



Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2026

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's first quarter 2026 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2025 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

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

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

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

On February 1, 2023, OSFI implemented revised capital rules that incorporate the Basel III reforms with adjustments to make them suitable for domestic implementation. These revised rules include 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 first quarter 2026, 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 2025 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2026	SFI First Quarter 2026	SRD First Quarter 2026	Annual Report 2025
Overview of risk management	OVA – Bank risk management approach.	Annual				17, 67, 73-89, 97, 114
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			13	
	KM1 – Key metrics (at consolidated group level).	Quarterly			7	
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	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	
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Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				84-87, 89-92
	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	66			92, 152, 159, 182
	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 First Quarter 2026	SFI First Quarter 2026	SRD First Quarter 2026	Annual Report 2025
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		28-30, 32-34		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	66			152, 182
	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				93
	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				92
	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				84-87, 90-93, 102
	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				92-93, 107
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			54-55	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			56-58	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			59-65	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			66	
	CCR6 – Credit derivatives exposures.	Quarterly			67	
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	CCR8 – Exposures to central counterparties.	Quarterly			67	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2026	SFI First Quarter 2026	SRD First Quarter 2026	Annual Report 2025
Credit Valuation Adjustment Risk	CVAA – General qualitative disclosure requirements related to CVA.	Annual				92
	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				92
	CVA3 – The standardized approach for CVA (SA-CVA).	Quarterly			71	
	CVA4 – RWA flow statements of CVA risk exposures under SA-CVA.	Quarterly			71	
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				71-72, 93-94, 155, 184-186
	SEC1 – Securitization exposures in the banking book.	Quarterly			72-73	
	SEC2 – Securitization exposures in the trading book.	Quarterly			74-75	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			76-77	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			78-79	
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators ⁵ .	Annual				
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer.	Quarterly			12	
Liquidity	LIQA – Liquidity risk management.	Annual				104-107
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	LIQ2 – Net Stable Funding Ratio (NSFR).	Quarterly	40			109
Asset encumbrance	ENC – Asset encumbrance.	Quarterly				106
Market risk	MRA – General qualitative disclosure requirements related to market risk.	Annual				94-97
	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				99-101
	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 First Quarter 2026	SFI First Quarter 2026	SRD First Quarter 2026	Annual Report 2025
Interest Rate Risk in the Banking Book	IRRBB Disclosure.	Annual				97-98
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 2025 SRD, with the exception of GSIB1, which is disclosed in the first quarter 2026 RTS.

⁶ Remuneration disclosures will be included in the 2025 Proxy Circular.

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

LINE #	2026 Q1	Q4	Q3	2025 Q2	Q1	Cross Reference ¹	OSFI Template
1	\$ 24,855	\$ 25,010	\$ 25,122	\$ 25,308	\$ 25,679	A1+A2+B	1
2	78,253	78,320	78,749	78,640	71,718	C	2
3	10,868	12,874	10,737	11,032	10,520	D	3
4	–	–	–	–	–		5
5	113,976	116,204	114,608	114,980	107,917		6
Common Equity Tier 1 Capital before regulatory adjustments							
Common Equity Tier 1 Capital regulatory adjustments							
6	(175)	(165)	(160)	(164)	–		7
7	(18,248)	(18,753)	(18,557)	(18,491)	(19,359)	E1-E2	8
8	(3,351)	(3,316)	(3,197)	(3,058)	(3,041)	F1-F2	9
9	(156)	(202)	(413)	(327)	(284)	G	10
10	1,304	867	1,990	1,174	2,859	H	11
11	–	–	–	–	–	I	12
12	–	–	–	–	–		13
13	(127)	(166)	(188)	(317)	(191)	J	14
14	(760)	(811)	(756)	(736)	(733)	K1-K2	15
15	(24)	(9)	(124)	(5)	(57)		16
16	–	–	–	–	–		17
17	–	–	–	–	(1,890)	L1+L2	18
18	–	–	–	–	–		19
19	–	–	–	–	–		20
20	–	–	–	–	–		21
21	–	–	–	–	–		22
22	–	–	–	–	–		23
23	–	–	–	–	–		24
24	–	–	–	–	–		25
25	(52)	(90)	(102)	(28)	(35)	M	
25a	(17)	–	–	–	–		
26	22	20	19	20	18		26
27	–	–	–	–	–		27
28	(21,584)	(22,625)	(21,488)	(21,932)	(22,713)		28
29	92,392	93,579	93,120	93,048	85,204		29
Additional Tier 1 capital instruments							
30	11,620	11,623	10,786	11,111	11,087	N+O+P	30
31	11,620	11,623	10,786	11,111	11,087		31
32	–	–	–	–	–		32
33	–	–	–	–	–		34
34	11,620	11,623	10,786	11,111	11,087		36
Additional Tier 1 capital instruments before regulatory adjustments							
Additional Tier 1 capital instruments regulatory adjustments							
35	–	–	–	–	–		37
36	–	–	–	–	–		38
37	–	–	–	–	(2)	Q	39
38	(700)	(700)	(700)	(700)	(700)	R	40
39	–	–	–	–	–		41
40	–	–	–	–	–		42
41	(700)	(700)	(700)	(700)	(702)		43
42	10,920	10,923	10,086	10,411	10,385		44
43	\$ 103,312	\$ 104,502	\$ 103,206	\$ 103,459	\$ 95,589		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 #	2026 Q1	Q4	Q3	2025 Q2	Q1	Cross Reference ¹	OSFI Template
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 10,642	\$ 10,733	\$ 10,496	\$ 10,514	\$ 13,471	S	46
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–		48
Collective allowance	46	1,141	1,661	1,745	1,553	1,424	T	50
Tier 2 Capital before regulatory adjustments	47	11,783	12,394	12,241	12,067	14,895		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)	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	(30)	(30)	(2)	–	(20)	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	–	–	–	–	–	W	55
Other deductions from Tier 2 capital	52	–	–	–	–	–		56
Total regulatory adjustments to Tier 2 Capital	53	(30)	(30)	(2)	–	(246)		57
Tier 2 Capital	54	11,753	12,364	12,239	12,067	14,649		58
Total Capital	55	115,065	116,866	115,445	115,526	110,238		59
Total risk-weighted assets	56	\$ 635,191	\$ 636,424	\$ 627,248	\$ 624,636	\$ 649,043		60
Capital Ratios								
Common Equity Tier 1 Capital (as percentage of RWA)	57	14.5 %	14.7 %	14.8 %	14.9 %	13.1 %		61
Tier 1 Capital Ratio	58	16.3	16.4	16.5	16.6	14.7		62
Total Capital (as percentage of RWA)	59	18.1	18.4	18.4	18.5	17.0		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	9.8	10.2	10.2	10.3	8.6		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 2026 list of G-SIBs, using 2025 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.

⁴ The countercyclical buffer surcharge is in effect.

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

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

Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

Capital Ratios for significant bank subsidiaries

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

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

LINE #	2026	2025				OSFI Template
	Q1	Q4	Q3	Q2	Q1	
68	\$ 2,730	\$ 2,087	\$ 2,240	\$ 1,776	\$ 8,710	72
69	2,785	2,837	2,854	2,744	2,556	73
70	71	75	76	78	85	74
71	2,980	2,873	3,388	3,219	3,017	75
72	7	7	7	7	7	76
73	7	7	7	7	7	77
74	1,134	1,654	1,738	1,546	1,417	78
75	1,134	1,654	1,738	1,546	1,417	79
76	18.1 %	18.0 %	17.9 %	17.5 %	16.9 %	
77	18.1	18.0	17.9	17.5	16.9	
78	19.4	19.2	19.1	18.7	18.2	
79	39.3	39.3	40.1	41.1	41.2	
80	39.3	39.3	40.1	41.1	41.2	
81	39.3	39.3	40.1	41.1	41.2	

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 Capital¹

(\$ millions)

LINE #	2026	2025			
	Q1	Q4	Q3	Q2	Q1
Common Equity Tier 1					
1	\$ 93,579	\$ 93,120	\$ 93,048	\$ 85,204	\$ 82,714
2	108	34	62	44	25
3	(2,446)	(2,079)	(1,561)	(2,571)	–
4	(1,912)	(1,970)	(1,886)	(2,015)	(1,922)
5	–	–	–	–	130
6	4,043	3,280	3,336	11,129	2,793
7	39	22	129	(126)	2
Movements in other comprehensive income					
8	(1,812)	677	184	(3,148)	2,637
9	n/a	n/a	n/a	n/a	n/a
10	252	335	337	(191)	113
11	(9)	2	–	2,166	(290)
12	470	(315)	(205)	851	(834)
Goodwill and other intangible assets (deduction, net of related tax liability)					
13	46	211	(86)	(43)	(72)
14	(10)	(5)	4	(164)	–
15	44	267	(242)	1,912	(92)
16	92,392	93,579	93,120	93,048	85,204
Additional Tier 1 Capital					
17	10,923	10,086	10,411	10,385	10,534
18	–	1,037	–	–	750
19	–	(200)	(350)	–	(500)
20	(3)	–	25	26	(399)
21	10,920	10,923	10,086	10,411	10,385
22	103,312	104,502	103,206	103,459	95,589
Tier 2 Capital					
23	12,364	12,239	12,067	14,649	12,497
24	–	237	27	–	2,198
25	(91)	–	–	(3,000)	–
26	–	–	–	–	–
27	(520)	(84)	192	129	(88)
28	–	(28)	(47)	289	42
29	11,753	12,364	12,239	12,067	14,649
30	\$ 115,065	\$ 116,866	\$ 115,445	\$ 115,526	\$ 110,238

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 #	2026 Q1		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 6,287	\$ 6,242	
Interest-bearing deposits with banks	113,672	113,654	
Trading loans, securities, and other	234,888	234,888	
Non-trading financial assets at fair value through profit or loss	8,425	7,693	
Derivatives	83,371	83,363	
Financial assets designated at fair value through profit or loss	7,038	2,372	
Financial assets at fair value through other comprehensive income	127,872	123,642	
Equity investments in funds subject to the fall-back approach		52	M
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		–	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		–	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		–	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		30	V
Non-significant investments not exceeding regulatory thresholds		2,700	
Debt securities at amortized cost, net of allowance for credit losses	234,270	234,270	
Securities purchased under reverse repurchase agreements	222,925	222,925	
Loans	967,052	967,052	
Allowance for loan losses	(8,566)	(8,566)	
Eligible allowance reflected in Tier 2 regulatory capital		(1,141)	T
Shortfall of allowance to expected loss		–	I
Allowances not reflected in regulatory capital		(7,425)	
Other	102,072	100,504	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		–	L2
Non-significant investments not exceeding regulatory thresholds		–	
Goodwill		18,472	E1
Other intangibles		3,366	F1
Other intangibles (Mortgage Servicing Rights)		71	
Deferred tax assets		156	
Deferred tax assets (DTA) excluding those arising from temporary differences		2,980	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,969	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		(230)	
Other DTA/DTL adjustments ⁴		–	
Significant investments in financials		94	
Significant investments exceeding regulatory thresholds		948	K1
Significant investments not exceeding regulatory thresholds		–	
Defined pension benefits		72,678	
Other Assets			
TOTAL ASSETS	2,099,306	2,088,039	
LIABILITIES AND EQUITY			
Trading deposits	42,328	42,328	
Derivatives	83,495	83,495	
Securitization liabilities at fair value	25,399	25,399	
Financial liabilities designated at fair value through profit or loss	225,237	225,237	
Deposits	1,245,144	1,245,144	
Other	341,465	330,198	
Deferred tax liabilities			
Goodwill		224	E2
Intangible assets (excluding mortgage servicing rights)		15	F2
Defined benefit pension fund assets		188	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		83	
Other DTA/DTL adjustments ⁴		(230)	
Gains and losses due to changes in own credit risk on fair value liabilities		127	J
Other liabilities		329,791	
Subordinated notes and debentures	10,642	10,642	
Directly issued qualifying Tier 2 instruments		10,642	S
Regulatory capital amortization of maturing debentures			
Subordinated notes not allowed for regulatory capital			
Liabilities	1,973,710	1,962,443	
Common Shares	24,551	24,551	A1
Preferred Shares and other equity instruments	11,625	11,625	
Directly issued qualifying Additional Tier 1 instruments		11,625	N
Preferred shares not allowed for regulatory capital			
Treasury Shares – Common	(5)	(5)	A2
Treasury Shares – Preferred	(11)	(11)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares			
Contributed Surplus	315	315	O
Contributed surplus – Common Shares		309	B
Contributed surplus – Preferred Shares		6	P
Retained Earnings	78,253	78,253	C
Accumulated other comprehensive income (AOCI)	10,868	10,868	D
Cash flow hedges requiring derecognition		(1,304)	H
Net AOCI included as capital		12,172	
TOTAL LIABILITIES AND EQUITY	\$ 2,099,306	\$ 2,088,039	

¹ As per Balance Sheet on page 17 in the Supplemental Financial Information Package.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, TD Reinsurance (Barbados) Inc., and Cowen Insurance which have total assets included in the consolidated Bank of \$11.3 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

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

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

Leverage Ratio Exposure

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

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

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

Derivative exposures

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

Total derivative exposures

Securities financing transaction exposures

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

Total securities financing transaction exposures

Other off-balance sheet exposures

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

Capital on total exposures

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

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

Leverage Ratio

LINE #	2026	2025				OSFI Template
	Q1	Q4	Q3	Q2	Q1	
1	\$ 2,099,306	\$ 2,094,559	\$ 2,035,162	\$ 2,064,274	\$ 2,093,554	1
2	(8,575)	(7,741)	(7,429)	(7,604)	(7,803)	2
3	(3,969)	(3,969)	(2,842)	(2,842)	(2,982)	3
4	–	–	–	–	–	4
5	(4,631)	(2,572)	2,076	(15,510)	(15)	5
6	(22,350)	(25,938)	(27,429)	(22,064)	(27,340)	6
7	271,794	269,883	267,037	244,754	250,267	7
8	(40,398)	(41,575)	(34,546)	(47,262)	(42,196)	8
9	\$ 2,291,177	\$ 2,282,647	\$ 2,232,029	\$ 2,213,746	\$ 2,263,485	9
10	\$ 1,762,256	\$ 1,734,401	\$ 1,708,130	\$ 1,723,226	\$ 1,757,810	1
11	–	–	–	–	–	2
12	(13,654)	(9,997)	(13,839)	(12,419)	(9,894)	3
13	(22,179)	(23,179)	(22,019)	(22,335)	(23,242)	4
14	1,726,423	1,701,225	1,672,272	1,688,472	1,724,674	5
15	33,648	32,791	32,402	31,530	34,899	6
16	51,443	49,681	51,556	46,404	49,866	7
17	–	–	–	–	–	8
18	9,284	9,421	8,753	9,703	9,595	9
19	(1,990)	(1,493)	(843)	(1,529)	(594)	10
20	92,385	90,400	91,868	86,108	93,766	11
21	228,935	254,473	229,294	217,827	223,545	12
22	(35,000)	(39,532)	(34,005)	(28,435)	(33,352)	13
23	6,640	6,198	5,563	5,020	4,585	14
24	–	–	–	–	–	15
25	200,575	221,139	200,852	194,412	194,778	16
26	858,108	858,736	848,756	825,769	839,523	17
27	(586,314)	(588,853)	(581,719)	(581,015)	(589,256)	18
28	271,794	269,883	267,037	244,754	250,267	19
29	103,312	104,502	103,206	103,459	95,589	20
30	\$ 2,291,177	\$ 2,282,647	\$ 2,232,029	\$ 2,213,746	\$ 2,263,485	21
31	4.5 %	4.6 %	4.6 %	4.7 %	4.2 %	22

Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

LINE #	2026	2025			
	Q1	Q4	Q3	Q2	Q1
Available capital (amounts)					
Common Equity Tier 1 (CET1)					
Tier 1					
Total capital					
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)					
Total RWA (pre-floor)					
Risk-based capital ratios as a percentage of RWA					
CET1 ratio					
CET1 ratio (pre-floor)					
Tier 1 ratio					
Tier 1 ratio (pre-floor)					
Total capital ratio					
Total capital ratio (pre-floor)					
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement (2.5% from 2019)					
Countercyclical buffer requirement					
Bank G-SIB and/or D-SIB additional requirements					
Total of bank CET1 specific buffer requirements					
CET1 available after meeting the bank's minimum capital requirements					
Basel III Leverage ratio					
Total Basel III leverage ratio exposure measure					
Basel III leverage ratio					

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

Total RWA at the level of the resolution group

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

Leverage ratio exposure measure at the level of the resolution group

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

Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?

Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?

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

LINE #	2026	2025			
	Q1	Q4	Q3	Q2	Q1
1	\$ 197,665	\$ 202,192	\$ 193,669	\$ 193,349	\$ 191,740
2	635,191	636,424	627,248	624,636	649,043
3	31.1 %	31.8 %	30.9 %	31.0 %	29.5 %
4	\$ 2,291,177	\$ 2,282,647	\$ 2,232,029	\$ 2,213,746	\$ 2,263,485
5	8.6 %	8.9 %	8.7 %	8.7 %	8.5 %
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

TLAC Composition (TLAC1)

(\$ millions, except as noted)

LINE #	2026	2025			
	Q1	Q4	Q3	Q2	Q1
Regulatory capital elements of TLAC and adjustments					
1	\$ 92,392	\$ 93,579	\$ 93,120	\$ 93,048	\$ 85,204
2	10,920	10,923	10,086	10,411	10,385
3	–	–	–	–	–
4	–	–	–	–	–
5	10,920	10,923	10,086	10,411	10,385
6	11,753	12,364	12,239	12,067	14,649
7	–	–	–	–	–
8	–	–	–	–	–
9	–	–	–	–	–
10	11,753	12,364	12,239	12,067	14,649
11	115,065	116,866	115,445	115,526	110,238
Non-regulatory capital elements of TLAC					
12	n/a	n/a	n/a	n/a	n/a
13	83,024	85,912	78,801	77,984	81,786
14	n/a	n/a	n/a	n/a	n/a
15	–	–	–	–	–
16	n/a	n/a	n/a	n/a	n/a
17	83,024	85,912	78,801	77,984	81,786
18	198,089	202,778	194,246	193,510	192,024
19	n/a	n/a	n/a	n/a	n/a
20	(424)	(586)	(577)	(161)	(284)
21	–	–	–	–	–
22	197,665	202,192	193,669	193,349	191,740
23	635,191	636,424	627,248	624,636	649,043
24	2,291,177	2,282,647	2,232,029	2,213,746	2,263,485
TLAC ratios and buffers					
25	31.1 %	31.8 %	30.9 %	31.0 %	29.5 %
26	8.6	8.9	8.7	8.7	8.5
27	9.8	10.2	10.2	10.3	8.6
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	–	–	–	–	–
31	1.0	1.0	1.0	1.0	1.0

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

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

(\$ millions) As at	LINE #	2026 Q1					2025 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	1	12,909	-	-	26,301	-	39,210	17,284	-	-	27,120	-	44,404	3
Subset of row 3 that are excluded liabilities	2	-	-	-	-	-	-	-	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	12,909	-	-	26,301	-	39,210	17,284	-	-	27,120	-	44,404	5
Subset of row 5 that are eligible as TLAC	4	12,909	-	-	26,301	-	39,210	17,284	-	-	27,120	-	44,404	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	-	-	-	26,301	-	26,301	-	-	-	27,120	-	27,120	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	7	-	-	-	-	-	-	-	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	8	-	-	-	-	-	-	-	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	9	12,909	-	-	-	-	12,909	17,284	-	-	-	-	17,284	11

(\$ millions) As at	LINE #	2025 Q3					2025 Q2					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	23,582	-	-	26,791	-	50,373	24,444	-	-	26,675	-	51,119	3
Subset of row 3 that are excluded liabilities	11	-	-	-	-	-	-	-	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	12	23,582	-	-	26,791	-	50,373	24,444	-	-	26,675	-	51,119	5
Subset of row 5 that are eligible as TLAC	13	23,582	-	-	26,791	-	50,373	24,444	-	-	26,675	-	51,119	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	-	-	-	26,791	-	26,791	-	-	-	26,675	-	26,675	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	16	-	-	-	-	-	-	-	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	17	-	-	-	-	-	-	-	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	18	23,582	-	-	-	-	23,582	24,444	-	-	-	-	24,444	11

