 \$	7,454	3.45 %		
2023 Q2										
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	610	0.10 %	603	23.70 %	2.2 \$	102	16.72 %		
20	0.15 to <0.25	132	0.21	601	33.87	4.0	60	45.45		
21	0.25 to <0.50	242	0.34	765	39.54	3.5	130	53.72		
22	0.50 to <0.75	221	0.64	283	22.79	1.7	90	40.72		
23	0.75 to <2.50	788	2.15	471	15.35	0.8	283	35.91		
24	2.50 to <10.00	267	4.80	107	5.15	0.5	41	15.36		
25	10.00 to <100.00	46	24.97	104	26.72	1.5	63	136.96		
26	100.00 (Default)	1	100.00	5	81.43	4.9	7	700.00		
27	Total	\$ 2,307	1.95 %	2,939	20.94 %	1.7 \$	776	33.64 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
28	0.00 to <0.15 % \$	181,788	0.07 %	3,597	9.76 %	0.4 \$	5,639	3.10 %		
29	0.15 to <0.25	15,548	0.20	112	5.27	0.2	573	3.69		
30	0.25 to <0.50	11,462	0.33	146	3.43	0.2	436	3.80		
31	0.50 to <0.75	1,304	0.69	31	6.04	0.3	108	8.28		
32	0.75 to <2.50	2,094	2.08	146	16.00	0.5	693	33.09		
33	2.50 to <10.00	53	9.82	3	54.60	2.0	116	218.87		
34	10.00 to <100.00	–	19.03	1	40.00	1.0	–	–		
35	100.00 (Default)	–	–	–	–	–	–	–		
36	Total	\$ 212,249	0.12 %	4,036	9.14 %	0.4 \$	7,565	3.56 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2023 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	244,066	0.05 %	4,162	4.54 %	0.4 \$	3,958	1.62 %		
2	0.15 to <0.25	16,573	0.20	719	6.00	0.2	714	4.31		
3	0.25 to <0.50	7,618	0.38	885	6.26	0.4	540	7.09		
4	0.50 to <0.75	650	0.68	335	19.99	0.7	197	30.31		
5	0.75 to <2.50	2,316	2.06	639	15.88	0.6	834	36.01		
6	2.50 to <10.00	312	5.83	118	15.47	0.5	193	61.86		
7	10.00 to <100.00	70	27.91	124	14.91	1.0	57	81.43		
8	100.00 (Default)	1	100.00	6	72.11	4.5	7	700.00		
9	Total \$	271,606	0.10 %	6,988	4.82 %	0.4 \$	6,500	2.39 %		

