Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2025

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

Brooke Hales – SVP, Investor Relations (brooke.hales@td.com)

Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's third quarter 2025 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2024 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

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

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

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

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

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Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018 and subsequently issued the Pillar 3 Disclosure Guideline for Domestic Systemically Important Banks (D-SIBs) January 2022, effective February 1, 2023.The index below reflects the most recent updates and lists the location of the related disclosures presented in the third quarter 2025, Report to Shareholders (RTS), or Supplemental Financial Information (SFI), or Supplemental Regulatory Disclosures (SRD). Information on TD's website, SFI, and SRD is not and should not be considered incorporated herein by reference into the 2024 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS Third Quarter 2025	SFI Third Quarter 2025	SRD Third Quarter 2025	Annual Report 2024
Overview of risk management	**OVA** – Bank risk management approach.	Annual				16, 78, 84-100, 108, 125
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			13	
	KM1 – Key metrics (at consolidated group level).	Quarterly			7	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			8	
Linkages between financial statements and regulatory exposures	**LI1** – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			20	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			21	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			21	
	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	
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			11	
Leverage ratio	**LR1** – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	**CRA** – General information about credit risk.	Annual				95-98, 101-103
	CR1 – Credit quality of assets.	Quarterly			22-23	
	CR2 – Changes in stock of defaulted loans and debt securities[4].	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual	74			104, 162, 169, 191
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity[4].	Quarterly			25-27	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2025	SFI Third Quarter 2025	SRD Third Quarter 2025	Annual Report 2024
Credit risk	**CRB** – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		26-28, 30-32		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures[4].	Quarterly	74			162, 191
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures[5].	Annual				
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				104
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			24	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				103
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			28-29	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			30-35	
	CRE – Qualitative disclosures related to IRB models.	Annual				95-98, 101-105, 112-113
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			36-53	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			18	
	CR9 – IRB – Backtesting of PD per portfolio[5].	Annual				
	CR10 – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.			
Counterparty credit risk	**CCRA** – Qualitative disclosure related to CCR.	Annual				103-104, 118
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			54-55	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			56-58	
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	CCR8 – Exposures to central counterparties.	Quarterly			67	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2025	SFI Third Quarter 2025	SRD Third Quarter 2025	Annual Report 2024
Credit Valuation Adjustment Risk	**CVAA –** General qualitative disclosure requirements related to CVA.	Annual				104
	CVA1 – The reduced basic approach for CVA (BA-CVA).	N/A		Not applicable to TD.		
	CVA2 – The full basic approach for CVA (BA-CVA).	Quarterly			71	
	CVAB – Qualitative disclosures for banks using the SA-CVA.	Annual				104
	CVA3 – The standardized approach for CVA (SA-CVA).	Quarterly			71	
	CVA4 – RWA flow statements of CVA risk exposures under SA-CVA.	Quarterly			71	
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	SEC2 – Securitization exposures in the trading book.	Quarterly			74-75	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			76-77	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			78-79	
Macroprudential supervisory measures	**GSIB1** – Disclosure of G-SIB indicators[5].	Annual				
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer.	Quarterly			12	
Liquidity	**LIQA** – Liquidity risk management.	Annual				113-117
	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	43			119
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Asset encumbrance	**ENC** – Asset encumbrance.	Quarterly				117
Market risk	**MRA** – General qualitative disclosure requirements related to market risk.	Annual				105-108
	MR1 – Market risk under the standardized approach.	Quarterly			81	
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).	N/A	TD does not use IMA.			
	MR2 – Market risk for banks using the IMA.	N/A	TD does not use IMA.			
Comparison of modelled & standardized RWA	**CMS1** – Comparison of modelled and standardized RWA at risk level.	Quarterly			14	
	CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class.	Quarterly			15-17	
Operational Risk	**ORA** – General qualitative information on a bank's operational risk framework.	Annual				110-112
	OR1 – Historical losses[5].	Annual				
	OR2 – Business indicator and subcomponents[5].	Annual				
	OR3 – Minimum required operational risk capital[5].	Annual				

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

[1] Not applicable.
[2] Total loss absorbing capacity (TLAC).
[3] CCA is available at https://www.td.com/investor-relations/ir-homepage/regulatory-disclosures/main-features-of-capital-instruments/main-features-of-capital-instruments.jsp.
[4] Current disclosures in SFI and annual report do not contain any exposures related to the deconsolidated insurance entities, therefore the Pillar 3 requirements are fulfilled based on current disclosure.
[5] For annual disclosures, refer to the fourth quarter 2024 SRD, with the exception of GSIB1, which is disclosed in the first quarter 2025 RTS.
[6] Remuneration disclosures for fiscal year 2024 were included in the 2025 Proxy Circular at https://www.td.com/content/dam/tdcom/canada/about-td/pdf/td-investor-2025-proxy-en.pdf.

Capital Position – Basel III (CC1)

($ millions) *As at*	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Cross Reference[1]	OSFI Template
Common Equity Tier 1 Capital								
Common shares plus related contributed surplus	1	$ 25,122	$ 25,308	$ 25,679	$ 25,543	$ 25,369	A1+A2+B	1
Retained earnings	2	78,749	78,640	71,718	70,826	69,316	C	2
Accumulated other comprehensive income (loss)	3	10,737	11,032	10,520	7,904	6,015	D	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1[2])	4	–	–	–	–	–		5
Common Equity Tier 1 Capital before regulatory adjustments	5	114,608	114,980	107,917	104,273	100,700		6
Common Equity Tier 1 Capital regulatory adjustments								
Prudential valuation adjustments	6	(160)	(164)	–	–	–		7
Goodwill (net of related tax liability)	7	(18,557)	(18,491)	(19,359)	(18,645)	(18,504)	E1-E2	8
Intangibles (net of related tax liability)	8	(3,197)	(3,058)	(3,041)	(2,921)	(2,842)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	9	(413)	(327)	(284)	(212)	(121)	G	10
Cash flow hedge reserve	10	1,990	1,174	2,859	3,015	3,285	H	11
Shortfall of provisions to expected losses	11	–	–	–	–	–	I	12
Securitization gain on sale	12	–	–	–	–	–		13
Gains and losses due to changes in own credit risk on fair valued liabilities	13	(188)	(317)	(191)	(193)	(204)	J	14
Defined benefit pension fund net assets (net of related tax liability)	14	(756)	(736)	(733)	(731)	(908)	K1-K2	15
Investment in own shares	15	(124)	(5)	(57)	(21)	(8)		16
Reciprocal cross holdings in common equity	16	–	–	–	–	–		17
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	17	–	–	(1,890)	(1,835)	(2,982)	L1+L2	18
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	18	–	–	–	–	–		19
Mortgage servicing rights (amount above 10% threshold)	19	–	–	–	–	–		20
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	20	–	–	–	–	–		21
Amount exceeding the 15% threshold	21	–	–	–	–	–		22
of which: significant investments in the common stock of financials	22	–	–	–	–	–		23
of which: mortgage servicing rights	23	–	–	–	–	–		24
of which: deferred tax assets arising from temporary differences	24	–	–	–	–	–		25
Equity investments in funds subject to the fall-back approach	25	(102)	(28)	(35)	(32)	(51)	M	
Crypto-asset deduction	25a	–	–					
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	19	20	18	16	12		26
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	–	–	–	–	–		27
Total regulatory adjustments to Common Equity Tier 1 Capital	28	(21,488)	(21,932)	(22,713)	(21,559)	(22,323)		28
Common Equity Tier 1 Capital	29	93,120	93,048	85,204	82,714	78,377		29
Additional Tier 1 capital instruments								
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	10,786	11,111	11,087	10,887	10,876	N+O+P	30
of which: classified as equity under applicable accounting standards	31	*10,786*	*11,111*	*11,087*	*10,887*	*10,876*		31
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–		32
Additional Tier 1 instruments issued by subsidiaries and held by third parties	33	–	–	–	–	–		34
Additional Tier 1 capital instruments before regulatory adjustments	34	10,786	11,111	11,087	10,887	10,876		36
Additional Tier 1 capital instruments regulatory adjustments								
Investment in own Additional Tier 1 instruments	35	–	–	–	–	–		37
Reciprocal cross holdings in Additional Tier 1 instruments	36	–	–	–	–	–		38
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	37	–	–	(2)	(3)	(5)	Q	39
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	38	(700)	(700)	(700)	(350)	(350)	R	40
Other deductions from Tier 1 capital as determined by OSFI	39	–	–	–	–	–		41
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	40	–	–	–	–	–		42
Total regulatory adjustments to Additional Tier 1 Capital	41	(700)	(700)	(702)	(353)	(355)		43
Additional Tier 1 Capital	42	10,086	10,411	10,385	10,534	10,521		44
Tier 1 Capital	43	$ 103,206	$ 103,459	$ 95,589	$ 93,248	$ 88,898		45

[1] Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 5.
[2] Common Equity Tier 1 (CET1).

Capital Position – Basel III (CC1) (Continued)

($ millions) *As at*	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Cross Reference[1]	OSFI Template
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	**$ 10,496**	$ 10,514	$ 13,471	$ 11,273	$ 9,716	S	46
Tier 2 instruments issued by subsidiaries and held by third parties	45	**–**	–	–	–	–		48
Collective allowance	46	**1,745**	1,553	1,424	1,512	1,378	T	50
Tier 2 Capital before regulatory adjustments	47	**12,241**	12,067	14,895	12,785	11,094		51
Tier 2 regulatory adjustments								
Investments in own Tier 2 instruments	48	**–**	–	–	–	–		52
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	49	**–**	–	–	–	–		53
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	50	**–**	–	(226)	(224)	(332)	U	54
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	50a	**(2)**	–	(20)	(64)	(19)	V	54a
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	51	**–**	–	–	–	(160)	W	55
Other deductions from Tier 2 capital	52	**–**	–	–	–	–		56
Total regulatory adjustments to Tier 2 Capital	53	**(2)**	–	(246)	(288)	(511)		57
Tier 2 Capital	54	**12,239**	12,067	14,649	12,497	10,583		58
Total Capital	55	**115,445**	115,526	110,238	105,745	99,481		59
Total risk-weighted assets	56	**$ 627,248**	$ 624,636	$ 649,043	$ 630,900	$ 610,482		60
Capital Ratios								
Common Equity Tier 1 Capital (as percentage of RWA)	57	**14.8 %**	14.9 %	13.1 %	13.1 %	12.8 %		61
Tier 1 Capital Ratio	58	**16.5**	16.6	14.7	14.8	14.6		62
Total Capital (as percentage of RWA)	59	**18.4**	18.5	17.0	16.8	16.3		63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA)[2,3]	60	**8.0**	8.0	8.0	8.0	8.0		64
of which: capital conservation buffer requirement	61	***2.5***	*2.5*	*2.5*	*2.5*	*2.5*		65
of which: bank-specific countercyclical buffer requirement[4]	62	**–**	–	–	–	–		66
of which: G-SIB buffer requirement[5]	63	***1.0***	*1.0*	*1.0*	*1.0*	*1.0*		67
of which: D-SIB buffer requirement	63a	**–**	–	–	–	–		67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	64	**10.2**	10.3	8.6	8.6	8.0		68
OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))[6]								
Common Equity Tier 1 target ratio	65	**8.0**	8.0	8.0	8.0	8.0		69
Tier 1 target ratio	66	**9.5**	9.5	9.5	9.5	9.5		70
Total Capital target ratio	67	**11.5**	11.5	11.5	11.5	11.5		71

[1] Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 5.
[2] The minimum CET1 requirement prior to the buffers is 4.5%.
[3] The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2025 list of G-SIBs, using 2024 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.
[4] The countercyclical buffer surcharge is in effect.
[5] Common equity capital G-SIB surcharge is in effect.
[6] Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer. Effective November 1, 2023, the buffer is 3.5%.

Capital Position – Basel III (CC1) (Continued)

($ millions, except as noted) *As at*	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	OSFI Template
Amounts below the thresholds for deduction (before risk weighting)							
Non-significant investments in the capital and Other TLAC-eligible instruments of other financials entities	68	**$ 2,240**	$ 1,776	$ 8,710	$ 8,454	$ 8,137	72
Significant investments in the common stock of financials	69	**2,854**	2,744	2,556	2,941	2,938	73
Mortgage servicing rights (net of related tax liability)	70	**76**	78	85	81	83	74
Deferred tax assets arising from temporary differences (net of related tax liability)	71	**3,388**	3,219	3,017	1,889	2,432	75
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)	72	**7**	7	7	7	7	76
Cap on inclusion of allowances in Tier 2 under standardized approach	73	**7**	7	7	7	7	77
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	74	**1,738**	1,546	1,417	1,505	1,370	78
Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	75	**1,738**	1,546	1,417	1,505	1,370	79
Capital Ratios for significant bank subsidiaries							
TD Bank, National Association (TD Bank, N.A.)[7]							
Common Equity Tier 1 Capital	76	**17.9 %**	17.5 %	16.9 %	17.0 %	17.7 %	
Tier 1 Capital	77	**17.9**	17.5	16.9	17.0	17.7	
Total Capital	78	**19.1**	18.7	18.2	18.2	19.0	
TD Mortgage Corporation							
Common Equity Tier 1 Capital	79	**40.1**	41.1	41.2	41.5	42.2	
Tier 1 Capital	80	**40.1**	41.1	41.2	41.5	42.2	
Total Capital	81	**40.1**	41.1	41.2	41.5	42.2	

[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 Capital[1]

($ millions)	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
Common Equity Tier 1						
Balance at beginning of period	1	**$ 93,048**	$ 85,204	$ 82,714	$ 78,377	$ 80,841
New capital issues	2	**62**	44	25	20	26
Redeemed capital[2]	3	**(1,561)**	(2,571)	–	–	(1,061)
Gross dividends (deductions)	4	**(1,886)**	(2,015)	(1,922)	(1,975)	(1,848)
Shares issued in lieu of dividends (add back)	5	**–**	–	130	131	129
Profit attributable to shareholders of the parent company[3]	6	**3,336**	11,129	2,793	3,635	(181)
Removal of own credit spread (net of tax)	7	**129**	(126)	2	11	(23)
Movements in other comprehensive income						
Currency translation differences	8	**184**	(3,148)	2,637	559	148
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	**337**	(191)	113	(98)	82
Other	11	**–**	2,166	(290)	1,158	26
Goodwill and other intangible assets (deduction, net of related tax liability)	12	**(205)**	851	(834)	(220)	(117)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	**(86)**	(43)	(72)	(91)	59
Prudential valuation adjustments	14	**4**	(164)	–	–	–
Other	15	**(242)**	1,912	(92)	1,207	296
Balance at end of period	16	**93,120**	93,048	85,204	82,714	78,377
Additional Tier 1 Capital						
Balance at beginning of period	17	**10,411**	10,385	10,534	10,521	10,147
New additional Tier 1 eligible capital issues	18	**–**	–	750	–	1,335
Redeemed capital	19	**(350)**	–	(500)	–	(950)
Other, including regulatory adjustments and transitional arrangements	20	**25**	26	(399)	13	(11)
Balance at end of period	21	**10,086**	10,411	10,385	10,534	10,521
Total Tier 1 Capital	22	**103,206**	103,459	95,589	93,248	88,898
Tier 2 Capital						
Balance at beginning of period	23	**12,067**	14,649	12,497	10,583	11,985
New Tier 2 eligible capital issues	24	**27**	–	2,198	1,557	–
Redeemed capital	25	**–**	(3,000)	–	–	(1,500)
Amortization adjustments	26	**–**	–	–	–	–
Allowable collective allowance	27	**192**	129	(88)	134	(107)
Other, including regulatory adjustments and transitional arrangements	28	**(47)**	289	42	223	205
Balance at end of period	29	**12,239**	12,067	14,649	12,497	10,583
Total Regulatory Capital	30	**$ 115,445**	$ 115,526	$ 110,238	$ 105,745	$ 99,481

[1] The statement is based on the applicable regulatory rules in force at the period end.
[2] Represents impact of shares repurchased for cancellation.
[3] Profit attributable to shareholders of the parent company reconciles to the income statement.

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

($ millions)
As at

	LINE #	2025 Q3 Balance Sheet[1]	Under Regulatory scope of consolidation[2]		Cross Reference[3]
Cash and due from banks	1	$ 5,517	$	$ 5,508	
Interest-bearing deposits with banks	2	115,623		115,599	
Trading loans, securities, and other	3	205,679		205,679	
Non-trading financial assets at fair value through profit or loss	4	6,369		5,706	
Derivatives	5	75,950		75,954	
Financial assets designated at fair value through profit or loss	6	6,576		2,091	
Financial assets at fair value through other comprehensive income	7	122,894		118,897	
Equity investments in funds subject to the fall-back approach	8		*102*		M
Non-Significant investments in financials (excluding Schwab)					
Non-significant investments exceeding regulatory thresholds – CET1	9		–		L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1	10		–		Q
Non-significant investments exceeding regulatory thresholds – Tier 2	11		–		U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions	12		*2*		V
Non-significant investments not exceeding regulatory thresholds	13		*2,238*		
Debt securities at amortized cost, net of allowance for credit losses	14	245,525		245,525	
Securities purchased under reverse repurchase agreements	15	228,280		228,280	
Loans	16	944,772		944,772	
Allowance for loan losses	17	(8,682)		(8,682)	
Eligible allowance reflected in Tier 2 regulatory capital	18		*(1,745)*		T
Shortfall of allowance to expected loss	19		–		I
Allowances not reflected in regulatory capital	20		*(6,937)*		
Other	21	86,659		84,963	
Investment in Schwab					
Non-significant investments exceeding regulatory thresholds	22		–		L2
Non-significant investments not exceeding regulatory thresholds	23		–		
Goodwill	24		18,775		E1
Other intangibles	25		3,220		F1
Other intangibles (Mortgage Servicing Rights)	26		76		
Deferred tax assets					
Deferred tax assets (DTA) excluding those arising from temporary differences	27		*413*		G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	28		*3,388*		
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	29		*2,076*		
Other DTA/DTL adjustments[4]	30		*(204)*		
Significant investments in financials					
Significant investments exceeding regulatory thresholds	31		–		
Significant investments not exceeding regulatory thresholds	32		*113*		
Defined pension benefits	33		1,009		K1
Other Assets	34		56,097		
TOTAL ASSETS	35	2,035,162		2,024,292	
LIABILITIES AND EQUITY					
Trading deposits	36	33,102		33,102	
Derivatives	37	72,030		72,030	
Securitization liabilities at fair value	38	23,340		23,340	
Financial liabilities designated at fair value through profit or loss	39	194,626		194,626	
Deposits	40	1,256,922		1,256,922	
Other	41	319,252		308,382	
Deferred tax liabilities					
Goodwill	42		*218*		E2
Intangible assets (excluding mortgage servicing rights)	43		*23*		F2
Defined benefit pension fund assets	44		*253*		K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	45		*(30)*		
Other DTA/DTL adjustments[4]	46		*(203)*		
Gains and losses due to changes in own credit risk on fair value liabilities	47		188		J
Other liabilities	48		307,933		
Subordinated notes and debentures	49	10,496		10,496	
Directly issued qualifying Tier 2 instruments	50		*10,496*		S
Regulatory capital amortization of maturing debentures	51		–		
Subordinated notes not allowed for regulatory capital	52		–		
Liabilities	53	1,909,768		1,898,898	
Common Shares	54	24,971		24,971	A1
Preferred Shares and other equity instruments	55	10,788		10,788	
Directly issued qualifying Additional Tier 1 instruments	56		*10,788*		N
Preferred shares not allowed for regulatory capital	57		–		
Treasury Shares – Common	58	(92)		(92)	A2
Treasury Shares – Preferred	59	(2)		(2)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares	60		*(2)*		O
Contributed Surplus	61	243		243	
Contributed surplus – Common Shares	62		*(243)*		B
Contributed surplus – Preferred Shares	63		–		P
Retained Earnings	64	78,749		78,749	C
Accumulated other comprehensive income (AOCI)	65	10,737		10,737	D
Cash flow hedges requiring derecognition	66		*(1,990)*		H
Net AOCI included as capital	67		*12,727*		
TOTAL LIABILITIES AND EQUITY	68	$ 2,035,162		$ 2,024,292	

[1] As per Balance Sheet on page 15 in the Supplemental Financial Information Package.
[2] Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, TD Reinsurance (Barbados) Inc., and Cowen Insurance which have total assets included in the consolidated Bank of $10.9 billion and total equity of $3.4 billion, of which $700 million is deducted from additional Tier 1. Cross referenced (R) to the Capital Position – Basel III on page 1.
[3] Cross referenced to the current period on the Capital Position – Basel III on pages 1 to 3.
[4] This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

Leverage Ratio

($ millions, except as noted) *As at*	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	OSFI Template
Summary comparison of accounting assets vs. leverage ratio exposure measure (LR1)							
Total consolidated assets as per published financial statements	1	**$ 2,035,162**	$ 2,064,274	$ 2,093,554	$ 2,061,751	$ 1,967,181	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	**(7,429)**	(7,604)	(7,803)	(8,078)	(7,210)	2
Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	3	**(2,842)**	(2,842)	(2,982)	(3,045)	(1,099)	3
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	4	**–**	–	–	–	–	4
Adjustments for derivative financial instruments	5	**2,076**	(15,510)	(15)	2,422	16,363	5
Adjustment for securities financing transactions (SFTs)	6	**(27,429)**	(22,064)	(27,340)	(28,625)	(25,067)	6
Adjustment for off-balance sheet items (credit equivalent amounts)	7	**267,037**	244,754	250,267	240,915	235,706	7
Other adjustments	8	**(34,546)**	(47,262)	(42,196)	(37,794)	(43,325)	8
Leverage Ratio Exposure	9	**$ 2,232,029**	$ 2,213,746	$ 2,263,485	$ 2,227,546	$ 2,142,549	9
Leverage Ratio Common Disclosure Template (LR2)							
On-balance sheet exposures							
On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	10	**$ 1,708,130**	$ 1,723,226	$ 1,757,810	$ 1,748,281	$ 1,655,285	1
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	11	**–**	–	–	–	–	2
Deductions of receivables assets for cash variation margin provided in derivative transactions	12	**(13,839)**	(12,419)	(9,894)	(9,434)	(7,506)	3
Less: Asset amounts deducted in determining Tier 1 Capital	13	**(22,019)**	(22,335)	(23,242)	(21,734)	(22,487)	4
Total on-balance sheet exposures (excluding derivatives and SFTs)	14	**1,672,272**	1,688,472	1,724,674	1,717,113	1,625,292	5
Derivative exposures							
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	15	**32,402**	31,530	34,899	35,998	29,455	6
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	16	**51,556**	46,404	49,866	45,293	55,967	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	17	**–**	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	18	**8,753**	9,703	9,595	9,288	8,970	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	19	**(843)**	(1,529)	(594)	(653)	(692)	10
Total derivative exposures	20	**91,868**	86,108	93,766	89,926	93,700	11
Securities financing transaction exposures							
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	21	**229,294**	217,827	223,545	208,893	212,918	12
Netted amounts of cash payables and cash receivables of gross SFT assets	22	**(34,005)**	(28,435)	(33,352)	(33,136)	(29,774)	13
Counterparty credit risk (CCR) exposure for SFTs	23	**5,563**	5,020	4,585	3,835	4,707	14
Agent transaction exposures	24	**–**	–	–	–	–	15
Total securities financing transaction exposures	25	**200,852**	194,412	194,778	179,592	187,851	16
Other off-balance sheet exposures							
Off-balance sheet exposure at gross notional amount	26	**848,756**	825,769	839,523	818,053	803,747	17
Adjustments for conversion to credit equivalent amounts	27	**(581,719)**	(581,015)	(589,256)	(577,138)	(568,041)	18
Off-balance sheet items	28	**267,037**	244,754	250,267	240,915	235,706	19
Capital on total exposures							
Tier 1 Capital – "All-in" basis (line 43 on page 1)	29	**103,206**	103,459	95,589	93,248	88,898	20
Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis	30	**$ 2,232,029**	$ 2,213,746	$ 2,263,485	$ 2,227,546	$ 2,142,549	21
Leverage Ratio	31	**4.6 %**	4.7 %	4.2 %	4.2 %	4.1 %	22

Key Metrics – Consolidated Group Level (KM1)

($ millions, except as noted)	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
Available capital (amounts)						
Common Equity Tier 1 (CET1)	1	**$ 93,120**	$ 93,048	$ 85,204	$ 82,714	$ 78,377
Tier 1	2	**103,206**	103,459	95,589	93,248	88,898
Total capital	3	**115,445**	115,526	110,238	105,745	99,481
Risk-weighted assets (amounts)						
Total risk-weighted assets (RWA)	4	**627,248**	624,636	649,043	630,900	610,482
Total RWA (pre-floor)	4a	**627,248**	624,636	649,043	630,900	610,482
Risk-based capital ratios as a percentage of RWA						
CET1 ratio	5	**14.8 %**	14.9 %	13.1 %	13.1 %	12.8 %
CET1 ratio (pre-floor)	5a	**14.8**	14.9	13.1	13.1	12.8
Tier 1 ratio	6	**16.5**	16.6	14.7	14.8	14.6
Tier 1 ratio (pre-floor)	6a	**16.5**	16.6	14.7	14.8	14.6
Total capital ratio	7	**18.4**	18.5	17.0	16.8	16.3
Total capital ratio (pre-floor)	7a	**18.4**	18.5	17.0	16.8	16.3
Additional CET1 buffer requirements as a percentage of RWA						
Capital conservation buffer requirement (2.5% from 2019)	8	**2.5**	2.5	2.5	2.5	2.5
Countercyclical buffer requirement	9	**–**	–	–	–	–
Bank G-SIB and/or D-SIB additional requirements	10	**1.0**	1.0	1.0	1.0	1.0
Total of bank CET1 specific buffer requirements	11	**3.5**	3.5	3.5	3.5	3.5
CET1 available after meeting the bank's minimum capital requirements	12	**10.2**	10.3	8.6	8.6	8.0
Basel III Leverage ratio						
Total Basel III leverage ratio exposure measure	13	**$ 2,232,029**	$ 2,213,746	$ 2,263,485	$ 2,227,546	$ 2,142,549
Basel III leverage ratio	14	**4.6 %**	4.7 %	4.2 %	4.2 %	4.1 %

Key Metrics – TLAC Requirements (KM2)

($ millions, except as noted)	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
Resolution group 1						
Total loss absorbing capacity (TLAC) available	1	**$ 193,669**	$ 193,349	$ 191,740	$ 181,254	$ 177,407
Total RWA at the level of the resolution group	2	**627,248**	624,636	649,043	630,900	610,482
TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %	3	**30.9 %**	31.0 %	29.5 %	28.7 %	29.1 %
Leverage ratio exposure measure at the level of the resolution group	4	**$ 2,232,029**	$ 2,213,746	$ 2,263,485	$ 2,227,546	$ 2,142,549
TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %	5	**8.7 %**	8.7 %	8.5 %	8.1 %	8.3 %
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6a	**Yes**	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6b	**No**	No	No	No	No
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 (%)	6c	**n/a**	n/a	n/a	n/a	n/a

TLAC Composition (TLAC1)

($ millions, except as noted)	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
Regulatory capital elements of TLAC and adjustments						
Common Equity Tier 1 capital (CET1)	1	**$ 93,120**	$ 93,048	$ 85,204	$ 82,714	$ 78,377
Additional Tier 1 capital (AT1) before TLAC adjustments	2	**10,086**	10,411	10,385	10,534	10,521
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	**10,086**	10,411	10,385	10,534	10,521
Tier 2 capital (T2) before TLAC adjustments	6	**12,239**	12,067	14,649	12,497	10,583
Amortized portion of T2 instruments where remaining maturity > 1 year	7	**–**	–	–	–	–
T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	8	**–**	–	–	–	–
Other adjustments	9	**–**	–	–	–	–
T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)	10	**12,239**	12,067	14,649	12,497	10,583
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	11	**115,445**	115,526	110,238	105,745	99,481
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	**78,801**	77,984	81,786	76,082	78,205
Of which: amount eligible as TLAC after application of the caps	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	**78,801**	77,984	81,786	76,082	78,205
Non-regulatory capital elements of TLAC: adjustments						
TLAC before deductions (sum of lines 11 and 17)	18	**194,246**	193,510	192,024	181,827	177,686
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	**(577)**	(161)	(284)	(573)	(279)
Other adjustments to TLAC	21	**–**	–	–	–	–
TLAC available after deductions (sum of lines 18 to 21)	22	**193,669**	193,349	191,740	181,254	177,407
Risk-weighted assets and leverage exposure measure for TLAC purposes						
Total risk-weighted assets adjusted as permitted under the TLAC regime	23	**627,248**	624,636	649,043	630,900	610,482
Leverage exposure measure	24	**2,232,029**	2,213,746	2,263,485	2,227,546	2,142,549
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	**30.9 %**	31.0 %	29.5 %	28.7 %	29.1 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	26	**8.7**	8.7	8.5	8.1	8.3
CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	27	**10.2**	10.3	8.6	8.6	8.0
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 %
Of which: capital conservation buffer	29	***2.5***	*2.5*	*2.5*	*2.5*	*2.5*
Of which: bank specific countercyclical buffer	30	**–**	–	–	–	–
Of which: D-SIB / G-SIB buffer	31	***1.0***	*1.0*	*1.0*	*1.0*	*1.0*

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

Material Subgroup Entity – Creditor Ranking at Legal Entity Level (G-SIBS only) (TLAC2)[1]

($ millions) *As at*	LINE #	**2025 Q3**						2025 Q2						OSFI Template
		Creditor Ranking						Creditor Ranking						
		1	**2**	**3**	**4**	**5**	**Sum of 1 to**	1	2	3	4	5	Sum of 1 to 5	
		(most junior)				**(most senior)**		(most junior)				(most senior)		
Is the resolution entity the creditor/investor? (yes or no)														1
Description of creditor ranking (free text)		**Common Shares**	**Preferred shares & Tier 1 notes**	**Subordinate debts**	**Bail-in debts[2]**	**Other liabilities[3]**	**Sum**	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[2]	Other liabilities[3]	Sum	2
Total capital and liabilities net of credit risk mitigation	1	**23,582**	**–**	**–**	**26,791**	**–**	**50,373**	24,444	–	–	26,675	–	51,119	3
Subset of row 3 that are excluded liabilities	2	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	**23,582**	**–**	**–**	**26,791**	**–**	**50,373**	24,444	–	–	26,675	–	51,119	5
Subset of row 5 that are eligible as TLAC	4	**23,582**	**–**	**–**	**26,791**	**–**	**50,373**	24,444	–	–	26,675	–	51,119	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	5	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	6	**–**	**–**	**–**	**26,791**	**–**	**26,791**	–	–	–	26,675	–	26,675	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	7	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	9
Subset of row 6 with residual maturity ≥ 10 years, but perpetual securities	8	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	10
Subset of row 6 that is perpetual securities	9	**23,582**	**–**	**–**	**–**	**–**	**23,582**	24,444	–	–	–	–	24,444	11

		2025 Q1						**2024 Q4**						OSFI Template
		Creditor Ranking						Creditor Ranking						
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5	
		(most junior)				(most senior)		(most junior)				(most senior)		
Is the resolution entity the creditor/investor? (yes or no)														1
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[2]	Other liabilities[3]	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[2]	Other liabilities[3]	Sum	2
Total capital and liabilities net of credit risk mitigation	10	39,086	–	–	28,086	–	67,172	37,458	–	–	26,913	–	64,371	3
Subset of row 3 that are excluded liabilities	11	–	–	–	–	–	–	–	–	–	–	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	12	39,086	–	–	28,086	–	67,172	37,458	–	–	26,913	–	64,371	5
Subset of row 5 that are eligible as TLAC	13	39,086	–	–	28,086	–	67,172	37,458	–	–	26,913	–	64,371	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	14	–	–	–	–	–	–	–	–	–	–	–	–	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	15	–	–	–	28,086	–	28,086	–	–	–	26,913	–	26,913	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	16	–	–	–	–	–	–	–	–	–	–	–	–	9
Subset of row 6 with residual maturity ≥ 10 years, but perpetual securities	17	–	–	–	–	–	–	–	–	–	–	–	–	10
Subset of row 6 that is perpetual securities	18	39,086	–	–	–	–	39,086	37,458	–	–	–	–	37,458	11

		2024 Q3						OSFI Template
		Creditor Ranking						
		1	2	3	4	5	Sum of 1 to 5	
		(most junior)				(most senior)		
Is the resolution entity the creditor/investor? (yes or no)								1
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[2]	Other liabilities[3]	Sum	2
Total capital and liabilities net of credit risk mitigation	19	37,151	–	–	26,692	–	63,843	3
Subset of row 3 that are excluded liabilities	20	–	–	–	–	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	21	37,151	–	–	26,692	–	63,843	5
Subset of row 5 that are eligible as TLAC	22	37,151	–	–	26,692	–	63,843	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	23	–	–	–	–	–	–	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	24	–	–	–	26,692	–	26,692	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	25	–	–	–	–	–	–	9
Subset of row 6 with residual maturity ≥ 10 years, but perpetual securities	26	–	–	–	–	–	–	10
Subset of row 6 that is perpetual securities	27	37,151	–	–	–	–	37,151	11

[1] TLAC 2 is a G-SIB disclosure requirement to provide the ranking of the liability structure of all our material subsidiaries in foreign jurisdictions. TD Group US Holding LLC is the only material subsidiary entity for which TLAC 2 disclosure would be required at this time.
[2] Consistent with the scope of the Canadian statutory Bail-in Regime, Bail-in Debt is subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.
[3] Completion of this column is not required by OSFI at this time.