(\$ millions) As at	LINE #	2025 Q1					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	39,086	-	-	28,086	-	67,172	3
Subset of row 3 that are excluded liabilities	20	-	-	-	-	-	-	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	21	39,086	-	-	28,086	-	67,172	5
Subset of row 5 that are eligible as TLAC	22	39,086	-	-	28,086	-	67,172	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	-	-	-	28,086	-	28,086	8
Subset of row 6 with 5 years ≤ residual maturity < 10 years	25	-	-	-	-	-	-	9
Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	26	-	-	-	-	-	-	10
Subset of row 6 that is perpetual securities	27	39,086	-	-	-	-	39,086	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 #	2026 Q1					2025 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)						
		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
Description of creditor ranking (free text)	1												
Total capital and liabilities net of credit risk mitigation		24,551	11,625	10,685	102,744	-	149,605	24,727	11,625	10,801	104,335	-	151,488
Subset of row 2 that are excluded liabilities	3	29	11	44	20,471	-	20,555	9	4	86	19,391	-	19,490
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	24,522	11,614	10,641	82,273	-	129,050	24,718	11,621	10,715	84,944	-	131,998
Subset of row 4 that are potentially eligible as TLAC	5	24,522	11,614	10,641	82,273	-	129,050	24,718	11,621	10,715	84,944	-	131,998
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	-	-	-	23,873	-	23,873	-	-	-	25,486	-	25,486
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	-	-	-	31,669	-	31,669	-	-	-	33,913	-	33,913
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	-	-	10,613	26,711	-	37,324	-	-	9,477	24,521	-	33,998
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	-	-	28	20	-	48	-	-	1,238	1,024	-	2,262
Subset of row 5 that is perpetual securities	10	24,522	11,614	-	-	-	36,136	24,718	11,621	-	-	-	36,339

		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)						
		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
Description of creditor ranking (free text)	11												
Total capital and liabilities net of credit risk mitigation	12	24,971	10,788	10,608	100,263	-	146,630	25,136	11,138	10,762	98,440	-	145,476
Subset of row 12 that are excluded liabilities	13	216	2	84	22,132	-	22,434	31	28	257	20,998	-	21,314
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	24,755	10,786	10,524	78,131	-	124,196	25,105	11,110	10,505	77,442	-	124,162
Subset of row 14 that are potentially eligible as TLAC	15	24,755	10,786	10,524	78,131	-	124,196	25,105	11,110	10,505	77,442	-	124,162
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	-	-	-	20,942	-	20,942	-	-	-	23,425	-	23,425
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	-	-	-	37,586	-	37,586	-	-	-	37,961	-	37,961
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	-	-	9,310	18,580	-	27,890	-	-	9,332	15,033	-	24,365
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	-	-	1,214	1,023	-	2,237	-	-	1,173	1,023	-	2,196
Subset of row 15 that is perpetual securities	20	24,755	10,786	-	-	-	35,541	25,105	11,110	-	-	-	36,215

		2025 Q1					
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior) (most senior)					
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)	21						
Total capital and liabilities net of credit risk mitigation	22	25,528	11,138	13,894	101,078	-	151,638
Subset of row 22 that are excluded liabilities	23	95	51	331	20,728	-	21,205
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24	25,433	11,087	13,563	80,350	-	130,433
Subset of row 24 that are potentially eligible as TLAC	25	25,433	11,087	13,563	80,350	-	130,433
Subset of row 25 with 1 year ≤ residual maturity < 2 years	26	-	-	-	21,519	-	21,519
Subset of row 25 with 2 years ≤ residual maturity < 5 years	27	-	-	-	41,408	-	41,408
Subset of row 25 with 5 years ≤ residual maturity < 10 years	28	-	-	11,551	16,399	-	27,950
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	29	-	-	2,012	1,024	-	3,036
Subset of row 25 that is perpetual securities	30	25,433	11,087	-	-	-	36,520

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

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

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

(\$ millions, except as noted)
As at

LINE #	2026 Q1				2025 Q4			
	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
By Country								
Australia	1.00 % \$	80			1.00 % \$	79		
Belgium	1.00	25			1.00	6		
Denmark	2.50	14			2.50	13		
France	1.00	165			1.00	48		
Germany	0.75	1,286			0.75	1,519		
Hong Kong	0.50	29			0.50	14		
Luxembourg	0.50	52			0.50	38		
Netherlands	2.00	120			2.00	115		
Norway	2.50	4			2.50	4		
South Africa	1.00	10						
Spain	0.50	86			0.50	57		
Sweden	2.00	65						
United Kingdom	2.00	1,783			2.00	1,864		
Sum of lines 1 to 13		\$ 3,719				\$ 3,757		
Total ¹		\$ 404,996	0.01 % \$	7		\$ 407,247	0.01 % \$	7

2025 Q3				2025 Q2				
	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
By Country								
Australia	1.00 % \$	66			1.00 % \$	107		
Belgium	1.00	7			1.00	20		
Denmark	2.50	12			2.50	16		
France	1.00	74			1.00	76		
Germany	0.75	1,446			0.75	1,614		
Hong Kong	0.50	17			0.50	12		
Luxembourg	0.50	31			0.50	43		
Netherlands	2.00	113			2.00	123		
Norway	2.50	5			2.50	5		
Spain	0.50	-			0.50	74		
United Kingdom	2.00	1,900			2.00	2,187		
Sum of lines 16 to 26		\$ 3,671				\$ 4,277		
Total ¹		\$ 397,807	0.01 % \$	7		\$ 398,730	0.02 % \$	8

2025 Q1				
	CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
By Country				
Australia	1.00 % \$	117		
Belgium	1.00	18		
Denmark	2.50	15		
France	1.00	78		
Germany	0.75	1,463		
Luxembourg	0.50	45		
Netherlands	2.00	180		
Norway	2.00	5		
United Kingdom	2.00	1,905		
Sum of lines 29 to 37		\$ 3,826		
Total ¹		\$ 431,731	0.01 % \$	7

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA)					Minimum capital requirements ¹					OSFI Template
		2026	2025				2026	2025				
		Q1	Q4	Q3	Q2	Q1	Q1	Q4	Q3	Q2	Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 421,346	\$ 427,809	\$ 419,809	\$ 418,449	\$ 448,238	\$ 33,708	\$ 34,225	\$ 33,585	\$ 33,476	\$ 35,859	1
Of which: standardized approach (SA) ²	2	37,581	38,802	38,114	38,319	58,619	3,007	3,104	3,049	3,065	4,689	2
Of which: foundation internal ratings-based (FIRB) approach	3	76,717	85,400	86,314	87,247	87,160	6,137	6,832	6,905	6,980	6,973	3
Of which: supervisory slotting approach	4	–	–	–	–	–	–	–	–	–	–	4
Of which: advanced internal ratings-based (AIRB) approach	5	307,048	303,607	295,381	292,883	302,459	24,564	24,289	23,631	23,431	24,197	5
Counterparty credit risk	6	15,791	16,115	15,540	13,657	14,483	1,263	1,289	1,243	1,093	1,159	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	10,731	10,570	10,712	9,282	9,940	858	846	857	743	796	7
Of which: internal model method (IMM)	8	–	–	–	–	–	–	–	–	–	–	8
Of which: other CCR ³	9	5,060	5,545	4,828	4,375	4,543	405	443	386	350	363	9
Credit valuation adjustment (CVA)	10	5,687	5,194	5,546	6,301	5,180	455	416	444	504	414	10
Equity investments in funds – look-through approach	11	3,816	3,597	3,385	3,561	3,918	305	288	271	285	313	11
Equity investments in funds – mandate-based approach	12	661	661	626	599	613	53	53	50	48	49	12
Settlement risk	13	48	43	8	9	271	4	3	1	1	22	13
Securitization exposures in banking book	14	18,975	18,049	16,936	16,291	16,622	1,518	1,444	1,355	1,303	1,330	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	4,068	3,396	2,626	2,823	3,248	325	272	210	226	260	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	14,740	14,482	14,138	13,306	13,226	1,180	1,158	1,131	1,064	1,058	16
Of which: securitization standardized approach (SEC-SA)	17	167	171	172	162	148	13	14	14	13	12	17
Market risk	18	23,949	20,403	21,603	24,623	21,990	1,916	1,632	1,728	1,970	1,759	18
Of which: standardized approach (SA)	19	23,949	20,403	21,603	24,623	21,990	1,916	1,632	1,728	1,970	1,759	19
Of which: internal model approaches (IMA)	20	–	–	–	–	–	–	–	–	–	–	20
Capital charge for switch between trading book and banking book	21	–	–	–	–	–	–	–	–	–	–	21
Operational risk	22	129,857	129,602	127,514	125,580	123,178	10,388	10,368	10,201	10,046	9,854	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	15,061	14,951	16,281	15,566	14,550	1,205	1,196	1,302	1,245	1,164	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	\$ 635,191	\$ 636,424	\$ 627,248	\$ 624,636	\$ 649,043	\$ 50,815	\$ 50,914	\$ 50,180	\$ 49,971	\$ 51,923	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 #	2026 Q1				2025 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	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	\$ 383,765	\$ 37,581	\$ 421,346	\$ 655,024	\$ 389,007	\$ 38,802	\$ 427,809	\$ 649,476
Counterparty credit risk	2	14,359	1,432	15,791	59,944	14,073	2,042	16,115	59,476
Credit valuation adjustment	3	5,687	5,687	5,687	5,687	5,194	5,194	5,194	5,194
Securitisation exposures in the banking book	4	9,549	9,426	18,975	32,034	8,739	9,310	18,049	26,725
Market risk	5	-	23,949	23,949	23,949	-	20,403	20,403	20,403
Operational risk	6	129,857	129,857	129,857	129,857	129,602	129,602	129,602	129,602
Residual RWA ³	7	19,586	19,586	19,586	19,586	19,252	19,252	19,252	19,252
Total	8	\$ 407,673	\$ 227,518	\$ 635,191	\$ 926,081	\$ 411,819	\$ 224,605	\$ 636,424	\$ 910,128
		2025 Q3				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	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	\$ 381,695	\$ 38,114	\$ 419,809	\$ 637,556	\$ 380,130	\$ 38,319	\$ 418,449	\$ 632,161
Counterparty credit risk	10	14,058	1,482	15,540	59,167	12,286	1,371	13,657	54,072
Credit valuation adjustment	11	5,546	5,546	5,546	5,546	6,301	6,301	6,301	6,301
Securitisation exposures in the banking book	12	7,989	8,947	16,936	27,069	8,027	8,264	16,291	26,804
Market risk	13	-	21,603	21,603	21,603	-	24,623	24,623	24,623
Operational risk	14	127,514	127,514	127,514	127,514	125,580	125,580	125,580	125,580
Residual RWA ³	15	20,300	20,300	20,300	20,300	19,735	19,735	19,735	19,735
Total	16	\$ 403,742	\$ 223,506	\$ 627,248	\$ 898,755	\$ 400,443	\$ 224,193	\$ 624,636	\$ 889,276
		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)	17	\$ 389,619	\$ 58,619	\$ 448,238	\$ 664,564				
Counterparty credit risk	18	13,153	1,330	14,483	58,818				
Credit valuation adjustment	19	5,180	5,180	5,180	5,180				
Securitisation exposures in the banking book	20	8,542	8,080	16,622	28,418				
Market risk	21	-	21,990	21,990	21,990				
Operational risk	22	123,178	123,178	123,178	123,178				
Residual RWA ³	23	19,352	19,352	19,352	19,352				
Total	24	\$ 411,314	\$ 237,729	\$ 649,043	\$ 921,500				

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 #	2026 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	\$ 12,133	\$ 15	\$ 12,148	\$ 17,754
<i>Of which: categorised as MDB/PSE in SA¹</i>	1a	10,611	-	10,611	16,878
Banks and other financial institutions	2	5,553	581	6,134	11,409
Covered Bonds	3	741	-	741	647
Equity	4	-	7,991	7,991	7,991
Purchased receivables	5	-	-	-	-
Corporates	6	198,319	913	199,232	319,460
<i>Of which: F-IRB is applied</i>	6a	70,356	-	70,356	151,392
<i>Of which: A-IRB is applied</i>	6b	127,963	-	127,963	167,155
Retail	7	163,034	4,330	167,364	264,827
<i>Of which: qualifying revolving retail</i>	7a	47,107	249	47,356	42,879
<i>Of which: other retail</i>	7b	53,955	2,407	56,362	79,730
<i>Of which: retail residential mortgages</i>	7c	61,972	1,674	63,646	142,218
Specialised lending	8	3,985	-	3,985	9,185
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	8a	3,140	-	3,140	8,597
Others	9	-	23,751	23,751	23,751
Total	10	\$ 383,765	\$ 37,581	\$ 421,346	\$ 655,024
		2025 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	\$ 14,449	\$ 16	\$ 14,465	\$ 17,758
<i>Of which: categorised as MDB/PSE in SA¹</i>	11a	12,726	-	12,726	16,859
Banks and other financial institutions	12	5,527	708	6,235	11,419
Covered Bonds	13	867	-	867	669
Equity	14	-	7,705	7,705	7,705
Purchased receivables	15	-	-	-	-
Corporates	16	206,236	901	207,137	313,494
<i>Of which: F-IRB is applied</i>	16a	78,934	-	78,934	158,129
<i>Of which: A-IRB is applied</i>	16b	127,302	-	127,302	154,464
Retail	17	157,838	5,105	162,943	264,941
<i>Of which: qualifying revolving retail</i>	17a	43,654	263	43,917	43,563
<i>Of which: other retail</i>	17b	55,303	2,415	57,718	80,433
<i>Of which: retail residential mortgages</i>	17c	58,881	2,427	61,308	140,945
Specialised lending	18	4,090	-	4,090	9,123
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	18a	2,732	-	2,732	8,039
Others	19	-	24,367	24,367	24,367
Total	20	\$ 389,007	\$ 38,802	\$ 427,809	\$ 649,476

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 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	\$ 14,592	\$ 16	\$ 14,608	\$ 17,742
<i>Of which: categorised as MDB/PSE in SA¹</i>	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
<i>Of which: F-IRB is applied</i>	6a	80,039	–	80,039	155,402
<i>Of which: A-IRB is applied</i>	6b	126,172	–	126,172	151,869
Retail	7	150,629	4,853	155,482	259,372
<i>Of which: qualifying revolving retail</i>	7a	40,727	261	40,988	43,903
<i>Of which: other retail</i>	7b	53,303	2,303	55,606	78,048
<i>Of which: retail residential mortgages</i>	7c	56,599	2,289	58,888	137,421
Specialised lending	8	4,064	–	4,064	9,693
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	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					
		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	\$ 12,856	\$ 15	\$ 12,871	\$ 17,784
<i>Of which: categorised as MDB/PSE in SA¹</i>	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
<i>Of which: F-IRB is applied</i>	16a	81,508	–	81,508	156,169
<i>Of which: A-IRB is applied</i>	16b	128,044	–	128,044	152,570
Retail	17	147,901	4,781	152,682	253,462
<i>Of which: qualifying revolving retail</i>	17a	40,351	271	40,622	43,112
<i>Of which: other retail</i>	17b	52,462	2,294	54,756	76,273
<i>Of which: retail residential mortgages</i>	17c	55,088	2,216	57,304	134,077
Specialised lending	18	4,162	–	4,162	9,382
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	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
<i>Of which: categorised as MDB/PSE in SA¹</i>	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
<i>Of which: F-IRB is applied</i>	6a	80,894		80,894	155,429
<i>Of which: A-IRB is applied</i>	6b	135,481		135,481	156,501
Retail	7	150,400	4,808	155,208	261,435
<i>Of which: qualifying revolving retail</i>	7a	40,322	292	40,614	44,808
<i>Of which: other retail</i>	7b	52,855	2,388	55,243	78,429
<i>Of which: retail residential mortgages</i>	7c	57,223	2,128	59,351	138,198
Specialised lending	8	3,961	–	3,961	8,976
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	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

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

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)
As at

LINE #	2026	2025			
	Q1	Q4	Q3	Q2	Q1
1	\$ 20,403	\$ 21,603	\$ 24,623	\$ 21,990	\$ 20,676
2	3,546	(1,200)	(3,020)	2,633	1,314
3	—	—	—	—	—
4	—	—	—	—	—
5	—	—	—	—	—
6	—	—	—	—	—
7	\$ 23,949	\$ 20,403	\$ 21,603	\$ 24,623	\$ 21,990

RWA, balance at beginning of period

Movement in risk levels¹

Model updates/changes²

Methodology and policy³

Acquisitions and disposals⁴

Foreign exchange movements and other⁵

RWA, balance at end of period

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 #	2026	2025			
	Q1	Q4	Q3	Q2	Q1
1	\$ 129,602	\$ 127,514	\$ 125,580	\$ 123,178	\$ 120,076
2	426	2,912	2,925	3,197	2,853
3	—	—	—	—	—
4	—	—	—	—	—
5	(171)	(824)	(991)	(795)	249
6	\$ 129,857	\$ 129,602	\$ 127,514	\$ 125,580	\$ 123,178

Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver

RWA, balance at beginning of period

Business growth¹

Methodology and policy²

Acquisitions and disposals³

Movement in risk level⁴

RWA, balance at end of period

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 #	2026 Q1						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 6,287	\$ 6,242	\$ 6,242	\$ -	\$ -	\$ -	\$ -
Interest-bearing deposits with banks	2	113,672	113,654	105,594	-	-	8,060	-
Trading loans, securities, and other	3	234,888	234,888	4,176	-	-	230,712	-
Non-trading financial assets at fair value through profit or loss	4	8,425	7,693	1,506	-	6,187	-	-
Derivatives	5	83,371	83,363	-	83,363	-	76,501	-
Financial assets designated at fair value through profit or loss	6	7,038	2,372	2,372	-	-	-	-
Financial assets at fair value through other comprehensive income	7	127,872	123,642	105,008	-	17,448	-	1,186
Debt securities at amortized cost, net of allowance for credit losses	8	234,270	234,270	194,039	-	40,616	-	(385)
Securities purchased under reverse repurchase agreements	9	222,925	222,925	-	222,925	-	7,406	-
Residential mortgages	10	308,151	308,151	308,151	-	-	-	-
Consumer instalment and other personal	11	266,630	266,630	266,595	-	-	-	35
Credit card	12	41,070	41,070	32,482	-	5,284	-	3,304
Business and government	13	351,201	351,201	352,660	-	12,953	-	(14,412)
Allowance for loan losses	14	(8,566)	(8,566)	-	-	-	-	(8,566)
Customers' liability under acceptances	15	-	-	-	-	-	-	-
Investment in Schwab	16	-	-	-	-	-	-	-
Goodwill	17	18,472	18,472	-	-	-	-	18,472
Other intangibles	18	3,437	3,437	-	-	-	-	3,437
Land, buildings, equipment, and other depreciable assets	19	9,915	9,807	9,807	-	-	-	-
Deferred tax assets	20	4,983	4,875	2,004	-	-	-	2,871
Amounts receivable from brokers, dealers and clients	21	37,015	37,015	10,463	-	-	-	26,552
Other assets	22	28,250	26,898	7,452	14,326	-	-	5,120
Total assets	23	\$ 2,099,306	\$ 2,088,039	\$ 1,408,551	\$ 320,614	\$ 82,488	\$ 322,679	\$ 37,614
Liabilities								
Trading deposits	24	\$ 42,328	\$ 42,328	\$ -	\$ -	\$ -	\$ 30,298	\$ 12,030
Derivatives	25	83,495	83,495	-	83,495	-	80,573	-
Securitization liabilities at fair value	26	25,399	25,399	-	-	-	25,399	-
Financial liabilities designated at fair value through profit or loss	27	225,237	225,237	-	-	-	3	225,234
Deposits	28	1,245,144	1,245,144	-	-	-	-	1,245,144
Acceptances	29	-	-	-	-	-	-	-
Obligations related to securities sold short	30	41,455	41,455	-	-	-	40,223	1,232
Obligations related to securities sold under repurchase agreements	31	213,782	213,782	-	213,782	-	19,785	-
Securitization liabilities at amortized cost	32	15,021	15,021	-	-	-	-	15,021
Amounts payable to brokers, dealers, and clients	33	29,328	29,328	-	-	-	-	29,328
Insurance-related liabilities	34	7,370	19	-	-	-	-	19
Other liabilities	35	34,509	30,593	-	-	-	-	30,593
Subordinated notes and debentures	36	10,642	10,642	-	-	-	-	10,642
Total liabilities	37	\$ 1,973,710	\$ 1,962,443	\$ -	\$ 297,277	\$ -	\$ 196,281	\$ 1,569,243

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

² Excludes assets and liabilities of insurance subsidiaries.