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 #	2024 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 87,616	0.04 %	316	2.20 %	0.7	\$ 309	0.35 %		
2	0.15 to <0.25	5	0.19	23	30.55	3.3	1	20.00		
3	0.25 to <0.50	13	0.37	18	45.52	2.5	6	46.15		
4	0.50 to <0.75	–	0.66	3	26.24	4.1	–	–		
5	0.75 to <2.50	4	2.03	10	44.60	3.0	4	100.00		
6	2.50 to <10.00	–	9.64	1	49.74	4.0	–	–		
7	10.00 to <100.00	9	20.27	6	30.97	5.0	14	155.56		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 87,647	0.04 %	377	2.21 %	0.7	\$ 334	0.38 %		
2023 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 99,632	0.04 %	321	1.99 %	0.7	\$ 404	0.41 %		
11	0.15 to <0.25	3	0.20	23	37.85	3.7	1	33.33		
12	0.25 to <0.50	4	0.35	19	31.32	3.8	2	50.00		
13	0.50 to <0.75	–	0.69	2	25.37	4.4	–	–		
14	0.75 to <2.50	2	2.15	13	20.05	2.0	1	50.00		
15	2.50 to <10.00	–	9.82	1	49.37	4.2	–	–		
16	10.00 to <100.00	7	19.12	7	34.76	5.0	13	185.71		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 99,648	0.04 %	386	2.00 %	0.7	\$ 421	0.42 %		
2023 Q3										
	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 %	\$ 103,313	0.03 %	322	1.98 %	0.7	\$ 481	0.47 %		
20	0.15 to <0.25	3	0.20	15	40.10	3.8	1	33.33		
21	0.25 to <0.50	5	0.36	19	36.09	3.1	3	60.00		
22	0.50 to <0.75	–	0.69	3	32.58	4.8	–	–		
23	0.75 to <2.50	1	1.73	14	30.44	4.4	1	100.00		
24	2.50 to <10.00	–	9.82	2	55.38	4.6	1	–		
25	10.00 to <100.00	9	19.84	8	35.59	5.0	18	200.00		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 103,331	0.03 %	383	1.99 %	0.7	\$ 505	0.49 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2023									
	Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 122,180	0.03 %	311	1.75 %	0.7	\$ 533	0.44 %		
2	0.15 to <0.25	15	0.20	20	45.05	2.6	6	40.00		
3	0.25 to <0.50	23	0.31	18	30.17	4.1	11	47.83		
4	0.50 to <0.75	1	0.69	4	36.64	4.9	1	100.00		
5	0.75 to <2.50	2	1.71	15	30.09	4.2	2	100.00		
6	2.50 to <10.00	1	9.82	2	56.16	4.6	2	200.00		
7	10.00 to <100.00	12	20.22	8	36.28	5.0	26	216.67		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 122,234	0.03 %	378	1.77 %	0.7	\$ 581	0.48 %		
	2023									
	Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 69,164	0.02 %	180	4.20 %	1.0	\$ 212	0.31 %		
11	0.15 to <0.25	–	–	–	–	–	–	–		
12	0.25 to <0.50	12	0.29	4	1.73	0.1	–	–		
13	0.50 to <0.75	10	0.69	1	54.60	1.0	8	80.00		
14	0.75 to <2.50	6	2.23	5	13.70	1.0	2	33.33		
15	2.50 to <10.00	2	4.71	1	4.24	–	–	–		
16	10.00 to <100.00	10	20.63	2	62.12	5.0	40	400.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 69,204	0.03 %	193	4.22 %	1.0	\$ 262	0.38 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2024 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 126,668	0.05 %	318	12.02 %	0.4	\$ 4,332	3.42 %		
2	0.15 to <0.25	125	0.19	6	7.56	–	4	3.20		
3	0.25 to <0.50	89	0.28	7	3.66	0.1	3	3.37		
4	0.50 to <0.75	–	–	–	–	–	–	–		
5	0.75 to <2.50	1	1.03	2	45.00	1.4	1	100.00		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 126,883	0.05 %	333	12.01 %	0.4	\$ 4,340	3.42 %		
2023 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 142,223	0.05 %	315	11.70 %	0.4	\$ 5,192	3.65 %		
11	0.15 to <0.25	180	0.20	6	1.15	–	1	0.56		
12	0.25 to <0.50	110	0.29	7	2.98	0.2	5	4.55		
13	0.50 to <0.75	1	0.69	1	45.00	1.7	1	100.00		
14	0.75 to <2.50	–	2.23	1	45.00	0.1	–	–		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 142,514	0.05 %	330	11.68 %	0.4	\$ 5,199	3.65 %		
2023 Q3										
	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 %	\$ 134,965	0.05 %	314	11.21 %	0.4	\$ 4,956	3.67 %		
20	0.15 to <0.25	342	0.20	9	3.52	–	6	1.75		
21	0.25 to <0.50	110	0.29	6	1.82	0.1	3	2.73		
22	0.50 to <0.75	1	0.69	1	45.00	2.0	1	100.00		
23	0.75 to <2.50	–	2.23	1	45.00	–	–	–		
24	2.50 to <10.00	–	–	–	–	–	–	–		
25	10.00 to <100.00	1	40.76	1	45.00	1.0	2	200.00		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 135,419	0.06 %	332	11.18 %	0.4	\$ 4,968	3.67 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2023									
	Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 109,840	0.06 %	307	13.27 %	0.4	\$ 4,714	4.29 %		
2	0.15 to <0.25	80	0.20	5	19.12	0.1	9	11.25		
3	0.25 to <0.50	118	0.29	8	1.59	0.1	3	2.54		
4	0.50 to <0.75	1	0.69	1	45.00	2.2	1	100.00		
5	0.75 to <2.50	–	1.57	2	45.00	0.1	–	–		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	2	40.76	1	45.00	0.3	5	250.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 110,041	0.06 %	324	13.26 %	0.4	\$ 4,732	4.30 %		
2023										
Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 94,185	0.05 %	337	14.57 %	0.4	\$ 3,852	4.09 %		
11	0.15 to <0.25	184	0.20	17	9.04	0.1	10	5.43		
12	0.25 to <0.50	483	0.29	14	1.27	–	8	1.66		
13	0.50 to <0.75	71	0.69	5	7.86	0.1	7	9.86		
14	0.75 to <2.50	24	2.23	3	12.37	–	6	25.00		
15	2.50 to <10.00	2	4.71	2	4.24	–	–	–		
16	10.00 to <100.00	–	19.03	1	17.40	2.2	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 94,949	0.05 %	379	14.49 %	0.4	\$ 3,883	4.09 %		

