



Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 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 second 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.

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 second 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 Second Quarter 2026 | SFI Second Quarter 2026 | SRD Second 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 | |
| | KM2 – Key Metrics – TLAC requirements. | Quarterly | | | 8 | |
| Linkages between financial statements and regulatory exposures | LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories. | Quarterly | | | 20 | |
| | LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements. | Quarterly | | | 21 | |
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| | PV1 – Prudential valuation adjustments (PVA). | N/A ¹ | | | | |
| Composition of capital and TLAC ² | CC1 – Composition of regulatory capital. | Quarterly | | | 1-3 | |
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| | LR2 – Leverage ratio common disclosure template. | Quarterly | | | 6 | |
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| | CR2 – Changes in stock of defaulted loans and debt securities ⁴ . | Quarterly | | | | |
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| | 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 Second Quarter 2026 | SFI Second Quarter 2026 | SRD Second 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 | 70 | | | 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 |
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| | 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 | |
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| Topic | Pillar 3 Disclosure Requirements (Continued) | Frequency | Page | | | |
|--|--|-----------|----------------------------------|----------------------------------|----------------------------------|-------------------------------|
| | | | RTS Second Quarter 2026 | SFI Second Quarter 2026 | SRD Second 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 | |
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| | 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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| | 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 Second Quarter 2026 | SFI Second Quarter 2026 | SRD Second Quarter 2026 | Annual Report 2025 |
| Interest Rate Risk in the Banking Book | IRRBB Disclosure. | Annual | | | | 97-98 |
| Crypto-asset exposures | CAEA – Qualitative disclosure on a D-SIB's crypto-asset activities | Annual | | | | |
| | CAE1 – Crypto-asset exposures and capital requirements for D-SIBs using the comprehensive approach | Quarterly | | | 81 | |
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| 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 for fiscal year 2025 were included in the 2026 Proxy Circular at <https://www.td.com/content/dam/tdcom/canada/about-td/pdf/td-investor-2026-proxy-en.pdf>.

Capital Position – Basel III (CC1)

(\$ millions)
As at

| | | 2026 | | 2025 | | Cross | OSFI | |
|---|---|------|----|------|----|-------|------------------------|----------|
| LINE # | | Q2 | Q1 | Q4 | Q3 | Q2 | Reference ¹ | Template |
| Common Equity Tier 1 Capital | | | | | | | | |
| | Common shares plus related contributed surplus | | | | | | A1+A2+B | 1 |
| | Retained earnings | | | | | | C | 2 |
| | Accumulated other comprehensive income (loss) | | | | | | D | 3 |
| | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 ²) | | | | | | | 5 |
| | Common Equity Tier 1 Capital before regulatory adjustments | | | | | | | 6 |
| Common Equity Tier 1 Capital regulatory adjustments | | | | | | | | |
| | Prudential valuation adjustments | | | | | | | 7 |
| | Goodwill (net of related tax liability) | | | | | | E1-E2 | 8 |
| | Intangibles (net of related tax liability) | | | | | | F1-F2 | 9 |
| | Deferred tax assets excluding those arising from temporary differences | | | | | | G | 10 |
| | Cash flow hedge reserve | | | | | | H | 11 |
| | Shortfall of provisions to expected losses | | | | | | I | 12 |
| | Securitization gain on sale | | | | | | | 13 |
| | Gains and losses due to changes in own credit risk on fair valued liabilities | | | | | | J | 14 |
| | Defined benefit pension fund net assets (net of related tax liability) | | | | | | K1-K2 | 15 |
| | Investment in own shares | | | | | | | 16 |
| | Reciprocal cross holdings in common equity | | | | | | | 17 |
| | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) | | | | | | L1+L2 | 18 |
| | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | | | | | | | 19 |
| | Mortgage servicing rights (amount above 10% threshold) | | | | | | | 20 |
| | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | | | | | | | 21 |
| | Amount exceeding the 15% threshold | | | | | | | 22 |
| | <i>of which: significant investments in the common stock of financials</i> | | | | | | | 23 |
| | <i>of which: mortgage servicing rights</i> | | | | | | | 24 |
| | <i>of which: deferred tax assets arising from temporary differences</i> | | | | | | | 25 |
| | Equity investments in funds subject to the fall-back approach | | | | | | M | |
| | Crypto-asset deduction | | | | | | | |
| | Other deductions or regulatory adjustments to CET1 as determined by OSFI | | | | | | | 26 |
| | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | | | | | | | 27 |
| | Total regulatory adjustments to Common Equity Tier 1 Capital | | | | | | | 28 |
| | Common Equity Tier 1 Capital | | | | | | | 29 |
| Additional Tier 1 capital instruments | | | | | | | | |
| | Directly issued qualifying Additional Tier 1 instruments plus stock surplus | | | | | | N+O+P | 30 |
| | <i>of which: classified as equity under applicable accounting standards</i> | | | | | | | 31 |
| | <i>of which: classified as liabilities under applicable accounting standards</i> | | | | | | | 32 |
| | Additional Tier 1 instruments issued by subsidiaries and held by third parties | | | | | | | 34 |
| | Additional Tier 1 capital instruments before regulatory adjustments | | | | | | | 36 |
| Additional Tier 1 capital instruments regulatory adjustments | | | | | | | | |
| | Investment in own Additional Tier 1 instruments | | | | | | | 37 |
| | Reciprocal cross holdings in Additional Tier 1 instruments | | | | | | | 38 |
| | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) | | | | | | Q | 39 |
| | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions | | | | | | R | 40 |
| | Other deductions from Tier 1 capital as determined by OSFI | | | | | | | 41 |
| | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | | | | | | | 42 |
| | Total regulatory adjustments to Additional Tier 1 Capital | | | | | | | 43 |
| | Additional Tier 1 Capital | | | | | | | 44 |
| | Tier 1 Capital | | | | | | | 45 |