Creditor Ranking at Legal Entity Level (TLAC3)

($ millions) *As at*	LINE #	2025 Q3						2025 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)	1	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	2	**24,971**	**10,788**	**10,608**	**100,263**	**–**	**146,630**	25,136	11,138	10,762	98,440	–	145,476
Subset of row 2 that are excluded liabilities	3	**216**	**2**	**84**	**22,132**	**–**	**22,434**	31	28	257	20,998	–	21,314
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	**24,755**	**10,786**	**10,524**	**78,131**	**–**	**124,196**	25,105	11,110	10,505	77,442	–	124,162
Subset of row 4 that are potentially eligible as TLAC	5	**24,755**	**10,786**	**10,524**	**78,131**	**–**	**124,196**	25,105	11,110	10,505	77,442	–	124,162
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	**–**	**–**	**–**	**20,942**	**–**	**20,942**	–	–	–	23,425	–	23,425
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	**–**	**–**	**–**	**37,586**	**–**	**37,586**	–	–	–	37,961	–	37,961
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	**–**	**–**	**9,310**	**18,580**	**–**	**27,890**	–	–	9,332	15,033	–	24,365
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	**–**	**–**	**1,214**	**1,023**	**–**	**2,237**	–	–	1,173	1,023	–	2,196
Subset of row 5 that is perpetual securities	10	**24,755**	**10,786**	**–**	**–**	**–**	**35,541**	25,105	11,110	–	–	–	36,215

	LINE #	2025 Q1						2024 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)	11	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	12	25,528	11,138	13,894	101,078	–	151,638	25,373	10,888	11,609	98,172	–	146,042
Subset of row 12 that are excluded liabilities	13	95	51	331	20,728	–	21,205	38	18	263	22,672	–	22,991
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	25,433	11,087	13,563	80,350	–	130,433	25,335	10,870	11,346	75,500	–	123,051
Subset of row 14 that are potentially eligible as TLAC	15	25,433	11,087	13,563	80,350	–	130,433	25,335	10,870	11,346	75,500	–	123,051
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	–	–	–	21,519	–	21,519	–	–	–	18,211	–	18,211
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	–	–	–	41,408	–	41,408	–	–	–	39,357	–	39,357
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	–	–	11,551	16,399	–	27,950	–	–	11,346	16,908	–	28,254
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	–	–	2,012	1,024	–	3,036	–	–	–	1,024	–	1,024
Subset of row 15 that is perpetual securities	20	25,433	11,087	–	–	–	36,520	25,335	10,870	–	–	–	36,205

	LINE #	2024 Q3					
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)				(most senior)	
Description of creditor ranking (free text)	21	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum
Total capital and liabilities net of credit risk mitigation	22	25,222	10,888	10,018	101,458	–	147,586
Subset of row 22 that are excluded liabilities	23	43	17	240	23,282	–	23,582
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24	25,179	10,871	9,778	78,176	–	124,004
Subset of row 24 that are potentially eligible as TLAC	25	25,179	10,871	9,778	78,176	–	124,004
Subset of row 25 with 1 year ≤ residual maturity < 2 years	26	–	–	–	23,001	–	23,001
Subset of row 25 with 2 years ≤ residual maturity < 5 years	27	–	–	–	41,341	–	41,341
Subset of row 25 with 5 years ≤ residual maturity < 10 years	28	–	–	9,778	13,811	–	23,589
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	29	–	–	–	23	–	23
Subset of row 25 that is perpetual securities	30	25,179	10,871	–	–	–	36,050

[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

2025 Q3

By Country	LINE #	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	1	1.00 %	$ 66		
Belgium	2	1.00	7		
France	3	1.00	74		
Germany	4	0.75	1,446		
Hong Kong	5	0.50	17		
Luxembourg	6	0.50	31		
Netherlands	7	2.00	113		
Spain	8	0.50	–		
United Kingdom	9	2.00	1,900		
Denmark	10	2.50	12		
Norway	11	2.50	5		
Sum of lines 1 to 11	12		$ 3,671		
Total[1]	13		$ 397,807	0.01 %	$ 7

2025 Q2

By Country	LINE #	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	1	1.00 %	$ 107		
Belgium	2	1.00	20		
France	3	1.00	76		
Germany	4	0.75	1,614		
Hong Kong	5	0.50	12		
Luxembourg	6	0.50	43		
Netherlands	7	2.00	123		
Spain	8	0.50	74		
United Kingdom	9	2.00	2,187		
Denmark	10	2.50	16		
Norway	11	2.50	5		
Sum of lines 1 to 11	12		$ 4,277		
Total[1]	13		$ 398,730	0.02 %	$ 8

2025 Q1

By Country	LINE #	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	14	1.00 %	$ 117		
Belgium	15	1.00	18		
France	16	1.00	78		
Germany	17	0.75	1,463		
Luxembourg	18	0.50	45		
Netherlands	19	2.00	180		
United Kingdom	20	2.00	1,905		
Denmark	21	2.50	15		
Norway	22	2.00	5		
Sum of lines 14 to 22	23		$ 3,826		
Total[1]	24		$ 431,731	0.01 %	$ 7

2024 Q4

By Country	LINE #	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	14	1.00 %	$ 101		
Belgium	15	1.00	6		
France	16	1.00	130		
Germany	17	0.75	1,309		
Luxembourg	18	0.50	53		
Netherlands	19	2.00	240		
United Kingdom	20	2.00	1,874		
Denmark	21				
Norway	22	2.50	5		
Sum of lines 14 to 22	23		$ 3,718		
Total[1]	24		$ 420,345	0.01 %	$ 7

2024 Q3

By Country	LINE #	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
Australia	25	1.00 %	$ 108		
Belgium	26	0.50	13		
France	27	1.00	106		
Germany	28	0.75	1,347		
Luxembourg	29	0.50	225		
Netherlands	30	1.00	211		
United Kingdom	31	2.00	2,288		
Norway	32	2.50	5		
Sum of lines 25 to 32	33		$ 4,303		
Total[1]	34		$ 421,713	0.02 %	$ 7

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

Overview of Risk-Weighted Assets (OV1)

($ millions)	LINE	Risk-Weighted Assets (RWA)					Minimum capital requirements[1]					
As at	#	2025			2024		2025			2024		OSFI
		Q3	Q2	Q1	Q4	Q3	Q3	Q2	Q1	Q4	Q3	Template
Credit risk (excluding counterparty credit risk) (CCR)	1	**$ 419,809**	$ 418,449	$ 448,238	$ 438,103	$ 437,218	**$ 33,585**	$ 33,476	$ 35,859	$ 35,048	$ 34,977	1
Of which: standardized approach (SA)[2]	2	***38,114***	*38,319*	*58,619*	*57,790*	*55,440*	***3,049***	*3,065*	*4,689*	*4,623*	*4,435*	2
Of which: foundation internal ratings-based (FIRB) approach	3	***86,314***	*87,247*	*87,160*	*83,265*	*86,110*	***6,905***	*6,980*	*6,973*	*6,661*	*6,889*	3
Of which: supervisory slotting approach	4	**–**	–	–	–	–	**–**	–	–	–	–	4
Of which: advanced internal ratings-based (AIRB) approach	5	***295,381***	*292,883*	*302,459*	*297,048*	*295,668*	***23,631***	*23,431*	*24,197*	*23,764*	*23,653*	5
Counterparty credit risk	6	**15,540**	13,657	14,483	13,450	12,680	**1,243**	1,093	1,159	1,076	1,014	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	***10,712***	*9,282*	*9,940*	*9,174*	*8,394*	***857***	*743*	*796*	*734*	*671*	7
Of which: internal model method (IMM)	8	**–**	–	–	–	–	**–**	–	–	–	–	8
Of which: other CCR[3]	9	***4,828***	*4,375*	*4,543*	*4,276*	*4,286*	***386***	*350*	*363*	*342*	*343*	9
Credit valuation adjustment (CVA)	10	**5,546**	6,301	5,180	5,176	5,042	**444**	504	414	414	403	10
Equity investments in funds – look-through approach	11	**3,385**	3,561	3,918	3,615	3,303	**271**	285	313	289	264	11
Equity investments in funds – mandate-based approach	12	**626**	599	613	592	620	**50**	48	49	48	50	12
Settlement risk	13	**8**	9	271	3	61	**1**	1	22	–	5	13
Securitization exposures in banking book	14	**16,936**	16,291	16,622	16,524	15,105	**1,355**	1,303	1,330	1,322	1,208	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	***2,626***	*2,823*	*3,248*	*3,093*	*1,879*	***210***	*226*	*260*	*247*	*150*	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	***14,138***	*13,306*	*13,226*	*13,307*	*13,157*	***1,131***	*1,064*	*1,058*	*1,065*	*1,053*	16
Of which: securitization standardized approach (SEC-SA)	17	***172***	*162*	*148*	*124*	*69*	***14***	*13*	*12*	*10*	*5*	17
Market risk	18	**21,603**	24,623	21,990	20,676	22,137	**1,728**	1,970	1,759	1,654	1,771	18
Of which: standardized approach (SA)	19	***21,603***	*24,623*	*21,990*	*20,676*	*22,137*	***1,728***	*1,970*	*1,759*	*1,654*	*1,771*	19
Of which: internal model approaches (IMA)	20	**–**	–	–	–	–	**–**	–	–	–	–	20
Capital charge for switch between trading book and banking book	21	**–**	–	–	–	–	**–**	–	–	–	–	21
Operational risk	22	**127,514**	125,580	123,178	120,076	100,276	**10,201**	10,046	9,854	9,606	8,023	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	**16,281**	15,566	14,550	12,685	14,040	**1,302**	1,245	1,164	1,015	1,124	23
Output floor applied (%)	24	**67.5**	67.5	67.5	67.5	67.5	**n/a**	n/a	n/a	n/a	n/a	24
Floor adjustment	25	**–**	–	–	–	–	**n/a**	n/a	n/a	n/a	n/a	25
Total (lines 1+6+10+11+12+13+14+18+21+22+23+25)	26	**$ 627,248**	$ 624,636	$ 649,043	$ 630,900	$ 610,482	**$ 50,180**	$ 49,971	$ 51,923	$ 50,472	$ 48,839	27

1 Minimum capital requirements equal 8% of RWA.
2 Includes other assets and equities which use a regulatory prescribed risk weight.
3 Includes qualifying central counterparties (QCCPs) and repo style transactions.

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

($ millions) *As at*	LINE #	2025 Q3 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA[1]	RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	1	**$ 381,695**	**$ 38,114**	**$ 419,809**	**$ 637,556**
Counterparty credit risk	2	**14,058**	**1,482**	**15,540**	**59,167**
Credit valuation adjustment	3		**5,546**	**5,546**	**5,546**
Securitisation exposures in the banking book	4	**7,989**	**8,947**	**16,936**	**27,069**
Market risk	5	**–**	**21,603**	**21,603**	**21,603**
Operational risk	6		**127,514**	**127,514**	**127,514**
Residual RWA[3]	7		**20,300**	**20,300**	**20,300**
Total	8	**$ 403,742**	**$ 223,506**	**$ 627,248**	**$ 898,755**

($ millions) *As at*	LINE #	2025 Q2 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA[1]	RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	1	$ 380,130	$ 38,319	$ 418,449	$ 632,161
Counterparty credit risk	2	12,286	1,371	13,657	54,072
Credit valuation adjustment	3		6,301	6,301	6,301
Securitisation exposures in the banking book	4	8,027	8,264	16,291	26,804
Market risk	5	–	24,623	24,623	24,623
Operational risk	6		125,580	125,580	125,580
Residual RWA[3]	7		19,735	19,735	19,735
Total	8	$ 400,443	$ 224,193	$ 624,636	$ 889,276

($ millions) *As at*	LINE #	2025 Q1 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA[1]	RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	9	$ 389,619	$ 58,619	$ 448,238	$ 664,564
Counterparty credit risk	10	13,153	1,330	14,483	58,818
Credit valuation adjustment	11		5,180	5,180	5,180
Securitisation exposures in the banking book	12	8,542	8,080	16,622	28,418
Market risk	13	–	21,990	21,990	21,990
Operational risk	14		123,178	123,178	123,178
Residual RWA[3]	15		19,352	19,352	19,352
Total	16	$ 411,314	$ 237,729	$ 649,043	$ 921,500

($ millions) *As at*	LINE #	2024 Q4 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA[1]	RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	9	$ 380,313	$ 57,790	$ 438,103	$ 649,660
Counterparty credit risk	10	12,281	1,169	13,450	55,970
Credit valuation adjustment	11		5,176	5,176	5,176
Securitisation exposures in the banking book	12	8,231	8,293	16,524	27,868
Market risk	13	–	20,676	20,676	20,676
Operational risk	14		120,076	120,076	120,076
Residual RWA[3]	15		16,895	16,895	16,895
Total	16	$ 400,825	$ 230,075	$ 630,900	$ 896,321

($ millions) *As at*	LINE #	2024 Q3 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA[1]	RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	17	$ 381,778	$ 55,440	$ 437,218	$ 649,153
Counterparty credit risk	18	11,190	1,490	12,680	52,753
Credit valuation adjustment	19		5,042	5,042	5,042
Securitisation exposures in the banking book	20	6,357	8,748	15,105	23,586
Market risk	21	–	22,137	22,137	22,137
Operational risk	22		100,276	100,276	100,276
Residual RWA[3]	23		18,024	18,024	18,024
Total	24	$ 399,325	$ 211,157	$ 610,482	$ 870,971

[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 #	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
		2025 Q3			
Sovereign	1	$ 14,592	$ 16	$ 14,608	$ 17,742
Of which: categorised as MDB/PSE in SA[1]	1a	*12,872*	–	*12,872*	*16,882*
Banks and other financial institutions	2	5,311	804	6,115	10,360
Covered Bonds	3	888	–	888	677
Equity	4	–	7,424	7,424	7,424
Purchased receivables	5	–	–	–	–
Corporates	6	206,211	790	207,001	308,061
Of which: F-IRB is applied	6a	*80,039*		*80,039*	*155,402*
Of which: A-IRB is applied	6b	*126,172*		*126,172*	*151,869*
Retail	7	150,629	4,853	155,482	259,372
Of which: qualifying revolving retail	7a	*40,727*	*261*	*40,988*	*43,903*
Of which: other retail	7b	*53,303*	*2,303*	*55,606*	*78,048*
Of which: retail residential mortgages	7c	*56,599*	*2,289*	*58,888*	*137,421*
Specialised lending	8	4,064	–	4,064	9,693
Of which: income-producing real estate and high volatility commercial real estate	8a	*2,687*	–	*2,687*	*8,636*
Others	9	–	24,227	24,227	24,227
Total	10	$ 381,695	$ 38,114	$ 419,809	$ 637,556
		2025 Q2			
Sovereign	11	$ 12,856	$ 15	$ 12,871	$ 17,784
Of which: categorised as MDB/PSE in SA[1]	11a	*12,324*	–	*12,324*	*17,011*
Banks and other financial institutions	12	4,559	650	5,209	8,988
Covered Bonds	13	1,100	–	1,100	933
Equity	14	–	8,426	8,426	8,426
Purchased receivables	15	–	–	–	–
Corporates	16	209,552	868	210,420	309,607
Of which: F-IRB is applied	16a	*81,508*		*81,508*	*156,169*
Of which: A-IRB is applied	16b	*128,044*		*128,044*	*152,570*
Retail	17	147,901	4,781	152,682	253,462
Of which: qualifying revolving retail	17a	*40,351*	*271*	*40,622*	*43,112*
Of which: other retail	17b	*52,462*	*2,294*	*54,756*	*76,273*
Of which: retail residential mortgages	17c	*55,088*	*2,216*	*57,304*	*134,077*
Specialised lending	18	4,162	–	4,162	9,382
Of which: income-producing real estate and high volatility commercial real estate	18a	*2,773*	–	*2,773*	*8,356*
Others	19	–	23,579	23,579	23,579
Total	20	$ 380,130	$ 38,319	$ 418,449	$ 632,161

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

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

($ millions) *As at*	**LINE #**	**2025 Q1** RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	$ 12,653	$ 17	$ 12,670	$ 17,175
Of which: categorised as MDB/PSE in SA[1]	1a	*11,812*	–	*11,812*	*16,545*
Banks and other financial institutions	2	5,095	773	5,868	11,047
Covered Bonds	3	1,135	–	1,135	980
Equity	4	–	26,961	26,961	26,961
Purchased receivables	5	–	–	–	–
Corporates	6	216,375	928	217,303	312,858
Of which: F-IRB is applied	6a	*80,894*		*80,894*	*155,429*
Of which: A-IRB is applied	6b	*135,481*		*135,481*	*156,501*
Retail	7	150,400	4,808	155,208	261,435
Of which: qualifying revolving retail	7a	*40,322*	*292*	*40,614*	*44,808*
Of which: other retail	7b	*52,855*	*2,388*	*55,243*	*78,429*
Of which: retail residential mortgages	7c	*57,223*	*2,128*	*59,351*	*138,198*
Specialised lending	8	3,961	–	3,961	8,976
Of which: income-producing real estate and high volatility commercial real estate	8a	*2,524*	–	*2,524*	*7,930*
Others	9	–	25,132	25,132	25,132
Total	10	$ 389,619	$ 58,619	$ 448,238	$ 664,564

($ millions) *As at*	**LINE #**	**2024 Q4** RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	11	$ 12,547	$ 15	$ 12,562	$ 16,809
Of which: categorised as MDB/PSE in SA[1]	11a	*11,656*	–	*11,656*	*16,047*
Banks and other financial institutions	12	5,122	846	5,968	10,985
Covered Bonds	13	1,373	–	1,373	1,217
Equity	14	–	26,020	26,020	26,020
Purchased receivables	15	–	–	–	–
Corporates	16	209,430	903	210,333	304,227
Of which: F-IRB is applied	16a	*76,733*		*76,733*	*148,646*
Of which: A-IRB is applied	16b	*132,697*		*132,697*	*154,678*
Retail	17	147,750	4,578	152,328	255,863
Of which: qualifying revolving retail	17a	*39,920*	*265*	*40,185*	*43,353*
Of which: other retail	17b	*51,681*	*2,249*	*53,930*	*76,280*
Of which: retail residential mortgages	17c	*56,149*	*2,064*	*58,213*	*136,230*
Specialised lending	18	4,091	–	4,091	9,111
Of which: income-producing real estate and high volatility commercial real estate	18a	*2,709*	–	*2,709*	*8,138*
Others	19	–	25,428	25,428	25,428
Total	20	$ 380,313	$ 57,790	$ 438,103	$ 649,660

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

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

($ millions) *As at*	**LINE #**	**2024 Q3** RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	$ 12,037	$ 108	$ 12,145	$ 16,625
Of which: categorised as MDB/PSE in SA[1]	1a	*11,151*	–	*11,151*	*15,819*
Banks and other financial institutions	2	5,648	916	6,564	11,258
Covered Bonds	3	1,441	–	1,441	1,203
Equity	4	–	25,232	25,232	25,232
Purchased receivables	5	–	–	–	–
Corporates	6	208,561	751	209,312	306,284
Of which: F-IRB is applied	6a	*78,981*		*78,981*	*150,140*
Of which: A-IRB is applied	6b	*129,580*		*129,580*	*155,393*
Retail	7	150,012	4,508	154,520	255,537
Of which: qualifying revolving retail	7a	*43,584*	*259*	*43,843*	*45,494*
Of which: other retail	7b	*50,674*	*2,149*	*52,823*	*75,393*
Of which: retail residential mortgages	7c	*55,754*	*2,100*	*57,854*	*134,650*
Specialised lending	8	4,079	–	4,079	9,089
Of which: income-producing real estate and high volatility commercial real estate	8a	*2,505*	–	*2,505*	*8,057*
Others	9	–	23,925	23,925	23,925
Total	10	$ 381,778	$ 55,440	$ 437,218	$ 649,153

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

Flow Statements for Risk-Weighted Assets – Credit Risk

($ millions) *As at*	LINE #	2025 Q3				2025 Q2			
		Non-counterparty credit risk[1]	**Of which internal ratings-based (IRB) approach[2]**	**Counterparty credit risk[3]**	**Of which IRB approach**	Non-counterparty credit risk[1]	Of which internal ratings-based (IRB) approach[2]	Counterparty credit risk[3]	Of which IRB approach
RWA, balance at beginning of period	1	**$ 454,475**	**$ 380,130**	**$ 19,958**	**$ 12,286**	$ 484,212	$ 389,619	$ 19,663	$ 13,153
Asset size[4]	2	**1,453**	**670**	**1,192**	**1,849**	(17,427)	875	686	(642)
Asset quality[5]	3	**(524)**	**624**	**(116)**	**(116)**	1,197	1,202	52	52
Model updates[6]	4	**(712)**	**(712)**	**–**	**–**	–	–	–	–
Methodology and policy[7]	5	**–**	**–**	**–**	**–**	–	–	–	–
Acquisitions and disposals[8]	6	**–**	**–**	**–**	**–**	–	–	–	–
Foreign exchange movements[9]	7	**1,178**	**983**	**52**	**39**	(13,873)	(11,566)	(443)	(277)
Other[10]	8	**1,175**	**–**	**–**	**–**	366	–	–	–
RWA, balance at end of period	9	**$ 457,045**	**$ 381,695**	**$ 21,086**	**$ 14,058**	$ 454,475	$ 380,130	$ 19,958	$ 12,286

		2025 Q1				2024 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	10	$ 471,522	$ 380,313	$ 18,626	$ 12,281	$ 470,347	$ 381,778	$ 17,722	$ 11,190
Asset size[4]	11	(1,715)	(1,647)	519	528	(3,604)	(5,755)	801	1,042
Asset quality[5]	12	1,156	1,159	56	56	2,402	2,403	(24)	(24)
Model updates[6]	13	162	162	–	–	–	–	–	–
Methodology and policy[7]	14	–	–	–	–	–	–	–	–
Acquisitions and disposals[8]	15	–	–	–	–	–	–	–	–
Foreign exchange movements[9]	16	12,283	9,632	462	288	2,387	1,887	127	73
Other[10]	17	804	–	–	–	(10)	–	–	–
RWA, balance at end of period	18	$ 484,212	$ 389,619	$ 19,663	$ 13,153	$ 471,522	$ 380,313	$ 18,626	$ 12,281

		2024 Q3			
		Non-counterparty credit risk[1]	Of which internal ratings-based (IRB) approach[2]	Counterparty credit risk[3]	Of which IRB approach
RWA, balance at beginning of period	19	$ 466,557	$ 378,088	$ 20,015	$ 12,623
Asset size[4]	20	1,117	1,649	(1,352)	(453)
Asset quality[5]	21	1,385	1,386	(1,028)	(1,028)
Model updates[6]	22	–	–	–	–
Methodology and policy[7]	23	–	–	–	–
Acquisitions and disposals[8]	24	–	–	–	–
Foreign exchange movements[9]	25	811	655	87	48
Other[10]	26	477	–	–	–
RWA, balance at end of period	27	$ 470,347	$ 381,778	$ 17,722	$ 11,190

1 Non-counterparty credit risk includes loans and advances to individuals and small business retail customers, wholesale and commercial corporate customers, and banks and governments, as well as holdings of debt, equity securities, and other assets including prepaid expenses, deferred income taxes, land, building, equipment, and other depreciable property.
2 Reflects Pillar 3 requirements for RWA flow statements of credit risk exposures under IRB (CR8) which excludes securitization and equity.
3 CCR is comprised of over-the-counter (OTC) derivatives, repo-style transactions, trades cleared through central counterparties, and CVA RWA.
4 The Asset size category consists of organic changes in book size and composition (including new business and maturing loans) and, for the third quarter of 2025, the non-counterparty credit RWA increased in various portfolios within the Canadian Personal and Commercial Banking segment partly offset by a decrease in the U.S. Retail and Wholesale segments. The increase in counterparty credit risk was within Wholesale Banking.
5 The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments and, for the third quarter of 2025, the decrease in non-counterparty credit risk RWA was mainly in the Wholesale segment, partly offset by an increase in the U.S. Retail Segment.
6 The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions.
7 The Methodology and policy category impacts reflect newly adopted methodology changes to the calculations driven by regulatory policy changes, such as new regulations.
8 The Acquisitions and disposals category reflects changes due to business acquisitions or disposals.
9 Foreign exchange movements mainly reflect a change in the U.S. dollar foreign exchange rate for the U.S. portfolios mostly in the U.S. Retail and Wholesale Banking segments.
10 The Other category consists of items not described in the above categories, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

Flow Statements for Risk-Weighted Assets – Market Risk

($ millions) *As at*	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
RWA, balance at beginning of period	1	**$ 24,623**	$ 21,990	$ 20,676	$ 22,137	$ 24,451
Movement in risk levels[1]	2	**(3,020)**	2,633	1,314	(1,088)	(2,314)
Model updates/changes[2]	3	**–**	–	–	–	–
Methodology and policy[3]	4	**–**	–	–	(373)	–
Acquisitions and disposals[4]	5	**–**	–	–	–	–
Foreign exchange movements and other[5]	6	**–**	–	–	n/m	n/m
RWA, balance at end of period	7	**$ 21,603**	$ 24,623	$ 21,990	$ 20,676	$ 22,137

[1] The Movement in risk levels category reflects changes in risk due to position changes and market movements.
[2] The Model updates category reflects updates to the model to reflect recent experience and change in model scope.
[3] The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.
[4] The Acquisition and disposals category reflects changes due to business acquisitions or disposals.
[5] Foreign exchange movements and other are deemed not meaningful (n/m) since RWA exposure measures are calculated in Canadian Dollars. Therefore, no foreign exchange translation is required.