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

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

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

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

Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at	LINE #	2024 Q1						2023 Q4					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	1	\$ –	\$ 2,505	\$ –	\$ 1,465	\$ 56,228	\$ 70,283	\$ –	\$ 4,242	\$ –	\$ 1,668	\$ 55,815	\$ 73,629
Cash – other currencies	2	624	6,508	103	6,510	121,828	132,343	553	11,436	19	7,498	116,911	139,955
Domestic sovereign debt	3	766	653	2,145	4,175	99,224	66,331	973	1,359	2,450	3,034	112,625	84,419
Other sovereign debt	4	4,163	1,425	3,379	3,756	95,873	99,643	3,798	1,107	1,866	4,153	97,763	89,931
Government agency debt	5	521	6	1,061	–	20,307	34,905	323	30	769	–	20,945	40,204
Corporate bonds	6	1,300	933	2,574	38	18,694	35,464	1,234	1,249	2,536	10	17,310	20,234
Equity securities	7	470	–	–	–	28,497	68,053	653	–	–	–	32,619	67,138
Other collateral	8	–	18	–	–	–	–	–	6	–	–	–	–
Total	9	\$ 7,844	\$ 12,048	\$ 9,262	\$ 15,944	\$ 440,651	\$ 507,022	\$ 7,534	\$ 19,429	\$ 7,640	\$ 16,363	\$ 453,988	\$ 515,510
		2023 Q3						2023 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	10	\$ –	\$ 2,762	\$ 1	\$ 2,133	\$ 57,321	\$ 72,672	\$ –	\$ 3,748	\$ –	\$ 1,129	\$ 50,891	\$ 75,847
Cash – other currencies	11	513	9,442	31	7,998	117,709	142,680	470	9,837	–	7,656	92,844	125,659
Domestic sovereign debt	12	1,645	1,199	3,404	3,121	111,140	79,976	532	1,256	2,717	3,083	112,851	80,231
Other sovereign debt	13	3,357	365	1,577	4,083	101,257	101,943	4,217	403	1,356	4,034	94,855	75,156
Government agency debt	14	281	9	723	–	18,239	33,189	203	48	744	–	13,483	29,570
Corporate bonds	15	1,091	600	2,308	6	16,835	22,131	826	288	2,337	66	14,361	19,208
Equity securities	16	649	–	–	–	33,655	63,931	561	–	–	–	33,833	66,900
Other collateral	17	204	–	2	–	–	–	349	–	3	–	–	–
Total	18	\$ 7,740	\$ 14,377	\$ 8,046	\$ 17,341	\$ 456,156	\$ 516,522	\$ 7,158	\$ 15,580	\$ 7,157	\$ 15,968	\$ 413,118	\$ 472,571
		2023 Q1											
		Collateral used in derivative transactions				Collateral used in SFTs							
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral						
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral						
Cash – domestic currency	19	\$ –	\$ 2,582	\$ –	\$ 1,609	\$ 53,043	\$ 65,123						
Cash – other currencies	20	53	8,384	49	9,164	79,958	111,705						
Domestic sovereign debt	21	414	1,207	3,513	3,142	102,946	83,253						
Other sovereign debt	22	5,176	599	2,053	4,113	93,805	82,776						
Government agency debt	23	283	69	41	25	12,093	27,865						
Corporate bonds	24	373	275	412	18	12,047	18,508						
Equity securities	25	484	–	–	–	29,196	57,309						
Other collateral	26	484	–	–	–	19	40						
Total	27	\$ 7,267	\$ 13,116	\$ 6,068	\$ 18,071	\$ 383,107	\$ 446,579						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at		LINE #	2024 Q1	2023 Q4	2023 Q3	2023 Q2	2023 Q1					
			Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold				
Notionals												
Single-name credit default swaps	1	\$	4,810	1,747	4,877	1,621	4,061	1,421	4,157	2,092	3,476	2,004
Index credit default swaps	2		6,399	1,420	6,193	914	7,891	1,170	6,760	556	9,011	1,942
Total return swaps	3		270	-	279	-	-	-	-	-	-	-
Credit options	4		-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5		508	6,194	526	6,032	501	6,191	391	6,138	317	5,515
Total notionals	6		11,987	9,361	11,875	8,567	12,453	8,782	11,308	8,786	12,804	9,461
Fair values												
Positive fair value (asset)	7		11	74	15	42	8	57	9	46	10	79
Negative fair value (liability)	8		(258)	(4)	(164)	(6)	(227)	(5)	(179)	(9)	(208)	(6)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at		LINE #	2024 Q1	2023 Q4	2023 Q3	2023 Q2	2023 Q1					
			EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA				
Exposures to QCCPs (total)		1	\$	1,274	\$	1,359	\$	1,264	\$	1,243		
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:												
(i) OTC derivatives	2		32,926	659	32,684	654	33,647	673	30,906	618	31,147	623
(ii) Exchange-traded derivatives	3		21,226	425	22,165	443	23,107	462	21,036	420	21,683	434
(iii) Securities financing transactions	4		6,338	127	5,046	102	5,083	102	5,242	105	6,159	123
(iv) Netting sets where cross-product netting has been approved	5		5,362	107	5,473	109	5,457	109	4,628	93	3,305	66
Segregated initial margin	6		-	-	-	-	-	-	-	-	-	-
Non-segregated initial margin	7		98	-	58	-	57	-	42	-	41	-
Pre-funded default fund contributions	8		5,718	-	5,813	-	5,485	-	6,749	-	3,955	-
Unfunded default fund contributions	9		1,138	615	1,203	705	1,300	712	1,473	646	1,063	620
	10		-	-	-	-	-	-	-	-	-	-

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2023 Q1					
		Trading					
		Over-the-counter ¹			Total	Non- trading	Total
Clearing house ²	Non- clearing house	Exchanged- traded					
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 1,400,164	\$ 1,400,164	\$ –	\$ 1,400,164
Forward rate agreements	2	447,376	16,434	–	463,810	372	464,182
Swaps	3	14,526,320	380,233	–	14,906,553	1,646,010	16,552,563
Options written	4	–	87,722	87,987	175,709	53	175,762
Options purchased	5	–	99,069	89,552	188,621	2,100	190,721
	6	14,973,696	583,458	1,577,703	17,134,857	1,648,535	18,783,392
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	240,489	–	240,489	23,148	263,637
Swaps	9	747	2,024,130	–	2,024,877	2,480	2,027,357
Cross-currency interest rate swaps	10	–	1,138,915	–	1,138,915	106,180	1,245,095
Options written	11	–	40,533	22	40,555	–	40,555
Options purchased	12	–	31,758	2	31,760	–	31,760
	13	747	3,475,825	24	3,476,596	131,808	3,608,404
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	10,331	60	–	10,391	2,533	12,924
Protection sold	15	3,707	106	–	3,813	–	3,813
	16	14,038	166	–	14,204	2,533	16,737
Other Contracts							
Equity contracts	17	–	80,627	88,465	169,092	31,428	200,520
Commodity contracts	18	348	78,876	67,345	146,569	–	146,569
	19	348	159,503	155,810	315,661	31,428	347,089
Total	20	\$ 14,988,829	\$ 4,218,952	\$ 1,733,537	\$ 20,941,318	\$ 1,814,304	\$ 22,755,622

¹ Collateral held under a CSA to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

² Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2024 Q1			2023 Q4			2023 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 95	\$ 205	\$ 73	\$ 32	\$ 141	\$ 70	\$ 16	\$ 72	\$ 29
Swaps	2	4,526	11,196	828	6,436	13,423	1,142	6,023	12,949	1,100
Options written	3	4	85	19	3	92	27	3	78	24
Options purchased	4	17	107	24	27	140	39	15	101	26
	5	4,642	11,593	944	6,498	13,796	1,278	6,057	13,200	1,179
Foreign Exchange Contracts										
Forward contracts	6	1,092	4,215	654	1,514	4,732	968	1,222	4,144	874
Swaps	7	2,132	15,325	2,003	4,184	19,252	2,863	2,401	15,495	2,333
Cross-currency interest rate swaps	8	4,188	15,740	1,120	5,668	18,249	1,767	4,911	16,691	1,654
Options written	9	20	321	58	27	306	71	11	260	66
Options purchased	10	34	200	56	64	252	93	29	166	70
	11	7,466	35,801	3,891	11,457	42,791	5,762	8,574	36,756	4,997
Other Contracts										
Credit derivatives	12	13	248	38	4	278	50	1	238	46
Equity contracts	13	537	7,237	1,941	762	8,147	2,577	542	7,746	2,323
Commodity contracts	14	917	4,803	853	829	4,980	1,102	712	4,583	1,109
	15	1,467	12,288	2,832	1,595	13,405	3,729	1,255	12,567	3,478
Total net derivatives	16	13,575	59,682	7,667	19,550	69,992	10,769	15,886	62,523	9,654
Qualifying Central Counterparty (QCCP) contracts ²	17	7,428	27,564	899	6,494	27,211	969	7,321	28,190	990
Total	18	\$ 21,003	\$ 87,246	\$ 8,566	\$ 26,044	\$ 97,203	\$ 11,738	\$ 23,207	\$ 90,713	\$ 10,644

		2023 Q2			2023 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	19	\$ 24	\$ 124	\$ 47	\$ 32	\$ 208	\$ 60
Swaps	20	6,467	13,695	1,336	6,903	14,314	1,197
Options written	21	3	86	21	3	77	17
Options purchased	22	14	96	25	4	80	27
	23	6,508	14,001	1,429	6,942	14,679	1,301
Foreign Exchange Contracts							
Forward contracts	24	1,263	4,538	926	836	3,592	557
Swaps	25	2,973	16,222	2,364	2,894	17,752	1,778
Cross-currency interest rate swaps	26	5,361	16,772	1,620	5,304	16,921	1,556
Options written	27	13	226	80	15	223	94
Options purchased	28	38	163	103	32	169	98
	29	9,648	37,921	5,093	9,081	38,657	4,083
Other Contracts							
Credit derivatives	30	1	436	79	1	515	93
Equity contracts	31	566	7,800	2,275	472	7,591	1,766
Commodity contracts	32	876	4,775	1,054	1,043	5,389	1,085
	33	1,443	13,011	3,408	1,516	13,495	2,944
Total net derivatives	34	17,599	64,933	9,930	17,539	66,831	8,328
Qualifying Central Counterparty (QCCP) contracts ²	35	6,996	26,278	878	7,790	27,842	908
Total	36	\$ 24,595	\$ 91,211	\$ 10,808	\$ 25,329	\$ 94,673	\$ 9,236

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

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

Securitization Exposures in the Banking Book (SEC1)

(\$ millions) As at		LINE #	2024 Q1						
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic	
			Total						
Retail (total) – of which:	1	\$	36,562	36,204	–	24,964	24,931	–	61,526
Residential mortgage	2		11,287	11,287	–	32	–	–	11,319
Credit card	3		9,240	9,237	–	9,788	9,788	–	19,028
Other retail exposures	4		16,035	15,680	–	15,144	15,143	–	31,179
Re-securitization	5		–	–	–	–	–	–	–
Wholesale (total) – of which:	6		15,066	14,135	6,071	34,355	1,248	–	55,492
Loans to corporates	7		–	–	6,071	15,238	164	–	21,309
Commercial mortgage	8		–	–	–	16,413	–	–	16,413
Lease and receivables	9		15,066	14,135	–	2,704	1,084	–	17,770
Other wholesale	10		–	–	–	–	–	–	–
Re-securitization	11		–	–	–	–	–	–	–
2023 Q4									
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
			Total						
Retail (total) – of which:	12	\$	36,849	36,480	–	27,566	27,498	–	64,415
Residential mortgage	13		11,638	11,638	–	68	–	–	11,706
Credit card	14		9,271	9,268	–	10,250	10,250	–	19,521
Other retail exposures	15		15,940	15,574	–	17,248	17,248	–	33,188
Re-securitization	16		–	–	–	–	–	–	–
Wholesale (total) – of which:	17		15,648	14,685	7,367	35,809	1,448	–	58,824
Loans to corporates	18		–	–	7,367	15,786	169	–	23,153
Commercial mortgage	19		–	–	–	16,801	–	–	16,801
Lease and receivables	20		15,648	14,685	–	3,222	1,279	–	18,870
Other wholesale	21		–	–	–	–	–	–	–
Re-securitization	22		–	–	–	–	–	–	–
2023 Q3									
			Bank acts as originator/sponsor			Bank acts as investor			
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
			Total						
Retail (total) – of which:	23	\$	36,130	35,767	–	27,312	27,177	–	63,442
Residential mortgage	24		11,400	11,400	–	135	–	–	11,535
Credit card	25		8,748	8,744	–	9,744	9,744	–	18,492
Other retail exposures	26		15,982	15,623	–	17,433	17,433	–	33,415
Re-securitization	27		–	–	–	–	–	–	–
Wholesale (total) – of which:	28		16,338	15,511	7,658	34,970	1,524	–	58,966
Loans to corporates	29		–	–	7,658	15,085	162	–	22,743
Commercial mortgage	30		–	–	–	16,373	–	–	16,373
Lease and receivables	31		16,338	15,511	–	3,512	1,362	–	19,850
Other wholesale	32		–	–	–	–	–	–	–
Re-securitization	33		–	–	–	–	–	–	–

¹ Simple, transparent, and comparable (STC).