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

(\$ millions)
As at

LINE #	2026 Q1					
	Items subject to					
	Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework	
Asset carrying value amount under scope of regulatory consolidation	1	\$ 2,134,332	\$ 1,408,551	\$ 320,614	\$ 82,488	\$ 322,679
Liabilities carrying value amount under regulatory scope of consolidation	2	493,558	-	297,277	-	196,281
Total net amount under regulatory scope of consolidation	3	1,640,774	1,408,551	23,337	82,488	126,398
Off-balance sheet amounts	4	447,434	400,405	-	47,029	-
Differences due to different netting rules, other than those already included in line 2	5	86,269	-	86,269	-	-
Adjustment for derivatives and PFE	6	76,086	-	76,086	-	-
Gross up for repo-style transactions	7	427,564	-	427,564	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,678,127	\$ 1,808,956	\$ 613,256	\$ 129,517	\$ 126,398

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

Credit Quality of Assets (CR1)¹

(\$ millions) As at		LINE #	2026 Q1						
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		1	\$ 5,594	\$ 939,737	\$ (8,198)	\$ (2)	\$ (7)	\$ (8,189)	\$ 937,133
Debt securities		2	–	306,996	(2)	–	–	(2)	306,994
Off-balance sheet exposures		3	399	781,908	(1,030)	–	–	(1,030)	781,277
Total		4	\$ 5,993	\$ 2,028,641	\$ (9,230)	\$ (2)	\$ (7)	\$ (9,221)	\$ 2,025,404
2025 Q4									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		5	\$ 5,420	\$ 937,755	\$ (8,424)	\$ (2)	\$ (7)	\$ (8,415)	\$ 934,751
Debt securities		6	–	312,241	(2)	–	–	(2)	312,239
Off-balance sheet exposures		7	343	778,540	(1,052)	–	–	(1,052)	777,831
Total		8	\$ 5,763	\$ 2,028,536	\$ (9,478)	\$ (2)	\$ (7)	\$ (9,469)	\$ 2,024,821
2025 Q3									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		9	\$ 5,334	\$ 921,424	\$ (8,473)	\$ (2)	\$ (7)	\$ (8,464)	\$ 918,285
Debt securities		10	–	316,225	(2)	–	–	(2)	316,223
Off-balance sheet exposures		11	355	766,101	(1,019)	–	–	(1,019)	765,437
Total		12	\$ 5,689	\$ 2,003,750	\$ (9,494)	\$ (2)	\$ (7)	\$ (9,485)	\$ 1,999,945
2025 Q2									
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Net values	
Loans		13	\$ 4,866	\$ 902,181	\$ (8,395)	\$ (1)	\$ (7)	\$ (8,387)	\$ 898,652
Debt securities		14	–	321,262	(3)	–	–	(3)	321,259
Off-balance sheet exposures		15	218	762,878	(971)	–	–	(971)	762,125
Total		16	\$ 5,084	\$ 1,986,321	\$ (9,369)	\$ (1)	\$ (7)	\$ (9,361)	\$ 1,982,036

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 \$4,256 million (October 31, 2025 – \$4,085 million; July 31, 2025 – \$4,034 million; April 30, 2025 – \$3,600 million) is in the default category and \$1,338 million as at January 31, 2026, (\$1,335 million – October 31, 2025; \$1,300 million – July 31, 2025; \$1,266 million – April 30, 2025) 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 #	2025 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 5,453	\$ 924,555	\$ (8,655)	\$ (1)	\$ (7)	\$ (8,647)	\$ 921,353
Debt securities	2	–	313,312	(3)	–	–	(3)	313,309
Off-balance sheet exposures	3	133	781,267	(939)	–	–	(939)	780,461
Total	4	\$ 5,586	\$ 2,019,134	\$ (9,597)	\$ (1)	\$ (7)	\$ (9,589)	\$ 2,015,123

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

² Includes total impaired exposures of which \$4,007 million is in the default category and \$1,446 million as at January 31, 2025 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 #	2026 Q1					2025 Q4				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 322,758	\$ 622,573	\$ 545,088	\$ 77,387	\$ 98	\$ 328,852	\$ 614,323	\$ 536,714	\$ 77,609	\$ –
Debt securities	2	306,009	987	–	–	987	311,163	1,078	–	–	1,078
Total	3	\$ 628,767	\$ 623,560	\$ 545,088	\$ 77,387	\$ 1,085	\$ 640,015	\$ 615,401	\$ 536,714	\$ 77,609	\$ 1,078
<i>Of which: defaulted</i>	4	3,638	1,956	1,673	283	–	3,486	1,934	1,660	274	–
		2025 Q3					2025 Q2				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 325,643	\$ 601,115	\$ 523,343	\$ 77,772	\$ –	\$ 323,853	\$ 583,194	\$ 504,836	\$ 78,358	\$ –
Debt securities	6	315,133	1,092	–	–	1,092	320,127	1,135	–	–	1,135
Total	7	\$ 640,776	\$ 602,207	\$ 523,343	\$ 77,772	\$ 1,092	\$ 643,980	\$ 584,329	\$ 504,836	\$ 78,358	\$ 1,135
<i>Of which: defaulted</i>	8	3,455	1,879	1,613	266	–	3,023	1,843	1,574	269	–
		2025 Q1									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 324,473	\$ 605,535	\$ 525,757	\$ 79,778	\$ –					
Debt securities	10	312,271	1,041	–	–	1,041					
Total	11	\$ 636,744	\$ 606,576	\$ 525,757	\$ 79,778	\$ 1,041					
<i>Of which: defaulted</i>	12	3,548	1,905	1,638	267	–					

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

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

³ As at January 31, 2026, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.4 billion (October 31, 2025 – a decrease of \$0.4 billion, July 31, 2025 – a decrease of \$0.4 billion, April 30, 2025 – a decrease of \$0.4 billion, January 31, 2025 – a decrease of \$0.4 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2026 Q1					2025 Q4							
			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	
By Counterparty Type															
Retail															
Residential secured	1	\$	476,721	\$ 83,448	\$ -	\$ -	\$ -	560,169	\$	475,272	\$ 82,118	\$ -	\$ -	557,390	
Qualifying revolving retail	2		42,667	136,191	-	-	-	178,858		43,357	135,484	-	-	178,841	
Other retail	3		103,305	9,964	-	-	50	113,319		103,958	9,967	-	51	113,976	
	4		622,693	229,603	-	-	50	852,346		622,587	227,569	-	51	850,207	
Non-retail															
Corporate	5		368,309	107,986	289,105	25,674	29,472	820,546		309,344	104,790	293,703	25,474	27,664	760,975
Sovereign	6		349,634	14,949	69,084	16,695	10,808	461,170		417,328	15,119	93,443	16,017	11,222	553,129
Bank	7		27,275	3,406	149,619	25,167	2,082	207,549		23,534	3,433	136,074	22,518	2,176	187,735
	8		745,218	126,341	507,808	67,536	42,362	1,489,265		750,206	123,342	523,220	64,009	41,062	1,501,839
Total	9	\$	1,367,911	\$ 355,944	\$ 507,808	\$ 67,536	\$ 42,412	\$ 2,341,611	\$	1,372,793	\$ 350,911	\$ 523,220	\$ 64,009	\$ 41,113	\$ 2,352,046
By Country of Risk															
Canada	10	\$	767,015	\$ 203,905	\$ 109,817	\$ 21,260	\$ 10,708	\$ 1,112,705	\$	766,429	\$ 196,805	\$ 120,881	\$ 21,072	\$ 10,429	\$ 1,115,616
United States	11		544,994	147,571	233,388	21,822	29,677	977,452		549,512	149,695	225,536	18,837	28,752	972,332
Other International															
Europe	12		43,282	4,028	118,566	17,893	1,792	185,561		44,640	4,002	131,430	16,810	1,686	198,568
Other	13		12,620	440	46,037	6,561	235	65,893		12,212	409	45,373	7,290	246	65,530
	14		55,902	4,468	164,603	24,454	2,027	251,454		56,852	4,411	176,803	24,100	1,932	264,098
Total	15	\$	1,367,911	\$ 355,944	\$ 507,808	\$ 67,536	\$ 42,412	\$ 2,341,611	\$	1,372,793	\$ 350,911	\$ 523,220	\$ 64,009	\$ 41,113	\$ 2,352,046
By Residual Contractual Maturity															
Within 1 year	16	\$	553,284	\$ 261,398	\$ 505,879	\$ 66,937	\$ 20,174	\$ 1,407,672	\$	559,214	\$ 260,376	\$ 521,437	\$ 41,983	\$ 16,840	\$ 1,399,850
Over 1 year to 5 years	17		548,017	93,276	1,626	338	22,124	665,381		530,142	89,172	1,264	14,974	24,154	659,706
Over 5 years	18		266,610	1,270	303	261	114	268,558		283,437	1,363	519	7,052	119	292,490
Total	19	\$	1,367,911	\$ 355,944	\$ 507,808	\$ 67,536	\$ 42,412	\$ 2,341,611	\$	1,372,793	\$ 350,911	\$ 523,220	\$ 64,009	\$ 41,113	\$ 2,352,046
Non-Retail Exposures by Industry Sector															
Real estate															
Residential	20	\$	41,149	\$ 5,812	\$ 4	\$ 94	\$ 2,366	\$ 49,425	\$	41,664	\$ 5,384	\$ 4	\$ 99	\$ 2,402	\$ 49,553
Non-residential	21		50,556	5,654	9	570	611	57,400		49,309	5,349	21	640	594	55,913
Total real-estate	22		91,705	11,466	13	664	2,977	106,825		90,973	10,733	25	739	2,996	105,466
Agriculture	23		13,823	688	31	36	32	14,610		13,212	729	4	60	32	14,037
Automotive	24		16,381	5,592	189	1,044	570	23,776		15,576	5,634	5	995	578	22,788
Financial	25		86,420	20,681	431,540	36,833	4,931	580,405		82,694	20,519	432,940	34,888	4,789	575,830
Food, beverage, and tobacco	26		8,444	4,371	31	1,714	550	15,110		10,297	4,453	229	1,716	435	17,130
Forestry	27		1,495	801	3	54	229	2,582		1,487	880	-	58	160	2,585
Government, public sector entities, and education	28		401,581	10,647	67,176	15,568	7,200	502,172		411,592	11,002	79,595	15,065	7,574	524,828
Health and social services	29		22,855	4,414	80	127	5,889	33,365		23,592	4,923	185	143	6,049	34,892
Industrial construction and trade contractors	30		7,134	2,957	33	50	1,261	11,435		7,381	3,022	26	46	1,305	11,780
Metals and mining	31		5,560	3,856	557	1,237	976	12,186		4,905	3,574	220	1,149	972	10,820
Oil and gas	32		4,154	4,991	3,262	1,568	2,094	16,069		3,964	5,009	5,544	1,086	1,549	17,152
Power and utilities	33		12,289	14,791	575	1,977	7,391	37,023		12,680	14,523	26	1,916	6,514	35,659
Professional and other services	34		23,501	12,924	1,217	1,494	2,177	41,313		22,069	11,846	2,245	1,176	2,378	39,714
Retail sector	35		10,600	4,238	1,821	412	426	17,497		10,853	4,418	1,798	443	428	17,940
Sundry manufacturing and wholesale	36		13,871	10,227	50	1,508	1,401	27,057		14,442	9,850	78	1,228	1,207	26,805
Telecommunications, cable, and media	37		7,882	6,560	-	1,140	831	16,413		7,704	5,466	-	1,188	609	14,967
Transportation	38		6,854	2,910	1	644	2,374	12,783		6,918	2,925	1	673	2,407	12,924
Other	39		10,669	4,227	1,229	1,466	1,053	18,644		9,867	3,836	299	1,440	1,080	16,522
Total	40	\$	745,218	\$ 126,341	\$ 507,808	\$ 67,536	\$ 42,362	\$ 1,489,265	\$	750,206	\$ 123,342	\$ 523,220	\$ 64,009	\$ 41,062	\$ 1,501,839

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 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					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail							
Residential secured	1	\$ 470,368	\$ 77,058	\$ –	\$ –	\$ –	\$ 547,426
Qualifying revolving retail	2	42,499	134,630	–	–	–	177,129
Other retail	3	101,533	9,138	–	–	54	110,725
	4	614,400	220,826	–	–	54	835,280
Non-retail							
Corporate	5	308,257	109,803	268,374	28,169	26,765	741,368
Sovereign	6	446,105	13,929	68,670	21,039	11,152	560,895
Bank	7	23,496	3,329	129,310	20,232	2,791	179,158
	8	777,858	127,061	466,354	69,440	40,708	1,481,421
Total	9	\$ 1,392,258	\$ 347,887	\$ 466,354	\$ 69,440	\$ 40,762	\$ 2,316,701
By Country of Risk							
Canada	10	\$ 743,468	\$ 186,380	\$ 117,904	\$ 22,228	\$ 10,141	\$ 1,080,121
United States	11	593,760	156,329	193,226	20,219	28,778	992,312
Other International							
Europe	12	42,126	4,701	116,532	19,134	1,603	184,096
Other	13	12,904	477	38,692	7,859	240	60,172
	14	55,030	5,178	155,224	26,993	1,843	244,268
Total	15	\$ 1,392,258	\$ 347,887	\$ 466,354	\$ 69,440	\$ 40,762	\$ 2,316,701
By Residual Contractual Maturity							
Within 1 year	16	\$ 487,303	\$ 254,677	\$ 462,798	\$ 42,889	\$ 18,240	\$ 1,265,907
Over 1 year to 5 years	17	602,984	91,329	3,556	18,502	22,431	738,802
Over 5 years	18	301,971	1,881	–	8,049	91	311,992
Total	19	\$ 1,392,258	\$ 347,887	\$ 466,354	\$ 69,440	\$ 40,762	\$ 2,316,701
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 41,400	\$ 5,801	\$ 5	\$ 67	\$ 2,505	\$ 49,778
Non-residential	21	57,953	9,232	26	362	597	68,170
Total real-estate	22	99,353	15,033	31	429	3,102	117,948
Agriculture	23	12,310	678	5	93	36	13,122
Automotive	24	17,904	6,433	5	1,459	606	26,407
Financial	25	69,107	17,378	405,128	34,061	5,451	531,125
Food, beverage, and tobacco	26	8,510	4,214	30	1,779	452	14,985
Forestry	27	1,661	837	–	45	168	2,711
Government, public sector entities, and education	28	440,282	11,107	51,344	20,197	7,502	530,432
Health and social services	29	24,546	4,949	133	153	6,282	36,063
Industrial construction and trade contractors	30	6,618	2,947	20	28	1,120	10,733
Metals and mining	31	5,435	3,785	377	1,101	928	11,626
Oil and gas	32	5,415	5,468	5,008	1,689	1,326	18,906
Power and utilities	33	12,771	14,129	26	2,070	6,386	35,382
Professional and other services	34	24,022	11,700	3,234	1,134	1,782	41,872
Retail sector	35	9,634	4,073	54	321	621	14,703
Sundry manufacturing and wholesale	36	15,616	10,331	175	1,058	902	28,082
Telecommunications, cable, and media	37	7,720	6,337	–	1,906	709	16,672
Transportation	38	7,879	3,370	1	967	2,391	14,608
Other	39	9,075	4,292	783	950	944	16,044
Total	40	\$ 777,858	\$ 127,061	\$ 466,354	\$ 69,440	\$ 40,708	\$ 1,481,421

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

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

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

(\$ millions) As at	LINE #	2026 Q1						2025 Q4					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Sovereigns and their central banks	1	\$ 153	\$ –	\$ 229	\$ –	\$ 15	6.55 %	\$ 175	\$ –	\$ 256	\$ –	\$ 16	6.25 %
Public sector entities	2	–	–	61	–	–	–	–	–	55	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	2,885	–	2,885	–	581	20.14	3,237	–	3,237	–	708	21.87
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	7	948	518	794	145	913	97.23	965	555	835	89	901	97.51
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	7,424	4,673	7,424	1,869	7,991	85.99	7,122	4,947	7,122	1,979	7,705	84.66
Retail	11	3,538	5,072	2,693	1,174	2,506	64.80	3,197	5,323	2,670	1,245	2,545	65.01
Real estate	12	4,443	1,718	4,443	687	1,662	32.40	4,311	2,038	4,311	815	2,412	47.05
<i>Of which: general Residential Real Estate (RRE)</i>	13	4,443	1,718	4,443	687	1,662	32.40	4,311	2,038	4,311	815	2,412	47.05
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	21	112	–	112	–	162	144.64	104	–	104	–	148	142.31
Other assets ⁵	22	31,721	–	31,721	–	23,751	74.87	32,532	–	32,532	–	24,367	74.90
Total	23	\$ 51,224	\$ 11,981	\$ 50,362	\$ 3,875	\$ 37,581	69.29 %	\$ 51,643	\$ 12,863	\$ 51,122	\$ 4,128	\$ 38,802	70.23 %
		2025 Q3						2025 Q2					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes													
Sovereigns and their central banks	24	\$ 171	\$ –	\$ 251	\$ –	\$ 16	6.37 %	\$ 126	\$ –	\$ 202	\$ –	\$ 15	7.43 %
Public sector entities	25	–	–	49	–	–	–	–	–	46	–	–	–
Multilateral development banks	26	–	–	–	–	–	–	–	–	–	–	–	–
Banks	27	3,600	–	3,600	–	804	22.33	2,906	–	2,906	–	650	22.37
<i>Of which: securities firms and other financial institutions</i>	28	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	29	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	30	866	551	730	89	790	96.46	964	520	822	84	868	95.81
<i>Of which: securities firms and other financial institutions</i>	31	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: specialised lending</i>	32	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	33	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	34	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	35	3,944	2,009	3,944	804	2,274	47.89	3,787	2,047	3,787	819	2,202	47.81
<i>Of which: general Residential Real Estate (RRE)</i>	36	3,944	2,009	3,944	804	2,274	47.89	3,787	2,047	3,787	819	2,202	47.81
<i>Of which: Income Producing RRE (IPRRE)</i>	37	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: other RRE</i>	38	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	39	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	40	–	–	–	–	–	–	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	41	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	42	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	43	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	44	100	–	100	–	142	142.00	99	–	99	–	142	143.43
Other assets ⁵	45	32,419	–	32,419	–	24,227	74.73	30,710	–	30,710	–	23,579	76.78
Total	46	\$ 51,319	\$ 12,694	\$ 50,832	\$ 4,010	\$ 38,114	69.50 %	\$ 49,138	\$ 13,116	\$ 48,746	\$ 4,176	\$ 38,319	72.41 %