Flow Statement for Risk-Weighted Assets – Operational Risk

($ millions) *As at*	LINE #	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	**$ 125,580**	$ 123,178	$ 120,076	$ 100,276	$ 91,802
Business growth[1]	2	**2,925**	3,197	2,853	3,175	5,133
Methodology and policy[2]	3	**–**	–	–	–	–
Acquisitions and disposals[3]	4	**–**	–	–	–	–
Movement in risk level[4]	5	**(991)**	(795)	249	16,625	3,341
RWA, balance at end of period	6	**$ 127,514**	$ 125,580	$ 123,178	$ 120,076	$ 100,276

[1] The Business growth category reflects changes in the three-year average Business Indicator (BI); a financial proxy measure for operational risk exposure used in Basel III Standardized Approach (SA).
[2] The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.
[3] The Acquisitions and disposals category reflects changes due to business acquisitions or disposals.
[4] The Movement in risk level category reflects changes in the ten-year average operational loss experience (reported on a one-quarter lag) relative to BI.

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

($ millions) *As at*	LINE #	2025 Q3						
				Carrying values of items[1]				
		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	Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	$ 5,517	$ 5,508	$ 6,802	$ –	$ –	$ –	$ (1,294)
Interest-bearing deposits with banks	2	115,623	115,599	114,377	–	–	1,221	1
Trading loans, securities, and other	3	205,679	205,679	3,198	–	–	202,481	–
Non-trading financial assets at fair value through profit or loss	4	6,369	5,706	2,137	–	3,572	–	(3)
Derivatives	5	75,950	75,954	–	75,954	–	67,341	–
Financial assets designated at fair value through profit or loss	6	6,576	2,091	2,091	–	–	–	–
Financial assets at fair value through other comprehensive income	7	122,894	118,897	103,621	–	14,406	–	870
Debt securities at amortized cost, net of allowance for credit losses	8	245,525	245,525	206,749	–	39,140	–	(364)
Securities purchased under reverse repurchase agreements	9	228,280	228,280	–	228,280	–	7,660	–
Residential mortgages	10	315,931	315,931	315,712	–	–	–	219
Consumer instalment and other personal	11	245,935	245,935	246,057	–	–	–	(122)
Credit card	12	41,596	41,596	34,070	–	5,283	–	2,243
Business and government	13	341,310	341,310	342,125	–	10,181	–	(10,996)
Allowance for loan losses	14	(8,682)	(8,682)	(2)	–	–	–	(8,680)
Customers' liability under acceptances	15	–	–	–	–	–	–	–
Investment in Schwab	16	–	–	–	–	–	–	–
Goodwill	17	18,775	18,775	–	–	–	–	18,775
Other intangibles	18	3,296	3,296	–	–	–	–	3,296
Land, buildings, equipment, and other depreciable assets	19	9,850	9,762	9,762	–	–	–	–
Deferred tax assets	20	5,786	5,673	2,090	–	–	–	3,583
Amounts receivable from brokers, dealers and clients	21	19,298	19,298	1,378	–	–	–	17,920
Other assets	22	29,654	28,159	12,117	13,766	–	–	2,276
Total assets	23	$ 2,035,162	$ 2,024,292	$ 1,402,284	$ 318,000	$ 72,582	$ 278,703	$ 27,724
Liabilities								
Trading deposits	24	$ 33,102	$ 33,102	$ –	$ –	$ –	$ 26,006	$ 7,096
Derivatives	25	72,030	72,030	–	72,030	–	66,913	–
Securitization liabilities at fair value	26	23,340	23,340	–	–	–	23,340	–
Financial liabilities designated at fair value through profit or loss	27	194,626	194,626	–	–	–	3	194,623
Deposits	28	1,256,922	1,256,922	–	–	–	–	1,256,922
Acceptances	29	–	–	–	–	–	–	–
Obligations related to securities sold short	30	40,658	40,658	–	–	–	39,311	1,347
Obligations related to securities sold under repurchase agreements	31	207,858	207,858	–	207,858	–	11,830	–
Securitization liabilities at amortized cost	32	13,599	13,599	–	–	–	–	13,599
Amounts payable to brokers, dealers, and clients	33	19,846	19,846	–	–	–	–	19,846
Insurance-related liabilities	34	7,106	8	–	–	–	–	8
Other liabilities	35	30,185	26,413	–	–	–	–	26,413
Subordinated notes and debentures	36	10,496	10,496	–	–	–	–	10,496
Total liabilities	37	$ 1,909,768	$ 1,898,898	$ –	$ 279,888	$ –	$ 167,403	$ 1,530,350

[1] Certain exposures may be included in more than one column if subject to both credit and market risk.
[2] Excludes assets and liabilities of insurance subsidiaries.

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

($ millions) *As at*	LINE #	2025 Q3				
			Items subject to			
		Total	Credit risk framework	Counterparty credit risk framework[1]	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	**$ 2,071,569**	**$ 1,402,284**	**$ 318,000**	**$ 72,582**	**$ 278,703**
Liabilities carrying value amount under regulatory scope of consolidation	2	**447,291**	**–**	**279,888**	**–**	**167,403**
Total net amount under regulatory scope of consolidation	3	**1,624,278**	**1,402,284**	**38,112**	**72,582**	**111,300**
Off-balance sheet amounts	4	**432,207**	**384,420**	**–**	**47,787**	
Differences due to different netting rules, other than those already included in line 2	5	**67,471**	**–**	**67,471**	**–**	**–**
Adjustment for derivatives and PFE	6	**70,637**	**–**	**70,637**	**–**	**–**
Gross up for repo-style transactions	7	**415,716**	**–**	**415,716**	**–**	**–**
Exposure amounts considered for regulatory purposes	8	**$ 2,610,309**	**$ 1,786,704**	**$ 591,936**	**$ 120,369**	**$ 111,300**

[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

2025 Q3

	LINE #	Gross carrying values of: Defaulted exposures[2]	Gross carrying values of: Non-defaulted exposures	Allowances/ impairments[3]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of Specific[4]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	1	**$ 5,334**	**$ 921,424**	**$ (8,473)**	**$ (2)**	**$ (7)**	**$ (8,464)**	**$ 918,285**
Debt securities	2	**–**	**316,225**	**(2)**	**–**	**–**	**(2)**	**316,223**
Off-balance sheet exposures	3	**355**	**766,101**	**(1,019)**	**–**	**–**	**(1,019)**	**765,437**
Total	4	**$ 5,689**	**$ 2,003,750**	**$ (9,494)**	**$ (2)**	**$ (7)**	**$ (9,485)**	**$ 1,999,945**

2025 Q2

	LINE #	Gross carrying values of: Defaulted exposures[2]	Gross carrying values of: Non-defaulted exposures	Allowances/ impairments[3]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of Specific[4]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	5	$ 4,866	$ 902,181	$ (8,395)	$ (1)	$ (7)	$ (8,387)	$ 898,652
Debt securities	6	–	321,262	(3)	–	–	(3)	321,259
Off-balance sheet exposures	7	218	762,878	(971)	–	–	(971)	762,125
Total	8	$ 5,084	$ 1,986,321	$ (9,369)	$ (1)	$ (7)	$ (9,361)	$ 1,982,036

2025 Q1

	LINE #	Gross carrying values of: Defaulted exposures[2]	Gross carrying values of: Non-defaulted exposures	Allowances/ impairments[3]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of Specific[4]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	9	$ 5,453	$ 924,555	$ (8,655)	$ (1)	$ (7)	$ (8,647)	$ 921,353
Debt securities	10	–	313,312	(3)	–	–	(3)	313,309
Off-balance sheet exposures	11	133	781,267	(939)	–	–	(939)	780,461
Total	12	$ 5,586	$ 2,019,134	$ (9,597)	$ (1)	$ (7)	$ (9,589)	$ 2,015,123

2024 Q4

	LINE #	Gross carrying values of: Defaulted exposures[2]	Gross carrying values of: Non-defaulted exposures	Allowances/ impairments[3]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of Specific[4]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	13	$ 4,949	$ 907,396	$ (8,094)	$ (1)	$ (6)	$ (8,087)	$ 904,251
Debt securities	14	–	311,535	(3)	–	–	(3)	311,532
Off-balance sheet exposures	15	252	754,698	(1,043)	–	–	(1,043)	753,907
Total	16	$ 5,201	$ 1,973,629	$ (9,140)	$ (1)	$ (6)	$ (9,133)	$ 1,969,690

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 $4,034 million (April 30, 2025 – $3,600 million; January 31, 2025 – $4,007 million; October 31, 2024 – $3,664 million) is in the default category and $1,300 million as at July 31, 2025. ($1,266 million – April 30, 2025; $1,446 million – January 31, 2025; $1,285 million – October 31, 2024) is in the high risk/watch and classified categories.
3 Includes Stage 1, 2, and 3 allowances.
4 Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

Credit Quality of Assets (CR1) (Continued)[1]

($ millions) *As at*	LINE #	2024 Q3 Gross carrying values of: Defaulted exposures[2]	Non-defaulted exposures	Allowances/ impairments[3]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of Specific[4]	Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	1	$ 4,170	$ 907,799	$ (7,811)	$ (1)	$ (7)	$ (7,803)	$ 904,158
Debt securities	2	–	300,139	(3)	–	–	(3)	300,136
Off-balance sheet exposures	3	194	742,055	(1,023)	–	–	(1,023)	741,226
Total	4	$ 4,364	$ 1,949,993	$ (8,837)	$ (1)	$ (7)	$ (8,829)	$ 1,945,520

1 Excludes insurance subsidiaries, securitization exposures, assets at FVTPL, and ACI loans.
2 Includes total impaired exposures of which $2,952 million is in the default category and $1,218 million as at July 31, 2024 is in the high risk/watch and classified categories.
3 Includes Stage 1, 2, and 3 allowances.
4 Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

Credit Risk Mitigation Techniques – Overview (CR3)[1]

($ millions) *As at*	LINE #	2025 Q3 Exposures unsecured carrying amount	2025 Q3 Exposures secured	2025 Q3 Exposures secured by collateral[2]	2025 Q3 Exposures secured by financial guarantees	2025 Q3 Exposures secured by credit derivatives[3]	2025 Q2 Exposures unsecured carrying amount	2025 Q2 Exposures secured	2025 Q2 Exposures secured by collateral[2]	2025 Q2 Exposures secured by financial guarantees	2025 Q2 Exposures secured by credit derivatives[3]
Loans	1	**$ 325,643**	**$ 601,115**	**$ 523,343**	**$ 77,772**	**$ –**	$ 323,853	$ 583,194	$ 504,836	$ 78,358	$ –
Debt securities	2	**315,133**	**1,092**	**–**	**–**	**1,092**	320,127	1,135	–	–	1,135
Total	3	**$ 640,776**	**$ 602,207**	**$ 523,343**	**$ 77,772**	**$ 1,092**	$ 643,980	$ 584,329	$ 504,836	$ 78,358	$ 1,135
Of which: defaulted	4	***3,455***	***1,879***	***1,613***	***266***	**–**	*3,023*	*1,843*	*1,574*	*269*	–

($ millions) *As at*	LINE #	2025 Q1 Exposures unsecured carrying amount	2025 Q1 Exposures secured	2025 Q1 Exposures secured by collateral[2]	2025 Q1 Exposures secured by financial guarantees	2025 Q1 Exposures secured by credit derivatives[3]	2024 Q4 Exposures unsecured carrying amount	2024 Q4 Exposures secured	2024 Q4 Exposures secured by collateral[2]	2024 Q4 Exposures secured by financial guarantees	2024 Q4 Exposures secured by credit derivatives[3]
Loans	5	$ 324,473	$ 605,535	$ 525,757	$ 79,778	$ –	$ 314,472	$ 597,873	$ 517,092	$ 80,705	$ 76
Debt securities	6	312,271	1,041	–	–	1,041	310,577	958	–	–	958
Total	7	$ 636,744	$ 606,576	$ 525,757	$ 79,778	$ 1,041	$ 625,049	$ 598,831	$ 517,092	$ 80,705	$ 1,034
Of which: defaulted	8	*3,548*	*1,905*	*1,638*	*267*	–	*3,228*	*1,721*	*1,465*	*256*	–

($ millions) *As at*	LINE #	2024 Q3 Exposures unsecured carrying amount	2024 Q3 Exposures secured	2024 Q3 Exposures secured by collateral[2]	2024 Q3 Exposures secured by financial guarantees	2024 Q3 Exposures secured by credit derivatives[3]
Loans	9	$ 325,475	$ 586,494	$ 504,686	$ 81,732	$ 76
Debt securities	10	299,330	809	–	–	809
Total	11	$ 624,805	$ 587,303	$ 504,686	$ 81,732	$ 885
Of which: defaulted	12	*2,555*	*1,615*	*1,360*	*255*	–

[1] Represent collateral, financial guarantees, and credit derivatives only when such result in reduced capital requirements.
[2] For retail exposures reflects collateral as at origination and for non-retail only reflects financial collateral.
[3] As at July 31, 2025, the impact to RWA from credit derivatives used as CRM techniques is a decrease of $0.4 billion (April 30, 2025 – a decrease of $0.4 billion, January 31, 2025 – a decrease of $0.4 billion, October 31, 2024 – a decrease of $0.4 billion, July 31, 2024 – a decrease of $0.4 billion) (CR7).

Gross Credit Risk Exposures[1]

($ millions) *As at*	LINE #	2025 Q3						2025 Q2					
By Counterparty Type		**Drawn**	**Undrawn[2]**	**Repo-style transactions**	**OTC derivatives**	**Other off-balance sheet**	**Total**	Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	$ 465,992	$ 79,901	$ –	$ –	$ –	$ 545,893	$ 456,415	$ 78,463	$ –	$ –	$ –	$ 534,878
Qualifying revolving retail	2	44,300	132,524	–	–	–	176,824	43,132	132,148	–	–	–	175,280
Other retail	3	101,024	9,161	–	–	51	110,236	98,677	9,003	–	–	50	107,730
	4	611,316	221,586	–	–	51	832,953	598,224	219,614	–	–	50	817,888
Non-retail													
Corporate	5	305,659	102,750	300,334	26,109	26,149	761,001	302,191	104,668	270,563	24,765	26,202	728,389
Sovereign	6	421,186	15,072	69,072	17,160	11,068	533,558	453,153	14,495	65,724	20,166	10,513	564,051
Bank	7	23,201	3,349	125,934	25,397	2,238	180,119	21,278	3,183	125,386	19,241	2,536	171,624
	8	750,046	121,171	495,340	68,666	39,455	1,474,678	776,622	122,346	461,673	64,172	39,251	1,464,064
Total	9	$ 1,361,362	$ 342,757	$ 495,340	$ 68,666	$ 39,506	$ 2,307,631	$ 1,374,846	$ 341,960	$ 461,673	$ 64,172	$ 39,301	$ 2,281,952
By Country of Risk													
Canada	10	$ 755,912	$ 192,075	$ 115,895	$ 21,513	$ 10,004	$ 1,095,399	$ 743,255	$ 189,492	$ 110,450	$ 18,656	$ 9,726	$ 1,071,579
United States	11	547,640	146,433	214,046	19,920	27,961	956,000	574,036	148,148	201,432	20,413	27,731	971,760
Other International													
Europe	12	45,382	3,855	120,760	19,106	1,307	190,410	44,443	3,961	111,570	18,828	1,283	180,085
Other	13	12,428	394	44,639	8,127	234	65,822	13,112	359	38,221	6,275	561	58,528
	14	57,810	4,249	165,399	27,233	1,541	256,232	57,555	4,320	149,791	25,103	1,844	238,613
Total	15	$ 1,361,362	$ 342,757	$ 495,340	$ 68,666	$ 39,506	$ 2,307,631	$ 1,374,846	$ 341,960	$ 461,673	$ 64,172	$ 39,301	$ 2,281,952
By Residual Contractual Maturity													
Within 1 year	16	$ 537,018	$ 251,886	$ 493,983	$ 45,657	$ 16,051	$ 1,344,595	$ 493,374	$ 251,118	$ 461,081	$ 41,164	$ 17,647	$ 1,264,384
Over 1 year to 5 years	17	538,254	89,564	1,354	15,929	23,359	668,460	594,157	89,017	592	15,879	21,563	721,208
Over 5 years	18	286,090	1,307	3	7,080	96	294,576	287,315	1,825	–	7,129	91	296,360
Total	19	$ 1,361,362	$ 342,757	$ 495,340	$ 68,666	$ 39,506	$ 2,307,631	$ 1,374,846	$ 341,960	$ 461,673	$ 64,172	$ 39,301	$ 2,281,952
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 41,148	$ 5,396	$ 4	$ 91	$ 2,583	$ 49,222	$ 40,779	$ 5,501	$ 3	$ 109	$ 2,450	$ 48,842
Non-residential	21	47,646	4,754	23	498	562	53,483	46,813	4,875	18	592	559	52,857
Total real-estate	22	88,794	10,150	27	589	3,145	102,705	87,592	10,376	21	701	3,009	101,699
Agriculture	23	12,419	711	4	49	30	13,213	12,431	724	4	42	35	13,236
Automotive	24	17,159	5,838	5	1,042	581	24,625	18,234	6,335	4	1,417	594	26,584
Financial	25	81,342	20,685	428,464	38,389	4,518	573,398	73,333	20,886	402,364	30,344	5,079	532,006
Food, beverage, and tobacco	26	8,073	4,157	117	1,727	439	14,513	8,076	4,098	79	1,878	439	14,570
Forestry	27	1,654	824	–	53	159	2,690	1,810	755	–	50	172	2,787
Government, public sector entities, and education	28	414,786	11,149	56,957	16,289	7,473	506,654	447,477	10,643	52,093	19,348	7,125	536,686
Health and social services	29	23,521	4,308	165	127	5,896	34,017	24,317	4,622	220	170	6,000	35,329
Industrial construction and trade contractors	30	7,868	2,937	24	24	1,253	12,106	7,267	2,696	14	27	1,139	11,143
Metals and mining	31	4,964	3,450	294	1,060	972	10,740	4,995	3,693	226	860	888	10,662
Oil and gas	32	4,793	5,133	5,234	1,427	1,688	18,275	5,499	5,087	2,372	1,238	1,358	15,554
Power and utilities	33	12,863	14,076	23	1,922	5,807	34,691	11,838	14,142	21	1,801	6,031	33,833
Professional and other services	34	22,264	11,365	1,519	1,115	2,284	38,547	22,143	11,624	1,935	1,420	2,129	39,251
Retail sector	35	10,612	4,975	1,782	362	425	18,156	10,393	4,843	1,445	424	610	17,715
Sundry manufacturing and wholesale	36	15,470	9,410	54	1,269	810	27,013	15,876	9,467	242	1,385	761	27,731
Telecommunications, cable, and media	37	7,989	5,459	183	1,341	611	15,583	8,331	5,710	–	1,334	615	15,990
Transportation	38	6,827	2,838	–	675	2,326	12,666	7,031	3,080	–	739	2,248	13,098
Other	39	8,648	3,706	488	1,206	1,038	15,086	9,979	3,565	633	994	1,019	16,190
Total	40	$ 750,046	$ 121,171	$ 495,340	$ 68,666	$ 39,455	$ 1,474,678	$ 776,622	$ 122,346	$ 461,673	$ 64,172	$ 39,251	$ 1,464,064

[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 #	2025 Q1						2024 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	$ 470,368	$ 77,058	$ –	$ –	$ –	$ 547,426	$ 466,275	$ 74,963	$ –	$ –	$ –	$ 541,238
Qualifying revolving retail	2	42,499	134,630	–	–	–	177,129	40,843	132,226	–	–	–	173,069
Other retail	3	101,533	9,138	–	–	54	110,725	98,631	8,964	–	–	49	107,644
	4	614,400	220,826	–	–	54	835,280	605,749	216,153	–	–	49	821,951
Non-retail													
Corporate	5	308,257	109,803	268,374	28,169	26,765	741,368	300,590	106,451	265,997	24,805	25,659	723,502
Sovereign	6	446,105	13,929	68,670	21,039	11,152	560,895	474,875	13,527	67,805	21,792	10,704	588,703
Bank	7	23,496	3,329	129,310	20,232	2,791	179,158	26,478	2,961	124,650	19,213	2,489	175,791
	8	777,858	127,061	466,354	69,440	40,708	1,481,421	801,943	122,939	458,452	65,810	38,852	1,487,996
Total	9	$ 1,392,258	$ 347,887	$ 466,354	$ 69,440	$ 40,762	$ 2,316,701	$ 1,407,692	$ 339,092	$ 458,452	$ 65,810	$ 38,901	$ 2,309,947
By Country of Risk													
Canada	10	$ 743,468	$ 186,380	$ 117,904	$ 22,228	$ 10,141	$ 1,080,121	$ 746,135	$ 180,682	$ 119,416	$ 19,917	$ 9,892	$ 1,076,042
United States	11	593,760	156,329	193,226	20,219	28,778	992,312	603,407	153,592	200,340	18,683	26,929	1,002,951
Other International													
Europe	12	42,126	4,701	116,532	19,134	1,603	184,096	42,291	4,212	103,411	18,198	1,598	169,710
Other	13	12,904	477	38,692	7,859	240	60,172	15,859	606	35,285	9,012	482	61,244
	14	55,030	5,178	155,224	26,993	1,843	244,268	58,150	4,818	138,696	27,210	2,080	230,954
Total	15	$ 1,392,258	$ 347,887	$ 466,354	$ 69,440	$ 40,762	$ 2,316,701	$ 1,407,692	$ 339,092	$ 458,452	$ 65,810	$ 38,901	$ 2,309,947
By Residual Contractual Maturity													
Within 1 year	16	$ 487,303	$ 254,677	$ 462,798	$ 42,889	$ 18,240	$ 1,265,907	$ 485,913	$ 248,894	$ 455,013	$ 39,592	$ 16,797	$ 1,246,209
Over 1 year to 5 years	17	602,984	91,329	3,556	18,502	22,431	738,802	628,943	88,312	3,439	18,253	21,864	760,811
Over 5 years	18	301,971	1,881	–	8,049	91	311,992	292,836	1,886	–	7,965	240	302,927
Total	19	$ 1,392,258	$ 347,887	$ 466,354	$ 69,440	$ 40,762	$ 2,316,701	$ 1,407,692	$ 339,092	$ 458,452	$ 65,810	$ 38,901	$ 2,309,947
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 41,400	$ 5,801	$ 5	$ 67	$ 2,505	$ 49,778	$ 39,933	$ 5,705	$ 5	$ 94	$ 2,454	$ 48,191
Non-residential	21	57,953	9,232	26	362	597	68,170	56,276	9,698	30	394	620	67,018
Total real-estate	22	99,353	15,033	31	429	3,102	117,948	96,209	15,403	35	488	3,074	115,209
Agriculture	23	12,310	678	5	93	36	13,122	11,927	696	4	76	35	12,738
Automotive	24	17,904	6,433	5	1,459	606	26,407	17,563	6,215	5	1,120	571	25,474
Financial	25	69,107	17,378	405,128	34,061	5,451	531,125	66,613	16,793	395,934	31,381	5,513	516,234
Food, beverage, and tobacco	26	8,510	4,214	30	1,779	452	14,985	8,452	4,230	8	1,769	493	14,952
Forestry	27	1,661	837	–	45	168	2,711	1,403	875	–	23	151	2,452
Government, public sector entities, and education	28	440,282	11,107	51,344	20,197	7,502	530,432	469,536	10,688	54,552	21,394	7,239	563,409
Health and social services	29	24,546	4,949	133	153	6,282	36,063	23,943	4,848	248	122	5,602	34,763
Industrial construction and trade contractors	30	6,618	2,947	20	28	1,120	10,733	7,011	2,788	25	23	1,031	10,878
Metals and mining	31	5,435	3,785	377	1,101	928	11,626	5,009	3,373	400	840	892	10,514
Oil and gas	32	5,415	5,468	5,008	1,689	1,326	18,906	4,887	5,268	3,713	1,088	1,216	16,172
Power and utilities	33	12,771	14,129	26	2,070	6,386	35,382	16,161	14,185	24	2,024	5,904	38,298
Professional and other services	34	24,022	11,700	3,234	1,134	1,782	41,872	23,621	10,908	1,697	1,114	1,782	39,122
Retail sector	35	9,634	4,073	54	321	621	14,703	9,192	4,441	56	210	607	14,506
Sundry manufacturing and wholesale	36	15,616	10,331	175	1,058	902	28,082	14,853	9,876	117	1,069	874	26,789
Telecommunications, cable, and media	37	7,720	6,337	–	1,906	709	16,672	7,864	5,635	90	1,443	691	15,723
Transportation	38	7,879	3,370	1	967	2,391	14,608	8,423	3,145	1	812	2,168	14,549
Other	39	9,075	4,292	783	950	944	16,044	9,276	3,572	1,543	814	1,009	16,214
Total	40	$ 777,858	$ 127,061	$ 466,354	$ 69,440	$ 40,708	$ 1,481,421	$ 801,943	$ 122,939	$ 458,452	$ 65,810	$ 38,852	$ 1,487,996

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
[2] Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

Gross Credit Risk Exposures (Continued)[1]

($ millions) *As at*	LINE #	2024 Q3 Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	$ 461,904	$ 73,591	$ –	$ –	$ –	$ 535,495
Qualifying revolving retail	2	44,924	131,990	–	–	–	176,914
Other retail	3	97,438	8,933	–	–	49	106,420
	4	604,266	214,514	–	–	49	818,829
Non-retail							
Corporate	5	296,581	103,940	249,464	23,184	25,435	698,604
Sovereign	6	388,962	13,409	65,747	22,002	10,391	500,511
Bank	7	23,918	3,767	112,795	17,172	2,729	160,381
	8	709,461	121,116	428,006	62,358	38,555	1,359,496
Total	9	$ 1,313,727	$ 335,630	$ 428,006	$ 62,358	$ 38,604	$ 2,178,325
By Country of Risk							
Canada	10	$ 721,810	$ 177,992	$ 112,019	$ 18,471	$ 9,645	$ 1,039,937
United States	11	533,263	152,944	180,010	19,529	26,702	912,448
Other International							
Europe	12	43,258	4,097	97,579	17,099	1,747	163,780
Other	13	15,396	597	38,398	7,259	510	62,160
	14	58,654	4,694	135,977	24,358	2,257	225,940
Total	15	$ 1,313,727	$ 335,630	$ 428,006	$ 62,358	$ 38,604	$ 2,178,325
By Residual Contractual Maturity							
Within 1 year	16	$ 419,029	$ 245,102	$ 424,059	$ 35,277	$ 18,651	$ 1,142,118
Over 1 year to 5 years	17	596,721	88,608	3,947	18,982	19,719	727,977
Over 5 years	18	297,977	1,920	–	8,099	234	308,230
Total	19	$ 1,313,727	$ 335,630	$ 428,006	$ 62,358	$ 38,604	$ 2,178,325
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	$ 39,353	$ 6,439	$ 4	$ 100	$ 2,392	$ 48,288
Non-residential	21	57,134	9,450	40	397	663	67,684
Total real-estate	22	96,487	15,889	44	497	3,055	115,972
Agriculture	23	11,796	750	5	60	32	12,643
Automotive	24	17,303	6,304	2	1,330	581	25,520
Financial	25	58,680	16,376	367,585	27,601	5,626	475,868
Food, beverage, and tobacco	26	8,173	4,030	6	1,802	473	14,484
Forestry	27	1,432	839	–	18	131	2,420
Government, public sector entities, and education	28	384,033	10,726	53,543	21,316	7,372	476,990
Health and social services	29	24,405	4,578	144	104	5,472	34,703
Industrial construction and trade contractors	30	7,056	2,700	12	24	1,131	10,923
Metals and mining	31	5,069	3,615	385	816	900	10,785
Oil and gas	32	4,664	5,399	2,427	1,185	1,273	14,948
Power and utilities	33	15,662	14,097	10	2,061	5,260	37,090
Professional and other services	34	23,478	10,186	3,110	1,057	1,768	39,599
Retail sector	35	8,921	4,040	58	183	601	13,803
Sundry manufacturing and wholesale	36	15,504	9,407	258	1,022	894	27,085
Telecommunications, cable, and media	37	8,190	5,461	89	1,500	703	15,943
Transportation	38	8,357	3,113	1	865	2,101	14,437
Other	39	10,251	3,606	327	917	1,182	16,283
Total	40	$ 709,461	$ 121,116	$ 428,006	$ 62,358	$ 38,555	$ 1,359,496

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
[2] Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