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

(\$ millions) As at	LINE #	2023						
		Q2						
		Bank acts as originator/sponsor			Bank acts as investor			Total
Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic			
Retail (total) – of which:	1	\$ 34,596	\$ 34,203	\$ –	\$ 29,385	\$ 29,178	\$ –	63,981
<i>Residential mortgage</i>	2	10,994	10,993	–	206	–	–	11,200
<i>Credit card</i>	3	8,846	8,842	–	10,021	10,020	–	18,867
<i>Other retail exposures</i>	4	14,756	14,368	–	19,158	19,158	–	33,914
<i>Re-securitization</i>	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	15,705	14,738	7,714	36,879	1,734	–	60,298
<i>Loans to corporates</i>	7	–	–	7,714	15,289	166	–	23,003
<i>Commercial mortgage</i>	8	–	–	–	17,497	–	–	17,497
<i>Lease and receivables</i>	9	15,597	14,738	–	4,093	1,568	–	19,690
<i>Other wholesale</i>	10	108	–	–	–	–	–	108
<i>Re-securitization</i>	11	–	–	–	–	–	–	–

Securitization Exposures in the Banking Book (SEC1) (Continued)¹

(\$ millions) As at	LINE #	2023		
		Q1		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ 38,497	\$ 37,021	\$ 75,518
<i>Residential mortgage</i>	2	12,266	240	12,506
<i>Credit card</i>	3	7,811	12,775	20,586
<i>Other retail exposures</i>	4	18,420	24,006	42,426
<i>Re-securitization</i>	5	–	–	–
Wholesale (total) – of which:	6	16,893	37,174	54,067
<i>Loans to corporates</i>	7	–	14,781	14,781
<i>Commercial mortgage</i>	8	–	17,253	17,253
<i>Lease and receivables</i>	9	16,627	5,140	21,767
<i>Other wholesale</i>	10	266	–	266
<i>Re-securitization</i>	11	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at		LINE #	2024 Q1							
			Bank acts as originator/sponso			Bank acts as investor				
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total	
Retail (total) – of which:		1	\$	–	\$	–	\$	–	\$	456
Residential mortgage		2								–
Credit card		3				42				42
Other retail exposures		4				414				414
Re-securitization		5								–
Wholesale (total) – of which:		6				133				133
Loans to corporates		7								–
Commercial mortgage		8				10				10
Lease and receivables		9								–
Other wholesale		10				123				123
Re-securitization		11								–
2023										
Q4										
			Bank acts as originator/sponso			Bank acts as investor				
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total	
Retail (total) – of which:		12	\$	–	\$	–	\$	–	\$	441
Residential mortgage		13								–
Credit card		14				44				44
Other retail exposures		15				397				397
Re-securitization		16								–
Wholesale (total) – of which:		17				70				70
Loans to corporates		18								–
Commercial mortgage		19								–
Lease and receivables		20								–
Other wholesale		21				70				70
Re-securitization		22								–
2023										
Q3										
			Bank acts as originator/sponso			Bank acts as investor				
			Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total	
Retail (total) – of which:		23	\$	–	\$	–	\$	–	\$	233
Residential mortgage		24								–
Credit card		25				23				23
Other retail exposures		26				210				210
Re-securitization		27								–
Wholesale (total) – of which:		28				51				51
Loans to corporates		29								–
Commercial mortgage		30								–
Lease and receivables		31								–
Other wholesale		32				51				51
Re-securitization		33								–

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at	LINE #	2023 Q2												
		Bank acts as originator/sponsor			Bank acts as investor			Total						
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic							
Retail (total) – of which:	1	\$	–	\$	–	\$	–	\$	647	–	\$	–	\$	647
<i>Residential mortgage</i>	2		–		–		–		–		–		–	–
<i>Credit card</i>	3		–		–		26		–		–		–	26
<i>Other retail exposures</i>	4		–		–		621		–		–		–	621
<i>Re-securitization</i>	5		–		–		–		–		–		–	–
Wholesale (total) – of which:	6		–		–		33		–		–		–	33
<i>Loans to corporates</i>	7		–		–		–		–		–		–	–
<i>Commercial mortgage</i>	8		–		–		1		–		–		–	1
<i>Lease and receivables</i>	9		–		–		–		–		–		–	–
<i>Other wholesale</i>	10		–		–		32		–		–		–	32
<i>Re-securitization</i>	11		–		–		–		–		–		–	–

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at	LINE #	2023 Q1					
		Bank act as originator/sponsor		Bank act as investor	Total		
		Traditional	Of which STC	Traditional			
Retail (total) – of which:	1	\$	–	\$	728	\$	728
<i>Residential mortgage</i>	2		–		–		–
<i>Credit card</i>	3		–		54		54
<i>Other retail exposures</i>	4		–		674		674
<i>Re-securitization</i>	5		–		–		–
Wholesale (total) – of which:	6		–		118		118
<i>Loans to corporates</i>	7		–		–		–
<i>Commercial mortgage</i>	8		–		1		1
<i>Lease and receivables</i>	9		–		–		–
<i>Other wholesale</i>	10		–		117		117
<i>Re-securitization</i>	11		–		–		–