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 #	2025 Q1					
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes							
Sovereigns and their central banks	1	\$ 165	\$ –	\$ 247	\$ –	17	6.88 %
Public sector entities	2	–	–	41	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	2,847	–	2,847	–	773	27.15
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	997	584	889	93	927	94.40
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	17,181	5,361	17,181	2,145	26,961	139.51
Retail	11	3,200	5,546	2,718	1,229	2,541	64.38
Real estate	12	3,682	1,717	3,682	687	2,114	48.39
<i>Of which: general Residential Real Estate (RRE)</i>	13	3,682	1,717	3,682	687	2,114	48.39
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–
Defaulted exposures	21	108	–	107	–	154	143.93
Other assets ⁵	22	32,243	–	32,243	–	25,132	77.95
Total	23	\$ 60,423	\$ 13,208	\$ 59,955	\$ 4,154	\$ 58,619	91.44 %

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 #	2026																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹						
		Q1																											
		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	\$	152		77																							\$	
Public sector entities	2		61																										
Multilateral development banks	3																												
Banks	4			2,881															4										
<i>Of which: securities firms and other financial institutions</i>	5																												
Covered bonds	6																												
Corporates	7			7						16					47					868					1				
<i>Of which: securities firms and other financial institutions</i>	8																												
<i>Of which: specialised lending</i>	9																												
Subordinated debt, equity and other capital	10		2,040		379															6,349					30	306	189		
Retail	11			654																									
Real estate	12				1,514	719	900	1,408	71		13				342												163		
<i>Of which: general RRE</i>	13				1,514	719	900	1,408	71		13				342												163		
<i>Of which: IPRRE</i>	14																												
<i>Of which: other RRE</i>	15																												
<i>Of which: general CRE</i>	16																												
<i>Of which: IPCRE</i>	17																												
<i>Of which: land acquisition, development and construction</i>	18																												
Reverse mortgages	19																												
Mortgage-backed securities	20																												
Defaulted exposures	21																												
Other assets ²	22		7,970																					99					
Total	23	\$	10,223	654	4,858	719	900	1,408	71		29				342	3,260								130	306	189		163	\$

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 Q4																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹					
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%			130%	150%	250%	400%	1250%
Asset classes																												
Sovereigns and their central banks	1	\$ 174		82																								\$ 256
Public sector entities	2	55																										55
Multilateral development banks	3																											
Banks	4			3,162															75									3,237
<i>Of which: securities firms and other financial institutions</i>	5																											
Covered bonds	6																											
Corporates	7			14						17								14										924
<i>Of which: securities firms and other financial institutions</i>	8																											
<i>Of which: specialised lending</i>	9																											
Subordinated debt, equity and other capital	10	2,104		226																								9,101
Retail	11		652																									3,915
Real estate	12			647	458	664	1,187	1						1,972													197	5,126
<i>Of which: general RRE</i>	13			647	458	664	1,187	1						1,972													197	5,126
<i>Of which: IPRRE</i>	14																											
<i>Of which: other RRE</i>	15																											
<i>Of which: general CRE</i>	16																											
<i>Of which: IPCRE</i>	17																											
<i>Of which: land acquisition, development and construction</i>	18																											
Reverse mortgages	19																											
Mortgage-backed securities	20																											
Defaulted exposures	21																											
Other assets ²	22	8,165																	14					90				104
Total	23	\$ 10,498	652	4,131	458	664	1,187	1		17				1,972	3,277													\$ 55,250

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

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

Standardized Approach – Exposures by Risk Weights (CR5)

(\$ millions) As at	LINE #	2026 Q1				2025 Q4			
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Less than 40%	1	\$ 17,225	\$ 4,741	32.42 %	\$ 18,762	\$ 16,377	\$ 3,950	30.71 %	\$ 17,590
40–70%	2	269	432	40.00	442	1,368	1,554	40.00	1,990
75–80%	3	2,686	2,675	21.41	3,260	2,645	2,875	21.89	3,277
85–89%	4	3	399	40.00	163	4	484	40.00	197
90–100%	5	29,562	3,713	38.29	30,985	30,245	3,978	36.65	31,705
105–130%	6	–	–	–	–	–	–	–	–
150%	7	130	–	–	130	122	–	–	122
250%	8	300	15	40.00	306	150	16	40.00	156
400%	9	187	6	40.00	189	211	6	39.99	213
1250%	10	–	–	–	–	–	–	–	–
Total exposures	11	\$ 50,362	\$ 11,981	32.32 %	\$ 54,237	\$ 51,122	\$ 12,863	32.06 %	\$ 55,250
		2025 Q3				2025 Q2			
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Less than 40%	12	\$ 16,947	\$ 3,895	30.72 %	\$ 18,144	\$ 15,588	\$ 3,895	30.69 %	\$ 16,785
40–70%	13	1,334	1,481	40.00	1,925	1,259	1,456	40.00	1,842
75–80%	14	2,549	2,873	19.92	3,123	2,533	2,919	20.02	3,118
85–89%	15	4	529	40.00	215	4	591	40.00	240
90–100%	16	29,554	3,892	36.61	30,980	28,844	3,608	36.57	30,160
105–130%	17	–	–	–	–	–	–	–	–
150%	18	118	–	–	119	119	–	–	119
250%	19	133	18	40.00	141	157	–	40.32	157
400%	20	193	6	40.00	195	242	647	40.00	501
1250%	21	–	–	–	–	–	–	–	–
Total exposures	22	\$ 50,832	\$ 12,694	31.57 %	\$ 54,842	\$ 48,746	\$ 13,116	31.85 %	\$ 52,922
		2025 Q1							
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)				
Less than 40%	23	\$ 15,442	\$ 4,062	30.75 %	\$ 16,692				
40–70%	24	1,411	1,306	40.00	1,933				
75–80%	25	2,648	3,041	19.80	3,251				
85–89%	26	4	411	40.00	168				
90–100%	27	30,693	3,766	36.28	32,060				
105–130%	28	–	–	–	–				
150%	29	125	–	–	124				
250%	30	9,399	–	40.32	9,399				
400%	31	233	622	40.00	482				
1250%	32	–	–	–	–				
Total exposures	33	\$ 59,955	\$ 13,208	31.44 %	\$ 64,109				

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

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

(\$ millions, except as noted)

As at

LINE #		2026	
		Q1	

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

	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 density ⁷		EL	Provisions
				\$	\$	\$	\$	\$	\$	\$	\$	\$	\$				\$	\$		
Canada ⁸	1	0.00 to <0.15	AAA to BBB-	19,229	14,109	41.24	22,431	0.11	7,550	29.83	2.2	4,085	18.21	7						
	2	0.15 to <0.25	BB+	14,976	6,229	42.60	14,711	0.20	2,798	29.45	2.7	4,326	29.41	9						
	3	0.25 to <0.50	BB to BB-	36,417	17,892	38.22	38,562	0.35	8,993	29.64	2.1	13,672	35.45	40						
	4	0.50 to <0.75	B+	14,239	7,521	37.96	15,803	0.66	2,502	27.59	1.7	6,736	42.62	28						
	5	0.75 to <2.50	B To B-	28,291	14,206	36.35	32,070	1.62	10,936	35.27	2.1	24,508	76.42	182						
	6	2.50 to <10.00	CCC+	2,622	1,015	33.75	2,716	9.07	380	44.33	1.6	4,582	168.70	109						
	7	10.00 to <100.00	CCC to CC and below	3,745	1,412	49.17	4,125	21.57	970	45.52	1.9	9,094	220.46	400						
	8	100.00 (Default)	Default	1,070	359	38.53	1,173	100.00	549	68.91	1.7	5,308	452.51	425						
	9	Total		\$ 120,589	\$ 62,743	39.06 %	\$ 131,591	2.37 %	34,656	31.93 %	2.1	\$ 72,311	54.95 %	\$ 1,200	\$ 1,539					
U.S.	10	0.00 to <0.15	AAA to A-	63,339	2,469	60.00	64,821	0.03	150	7.34	4.5	2,648	4.09	2						
	11	0.15 to <0.25	BBB+	1,044	771	58.46	1,495	0.22	42	29.75	2.2	442	29.57	1						
	12	0.25 to <0.50	n/a	-	1	57.40	1	0.43	2	-	1.0	-	-	-						
	13	0.50 to <0.75	BBB to BB	20,786	6,428	59.79	24,586	0.61	3,587	31.49	3.2	14,023	57.11	47						
	14	0.75 to <2.50	BB- To B	21,529	11,322	48.83	26,519	1.48	6,517	33.87	2.8	21,192	79.91	135						
	15	2.50 to <10.00	B-	5,296	1,512	47.88	5,538	4.71	1,510	33.46	2.4	5,950	107.44	87						
	16	10.00 to <100.00	CCC+ to CC and below	4,204	516	45.54	4,397	34.56	592	41.95	2.3	9,243	210.21	642						
	17	100.00 (Default)	Default	984	250	56.02	1,088	100.00	201	54.73	1.6	6,140	564.34	106						
	18	Total		\$ 117,182	\$ 23,269	53.31 %	\$ 128,415	2.68 %	12,599	20.41 %	3.7	\$ 59,638	46.44 %	\$ 1,020	\$ 1,244					

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

	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 density ⁷		EL	Provisions
				\$	\$	\$	\$	\$	\$	\$	\$	\$	\$							
Canada ⁸	19	0.00 to <0.15	AAA to BBB-	44,633	152,454	41.19	104,123	0.09	1,041	38.96	2.2	23,509	22.58	35						
	20	0.15 to <0.25	BB+	20,303	8,407	43.91	23,516	0.20	150	12.46	2.4	3,081	13.10	6						
	21	0.25 to <0.50	BB to BB-	12,973	11,695	39.39	16,715	0.35	352	22.75	2.6	5,045	30.18	13						
	22	0.50 to <0.75	B+	4,270	4,125	42.40	5,550	0.66	119	28.48	2.6	2,879	51.87	10						
	23	0.75 to <2.50	B To B-	6,672	8,063	40.75	8,821	1.58	305	22.40	2.5	4,586	51.99	29						
	24	2.50 to <10.00	CCC+	248	408	53.21	450	9.07	13	19.76	1.7	350	77.78	8						
	25	10.00 to <100.00	CCC to CC and below	567	1,215	45.11	1,087	21.36	43	32.10	2.4	1,829	168.26	77						
	26	100.00 (Default)	Default	348	86	49.03	390	100.00	17	40.92	1.0	183	46.92	169						
	27	Total		\$ 90,014	\$ 186,453	41.26 %	\$ 160,652	0.64 %	2,038	32.03 %	2.3	\$ 41,462	25.81 %	\$ 347	\$ 480					
U.S.	28	0.00 to <0.15	AAA to A-	15,887	19,463	56.94	27,056	0.06	251	32.41	3.0	4,990	18.44	6						
	29	0.15 to <0.25	BBB+	2,637	4,194	45.78	4,572	0.22	59	36.72	2.6	1,832	40.07	4						
	30	0.25 to <0.50	n/a	449	300	40.22	569	0.28	5	36.51	4.7	345	60.63	1						
	31	0.50 to <0.75	BBB to BB	10,811	15,026	40.97	16,970	0.58	241	33.77	2.8	9,975	58.78	33						
	32	0.75 to <2.50	BB- To B	7,612	7,795	40.18	10,741	1.49	204	29.23	2.9	7,859	73.17	46						
	33	2.50 to <10.00	B-	1,290	2,041	40.61	2,096	4.71	53	24.69	3.5	1,852	88.36	24						
	34	10.00 to <100.00	CCC+ to CC and below	730	442	41.01	911	39.86	29	30.50	2.1	1,392	152.80	107						
	35	100.00 (Default)	Default	159	130	40.20	211	100.00	6	24.68	1.4	649	307.58	-						
	36	Total		\$ 39,575	\$ 49,391	47.53 %	\$ 63,126	1.52 %	848	32.27 %	2.9	\$ 28,894	45.77 %	\$ 221	\$ 311					

¹ As per the 2026 OSFI CAR Guideline, U.S. government sponsored entities have been reclassified from sovereign to corporate asset class as of the first quarter of 2026.

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

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

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

⁷ Total RWA to post-CRM EAD.

⁸ Includes Canadian 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 Q4													
	CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1	0.00 to <0.15	% AAA to BBB-	\$ 18,841	\$ 13,310	36.89	% \$ 22,087	0.11	% 7,529	31.16	% 2.3	\$ 4,078	18.46	% \$ 7
	2	0.15 to <0.25	BB+	14,080	5,019	33.80	13,173	0.20	2,774	28.69	2.6	3,853	29.25	7
	3	0.25 to <0.50	BB to BB-	35,199	18,969	37.72	36,728	0.35	8,877	29.51	2.1	12,838	34.95	38
	4	0.50 to <0.75	B+	13,434	6,780	33.55	14,226	0.66	2,488	27.49	1.7	6,035	42.42	26
	5	0.75 to <2.50	B To B-	27,174	13,766	34.42	30,386	1.62	11,011	34.58	2.0	22,530	74.15	169
	6	2.50 to <10.00	CCC+	2,256	651	31.23	2,173	9.31	413	45.68	1.7	3,815	175.56	92
	7	10.00 to <100.00	CCC to CC and below	4,189	1,087	44.09	4,358	23.39	983	45.29	1.8	9,653	221.50	464
	8	100.00 (Default)	Default	1,082	188	29.35	1,084	100.00	575	65.09	1.6	3,987	367.80	419
	9	Total		\$ 116,255	\$ 59,770	36.00	% \$ 124,215	2.47	% 34,626	31.88	% 2.1	\$ 66,789	53.77	% \$ 1,222
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 5,785	\$ 3,267	60.35	% \$ 7,755	0.06	% 142	28.32	% 3.6	\$ 1,253	16.16	% \$ 1
	11	0.15 to <0.25	BBB+	802	534	61.81	1,134	0.23	47	45.73	3.0	612	53.97	1
	12	0.25 to <0.50	n/a	–	–	–	–	–	–	–	–	–	–	–
	13	0.50 to <0.75	BBB to BB	22,093	7,263	58.68	26,267	0.62	3,681	31.51	3.2	15,041	57.26	51
	14	0.75 to <2.50	BB- To B	22,177	11,186	48.03	27,019	1.49	6,423	34.58	2.8	22,123	81.88	143
	15	2.50 to <10.00	B-	5,154	1,578	45.14	5,393	4.71	1,521	33.96	2.6	5,951	110.35	86
	16	10.00 to <100.00	CCC+ to CC and below	4,619	586	48.05	4,844	34.51	654	42.80	2.3	10,461	215.96	715
	17	100.00 (Default)	Default	966	317	53.74	1,101	100.00	189	74.16	1.6	9,162	832.15	84
	18	Total		\$ 61,596	\$ 24,731	52.97	% \$ 73,513	4.89	% 12,656	34.08	% 2.9	\$ 64,603	87.88	% \$ 1,081

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

LINE #	2025 Q4													
	CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	19	0.00 to <0.15	% AAA to BBB-	\$ 42,630	\$ 146,853	40.88	% \$ 99,699	0.09	% 1,022	39.06	% 2.2	\$ 23,467	23.54	% \$ 35
	20	0.15 to <0.25	BB+	18,236	9,468	40.81	21,298	0.20	152	17.53	1.6	4,067	19.10	7
	21	0.25 to <0.50	BB to BB-	13,290	10,564	38.00	16,538	0.35	340	25.14	2.1	5,712	34.54	14
	22	0.50 to <0.75	B+	4,029	4,038	40.71	5,345	0.66	121	30.69	2.5	3,013	56.37	11
	23	0.75 to <2.50	B To B-	7,601	6,756	40.27	9,775	1.54	314	26.34	2.6	6,628	67.81	37
	24	2.50 to <10.00	CCC+	757	973	46.83	1,195	9.31	21	31.33	1.6	1,591	133.14	35
	25	10.00 to <100.00	CCC to CC and below	805	1,032	45.12	1,244	25.49	37	35.34	1.8	2,269	182.40	117
	26	100.00 (Default)	Default	352	120	68.09	395	100.00	15	40.44	1.8	1,366	345.82	62
	27	Total		\$ 87,700	\$ 179,804	40.75	% \$ 155,489	0.77	% 2,019	33.46	% 2.1	\$ 48,113	30.94	% \$ 318
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 17,097	\$ 19,870	56.69	% \$ 28,382	0.07	% 254	32.21	% 3.0	\$ 5,231	18.43	% \$ 6
	29	0.15 to <0.25	BBB+	3,036	5,213	44.41	5,371	0.23	68	37.79	2.6	2,302	42.86	5
	30	0.25 to <0.50	n/a	668	138	40.50	723	0.29	5	35.35	4.5	416	57.54	1
	31	0.50 to <0.75	BBB to BB	11,709	16,656	40.59	18,471	0.69	280	33.89	2.7	10,894	58.98	37
	32	0.75 to <2.50	BB- To B	7,617	7,513	39.89	10,610	1.48	203	29.51	2.9	7,764	73.18	46
	33	2.50 to <10.00	B-	1,645	2,130	40.61	2,153	4.71	50	25.54	3.7	1,994	92.61	26
	34	10.00 to <100.00	CCC+ to CC and below	969	429	41.11	1,145	33.58	28	29.45	2.4	1,821	159.04	112
	35	100.00 (Default)	Default	85	102	40.25	126	100.00	5	25.41	1.1	399	316.67	–
	36	Total		\$ 42,826	\$ 52,051	47.02	% \$ 66,981	1.36	% 893	32.45	% 2.9	\$ 30,821	46.01	% \$ 233

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 Q3
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CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)

	PD scale ²	External rating	Original on-balance sheet gross exposure ³		Off-balance sheet exposures pre-CCF ³		Average CCF (%)		EAD post CRM and post-CCF ⁴		Average PD (%)		Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
			\$	\$	\$	\$	\$	\$	\$	\$									
Canada ⁷	1	0.00 to <0.15	%	AAA to BBB-	18,056	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)

	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)
As at

LINE #		2025 Q2
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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 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 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)															
	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)

	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
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

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^{1,2,3}

(\$ millions, except as noted)
As at

LINE #	2026 Q1													
	PD scale ⁴	External rating	Original on-balance sheet gross exposure ⁵	Off-balance sheet exposures pre-CCF ⁵	Average CCF (%)	EAD post CRM and post-CCF ⁶	Average PD (%)	Number of obligors ⁷	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁸	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 345,509	\$ 37,455	66.41	\$ 436,340 ⁹	0.02	4,135	11.08	2.4	\$ 10,108	2.32	\$ 9	
2	0.15 to <0.25	BB+	710	816	71.60	1,244	0.21	103	20.03	2.6	249	20.02	1	
3	0.25 to <0.50	BB to BB-	774	251	44.08	866	0.35	176	27.33	2.8	329	37.99	1	
4	0.50 to <0.75	B+	479	46	44.58	491	0.58	65	39.20	3.7	378	76.99	1	
5	0.75 to <2.50	B To B-	333	279	57.66	421	1.60	269	36.72	3.1	389	92.40	3	
6	2.50 to <10.00	CCC+	1,559	3	48.29	111	8.53	15	20.19	1.8	86	77.48	2	
	10.00 to <100.00	CCC to CC and below	55	3	26.29	55	36.52	16	52.09	1.2	147	267.27	11	
8	100.00 (Default)	Default	62	5	42.90	65	100.00	7	60.26	3.6	379	583.08	13	
9	Total		\$ 349,481	\$ 38,858	66.28	\$ 439,593	0.04	4,774	11.21	2.4	\$ 12,065	2.74	\$ 41	\$ 16
2025 Q4														
10	0.00 to <0.15	% AAA to BBB-	\$ 413,045	\$ 38,171	66.64	\$ 504,629 ⁹	0.02	3,993	10.38	2.7	\$ 11,893	2.36	\$ 10	
11	0.15 to <0.25	BB+	873	874	75.32	1,433	0.21	104	19.88	2.7	293	20.45	1	
12	0.25 to <0.50	BB to BB-	610	216	51.31	702	0.35	160	24.94	3.1	265	37.75	1	
13	0.50 to <0.75	B+	499	63	47.42	519	0.59	69	49.11	3.8	530	102.12	1	
14	0.75 to <2.50	B To B-	426	194	50.69	510	1.82	298	44.30	3.0	590	115.69	4	
15	2.50 to <10.00	CCC+	1,549	4	30.32	124	8.74	20	24.90	1.9	119	95.97	3	
	10.00 to <100.00	CCC to CC and below	59	2	35.31	59	34.93	16	47.16	1.3	143	242.37	10	
17	100.00 (Default)	Default	92	9	29.61	95	100.00	10	61.65	3.1	544	572.63	33	
18	Total		\$ 417,153	\$ 39,533	66.63	\$ 508,071	0.05	4,657	10.52	2.7	\$ 14,377	2.83	\$ 63	\$ 42
2025 Q3														
19	0.00 to <0.15	% AAA to BBB-	\$ 416,768	\$ 38,245	66.04	\$ 508,338 ⁹	0.02	3,418	10.31	2.7	\$ 11,965	2.35	\$ 10	
20	0.15 to <0.25	BB+	946	869	74.66	1,482	0.21	99	23.60	2.7	364	24.56	1	
21	0.25 to <0.50	BB to BB-	552	255	53.09	669	0.37	170	24.10	3.3	250	37.37	1	
22	0.50 to <0.75	B+	617	68	48.80	642	0.60	80	44.94	3.6	594	92.52	2	
23	0.75 to <2.50	B To B-	485	225	26.39	530	1.84	298	38.91	2.7	535	100.94	4	
24	2.50 to <10.00	CCC+	1,482	4	31.01	39	8.62	14	51.74	1.9	78	200.00	2	
	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	
26	100.00 (Default)	Default	104	5	43.02	106	100.00	9	62.96	3.0	579	546.23	38	
27	Total		\$ 421,016	\$ 39,674	65.89	\$ 511,868	0.05	4,089	10.46	2.7	\$ 14,516	2.84	\$ 70	\$ 43

¹ As per the 2026 OSFI CAR Guideline, U.S. government sponsored entities have been reclassified from sovereign to corporate asset class as of the first quarter of 2026.