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

($ millions) *As at*	LINE #	2025 Q3 Exposures before CCF[2] and CRM On-balance sheet amount	2025 Q3 Exposures before CCF[2] and CRM Off-balance sheet amount	2025 Q3 Exposures post-CCF and CRM On-balance sheet amount	2025 Q3 Exposures post-CCF and CRM Off-balance sheet amount	2025 Q3 RWA[3]	2025 Q3 RWA density[4]	2025 Q2 Exposures before CCF and CRM On-balance sheet amount	2025 Q2 Exposures before CCF and CRM Off-balance sheet amount	2025 Q2 Exposures post-CCF and CRM On-balance sheet amount	2025 Q2 Exposures post-CCF and CRM Off-balance sheet amount	2025 Q2 RWA[3]	2025 Q2 RWA density[4]
Asset classes													
Sovereigns and their central banks	1	**$ 171**	**$ –**	**$ 251**	**$ –**	**$ 16**	**6.37 %**	$ 126	$ –	$ 202	$ –	$ 15	7.43 %
Public sector entities	2	**–**	**–**	**49**	**–**	**–**	**–**	–	–	46	–	–	–
Multilateral development banks	3	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Banks	4	**3,600**	**–**	**3,600**	**–**	**804**	**22.33**	2,906	–	2,906	–	650	22.37
Of which: securities firms and other financial institutions	5	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Covered bonds	6	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Corporates	7	**866**	**551**	**730**	**89**	**790**	**96.46**	964	520	822	84	868	95.81
Of which: securities firms and other financial institutions	*8*	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Of which: specialised lending	*9*	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	**7,156**	**4,851**	**7,156**	**1,941**	**7,424**	**81.61**	7,594	5,213	7,594	2,085	8,427	87.06
Retail	11	**3,063**	**5,283**	**2,583**	**1,176**	**2,437**	**64.83**	2,952	5,336	2,580	1,188	2,436	64.65
Real estate	12	**3,944**	**2,009**	**3,944**	**804**	**2,274**	**47.89**	3,787	2,047	3,787	819	2,202	47.81
Of which: general Residential Real Estate (RRE)	13	***3,944***	***2,009***	***3,944***	***804***	***2,274***	***47.89***	*3,787*	*2,047*	*3,787*	*819*	*2,202*	*47.81*
Of which: Income Producing RRE (IPRRE)	14	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Of which: other RRE	15	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	16	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	17	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Of which: land acquisition, development and construction	18	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Reverse mortgages	19	**–**	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–
Mortgage-backed securities	20	**–**	**–**	**–**	–	**–**	**–**	–	–	–	–	–	–
Defaulted exposures	21	**100**	**–**	**100**	**–**	**142**	**142.00**	99	–	99	–	142	143.43
Other assets[5]	22	**32,419**	**–**	**32,419**	**–**	**24,227**	**74.73**	30,710	–	30,710	–	23,579	76.78
Total	23	**$ 51,319**	**$ 12,694**	**$ 50,832**	**$ 4,010**	**$ 38,114**	**69.50 %**	$ 49,138	$ 13,116	$ 48,746	$ 4,176	$ 38,319	72.41 %

	LINE #	2025 Q1 Exposures before CCF and CRM On-balance sheet amount	2025 Q1 Exposures before CCF and CRM Off-balance sheet amount	2025 Q1 Exposures post-CCF and CRM On-balance sheet amount	2025 Q1 Exposures post-CCF and CRM Off-balance sheet amount	2025 Q1 RWA[3]	2025 Q1 RWA density[4]	2024 Q4 Exposures before CCF and CRM On-balance sheet amount	2024 Q4 Exposures before CCF and CRM Off-balance sheet amount	2024 Q4 Exposures post-CCF and CRM On-balance sheet amount	2024 Q4 Exposures post-CCF and CRM Off-balance sheet amount	2024 Q4 RWA[3]	2024 Q4 RWA density[4]
Asset classes													
Sovereigns and their central banks	24	$ 165	$ –	$ 247	$ –	$ 17	6.88 %	$ 205	$ –	$ 281	$ –	$ 15	5.34 %
Public sector entities	25	–	–	41	–	–	–	–	–	36	–	–	–
Multilateral development banks	26	–	–	–	–	–	–	–	–	–	–	–	–
Banks	27	2,847	–	2,847	–	773	27.15	3,593	–	3,593	–	846	23.55
Of which: securities firms and other financial institutions	28	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	29	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	30	997	584	889	93	927	94.40	1,005	559	869	87	900	94.14
Of which: securities firms and other financial institutions	*31*	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	*32*	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	33	17,181	5,361	17,181	2,145	26,961	139.51	16,819	5,079	16,819	2,032	26,019	138.02
Retail	34	3,200	5,546	2,718	1,229	2,541	64.38	2,999	5,309	2,526	1,178	2,392	64.58
Real estate	35	3,682	1,717	3,682	687	2,114	48.39	3,465	1,709	3,465	684	2,051	49.43
Of which: general Residential Real Estate (RRE)	36	*3,682*	*1,717*	*3,682*	*687*	*2,114*	*48.39*	*3,465*	*1,709*	*3,465*	*684*	*2,051*	*49.43*
Of which: Income Producing RRE (IPRRE)	37	–	–	–	–	–	–	–	–	–	–	–	–
Of which: other RRE	38	–	–	–	–	–	–	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	39	–	–	–	–	–	–	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	40	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	41	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	42	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	43	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	44	108	–	107	–	154	143.93	98	–	98	–	139	141.84
Other assets[5]	45	32,243	–	32,243	–	25,132	77.95	33,894	–	33,894	–	25,428	75.02
Total	46	$ 60,423	$ 13,208	$ 59,955	$ 4,154	$ 58,619	91.44 %	$ 62,078	$ 12,656	$ 61,581	$ 3,981	$ 57,790	88.15 %

1 Excludes securitization and CCR.
2 Credit conversion factor.
3 RWA calculated on post-CCF and post-CRM exposures.
4 Total RWA as a percentage of post-CCF and post-CRM exposures.
5 Excludes exposures subject to direct capital deductions and threshold deductions.

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

($ millions) *As at*	LINE #	2024 Q3					
		Exposures before CCF[2] and CRM		Exposures post-CCF and CRM			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA[3]	RWA density[4]
Asset classes							
Sovereigns and their central banks	1	$ 123	$ –	$ 661	$ –	$ 108	16.34 %
Public sector entities	2	–	–	26	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	3,349	–	3,349	–	916	27.35
Of which: securities firms and other financial institutions	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	783	496	744	64	749	92.70
Of which: securities firms and other financial institutions	*8*	–	–	–	–	–	–
Of which: specialised lending	*9*	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	16,797	4,914	16,797	1,965	25,232	134.48
Retail	11	3,180	5,295	2,398	1,175	2,304	64.48
Real estate	12	3,525	1,750	3,525	700	2,087	49.40
Of which: general Residential Real Estate (RRE)	13	*3,525*	*1,750*	*3,525*	*700*	*2,087*	*49.40*
Of which: Income Producing RRE (IPRRE)	14	–	–	–	–	–	–
Of which: other RRE	15	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	16	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	17	–	–	–	–	–	–
Of which: land acquisition, development and construction	18	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–
Defaulted exposures	21	92	–	84	–	119	141.67
Other assets[5]	22	32,033	–	32,033	–	23,925	74.69
Total	23	$ 59,882	$ 12,455	$ 59,617	$ 3,904	$ 55,440	87.28 %

1 Excludes securitization and CCR.
2 Credit conversion factor.
3 RWA calculated on post-CCF and post-CRM exposures.
4 Total RWA as a percentage of post-CCF and post-CRM exposures.
5 Excludes exposures subject to direct capital deductions and threshold deductions.

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

($ millions) *As at*	LINE #	2025 Q3																										
		Risk-weight																										Total credit exposures amount (post-CCF and post-CRM)[1]
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 170		81						–									–				–				–	$ 251
Public sector entities	2	49		–						–									–				–				–	49
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			3,495		–		–		–					–				105				–				–	3,600
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						36			–		–	–	–		766			–	3				–	819
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,079		506															6,146				30	141	195		–	9,097
Retail	11		636									–		–	3,123			–	–		–		–				–	3,759
Real estate	12			604	422	586	1,032	1	–	–		–	–	1,888	–		–	–	–	–	–		–				215	4,748
Of which: general RRE	13			*604*	*422*	*586*	*1,032*	*1*		–				*1,888*	–		–		–				–				*215*	*4,748*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									14				86				–	100
Other assets[2]	22	7,078		1,392															23,949					–		–		32,419
Total	23	$ 9,376	636	6,092	422	586	1,032	1	–	36	–	–	–	1,888	3,123	–	–	–	30,980	–	–	–	119	141	195	–	215	$ 54,842

[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 #	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	Total credit exposures amount (post-CCF and post-CRM)[1]
		2025 Q2																									Risk-weight	
Asset classes																												
Sovereigns and their central banks	1	$ 126		76						–									–				–				–	$ 202
Public sector entities	2	46		–						–									–				–				–	46
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			2,820		–		–		–					–				86				–				–	2,906
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						57			–		–	–	–		832			–	3				–	906
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	– –	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	– –	–
Subordinated debt, equity and other capital	10	2,071		1,171															5,749				30	157	501		–	9,679
Retail	11		650									–		–	3,118			–	–		–		–				–	3,768
Real estate	12			603	416	553	1,009	1	–	–		–	–	1,784	–		–	–	–	–	–		–				240	4,606
Of which: general RRE	13			*603*	*416*	*553*	*1,009*	*1*		–				*1,784*	–		–		–				–				*240*	*4,606*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									13				86				–	99
Other assets[2]	22	6,733		497															23,480					–		–		30,710
Total	23	$ 8,976	650	5,181	416	553	1,009	1	–	57	–	–	–	1,784	3,118	–	–	–	30,160	–	–	–	119	157	501	–	240	$ 52,922

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

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

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

($ millions) *As at*	LINE #	2025 Q1																										
		Risk-weight																									Total credit exposures amount (post-CCF and post-CRM)[1]
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 165		82						–									–				–				–	$ 247
Public sector entities	2	41		–						–									–				–				–	41
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			2,592		–		–		–					–				255				–				–	2,847
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						88			–		–	–	–		879			–	1				–	982
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,179		1,456															5,780				30	9,399	482		–	19,326
Retail	11		696									–		–	3,251			–	–		–		–				–	3,947
Real estate	12			561	398	499	898	1	–	–		–	–	1,844	–		–	–	–	–	–		–				168	4,369
Of which: general RRE	13			*561*	*398*	*499*	*898*	*1*		–				*1,844*	–		–		–				–				*168*	*4,369*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									14				93				–	107
Other assets[2]	22	7,111		–															25,132					–		–		32,243
Total	23	$ 9,496	696	4,705	398	499	898	1	–	88	–	–	–	1,844	3,251	–	–	–	32,060	–	–	–	124	9,399	482	–	168	$ 64,109

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

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

($ millions) *As at*	LINE #	2024 Q4																										
		Risk-weight																										Total credit exposures amount (post-CCF and post-CRM)[1]
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 204		77						–									–				–				–	$ 281
Public sector entities	2	36		–						–									–				–				–	36
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			3,434		–		–		–					–				159				–				–	3,593
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						91			–		–	–	–		849			–	2				–	956
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,088		1,702															5,404				30	9,199	428		–	18,851
Retail	11		642									–		–	3,062			–	–		–		–				–	3,704
Real estate	12			515	375	458	781	–	–	–		–	–	1,848	–		–	–	–	–	–		–				172	4,149
Of which: general RRE	13			*515*	*375*	*458*	*781*	–		–				*1,848*	–		–		–				–				*172*	*4,149*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									14				84				–	98
Other assets[2]	22	7,141		1,657															25,096					–		–		33,894
Total	23	$ 9,469	642	7,399	375	458	781	–	–	91	–	–	–	1,848	3,062	–	–	–	31,522	–	–	–	116	9,199	428	–	172	$ 65,562

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

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

($ millions) *As at*	LINE #	2024 Q3																										
		Risk-weight																										Total credit exposures amount (post-CCF and post-CRM)[1]
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 122		539						–									–				–				–	$ 661
Public sector entities	2	26		–						–									–				–				–	26
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			3,041		–		–		–					–				308				–				–	3,349
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						97			–		–	–	–		697			–	–				–	808
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,070		795															5,268				30	10,196	403		–	18,762
Retail	11		626									–		–	2,947			–	–		–		–				–	3,573
Real estate	12			508	389	478	811	–	–	–		–	–	1,843	–		–	–	–	–	–		–				196	4,225
Of which: general RRE	13			*508*	*389*	*478*	*811*	–		–				*1,843*	–		–		–				–				*196*	*4,225*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									13				71				–	84
Other assets[2]	22	7,716		490															23,827					–		–		32,033
Total	23	$ 9,934	626	5,387	389	478	811	–	–	97	–	–	–	1,843	2,947	–	–	–	30,113	–	–	–	101	10,196	403	–	196	$ 63,521

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

Standardized Approach – Exposures by Risk Weights (CR5)

($ millions)
As at

2025 Q3

Risk weight	LINE #	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF[1]	Exposures (post-CCF and post-CRM)
Less than 40%	1	**$ 16,947**	**$ 3,895**	**30.72 %**	**$ 18,144**
40–70%	2	**1,334**	**1,481**	**40.00**	**1,925**
75–80%	3	**2,549**	**2,873**	**19.92**	**3,123**
85–89%	4	**4**	**529**	**40.00**	**215**
90–100%	5	**29,554**	**3,892**	**36.61**	**30,980**
105–130%	6	**–**	**–**	**–**	**–**
150%	7	**118**	**–**	**–**	**119**
250%	8	**133**	**18**	**40.00**	**141**
400%	9	**193**	**6**	**40.00**	**195**
1250%	10	**–**	**–**	**–**	**–**
Total exposures	11	**$ 50,832**	**$ 12,694**	**31.57 %**	**$ 54,842**

2025 Q2

Risk weight	LINE #	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF[1]	Exposures (post-CCF and post-CRM)
Less than 40%	1	$ 15,588	$ 3,895	30.69 %	$ 16,785
40–70%	2	1,259	1,456	40.00	1,842
75–80%	3	2,533	2,919	20.02	3,118
85–89%	4	4	591	40.00	240
90–100%	5	28,844	3,608	36.57	30,160
105–130%	6	–	–	–	–
150%	7	119	–	–	119
250%	8	157	–	40.32	157
400%	9	242	647	40.00	501
1250%	10	–	–	–	–
Total exposures	11	$ 48,746	$ 13,116	31.85 %	$ 52,922

2025 Q1

Risk weight	LINE #	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF[1]	Exposures (post-CCF and post-CRM)
Less than 40%	12	$ 15,442	$ 4,062	30.75 %	$ 16,692
40–70%	13	1,411	1,306	40.00	1,933
75–80%	14	2,648	3,041	19.80	3,251
85–89%	15	4	411	40.00	168
90–100%	16	30,693	3,766	36.28	32,060
105–130%	17	–	–	–	–
150%	18	125	–	–	124
250%	19	9,399	–	40.32	9,399
400%	20	233	622	40.00	482
1250%	21	–	–	–	–
Total exposures	22	$ 59,955	$ 13,208	31.44 %	$ 64,109

2024 Q4

Risk weight	LINE #	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF[1]	Exposures (post-CCF and post-CRM)
Less than 40%	12	$ 17,934	$ 3,858	30.80 %	$ 19,124
40–70%	13	1,422	1,290	40.00	1,939
75–80%	14	2,477	2,942	19.91	3,062
85–89%	15	4	419	40.00	172
90–100%	16	30,241	3,549	36.16	31,522
105–130%	17	–	–	–	–
150%	18	115	–	–	116
250%	19	9,199	–	40.32	9,199
400%	20	189	598	40.00	428
1250%	21	–	–	–	–
Total exposures	22	$ 61,581	$ 12,656	31.45 %	$ 65,562

2024 Q3

Risk weight	LINE #	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF[1]	Exposures (post-CCF and post-CRM)
Less than 40%	23	$ 16,448	$ 3,823	30.80 %	$ 17,625
40–70%	24	1,431	1,271	40.00	1,940
75–80%	25	2,358	2,951	19.98	2,947
85–89%	26	4	479	40.00	196
90–100%	27	28,905	3,360	35.99	30,113
105–130%	28	–	–	–	–
150%	29	101	–	–	101
250%	30	10,195	1	40.04	10,196
400%	31	175	570	40.00	403
1250%	32	–	–	–	–
Total exposures	33	$ 59,617	$ 12,455	31.35 %	$ 63,521

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

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

($ millions, except as noted) LINE 2025

As at # Q3

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	1	0.00 to <0.15 %	AAA to BBB-	$ 18,056	$ 12,439	36.50 %	$ 20,854	0.11 %	7,140	31.12 %	2.2	$ 3,832	18.38 %	$ 7	
	2	0.15 to <0.25	BB+	13,022	4,666	36.49	12,143	0.20	2,714	26.60	2.6	3,315	27.30	6	
	3	0.25 to <0.50	BB to BB-	34,958	18,311	35.34	36,425	0.35	8,928	28.53	2.1	12,251	33.63	36	
	4	0.50 to <0.75	B+	13,161	6,777	31.77	13,818	0.66	2,610	27.52	1.7	5,826	42.16	25	
	5	0.75 to <2.50	B To B-	27,267	14,779	37.45	30,513	1.63	11,233	34.44	2.1	22,760	74.59	171	
	6	2.50 to <10.00	CCC+	2,063	769	36.48	2,302	9.31	410	42.80	1.7	3,797	164.94	92	
	7	10.00 to <100.00	CCC to CC and below	4,085	1,080	45.63	4,462	24.14	955	44.97	1.8	9,800	219.63	484	
	8	100.00 (Default)	Default	1,048	183	30.69	1,052	100.00	529	62.85	1.8	3,165	300.86	445	
	9	Total		$ 113,660	$ 59,004	35.98 %	$ 121,569	2.55 %	34,494	31.32 %	2.1	$ 64,746	53.26 %	$ 1,266	$ 1,642
U.S.	10	0.00 to <0.15 %	AAA to A-	$ 5,459	$ 2,830	61.31 %	$ 7,194	0.06 %	142	27.96 %	3.7	$ 1,163	16.17 %	$ 1	
	11	0.15 to <0.25	BBB+	756	384	61.52	993	0.23	47	53.45	3.2	639	64.35	1	
	12	0.25 to <0.50	n/a	–	–	–	–	–	–	–	–	–	–	–	
	13	0.50 to <0.75	BBB to BB	22,914	6,437	59.75	26,768	0.62	3,824	32.30	3.2	15,748	58.83	54	
	14	0.75 to <2.50	BB- To B	21,811	11,064	48.14	27,110	1.50	6,438	35.13	2.8	22,816	84.16	146	
	15	2.50 to <10.00	B-	5,336	1,679	51.69	5,606	4.71	1,423	33.81	2.5	6,114	109.06	89	
	16	10.00 to <100.00	CCC+ to CC and below	4,525	731	51.88	4,904	35.84	714	42.36	2.4	10,482	213.74	754	
	17	100.00 (Default)	Default	935	233	43.65	1,037	100.00	187	72.34	1.8	8,528	822.37	68	
	18	Total		$ 61,736	$ 23,358	53.48 %	$ 73,612	4.94 %	12,774	34.55 %	3.0	$ 65,490	88.97 %	$ 1,113	$ 1,244

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	19	0.00 to <0.15 %	AAA to BBB-	$ 39,814	$ 140,216	40.75 %	$ 93,783	0.09 %	994	39.49 %	2.3	$ 22,464	23.95 %	$ 34	
	20	0.15 to <0.25	BB+	18,092	8,427	42.23	21,220	0.20	159	16.81	1.4	3,901	18.38	7	
	21	0.25 to <0.50	BB to BB-	11,215	11,037	38.45	14,894	0.35	328	27.01	2.2	5,349	35.91	14	
	22	0.50 to <0.75	B+	5,446	4,326	39.91	6,846	0.66	135	27.35	2.1	3,433	50.15	12	
	23	0.75 to <2.50	B To B-	5,707	6,526	40.15	7,787	1.74	310	23.81	2.0	4,686	60.18	31	
	24	2.50 to <10.00	CCC+	922	1,242	44.00	1,458	9.31	21	31.69	1.8	1,967	134.91	43	
	25	10.00 to <100.00	CCC to CC and below	744	830	46.02	1,101	26.62	44	36.24	1.7	2,054	186.56	109	
	26	100.00 (Default)	Default	409	229	53.96	494	100.00	14	39.70	1.7	1,543	312.35	95	
	27	Total		$ 82,349	$ 172,833	40.70 %	$ 147,583	0.87 %	2,002	33.48 %	2.1	$ 45,397	30.76 %	$ 345	$ 563
U.S.	28	0.00 to <0.15 %	AAA to A-	$ 16,099	$ 19,972	55.81 %	$ 27,264	0.07 %	239	32.47 %	3.1	$ 5,278	19.36 %	$ 6	
	29	0.15 to <0.25	BBB+	3,300	4,851	41.37	5,322	0.23	78	37.37	2.5	2,180	40.96	5	
	30	0.25 to <0.50	n/a	–	–	–	–	–	–	–	–	–	–	–	
	31	0.50 to <0.75	BBB to BB	16,599	18,816	39.26	23,989	0.59	325	35.43	2.6	14,433	60.17	50	
	32	0.75 to <2.50	BB- To B	8,005	8,081	40.02	11,237	1.43	211	29.66	3.0	8,316	74.01	47	
	33	2.50 to <10.00	B-	1,886	1,669	40.87	2,024	4.71	51	28.42	2.8	1,913	94.52	27	
	34	10.00 to <100.00	CCC+ to CC and below	1,061	605	40.97	1,309	33.74	31	30.10	2.5	2,078	158.75	131	
	35	100.00 (Default)	Default	97	104	40.71	140	100.00	6	25.47	1.1	444	317.14	–	
	36	Total		$ 47,047	$ 54,098	45.74 %	$ 71,285	1.42 %	941	33.22 %	2.9	$ 34,642	48.60 %	$ 266	$ 415

1 Excludes counterparty exposures (derivative and repo-style transactions).
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Exposures based on obligors prior to CRM.
4 Exposures after CRM reflecting guarantor.
5 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
6 Total RWA to post-CRM EAD.
7 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) **LINE**
As at **#**

2025
Q2

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

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

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

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

1 Excludes counterparty exposures (derivative and repo-style transactions).
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Exposures based on obligors prior to CRM.
4 Exposures after CRM reflecting guarantor.
5 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
6 Total RWA to post-CRM EAD.
7 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) *As at*	LINE #	2025 Q1

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	1	0.00 to <0.15 %	AAA to BBB-	$ 16,775	$ 12,471	38.80 %	$ 19,433	0.11 %	6,435	30.51 %	2.2	$ 3,563	18.33 %	$ 6	
	2	0.15 to <0.25	BB+	12,681	4,685	38.93	12,015	0.20	2,585	28.35	2.6	3,538	29.45	6	
	3	0.25 to <0.50	BB to BB-	34,086	17,819	35.78	36,288	0.35	8,893	28.08	2.1	11,988	33.04	35	
	4	0.50 to <0.75	B+	13,463	7,313	36.17	14,506	0.66	2,624	28.10	1.8	6,394	44.08	27	
	5	0.75 to <2.50	B To B-	27,974	14,939	38.22	31,384	1.64	11,750	34.08	2.1	23,364	74.45	176	
	6	2.50 to <10.00	CCC+	2,235	867	44.72	2,607	9.31	463	43.77	1.6	4,345	166.67	106	
	7	10.00 to <100.00	CCC to CC and below	3,963	1,127	40.48	4,230	23.75	937	45.00	1.8	9,286	219.53	450	
	8	100.00 (Default)	Default	1,128	142	33.37	1,130	100.00	594	60.72	2.0	3,559	314.96	473	
	9	Total		$ 112,305	$ 59,363	37.54 %	$ 121,593	2.60 %	34,260	31.28 %	2.1	$ 66,037	54.31 %	$ 1,279	$ 1,504
U.S.	10	0.00 to <0.15 %	AAA to A-	$ 5,737	$ 5,043	66.20 %	$ 9,076	0.06 %	146	27.69 %	3.2	$ 1,275	14.05 %	$ 2	
	11	0.15 to <0.25	BBB+	770	356	61.95	991	0.23	50	52.16	3.4	653	65.89	1	
	12	0.25 to <0.50	n/a	–	–	–	–	–	–	–		–	–	–	
	13	0.50 to <0.75	BBB to BB	27,012	8,502	57.83	31,923	0.62	4,147	32.55	3.2	19,007	59.54	64	
	14	0.75 to <2.50	BB- To B	21,853	11,266	47.36	27,103	1.51	6,419	36.32	2.9	23,747	87.62	152	
	15	2.50 to <10.00	B-	6,104	1,851	54.69	5,628	4.71	1,348	36.25	2.7	6,659	118.32	96	
	16	10.00 to <100.00	CCC+ to CC and below	5,687	949	47.41	6,137	36.08	759	41.19	2.5	12,825	208.98	898	
	17	100.00 (Default)	Default	969	146	44.01	1,033	100.00	193	79.23	1.9	9,239	894.39	80	
	18	Total		$ 68,132	$ 28,113	54.56 %	$ 81,891	5.04 %	13,061	34.99 %	3.0	$ 73,405	89.64 %	$ 1,293	$ 1,382

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	19	0.00 to <0.15 %	AAA to BBB-	$ 36,413	$ 142,101	40.30 %	$ 90,612	0.09 %	965	39.52 %	2.2	$ 21,346	23.56 %	$ 33	
	20	0.15 to <0.25	BB+	13,430	9,053	39.88	16,481	0.20	162	19.97	1.6	3,518	21.35	7	
	21	0.25 to <0.50	BB to BB-	12,550	9,811	40.10	15,929	0.35	288	22.54	2.0	4,845	30.42	13	
	22	0.50 to <0.75	B+	4,872	4,129	45.13	6,368	0.66	116	18.56	1.7	1,999	31.39	8	
	23	0.75 to <2.50	B To B-	5,995	5,805	44.40	7,977	1.76	325	20.65	1.6	3,900	48.89	26	
	24	2.50 to <10.00	CCC+	1,127	1,264	42.73	1,626	9.31	27	35.10	2.0	2,471	151.97	53	
	25	10.00 to <100.00	CCC to CC and below	1,074	1,164	53.94	1,541	20.84	43	37.01	2.0	2,915	189.16	120	
	26	100.00 (Default)	Default	283	122	39.33	331	100.00	10	37.64	1.2	553	167.07	138	
	27	Total		$ 75,744	$ 173,449	40.63 %	$ 140,865	0.82 %	1,932	33.22 %	2.1	$ 41,547	29.49 %	$ 398	$ 492
U.S.	28	0.00 to <0.15 %	AAA to A-	$ 15,640	$ 22,471	52.46 %	$ 27,448	0.07 %	233	33.16 %	3.1	$ 5,233	19.07 %	$ 6	
	29	0.15 to <0.25	BBB+	5,165	5,844	39.23	7,475	0.23	88	39.66	2.6	3,313	44.32	7	
	30	0.25 to <0.50	n/a	–	–	–	–	–	–	–	–	–	–	–	
	31	0.50 to <0.75	BBB to BB	19,226	25,443	38.82	29,162	0.59	356	36.12	2.6	18,001	61.73	62	
	32	0.75 to <2.50	BB- To B	7,898	8,130	39.78	11,130	1.41	216	30.32	2.8	8,137	73.11	47	
	33	2.50 to <10.00	B-	1,545	1,772	40.53	1,473	4.71	44	24.47	3.6	1,286	87.30	17	
	34	10.00 to <100.00	CCC+ to CC and below	1,520	1,073	41.09	1,961	34.08	39	30.34	2.5	3,024	154.21	197	
	35	100.00 (Default)	Default	84	72	40.87	113	100.00	6	24.98	1.2	353	312.39	–	
	36	Total		$ 51,078	$ 64,805	43.79 %	$ 78,762	1.54 %	982	34.23 %	2.8	$ 39,347	49.96 %	$ 336	$ 337

[1] Excludes counterparty exposures (derivative and repo-style transactions).
[2] Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
[3] Exposures based on obligors prior to CRM.
[4] Exposures after CRM reflecting guarantor.
[5] Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
[6] Total RWA to post-CRM EAD.
[7] Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) **LINE**
As at **#**

2024 Q4

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	1	0.00 to <0.15 %	AAA to BBB-	$ 17,199	$ 12,386	37.49 %	$ 19,802	0.11 %	6,423	30.03 %	2.2	$ 3,571	18.03 %	$ 6	
	2	0.15 to <0.25	BB+	12,786	4,740	41.18	11,773	0.19	2,555	29.39	2.6	3,484	29.59	6	
	3	0.25 to <0.50	BB to BB-	32,182	16,928	34.87	34,119	0.35	8,767	27.57	2.1	10,999	32.24	32	
	4	0.50 to <0.75	B+	12,921	6,651	33.90	13,514	0.66	2,575	27.31	1.8	5,714	42.28	25	
	5	0.75 to <2.50	B To B-	27,935	14,982	36.80	31,335	1.67	11,944	36.60	2.2	25,572	81.61	193	
	6	2.50 to <10.00	CCC+	1,943	885	37.57	2,109	9.64	475	39.90	1.7	3,261	154.62	81	
	7	10.00 to <100.00	CCC to CC and below	3,521	881	38.81	3,733	25.24	936	44.38	1.7	8,062	215.97	421	
	8	100.00 (Default)	Default	1,012	61	31.10	994	100.00	554	70.62	2.0	3,587	360.87	452	
	9	Total		$ 109,499	$ 57,514	36.44 %	$ 117,379	2.48 %	34,211	31.67 %	2.1	$ 64,250	54.74 %	$ 1,216	$ 1,347
U.S.	10	0.00 to <0.15 %	AAA to A-	$ 6,083	$ 4,621	67.66 %	$ 9,209	0.06 %	165	27.47 %	3.3	$ 1,306	14.18 %	$ 2	
	11	0.15 to <0.25	BBB+	1,576	946	60.41	2,149	0.23	63	29.15	2.3	708	32.95	1	
	12	0.25 to <0.50	BBB	1,790	1,149	66.55	2,555	0.49	80	30.54	2.9	1,237	48.41	4	
	13	0.50 to <0.75	BBB- to BB	25,273	8,276	57.64	30,044	0.64	4,190	32.01	3.1	17,782	59.19	62	
	14	0.75 to <2.50	BB- To B	19,737	10,916	47.86	24,879	1.55	6,545	36.25	2.9	21,973	88.32	142	
	15	2.50 to <10.00	B-	6,219	3,062	57.64	6,123	4.71	1,427	37.36	2.6	7,356	120.14	108	
	16	10.00 to <100.00	CCC+ to CC and below	6,003	903	48.45	6,440	33.88	746	41.40	2.4	13,419	208.37	912	
	17	100.00 (Default)	Default	921	158	43.93	990	100.00	191	75.69	2.1	8,757	884.55	49	
	18	Total		$ 67,602	$ 30,031	55.70 %	$ 82,389	4.93 %	13,406	34.32 %	2.9	$ 72,538	88.04 %	$ 1,280	$ 1,215