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at		LINE #	2024 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 50,381	\$ 827	\$ 391	\$ 26	\$ 3	\$ 7,900	\$ 43,364	\$ 361	\$ 3	\$ 797	\$ 5,056	\$ 36	\$ 34	\$ 64	\$ 388	\$ 3	\$ 3
of which: securitization		2	50,381	827	391	26	3	7,900	43,364	361	3	797	5,056	36	34	64	388	3	3
of which: retail underlying		3	35,658	754	147	–	3	7,900	28,659	–	3	797	3,272	–	34	64	245	–	3
of which: STC		4	35,465	613	126	–	–	7,900	28,304	–	–	797	3,165	–	–	64	237	–	–
of which: wholesale		5	14,723	73	244	26	–	–	14,705	361	–	–	1,784	36	–	–	143	3	–
of which: STC		6	13,848	73	214	–	–	–	13,774	361	–	–	1,565	36	–	–	125	3	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: securitization		9	6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	6,071	–	–	–	–	6,071	–	–	–	911	–	–	–	73	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 56,452	\$ 827	\$ 391	\$ 26	\$ 3	\$ 13,971	\$ 43,364	\$ 361	\$ 3	\$ 1,708	\$ 5,056	\$ 36	\$ 34	\$ 137	\$ 388	\$ 3	\$ 3

			2023 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		14	\$ 51,307	\$ 774	\$ 387	\$ 26	\$ 3	\$ 7,900	\$ 44,381	\$ 213	\$ 3	\$ 796	\$ 5,185	\$ 21	\$ 43	\$ 64	\$ 402	\$ 2	\$ 3
of which: securitization		15	51,307	774	387	26	3	7,900	44,381	213	3	796	5,185	21	43	64	402	2	3
of which: retail underlying		16	35,997	717	132	–	3	7,900	28,946	–	3	796	3,314	–	43	64	252	–	3
of which: STC		17	35,797	573	110	–	–	7,900	28,580	–	–	796	3,206	–	–	64	244	–	–
of which: wholesale		18	15,310	57	255	26	–	–	15,435	213	–	–	1,871	21	–	–	150	2	–
of which: STC		19	14,407	57	221	–	–	–	14,472	213	–	–	1,644	21	–	–	131	2	–
of which: re-securitization		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		21	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: securitization		22	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: retail underlying		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		24	7,367	–	–	–	–	7,367	–	–	–	1,105	–	–	–	88	–	–	–
of which: re-securitization		25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		26	\$ 58,674	\$ 774	\$ 387	\$ 26	\$ 3	\$ 15,267	\$ 44,381	\$ 213	\$ 3	\$ 1,901	\$ 5,185	\$ 21	\$ 43	\$ 152	\$ 402	\$ 2	\$ 3

			2023 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		27	\$ 51,350	\$ 757	\$ 300	\$ 57	\$ 4	\$ 7,900	\$ 44,367	\$ 197	\$ 4	\$ 803	\$ 5,134	\$ 20	\$ 46	\$ 64	\$ 397	\$ 2	\$ 4
of which: securitization		28	51,350	757	300	57	4	7,900	44,367	197	4	803	5,134	20	46	64	397	2	4
of which: retail underlying		29	35,267	699	129	31	4	7,900	28,226	–	4	803	3,233	–	46	64	245	–	4
of which: STC		30	35,078	550	108	31	–	7,900	27,866	–	–	803	3,130	–	–	64	238	–	–
of which: wholesale		31	16,083	58	171	26	–	–	16,141	197	–	–	1,901	20	–	–	152	2	–
of which: STC		32	15,314	49	148	–	–	–	15,315	197	–	–	1,700	20	–	–	136	2	–
of which: re-securitization		33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		34	7,658	–	–	–	–	7,658	–	–	–	1,149	–	–	–	92	–	–	–
of which: securitization		35	7,658	–	–	–	–	7,658	–	–	–	1,149	–	–	–	92	–	–	–
of which: retail underlying		36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		37	7,658	–	–	–	–	7,658	–	–	–	1,149	–	–	–	92	–	–	–
of which: re-securitization		38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		39	\$ 59,008	\$ 757	\$ 300	\$ 57	\$ 4	\$ 15,558	\$ 44,367	\$ 197	\$ 4	\$ 1,952	\$ 5,134	\$ 20	\$ 46	\$ 156	\$ 397	\$ 2	\$ 4

¹ The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2023 Q2																				
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap						
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%				
Total exposures																							
Traditional securitization	1	\$	49,143	818	218	118	4	\$	7,900	42,034	363	4	\$	888	4,931	54	49	\$	71	382	4	\$	4
of which: securitization	2		49,143	818	218	118	4		7,900	42,034	363	4		888	4,931	54	49		71	382	4		4
of which: retail underlying	3		33,822	635	56	79	4		7,900	26,692	–	4		888	3,093	–	49		71	235	–		4
of which: STC	4		33,626	463	35	79	–		7,900	26,303	–	–		–	2,978	–	–		–	226	–		–
of which: wholesale	5		15,321	183	162	39	–		–	15,342	363	–		–	1,838	54	–		–	147	4		–
of which: STC	6		14,524	75	135	4	–		–	14,483	255	–		–	1,626	25	–		–	130	2		–
of which: re-securitization	7		–	–	–	–	–		–	–	–	–		–	–	–	–		–	–	–		–
Synthetic securitization	8		7,714	–	–	–	–		7,714	–	–	–		1,157	–	–	–		93	–	–		–
of which: securitization	9		7,714	–	–	–	–		7,714	–	–	–		1,157	–	–	–		93	–	–		–
of which: retail underlying	10		–	–	–	–	–		–	–	–	–		–	–	–	–		–	–	–		–
of which: wholesale	11		7,714	–	–	–	–		7,714	–	–	–		1,157	–	–	–		93	–	–		–
of which: re-securitization	12		–	–	–	–	–		–	–	–	–		–	–	–	–		–	–	–		–
Total	13	\$	56,857	818	218	118	4	\$	15,614	42,034	363	4	\$	2,045	4,931	54	49	\$	164	382	4	\$	4