| LINE # | 2026 | 2025 | Cross | OSFI | | | |
|--------|------------|------------|------------|------------|------------|------------------------|----------|
| | Q2 | Q1 | Q4 | Q3 | Q2 | Reference ¹ | Template |
| 1 | \$ 24,596 | \$ 24,855 | \$ 25,010 | \$ 25,122 | \$ 25,308 | A1+A2+B | 1 |
| 2 | 78,295 | 78,253 | 78,320 | 78,749 | 78,640 | C | 2 |
| 3 | 9,802 | 10,868 | 12,874 | 10,737 | 11,032 | D | 3 |
| 4 | - | - | - | - | - | | 5 |
| 5 | 112,693 | 113,976 | 116,204 | 114,608 | 114,980 | | 6 |
| 6 | (180) | (175) | (165) | (160) | (164) | | 7 |
| 7 | (18,235) | (18,248) | (18,753) | (18,557) | (18,491) | E1-E2 | 8 |
| 8 | (3,541) | (3,351) | (3,316) | (3,197) | (3,058) | F1-F2 | 9 |
| 9 | (192) | (156) | (202) | (413) | (327) | G | 10 |
| 10 | 2,104 | 1,304 | 867 | 1,990 | 1,174 | H | 11 |
| 11 | - | - | - | - | - | I | 12 |
| 12 | - | - | - | - | - | | 13 |
| 13 | (158) | (127) | (166) | (188) | (317) | J | 14 |
| 14 | (821) | (760) | (811) | (756) | (736) | K1-K2 | 15 |
| 15 | (1) | (24) | (9) | (124) | (5) | | 16 |
| 16 | - | - | - | - | - | | 17 |
| 17 | - | - | - | - | - | L1+L2 | 18 |
| 18 | - | - | - | - | - | | 19 |
| 19 | - | - | - | - | - | | 20 |
| 20 | - | - | - | - | - | | 21 |
| 21 | - | - | - | - | - | | 22 |
| 22 | - | - | - | - | - | | 23 |
| 23 | - | - | - | - | - | | 24 |
| 24 | - | - | - | - | - | | 25 |
| 25 | (27) | (52) | (90) | (102) | (28) | M | |
| 25a | (5) | (17) | - | - | - | | |
| 26 | 23 | 22 | 20 | 19 | 20 | | 26 |
| 27 | - | - | - | - | - | | 27 |
| 28 | (21,033) | (21,584) | (22,625) | (21,488) | (21,932) | | 28 |
| 29 | 91,660 | 92,392 | 93,579 | 93,120 | 93,048 | | 29 |
| 30 | 11,625 | 11,620 | 11,623 | 10,786 | 11,111 | N+O+P | 30 |
| 31 | 11,625 | 11,620 | 11,623 | 10,786 | 11,111 | | 31 |
| 32 | - | - | - | - | - | | 32 |
| 33 | - | - | - | - | - | | 34 |
| 34 | 11,625 | 11,620 | 11,623 | 10,786 | 11,111 | | 36 |
| 35 | - | - | - | - | - | | 37 |
| 36 | - | - | - | - | - | | 38 |
| 37 | - | - | - | - | - | Q | 39 |
| 38 | (700) | (700) | (700) | (700) | (700) | R | 40 |
| 39 | - | - | - | - | - | | 41 |
| 40 | - | - | - | - | - | | 42 |
| 41 | (700) | (700) | (700) | (700) | (700) | | 43 |
| 42 | 10,925 | 10,920 | 10,923 | 10,086 | 10,411 | | 44 |
| 43 | \$ 102,585 | \$ 103,312 | \$ 104,502 | \$ 103,206 | \$ 103,459 | | 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 | | 2025 | | Cross Reference ¹ | OSFI Template |
|---|--------|-------------------|-------------------|-------------------|-------------------|------------------------------|---------------|
| | | Q2 | Q1 | Q4 | Q3 | | |
| Tier 2 capital instruments and provisions | | | | | | | |
| Directly issued qualifying Tier 2 instruments plus related stock surplus | 44 | \$ 10,345 | \$ 10,642 | \$ 10,733 | \$ 10,496 | \$ 10,514 | S 46 |
| Tier 2 instruments issued by subsidiaries and held by third parties | 45 | – | – | – | – | – | 48 |
| Collective allowance | 46 | 1,158 | 1,141 | 1,661 | 1,745 | 1,553 | T 50 |
| Tier 2 Capital before regulatory adjustments | 47 | 11,503 | 11,783 | 12,394 | 12,241 | 12,067 | 51 |
| Tier 2 regulatory adjustments | | | | | | | |
| Investments in own Tier 2 instruments | 48 | (8) | – | – | – | – | 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 | – | – | – | – | – | 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 | (48) | (30) | (30) | (2) | – | 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 | (56) | (30) | (30) | (2) | – | 57 |
| Tier 2 Capital | 54 | 11,447 | 11,753 | 12,364 | 12,239 | 12,067 | 58 |
| Total Capital | 55 | 114,032 | 115,065 | 116,866 | 115,445 | 115,526 | 59 |
| Total risk-weighted assets | 56 | \$ 641,358 | \$ 635,191 | \$ 636,424 | \$ 627,248 | \$ 624,636 | 60 |
| Capital Ratios | | | | | | | |
| Common Equity Tier 1 Capital (as percentage of RWA) | 57 | 14.3 % | 14.5 % | 14.7 % | 14.8 % | 14.9 % | 61 |
| Tier 1 Capital Ratio | 58 | 16.0 | 16.3 | 16.4 | 16.5 | 16.6 | 62 |
| Total Capital (as percentage of RWA) | 59 | 17.8 | 18.1 | 18.4 | 18.4 | 18.5 | 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 | 9.6 | 9.8 | 10.2 | 10.2 | 10.3 | 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 | | Q4 | 2025 | | OSFI Template |
|--------|----------|----------|----------|----------|----------|---------------|
| | Q2 | Q1 | | Q3 | Q2 | |
| 68 | \$ 3,335 | \$ 2,730 | \$ 2,087 | \$ 2,240 | \$ 1,776 | 72 |
| 69 | 2,862 | 2,785 | 2,837 | 2,854 | 2,744 | 73 |
| 70 | 69 | 71 | 75 | 76 | 78 | 74 |
| 71 | 3,145 | 2,980 | 2,873 | 3,388 | 3,219 | 75 |
| 72 | 6 | 7 | 7 | 7 | 7 | 76 |
| 73 | 6 | 7 | 7 | 7 | 7 | 77 |
| 74 | 1,151 | 1,134 | 1,654 | 1,738 | 1,546 | 78 |
| 75 | 1,151 | 1,134 | 1,654 | 1,738 | 1,546 | 79 |
| 76 | 18.3 % | 18.1 % | 18.0 % | 17.9 % | 17.5 % | |
| 77 | 18.3 | 18.1 | 18.0 | 17.9 | 17.5 | |
| 78 | 19.6 | 19.4 | 19.2 | 19.1 | 18.7 | |
| 79 | 39.2 | 39.3 | 39.3 | 40.1 | 41.1 | |
| 80 | 39.2 | 39.3 | 39.3 | 40.1 | 41.1 | |
| 81 | 39.2 | 39.3 | 39.3 | 40.1 | 41.1 | |