² As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

³ Excludes CCR exposures (derivative and repo-style transactions).

⁴ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

⁵ Exposures based on obligors prior to CRM.

⁶ Exposures after CRM reflecting guarantor.

⁷ 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.

⁸ Total RWA as a percentage of post-CRM EAD.

⁹ Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

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

(\$ millions, except as noted) As at		LINE #	2025													
			Q2													
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
1	0.00 to <0.15	% AAA to BBB-	\$ 448,829	\$ 37,310	64.72	\$ 540,386 ⁸	0.01	3,398	9.97	2.8	\$ 10,141	1.88	\$ 9			
2	0.15 to <0.25	BB+	920	810	74.97	1,413	0.21	102	20.21	2.4	275	19.46	1			
3	0.25 to <0.50	BB to BB-	606	267	54.80	733	0.36	173	23.95	3.1	264	36.02	1			
4	0.50 to <0.75	B+	485	69	55.78	514	0.60	69	50.30	3.9	549	106.81	2			
5	0.75 to <2.50	B To B-	523	147	34.22	557	1.80	315	38.21	2.7	548	98.38	4			
6	2.50 to <10.00	CCC+	1,436	4	29.36	25	8.62	10	45.84	2.1	45	180.00	1			
7	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			
8	100.00 (Default)	Default	105	5	43.02	107	100.00	10	63.39	3.1	586	547.66	39			
9	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																
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
10	0.00 to <0.15	% AAA to BBB-	\$ 441,709	\$ 37,032	65.34	\$ 535,848 ⁸	0.01	3,597	10.12	2.8	\$ 10,239	1.91	\$ 9			
11	0.15 to <0.25	BB+	999	896	75.08	1,556	0.21	95	24.46	2.6	410	26.35	1			
12	0.25 to <0.50	BB to BB-	601	206	49.66	677	0.35	168	24.92	3.2	257	37.96	1			
13	0.50 to <0.75	B+	331	70	43.91	353	0.61	70	44.09	3.9	336	95.18	1			
14	0.75 to <2.50	B To B-	539	153	34.44	578	1.77	323	36.49	2.4	521	90.14	4			
15	2.50 to <10.00	CCC+	1,518	38	69.70	88	9.14	10	51.59	2.3	189	214.77	4			
16	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			
17	100.00 (Default)	Default	90	–	44.25	90	100.00	9	57.28	2.9	234	260.00	51			
18	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) – Bank¹

(\$ millions, except as noted)
As at

LINE #		2026 Q1													
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15 %	AAA to BBB-	\$ 23,282	\$ 11,801	42.27 %	\$ 28,911	0.06 %	405	51.13 %	1.6	\$ 5,901	20.41 %	\$ 8		
2	0.15 to <0.25	BB+	139	239	41.17	237	0.20	20	41.28	3.0	126	53.16	-		
3	0.25 to <0.50	BB to BB-	531	462	36.04	400	0.33	25	40.03	1.2	162	40.50	1		
4	0.50 to <0.75	B+	102	505	42.37	316	0.57	23	24.17	2.1	139	43.99	-		
5	0.75 to <2.50	B To B-	102	18	38.21	25	1.97	19	46.48	2.4	30	120.00	-		
6	2.50 to <10.00	CCC+	231	6	63.06	5	4.71	10	9.15	1.3	1	20.00	-		
7	10.00 to <100.00	CCC to CC and below	2	11	100.00	13	33.33	2	2.63	4.8	2	15.38	-		
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
9	Total		\$ 24,389	\$ 13,042	42.09 %	\$ 29,907	0.08 %	496	50.59 %	1.6	\$ 6,361	21.27 %	\$ 9	8	
2025 Q4															
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
10	0.00 to <0.15 %	AAA to BBB-	\$ 19,425	\$ 12,103	42.23 %	\$ 25,283	0.06 %	420	48.58 %	1.8	\$ 5,920	23.41 %	\$ 6		
11	0.15 to <0.25	BB+	126	91	43.88	167	0.20	15	45.17	3.1	108	64.67	-		
12	0.25 to <0.50	BB to BB-	352	486	35.48	389	0.34	26	40.47	1.6	176	45.24	1		
13	0.50 to <0.75	B+	108	627	41.69	370	0.58	23	23.81	2.0	169	45.68	1		
14	0.75 to <2.50	B To B-	283	14	68.31	60	2.05	22	58.51	2.4	90	150.00	1		
15	2.50 to <10.00	CCC+	1	6	63.06	5	4.71	10	9.24	1.3	1	20.00	-		
16	10.00 to <100.00	CCC to CC and below	2	11	100.00	13	33.33	2	2.66	4.9	2	15.38	-		
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
18	Total		\$ 20,297	\$ 13,338	42.06 %	\$ 26,287	0.09 %	514	48.08 %	1.9	\$ 6,466	24.60 %	\$ 9	8	
2025 Q3															
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
19	0.00 to <0.15 %	AAA to BBB-	\$ 18,781	\$ 11,788	43.59 %	\$ 24,230	0.06 %	409	47.73 %	2.0	\$ 5,811	23.98 %	\$ 7		
20	0.15 to <0.25	BB+	198	187	40.01	273	0.20	19	43.73	2.4	141	51.65	-		
21	0.25 to <0.50	BB to BB-	188	392	35.06	307	0.33	21	42.89	2.1	159	51.79	-		
22	0.50 to <0.75	B+	183	556	38.45	397	0.58	29	21.04	2.1	154	38.79	1		
23	0.75 to <2.50	B To B-	251	9	68.24	17	1.85	26	21.23	2.6	9	52.94	-		
24	2.50 to <10.00	CCC+	1	7	66.80	6	4.71	11	8.22	1.9	1	16.67	-		
25	10.00 to <100.00	CCC to CC and below	-	11	100.00	11	33.33	1	-	5.0	-	-	-		
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
27	Total		\$ 19,602	\$ 12,950	43.14 %	\$ 25,241	0.09 %	511	47.16 %	2.0	\$ 6,275	24.86 %	\$ 8	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 #	2025													
		Q2													
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
	1	0.00 to <0.15	% AAA to BBB-	\$ 17,697	\$ 11,704	44.58	\$ 23,083	0.06	406	48.28	1.9	\$ 5,351	23.18	\$ 7	
	2	0.15 to <0.25	BB+	122	236	42.87	223	0.20	19	43.76	1.8	101	45.29	–	
	3	0.25 to <0.50	BB to BB-	206	391	35.80	349	0.34	22	43.55	1.5	163	46.70	1	
	4	0.50 to <0.75	B+	94	617	38.39	331	0.57	27	18.15	2.0	113	34.14	–	
	5	0.75 to <2.50	B To B-	252	14	54.10	16	1.84	26	27.40	2.2	10	62.50	–	
	6	2.50 to <10.00	CCC+	–	18	86.99	16	4.71	11	1.44	4.2	1	6.25	–	
	7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	9	Total		\$ 18,371	\$ 12,980	44.06	\$ 24,018	0.07	505	47.71	1.9	\$ 5,739	23.89	\$ 8	\$ 6
2025															
Q1															
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
	10	0.00 to <0.15	% AAA to BBB-	\$ 19,737	\$ 12,406	45.66	\$ 25,541	0.06	401	48.36	1.9	\$ 5,815	22.77	\$ 8	
	11	0.15 to <0.25	BB+	214	143	45.17	279	0.20	20	43.94	1.9	127	45.52	–	
	12	0.25 to <0.50	BB to BB-	307	316	35.39	419	0.32	24	43.41	1.5	190	45.35	1	
	13	0.50 to <0.75	B+	117	660	38.33	370	0.58	25	17.35	2.4	126	34.05	–	
	14	0.75 to <2.50	B To B-	274	17	57.42	17	1.73	28	17.78	2.5	7	41.18	–	
	15	2.50 to <10.00	CCC+	–	19	84.85	16	4.71	11	2.44	4.1	1	6.25	–	
	16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	18	Total		\$ 20,649	\$ 13,561	45.13	\$ 26,642	0.08	502	47.75	1.9	\$ 6,266	23.52	\$ 9	\$ 8

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
#

2026
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
Canada Insured ^{7,8,9}	1	0.00 to <0.15 %	\$ 31,839	\$ 14,036	54.65 %	\$ 11,167	0.07 %	225,780	11.15 %		\$ 220	1.97 %	\$ 1	
	2	0.15 to <0.25	6,533	351	49.83	2,874	0.19	26,413	10.89		124	4.31	1	
	3	0.25 to <0.50	7,007	196	46.57	3,103	0.32	30,826	10.60		189	6.09	1	
	4	0.50 to <0.75	4,099	572	53.49	1,821	0.52	15,865	10.61		157	8.62	1	
	5	0.75 to <2.50	5,429	56	46.68	2,327	1.28	14,376	10.64		361	15.51	3	
	6	2.50 to <10.00	1,484	39	19.18	596	5.72	6,050	10.68		221	37.08	4	
	7	10.00 to <100.00	430	6	69.09	175	27.70	1,851	10.60		98	56.00	5	
	8	100.00 (Default)	137	–	–	39	100.00	735	10.55		52	133.33	–	
	9	Total		56,958	15,256	54.28	22,102	0.83	321,896	10.92		1,422	6.43	16
Canada Uninsured ^{7,9}	10	0.00 to <0.15	206,414	111,996	49.65	262,026	0.07	860,531	21.58		10,837	4.14	38	
	11	0.15 to <0.25	60,313	8,789	46.88	64,433	0.20	160,193	26.31		7,515	11.66	34	
	12	0.25 to <0.50	43,021	3,964	41.69	44,674	0.33	132,715	27.35		8,241	18.45	40	
	13	0.50 to <0.75	18,904	2,648	46.87	20,145	0.51	47,085	27.47		4,635	23.01	28	
	14	0.75 to <2.50	22,614	1,358	43.99	23,211	1.27	48,680	27.79		10,116	43.58	81	
	15	2.50 to <10.00	4,685	81	40.63	4,717	5.68	13,806	24.41		4,162	88.23	63	
	16	10.00 to <100.00	1,513	5	57.14	1,516	31.56	4,296	21.58		1,733	114.31	101	
	17	100.00 (Default)	548	–	–	548	100.00	1,592	23.51		1,216	221.90	32	
	18	Total		358,012	128,841	49.10	421,270	0.51	1,268,898	23.57		48,455	11.50	417
U.S. Uninsured ⁷	19	0.00 to <0.15	29,593	15,803	66.33	40,075	0.07	105,738	29.18		2,182	5.44	8	
	20	0.15 to <0.25	9,450	781	50.77	9,847	0.19	26,765	29.35		1,167	11.85	6	
	21	0.25 to <0.50	5,965	373	40.63	6,117	0.32	26,097	30.30		1,076	17.59	6	
	22	0.50 to <0.75	3,745	222	41.87	3,837	0.52	10,525	33.17		1,050	27.37	7	
	23	0.75 to <2.50	5,669	225	39.24	5,757	1.33	19,064	34.95		3,055	53.07	27	
	24	2.50 to <10.00	1,543	62	16.83	1,553	5.84	7,831	33.38		1,804	116.16	30	
	25	10.00 to <100.00	624	9	19.64	625	26.69	3,086	32.27		1,070	171.20	51	
	26	100.00 (Default)	707	–	–	707	100.00	2,952	23.34		691	97.74	110	
	27	Total		57,296	17,475	64.22	68,518	1.65	202,058	30.08		12,095	17.65	245
Total residential secured	28		\$ 472,266	\$ 161,572	51.22 %	\$ 511,890	0.68 %	1,792,852	23.90 %		\$ 61,972	12.11 %	\$ 678	\$ 663

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 Q4											
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canada Insured^{7,8,9}	1	0.00 to <0.15 %	\$ 33,183	\$ 14,173	54.56 %	\$ 11,616	0.07 %	233,367	11.13 %		\$ 229	1.97 %	\$ 1	
	2	0.15 to <0.25	6,551	380	48.46	2,860	0.19	27,591	10.85		123	4.30	1	
	3	0.25 to <0.50	6,778	164	44.32	2,976	0.32	31,134	10.64		182	6.12	1	
	4	0.50 to <0.75	4,284	566	53.09	1,887	0.51	15,527	10.50		156	8.27	1	
	5	0.75 to <2.50	5,304	47	75.40	2,235	1.26	14,398	10.63		345	15.44	3	
	6	2.50 to <10.00	1,384	26	28.34	562	5.71	6,002	10.67		208	37.01	3	
	7	10.00 to <100.00	412	6	68.23	156	28.11	1,796	10.66		87	55.77	5	
	8	100.00 (Default)	123	–	–	34	100.00	695	10.52		45	132.35	–	
		9	Total	58,019	15,362	54.27	22,326	0.77	330,510	10.91		1,375	6.16	15
Canada Uninsured^{7,9}	10	0.00 to <0.15	207,737	108,816	49.79	261,912	0.06	864,663	21.00		10,468	4.00	37	
	11	0.15 to <0.25	57,700	8,086	47.07	61,506	0.20	156,252	25.26		6,841	11.12	31	
	12	0.25 to <0.50	43,251	3,931	43.66	44,967	0.32	129,968	27.27		8,158	18.14	40	
	13	0.50 to <0.75	17,975	2,423	47.17	19,118	0.51	45,135	26.43		4,229	22.12	26	
	14	0.75 to <2.50	21,136	1,219	43.78	21,670	1.26	46,787	26.99		9,120	42.09	73	
	15	2.50 to <10.00	4,458	78	41.47	4,491	5.61	13,245	23.53		3,803	84.68	57	
	16	10.00 to <100.00	1,346	3	65.56	1,348	32.10	3,806	20.10		1,415	104.97	86	
	17	100.00 (Default)	480	–	–	480	100.00	1,441	23.30		1,046	217.92	28	
		18	Total	354,083	124,556	49.30	415,492	0.47	1,261,297	22.90		45,080	10.85	378
U.S. Uninsured⁷	19	0.00 to <0.15	29,765	16,560	66.28	40,740	0.07	108,067	29.24		2,247	5.52	9	
	20	0.15 to <0.25	9,195	560	42.64	9,434	0.19	26,435	28.26		1,078	11.43	5	
	21	0.25 to <0.50	6,632	388	40.88	6,791	0.32	25,450	30.04		1,222	17.99	7	
	22	0.50 to <0.75	4,485	209	42.49	4,574	0.51	11,202	34.44		1,262	27.59	8	
	23	0.75 to <2.50	5,950	211	38.77	6,032	1.32	19,795	34.18		3,101	51.41	27	
	24	2.50 to <10.00	1,310	67	16.56	1,321	5.02	7,101	35.99		1,586	120.06	25	
	25	10.00 to <100.00	775	8	15.91	776	20.87	2,555	30.05		1,204	155.15	50	
	26	100.00 (Default)	734	–	–	734	100.00	2,842	23.06		726	98.91	111	
		27	Total	58,846	18,003	64.19	70,402	1.61	203,447	30.02		12,426	17.65	242
Total residential secured	28		\$ 470,948	\$ 157,921	51.48 %	\$ 508,220	0.64 %	1,795,254	23.36 %		\$ 58,881	11.59 %	\$ 635	\$ 637

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 Q3											
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
		PD scale ¹												
Canada Insured^{7,8,9}	1	0.00 to <0.15 %	\$ 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	5,088	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	–	
		Total		58,827	15,555	54.14	22,443	0.75	339,002	10.93		1,353	6.03	15
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	
		Total		345,470	120,752	48.99	404,629	0.47	1,246,485	22.78		43,201	10.68	365
U.S. Uninsured⁷	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	
		Total		57,737	17,959	64.13	69,256	1.62	204,730	29.90		12,045	17.39	240
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)
As at

LINE #	2025													
	Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
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. Uninsured⁷														
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		\$ 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											
			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
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
U.S. Uninsured⁷	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
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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

LINE #	2026 Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 4,554	\$ 138,269	60.24	\$ 87,853	0.07	14,805,514	84.33		\$ 3,216	3.66	\$ 51		
2	0.15 to <0.25	2,443	21,893	59.60	15,490	0.19	2,429,336	86.57		1,399	9.03	26		
3	0.25 to <0.50	3,234	18,680	58.52	14,166	0.32	3,090,878	87.70		1,936	13.67	40		
4	0.50 to <0.75	3,844	13,937	61.50	12,415	0.52	1,563,148	88.36		2,540	20.46	57		
5	0.75 to <2.50	14,301	20,684	68.07	28,380	1.49	3,901,453	90.32		13,019	45.87	383		
6	2.50 to <10.00	10,856	5,936	87.15	16,029	5.32	3,737,363	89.82		17,822	111.19	768		
7	10.00 to <100.00	3,105	541	75.77	3,515	35.36	1,422,390	89.54		7,073	201.22	1,118		
8	100.00 (Default)	156	–	–	156	100.00	33,453	82.45		102	65.38	121		
9	Total	\$ 42,493	\$ 219,940	61.61	\$ 178,004	1.61	30,983,535	86.63		\$ 47,107	26.46	\$ 2,564	\$ 2,943	
2025 Q4														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15	\$ 6,408	\$ 156,458	57.53	\$ 96,425	0.07	15,695,121	87.26		\$ 3,618	3.75	\$ 57		
11	0.15 to <0.25	2,524	17,590	62.35	13,492	0.19	2,270,896	87.16		1,223	9.06	23		
12	0.25 to <0.50	3,049	13,982	62.05	11,725	0.32	2,737,431	88.21		1,609	13.72	33		
13	0.50 to <0.75	3,765	10,879	65.38	10,878	0.53	1,408,795	89.49		2,281	20.97	52		
14	0.75 to <2.50	14,645	19,492	67.56	27,813	1.50	4,001,691	91.10		12,927	46.48	380		
15	2.50 to <10.00	10,122	4,914	91.31	14,609	5.27	3,580,262	90.28		16,236	111.14	696		
16	10.00 to <100.00	2,533	456	75.15	2,876	37.94	1,360,011	89.51		5,668	197.08	982		
17	100.00 (Default)	152	–	–	152	100.00	31,873	83.66		92	60.53	120		
18	Total	\$ 43,198	\$ 223,771	60.23	\$ 177,970	1.47	31,086,080	88.33		\$ 43,654	24.53	\$ 2,343	\$ 2,998	
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	
19	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		
20	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		
21	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		
22	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		
23	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		
24	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		
25	10.00 to <100.00	2,428	420	75.12	2,743	37.41	1,209,040	89.58		5,429	197.92	926		
26	100.00 (Default)	143	–	–	143	100.00	27,821	85.55		82	57.34	116		
27	Total	\$ 44,149	\$ 222,827	59.16	\$ 175,967	1.38	31,466,168	87.91		\$ 40,727	23.14	\$ 2,189	\$ 2,984	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2025													
	Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 6,819	\$ 162,510	57.62	\$ 100,453	0.07	17,015,647	86.80		\$ 3,706	3.69	\$ 58		
2	0.15 to <0.25	2,457	14,592	61.72	11,463	0.19	2,095,934	87.92		1,048	9.14	20		
3	0.25 to <0.50	2,993	11,309	61.43	9,939	0.32	2,551,263	88.91		1,377	13.85	28		
4	0.50 to <0.75	3,718	9,420	65.75	9,911	0.52	1,498,664	89.09		2,043	20.61	46		
5	0.75 to <2.50	14,738	19,218	65.46	27,319	1.47	4,085,292	90.74		12,475	45.66	365		
6	2.50 to <10.00	9,751	3,242	85.52	12,523	5.47	3,296,444	91.02		14,363	114.69	622		
7	10.00 to <100.00	2,333	338	90.58	2,639	36.85	1,233,565	89.44		5,251	198.98	877		
8	100.00 (Default)	153	–	–	153	100.00	30,455	85.24		88	57.52	123		
9	Total	\$ 42,962	\$ 220,629	59.57	\$ 174,400	1.37	31,807,264	88.08		\$ 40,351	23.14	\$ 2,139	\$ 2,940	