¹ The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2023 Q1																				
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap						
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%				
Total exposures																							
Traditional securitization	1	\$	53,194	1,478	527	187	4	\$	6,400	47,855	1,131	4	\$	754	5,955	157	44	\$	60	464	13	\$	4
of which: securitization	2		53,194	1,478	527	187	4		6,400	47,855	1,131	4		754	5,955	157	44		60	464	13		4
of which: retail underlying	3		36,884	1,140	326	143	4		6,400	31,561	532	4		754	3,979	54	44		60	306	4		4
of which: wholesale	4		16,310	338	201	44	–		–	16,294	599	–		–	1,976	103	–		–	158	9		–
of which: re-securitization	5		–	–	–	–	–		–	–	–	–		–	–	–	–		–	–	–		–
of which: senior	6		–	–	–	–	–		–	–	–	–		–	–	–	–		–	–	–		–
of which: non-senior	7		–	–	–	–	–		–	–	–	–		–	–	–	–		–	–	–		–
Total	8	\$	53,194	1,478	527	187	4	\$	6,400	47,855	1,131	4	\$	754	5,955	157	44	\$	60	464	13	\$	4

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 #	2024 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures		1	\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –
Traditional securitization		2	\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –
of which: securitization		3	\$ 24,328	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 18,467	\$ –	\$ –	\$ 650	\$ 1,977	\$ –	\$ –	\$ 37	\$ 158	\$ –	\$ –
of which: retail underlying		4	\$ 24,296	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 18,434	\$ –	\$ –	\$ 650	\$ 1,971	\$ –	\$ 3	\$ 158	\$ –	\$ –	\$ –
of which: STC		5	\$ 34,355	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 34,192	\$ 163	\$ –	\$ –	\$ 6,698	\$ 16	\$ –	\$ –	\$ 536	\$ 1	\$ –
of which: wholesale		6	\$ 1,248	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 1,085	\$ 163	\$ –	\$ –	\$ 108	\$ 16	\$ –	\$ 9	\$ 1	\$ –	\$ –
of which: STC		7	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: re-securitization		8	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
Synthetic securitization		9	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: securitization		10	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: retail underlying		11	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: wholesale		12	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: re-securitization		13	\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –
Total			\$ 58,683	\$ 636	\$ –	\$ –	\$ –	\$ 6,497	\$ 52,659	\$ 163	\$ –	\$ 650	\$ 8,675	\$ 16	\$ –	\$ 37	\$ 694	\$ 1	\$ –
			2023 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures		14	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
Traditional securitization		15	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
of which: securitization		16	\$ 26,920	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 20,471	\$ –	\$ –	\$ 709	\$ 2,183	\$ –	\$ –	\$ 40	\$ 175	\$ –	\$ –
of which: retail underlying		17	\$ 26,852	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 20,403	\$ –	\$ –	\$ 709	\$ 2,175	\$ –	\$ –	\$ 11	\$ 174	\$ –	\$ –
of which: STC		18	\$ 35,809	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 35,640	\$ 169	\$ –	\$ –	\$ 6,966	\$ 17	\$ –	\$ –	\$ 557	\$ 1	\$ –
of which: wholesale		19	\$ 1,448	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 1,279	\$ 169	\$ –	\$ –	\$ 128	\$ 17	\$ –	\$ 10	\$ 1	\$ –	\$ –
of which: STC		20	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: re-securitization		21	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
Synthetic securitization		22	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: securitization		23	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: retail underlying		24	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: wholesale		25	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: re-securitization		26	\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
Total			\$ 62,729	\$ 646	\$ –	\$ –	\$ –	\$ 7,095	\$ 56,111	\$ 169	\$ –	\$ 709	\$ 9,149	\$ 17	\$ –	\$ 40	\$ 732	\$ 1	\$ –
			2023 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures		27	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –
Traditional securitization		28	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –
of which: securitization		29	\$ 26,687	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 20,271	\$ –	\$ –	\$ 704	\$ 2,166	\$ –	\$ –	\$ 40	\$ 173	\$ –	\$ –
of which: retail underlying		30	\$ 26,552	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 20,136	\$ –	\$ –	\$ 704	\$ 2,157	\$ –	\$ –	\$ 10	\$ 173	\$ –	\$ –
of which: STC		31	\$ 34,970	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 34,808	\$ 162	\$ –	\$ –	\$ 6,792	\$ 16	\$ –	\$ –	\$ 543	\$ 1	\$ –
of which: wholesale		32	\$ 1,524	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 1,362	\$ 162	\$ –	\$ –	\$ 136	\$ 16	\$ –	\$ 11	\$ 1	\$ –	\$ –
of which: STC		33	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: re-securitization		34	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
Synthetic securitization		35	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: securitization		36	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: retail underlying		37	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: wholesale		38	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
of which: re-securitization		39	\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –
Total			\$ 61,657	\$ 625	\$ –	\$ –	\$ –	\$ 7,041	\$ 55,079	\$ 162	\$ –	\$ 704	\$ 8,958	\$ 16	\$ –	\$ 40	\$ 716	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2023 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 1	\$ –
of which: securitization		2	65,639	625	–	–	–	7,550	58,548	166	–	754	9,480	17	–	42	756	1	–
of which: retail underlying		3	28,760	625	–	–	–	7,550	21,835	–	–	754	2,329	–	–	42	184	–	–
of which: STC		4	28,553	625	–	–	–	7,550	21,628	–	–	754	2,319	–	–	5	184	–	–
of which: wholesale		5	36,879	–	–	–	–	–	36,713	166	–	–	7,151	17	–	–	572	1	–
of which: STC		6	1,734	–	–	–	–	–	1,568	166	–	–	157	17	–	–	13	1	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization		9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
of which: securitization		2	73,587	608	–	–	–	7,841	66,220	134	–	783	10,236	13	–	45	816	1	–
of which: retail underlying		3	36,413	608	–	–	–	7,841	29,180	–	–	783	3,063	–	–	45	242	–	–
of which: wholesale		4	37,174	–	–	–	–	–	37,040	134	–	–	7,173	13	–	–	574	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