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 | | |
|--|------------|------------|------------|------------|------------|
| | Q2 | Q1 | Q4 | Q3 | Q2 |
| Common Equity Tier 1 | | | | | |
| 1 | \$ 92,392 | \$ 93,579 | \$ 93,120 | \$ 93,048 | \$ 85,204 |
| 2 | 42 | 108 | 34 | 62 | 44 |
| 3 | (2,605) | (2,446) | (2,079) | (1,561) | (2,571) |
| 4 | (1,988) | (1,912) | (1,970) | (1,886) | (2,015) |
| 5 | - | - | - | - | - |
| 6 | 4,251 | 4,043 | 3,280 | 3,336 | 11,129 |
| 7 | (31) | 39 | 22 | 129 | (126) |
| Movements in other comprehensive income | | | | | |
| 8 | (87) | (1,812) | 677 | 184 | (3,148) |
| 9 | n/a | n/a | n/a | n/a | n/a |
| 10 | (175) | 252 | 335 | 337 | (191) |
| 11 | (4) | (9) | 2 | - | 2,166 |
| 12 | (177) | 470 | (315) | (205) | 851 |
| Goodwill and other intangible assets (deduction, net of related tax liability) | | | | | |
| 13 | (36) | 46 | 211 | (86) | (43) |
| 14 | (5) | (10) | (5) | 4 | (164) |
| 15 | 83 | 44 | 267 | (242) | 1,912 |
| 16 | 91,660 | 92,392 | 93,579 | 93,120 | 93,048 |
| Additional Tier 1 Capital | | | | | |
| 17 | 10,920 | 10,923 | 10,086 | 10,411 | 10,385 |
| 18 | - | - | 1,037 | - | - |
| 19 | - | - | (200) | (350) | - |
| 20 | 5 | (3) | - | 25 | 26 |
| 21 | 10,925 | 10,920 | 10,923 | 10,086 | 10,411 |
| 22 | 102,585 | 103,312 | 104,502 | 103,206 | 103,459 |
| Tier 2 Capital | | | | | |
| 23 | 11,753 | 12,364 | 12,239 | 12,067 | 14,649 |
| 24 | 997 | - | 237 | 27 | - |
| 25 | (1,250) | (91) | - | - | (3,000) |
| 26 | - | - | - | - | - |
| 27 | 17 | (520) | (84) | 192 | 129 |
| 28 | (70) | - | (28) | (47) | 289 |
| 29 | 11,447 | 11,753 | 12,364 | 12,239 | 12,067 |
| 30 | \$ 114,032 | \$ 115,065 | \$ 116,866 | \$ 115,445 | \$ 115,526 |