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	19	0.00 to <0.15 %	AAA to BBB-	$ 39,047	$ 135,010	40.80 %	$ 91,520	0.09 %	930	37.66 %	2.2	$ 20,224	22.10 %	$ 30	
	20	0.15 to <0.25	BB+	11,646	7,838	41.71	14,461	0.19	142	19.32	1.6	2,993	20.70	5	
	21	0.25 to <0.50	BB to BB-	11,013	9,907	40.91	14,290	0.35	289	25.25	2.3	4,929	34.49	13	
	22	0.50 to <0.75	B+	4,196	4,005	43.13	5,814	0.66	104	18.96	1.8	1,853	31.87	7	
	23	0.75 to <2.50	B To B-	5,550	5,751	42.09	7,382	1.66	324	20.63	1.7	3,550	48.09	23	
	24	2.50 to <10.00	CCC+	865	1,147	42.15	1,307	9.64	26	35.01	1.9	1,988	152.10	44	
	25	10.00 to <100.00	CCC to CC and below	1,167	1,274	53.20	1,692	21.77	42	35.38	2.1	3,082	182.15	134	
	26	100.00 (Default)	Default	270	117	39.20	316	100.00	9	37.47	1.1	462	146.20	132	
	27	Total		$ 73,754	$ 165,049	41.05 %	$ 136,782	0.83 %	1,862	32.66 %	2.1	$ 39,081	28.57 %	$ 388	$ 469
U.S.	28	0.00 to <0.15 %	AAA to A-	$ 15,275	$ 20,527	52.18 %	$ 26,007	0.07 %	228	32.65 %	3.1	$ 4,980	19.15 %	$ 6	
	29	0.15 to <0.25	BBB+	4,080	5,555	37.89	6,200	0.23	85	38.09	3.0	2,686	43.32	5	
	30	0.25 to <0.50	BBB	5,184	7,519	37.50	8,003	0.49	91	36.58	2.5	4,578	57.20	14	
	31	0.50 to <0.75	BBB- to BB	12,889	16,843	39.83	19,654	0.64	273	34.76	2.9	12,440	63.30	43	
	32	0.75 to <2.50	BB- To B	8,070	7,780	39.57	11,146	1.43	234	30.54	2.9	8,268	74.18	48	
	33	2.50 to <10.00	B-	1,568	1,805	40.47	1,505	4.71	44	24.74	3.5	1,329	88.31	18	
	34	10.00 to <100.00	CCC+ to CC and below	1,581	962	40.88	1,974	34.81	40	30.09	2.4	3,033	153.65	200	
	35	100.00 (Default)	Default	80	69	40.87	108	100.00	6	24.98	1.2	338	312.96	–	
	36	Total		$ 48,727	$ 61,060	43.52 %	$ 74,597	1.64 %	1,001	33.53 %	2.9	$ 37,652	50.47 %	$ 334	$ 399

[1] Excludes counterparty exposures (derivative and repo-style transactions).
[2] Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
[3] Exposures based on obligors prior to CRM.
[4] Exposures after CRM reflecting guarantor.
[5] Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
[6] Total RWA to post-CRM EAD.
[7] Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) **LINE**
As at **#**

2024 Q3

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	1	0.00 to <0.15 %	AAA to BBB-	$ 17,108	$ 12,958	36.38 %	$ 20,694	0.11 %	6,184	28.89 %	2.2	$ 3,691	17.84 %	$ 6	
	2	0.15 to <0.25	BB+	13,382	4,605	39.29	11,493	0.19	2,542	28.92	2.6	3,309	28.79	6	
	3	0.25 to <0.50	BB to BB-	32,093	17,319	37.20	32,922	0.35	8,634	28.15	2.1	11,089	33.68	32	
	4	0.50 to <0.75	B+	12,337	7,181	39.34	13,921	0.66	2,591	28.05	1.9	6,218	44.67	26	
	5	0.75 to <2.50	B To B-	28,333	13,504	35.58	31,678	1.67	12,414	36.77	2.1	25,774	81.36	194	
	6	2.50 to <10.00	CCC+	1,571	571	43.04	1,605	9.64	374	40.78	1.9	2,522	157.13	63	
	7	10.00 to <100.00	CCC to CC and below	3,440	744	40.55	3,610	24.33	914	45.08	1.7	7,853	217.53	393	
	8	100.00 (Default)	Default	822	119	39.67	838	100.00	499	72.43	2.1	3,475	414.68	356	
	9	Total		$ 109,086	$ 57,001	37.17 %	$ 116,761	2.27 %	34,135	31.70 %	2.1	$ 63,931	54.75 %	$ 1,076	$ 1,236
U.S.	10	0.00 to <0.15 %	AAA to A-	$ 6,640	$ 4,574	67.76 %	$ 9,738	0.06 %	163	26.26 %	3.3	$ 1,340	13.76 %	$ 2	
	11	0.15 to <0.25	BBB+	1,323	1,135	61.25	2,019	0.23	64	22.83	2.3	484	23.97	1	
	12	0.25 to <0.50	BBB	1,771	1,291	64.89	2,609	0.49	77	29.75	3.0	1,247	47.80	4	
	13	0.50 to <0.75	BBB- to BB	26,711	8,548	57.34	31,624	0.64	4,337	31.54	3.1	18,548	58.65	64	
	14	0.75 to <2.50	BB- To B	19,321	11,599	47.83	24,872	1.55	6,711	34.84	2.9	21,184	85.17	137	
	15	2.50 to <10.00	B-	5,845	2,243	56.29	5,244	4.71	1,345	38.22	2.7	6,546	124.83	94	
	16	10.00 to <100.00	CCC+ to CC and below	6,092	978	48.98	6,564	32.32	763	42.75	2.3	14,403	219.42	913	
	17	100.00 (Default)	Default	652	148	44.02	717	100.00	156	70.13	2.0	5,976	833.47	25	
	18	Total		$ 68,355	$ 30,516	55.34 %	$ 83,387	4.44 %	13,615	33.28 %	3.0	$ 69,728	83.62 %	$ 1,240	$ 1,276

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	19	0.00 to <0.15 %	AAA to BBB-	$ 39,447	$ 130,358	40.78 %	$ 89,527	0.09 %	907	38.06 %	2.3	$ 20,346	22.73 %	$ 30	
	20	0.15 to <0.25	BB+	9,219	7,767	43.61	12,144	0.19	133	26.05	2.0	3,416	28.13	6	
	21	0.25 to <0.50	BB to BB-	11,226	8,992	40.96	14,348	0.35	285	30.50	2.4	6,105	42.55	15	
	22	0.50 to <0.75	B+	3,988	3,373	44.23	5,420	0.66	94	25.60	2.0	2,516	46.42	9	
	23	0.75 to <2.50	B To B-	5,584	5,861	48.63	7,791	1.69	318	24.00	2.0	4,309	55.31	28	
	24	2.50 to <10.00	CCC+	872	468	39.74	1,042	9.64	24	35.74	2.1	1,541	147.89	36	
	25	10.00 to <100.00	CCC to CC and below	1,068	1,108	52.71	1,524	25.64	34	38.37	2.2	3,044	199.74	153	
	26	100.00 (Default)	Default	193	9	74.20	200	100.00	7	36.37	1.0	333	166.50	55	
	27	Total		$ 71,597	$ 157,936	41.37 %	$ 131,996	0.77 %	1,798	34.77 %	2.2	$ 41,610	31.52 %	$ 332	$ 363
U.S.	28	0.00 to <0.15 %	AAA to A-	$ 13,600	$ 19,582	51.99 %	$ 23,802	0.07 %	224	33.91 %	3.3	$ 5,066	21.28 %	$ 6	
	29	0.15 to <0.25	BBB+	3,844	5,661	36.35	5,918	0.23	85	38.16	3.0	2,598	43.90	5	
	30	0.25 to <0.50	BBB	5,283	8,318	35.92	8,270	0.49	86	37.35	2.4	4,672	56.49	15	
	31	0.50 to <0.75	BBB- to BB	13,017	16,662	39.41	19,583	0.64	270	35.16	2.9	12,530	63.98	43	
	32	0.75 to <2.50	BB- To B	7,819	7,787	39.61	10,902	1.43	221	31.38	3.0	8,363	76.71	48	
	33	2.50 to <10.00	B-	1,752	1,525	40.46	1,341	4.71	46	24.34	3.3	1,156	86.20	15	
	34	10.00 to <100.00	CCC+ to CC and below	1,439	898	41.38	1,811	30.93	34	30.64	2.4	2,898	160.02	167	
	35	100.00 (Default)	Default	3	62	40.23	28	100.00	5	24.91	1.9	88	314.29	–	
	36	Total		$ 46,757	$ 60,495	42.80 %	$ 71,655	1.40 %	971	34.35 %	3.0	$ 37,371	52.15 %	$ 299	$ 319

1 Excludes counterparty exposures (derivative and repo-style transactions).
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Exposures based on obligors prior to CRM.
4 Exposures after CRM reflecting guarantor.
5 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
6 Total RWA to post-CRM EAD.
7 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign[1,2]

($ millions, except as noted)
As at

2025 Q3

LINE #	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-**	**$ 416,768**	**$ 38,245**	**66.04 %**	**$ 508,338[8]**	**0.02 %**	**3,418**	**10.31 %**	**2.7**	**$ 11,965**	**2.35 %**	**$ 10**	
2	**0.15 to <0.25**	**BB+**	**946**	**869**	**74.66**	**1,482**	**0.21**	**99**	**23.60**	**2.7**	**364**	**24.56**	**1**	
3	**0.25 to <0.50**	**BB to BB-**	**552**	**255**	**53.09**	**669**	**0.37**	**170**	**24.10**	**3.3**	**250**	**37.37**	**1**	
4	**0.50 to <0.75**	**B+**	**617**	**68**	**48.80**	**642**	**0.60**	**80**	**44.94**	**3.6**	**594**	**92.52**	**2**	
5	**0.75 to <2.50**	**B To B-**	**485**	**225**	**26.39**	**530**	**1.84**	**298**	**38.91**	**2.7**	**535**	**100.94**	**4**	
6	**2.50 to <10.00**	**CCC+**	**1,482**	**4**	**31.01**	**39**	**8.62**	**14**	**51.74**	**1.9**	**78**	**200.00**	**2**	
7	**10.00 to <100.00**	**CCC to CC and below**	**62**	**3**	**37.14**	**62**	**37.19**	**19**	**48.18**	**1.5**	**151**	**243.55**	**12**	
8	**100.00 (Default)**	**Default**	**104**	**5**	**43.02**	**106**	**100.00**	**9**	**62.96**	**3.0**	**579**	**546.23**	**38**	
9	**Total**		**$ 421,016**	**$ 39,674**	**65.89 %**	**$ 511,868**	**0.05 %**	**4,089**	**10.46 %**	**2.7**	**$ 14,516**	**2.84 %**	**$ 70**	**$ 43**

2025 Q2

LINE #	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-	$ 448,829	$ 37,310	64.72 %	$ 540,386[8]	0.01 %	3,398	9.97 %	2.8	$ 10,141	1.88 %	$ 9	
11	0.15 to <0.25	BB+	920	810	74.97	1,413	0.21	102	20.21	2.4	275	19.46	1	
12	0.25 to <0.50	BB to BB-	606	267	54.80	733	0.36	173	23.95	3.1	264	36.02	1	
13	0.50 to <0.75	B+	485	69	55.78	514	0.60	69	50.30	3.9	549	106.81	2	
14	0.75 to <2.50	B To B-	523	147	34.22	557	1.80	315	38.21	2.7	548	98.38	4	
15	2.50 to <10.00	CCC+	1,436	4	29.36	25	8.62	10	45.84	2.1	45	180.00	1	
16	10.00 to <100.00	CCC to CC and below	123	24	59.38	137	27.42	19	52.93	2.1	368	268.61	19	
17	100.00 (Default)	Default	105	5	43.02	107	100.00	10	63.39	3.1	586	547.66	39	
18	Total		$ 453,027	$ 38,636	64.73 %	$ 543,872	0.04 %	4,079	10.11 %	2.8	$ 12,776	2.35 %	$ 76	$ 43

2025 Q1

LINE #	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-	$ 441,709	$ 37,032	65.34 %	$ 535,848[8]	0.01 %	3,597	10.12 %	2.8	$ 10,239	1.91 %	$ 9	
20	0.15 to <0.25	BB+	999	896	75.08	1,556	0.21	95	24.46	2.6	410	26.35	1	
21	0.25 to <0.50	BB to BB-	601	206	49.66	677	0.35	168	24.92	3.2	257	37.96	1	
22	0.50 to <0.75	B+	331	70	43.91	353	0.61	70	44.09	3.9	336	95.18	1	
23	0.75 to <2.50	B To B-	539	153	34.44	578	1.77	323	36.49	2.4	521	90.14	4	
24	2.50 to <10.00	CCC+	1,518	38	69.70	88	9.14	10	51.59	2.3	189	214.77	4	
25	10.00 to <100.00	CCC to CC and below	152	2	32.47	152	28.20	19	51.85	2.9	431	283.55	22	
26	100.00 (Default)	Default	90	–	44.25	90	100.00	9	57.28	2.9	234	260.00	51	
27	Total		$ 445,939	$ 38,397	65.32 %	$ 539,342	0.04 %	4,276	10.26 %	2.8	$ 12,617	2.34 %	$ 93	$ 57

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

2024 Q4

LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
1	0.00 to <0.15 %	AAA to BBB-	$ 470,463	$ 35,301	65.16 %	$ 564,807[8]	0.01 %	3,641	9.88 %	2.7	$ 9,900	1.75 %	$ 8	
2	0.15 to <0.25	BB+	926	912	75.88	1,532	0.21	89	24.53	2.8	414	27.02	1	
3	0.25 to <0.50	BB to BB-	725	543	79.36	1,096	0.39	188	26.06	2.7	398	36.31	1	
4	0.50 to <0.75	B+	341	61	47.58	267	0.62	57	41.32	3.8	226	84.64	1	
5	0.75 to <2.50	B To B-	565	176	31.00	603	1.69	335	36.84	2.3	535	88.72	4	
6	2.50 to <10.00	CCC+	1,382	16	84.30	29	9.10	8	15.47	2.2	19	65.52	–	
7	10.00 to <100.00	CCC to CC and below	147	21	45.46	156	28.12	18	50.45	2.8	428	274.36	23	
8	100.00 (Default)	Default	121	–	49.94	121	100.00	9	56.34	3.1	590	487.60	42	
9	Total		$ 474,670	$ 37,030	65.44 %	$ 568,611	0.04 %	4,328	10.01 %	2.7	$ 12,510	2.20 %	$ 80	$ 62

2024 Q3

LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
10	0.00 to <0.15 %	AAA to BBB-	$ 384,775	$ 34,807	65.06 %	$ 480,860[8]	0.01 %	3,812	10.88 %	3.0	$ 9,888	2.06 %	$ 8	
11	0.15 to <0.25	BB+	1,022	943	74.30	1,622	0.21	93	26.24	2.9	479	29.53	1	
12	0.25 to <0.50	BB to BB-	483	394	84.48	769	0.38	171	25.46	1.7	220	28.61	1	
13	0.50 to <0.75	B+	305	61	33.01	231	0.61	56	28.97	3.8	139	60.17	–	
14	0.75 to <2.50	B To B-	630	272	32.38	701	1.68	336	40.63	2.3	686	97.86	5	
15	2.50 to <10.00	CCC+	1,382	17	70.31	25	9.01	7	13.13	2.3	14	56.00	–	
16	10.00 to <100.00	CCC to CC and below	157	1	49.45	158	39.70	18	48.74	3.7	391	247.47	33	
17	100.00 (Default)	Default	86	–	49.94	86	100.00	8	41.32	2.5	180	209.30	42	
18	Total		$ 388,840	$ 36,495	65.21 %	$ 484,452	0.05 %	4,485	11.03 %	3.0	$ 11,997	2.48 %	$ 90	$ 56

[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) – Bank[1]

($ millions, except as noted)
As at

2025 Q3

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
1	**0.00 to <0.15 %**	**AAA to BBB-**	**$ 18,781**	**$ 11,788**	**43.59 %**	**$ 24,230**	**0.06 %**	**409**	**47.73 %**	**2.0**	**$ 5,811**	**23.98 %**	**$ 7**	
2	**0.15 to <0.25**	**BB+**	**198**	**187**	**40.01**	**273**	**0.20**	**19**	**43.73**	**2.4**	**141**	**51.65**	**–**	
3	**0.25 to <0.50**	**BB to BB-**	**188**	**392**	**35.06**	**307**	**0.33**	**21**	**42.89**	**2.1**	**159**	**51.79**	**–**	
4	**0.50 to <0.75**	**B+**	**183**	**556**	**38.45**	**397**	**0.58**	**29**	**21.04**	**2.1**	**154**	**38.79**	**1**	
5	**0.75 to <2.50**	**B To B-**	**251**	**9**	**68.24**	**17**	**1.85**	**26**	**21.23**	**2.6**	**9**	**52.94**	**–**	
6	**2.50 to <10.00**	**CCC+**	**1**	**7**	**66.80**	**6**	**4.71**	**11**	**8.22**	**1.9**	**1**	**16.67**	**–**	
7	**10.00 to <100.00**	**CCC to CC and below**	**–**	**11**	**100.00**	**11**	**33.33**	**1**	**–**	**5.0**	**–**	**–**	**–**	
8	**100.00 (Default)**	**Default**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	
9	**Total**		**$ 19,602**	**$ 12,950**	**43.14 %**	**$ 25,241**	**0.09 %**	**511**	**47.16 %**	**2.0**	**$ 6,275**	**24.86 %**	**$ 8**	**$ 8**

2025 Q2

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	AAA to BBB-	$ 17,697	$ 11,704	44.58 %	$ 23,083	0.06 %	406	48.28 %	1.9	$ 5,351	23.18 %	$ 7	
11	0.15 to <0.25	BB+	122	236	42.87	223	0.20	19	43.76	1.8	101	45.29	–	
12	0.25 to <0.50	BB to BB-	206	391	35.80	349	0.34	22	43.55	1.5	163	46.70	1	
13	0.50 to <0.75	B+	94	617	38.39	331	0.57	27	18.15	2.0	113	34.14	–	
14	0.75 to <2.50	B To B-	252	14	54.10	16	1.84	26	27.40	2.2	10	62.50	–	
15	2.50 to <10.00	CCC+	–	18	86.99	16	4.71	11	1.44	4.2	1	6.25	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		$ 18,371	$ 12,980	44.06 %	$ 24,018	0.07 %	505	47.71 %	1.9	$ 5,739	23.89 %	$ 8	$ 6

2025 Q1

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
19	0.00 to <0.15 %	AAA to BBB-	$ 19,737	$ 12,406	45.66 %	$ 25,541	0.06 %	401	48.36 %	1.9	$ 5,815	22.77 %	$ 8	
20	0.15 to <0.25	BB+	214	143	45.17	279	0.20	20	43.94	1.9	127	45.52	–	
21	0.25 to <0.50	BB to BB-	307	316	35.39	419	0.32	24	43.41	1.5	190	45.35	1	
22	0.50 to <0.75	B+	117	660	38.33	370	0.58	25	17.35	2.4	126	34.05	–	
23	0.75 to <2.50	B To B-	274	17	57.42	17	1.73	28	17.78	2.5	7	41.18	–	
24	2.50 to <10.00	CCC+	–	19	84.85	16	4.71	11	2.44	4.1	1	6.25	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		$ 20,649	$ 13,561	45.13 %	$ 26,642	0.08 %	502	47.75 %	1.9	$ 6,266	23.52 %	$ 9	$ 8

[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 #	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
2024 Q4															
	1	0.00 to <0.15 %	AAA to BBB-	$ 21,736	$ 11,225	44.75 %	$ 26,686	0.06 %	414	49.88 %	1.8	$ 5,950	22.30 %	$ 7	
	2	0.15 to <0.25	BB+	264	177	44.32	343	0.20	19	43.31	2.0	150	43.73	–	
	3	0.25 to <0.50	BB to BB-	407	627	36.14	635	0.35	33	36.11	1.7	247	38.90	1	
	4	0.50 to <0.75	B+	111	323	29.60	206	0.63	19	24.24	3.4	108	52.43	–	
	5	0.75 to <2.50	B To B-	367	13	46.34	69	1.80	28	40.07	3.7	76	110.14	1	
	6	2.50 to <10.00	CCC+	–	20	88.35	18	4.71	11	1.27	4.1	1	5.56	–	
	7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	9	Total		$ 22,885	$ 12,385	43.99 %	$ 27,957	0.08 %	517	49.24 %	1.8	$ 6,532	23.36 %	$ 9	$ 4
2024 Q3															
	10	0.00 to <0.15 %	AAA to BBB-	$ 18,383	$ 11,196	46.26 %	$ 23,537	0.05 %	416	46.80 %	2.1	$ 5,446	23.14 %	$ 7	
	11	0.15 to <0.25	BB+	357	693	41.87	650	0.21	27	36.37	1.2	173	26.62	–	
	12	0.25 to <0.50	BB to BB-	216	543	34.71	403	0.39	25	31.93	2.0	159	39.45	–	
	13	0.50 to <0.75	B+	1,261	2,085	38.40	2,062	0.57	21	43.00	1.9	1,313	63.68	5	
	14	0.75 to <2.50	B To B-	352	48	40.97	47	1.64	25	27.09	4.3	37	78.72	–	
	15	2.50 to <10.00	CCC+	–	20	88.43	18	4.71	11	1.32	4.2	1	5.56	–	
	16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	18	Total		$ 20,569	$ 14,585	44.54 %	$ 26,717	0.11 %	518	45.96 %	2.1	$ 7,129	26.68 %	$ 12	$ 4

1 Excludes CCR exposures (derivative and repo-style transactions).
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Exposures based on obligors prior to CRM.
4 Exposures after CRM reflecting guarantor.
5 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
6 Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted) *As at*	LINE #	2025 Q3												
		PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canada Insured[7,8,9]	1	0.00 to <0.15 %	$ 34,621	$ 14,326	54.52 %	$ 12,053	0.07 %	241,586	11.14 %		$ 235	1.95 %	$ 1	$
	2	0.15 to <0.25	6,493	362	48.37	2,834	0.19	27,713	10.89		122	4.30	1	
	3	0.25 to <0.50	6,509	213	44.17	2,825	0.32	30,595	10.62		173	6.12	1	
	4	0.50 to <0.75	4,202	567	53.64	1,865	0.52	16,056	10.56		161	8.63	1	
	5	0.75 to <2.50	5088	50	40.43	2,116	1.28	14,289	10.61		328	15.50	3	
	6	2.50 to <10.00	1,387	34	44.68	559	5.58	6,206	10.70		205	36.67	3	
	7	10.00 to <100.00	415	3	84.14	160	28.41	1,899	10.57		88	55.00	5	
	8	100.00 (Default)	112	–	–	31	100.00	658	10.64		41	132.26	–	
	9	Total	58,827	15,555	54.14	22,443	0.75	339,002	10.93		1,353	6.03	15	14
Canada Uninsured[7,9]	10	0.00 to <0.15	207,757	106,369	49.75	260,673	0.07	864,851	20.88		10,396	3.99	36	
	11	0.15 to <0.25	54,698	7,555	44.52	58,061	0.19	149,950	26.28		6,580	11.33	29	
	12	0.25 to <0.50	38,698	3,196	39.13	39,949	0.32	121,026	26.46		7,121	17.83	35	
	13	0.50 to <0.75	16,774	2,332	46.07	17,848	0.51	43,556	26.48		3,949	22.13	24	
	14	0.75 to <2.50	21,300	1,227	42.69	21,824	1.27	48,364	26.47		9,033	41.39	72	
	15	2.50 to <10.00	4,430	70	42.40	4,459	5.55	13,505	23.31		3,753	84.17	56	
	16	10.00 to <100.00	1,380	3	56.24	1,382	32.08	3,861	20.19		1,456	105.35	88	
	17	100.00 (Default)	433	–	–	433	100.00	1,372	22.70		913	210.85	25	
	18	Total	345,470	120,752	48.99	404,629	0.47	1,246,485	22.78		43,201	10.68	365	413
U.S. Uninsured[7]	19	0.00 to <0.15	29,024	16,148	66.20	39,715	0.07	107,661	28.78		2,137	5.38	8	
	20	0.15 to <0.25	9,099	961	53.06	9,609	0.19	27,339	29.31		1,124	11.70	5	
	21	0.25 to <0.50	6,505	373	39.51	6,652	0.32	26,261	30.08		1,200	18.04	6	
	22	0.50 to <0.75	4,691	197	40.43	4,771	0.51	11,643	35.00		1,336	28.00	9	
	23	0.75 to <2.50	5,690	209	37.73	5,769	1.32	18,584	33.94		2,935	50.88	26	
	24	2.50 to <10.00	1,458	62	16.69	1,468	5.75	7,578	33.08		1,667	113.56	27	
	25	10.00 to <100.00	545	9	14.23	547	25.79	2,824	32.63		950	173.67	46	
	26	100.00 (Default)	725	–	–	725	100.00	2,840	23.23		696	96.00	113	
	27	Total	57,737	17,959	64.13	69,256	1.62	204,730	29.90		12,045	17.39	240	185
Total residential secured	28		$ 462,034	$ 154,266	51.27 %	$ 496,328	0.64 %	1,790,217	23.24 %		$ 56,599	11.40 %	$ 620	$ 612

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) **LINE #**
As at

2025 Q2

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

1 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
2 Exposures based on obligors prior to CRM.
3 Exposures after CRM reflecting guarantor.
4 Number of retail accounts.
5 Average maturity is not used in the calculation of retail exposure RWA.
6 Total RWA as a percentage of post-CRM EAD.
7 Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.
8 Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.
9 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) *As at*	LINE #	2025 Q1												
		PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canada Insured[7,8,9]	1	0.00 to <0.15 %	$ 35,331	$ 14,642	54.23 %	$ 11,454	0.07 %	251,154	11.11 %		$ 222	1.94 %	$ 1	$
	2	0.15 to <0.25	6,839	415	47.52	2,945	0.19	29,574	10.92		128	4.35	1	
	3	0.25 to <0.50	6,010	193	49.56	2,666	0.32	32,921	10.71		166	6.23	1	
	4	0.50 to <0.75	5,150	545	53.08	2,318	0.50	16,554	10.44		190	8.20	1	
	5	0.75 to <2.50	5,730	79	34.38	2,442	1.26	16,331	10.53		372	15.23	3	
	6	2.50 to <10.00	1,467	28	39.41	555	5.63	6,572	10.71		204	36.76	3	
	7	10.00 to <100.00	457	4	135.06	163	27.13	2,311	10.49		91	55.83	5	
	8	100.00 (Default)	123	–	–	34	100.00	682	10.86		46	135.29	–	
	9	Total	61,107	15,906	53.85	22,577	0.77	356,099	10.89		1,419	6.29	15	15
Canada Uninsured[7,9]	10	0.00 to <0.15	200,863	100,145	49.65	250,583	0.07	857,880	20.86		10,091	4.03	35	
	11	0.15 to <0.25	50,427	6,775	44.41	53,436	0.19	144,686	25.56		5,994	11.22	26	
	12	0.25 to <0.50	38,219	3,483	40.35	39,624	0.33	122,195	26.63		7,182	18.13	35	
	13	0.50 to <0.75	16,763	2,315	46.47	17,839	0.51	44,164	26.46		3,995	22.39	24	
	14	0.75 to <2.50	21,043	1,329	43.44	21,620	1.26	48,003	26.95		9,226	42.67	73	
	15	2.50 to <10.00	4,311	99	43.06	4,354	5.47	13,677	23.65		3,768	86.54	55	
	16	10.00 to <100.00	1,270	7	68.15	1,274	32.22	3,796	20.32		1,375	107.93	81	
	17	100.00 (Default)	398	–	–	398	100.00	1,354	24.13		885	222.36	25	
	18	Total	333,294	114,153	48.92	389,128	0.46	1,235,755	22.72		42,516	10.93	354	385
U.S. Uninsured[7]	19	0.00 to <0.15	41,015	16,922	66.13	52,206	0.07	114,355	29.44		2,853	5.46	11	
	20	0.15 to <0.25	11,225	900	51.12	11,686	0.19	25,647	31.60		1,496	12.80	7	
	21	0.25 to <0.50	6,849	374	39.66	6,998	0.31	27,925	31.26		1,260	18.01	7	
	22	0.50 to <0.75	4,283	200	40.30	4,364	0.53	10,075	34.28		1,248	28.60	8	
	23	0.75 to <2.50	6,241	209	36.91	6,319	1.32	17,594	34.19		3,251	51.45	29	
	24	2.50 to <10.00	1,377	63	15.65	1,387	5.65	7,012	33.28		1,579	113.84	25	
	25	10.00 to <100.00	543	10	16.22	545	28.47	2,624	32.63		925	169.72	49	
	26	100.00 (Default)	737	–	–	737	100.00	2,967	23.08		676	91.72	116	
	27	Total	72,270	18,678	64.08	84,242	1.38	208,199	30.53		13,288	15.77	252	195
Total residential secured	28		$ 466,671	$ 148,737	51.35 %	$ 495,947	0.63 %	1,800,053	23.51 %		$ 57,223	11.54 %	$ 621	$ 595

1 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
2 Exposures based on obligors prior to CRM.
3 Exposures after CRM reflecting guarantor.
4 Number of retail accounts.
5 Average maturity is not used in the calculation of retail exposure RWA.
6 Total RWA as a percentage of post-CRM EAD.
7 Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.
8 Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.
9 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) **LINE** **2024**
As at **#** **Q4**

	LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canada Insured[7,8,9]	1	0.00 to <0.15 %	$ 36,226	$ 14,748	54.04 %	$ 11,445	0.07 %	257,529	11.09 %		$ 223	1.95 %	$ 1	$
	2	0.15 to <0.25	6,828	370	47.39	2,885	0.19	30,206	10.93		128	4.44	1	
	3	0.25 to <0.50	6,646	192	44.98	2,919	0.32	34,050	10.59		182	6.24	1	
	4	0.50 to <0.75	4,704	576	53.76	2,082	0.51	16,751	10.53		183	8.79	1	
	5	0.75 to <2.50	5,870	60	37.26	2,467	1.25	16,612	10.50		388	15.73	3	
	6	2.50 to <10.00	1,490	36	60.41	556	5.57	6,773	10.61		208	37.41	3	
	7	10.00 to <100.00	434	6	58.77	150	26.91	2,030	10.53		85	56.67	4	
	8	100.00 (Default)	113	–	–	29	100.00	663	11.00		40	137.93	–	
	9	Total	62,311	15,988	53.72	22,533	0.73	364,614	10.87		1,437	6.38	14	15
Canada Uninsured[7,9]	10	0.00 to <0.15	198,835	97,990	49.57	247,404	0.07	852,628	20.74		9,982	4.03	35	
	11	0.15 to <0.25	50,500	6,245	44.36	53,270	0.19	143,966	25.28		5,960	11.19	26	
	12	0.25 to <0.50	38,804	3,102	40.84	40,070	0.33	124,114	26.51		7,280	18.17	35	
	13	0.50 to <0.75	16,827	2,254	46.82	17,882	0.51	45,228	26.42		4,013	22.44	24	
	14	0.75 to <2.50	20,726	1,287	44.11	21,294	1.27	47,279	26.73		9,183	43.12	72	
	15	2.50 to <10.00	4,353	83	44.25	4,390	5.53	13,735	23.58		3,855	87.81	56	
	16	10.00 to <100.00	1,145	2	62.14	1,146	31.37	3,644	19.57		1,203	104.97	67	
	17	100.00 (Default)	346	–	–	346	100.00	1,201	24.87		792	228.90	23	
	18	Total	331,536	110,963	48.91	385,802	0.44	1,231,795	22.59		42,268	10.96	338	383
U.S. Uninsured[7]	19	0.00 to <0.15	38,710	16,113	66.14	49,368	0.07	117,103	29.58		2,722	5.51	10	
	20	0.15 to <0.25	11,007	912	51.20	11,474	0.19	27,943	31.93		1,469	12.80	7	
	21	0.25 to <0.50	6,797	362	39.16	6,939	0.31	30,556	31.45		1,264	18.22	7	
	22	0.50 to <0.75	4,052	190	38.92	4,126	0.52	10,513	32.95		1,122	27.19	7	
	23	0.75 to <2.50	5,944	194	37.66	6,017	1.31	18,085	33.77		3,040	50.52	27	
	24	2.50 to <10.00	1,302	60	16.11	1,312	5.61	6,889	32.73		1,462	111.43	23	
	25	10.00 to <100.00	500	8	13.17	501	26.41	2,544	32.07		842	168.06	41	
	26	100.00 (Default)	636	–	–	636	100.00	2,861	22.24		523	82.23	100	
	27	Total	68,948	17,839	64.04	80,373	1.27	216,494	30.57		12,444	15.48	222	179
Total residential secured	28		$ 462,795	$ 144,790	51.31 %	$ 488,708	0.59 %	1,812,903	23.36 %		$ 56,149	11.49 %	$ 574	$ 577

1 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
2 Exposures based on obligors prior to CRM.
3 Exposures after CRM reflecting guarantor.
4 Number of retail accounts.
5 Average maturity is not used in the calculation of retail exposure RWA.
6 Total RWA as a percentage of post-CRM EAD.
7 Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.
8 Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.
9 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) *As at*	LINE #	2024 Q3 PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canada Insured[7,8,9]	1	0.00 to <0.15 %	$ 37,468	$ 14,891	53.97 %	$ 11,602	0.07 %	265,430	11.10 %		$ 227	1.96 %	$ 1	$
	2	0.15 to <0.25	6,822	395	47.55	2,867	0.19	30,873	10.93		129	4.50	1	
	3	0.25 to <0.50	6,331	196	42.65	2,634	0.32	34,491	10.61		169	6.42	1	
	4	0.50 to <0.75	4,912	571	53.11	2,117	0.51	16,868	10.51		185	8.74	1	
	5	0.75 to <2.50	5,732	64	34.70	2,363	1.25	16,886	10.49		377	15.95	3	
	6	2.50 to <10.00	1,448	24	50.01	529	5.54	6,864	10.69		202	38.19	3	
	7	10.00 to <100.00	424	5	64.38	141	27.03	2,084	10.57		80	56.74	4	
	8	100.00 (Default)	111	–	–	24	100.00	634	10.92		33	137.50	–	
	9	Total	63,248	16,146	53.57	22,277	0.69	374,130	10.89		1,402	6.29	14	16
Canada Uninsured[7,9]	10	0.00 to <0.15	197,456	96,506	49.39	245,123	0.07	853,288	20.83		9,923	4.05	35	
	11	0.15 to <0.25	49,729	5,805	43.02	52,227	0.19	142,403	25.76		5,975	11.44	26	
	12	0.25 to <0.50	36,050	2,935	40.49	37,238	0.31	123,847	26.67		6,439	17.29	31	
	13	0.50 to <0.75	18,118	2,107	47.15	19,112	0.51	43,226	27.38		4,758	24.90	27	
	14	0.75 to <2.50	20,295	1,154	44.50	20,808	1.27	47,182	27.24		9,230	44.36	71	
	15	2.50 to <10.00	4,184	50	44.19	4,206	5.52	13,526	24.18		3,809	90.56	55	
	16	10.00 to <100.00	1,107	1	64.55	1,107	31.20	3,687	19.50		1,161	104.88	63	
	17	100.00 (Default)	319	–	–	319	100.00	1,130	23.59		696	218.18	20	
	18	Total	327,258	108,558	48.72	380,140	0.43	1,228,289	22.79		41,991	11.05	328	408
U.S. Uninsured[7]	19	0.00 to <0.15	38,263	16,030	66.16	48,870	0.07	118,112	30.08		2,721	5.57	10	
	20	0.15 to <0.25	10,923	878	50.62	11,367	0.19	28,995	32.92		1,508	13.27	7	
	21	0.25 to <0.50	6,643	379	39.28	6,792	0.31	28,811	32.11		1,255	18.48	7	
	22	0.50 to <0.75	3,725	191	39.76	3,801	0.52	10,189	32.45		1,017	26.76	6	
	23	0.75 to <2.50	5,839	200	34.92	5,909	1.30	17,444	34.32		3,022	51.14	27	
	24	2.50 to <10.00	1,388	71	13.36	1,398	5.79	6,879	32.76		1,579	112.95	26	
	25	10.00 to <100.00	489	9	18.33	491	26.65	2,625	30.52		783	159.47	39	
	26	100.00 (Default)	591	–	–	591	100.00	2,793	21.93		476	80.54	91	
	27	Total	67,861	17,758	63.95	79,219	1.23	215,848	31.08		12,361	15.60	213	181
Total residential secured	28		$ 458,367	$ 142,462	51.17 %	$ 481,636	0.57 %	1,818,267	23.60 %		$ 55,754	11.58 %	$ 555	$ 605

1 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
2 Exposures based on obligors prior to CRM.
3 Exposures after CRM reflecting guarantor.
4 Number of retail accounts.
5 Average maturity is not used in the calculation of retail exposure RWA.
6 Total RWA as a percentage of post-CRM EAD.
7 Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.
8 Includes government insured exposures (CMHC) and exposures insured by corporate entities. For post-CRM, government insured exposures are included in Sovereign.
9 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted)
As at

2025 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	**0.00 to <0.15 %**	**$ 7,507**	**$ 164,533**	**57.49 %**	**$ 102,089**	**0.07 %**	**16,924,889**	**86.51 %**		**$ 3,756**	**3.68 %**	**$ 59**	
2	**0.15 to <0.25**	**2,526**	**14,601**	**60.64**	**11,380**	**0.19**	**2,070,557**	**87.92**		**1,040**	**9.14**	**19**	
3	**0.25 to <0.50**	**3,051**	**11,328**	**60.49**	**9,903**	**0.32**	**2,452,594**	**88.92**		**1,372**	**13.85**	**28**	
4	**0.50 to <0.75**	**3,754**	**9,755**	**63.72**	**9,970**	**0.53**	**1,513,916**	**88.85**		**2,078**	**20.84**	**47**	
5	**0.75 to <2.50**	**14,924**	**18,783**	**65.01**	**27,135**	**1.49**	**4,003,390**	**90.85**		**12,540**	**46.21**	**369**	
6	**2.50 to <10.00**	**9,816**	**3,407**	**81.83**	**12,604**	**5.45**	**3,263,961**	**91.08**		**14,430**	**114.49**	**625**	
7	**10.00 to <100.00**	**2,428**	**420**	**75.12**	**2,743**	**37.41**	**1,209,040**	**89.58**		**5,429**	**197.92**	**926**	
8	**100.00 (Default)**	**143**	**–**	**–**	**143**	**100.00**	**27,821**	**85.55**		**82**	**57.34**	**116**	
9	**Total**	**$ 44,149**	**$ 222,827**	**59.16 %**	**$ 175,967**	**1.38 %**	**31,466,168**	**87.91 %**		**$ 40,727**	**23.14 %**	**$ 2,189**	**$ 2,984**

2025 Q2

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	$ 6,819	$ 162,510	57.62 %	$ 100,453	0.07 %	17,015,647	86.80 %		$ 3,706	3.69 %	$ 58	
11	0.15 to <0.25	2,457	14,592	61.72	11,463	0.19	2,095,934	87.92		1,048	9.14	20	
12	0.25 to <0.50	2,993	11,309	61.43	9,939	0.32	2,551,263	88.91		1,377	13.85	28	
13	0.50 to <0.75	3,718	9,420	65.75	9,911	0.52	1,498,664	89.09		2,043	20.61	46	
14	0.75 to <2.50	14,738	19,218	65.46	27,319	1.47	4,085,292	90.74		12,475	45.66	365	
15	2.50 to <10.00	9,751	3,242	85.52	12,523	5.47	3,296,444	91.02		14,363	114.69	622	
16	10.00 to <100.00	2,333	338	90.58	2,639	36.85	1,233,565	89.44		5,251	198.98	877	
17	100.00 (Default)	153	–	–	153	100.00	30,455	85.24		88	57.52	123	
18	Total	$ 42,962	$ 220,629	59.57 %	$ 174,400	1.37 %	31,807,264	88.08 %		$ 40,351	23.14 %	$ 2,139	$ 2,940

2025 Q1

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
19	0.00 to <0.15 %	$ 6,508	$ 168,432	57.08 %	$ 102,644	0.07 %	17,281,334	86.88 %		$ 3,781	3.68 %	$ 59	
20	0.15 to <0.25	2,411	14,967	60.43	11,455	0.19	2,141,928	88.10		1,049	9.16	20	
21	0.25 to <0.50	2,968	11,689	60.14	9,999	0.32	2,551,361	89.07		1,388	13.88	28	
22	0.50 to <0.75	3,685	9,637	63.97	9,850	0.53	1,543,678	89.17		2,048	20.79	46	
23	0.75 to <2.50	14,535	19,185	64.83	26,970	1.49	4,168,837	90.79		12,448	46.15	365	
24	2.50 to <10.00	9,620	3,346	82.46	12,380	5.45	3,509,866	91.01		14,168	114.44	613	
25	10.00 to <100.00	2,438	381	81.98	2,750	39.36	1,563,754	89.64		5,363	195.02	978	
26	100.00 (Default)	134	–	–	134	100.00	28,853	85.47		77	57.46	108	
27	Total	$ 42,299	$ 227,637	58.81 %	$ 176,182	1.40 %	32,789,611	88.14 %		$ 40,322	22.89 %	$ 2,217	$ 3,217

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

2024 Q4

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	$ 5,602	$ 161,084	58.52 %	$ 99,870	0.07 %	17,338,463	86.93 %		$ 3,699	3.70 %	$ 58	
2	0.15 to <0.25	2,344	15,380	59.64	11,516	0.19	2,166,236	88.32		1,057	9.18	20	
3	0.25 to <0.50	2,840	11,726	59.88	9,861	0.32	2,608,858	89.23		1,371	13.90	28	
4	0.50 to <0.75	3,563	10,267	61.90	9,918	0.53	1,574,696	89.01		2,057	20.74	47	
5	0.75 to <2.50	14,315	18,634	65.32	26,488	1.48	4,239,958	90.93		12,149	45.87	356	
6	2.50 to <10.00	9,460	3,091	75.57	11,795	5.43	3,315,456	91.12		13,485	114.33	583	
7	10.00 to <100.00	2,428	358	55.68	2,627	30.24	1,508,435	89.75		6,030	229.54	718	
8	100.00 (Default)	128	–	–	128	100.00	28,381	85.16		72	56.25	103	
9	Total	$ 40,680	$ 220,540	59.64 %	$ 172,203	1.24 %	32,780,483	88.22 %		$ 39,920	23.18 %	$ 1,913	$ 3,116

2024 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	$ 6,448	$ 153,480	60.06 %	$ 98,635	0.07 %	17,080,644	86.69 %		$ 3,656	3.71 %	$ 58	
11	0.15 to <0.25	2,354	15,246	60.92	11,641	0.19	2,138,642	88.34		1,070	9.19	20	
12	0.25 to <0.50	2,932	12,024	60.84	10,247	0.32	2,639,805	89.26		1,428	13.94	29	
13	0.50 to <0.75	3,788	10,687	61.06	10,313	0.53	1,582,192	89.05		2,140	20.75	49	
14	0.75 to <2.50	15,845	21,178	63.04	29,195	1.53	4,250,662	91.03		13,763	47.14	406	
15	2.50 to <10.00	10,604	3,652	66.99	13,051	5.45	3,533,992	91.14		14,959	114.62	648	
16	10.00 to <100.00	2,663	284	65.18	2,848	30.10	1,573,610	89.81		6,492	227.95	776	
17	100.00 (Default)	138	–	–	138	100.00	26,156	85.49		76	55.07	112	
18	Total	$ 44,772	$ 216,551	60.63 %	$ 176,068	1.32 %	32,825,703	88.19 %		$ 43,584	24.75 %	$ 2,098	$ 3,070

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

2025 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF [2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	**0.00 to <0.15 %**	**7,543**	**$ 4,784**	**69.33 %**	**$ 10,859**	**0.09 %**	**519,191**	**45.12 %**		**$ 1,060**	**9.76 %**	**$ 4**	
2	**0.15 to <0.25**	**6,814**	**3,905**	**45.20**	**8,579**	**0.20**	**340,599**	**43.30**		**1,493**	**17.40**	**7**	
3	**0.25 to <0.50**	**15,596**	**1,098**	**66.06**	**16,321**	**0.32**	**458,218**	**35.54**		**3,418**	**20.94**	**19**	
4	**0.50 to <0.75**	**8,871**	**1,430**	**69.61**	**9,866**	**0.53**	**282,070**	**46.88**		**3,458**	**35.05**	**25**	
5	**0.75 to <2.50**	**35,372**	**2,134**	**64.29**	**36,738**	**1.57**	**859,289**	**51.05**		**21,875**	**59.54**	**297**	
6	**2.50 to <10.00**	**18,772**	**768**	**66.55**	**18,967**	**5.40**	**620,683**	**56.95**		**16,118**	**84.98**	**582**	
7	**10.00 to <100.00**	**4,368**	**87**	**61.55**	**4,384**	**26.80**	**181,427**	**54.92**		**5,324**	**121.44**	**642**	
8	**100.00 (Default)**	**688**	**4**	**100.00**	**645**	**100.00**	**18,146**	**50.44**		**557**	**86.36**	**281**	
9	**Total**	**98,024**	**$ 14,210**	**61.53 %**	**$ 106,359**	**3.34 %**	**3,279,623**	**48.26 %**		**$ 53,303**	**50.12 %**	**$ 1,857**	**$ 1,974**

2025 Q2

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF [2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	7,432	$ 5,443	69.56 %	$ 11,218	0.08 %	551,326	45.82 %		$ 1,086	9.68 %	$ 4	
11	0.15 to <0.25	6,597	3,748	44.46	8,263	0.20	333,838	42.42		1,401	16.96	7	
12	0.25 to <0.50	15,243	1,069	66.20	15,953	0.33	477,949	36.39		3,378	21.17	19	
13	0.50 to <0.75	8,725	1,114	68.37	9,486	0.53	258,301	46.60		3,279	34.57	23	
14	0.75 to <2.50	33,542	2,005	64.78	34,828	1.57	820,155	51.45		20,902	60.01	285	
15	2.50 to <10.00	19,057	500	62.80	19,028	5.43	625,477	57.31		16,290	85.61	593	
16	10.00 to <100.00	4,509	65	54.49	4,504	26.21	179,111	55.91		5,561	123.47	661	
17	100.00 (Default)	702	4	100.00	658	100.00	18,834	51.23		565	85.87	292	
18	Total	95,807	$ 13,948	61.47 %	$ 103,938	3.42 %	3,264,991	48.66 %		$ 52,462	50.47 %	$ 1,884	$ 1,966

2025 Q1

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF [2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
19	0.00 to <0.15 %	7,800	$ 5,502	69.50 %	$ 11,625	0.08 %	559,485	45.04 %		$ 1,107	9.52 %	$ 4	
20	0.15 to <0.25	6,684	3,807	44.83	8,391	0.20	336,040	42.07		1,412	16.83	7	
21	0.25 to <0.50	16,188	1,074	66.60	16,904	0.33	459,563	35.42		3,534	20.91	20	
22	0.50 to <0.75	8,960	1,108	67.79	9,711	0.53	277,453	45.87		3,309	34.07	24	
23	0.75 to <2.50	34,472	2,061	65.38	35,805	1.58	834,473	50.88		21,249	59.35	289	
24	2.50 to <10.00	19,009	508	63.67	18,968	5.46	615,485	56.76		16,088	84.82	586	
25	10.00 to <100.00	4,588	64	56.96	4,580	26.84	186,368	55.12		5,576	121.75	677	
26	100.00 (Default)	739	4	100.00	690	100.00	22,963	50.80		580	84.06	304	
27	Total	98,440	$ 14,128	61.64 %	$ 106,674	3.42 %	3,291,830	47.87 %		$ 52,855	49.55 %	$ 1,911	$ 1,996

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

2024 Q4

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	7,631 $	5,457	69.59 % $	11,429	0.08 %	582,648	45.25 %		$ 1,088	9.52 % $	4	
2	0.15 to <0.25	6,434	3,775	44.48	8,113	0.20	334,468	44.22		1,436	17.70	7	
3	0.25 to <0.50	15,601	1,050	66.73	16,289	0.32	460,925	35.75		3,429	21.05	19	
4	0.50 to <0.75	8,772	1,193	69.28	9,598	0.53	273,865	46.39		3,317	34.56	24	
5	0.75 to <2.50	34,142	1,854	65.02	34,978	1.61	849,539	51.00		20,933	59.85	289	
6	2.50 to <10.00	18,195	506	58.17	18,427	5.37	614,130	57.27		15,743	85.43	567	
7	10.00 to <100.00	4,238	59	53.75	4,260	26.68	178,329	55.26		5,179	121.57	627	
8	100.00 (Default)	701	4	100.00	652	100.00	22,005	50.28		556	85.28	283	
9	Total	95,714 $	13,898	61.44 % $	103,746	3.34 %	3,315,909	48.30 %		$ 51,681	49.81 % $	1,820 $	1,945

2024 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	7,999 $	5,485	69.45 % $	11,808	0.08 %	595,507	45.40 %		$ 1,127	9.54 % $	4	
11	0.15 to <0.25	6,424	3,579	44.61	8,020	0.20	332,554	44.30		1,421	17.72	7	
12	0.25 to <0.50	15,268	1,027	66.34	15,949	0.32	462,254	35.91		3,360	21.07	19	
13	0.50 to <0.75	8,690	1,207	69.98	9,523	0.53	276,381	46.33		3,284	34.48	23	
14	0.75 to <2.50	33,383	1,885	64.60	34,218	1.61	784,145	51.09		20,521	59.97	284	
15	2.50 to <10.00	17,841	508	61.98	18,083	5.39	658,244	57.37		15,478	85.59	558	
16	10.00 to <100.00	4,076	60	54.65	4,097	26.47	173,261	55.16		4,964	121.16	597	
17	100.00 (Default)	651	4	100.00	599	100.00	20,182	49.26		519	86.64	254	
18	Total	94,332 $	13,755	61.81 % $	102,297	3.26 %	3,302,528	48.35 %		$ 50,674	49.54 % $	1,746 $	1,898

[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

2025 Q3	LINE #	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	**$ 12,796**	**$ 36,251**	**$**	**1.4**	**$ 68,666**	**$ 10,712**
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					**495,340**	**3,888**
Value-at-Risk (VaR) for SFTs	6					**–**	**–**
Total	7					**$ 564,006**	**$ 14,600**

2025 Q2	LINE #	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	$ 13,029	$ 32,808	$	1.4	$ 64,172	$ 9,282
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					461,673	3,494
VaR for SFTs	13					–	–
Total	14					$ 525,845	$ 12,776

2025 Q1	LINE #	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	$ 14,849	$ 34,751	$	1.4	$ 69,440	$ 9,940
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					466,354	3,644
VaR for SFTs	20					–	–
Total	21					$ 535,794	$ 13,584

2024 Q4	LINE #	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	$ 15,248	$ 31,760	$	1.4	$ 65,810	$ 9,174
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					458,452	3,353
VaR for SFTs	27					–	–
Total	28					$ 524,262	$ 12,527

[1] Excludes exposures and RWA for QCCPs and CVA.
[2] Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.

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

($ millions, except as noted) *As at*	LINE #	2024 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)	1	$ 13,691	$ 30,850	$	1.4	$ 62,358	$ 8,394
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					428,006	3,080
VaR for SFTs	6					–	–
Total	7					$ 490,364	$ 11,474

[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

2025 Q3

Asset classes	**LINE #**	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Other** (Risk-weight)	**Total credit exposures amount (post-CCF and post-CRM)**
Sovereigns and their central banks	1	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	–	–	345	37	–	–	–	–	–	19	–	–	–	401
Of which: securities firms and other financial institutions as Bank	5	–	–	*104*	*4*	–	–	–	–	–	*4*	–	–	–	*112*
Corporates	6	–	–	277	–	–	3	49	–	–	350	–	–	–	679
Of which: securities firms and other financial institutions as Corporate	7	–	–	*277*	–	–	*3*	*49*	–	–	*302*	–	–	–	*631*
Of which: specialised lending	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ –	$ –	$ 622	$ 37	$ –	$ 3	$ 49	$ –	$ –	$ 369	$ –	$ –	$ –	$ 1,080

2025 Q2

Asset classes	LINE #	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other (Risk-weight)	Total credit exposures amount (post-CCF and post-CRM)
Sovereigns and their central banks	14	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Public sector entities	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks	17	–	–	300	17	–	1	–	–	–	7	–	–	–	325
Of which: securities firms and other financial institutions as Bank	18	–	–	*87*	*3*	–	*1*	–	–	–	*7*	–	–	–	*98*
Corporates	19	–	–	89	–	–	1	44	–	–	366	–	–	–	500
Of which: securities firms and other financial institutions as Corporate	20	–	–	*89*	–	–	*1*	*44*	–	–	*283*	–	–	–	*417*
Of which: specialised lending	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ –	$ –	$ 389	$ 17	$ –	$ 2	$ 44	$ –	$ –	$ 373	$ –	$ –	$ –	$ 825

[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 #	2025 Q1													
		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	–	–	201	42	–	–	–	–	–	3	–	–	–	246
Of which: securities firms and other financial institutions as Bank	5	–	–	*135*	*31*	–	–	–	–	–	*3*	–	–	–	*169*
Corporates	6	–	–	203	–	–	15	20	–	–	312	–	–	–	550
Of which: securities firms and other financial institutions as Corporate	7	–	–	*203*	–	–	*15*	*20*	–	–	*226*	–	–	–	*464*
Of which: specialised lending	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ –	$ –	$ 404	$ 42	$ –	$ 15	$ 20	$ –	$ –	$ 315	$ –	$ –	$ –	$ 796

	LINE #	2024 Q4													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	
Asset classes															
Sovereigns and their central banks	14	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Public sector entities	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks	17	–	–	222	42	–	1	–	–	–	4	–	–	–	269
Of which: securities firms and other financial institutions as Bank	18	–	–	*118*	*31*	–	*1*	–	–	–	*4*	–	–	–	*154*
Corporates	19	–	–	141	–	–	48	16	–	–	120	–	–	–	325
Of which: securities firms and other financial institutions as Corporate	20	–	–	*141*	–	–	*48*	*15*	–	–	*34*	–	–	–	*238*
Of which: specialised lending	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ –	$ –	$ 363	$ 42	$ –	$ 49	$ 16	$ –	$ –	$ 124	$ –	$ –	$ –	$ 594

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

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

($ millions) *As at*	LINE #	2024 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	–	–	277	98	–	–	–	–	–	4	–	–	–	379
Of which: securities firms and other financial institutions as Bank	5	–	–	*113*	*72*	–	–	–	–	–	*4*	–	–	–	*189*
Corporates	6	–	–	184	–	–	75	13	–	–	111	–	–	–	383
Of which: securities firms and other financial institutions as Corporate	7	–	–	*184*	–	–	*75*	*10*	–	–	*25*	–	–	–	*294*
Of which: specialised lending	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ –	$ –	$ 461	$ 98	$ –	$ 75	$ 13	$ –	$ –	$ 115	$ –	$ –	$ –	$ 762

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

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

($ millions, except as noted)
As at

2025 Q3

CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)

LINE #	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 %	$ 524	0.10 %	521	28.68 %	2.4	$ 64	12.21 %
2	0.15 to <0.25	288	0.20	546	22.29	1.7	42	14.58
3	0.25 to <0.50	309	0.37	808	35.33	3.7	105	33.98
4	0.50 to <0.75	168	0.62	239	21.21	2.0	46	27.38
5	0.75 to <2.50	630	1.97	434	27.36	1.3	354	56.19
6	2.50 to <10.00	497	4.83	123	6.37	0.6	92	18.51
7	10.00 to <100.00	84	22.69	151	46.54	1.6	188	223.81
8	100.00 (Default)	–	100.00	3	25.00	3.2	1	–
9	Total	$ 2,500	2.36 %	2,825	24.10 %	1.8	$ 892	35.68 %

CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)

LINE #	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 %	$ 249,343	0.07 %	2,975	7.21 %	0.3	$ 5,028	2.02 %
11	0.15 to <0.25	53,271	0.20	144	2.13	0.1	669	1.26
12	0.25 to <0.50	14,407	0.31	156	5.54	0.2	683	4.74
13	0.50 to <0.75	1,230	0.66	63	21.67	0.5	330	26.83
14	0.75 to <2.50	3,360	2.04	137	10.74	0.4	754	22.44
15	2.50 to <10.00	21	9.31	7	50.61	1.7	40	190.48
16	10.00 to <100.00	14	17.58	6	42.22	1.7	29	207.14
17	100.00 (Default)	50	100.00	2	40.00	4.5	251	502.00
18	Total	$ 321,696	0.14 %	3,490	6.40 %	0.2	$ 7,784	2.42 %

2025 Q2

CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)

LINE #	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 %	$ 559	0.11 %	535	31.81 %	2.6	$ 78	13.95 %
20	0.15 to <0.25	308	0.20	574	27.78	2.2	56	18.18
21	0.25 to <0.50	385	0.37	815	34.24	3.7	128	33.25
22	0.50 to <0.75	199	0.63	254	23.83	2.2	62	31.16
23	0.75 to <2.50	636	1.92	438	26.00	1.6	334	52.52
24	2.50 to <10.00	624	4.87	122	6.69	0.6	125	20.03
25	10.00 to <100.00	85	23.93	146	34.30	2.0	141	165.88
26	100.00 (Default)	–	100.00	5	25.71	3.5	1	–
27	Total	$ 2,796	2.40 %	2,889	24.28 %	2.0	$ 925	33.08 %

CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)

LINE #	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 %	$ 233,362	0.07 %	2,950	7.24 %	0.3	$ 4,618	1.98 %
29	0.15 to <0.25	42,077	0.20	126	2.17	0.1	528	1.25
30	0.25 to <0.50	11,023	0.36	154	6.17	0.3	601	5.45
31	0.50 to <0.75	1,124	0.66	59	15.19	0.4	212	18.86
32	0.75 to <2.50	3,284	2.02	119	7.16	0.3	451	13.73
33	2.50 to <10.00	89	9.31	5	40.64	2.2	137	153.93
34	10.00 to <100.00	24	17.58	6	42.02	1.8	48	200.00
35	100.00 (Default)	60	100.00	2	40.00	4.6	301	501.67
36	Total	$ 291,043	0.15 %	3,421	6.52 %	0.2	$ 6,896	2.37 %

1 Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
4 Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

2025 Q1

CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)