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

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2026 Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	8,239 \$	5,021	73.79 %	11,944	0.09 %	481,383	42.42 %		1,122	9.39 %	4		
2	0.15 to <0.25	7,546	4,225	46.03	9,491	0.20	380,266	45.27		1,727	18.20	8		
3	0.25 to <0.50	17,645	1,081	70.85	18,411	0.32	502,440	35.95		4,320	23.46	22		
4	0.50 to <0.75	9,382	1,212	69.41	10,224	0.53	278,574	46.94		3,559	34.81	25		
5	0.75 to <2.50	33,351	2,340	73.51	35,063	1.57	807,549	50.67		20,626	58.83	279		
6	2.50 to <10.00	17,993	664	75.48	18,234	5.65	618,347	57.16		15,660	85.88	592		
7	10.00 to <100.00	5,010	59	64.08	5,001	27.40	204,571	56.74		6,215	124.28	782		
8	100.00 (Default)	674	4	100.00	637	100.00	18,409	53.34		726	113.97	282		
9	Total	99,840 \$	14,606	65.18 %	109,005	3.42 %	3,291,539	47.84 %		53,955	49.50 %	1,994	2,017	
2025 Q4														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	0.00 to <0.15 %	7,486 \$	4,932	74.13 %	11,142	0.09 %	477,385	42.36 %		1,045	9.38 %	4		
11	0.15 to <0.25	6,911	4,228	45.86	8,850	0.20	354,068	46.31		1,648	18.62	8		
12	0.25 to <0.50	16,526	1,105	70.83	17,309	0.33	467,556	35.94		3,693	21.34	20		
13	0.50 to <0.75	9,143	1,204	68.88	9,973	0.53	275,126	46.76		3,460	34.69	25		
14	0.75 to <2.50	36,656	2,345	73.27	38,366	1.57	879,725	51.62		23,059	60.10	313		
15	2.50 to <10.00	19,109	687	74.69	19,323	5.34	634,389	57.38		16,527	85.53	593		
16	10.00 to <100.00	4,300	62	74.32	4,314	26.77	181,267	55.93		5,323	123.39	642		
17	100.00 (Default)	695	5	100.00	656	100.00	18,617	51.58		548	83.54	294		
18	Total	100,826 \$	14,568	65.14 %	109,933	3.26 %	3,288,133	48.53 %		55,303	50.31 %	1,899	2,033	
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	
19	0.00 to <0.15 %	7,543 \$	4,784	69.33 %	10,859	0.09 %	519,191	45.12 %		1,060	9.76 %	4		
20	0.15 to <0.25	6,814	3,905	45.20	8,579	0.20	340,599	43.30		1,493	17.40	7		
21	0.25 to <0.50	15,596	1,098	66.06	16,321	0.32	458,218	35.54		3,418	20.94	19		
22	0.50 to <0.75	8,871	1,430	69.61	9,866	0.53	282,070	46.88		3,458	35.05	25		
23	0.75 to <2.50	35,372	2,134	64.29	36,738	1.57	859,289	51.05		21,875	59.54	297		
24	2.50 to <10.00	18,772	768	66.55	18,967	5.40	620,683	56.95		16,118	84.98	582		
25	10.00 to <100.00	4,368	87	61.55	4,384	26.80	181,427	54.92		5,324	121.44	642		
26	100.00 (Default)	688	4	100.00	645	100.00	18,146	50.44		557	86.36	281		
27	Total	98,024 \$	14,210	61.53 %	106,359	3.34 %	3,279,623	48.26 %		53,303	50.12 %	1,857	1,974	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2025													
	Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	7,432 \$	5,443	69.56 %	11,218	0.08 %	551,326	45.82 %		1,086	9.68 %	4		
2	0.15 to <0.25	6,597	3,748	44.46	8,263	0.20	333,838	42.42		1,401	16.96	7		
3	0.25 to <0.50	15,243	1,069	66.20	15,953	0.33	477,949	36.39		3,378	21.17	19		
4	0.50 to <0.75	8,725	1,114	68.37	9,486	0.53	258,301	46.60		3,279	34.57	23		
5	0.75 to <2.50	33,542	2,005	64.78	34,828	1.57	820,155	51.45		20,902	60.01	285		
6	2.50 to <10.00	19,057	500	62.80	19,028	5.43	625,477	57.31		16,290	85.61	593		
7	10.00 to <100.00	4,509	65	54.49	4,504	26.21	179,111	55.91		5,561	123.47	661		
8	100.00 (Default)	702	4	100.00	658	100.00	18,834	51.23		565	85.87	292		
9	Total	95,807 \$	13,948	61.47 %	103,938	3.42 %	3,264,991	48.66 %		52,462	50.47 %	1,884 \$	1,966	

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

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2026 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 12,607	\$ 35,632	-	1.4	\$ 67,536	\$ 10,731
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	507,808	3,930
Value-at-Risk (VaR) for SFTs	-	-	-	-	-	-
Total					\$ 575,344	\$ 14,661
	2025 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 11,678	\$ 34,042	-	1.4	\$ 64,009	\$ 10,570
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	523,220	4,351
VaR for SFTs	-	-	-	-	-	-
Total					\$ 587,229	\$ 14,921
	2025 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)	\$ 12,796	\$ 36,251	-	1.4	\$ 68,666	\$ 10,712
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	495,340	3,888
VaR for SFTs	-	-	-	-	-	-
Total					\$ 564,006	\$ 14,600
	2025 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 13,029	\$ 32,808	-	1.4	\$ 64,172	\$ 9,282
Current exposure method (for derivatives)	-	-	-	-	-	-
Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	461,673	3,494
VaR for SFTs	-	-	-	-	-	-
Total					\$ 525,845	\$ 12,776

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 #	2025 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 14,849	\$ 34,751		1.4	\$ 69,440	\$ 9,940
2	-	-		-	-	-
3				-	-	-
4					-	-
5					466,354	3,644
6					-	-
7					\$ 535,794	\$ 13,584

SA-CCR (for derivatives)

Current exposure method (for derivatives)

Internal model method (for derivatives and SFTs)

Simple approach for credit risk mitigation (for SFTs)

Comprehensive approach for credit risk mitigation (for SFTs)

VaR for SFTs

Total

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions) As at	LINE #	2026 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										55				55
<i>Of which: securities firms and other financial institutions as Bank</i>	5										12				12
Corporates	6							205			93				298
<i>Of which: securities firms and other financial institutions as Corporate</i>	7							205			43				248
<i>Of which: specialised lending</i>	8														
Regulatory retail portfolios	9														
Real estate	10														
<i>Of which: land acquisition, development and construction</i>	11														
Other assets ¹	12														
Total	13	\$	-	-	-	-	-	205	-	-	148	-	-	-	353
		2025 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			1,023	15						204				1,242
<i>Of which: securities firms and other financial institutions as Bank</i>	18			142	3						91				236
Corporates	19			3			14	17			415				449
<i>Of which: securities firms and other financial institutions as Corporate</i>	20			3			14	17			339				373
<i>Of which: specialised lending</i>	21														
Regulatory retail portfolios	22														
Real estate	23														
<i>Of which: land acquisition, development and construction</i>	24														
Other assets ¹	25														
Total	26	\$	-	-	1,026	15	-	14	17	-	-	619	-	-	1,691

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 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	–	–	345	37	–	–	–	–	–	19	–	–	–	–	–	401														
<i>Of which: securities firms and other financial institutions as Bank</i>	5	–	–	104	4	–	–	–	–	–	4	–	–	–	–	–	112														
Corporates	6	–	–	277	–	–	3	49	–	–	350	–	–	–	–	–	679														
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	–	–	277	–	–	3	49	–	–	302	–	–	–	–	–	631														
<i>Of which: specialised lending</i>	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
<i>Of which: land acquisition, development and construction</i>	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Other assets ¹	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Total	13	\$	–	\$	–	\$	622	\$	37	\$	–	\$	3	\$	49	\$	–	\$	–	\$	–	\$	369	\$	–	\$	–	\$	–	\$	1,080

(\$ millions) As at	LINE #	2025 Q2																													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)																
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other																	
Asset classes																															
Sovereigns and their central banks	14	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–														
Public sector entities	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Multilateral development banks	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Banks	17	–	–	300	17	–	1	–	–	–	7	–	–	–	–	–	325														
<i>Of which: securities firms and other financial institutions as Bank</i>	18	–	–	87	3	–	1	–	–	–	7	–	–	–	–	–	98														
Corporates	19	–	–	89	–	–	1	44	–	–	366	–	–	–	–	–	500														
<i>Of which: securities firms and other financial institutions as Corporate</i>	20	–	–	89	–	–	1	44	–	–	283	–	–	–	–	–	417														
<i>Of which: specialised lending</i>	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Regulatory retail portfolios	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Real estate	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
<i>Of which: land acquisition, development and construction</i>	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Other assets ¹	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–														
Total	26	\$	–	\$	–	\$	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
<i>Of which: securities firms and other financial institutions as Bank</i>	5			135	31						3				169
Corporates	6			203			15	20			312				550
<i>Of which: securities firms and other financial institutions as Corporate</i>	7			203			15	20			226				464
<i>Of which: specialised lending</i>	8														
Regulatory retail portfolios	9														
Real estate	10														
<i>Of which: land acquisition, development and construction</i>	11														
Other assets ¹	12														
Total	13	\$	-	-	\$ 404	\$ 42	-	\$ 15	\$ 20	-	-	\$ 315	-	-	\$ 796

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

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

(\$ millions, except as noted)
As at

LINE #	2026									
	Q1									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 13,667	0.05 %	262	1.84 %	0.2	\$ 82	0.60 %		
2	0.15 to <0.25	228	0.20	94	44.41	1.8	61	26.75		
3	0.25 to <0.50	189	0.39	182	39.13	3.1	73	38.62		
4	0.50 to <0.75	408	0.61	1,058	26.00	2.7	137	33.58		
5	0.75 to <2.50	1,479	2.01	814	18.11	1.2	548	37.05		
6	2.50 to <10.00	541	4.82	265	7.12	0.6	111	20.52		
7	10.00 to <100.00	80	27.03	130	29.62	1.7	115	143.75		
8	100.00 (Default)	1	100.00	17	26.34	3.1	3	300.00		
9	Total	\$ 16,593	0.54 %	2,822	5.20 %	0.4	\$ 1,130	6.81 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 238,472	0.07 %	2,712	7.28 %	0.3	\$ 4,495	1.88 %		
11	0.15 to <0.25	43,447	0.20	156	3.00	0.1	774	1.78		
12	0.25 to <0.50	9,091	0.30	138	8.10	0.3	645	7.09		
13	0.50 to <0.75	1,852	0.66	83	18.76	0.3	414	22.35		
14	0.75 to <2.50	4,354	1.66	149	8.55	0.3	716	16.44		
15	2.50 to <10.00	31	7.78	10	47.11	1.8	50	161.29		
16	10.00 to <100.00	19	18.92	5	40.51	1.4	38	200.00		
17	100.00 (Default)	58	100.00	2	40.00	4.2	290	500.00		
18	Total	\$ 297,324	0.14 %	3,255	6.78 %	0.2	\$ 7,422	2.50 %		
2025										
Q4										
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 %	\$ 530	0.10 %	221	28.19 %	1.9	\$ 60	11.32 %		
20	0.15 to <0.25	125	0.20	86	47.90	2.6	40	32.00		
21	0.25 to <0.50	239	0.38	188	37.02	3.2	86	35.98		
22	0.50 to <0.75	354	0.61	1,063	25.56	3.2	117	33.05		
23	0.75 to <2.50	893	1.89	782	32.30	2.1	589	65.96		
24	2.50 to <10.00	498	4.76	255	6.23	0.6	87	17.47		
25	10.00 to <100.00	114	23.77	144	47.16	1.8	258	226.32		
26	100.00 (Default)	1	100.00	13	27.29	3.0	2	200.00		
27	Total	\$ 2,754	2.62 %	2,752	27.66 %	2.1	\$ 1,239	44.99 %		
CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
28	0.00 to <0.15 %	\$ 238,553	0.07 %	2,813	7.32 %	0.3	\$ 4,648	1.95 %		
29	0.15 to <0.25	54,809	0.20	151	2.33	0.1	762	1.39		
30	0.25 to <0.50	13,727	0.30	131	5.12	0.2	605	4.41		
31	0.50 to <0.75	1,812	0.64	89	16.90	0.4	373	20.58		
32	0.75 to <2.50	6,083	2.07	154	7.83	0.2	962	15.81		
33	2.50 to <10.00	27	9.27	9	47.40	1.4	48	177.78		
34	10.00 to <100.00	19	19.36	5	40.62	1.5	37	194.74		
35	100.00 (Default)	45	100.00	2	40.00	4.4	223	495.56		
36	Total	\$ 315,075	0.16 %	3,354	6.43 %	0.2	\$ 7,658	2.43 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2025									
	Q3									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 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)										
	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)										
	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)										
	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

LINE #	2025 Q1									
CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
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)										
	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 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2026 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 %	\$ 85,715	0.04 %	282	2.79 %	0.6	\$ 433	0.51 %	
2	0.15 to <0.25	8	0.20	9	26.82	3.5	1	12.50	
3	0.25 to <0.50	7	0.40	10	29.51	4.1	2	28.57	
4	0.50 to <0.75	2	0.64	12	27.34	4.5	1	50.00	
5	0.75 to <2.50	42	2.10	13	3.55	0.4	3	7.14	
6	2.50 to <10.00	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	33.09	2	25.20	4.9	–	–	
8	100.00 (Default)	5	100.00	4	68.16	4.9	45	900.00	
9	Total	\$ 85,779	0.04 %	332	2.80 %	0.6	\$ 485	0.57 %	
2025 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 %	\$ 109,402	0.04 %	299	1.83 %	0.5	\$ 357	0.33 %	
11	0.15 to <0.25	12	0.20	12	26.46	3.2	2	16.67	
12	0.25 to <0.50	7	0.41	9	25.47	4.9	2	28.57	
13	0.50 to <0.75	2	0.66	11	34.11	4.3	1	50.00	
14	0.75 to <2.50	31	2.11	15	7.36	0.5	5	16.13	
15	2.50 to <10.00	–	–	–	–	–	–	–	
16	10.00 to <100.00	1	33.31	3	42.91	5.0	2	200.00	
17	100.00 (Default)	6	100.00	4	47.32	4.9	35	583.33	
18	Total	\$ 109,461	0.04 %	353	1.84 %	0.5	\$ 404	0.37 %	
2025 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 %	\$ 86,172	0.04 %	303	2.19 %	0.6	\$ 338	0.39 %	
20	0.15 to <0.25	10	0.20	20	23.94	3.2	2	20.00	
21	0.25 to <0.50	8	0.39	12	29.55	4.2	2	25.00	
22	0.50 to <0.75	1	0.66	4	42.12	4.3	1	100.00	
23	0.75 to <2.50	34	2.14	10	5.04	0.3	4	11.76	
24	2.50 to <10.00	–	9.31	2	25.00	2.8	–	–	
25	10.00 to <100.00	1	23.07	5	41.86	4.6	2	200.00	
26	100.00 (Default)	5	100.00	3	46.76	5.0	31	620.00	
27	Total	\$ 86,231	0.04 %	359	2.20 %	0.6	\$ 380	0.44 %	

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 #	2025									
	Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 85,817	0.04 %	303	2.29 %	0.7	\$ 334	0.39 %		
2	0.15 to <0.25	16	0.20	22	35.67	3.1	4	25.00		
3	0.25 to <0.50	20	0.41	15	40.21	2.8	8	40.00		
4	0.50 to <0.75	2	0.66	4	35.34	4.0	1	50.00		
5	0.75 to <2.50	27	2.13	11	20.11	1.3	12	44.44		
6	2.50 to <10.00	–	9.31	2	49.95	5.0	1	–		
7	10.00 to <100.00	2	21.18	8	49.04	3.7	5	250.00		
8	100.00 (Default)	6	100.00	2	46.77	5.0	35	583.33		
9	Total	\$ 85,890	0.04 %	367	2.31 %	0.7	\$ 400	0.47 %		
	2025									
	Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 89,678	0.04 %	300	2.49 %	0.7	\$ 354	0.39 %		
11	0.15 to <0.25	12	0.20	23	32.44	3.7	3	25.00		
12	0.25 to <0.50	7	0.39	14	24.84	4.7	2	28.57		
13	0.50 to <0.75	1	0.66	3	37.33	2.5	–	–		
14	0.75 to <2.50	4	2.13	9	53.16	2.8	5	125.00		
15	2.50 to <10.00	1	9.31	3	62.83	3.1	3	300.00		
16	10.00 to <100.00	6	32.74	7	27.95	5.0	8	133.33		
17	100.00 (Default)	–	100.00	1	46.77	2.0	–	–		
18	Total	\$ 89,709	0.04 %	360	2.50 %	0.7	\$ 375	0.42 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2026 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 %	\$ 174,261	0.05 %	370	11.63 %	0.2	\$ 5,313	3.05 %	
2	0.15 to <0.25	199	0.20	6	1.98	0.1	2	1.01	
3	0.25 to <0.50	122	0.28	9	6.81	0.3	7	5.74	
4	0.50 to <0.75	–	0.66	2	45.00	2.1	–	–	
5	0.75 to <2.50	13	2.11	1	–	–	–	–	
6	2.50 to <10.00	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	Total	\$ 174,595	0.05 %	388	11.62 %	0.2	\$ 5,322	3.05 %	
2025 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 %	\$ 154,473	0.05 %	360	11.63 %	0.2	\$ 4,762	3.08 %	
11	0.15 to <0.25	61	0.20	6	7.31	0.2	3	4.92	
12	0.25 to <0.50	145	0.28	9	4.99	0.3	7	4.83	
13	0.50 to <0.75	–	0.66	1	45.00	1.0	–	–	
14	0.75 to <2.50	28	2.14	1	–	0.1	–	–	
15	2.50 to <10.00	–	–	–	–	–	–	–	
16	10.00 to <100.00	–	–	–	–	–	–	–	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	Total	\$ 154,707	0.05 %	377	11.62 %	0.2	\$ 4,772	3.08 %	
2025 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 %	\$ 147,742	0.05 %	341	12.46 %	0.3	\$ 4,981	3.37 %	
20	0.15 to <0.25	94	0.20	6	1.65	0.1	1	1.06	
21	0.25 to <0.50	210	0.40	8	2.88	0.1	6	2.86	
22	0.50 to <0.75	2,101	0.62	3	0.63	0.2	14	0.67	
23	0.75 to <2.50	–	–	–	–	–	–	–	
24	2.50 to <10.00	–	–	–	–	–	–	–	
25	10.00 to <100.00	–	–	–	–	–	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	Total	\$ 150,147	0.06 %	358	12.27 %	0.3	\$ 5,002	3.33 %	