Glossary – Basel

Risk-weighted assets (RWA)	<ul style="list-style-type: none"> Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach (SA)	<ul style="list-style-type: none"> Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral.
Advanced Internal Ratings-Based (AIRB) Approach	<ul style="list-style-type: none"> Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
Foundation Internal Ratings-Based (FIRB) Approach	<ul style="list-style-type: none"> Under this approach, banks use their own internal historical experience of PD and supervisory prescribed LGD and EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the FIRB approach is mandated for certain asset classes (large corporates, banks and securities firms).
For Operational Risk	
Standardized Approach for Operational Risk (SAOR)	<ul style="list-style-type: none"> The SAOR consists of two main components – a Business Indicator Component (BIC) (a measure of a bank's income) and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is derived (a measure of a bank's historical losses). Operational risk capital is the product of the BIC and the ILM, with risk-weighted assets for operational risk being this capital requirement multiplied by 12.5.
For Market Risk	
Standardized Approach	<ul style="list-style-type: none"> Under this approach, banks use standardized capital charges prescribed by the regulator to sum the capital requirement under the sensitivities-based method (including delta, vega, and curvature risk), the default risk capital and the residual risk add-on. Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
Internal Models Approach (IMA)	
Credit Risk Terminology	
Gross credit risk exposure	<ul style="list-style-type: none"> The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.
Counterparty Type / Exposure Classes:	
Retail	
Residential Secured	<ul style="list-style-type: none"> Includes general and income producing residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	<ul style="list-style-type: none"> Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals. QRR is further split into transactors and revolvers. Transactors are obligors in relation to facilities with an interest free grace period where the accrued interest over the previous 12 months is less than \$50 or obligors in relation to overdraft facilities or lines of credit where there has been no drawdowns over the previous 12 months. Revolvers are obligors in relation to the same credit products that do not meet the conditions to be classified as transactors. Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.
Other Retail	
Non-retail	
Corporate	<ul style="list-style-type: none"> Includes exposures to corporations, partnerships, or proprietorships.
Sovereign	<ul style="list-style-type: none"> Includes exposures to central governments, central banks, multilateral development banks, and public sector entities.
Bank	<ul style="list-style-type: none"> Includes exposures to deposit-taking institutions, securities firms, and other financial institutions.
Exposure Types:	
Drawn	<ul style="list-style-type: none"> The amount of funds advanced to a borrower.
Undrawn (commitment)	<ul style="list-style-type: none"> The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).
Repo-style transactions	<ul style="list-style-type: none"> Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	<ul style="list-style-type: none"> Privately negotiated derivative contracts.
Other off-balance sheet	<ul style="list-style-type: none"> All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).
IRB Credit Risk Parameters:	
Probability of Default (PD)	<ul style="list-style-type: none"> The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	<ul style="list-style-type: none"> The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	<ul style="list-style-type: none"> The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	<ul style="list-style-type: none"> CVA represents a capital charge that measures credit risk due to default of derivative and securities financing transaction counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spreads and market risk factors that drive prices of derivative transactions and securities financing transactions.
Common Equity Tier 1 (CET1)	<ul style="list-style-type: none"> This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances.
CET1 Ratio	<ul style="list-style-type: none"> CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA.
Return on risk-weighted assets	<ul style="list-style-type: none"> Net income available to common shareholders as a percentage of average RWA.
Liquidity Coverage Ratio (LCR)	<ul style="list-style-type: none"> LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.
Countercyclical Capital Buffer (CCB)	<ul style="list-style-type: none"> CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

Acronym	Definition	Acronym	Definition
ACI	Acquired Credit-Impaired	IPRRE	Income Producing RRE
AOCI	Accumulated Other Comprehensive Income	IRB	Internal Ratings-Based
BCBS	Basel Committee on Banking Supervision	IRBA	Internal Ratings-Based Approach
CAR	Capital Adequacy Requirements	N/A	Not Applicable
CCF	Credit Conversion Factor	N/M	Not Meaningful
CCR	Counterparty Credit Risk	NVCC	Non-Viability Contingent Capital
CMHC	Canada Mortgage and Housing Corporation	OSFI	Office of the Superintendent of Financial Institutions Canada
CRE	Commercial Real Estate	OTC	Over-The-Counter
CRM	Credit Risk Mitigation	PFE	Potential Future Exposure
CSA	Credit Support Annex	QCCP	Qualifying Central Counterparty
D-SIBs	Domestic Systemically Important Banks	RRE	Residential Real Estate
ERBA	External Ratings-Based Approach	SA-CCR	Standardized Approach Counterparty Credit Risk
FRTB	Fundamental Review of Trading Book	SEC-ERBA	Securitization External Ratings-Based Approach
FSB	Financial Stability Board	SEC-IRBA	Securitization Internal Ratings-Based Approach
G-SIBs	Global Systemically Important Banks	SEC-SA	Securitization Standardized Approach
HELOCs	Home Equity Lines of Credit	SFTs	Securities Financing Transactions
IAA	Internal Assessment Approach	STC	Simple, transparent, and comparable
IFRS	International Financial Reporting Standards	TLAC	Total Loss Absorbing Capacity
IMM	Internal Model Method	VaR	Value-at-Risk
IPCRE	Income Producing CRE		