LINE #	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 %	$ 603	0.10 %	544	33.32 %	2.2	$ 86	14.26 %
2	0.15 to <0.25	320	0.20	567	21.31	1.5	45	14.06
3	0.25 to <0.50	247	0.35	804	42.58	3.2	98	39.68
4	0.50 to <0.75	193	0.64	258	22.80	2.1	57	29.53
5	0.75 to <2.50	746	1.94	431	21.74	0.9	321	43.03
6	2.50 to <10.00	660	4.86	121	6.53	0.6	129	19.55
7	10.00 to <100.00	125	21.33	142	53.43	1.4	321	256.80
8	100.00 (Default)	–	100.00	2	25.00	2.0	–	–
9	Total	$ 2,894	2.64 %	2,869	23.86 %	1.4	$ 1,057	36.52 %

CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)

LINE #	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 %	$ 236,003	0.07 %	2,948	7.90 %	0.3	$ 5,113	2.17 %
11	0.15 to <0.25	42,722	0.20	140	2.48	0.1	619	1.45
12	0.25 to <0.50	8,665	0.33	139	6.63	0.2	461	5.32
13	0.50 to <0.75	871	0.66	58	23.24	0.4	252	28.93
14	0.75 to <2.50	3,503	1.74	120	6.87	0.2	462	13.19
15	2.50 to <10.00	106	9.31	6	40.36	2.1	162	152.83
16	10.00 to <100.00	19	19.05	8	46.58	2.1	42	221.05
17	100.00 (Default)	56	100.00	2	40.00	4.7	279	498.21
18	Total	$ 291,945	0.14 %	3,421	7.12 %	0.3	$ 7,390	2.53 %

2024 Q4

CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)

LINE #	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 %	$ 897	0.08 %	572	34.10 %	3.5	$ 106	11.82 %
20	0.15 to <0.25	124	0.20	561	45.64	3.9	37	29.84
21	0.25 to <0.50	252	0.36	831	38.36	3.4	91	36.11
22	0.50 to <0.75	235	0.65	255	27.47	2.3	85	36.17
23	0.75 to <2.50	1,690	2.08	453	9.81	0.4	332	19.64
24	2.50 to <10.00	626	4.81	104	6.07	0.6	108	17.25
25	10.00 to <100.00	77	21.05	133	61.61	1.3	228	296.10
26	100.00 (Default)	–	100.00	3	25.10	2.3	–	–
27	Total	$ 3,901	2.17 %	2,912	19.87 %	1.6	$ 987	25.30 %

CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)

LINE #	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 %	$ 226,007	0.07 %	3,393	7.59 %	0.3	$ 4,788	2.12 %
29	0.15 to <0.25	44,537	0.19	142	2.43	–	617	1.39
30	0.25 to <0.50	9,433	0.34	140	5.05	0.2	382	4.05
31	0.50 to <0.75	1,038	0.66	61	14.59	0.4	196	18.88
32	0.75 to <2.50	4,472	1.59	148	4.20	0.2	354	7.92
33	2.50 to <10.00	85	9.64	8	40.17	2.1	131	154.12
34	10.00 to <100.00	29	18.65	5	50.09	1.3	69	237.93
35	100.00 (Default)	48	100.00	2	40.00	4.9	238	495.83
36	Total	$ 285,649	0.14 %	3,899	6.69 %	0.2	$ 6,775	2.37 %

[1] Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.
[2] Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
[3] Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
[4] Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

2024 Q3

CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)

LINE #	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 %	$ 557	0.10 %	574	30.85 %	2.2	$ 74	13.29 %
2	0.15 to <0.25	104	0.20	563	30.40	3.7	21	20.19
3	0.25 to <0.50	270	0.36	797	38.96	3.4	100	37.04
4	0.50 to <0.75	258	0.65	264	24.36	2.2	83	32.17
5	0.75 to <2.50	475	1.84	467	27.33	1.3	261	54.95
6	2.50 to <10.00	569	4.74	112	5.28	0.5	84	14.76
7	10.00 to <100.00	64	19.76	111	66.99	1.7	205	320.31
8	100.00 (Default)	–	100.00	1	25.93	2.2	–	–
9	Total	$ 2,297	2.25 %	2,889	24.99 %	1.8	$ 828	36.05 %

CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)

LINE #	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 %	$ 212,835	0.06 %	3,635	7.48 %	0.3	$ 4,210	1.98 %
11	0.15 to <0.25	37,319	0.19	121	2.93	0.1	632	1.69
12	0.25 to <0.50	13,125	0.34	150	4.40	0.1	467	3.56
13	0.50 to <0.75	3,535	0.66	59	4.58	0.1	210	5.94
14	0.75 to <2.50	2,126	2.07	150	9.96	0.4	409	19.24
15	2.50 to <10.00	102	9.64	5	39.72	2.1	155	151.96
16	10.00 to <100.00	67	40.48	4	40.02	4.3	137	204.48
17	100.00 (Default)	–	–	–	–	–	–	–
18	Total	$ 269,109	0.13 %	4,124	6.70 %	0.2	$ 6,220	2.31 %

1 Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
4 Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

2025 Q3

LINE #	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**	**% $**	**86,172**	**0.04**	**%**	**303**	**2.19**	**%**	**0.6**	**$**	**338**	**0.39**	**%**
2	**0.15 to <0.25**		**10**	**0.20**		**20**	**23.94**		**3.2**		**2**	**20.00**	
3	**0.25 to <0.50**		**8**	**0.39**		**12**	**29.55**		**4.2**		**2**	**25.00**	
4	**0.50 to <0.75**		**1**	**0.66**		**4**	**42.12**		**4.3**		**1**	**100.00**	
5	**0.75 to <2.50**		**34**	**2.14**		**10**	**5.04**		**0.3**		**4**	**11.76**	
6	**2.50 to <10.00**		**–**	**9.31**		**2**	**25.00**		**2.8**		**–**	**–**	
7	**10.00 to <100.00**		**1**	**23.07**		**5**	**41.86**		**4.6**		**2**	**200.00**	
8	**100.00 (Default)**		**5**	**100.00**		**3**	**46.76**		**5.0**		**31**	**620.00**	
9	**Total**	**$**	**86,231**	**0.04**	**%**	**359**	**2.20**	**%**	**0.6**	**$**	**380**	**0.44**	**%**

2025 Q2

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15	% $	85,817	0.04	%	303	2.29	%	0.7	$	334	0.39	%
11	0.15 to <0.25		16	0.20		22	35.67		3.1		4	25.00	
12	0.25 to <0.50		20	0.41		15	40.21		2.8		8	40.00	
13	0.50 to <0.75		2	0.66		4	35.34		4.0		1	50.00	
14	0.75 to <2.50		27	2.13		11	20.11		1.3		12	44.44	
15	2.50 to <10.00		–	9.31		2	49.95		5.0		1	–	
16	10.00 to <100.00		2	21.18		8	49.04		3.7		5	250.00	
17	100.00 (Default)		6	100.00		2	46.77		5.0		35	583.33	
18	Total	$	85,890	0.04	%	367	2.31	%	0.7	$	400	0.47	%

2025 Q1

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
19	0.00 to <0.15	% $	89,678	0.04	%	300	2.49	%	0.7	$	354	0.39	%
20	0.15 to <0.25		12	0.20		23	32.44		3.7		3	25.00	
21	0.25 to <0.50		7	0.39		14	24.84		4.7		2	28.57	
22	0.50 to <0.75		1	0.66		3	37.33		2.5		–	–	
23	0.75 to <2.50		4	2.13		9	53.16		2.8		5	125.00	
24	2.50 to <10.00		1	9.31		3	62.83		3.1		3	300.00	
25	10.00 to <100.00		6	32.74		7	27.95		5.0		8	133.33	
26	100.00 (Default)		–	100.00		1	46.77		2.0		–	–	
27	Total	$	89,709	0.04	%	360	2.50	%	0.7	$	375	0.42	%

1 Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
4 Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
	2024 Q4							
1	0.00 to <0.15 %	$ 89,566	0.03 %	312	2.33 %	0.8	$ 347	0.39 %
2	0.15 to <0.25	8	0.19	19	34.14	4.1	2	25.00
3	0.25 to <0.50	11	0.41	16	26.52	4.7	3	27.27
4	0.50 to <0.75	1	0.66	4	51.50	2.6	1	100.00
5	0.75 to <2.50	4	2.07	10	43.52	2.6	4	100.00
6	2.50 to <10.00	–	9.64	2	49.62	5.0	1	–
7	10.00 to <100.00	6	32.98	7	28.19	5.0	9	150.00
8	100.00 (Default)	–	100.00	1	54.30	2.3	–	–
9	Total	$ 89,596	0.04 %	371	2.34 %	0.8	$ 367	0.41 %
	2024 Q3							
10	0.00 to <0.15 %	$ 87,718	0.04 %	313	2.16 %	0.7	$ 298	0.34 %
11	0.15 to <0.25	9	0.19	24	39.70	2.7	2	22.22
12	0.25 to <0.50	9	0.34	15	36.76	3.4	3	33.33
13	0.50 to <0.75	–	0.66	3	25.00	3.8	–	–
14	0.75 to <2.50	5	2.07	12	44.64	2.6	5	100.00
15	2.50 to <10.00	–	9.64	1	27.67	5.0	–	–
16	10.00 to <100.00	8	32.79	7	29.24	5.0	13	162.50
17	100.00 (Default)	–	100.00	1	54.30	2.5	–	–
18	Total	$ 87,749	0.04 %	376	2.17 %	0.7	$ 321	0.37 %

[1] Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.
[2] Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
[3] Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
[4] Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
	2025 Q3							
1	**0.00 to <0.15 %**	**$ 147,742**	**0.05 %**	**341**	**12.46 %**	**0.3**	**$ 4,981**	**3.37 %**
2	**0.15 to <0.25**	**94**	**0.20**	**6**	**1.65**	**0.1**	**1**	**1.06**
3	**0.25 to <0.50**	**210**	**0.40**	**8**	**2.88**	**0.1**	**6**	**2.86**
4	**0.50 to <0.75**	**2,101**	**0.62**	**3**	**0.63**	**0.2**	**14**	**0.67**
5	**0.75 to <2.50**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
6	**2.50 to <10.00**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
7	**10.00 to <100.00**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
8	**100.00 (Default)**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
9	**Total**	**$ 150,147**	**0.06 %**	**358**	**12.27 %**	**0.3**	**$ 5,002**	**3.33 %**
	2025 Q2							
10	0.00 to <0.15 %	$ 143,312	0.05 %	344	10.58 %	0.2	$ 4,057	2.83 %
11	0.15 to <0.25	47	0.20	3	2.41	–	1	2.13
12	0.25 to <0.50	276	0.40	7	2.20	0.1	7	2.54
13	0.50 to <0.75	–	–	–	–	–	–	–
14	0.75 to <2.50	–	2.14	1	45.00	1.0	–	–
15	2.50 to <10.00	–	–	–	–	–	–	–
16	10.00 to <100.00	–	–	–	–	–	–	–
17	100.00 (Default)	–	–	–	–	–	–	–
18	Total	$ 143,635	0.05 %	355	10.56 %	0.2	$ 4,065	2.83 %
	2025 Q1							
19	0.00 to <0.15 %	$ 148,138	0.05 %	334	10.97 %	0.3	$ 4,322	2.92 %
20	0.15 to <0.25	157	0.20	6	2.94	–	3	1.91
21	0.25 to <0.50	534	0.30	8	1.15	0.1	6	1.12
22	0.50 to <0.75	–	–	–	–	–	–	–
23	0.75 to <2.50	–	2.14	1	45.00	1.0	–	–
24	2.50 to <10.00	–	–	–	–	–	–	–
25	10.00 to <100.00	–	–	–	–	–	–	–
26	100.00 (Default)	–	–	–	–	–	–	–
27	Total	$ 148,829	0.05 %	349	10.93 %	0.3	$ 4,331	2.91 %

1 Collateral for repo-style transactions is reflected in the LGD as opposed to EAD.
2 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
3 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
4 Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

LINE #	2024 Q4 PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
1	0.00 to <0.15	% $	142,401	0.05	%	332	10.99	%	0.3	$	4,148	2.91	%
2	0.15 to <0.25		100	0.19		6	0.43		0.1		–	–	
3	0.25 to <0.50		416	0.33		8	1.00		0.1		4	0.96	
4	0.50 to <0.75		–	–		–	–		–		–	–	
5	0.75 to <2.50		–	2.17		1	45.00		1.0		–	–	
6	2.50 to <10.00		–	–		–	–		–		–	–	
7	10.00 to <100.00		–	–		–	–		–		–	–	
8	100.00 (Default)		–	–		–	–		–		–	–	
9	Total	$	142,917	0.05	%	347	10.95	%	0.3	$	4,152	2.91	%

LINE #	2024 Q3 PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15	% $	128,284	0.05	%	334	10.68	%	0.3	$	3,815	2.97	%
11	0.15 to <0.25		205	0.19		7	0.42		–		–	–	
12	0.25 to <0.50		298	0.27		9	2.11		0.1		5	1.68	
13	0.50 to <0.75		–	–		–	–		–		–	–	
14	0.75 to <2.50		1	2.17		3	45.00		1.0		1	100.00	
15	2.50 to <10.00		–	–		–	–		–		–	–	
16	10.00 to <100.00		–	–		–	–		–		–	–	
17	100.00 (Default)		–	–		–	–		–		–	–	
18	Total	$	128,788	0.05	%	353	10.65	%	0.3	$	3,821	2.97	%

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

2025 Q3

	LINE #	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		
Cash – domestic currency	1	**$ –**	**$ 4,826**	**$ –**	**$ 2,254**	**$ 62,636**	**$ 72,859**
Cash – other currencies	2	**1,263**	**10,531**	**42**	**7,789**	**146,571**	**169,807**
Domestic sovereign debt	3	**961**	**227**	**2,970**	**5,242**	**96,351**	**77,223**
Other sovereign debt	4	**4,245**	**697**	**6,944**	**3,066**	**136,571**	**114,602**
Government agency debt	5	**801**	**327**	**2,640**	**201**	**25,878**	**47,259**
Corporate bonds	6	**3,416**	**1,695**	**2,053**	**1**	**31,959**	**56,589**
Equity securities	7	**2,055**	**–**	**115**	**–**	**38,311**	**84,004**
Other collateral	8	**324**	**43**	**–**	**–**	**23**	**–**
Total	9	**$ 13,065**	**$ 18,346**	**$ 14,764**	**$ 18,553**	**$ 538,300**	**$ 622,343**

2025 Q2

	LINE #	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		
Cash – domestic currency	1	$ 1	$ 4,859	$ –	$ 2,187	$ 49,931	$ 64,797
Cash – other currencies	2	1,306	12,097	325	11,336	131,607	159,343
Domestic sovereign debt	3	916	420	2,268	4,929	96,340	72,822
Other sovereign debt	4	4,596	1,054	4,360	3,293	118,195	91,946
Government agency debt	5	3,657	11	1,182	6	26,864	48,275
Corporate bonds	6	1,825	1,760	2,715	1	30,603	52,764
Equity securities	7	1,582	–	88	–	34,227	78,577
Other collateral	8	208	59	–	–	–	–
Total	9	$ 14,091	$ 20,260	$ 10,938	$ 21,752	$ 487,767	$ 568,524

2025 Q1

	LINE #	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		
Cash – domestic currency	10	$ –	$ 5,656	$ –	$ 1,838	$ 51,168	$ 70,813
Cash – other currencies	11	1,678	6,666	277	8,768	131,317	153,960
Domestic sovereign debt	12	739	674	2,444	4,528	109,637	72,281
Other sovereign debt	13	4,019	1,103	3,642	3,384	114,623	89,644
Government agency debt	14	1,283	47	1,294	70	23,493	44,792
Corporate bonds	15	1,721	1,711	3,060	–	29,110	55,483
Equity securities	16	1,023	–	103	–	37,086	88,075
Other collateral	17	124	62	–	–	–	–
Total	18	$ 10,587	$ 15,919	$ 10,820	$ 18,588	$ 496,434	$ 575,048

2024 Q4

	LINE #	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		
Cash – domestic currency	10	$ –	$ 4,770	$ –	$ 1,494	$ 66,691	$ 70,757
Cash – other currencies	11	1,779	15,905	645	8,505	139,815	140,114
Domestic sovereign debt	12	772	673	1,693	4,418	103,116	76,149
Other sovereign debt	13	2,713	1,549	4,381	4,322	105,521	115,375
Government agency debt	14	1,189	6	1,424	200	20,252	40,110
Corporate bonds	15	1,523	1,700	3,736	1	28,214	51,293
Equity securities	16	1,499	–	102	–	30,909	72,513
Other collateral	17	–	46	–	–	–	5,847
Total	18	$ 9,475	$ 24,649	$ 11,981	$ 18,940	$ 494,518	$ 572,158

2024 Q3

	LINE #	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		
Cash – domestic currency	19	$ –	$ 5,081	$ –	$ 1,311	$ 48,413	$ 72,778
Cash – other currencies	20	1,114	9,409	472	7,111	125,213	139,976
Domestic sovereign debt	21	693	548	1,546	3,061	103,029	70,631
Other sovereign debt	22	4,558	945	2,613	3,880	103,771	88,574
Government agency debt	23	603	24	1,291	50	18,787	37,829
Corporate bonds	24	1,704	1,179	3,422	1	25,044	43,914
Equity securities	25	963	–	107	–	30,932	74,141
Other collateral	26	–	18	–	–	–	–
Total	27	$ 9,635	$ 17,204	$ 9,451	$ 15,414	$ 455,189	$ 527,843

Credit Derivatives Exposures (CCR6)

($ millions) *As at*	LINE #	2025 Q3 Protection bought	2025 Q3 Protection sold	2025 Q2 Protection bought	2025 Q2 Protection sold	2025 Q1 Protection bought	2025 Q1 Protection sold	2024 Q4 Protection bought	2024 Q4 Protection sold	2024 Q3 Protection bought	2024 Q3 Protection sold
Notionals											
Single-name credit default swaps	1	$ 9,038	$ 1,332	$ 8,814	$ 1,549	$ 8,069	$ 1,475	$ 6,871	$ 1,647	$ 6,300	$ 1,529
Index credit default swaps	2	5,932	213	6,271	759	7,637	180	7,172	293	6,333	407
Total return swaps	3	1,760	–	1,635	–	840	–	167	–	166	–
Credit options	4	–	–	–	–	–	–	–	–	–	–
Other credit derivatives	5	644	7,150	620	7,395	639	7,940	563	7,348	346	7,034
Total notionals	6	17,374	8,695	17,340	9,703	17,185	9,595	14,773	9,288	13,145	8,970
Fair values											
Positive fair value (asset)	7	3	36	17	5	41	35	21	39	19	45
Negative fair value (liability)	8	(302)	(3)	(344)	(5)	(433)	(3)	(380)	(3)	(334)	(3)

Exposures to Central Counterparties (CCR8)[1]

($ millions) *As at*	LINE #	2025 Q3 EAD post-CRM	2025 Q3 RWA	2025 Q2 EAD post-CRM	2025 Q2 RWA	2025 Q1 EAD post-CRM	2025 Q1 RWA	2024 Q4 EAD post-CRM	2024 Q4 RWA	2024 Q3 EAD post-CRM	2024 Q3 RWA
Exposures to QCCPs (total)	1	$	$ 940	$	$ 881	$	$ 899	$	$ 923	$	$ 1,206
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	23,385	468	22,565	451	23,934	479	23,938	479	31,504	630
(i) OTC derivatives	3	*9,345*	*187*	*9,167*	*183*	*11,134*	*223*	*11,635*	*233*	*18,319*	*366*
(ii) Exchange-traded derivatives	4	*10,315*	*206*	*8,592*	*172*	*8,144*	*163*	*7,482*	*150*	*7,985*	*160*
(iii) Securities financing transactions	5	*3,725*	*75*	*4,806*	*96*	*4,656*	*93*	*4,821*	*96*	*5,200*	*104*
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	–		–		102		101		100	
Non-segregated initial margin	8	3,372	–	3,933	–	3,850	–	2,908	–	5,970	–
Pre-funded default fund contributions	9	1,173	472	1,162	430	1,003	420	1,050	444	1,155	576

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

Derivatives – Notional

2025 Q3

($ millions) *As at*	LINE #	Trading: Over-the-counter[1] Clearing house[2]	Trading: Over-the-counter[1] Non-clearing house	Trading: Exchange-traded	Trading: Total	Non-trading	Total
Interest Rate Contracts							
Futures	1	**$ –**	**$ –**	**$ 1,048,608**	**$ 1,048,608**	**$ –**	**$ 1,048,608**
Forward rate agreements	2	**698,201**	**24,048**	**–**	**722,249**	**486**	**722,735**
Swaps	3	**18,143,240**	**534,407**	**–**	**18,677,647**	**1,848,530**	**20,526,177**
Options written	4	**–**	**139,637**	**8,361**	**147,998**	**92**	**148,090**
Options purchased	5	**–**	**149,020**	**9,590**	**158,610**	**3**	**158,613**
	6	**18,841,441**	**847,112**	**1,066,559**	**20,755,112**	**1,849,111**	**22,604,223**
Foreign Exchange Contracts							
Futures	7	**–**	**–**	**–**	**–**	**–**	**–**
Forward contracts	8	**14**	**406,304**	**–**	**406,318**	**28,598**	**434,916**
Swaps	9	**553**	**1,830,312**	**–**	**1,830,865**	**5,834**	**1,836,699**
Cross-currency interest rate swaps	10	**–**	**1,582,717**	**–**	**1,582,717**	**160,868**	**1,743,585**
Options written	11	**–**	**76,341**	**259**	**76,600**	**–**	**76,600**
Options purchased	12	**–**	**70,991**	**18**	**71,009**	**–**	**71,009**
	13	**567**	**3,966,665**	**277**	**3,967,509**	**195,300**	**4,162,809**
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	**13,337**	**2,059**	**–**	**15,396**	**2,745**	**18,141**
Protection sold	15	**1,236**	**187**	**–**	**1,423**	**–**	**1,423**
	16	**14,573**	**2,246**	**–**	**16,819**	**2,745**	**19,564**
Other Contracts							
Equity contracts	17	**–**	**192,678**	**174,064**	**366,742**	**33,787**	**400,529**
Commodity contracts	18	**107**	**84,806**	**174,034**	**258,947**	**–**	**258,947**
	19	**107**	**277,484**	**348,098**	**625,689**	**33,787**	**659,476**
Total	20	**$ 18,856,688**	**$ 5,093,507**	**$ 1,414,934**	**$ 25,365,129**	**$ 2,080,943**	**$ 27,446,072**

2025 Q2

($ millions) *As at*	LINE #	Trading: Over-the-counter[1] Clearing house[2]	Trading: Over-the-counter[1] Non-clearing house	Trading: Exchange-traded	Trading: Total	Non-trading	Total
Interest Rate Contracts							
Futures	1	$ –	$ –	$ 1,073,281	$ 1,073,281	$ –	$ 1,073,281
Forward rate agreements	2	409,866	14,359	–	424,225	368	424,593
Swaps	3	18,385,470	505,690	–	18,891,160	1,913,571	20,804,731
Options written	4	–	124,463	10,026	134,489	121	134,610
Options purchased	5	–	131,154	11,335	142,489	3	142,492
	6	18,795,336	775,666	1,094,642	20,665,644	1,914,063	22,579,707
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	22	392,637	–	392,659	39,553	432,212
Swaps	9	801	1,667,935	–	1,668,736	13,549	1,682,285
Cross-currency interest rate swaps	10	–	1,535,298	–	1,535,298	153,394	1,688,692
Options written	11	–	84,036	118	84,154	–	84,154
Options purchased	12	–	80,283	29	80,312	–	80,312
	13	823	3,760,189	147	3,761,159	206,496	3,967,655
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	13,353	1,916	–	15,269	3,026	18,295
Protection sold	15	1,963	128	–	2,091	–	2,091
	16	15,316	2,044	–	17,360	3,026	20,386
Other Contracts							
Equity contracts	17	–	156,125	148,918	305,043	35,213	340,256
Commodity contracts	18	100	98,060	214,461	312,621	–	312,621
	19	100	254,185	363,379	617,664	35,213	652,877
Total	20	$ 18,811,575	$ 4,792,084	$ 1,458,168	$ 25,061,827	$ 2,158,798	$ 27,220,625

2025 Q1

($ millions) *As at*	LINE #	Trading: Over-the-counter[1] Clearing house[2]	Trading: Over-the-counter[1] Non-clearing house	Trading: Exchange-traded	Trading: Total	Non-trading	Total
Interest Rate Contracts							
Futures	21	$ –	$ –	$ 782,551	$ 782,551	$ –	$ 782,551
Forward rate agreements	22	482,966	26,693	–	509,659	471	510,130
Swaps	23	18,845,539	530,911	–	19,376,450	1,862,728	21,239,178
Options written	24	–	103,852	13,700	117,552	81	117,633
Options purchased	25	–	125,957	16,150	142,107	3	142,110
	26	19,328,505	787,413	812,401	20,928,319	1,863,283	22,791,602
Foreign Exchange Contracts							
Futures	27	–	–	–	–	–	–
Forward contracts	28	61	449,748	–	449,809	25,211	475,020
Swaps	29	280	1,785,511	–	1,785,791	7,383	1,793,174
Cross-currency interest rate swaps	30	–	1,527,120	–	1,527,120	135,591	1,662,711
Options written	31	–	72,009	150	72,159	–	72,159
Options purchased	32	–	67,703	18	67,721	–	67,721
	33	341	3,902,091	168	3,902,600	168,185	4,070,785
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	34	13,810	1,084	–	14,894	2,915	17,809
Protection sold	35	1,463	144	–	1,607	–	1,607
	36	15,273	1,228	–	16,501	2,915	19,416
Other Contracts							
Equity contracts	37	–	146,998	125,765	272,763	35,967	308,730
Commodity contracts	38	112	98,623	154,071	252,806	–	252,806
	39	112	245,621	279,836	525,569	35,967	561,536
Total	40	$ 19,344,231	$ 4,936,353	$ 1,092,405	$ 25,372,989	$ 2,070,350	$ 27,443,339

2024 Q4

($ millions) *As at*	LINE #	Trading: Over-the-counter[1] Clearing house[2]	Trading: Over-the-counter[1] Non-clearing house	Trading: Exchange-traded	Trading: Total	Non-trading	Total
Interest Rate Contracts							
Futures	21	$ –	$ –	$ 761,112	$ 761,112	$ –	$ 761,112
Forward rate agreements	22	550,965	22,772	–	573,737	552	574,289
Swaps	23	17,656,335	474,381	–	18,130,716	1,708,529	19,839,245
Options written	24	–	93,559	5,806	99,365	125	99,490
Options purchased	25	–	112,098	5,550	117,648	1,863	119,511
	26	18,207,300	702,810	772,468	19,682,578	1,711,069	21,393,647
Foreign Exchange Contracts							
Futures	27	–	–	–	–	–	–
Forward contracts	28	39	355,932	–	355,971	24,644	380,615
Swaps	29	494	1,685,083	–	1,685,577	7,024	1,692,601
Cross-currency interest rate swaps	30	–	1,525,781	–	1,525,781	143,796	1,669,577
Options written	31	–	56,614	163	56,777	–	56,777
Options purchased	32	–	49,344	15	49,359	–	49,359
	33	533	3,672,754	178	3,673,465	175,464	3,848,929
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	34	12,469	327	–	12,796	2,708	15,504
Protection sold	35	1,651	242	–	1,893	–	1,893
	36	14,120	569	–	14,689	2,708	17,397
Other Contracts							
Equity contracts	37	–	123,991	117,988	241,979	36,049	278,028
Commodity contracts	38	118	103,714	141,763	245,595	–	245,595
	39	118	227,705	259,751	487,574	36,049	523,623
Total	40	$ 18,222,071	$ 4,603,838	$ 1,032,397	$ 23,858,306	$ 1,925,290	$ 25,783,596

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

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

Derivatives – Notional (Continued)

($ millions) *As at*	LINE #	2024 Q3 Trading Over-the-counter[1] Clearing house[2]	Non-clearing house	Exchanged-traded	Total	Non-trading	Total
Interest Rate Contracts							
Futures	1	$ –	$ –	$ 720,503	$ 720,503	$ –	$ 720,503
Forward rate agreements	2	765,137	19,592	–	784,729	493	785,222
Swaps	3	16,579,266	397,370	–	16,976,636	2,065,511	19,042,147
Options written	4	–	94,926	–	94,926	171	95,097
Options purchased	5	–	109,318	288	109,606	3,642	113,248
	6	17,344,403	621,206	720,791	18,686,400	2,069,817	20,756,217
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	11	350,384	–	350,395	24,485	374,880
Swaps	9	385	2,063,680	–	2,064,065	6,392	2,070,457
Cross-currency interest rate swaps	10	–	1,466,806	–	1,466,806	131,347	1,598,153
Options written	11	–	55,859	105	55,964	–	55,964
Options purchased	12	–	45,828	2	45,830	–	45,830
	13	396	3,982,557	107	3,983,060	162,224	4,145,284
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	11,054	317	–	11,371	2,357	13,728
Protection sold	15	1,711	225	–	1,936	–	1,936
	16	12,765	542	–	13,307	2,357	15,664
Other Contracts							
Equity contracts	17	–	114,486	113,289	227,775	37,978	265,753
Commodity contracts	18	151	85,952	117,566	203,669	–	203,669
	19	151	200,438	230,855	431,444	37,978	469,422
Total	20	$ 17,357,715	$ 4,804,743	$ 951,753	$ 23,114,211	$ 2,272,376	$ 25,386,587

[1] Collateral held under a CSA to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.
[2] Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