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 #	2025									
	Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 143,312	0.05 %	344	10.58 %	0.2	\$ 4,057	2.83 %		
2	0.15 to <0.25	47	0.20	3	2.41	–	1	2.13		
3	0.25 to <0.50	276	0.40	7	2.20	0.1	7	2.54		
4	0.50 to <0.75	–	–	–	–	–	–	–		
5	0.75 to <2.50	–	2.14	1	45.00	1.0	–	–		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 143,635	0.05 %	355	10.56 %	0.2	\$ 4,065	2.83 %		
	2025									
	Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 148,138	0.05 %	334	10.97 %	0.3	\$ 4,322	2.92 %		
11	0.15 to <0.25	157	0.20	6	2.94	–	3	1.91		
12	0.25 to <0.50	534	0.30	8	1.15	0.1	6	1.12		
13	0.50 to <0.75	–	–	–	–	–	–	–		
14	0.75 to <2.50	–	2.14	1	45.00	1.0	–	–		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 148,829	0.05 %	349	10.93 %	0.3	\$ 4,331	2.91 %		

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

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

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

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

Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at	LINE #	2026 Q1						2025 Q4						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	
Cash – domestic currency	1	\$ –	\$ 4,037	\$ –	\$ 2,342	\$ 51,432	\$ 70,773	\$ –	\$ 5,931	\$ –	\$ 2,496	\$ 59,385	\$ 83,050	
Cash – other currencies	2	438	15,083	77	11,608	176,866	147,899	908	11,460	312	8,618	145,680	170,347	
Domestic sovereign debt	3	1,083	352	3,459	7,044	102,721	60,683	857	445	2,728	6,914	121,335	75,203	
Other sovereign debt	4	5,231	455	4,389	2,492	118,307	121,526	4,449	807	5,828	2,981	136,355	120,828	
Government agency debt	5	2,081	63	2,355	343	21,291	45,198	1,067	140	2,446	217	25,864	49,370	
Corporate bonds	6	2,384	1,530	4,266	5	36,770	78,330	2,333	1,427	3,871	38	35,782	61,424	
Equity securities	7	1,324	–	21	–	42,454	129,912	1,751	–	104	–	39,538	91,066	
Other collateral	8	515	50	118	–	25	18	673	50	8	–	23	18	
Total	9	\$ 13,056	\$ 21,570	\$ 14,685	\$ 23,834	\$ 549,866	\$ 654,339	\$ 12,038	\$ 20,260	\$ 15,297	\$ 21,264	\$ 563,962	\$ 651,306	
		2025 Q3						2025 Q2						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	
Cash – domestic currency	10	\$ –	\$ 4,826	\$ –	\$ 2,254	\$ 62,636	\$ 72,859	\$ 1	\$ 4,859	\$ –	\$ 2,187	\$ 49,931	\$ 64,797	
Cash – other currencies	11	1,263	10,531	42	7,789	146,571	169,807	1,306	12,097	325	11,336	131,607	159,343	
Domestic sovereign debt	12	961	227	2,970	5,242	96,351	77,223	916	420	2,268	4,929	96,340	72,822	
Other sovereign debt	13	4,245	697	6,944	3,066	136,571	114,602	4,596	1,054	4,360	3,293	118,195	91,946	
Government agency debt	14	801	327	2,640	201	25,878	47,259	3,657	11	1,182	6	26,864	48,275	
Corporate bonds	15	3,416	1,695	2,053	1	31,959	56,589	1,825	1,760	2,715	1	30,603	52,764	
Equity securities	16	2,055	–	115	–	38,311	84,004	1,582	–	88	–	34,227	78,577	
Other collateral	17	324	43	–	–	23	–	208	59	–	–	–	–	
Total	18	\$ 13,065	\$ 18,346	\$ 14,764	\$ 18,553	\$ 538,300	\$ 622,343	\$ 14,091	\$ 20,260	\$ 10,938	\$ 21,752	\$ 487,767	\$ 568,524	
		2025 Q1												
		Collateral used in derivative transactions				Collateral used in SFTs								
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral							
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral							
Cash – domestic currency	19	\$ –	\$ 5,656	\$ –	\$ 1,838	\$ 51,168	\$ 70,813							
Cash – other currencies	20	1,678	6,666	277	8,768	131,317	153,960							
Domestic sovereign debt	21	739	674	2,444	4,528	109,637	72,281							
Other sovereign debt	22	4,019	1,103	3,642	3,384	114,623	89,644							
Government agency debt	23	1,283	47	1,294	70	23,493	44,792							
Corporate bonds	24	1,721	1,711	3,060	–	29,110	55,483							
Equity securities	25	1,023	–	103	–	37,086	88,075							
Other collateral	26	124	62	–	–	–	–							
Total	27	\$ 10,587	\$ 15,919	\$ 10,820	\$ 18,588	\$ 496,434	\$ 575,048							

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2026 Q1	2026 Q1	2025 Q4	2025 Q4	2025 Q3	2025 Q3	2025 Q2	2025 Q2	2025 Q1	2025 Q1
		Protection bought	Protection sold								
Notionals											
Single-name credit default swaps	1	\$ 8,239	\$ 1,062	\$ 9,571	\$ 1,501	\$ 9,038	\$ 1,332	\$ 8,814	\$ 1,549	\$ 8,069	\$ 1,475
Index credit default swaps	2	7,197	1,440	6,052	841	5,932	213	6,271	759	7,637	180
Total return swaps	3	2,619	273	1,632	–	1,760	–	1,635	–	840	–
Credit options	4	–	–	–	–	–	–	–	–	–	–
Other credit derivatives	5	1,001	6,509	962	7,021	644	7,150	620	7,395	639	7,940
Total notionals	6	19,056	9,284	18,217	9,363	17,374	8,695	17,340	9,703	17,185	9,595
Fair values											
Positive fair value (asset)	7	44	64	2	53	3	36	17	5	41	35
Negative fair value (liability)	8	(312)	(5)	(307)	(4)	(302)	(3)	(344)	(5)	(433)	(3)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2026 Q1	2026 Q1	2025 Q4	2025 Q4	2025 Q3	2025 Q3	2025 Q2	2025 Q2	2025 Q1	2025 Q1
		EAD post-CRM	RWA								
Exposures to QCCPs (total)	1	\$ 1,130	\$ 1,130	\$ 1,194	\$ 1,194	\$ 940	\$ 940	\$ 881	\$ 881	\$ 899	\$ 899
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	29,295	586	34,595	692	23,385	468	22,565	451	23,934	479
(i) OTC derivatives	3	9,250	185	10,330	207	9,345	187	9,167	183	11,134	223
(ii) Exchange-traded derivatives	4	13,494	270	14,119	282	10,315	206	8,592	172	8,144	163
(iii) Securities financing transactions	5	6,551	131	10,146	203	3,725	75	4,806	96	4,656	93
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	–	–	–	–	–	–	–	–	102	–
Non-segregated initial margin	8	7,414	–	4,842	–	3,372	–	3,933	–	3,850	–
Pre-funded default fund contributions	9	1,203	544	1,188	502	1,173	472	1,162	430	1,003	420

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

Derivatives – Notional

(\$ millions) As at	LINE #	2026 Q1						2025 Q4					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 859,596	\$ 859,596	\$ –	\$ 859,596	\$ –	\$ –	\$ 1,207,135	\$ 1,207,135	\$ –	\$ 1,207,135
Forward rate agreements	2	1,144,996	46,218	–	1,191,214	484	1,191,698	942,703	31,384	–	974,087	579	974,666
Swaps	3	20,191,364	605,893	–	20,797,257	1,860,429	22,657,686	19,608,951	623,143	–	20,232,094	1,910,412	22,142,506
Options written	4	–	123,673	28,305	151,978	95	152,073	–	150,130	53,654	203,784	105	203,889
Options purchased	5	–	130,685	28,105	158,790	2	158,792	–	171,046	56,203	227,249	3	227,252
	6	21,336,360	906,469	916,006	23,158,835	1,861,010	25,019,845	20,551,654	975,703	1,316,992	22,844,349	1,911,099	24,755,448
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	37	484,829	–	484,866	26,742	511,608	48	456,331	–	456,379	26,687	483,066
Swaps	9	–	1,720,836	–	1,720,836	2,676	1,723,512	–	1,824,527	–	1,824,527	2,160	1,826,687
Cross-currency interest rate swaps	10	–	1,716,369	–	1,716,369	182,286	1,898,655	–	1,716,271	–	1,716,271	181,907	1,898,178
Options written	11	–	54,251	195	54,446	–	54,446	–	62,931	326	63,257	–	63,257
Options purchased	12	–	47,352	23	47,375	–	47,375	–	58,215	40	58,255	–	58,255
	13	37	4,023,637	218	4,023,892	211,704	4,235,596	48	4,118,275	366	4,118,689	210,754	4,329,443
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	14,258	2,772	–	17,030	2,801	19,831	13,907	1,934	–	15,841	2,890	18,731
Protection sold	15	1,917	297	–	2,214	41	2,255	1,889	329	–	2,218	–	2,218
	16	16,175	3,069	–	19,244	2,842	22,086	15,796	2,263	–	18,059	2,890	20,949
Other Contracts													
Equity contracts	17	–	245,454	195,660	441,114	31,019	472,133	–	218,155	191,085	409,240	32,295	441,535
Commodity contracts	18	208	117,325	232,110	349,643	–	349,643	174	99,416	188,539	288,129	–	288,129
	19	208	362,779	427,770	790,757	31,019	821,776	174	317,571	379,624	697,369	32,295	729,664
Total	20	\$ 21,352,780	\$ 5,295,954	\$ 1,343,994	\$ 27,992,728	\$ 2,106,575	\$ 30,099,303	\$ 20,567,672	\$ 5,413,812	\$ 1,696,982	\$ 27,678,466	\$ 2,157,038	\$ 29,835,504
		2025 Q3						2025 Q2					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 1,048,608	\$ 1,048,608	\$ –	\$ 1,048,608	\$ –	\$ –	\$ 1,073,281	\$ 1,073,281	\$ –	\$ 1,073,281
Forward rate agreements	22	698,201	24,048	–	722,249	486	722,735	409,866	14,359	–	424,225	368	424,593
Swaps	23	18,143,240	534,407	–	18,677,647	1,848,530	20,526,177	18,385,470	505,690	–	18,891,160	1,913,571	20,804,731
Options written	24	–	139,637	8,361	147,998	92	148,090	–	124,463	10,026	134,489	121	134,610
Options purchased	25	–	149,020	9,590	158,610	3	158,613	–	131,154	11,335	142,489	3	142,492
	26	18,841,441	847,112	1,066,559	20,755,112	1,849,111	22,604,223	18,795,336	775,666	1,094,642	20,665,644	1,914,063	22,579,707
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	14	406,304	–	406,318	28,598	434,916	22	392,637	–	392,659	39,553	432,212
Swaps	29	553	1,830,312	–	1,830,865	5,834	1,836,699	801	1,667,935	–	1,668,736	13,549	1,682,285
Cross-currency interest rate swaps	30	–	1,582,717	–	1,582,717	160,868	1,743,585	–	1,535,298	–	1,535,298	153,394	1,688,692
Options written	31	–	76,341	259	76,600	–	76,600	–	84,036	118	84,154	–	84,154
Options purchased	32	–	70,991	18	71,009	–	71,009	–	80,283	29	80,312	–	80,312
	33	567	3,966,665	277	3,967,509	195,300	4,162,809	823	3,760,189	147	3,761,159	206,496	3,967,655
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	13,337	2,059	–	15,396	2,745	18,141	13,353	1,916	–	15,269	3,026	18,295
Protection sold	35	1,236	187	–	1,423	–	1,423	1,963	128	–	2,091	–	2,091
	36	14,573	2,246	–	16,819	2,745	19,564	15,316	2,044	–	17,360	3,026	20,386
Other Contracts													
Equity contracts	37	–	192,678	174,064	366,742	33,787	400,529	–	156,125	148,918	305,043	35,213	340,256
Commodity contracts	38	107	84,806	174,034	258,947	–	258,947	100	98,060	214,461	312,621	–	312,621
	39	107	277,484	348,098	625,689	33,787	659,476	100	254,185	363,379	617,664	35,213	652,877
Total	40	\$ 18,856,688	\$ 5,093,507	\$ 1,414,934	\$ 25,365,129	\$ 2,080,943	\$ 27,446,072	\$ 18,811,575	\$ 4,792,084	\$ 1,458,168	\$ 25,061,827	\$ 2,158,798	\$ 27,220,625

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 #	2025 Q1					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchanged- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 782,551	\$ 782,551	\$ –	\$ 782,551
Forward rate agreements	2	482,966	26,693	–	509,659	471	510,130
Swaps	3	18,845,539	530,911	–	19,376,450	1,862,728	21,239,178
Options written	4	–	103,852	13,700	117,552	81	117,633
Options purchased	5	–	125,957	16,150	142,107	3	142,110
	6	19,328,505	787,413	812,401	20,928,319	1,863,283	22,791,602
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	61	449,748	–	449,809	25,211	475,020
Swaps	9	280	1,785,511	–	1,785,791	7,383	1,793,174
Cross-currency interest rate swaps	10	–	1,527,120	–	1,527,120	135,591	1,662,711
Options written	11	–	72,009	150	72,159	–	72,159
Options purchased	12	–	67,703	18	67,721	–	67,721
	13	341	3,902,091	168	3,902,600	168,185	4,070,785
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	13,810	1,084	–	14,894	2,915	17,809
Protection sold	15	1,463	144	–	1,607	–	1,607
	16	15,273	1,228	–	16,501	2,915	19,416
Other Contracts							
Equity contracts	17	–	146,998	125,765	272,763	35,967	308,730
Commodity contracts	18	112	98,623	154,071	252,806	–	252,806
	19	112	245,621	279,836	525,569	35,967	561,536
Total	20	\$ 19,344,231	\$ 4,936,353	\$ 1,092,405	\$ 25,372,989	\$ 2,070,350	\$ 27,443,339

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 #	2026 Q1			2025 Q4			2025 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 28	\$ 133	\$ 48	\$ 49	\$ 162	\$ 61	\$ 28	\$ 146	\$ 36
Swaps	2	2,133	7,877	1,218	2,838	8,962	1,323	2,625	8,603	1,034
Options written	3	9	85	18	5	147	26	15	190	29
Options purchased	4	8	68	13	10	151	29	23	200	30
	5	2,178	8,163	1,297	2,902	9,422	1,439	2,691	9,139	1,129
Foreign Exchange Contracts										
Forward contracts	6	980	4,893	892	1,064	5,180	978	1,257	5,418	997
Swaps	7	2,720	15,223	1,959	2,802	16,099	2,373	3,581	17,437	2,471
Cross-currency interest rate swaps	8	3,380	15,058	1,770	3,358	15,195	1,574	3,660	15,994	1,714
Options written	9	24	395	63	34	334	74	52	357	72
Options purchased	10	130	420	90	43	279	68	52	301	68
	11	7,234	35,989	4,774	7,301	37,087	5,067	8,602	39,507	5,322
Other Contracts										
Credit derivatives	12	1	83	11	–	192	26	1	303	42
Equity contracts	13	656	13,533	3,076	729	12,531	2,994	765	13,395	3,141
Commodity contracts	14	2,538	9,768	1,573	746	4,777	1,044	737	6,322	1,078
	15	3,195	23,384	4,660	1,475	17,500	4,064	1,503	20,020	4,261
Total net derivatives	16	12,607	67,536	10,731	11,678	64,009	10,570	12,796	68,666	10,712
Qualifying Central Counterparty (QCCP) contracts ²	17	11,497	22,744	783	11,772	24,449	797	10,401	19,660	674
Total	18	\$ 24,104	\$ 90,280	\$ 11,514	\$ 23,450	\$ 88,458	\$ 11,367	\$ 23,197	\$ 88,326	\$ 11,386

		2025 Q2			2025 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	19	\$ 65	\$ 159	\$ 48	\$ 55	\$ 83	\$ 53
Swaps	20	3,477	9,808	1,264	4,012	10,813	1,027
Options written	21	2	89	15	4	114	31
Options purchased	22	6	77	16	10	104	19
	23	3,550	10,133	1,343	4,081	11,114	1,130
Foreign Exchange Contracts							
Forward contracts	24	1,116	4,815	896	1,472	5,600	1,037
Swaps	25	2,836	16,147	1,759	2,881	18,699	2,476
Cross-currency interest rate swaps	26	3,906	15,958	1,620	4,687	17,518	1,597
Options written	27	52	364	68	90	392	86
Options purchased	28	65	342	85	103	351	92
	29	7,975	37,626	4,428	9,233	42,560	5,288
Other Contracts							
Credit derivatives	30	2	212	29	3	219	30
Equity contracts	31	639	10,279	2,566	661	9,719	2,547
Commodity contracts	32	863	5,922	916	871	5,828	945
	33	1,504	16,413	3,511	1,535	15,766	3,522
Total net derivatives	34	13,029	64,172	9,282	14,849	69,440	9,940
Qualifying Central Counterparty (QCCP) contracts ²	35	9,502	17,759	617	10,133	19,278	666
Total	36	\$ 22,531	\$ 81,931	\$ 9,899	\$ 24,982	\$ 88,718	\$ 10,606

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 #	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	
			Capital requirements under BA-CVA		Capital requirements under BA-CVA		Capital requirements under BA-CVA	
K Reduced		1	\$ 236	\$ 199	\$ 204	\$ 195	\$ 183	
K Hedged		2	140	112	96	92	60	
Total (K Reduced x 25% + K Hedged x 75%)		3	\$ 164	\$ 134	\$ 123	\$ 118	\$ 91	

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

(\$ millions) As at		LINE #	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1
			Capital requirement				
			Number of counterparties				
Interest rate risk		1	\$ 42	\$ 50	\$ 58	\$ 73	\$ 65
Foreign exchange risk		2	93	85	93	125	112
Reference credit spread risk		3	-	-	-	-	-
Equity risk		4	-	-	-	-	-
Commodity risk		5	-	-	-	-	-
Counterparty credit spread risk		6	156	147	170	188	146
Total (sum of lines 1 to 6)		7	\$ 291	\$ 282	\$ 321	\$ 386	\$ 323

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

(\$ millions) As at		LINE #	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1
			RWA	RWA	RWA	RWA	RWA
Total RWA for CVA at previous quarter-end		1	\$ 5,194	\$ 5,546	\$ 6,301	\$ 5,180	\$ 5,176
Total RWA for CVA at end of reporting period		2	5,687	5,194	5,546	6,301	5,180

Securitization Exposures in the Banking Book (SEC1)

(\$ millions) As at	LINE #	2026 Q1						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic	
		Total						
Retail (total) – of which:	1	\$ 40,864	\$ 38,521	\$ –	\$ 22,013	\$ 21,342	\$ –	\$ 62,877
Residential mortgage	2	14,225	14,225	–	–	–	–	14,225
Credit card	3	7,043	6,443	–	5,058	4,649	–	12,101
Other retail exposures	4	19,596	17,853	–	16,955	16,693	–	36,551
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	16,748	15,724	15,072	34,820	1,402	–	66,640
Loans to corporates	7	–	–	15,072	16,674	272	–	31,746
Commercial mortgage	8	–	–	–	13,342	–	–	13,342
Lease and receivables	9	16,748	15,724	–	4,804	1,130	–	21,552
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

		2025 Q4						
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
		Total						
Retail (total) – of which:	12	\$ 39,756	\$ 37,769	\$ –	\$ 21,766	\$ 20,833	\$ –	\$ 61,522
Residential mortgage	13	13,992	13,992	–	–	–	–	13,992
Credit card	14	6,913	6,481	–	5,038	4,612	–	11,951
Other retail exposures	15	18,851	17,296	–	16,728	16,221	–	35,579
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	16,746	15,665	9,527	34,239	1,218	–	60,512
Loans to corporates	18	–	–	9,527	16,988	281	–	26,515
Commercial mortgage	19	–	–	–	13,312	–	–	13,312
Lease and receivables	20	16,746	15,665	–	3,939	937	–	20,685
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

		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:	23	\$ 39,986	\$ 38,963	\$ –	\$ 18,582	\$ 17,951	\$ –	\$ 58,568
Residential mortgage	24	14,085	14,085	–	–	–	–	14,085
Credit card	25	6,807	6,544	–	4,777	4,360	–	11,584
Other retail exposures	26	19,094	18,334	–	13,805	13,591	–	32,899
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	17,331	15,969	10,273	34,197	1,443	–	61,801
Loans to corporates	29	–	–	10,273	16,918	435	–	27,191
Commercial mortgage	30	–	–	–	14,202	–	–	14,202
Lease and receivables	31	17,331	15,969	–	3,077	1,008	–	20,408
Other wholesale	32	–	–	–	–	–	–	–
Re-securitization	33	–	–	–	–	–	–	–

¹ Simple, transparent, and comparable (STC).