Derivatives – Credit Exposure

($ millions) *As at*	LINE #	2025 Q3			2025 Q2			2025 Q1		
		Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	$ 28	$ 146	$ 36	$ 65	$ 159	$ 48	$ 55	$ 83	$ 53
Swaps	2	2,625	8,603	1,034	3,477	9,808	1,264	4,012	10,813	1,027
Options written	3	15	190	29	2	89	15	4	114	31
Options purchased	4	23	200	30	6	77	16	10	104	19
	5	2,691	9,139	1,129	3,550	10,133	1,343	4,081	11,114	1,130
Foreign Exchange Contracts										
Forward contracts	6	1,257	5,418	997	1,116	4,815	896	1,472	5,600	1,037
Swaps	7	3,581	17,437	2,471	2,836	16,147	1,759	2,881	18,699	2,476
Cross-currency interest rate swaps	8	3,660	15,994	1,714	3,906	15,958	1,620	4,687	17,518	1,597
Options written	9	52	357	72	52	364	68	90	392	86
Options purchased	10	52	301	68	65	342	85	103	351	92
	11	8,602	39,507	5,322	7,975	37,626	4,428	9,233	42,560	5,288
Other Contracts										
Credit derivatives	12	1	303	42	2	212	29	3	219	30
Equity contracts	13	765	13,395	3,141	639	10,279	2,566	661	9,719	2,547
Commodity contracts	14	737	6,322	1,078	863	5,922	916	871	5,828	945
	15	1,503	20,020	4,261	1,504	16,413	3,511	1,535	15,766	3,522
Total net derivatives	16	12,796	68,666	10,712	13,029	64,172	9,282	14,849	69,440	9,940
Qualifying Central Counterparty (QCCP) contracts[2]	17	10,401	19,660	674	9,502	17,759	617	10,133	19,278	666
Total	18	$ 23,197	$ 88,326	$ 11,386	$ 22,531	$ 81,931	$ 9,899	$ 24,982	$ 88,718	$ 10,606

		2024 Q4			2024 Q3		
		Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	19	$ 35	$ 102	$ 29	$ 60	$ 137	$ 57
Swaps	20	4,215	11,037	964	4,415	11,231	920
Options written	21	7	140	26	2	129	22
Options purchased	22	17	123	23	13	135	29
	23	4,274	11,402	1,042	4,490	11,632	1,028
Foreign Exchange Contracts							
Forward contracts	24	1,746	5,643	1,022	961	4,374	757
Swaps	25	3,234	16,136	2,246	2,514	16,817	2,192
Cross-currency interest rate swaps	26	4,124	17,176	1,515	4,241	16,370	1,336
Options written	27	36	291	59	35	257	48
Options purchased	28	50	239	64	37	199	57
	29	9,190	39,485	4,906	7,788	38,017	4,390
Other Contracts							
Credit derivatives	30	–	207	30	–	219	34
Equity contracts	31	669	8,964	2,348	488	7,570	2,077
Commodity contracts	32	1,115	5,752	848	925	4,920	865
	33	1,784	14,923	3,226	1,413	12,709	2,976
Total net derivatives	34	15,248	65,810	9,174	13,691	62,358	8,394
Qualifying Central Counterparty (QCCP) contracts[2]	35	10,529	19,117	652	7,413	26,304	865
Total	36	$ 25,777	$ 84,927	$ 9,826	$ 21,104	$ 88,662	$ 9,259

1 Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.
2 RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures relating to derivatives, are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

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

($ millions) *As at*	**LINE #**	**2025 Q3**	**2025 Q2**	**2025 Q1**	**2024 Q4**
		Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
K Reduced	1	**$ 204**	$ 195	$ 183	$ 173
K Hedged	2	**96**	92	60	54
Total (K Reduced x 25% + K Hedged x 75%)	3	**$ 123**	$ 118	$ 91	$ 84

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

($ millions) *As at*	**LINE #**	**2025 Q3**		**2025 Q2**		**2025 Q1**		**2024 Q4**	
		Capital requirements	**Number of counterparties**	Capital requirements	Number of counterparties	Capital requirements	Number of counterparties	Capital requirements	Number of counterparties
Interest rate risk	1	**$ 58**		$ 73		$ 65		$ 68	
Foreign exchange risk	2	**93**		125		112		106	
Reference credit spread risk	3	**–**		–		–		–	
Equity risk	4	**–**		–		–		–	
Commodity risk	5	**–**		–		–		–	
Counterparty credit spread risk	6	**170**		188		146		156	
Total (sum of lines 1 to 6)	7	**$ 321**	**6,159**	$ 386	5,502	$ 323	5,899	$ 330	6,328

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

($ millions) *As at*	**LINE #**	**2025 Q3**	**2025 Q2**	**2025 Q1**	**2024 Q4**
		RWA	RWA	RWA	RWA
Total RWA for CVA at previous quarter-end	1	**$ 6,301**	$ 5,180	$ 5,176	$ 5,042
Total RWA for CVA at end of reporting period	2	**5,546**	6,301	5,180	5,176

Securitization Exposures in the Banking Book (SEC1)

2025 Q3

($ millions) As at	LINE #	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	$ 39,986	$ 38,963	$ –	$ 18,582	$ 17,951	$ –	$ 58,568
Residential mortgage	2	14,085	14,085	–	–	–	–	14,085
Credit card	3	6,807	6,544	–	4,777	4,360	–	11,584
Other retail exposures	4	19,094	18,334	–	13,805	13,591	–	32,899
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	17,331	15,969	10,273	34,197	1,443	–	61,801
Loans to corporates	7	–	–	10,273	16,918	435	–	27,191
Commercial mortgage	8	–	–	–	14,202	–	–	14,202
Lease and receivables	9	17,331	15,969	–	3,077	1,008	–	20,408
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

2025 Q2

($ millions) As at	LINE #	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	$ 38,028	$ 37,250	$ –	$ 17,664	$ 16,812	$ –	$ 55,692
Residential mortgage	13	12,981	12,981	–	–	–	–	12,981
Credit card	14	6,767	6,520	–	4,517	4,099	–	11,284
Other retail exposures	15	18,280	17,749	–	13,147	12,713	–	31,427
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	16,904	15,653	10,853	30,742	927	–	58,499
Loans to corporates	18	–	–	10,853	14,955	429	–	25,808
Commercial mortgage	19	–	–	–	14,209	–	–	14,209
Lease and receivables	20	16,904	15,653	–	1,578	498	–	18,482
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

2025 Q1

($ millions) As at	LINE #	Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	23	$ 39,959	$ 39,243	$ –	$ 16,675	$ 16,675	$ –	$ 56,634
Residential mortgage	24	12,187	12,187	–	–	–	–	12,187
Credit card	25	8,495	8,298	–	6,179	6,179	–	14,674
Other retail exposures	26	19,277	18,758	–	10,496	10,496	–	29,773
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	17,886	16,893	12,256	31,047	869	–	61,189
Loans to corporates	29	–	–	12,256	14,579	162	–	26,835
Commercial mortgage	30	–	–	–	15,135	–	–	15,135
Lease and receivables	31	17,886	16,893	–	1,333	707	–	19,219
Other wholesale	32	–	–	–	–	–	–	–
Re-securitization	33	–	–	–	–	–	–	–

[1] Simple, transparent, and comparable (STC).

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

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

($ millions) *As at*	LINE #	2024 Q3						
		Bank acts as originator/sponsor			Bank act as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	$ 33,810	$ 33,449	$ –	$ 21,477	$ 21,477	$ –	$ 55,287
Residential mortgage	13	*11,351*	*11,351*	–	–	–	–	*11,351*
Credit card	14	*6,149*	*6,148*	–	*8,950*	*8,950*	–	*15,099*
Other retail exposures	15	*16,310*	*15,950*	–	*12,527*	*12,527*	–	*28,837*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	16,392	15,583	6,775	32,709	971	–	55,876
Loans to corporates	18	–	–	*6,775*	*14,784*	*168*	–	*21,559*
Commercial mortgage	19	–	–	–	*16,179*	–	–	*16,179*
Lease and receivables	20	*16,392*	*15,583*	–	*1,746*	*803*	–	*18,138*
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

Securitization Exposures in the Trading Book (SEC2)[1]

($ millions) *As at*	LINE #	2025 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:	1	$ –	$ –	$ –	$ 308	$ –	$ –	$ 308
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	*9*	–	–	*9*
Other retail exposures	4	–	–	–	*299*	–	–	*299*
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	144	–	–	144
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	*52*	–	–	*52*
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	*92*	–	–	*92*
Re-securitization	11	–	–	–	–	–	–	–

		2025 Q2						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	$ –	$ –	$ –	$ 39	$ –	$ –	$ 39
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	*11*	–	–	*11*
Other retail exposures	15	–	–	–	*28*	–	–	*28*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	118	–	–	118
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	*48*	–	–	*48*
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	*70*	–	–	*70*
Re-securitization	22	–	–	–	–	–	–	–

		2025 Q1						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	23	$ –	$ –	$ –	$ 471	$ –	$ –	$ 471
Residential mortgage	24	–	–	–	–	–	–	–
Credit card	25	–	–	–	*13*	–	–	*13*
Other retail exposures	26	–	–	–	*458*	–	–	*458*
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	–	–	–	196	–	–	196
Loans to corporates	29	–	–	–	–	–	–	–
Commercial mortgage	30	–	–	–	*35*	–	–	*35*
Lease and receivables	31	–	–	–	–	–	–	–
Other wholesale	32	–	–	–	*161*	–	–	*161*
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 #	Bank acts as originator/sponsor: Traditional	Of which STC	Synthetic	Bank acts as investor: Traditional	Of which STC	Synthetic	Total
2024 Q4								
Retail (total) – of which:	1	$ –	$ –	$ –	$ 210	$ –	$ –	$ 210
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	*23*	–	–	*23*
Other retail exposures	4	–	–	–	*187*	–	–	*187*
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	258	–	–	258
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	*26*	–	–	*26*
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	*232*	–	–	*232*
Re-securitization	11	–	–	–	–	–	–	–
2024 Q3								
Retail (total) – of which:	12	$ –	$ –	$ –	$ 357	$ –	$ –	$ 357
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	*1*	–	–	*1*
Other retail exposures	15	–	–	–	*356*	–	–	*356*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	331	–	–	331
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	*50*	–	–	*50*
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	*281*	–	–	*281*
Re-securitization	22	–	–	–	–	–	–	–

[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]

2025 Q3

($ millions) As at	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 55,792	$ 817	$ 554	$ 149	$ 5	$ 5,278	$ 51,077	$ 957	$ 5	$ 750	$ 6,109	$ 96	$ 61	$ 60	$ 483	$ 8	$ 5
of which: securitization	2	55,792	817	554	149	5	5,278	51,077	957	5	750	6,109	96	61	60	483	8	5
of which: retail underlying	3	38,806	787	304	84	5	5,278	34,703	–	5	750	4,066	–	61	60	320	–	5
of which: STC	4	38,109	555	279	20	–	5,278	33,685	–	–	750	3,757	–	–	60	295	–	–
of which: wholesale	5	16,986	30	250	65	–	–	16,374	957	–	–	2,043	96	–	–	163	8	–
of which: STC	6	15,719	30	220	–	–	–	15,012	957	–	–	1,708	96	–	–	137	8	–
of which: re-securitization	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	–	123	–	–	–
of which: securitization	9	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	–	123	–	–	–
of which: retail underlying	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	–	123	–	–	–
of which: re-securitization	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ 66,065	$ 817	$ 554	$ 149	$ 5	$ 15,551	$ 51,077	$ 957	$ 5	$ 2,291	$ 6,109	$ 96	$ 61	$ 183	$ 483	$ 8	$ 5

2025 Q2

($ millions) As at	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	14	$ 53,468	$ 742	$ 578	$ 139	$ 5	$ 5,278	$ 48,840	$ 809	$ 5	$ 850	$ 5,912	$ 81	$ 66	$ 68	$ 470	$ 6	$ 6
of which: securitization	15	53,468	742	578	139	5	5,278	48,840	809	5	850	5,912	81	66	68	470	6	6
of which: retail underlying	16	36,936	703	306	78	5	5,278	32,745	–	5	850	3,849	–	66	68	305	–	6
of which: STC	17	36,453	485	282	30	–	5,278	31,972	–	–	850	3,600	–	–	68	284	–	–
of which: wholesale	18	16,532	39	272	61	–	–	16,095	809	–	–	2,063	81	–	–	165	6	–
of which: STC	19	15,365	39	249	–	–	–	14,844	809	–	–	1,753	81	–	–	140	6	–
of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21	10,853	–	–	–	–	10,853	–	–	–	1,628	–	–	–	130	–	–	–
of which: securitization	22	10,853	–	–	–	–	10,853	–	–	–	1,628	–	–	–	130	–	–	–
of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24	10,853	–	–	–	–	10,853	–	–	–	1,628	–	–	–	130	–	–	–
of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ 64,321	$ 742	$ 578	$ 139	$ 5	$ 16,131	$ 48,840	$ 809	$ 5	$ 2,478	$ 5,912	$ 81	$ 66	$ 198	$ 470	$ 6	$ 6

2025 Q1

($ millions) As at	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	27	$ 56,542	$ 629	$ 587	$ 81	$ 6	$ 6,777	$ 50,439	$ 623	$ 6	$ 1,033	$ 5,951	$ 62	$ 70	$ 83	$ 473	$ 5	$ 6
of which: securitization	28	56,542	629	587	81	6	6,777	50,439	623	6	1,033	5,951	62	70	83	473	5	6
of which: retail underlying	29	39,009	584	316	44	6	6,777	33,176	–	6	1,033	3,809	–	70	83	302	–	6
of which: STC	30	38,535	411	274	23	–	6,777	32,466	–	–	1,033	3,603	–	–	83	285	–	–
of which: wholesale	31	17,533	45	271	37	–	–	17,263	623	–	–	2,142	62	–	–	171	5	–
of which: STC	32	16,603	45	245	–	–	–	16,270	623	–	–	1,900	62	–	–	152	5	–
of which: re-securitization	33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	34	12,256	–	–	–	–	12,256	–	–	–	1,838	–	–	–	147	–	–	–
of which: securitization	35	12,256	–	–	–	–	12,256	–	–	–	1,838	–	–	–	147	–	–	–
of which: retail underlying	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	37	12,256	–	–	–	–	12,256	–	–	–	1,838	–	–	–	147	–	–	–
of which: re-securitization	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	39	$ 68,798	$ 629	$ 587	$ 81	$ 6	$ 19,033	$ 50,439	$ 623	$ 6	$ 2,871	$ 5,951	$ 62	$ 70	$ 230	$ 473	$ 5	$ 6

[1] The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.
[2] RWA before application of cap.

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

($ millions) *As at*	LINE #	2024 Q4																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 55,814	$ 602	$ 535	$ 100	$ 5	$ 7,461	$ 49,192	$ 398	$ 5	$ 928	$ 5,794	$ 40	$ 68	$ 74	$ 460	$ 4	$ 5
of which: securitization	2	*55,814*	*602*	*535*	*100*	*5*	*7,461*	*49,192*	*398*	*5*	*928*	*5,794*	*40*	*68*	*74*	*460*	*4*	*5*
of which: retail underlying	3	*38,895*	*576*	*275*	*73*	*5*	*7,461*	*32,358*	–	*5*	*928*	*3,712*	–	*68*	*74*	*293*	–	*5*
of which: STC	4	*38,549*	*405*	*253*	*54*	–	*7,461*	*31,800*	–	–	*928*	*3,559*	–	–	*74*	*282*	–	–
of which: wholesale	5	*16,919*	*26*	*260*	*27*	–	–	*16,834*	*398*	–	–	*2,082*	*40*	–	–	*167*	*4*	–
of which: STC	6	*15,969*	*26*	*235*	–	–	–	*15,832*	*398*	–	–	*1,850*	*40*	–	–	*148*	*4*	–
of which: re-securitization	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8	11,968	–	–	–	–	11,968	–	–	–	1,795	–	–	–	144	–	–	–
of which: securitization	9	*11,968*	–	–	–	–	*11,968*	–	–	–	*1,795*	–	–	–	*144*	–	–	–
of which: retail underlying	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11	*11,968*	–	–	–	–	*11,968*	–	–	–	*1,795*	–	–	–	*144*	–	–	–
of which: re-securitization	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ 67,782	$ 602	$ 535	$ 100	$ 5	$ 19,429	$ 49,192	$ 398	$ 5	$ 2,723	$ 5,794	$ 40	$ 68	$ 218	$ 460	$ 4	$ 5

($ millions) *As at*	LINE #	2024 Q3																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	14	$ 49,229	$ 391	$ 555	$ 26	$ 1	$ 4,700	$ 45,099	$ 402	$ 1	$ 470	$ 5,227	$ 40	$ 12	$ 38	$ 402	$ 3	$ 1
of which: securitization	15	*49,229*	*391*	*555*	*26*	*1*	*4,700*	*45,099*	*402*	*1*	*470*	*5,227*	*40*	*12*	*38*	*402*	*3*	*1*
of which: retail underlying	16	*33,140*	*367*	*302*	–	*1*	*4,700*	*29,109*	–	*1*	*470*	*3,277*	–	*12*	*38*	*246*	–	*1*
of which: STC	17	*32,802*	*367*	*280*	–	–	*4,700*	*28,749*	–	–	*470*	*3,197*	–	–	*38*	*240*	–	–
of which: wholesale	18	*16,089*	*24*	*253*	*26*	–	–	*15,990*	*402*	–	–	*1,950*	*40*	–	–	*156*	*3*	–
of which: STC	19	*15,322*	*24*	*237*	–	–	–	*15,181*	*402*	–	–	*1,759*	*40*	–	–	*141*	*3*	–
of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21	6,775	–	–	–	–	6,775	–	–	–	1,016	–	–	–	81	–	–	–
of which: securitization	22	*6,775*	–	–	–	–	*6,775*	–	–	–	*1,016*	–	–	–	*81*	–	–	–
of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24	*6,775*	–	–	–	–	*6,775*	–	–	–	*1,016*	–	–	–	*81*	–	–	–
of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ 56,004	$ 391	$ 555	$ 26	$ 1	$ 11,475	$ 45,099	$ 402	$ 1	$ 1,486	$ 5,227	$ 40	$ 12	$ 119	$ 402	$ 3	$ 1

1 The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.
2 RWA before application of cap.

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

($ millions)
As at

2025 Q3

	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 52,779	$ –	$ –	$ –	$ –	$ 4,722	$ 47,903	$ 154	$ –	$ 472	$ 8,097	$ 15	$ –	$ 27	$ 648	$ 1	$ –
of which: securitization	2	52,779	–	–	–	–	4,722	47,903	154	–	472	8,097	15	–	27	648	1	–
of which: retail underlying	3	18,582	–	–	–	–	4,722	13,860	–	–	472	1,446	–	–	27	116	–	–
of which: STC	4	17,951	–	–	–	–	4,722	13,229	–	–	472	1,323	–	–	–	106	–	–
of which: wholesale	5	34,197	–	–	–	–	–	34,043	154	–	–	6,651	15	–	–	532	1	–
of which: STC	6	1,443	–	–	–	–	–	1,289	154	–	–	129	15	–	–	10	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	$ 52,779	$ –	$ –	$ –	$ –	$ 4,722	$ 47,903	$ 154	$ –	$ 472	$ 8,097	$ 15	$ –	$ 27	$ 648	$ 1	$ –

2025 Q2

	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	14	$ 47,968	$ 438	$ –	$ –	$ –	$ 4,861	$ 43,392	$ 153	$ –	$ 486	$ 7,447	$ 15	$ –	$ 28	$ 594	$ 1	$ –
of which: securitization	15	47,968	438	–	–	–	4,861	43,392	153	–	486	7,447	15	–	28	594	1	–
of which: retail underlying	16	17,441	223	–	–	–	4,861	12,803	–	–	486	1,405	–	–	28	112	–	–
of which: STC	17	16,589	223	–	–	–	4,861	11,951	–	–	486	1,240	–	–	1	99	–	–
of which: wholesale	18	30,527	215	–	–	–	–	30,589	153	–	–	6,042	15	–	–	482	1	–
of which: STC	19	927	–	–	–	–	–	774	153	–	–	77	15	–	–	6	1	–
of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ 47,968	$ 438	$ –	$ –	$ –	$ 4,861	$ 43,392	$ 153	$ –	$ 486	$ 7,447	$ 15	$ –	$ 28	$ 594	$ 1	$ –

2025 Q1

	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	27	$ 47,314	$ 408	$ –	$ –	$ –	$ 5,288	$ 42,272	$ 162	$ –	$ 529	$ 7,313	$ 16	$ –	$ 30	$ 585	$ 1	$ –
of which: securitization	28	47,314	408	–	–	–	5,288	42,272	162	–	529	7,313	16	–	30	585	1	–
of which: retail underlying	29	16,267	408	–	–	–	5,288	11,387	–	–	529	1,220	–	–	30	98	–	–
of which: STC	30	16,267	408	–	–	–	5,288	11,387	–	–	529	1,220	–	–	2	98	–	–
of which: wholesale	31	31,047	–	–	–	–	–	30,885	162	–	–	6,093	16	–	–	487	1	–
of which: STC	32	869	–	–	–	–	–	707	162	–	–	71	16	–	–	6	1	–
of which: re-securitization	33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	34	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	35	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	37	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	39	$ 47,314	$ 408	$ –	$ –	$ –	$ 5,288	$ 42,272	$ 162	$ –	$ 529	$ 7,313	$ 16	$ –	$ 30	$ 585	$ 1	$ –

[1] The Bank does not have any synthetic securitization exposures.
[2] RWA before application of cap.

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

($ millions) As at	LINE #	2024 Q4																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 49,199	$ 637	$ –	$ –	$ –	$ 5,233	$ 44,448	$ 155	$ –	$ 523	$ 7,553	$ 16	$ –	$ 30	$ 604	$ 1	$ –
of which: securitization	2	*49,199*	*637*	–	–	–	*5,233*	*44,448*	*155*	–	*523*	*7,553*	*16*	–	*30*	*604*	*1*	–
of which: retail underlying	3	*18,485*	*637*	–	–	–	*5,233*	*13,889*	–	–	*523*	*1,516*	–	–	*30*	*121*	–	–
of which: STC	4	*18,485*	*637*	–	–	–	*5,233*	*13,889*	–	–	*523*	*1,516*	–	–	*5*	*121*	–	–
of which: wholesale	5	*30,714*	–	–	–	–	–	*30,559*	*155*	–	–	*6,037*	*16*	–	–	*483*	*1*	–
of which: STC	6	*779*	–	–	–	–	–	*624*	*155*	–	–	*62*	*16*	–	–	*5*	*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	$ 49,199	$ 637	$ –	$ –	$ –	$ 5,233	$ 44,448	$ 155	$ –	$ 523	$ 7,553	$ 16	$ –	$ 30	$ 604	$ 1	$ –

		2024 Q3																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	14	$ 53,539	$ 647	$ –	$ –	$ –	$ 5,515	$ 48,503	$ 168	$ –	$ 551	$ 8,130	$ 17	$ –	$ 31	$ 651	$ 1	$ –
of which: securitization	15	*53,539*	*647*	–	–	–	*5,515*	*48,503*	*168*	–	*551*	*8,130*	*17*	–	*31*	*651*	*1*	–
of which: retail underlying	16	*20,830*	*647*	–	–	–	*5,515*	*15,962*	–	–	*551*	*1,726*	–	–	*31*	*138*	–	–
of which: STC	17	*20,830*	*647*	–	–	–	*5,515*	*15,962*	–	–	*551*	*1,726*	–	–	*2*	*138*	–	–
of which: wholesale	18	*32,709*	–	–	–	–	–	*32,541*	*168*	–	–	*6,404*	*17*	–	–	*513*	*1*	–
of which: STC	19	*971*	–	–	–	–	–	*803*	*168*	–	–	*80*	*17*	–	–	*6*	*1*	–
of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ 53,539	$ 647	$ –	$ –	$ –	$ 5,515	$ 48,503	$ 168	$ –	$ 551	$ 8,130	$ 17	$ –	$ 31	$ 651	$ 1	$ –

[1] The Bank does not have any synthetic securitization exposures.
[2] RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2025 Q3 Average Estimated PD[1,2]	2025 Q3 Actual Default Rate[2]	2025 Q3 Average Estimated LGD[3]	2025 Q3 Actual LGD[4]	2025 Q3 Average Estimated EAD	2025 Q3 Actual EAD[5]	2025 Q2 Average Estimated PD[1,2]	2025 Q2 Actual Default Rate[2]	2025 Q2 Average Estimated LGD[3]	2025 Q2 Actual LGD[4]	2025 Q2 Average Estimated EAD	2025 Q2 Actual EAD[5]
Retail													
Residential secured uninsured	1	**0.30 %**	**0.28 %**	**23.30 %**	**2.14 %**	**97.96 %**	**97.27 %**	0.29 %	0.27 %	23.29 %	1.94 %	97.64 %	96.72 %
Residential secured insured[6]	2	**0.29**	**0.22**	**n/a**	**n/a**	**98.59**	**97.76**	0.29	0.22	n/a	n/a	98.49	97.40
Qualifying revolving retail	3	**2.16**	**2.45**	**90.25**	**84.14**	**95.99**	**92.77**	2.22	2.47	90.23	83.56	96.86	93.64
Other retail	4	**2.75**	**2.47**	**51.97**	**43.67**	**99.39**	**96.70**	2.70	2.41	51.80	43.62	99.46	96.80
Non-Retail	5	**1.55**	**0.82**	**46.59**	**28.65**	**62.70**	**60.91**	1.53	0.82	45.38	29.68	67.43	62.91

	LINE #	2025 Q1 Average Estimated PD[1,2]	2025 Q1 Actual Default Rate[2]	2025 Q1 Average Estimated LGD[3]	2025 Q1 Actual LGD[4]	2025 Q1 Average Estimated EAD	2025 Q1 Actual EAD[5]	2024 Q4 Average Estimated PD[1,2]	2024 Q4 Actual Default Rate[2]	2024 Q4 Average Estimated LGD[3]	2024 Q4 Actual LGD[4]	2024 Q4 Average Estimated EAD	2024 Q4 Actual EAD[5]
Retail													
Residential secured uninsured	6	0.28 %	0.26 %	24.45 %	1.91 %	97.76 %	96.81 %	0.26 %	0.22 %	25.54 %	1.70 %	97.12 %	96.38 %
Residential secured insured[6]	7	0.29	0.22	n/a	n/a	98.93	97.93	0.27	0.22	n/a	n/a	99.05	98.02
Qualifying revolving retail	8	2.18	2.44	90.32	83.16	97.02	93.89	2.13	2.37	90.26	83.15	98.65	93.82
Other retail	9	2.57	2.40	50.78	43.33	99.38	96.88	2.38	2.26	51.00	43.21	99.36	96.92
Non-Retail	10	1.49	0.84	47.61	24.57	65.87	59.84	1.53	0.78	45.32	21.06	63.92	44.50

	LINE #	2024 Q3 Average Estimated PD[1,2]	2024 Q3 Actual Default Rate[2]	2024 Q3 Average Estimated LGD[3]	2024 Q3 Actual LGD[4]	2024 Q3 Average Estimated EAD	2024 Q3 Actual EAD[5]
Retail							
Residential secured uninsured	11	0.25 %	0.21 %	25.87 %	1.71 %	96.98 %	95.96 %
Residential secured insured[6]	12	0.27	0.21	n/a	n/a	99.24	98.70
Qualifying revolving retail	13	2.12	2.25	90.24	82.73	98.99	93.77
Other retail	14	2.28	2.10	48.74	43.05	99.44	97.15
Non-Retail	15	1.48	0.71	47.32	21.04	63.44	54.64

[1] Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.
[2] Average Estimated PD and Actual Default Rate are weighted by account.
[3] Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.
[4] Represents average LGD of the impaired portfolio over trailing 12 months.
[5] Represents actual defaults over trailing 12 months.
[6] LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

Market Risk Under Standardized Approach (MR1)

($ millions) *As at*	LINE #	2025 Q3 **Capital requirement in standardized approach**	2025 Q2 Capital requirement in standardized approach	2025 Q1 Capital requirement in standardized approach	2024 Q4 Capital requirement in standardized approach
General interest rate risk	1	**$ 217**	$ 284	$ 251	$ 272
Equity risk	2	**215**	189	195	147
Commodity risk	3	**104**	87	79	78
Foreign exchange risk	4	**30**	46	58	33
Credit spread risk – non-securitisations	5	**703**	913	662	646
Credit spread risk – securitisations (non-correlation trading portfolio)	6	**15**	9	26	35
Credit spread risk – securitisation (correlation trading portfolio)	7	**–**	–	–	–
Default risk – non-securitisations	8	**347**	351	386	343
Default risk – securitisations (non-correlation trading portfolio)	9	**10**	7	18	13
Default risk – securitisations (correlation trading portfolio)	10	**–**	–	–	–
Residual risk add-on	11	**87**	84	84	87
Total	12	**$ 1,728**	$ 1,970	$ 1,759	$ 1,654

Glossary – Basel

Term	Definition
Risk-weighted assets (RWA)	• 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)	• 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	• 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	• 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)	• 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	• 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.
Internal Models Approach (IMA)	• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
Credit Risk Terminology	
Gross credit risk exposure	• 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	• Includes general and income producing residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	• 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.
Other Retail	• Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.
Non-retail	
Corporate	• Includes exposures to corporations, partnerships, or proprietorships.
Sovereign	• Includes exposures to central governments, central banks, multilateral development banks, and public sector entities.
Bank	• Includes exposures to deposit-taking institutions, securities firms, and other financial institutions.
Exposure Types:	
Drawn	• The amount of funds advanced to a borrower.
Undrawn (commitment)	• The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).
Repo-style transactions	• Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	• Privately negotiated derivative contracts.
Other off-balance sheet	• 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)	• The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	• The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	• The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	• 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)	• 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	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA.
Return on risk-weighted assets	• Net income available to common shareholders as a percentage of average RWA.
Liquidity Coverage Ratio (LCR)	• 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)	• CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

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