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

(\$ millions) As at		LINE #		2025 Q2					
		Bank acts as originator/sponsor			Bank act as investor				
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total	
Retail (total) – of which:	1	\$ 38,028	\$ 37,250	\$ –	\$ 17,664	\$ 16,812	\$ –	55,692	
<i>Residential mortgage</i>	2	12,981	12,981	–	–	–	–	12,981	
<i>Credit card</i>	3	6,767	6,520	–	4,517	4,099	–	11,284	
<i>Other retail exposures</i>	4	18,280	17,749	–	13,147	12,713	–	31,427	
<i>Re-securitization</i>	5	–	–	–	–	–	–	–	
Wholesale (total) – of which:	6	16,904	15,653	10,853	30,742	927	–	58,499	
<i>Loans to corporates</i>	7	–	–	10,853	14,955	429	–	25,808	
<i>Commercial mortgage</i>	8	–	–	–	14,209	–	–	14,209	
<i>Lease and receivables</i>	9	16,904	15,653	–	1,578	498	–	18,482	
<i>Other wholesale</i>	10	–	–	–	–	–	–	–	
<i>Re-securitization</i>	11	–	–	–	–	–	–	–	
2025 Q1									
		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	\$ 39,959	\$ 39,243	\$ –	\$ 16,675	\$ 16,675	\$ –	56,634	
<i>Residential mortgage</i>	13	12,187	12,187	–	–	–	–	12,187	
<i>Credit card</i>	14	8,495	8,298	–	6,179	6,179	–	14,674	
<i>Other retail exposures</i>	15	19,277	18,758	–	10,496	10,496	–	29,773	
<i>Re-securitization</i>	16	–	–	–	–	–	–	–	
Wholesale (total) – of which:	17	17,886	16,893	12,256	31,047	869	–	61,189	
<i>Loans to corporates</i>	18	–	–	12,256	14,579	162	–	26,835	
<i>Commercial mortgage</i>	19	–	–	–	15,135	–	–	15,135	
<i>Lease and receivables</i>	20	17,886	16,893	–	1,333	707	–	19,219	
<i>Other wholesale</i>	21	–	–	–	–	–	–	–	
<i>Re-securitization</i>	22	–	–	–	–	–	–	–	

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2026						
		Q1						
		Bank acts as originator/sponsor			Bank acts as investor			Total
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	1	\$ –	\$ –	\$ –	\$ 372	\$ –	\$ –	372
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	14	–	–	14
Other retail exposures	4	–	–	–	358	–	–	358
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	86	–	–	86
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	–	–	–	–
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	86	–	–	86
Re-securitization	11	–	–	–	–	–	–	–
		2025						
		Q4						
		Bank acts as originator/sponsor			Bank acts as investor			Total
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	12	\$ –	\$ –	\$ –	\$ 87	\$ –	\$ –	87
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	6	–	–	6
Other retail exposures	15	–	–	–	81	–	–	81
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	63	–	–	63
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	24	–	–	24
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	39	–	–	39
Re-securitization	22	–	–	–	–	–	–	–
		2025						
		Q3						
		Bank acts as originator/sponsor			Bank acts as investor			Total
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	23	\$ –	\$ –	\$ –	\$ 308	\$ –	\$ –	308
Residential mortgage	24	–	–	–	–	–	–	–
Credit card	25	–	–	–	9	–	–	9
Other retail exposures	26	–	–	–	299	–	–	299
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	–	–	–	144	–	–	144
Loans to corporates	29	–	–	–	–	–	–	–
Commercial mortgage	30	–	–	–	52	–	–	52
Lease and receivables	31	–	–	–	–	–	–	–
Other wholesale	32	–	–	–	92	–	–	92
Re-securitization	33	–	–	–	–	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at		LINE #	2026 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 55,892	\$ 1,017	\$ 545	\$ 152	\$ 6	\$ 5,278	\$ 51,407	\$ 921	\$ 6	\$ 1,500	\$ 6,226	\$ 92	\$ 75	\$ 120	\$ 492	\$ 7	\$ 6
of which: securitization		2	55,892	1,017	545	152	6	5,278	51,407	921	6	1,500	6,226	92	75	120	492	7	6
of which: retail underlying		3	39,478	943	333	104	6	5,278	35,580	–	6	1,500	4,288	–	75	120	337	–	6
of which: STC		4	37,682	563	257	19	–	5,278	33,243	–	–	1,500	3,714	–	–	120	291	–	–
of which: wholesale		5	16,414	74	212	48	–	–	15,827	921	–	–	1,938	92	–	–	155	7	–
of which: STC		6	15,455	64	205	–	–	–	14,803	921	–	–	1,689	92	–	–	135	7	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	15,072	–	–	–	–	15,072	–	–	–	2,261	–	–	181	–	–	–	–
of which: securitization		9	15,072	–	–	–	–	15,072	–	–	–	2,261	–	–	181	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	15,072	–	–	–	–	15,072	–	–	–	2,261	–	–	181	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 70,964	\$ 1,017	\$ 545	\$ 152	\$ 6	\$ 20,350	\$ 51,407	\$ 921	\$ 6	\$ 3,761	\$ 6,226	\$ 92	\$ 75	\$ 301	\$ 492	\$ 7	\$ 6

			2025 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		14	\$ 54,905	\$ 933	\$ 508	\$ 149	\$ 7	\$ 5,278	\$ 50,357	\$ 860	\$ 7	\$ 1,639	\$ 6,075	\$ 85	\$ 86	\$ 131	\$ 480	\$ 7	\$ 7
of which: securitization		15	54,905	933	508	149	7	5,278	50,357	860	7	1,639	6,075	85	86	131	480	7	7
of which: retail underlying		16	38,471	892	279	107	7	5,278	34,471	–	7	1,639	4,135	–	86	131	325	–	7
of which: STC		17	36,950	548	246	25	–	5,278	32,491	–	–	1,639	3,638	–	–	131	285	–	–
of which: wholesale		18	16,434	41	229	42	–	–	15,886	860	–	–	1,940	85	–	–	155	7	–
of which: STC		19	15,414	41	210	–	–	–	14,805	860	–	–	1,687	85	–	–	135	7	–
of which: re-securitization		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		21	9,527	–	–	–	–	9,527	–	–	–	1,429	–	–	114	–	–	–	–
of which: securitization		22	9,527	–	–	–	–	9,527	–	–	–	1,429	–	–	114	–	–	–	–
of which: retail underlying		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		24	9,527	–	–	–	–	9,527	–	–	–	1,429	–	–	114	–	–	–	–
of which: re-securitization		25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		26	\$ 64,432	\$ 933	\$ 508	\$ 149	\$ 7	\$ 14,805	\$ 50,357	\$ 860	\$ 7	\$ 3,068	\$ 6,075	\$ 85	\$ 86	\$ 245	\$ 480	\$ 7	\$ 7

			2025 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		27	\$ 55,792	\$ 817	\$ 554	\$ 149	\$ 5	\$ 5,278	\$ 51,077	\$ 957	\$ 5	\$ 750	\$ 6,109	\$ 96	\$ 61	\$ 60	\$ 483	\$ 8	\$ 5
of which: securitization		28	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		29	38,806	787	304	84	5	5,278	34,703	–	5	750	4,066	–	61	60	320	–	5
of which: STC		30	38,109	555	279	20	–	5,278	33,685	–	–	750	3,757	–	–	60	295	–	–
of which: wholesale		31	16,986	30	250	65	–	–	16,374	957	–	–	2,043	96	–	–	163	8	–
of which: STC		32	15,719	30	220	–	–	–	15,012	957	–	–	1,708	96	–	–	137	8	–
of which: re-securitization		33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		34	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	123	–	–	–	–
of which: securitization		35	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	123	–	–	–	–
of which: retail underlying		36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		37	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	123	–	–	–	–
of which: re-securitization		38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		39	\$ 66,065	\$ 817	\$ 554	\$ 149	\$ 5	\$ 15,551	\$ 51,077	\$ 957	\$ 5	\$ 2,291	\$ 6,109	\$ 96	\$ 61	\$ 183	\$ 483	\$ 8	\$ 5

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 #	2025 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 53,468	\$ 742	\$ 578	\$ 139	\$ 5	\$ 5,278	\$ 48,840	\$ 809	\$ 5	\$ 850	\$ 5,912	\$ 81	\$ 66	\$ 68	\$ 470	\$ 6	\$ 6
of which: securitization		2	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		3	36,936	703	306	78	5	5,278	32,745	—	5	850	3,849	—	66	68	305	—	6
of which: STC		4	36,453	485	282	30	—	5,278	31,972	—	—	850	3,600	—	—	68	284	—	—
of which: wholesale		5	16,532	39	272	61	—	—	16,095	809	—	—	2,063	81	—	—	165	6	—
of which: STC		6	15,365	39	249	—	—	—	14,844	809	—	—	1,753	81	—	—	140	6	—
of which: re-securitization		7	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Synthetic securitization		8	10,853	—	—	—	—	10,853	—	—	—	1,628	—	—	130	—	—	—	—
of which: securitization		9	10,853	—	—	—	—	10,853	—	—	—	1,628	—	—	130	—	—	—	—
of which: retail underlying		10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: wholesale		11	10,853	—	—	—	—	10,853	—	—	—	1,628	—	—	130	—	—	—	—
of which: re-securitization		12	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total		13	\$ 64,321	\$ 742	\$ 578	\$ 139	\$ 5	\$ 16,131	\$ 48,840	\$ 809	\$ 5	\$ 2,478	\$ 5,912	\$ 81	\$ 66	\$ 198	\$ 470	\$ 6	\$ 6

			2025 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		14	\$ 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		15	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		16	39,009	584	316	44	6	6,777	33,176	—	6	1,033	3,809	—	70	83	302	—	6
of which: STC		17	38,535	411	274	23	—	6,777	32,466	—	—	1,033	3,603	—	—	83	285	—	—
of which: wholesale		18	17,533	45	271	37	—	—	17,263	623	—	—	2,142	62	—	—	171	5	—
of which: STC		19	16,603	45	245	—	—	—	16,270	623	—	—	1,900	62	—	—	152	5	—
of which: re-securitization		20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Synthetic securitization		21	12,256	—	—	—	—	12,256	—	—	—	1,838	—	—	147	—	—	—	—
of which: securitization		22	12,256	—	—	—	—	12,256	—	—	—	1,838	—	—	147	—	—	—	—
of which: retail underlying		23	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: wholesale		24	12,256	—	—	—	—	12,256	—	—	—	1,838	—	—	147	—	—	—	—
of which: re-securitization		25	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total		26	\$ 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 Investor (SEC4)¹

(\$ millions) As at		2026 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	1	\$ 56,833	\$ -	\$ -	\$ -	\$ 4,305	\$ 52,528	\$ -	\$ -	\$ 431	\$ 8,597	\$ -	\$ -	\$ 24	\$ 688	\$ -	\$ -	
of which: securitization	2	56,833	-	-	-	4,305	52,528	-	-	431	8,597	-	-	24	688	-	-	
of which: retail underlying	3	22,013	-	-	-	4,305	17,708	-	-	431	1,832	-	-	24	147	-	-	
of which: STC	4	21,342	-	-	-	4,305	17,037	-	-	431	1,704	-	-	5	136	-	-	
of which: wholesale	5	34,820	-	-	-	-	34,820	-	-	-	6,765	-	-	-	541	-	-	
of which: STC	6	1,402	-	-	-	-	1,402	-	-	-	140	-	-	-	11	-	-	
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	\$ 56,833	\$ -	\$ -	\$ -	\$ 4,305	\$ 52,528	\$ -	\$ -	\$ 431	\$ 8,597	\$ -	\$ -	\$ 24	\$ 688	\$ -	\$ -	
		2025 Q4																
Total exposures																		
Traditional securitization	14	\$ 56,005	\$ -	\$ -	\$ -	\$ 4,606	\$ 51,399	\$ -	\$ -	\$ 461	\$ 8,483	\$ -	\$ -	\$ 26	\$ 679	\$ -	\$ -	
of which: securitization	15	56,005	-	-	-	4,606	51,399	-	-	461	8,483	-	-	26	679	-	-	
of which: retail underlying	16	21,766	-	-	-	4,606	17,160	-	-	461	1,802	-	-	26	144	-	-	
of which: STC	17	20,833	-	-	-	4,606	16,227	-	-	461	1,623	-	-	14	130	-	-	
of which: wholesale	18	34,239	-	-	-	-	34,239	-	-	-	6,681	-	-	-	535	-	-	
of which: STC	19	1,218	-	-	-	-	1,218	-	-	-	122	-	-	-	10	-	-	
of which: re-securitization	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Synthetic securitization	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
of which: securitization	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
of which: retail underlying	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
of which: wholesale	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
of which: re-securitization	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	26	\$ 56,005	\$ -	\$ -	\$ -	\$ 4,606	\$ 51,399	\$ -	\$ -	\$ 461	\$ 8,483	\$ -	\$ -	\$ 26	\$ 679	\$ -	\$ -	
		2025 Q3																
Total exposures																		
Traditional securitization	27	\$ 52,779	\$ -	\$ -	\$ -	\$ 4,722	\$ 47,903	\$ 154	\$ -	\$ 472	\$ 8,097	\$ 15	\$ -	\$ 27	\$ 648	\$ 1	\$ -	
of which: securitization	28	52,779	-	-	-	4,722	47,903	154	-	472	8,097	15	-	27	648	1	-	
of which: retail underlying	29	18,582	-	-	-	4,722	13,860	-	-	472	1,446	-	-	27	116	-	-	
of which: STC	30	17,951	-	-	-	4,722	13,229	-	-	472	1,323	-	-	-	106	-	-	
of which: wholesale	31	34,197	-	-	-	-	34,043	154	-	-	6,651	15	-	-	532	1	-	
of which: STC	32	1,443	-	-	-	-	1,289	154	-	-	129	15	-	-	10	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	\$ 52,779	\$ -	\$ -	\$ -	\$ 4,722	\$ 47,903	\$ 154	\$ -	\$ 472	\$ 8,097	\$ 15	\$ -	\$ 27	\$ 648	\$ 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 #	2025 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	47,968	438	–	–	–	4,861	43,392	153	–	486	7,447	15	–	28	594	1	–
of which: securitization	2		47,968	438	–	–	–	4,861	43,392	153	–	486	7,447	15	–	28	594	1	–
of which: retail underlying	3		17,441	223	–	–	–	4,861	12,803	–	–	486	1,405	–	–	28	112	–	–
of which: STC	4		16,589	223	–	–	–	4,861	11,951	–	–	486	1,240	–	–	1	99	–	–
of which: wholesale	5		30,527	215	–	–	–	–	30,589	153	–	–	6,042	15	–	–	482	1	–
of which: STC	6		927	–	–	–	–	–	774	153	–	–	77	15	–	–	6	1	–
of which: re-securitization	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	9		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	10		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	12		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	\$	47,968	438	–	–	–	4,861	43,392	153	–	486	7,447	15	–	28	594	1	–

		LINE #	2025 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	14	\$	47,314	408	–	–	–	5,288	42,272	162	–	529	7,313	16	–	30	585	1	–
of which: securitization	15		47,314	408	–	–	–	5,288	42,272	162	–	529	7,313	16	–	30	585	1	–
of which: retail underlying	16		16,267	408	–	–	–	5,288	11,387	–	–	529	1,220	–	–	30	98	–	–
of which: STC	17		16,267	408	–	–	–	5,288	11,387	–	–	529	1,220	–	–	2	98	–	–
of which: wholesale	18		31,047	–	–	–	–	–	30,885	162	–	–	6,093	16	–	–	487	1	–
of which: STC	19		869	–	–	–	–	–	707	162	–	–	71	16	–	–	6	1	–
of which: re-securitization	20		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	22		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	23		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	25		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	\$	47,314	408	–	–	–	5,288	42,272	162	–	529	7,313	16	–	30	585	1	–

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

Market Risk Under Standardized Approach (MR1)

(\$ millions) As at	LINE #	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1
		Capital requirement in standardized approach	Capital requirement in standardized approach			
General interest rate risk	1	\$ 237	\$ 181	\$ 217	\$ 284	\$ 251
Equity risk	2	226	225	215	189	195
Commodity risk	3	239	51	104	87	79
Foreign exchange risk	4	54	35	30	46	58
Credit spread risk – non-securitisations	5	677	708	703	913	662
Credit spread risk – securitisations (non-correlation trading portfolio)	6	18	7	15	9	26
Credit spread risk – securitisation (correlation trading portfolio)	7	–	–	–	–	–
Crypto-asset risk (Group 2a)	8	10	–	–	–	–
Default risk – non-securitisations	9	353	333	347	351	386
Default risk – securitisations (non-correlation trading portfolio)	10	10	7	10	7	18
Default risk – securitisations (correlation trading portfolio)	11	–	–	–	–	–
Residual risk add-on	12	92	85	87	84	84
Total	13	\$ 1,916	\$ 1,632	\$ 1,728	\$ 1,970	\$ 1,759

Crypto-asset Exposures and Capital Requirements for D-SIBs using the Comprehensive Approach (CAE1)

(\$ millions) As at	LINE #	2026 Q1						
		Credit risk			Market risk			
		Exposures before CCF and CRM	Exposures post-CCF and post -CRM	RWA	Long exposure	Short exposure	Capital requirement	Capital deduction
Group 1a	1	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
Group 1b	2	–	–	–	–	–	–	–
Group 2a	3	–	–	4	71	44	10	–
Of which: Bitcoin	3.i	–	–	4	71	43	3	–
Of which: Other Crypto Coins	3.ii	–	–	–	–	1	7	–
Group 2b	4	–	–	–	–	–	–	17
Of which: Crypto Coins	4.i	–	–	–	–	–	–	17
Total	5	\$ –	\$ –	\$ 4	\$ 71	\$ 44	\$ 10	\$ 17

Accounting Classification of Crypto-asset and Crypto-liabilities (CAE2)

(\$ millions) As at	LINE #	2026 Q1						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
				Group 1a	Group 1b	Group 2a	Group 2b	
Assets								
Derivatives	1	\$ 1	\$ 1	\$ –	\$ –	\$ 1	\$ –	–
Total assets	2	1	1	–	–	1	–	–
Liabilities	3							
Derivatives	4	–	–	–	–	–	–	–
Obligations related to securities sold under repurchase agreements	5	245	245	–	–	244	1	–
Total liabilities	6	\$ 245	\$ 245	\$ –	\$ –	\$ 244	\$ 1	–

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

Acronyms

Acronym	Definition	Acronym	Definition
ACI	Acquired Credit-Impaired	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