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 Q2 | | Cross Reference ³ |
|--|----------------------------|--|------------------------------|
| | Balance Sheet ¹ | Under Regulatory scope of consolidation ² | |
| Cash and due from banks | \$ 5,858 | \$ 5,816 | |
| Interest-bearing deposits with banks | 110,124 | 110,106 | |
| Trading loans, securities, and other | 231,680 | 231,680 | |
| Non-trading financial assets at fair value through profit or loss | 8,095 | 7,301 | |
| Derivatives | 74,835 | 74,829 | |
| Financial assets designated at fair value through profit or loss | 7,299 | 2,604 | |
| Financial assets at fair value through other comprehensive income | 128,612 | 123,986 | |
| Equity investments in funds subject to the fall-back approach | | 27 | 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 | | 48 | V |
| Non-significant investments not exceeding regulatory thresholds | | 3,287 | |
| Debt securities at amortized cost, net of allowance for credit losses | 238,677 | 238,677 | |
| Securities purchased under reverse repurchase agreements | 220,120 | 220,120 | |
| Loans | 972,708 | 972,708 | |
| Allowance for loan losses | (8,419) | (8,419) | |
| Eligible allowance reflected in Tier 2 regulatory capital | | (1,158) | T |
| Shortfall of allowance to expected loss | | – | I |
| Allowances not reflected in regulatory capital | | (7,261) | |
| Other | 95,516 | 93,945 | |
| Investment in Schwab | | | |
| Non-significant investments exceeding regulatory thresholds | | – | L2 |
| Non-significant investments not exceeding regulatory thresholds | | – | |
| Goodwill | | 18,460 | E1 |
| Other intangibles | | 3,555 | F1 |
| Other intangibles (Mortgage Servicing Rights) | | 69 | |
| Deferred tax assets | | 192 | |
| Deferred tax assets (DTA) excluding those arising from temporary differences | | – | G |
| DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback | | 3,145 | |
| DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback | | 2,072 | |
| Other DTA/DTL adjustments ⁴ | | (188) | |
| Significant investments in financials | | – | |
| Significant investments exceeding regulatory thresholds | | 99 | |
| Significant investments not exceeding regulatory thresholds | | – | |
| Defined pension benefits | | 1,022 | K1 |
| Other Assets | | 65,519 | |
| TOTAL ASSETS | 2,085,105 | 2,073,353 | |
| LIABILITIES AND EQUITY | | | |
| Trading deposits | 39,308 | 39,308 | |
| Derivatives | 74,532 | 74,532 | |
| Securitization liabilities at fair value | 26,028 | 26,028 | |
| Financial liabilities designated at fair value through profit or loss | 222,503 | 222,503 | |
| Deposits | 1,243,431 | 1,243,431 | |
| Other | 344,640 | 332,888 | |
| Deferred tax liabilities | | | |
| Goodwill | | 225 | E2 |
| Intangible assets (excluding mortgage servicing rights) | | 14 | F2 |
| Defined benefit pension fund assets | | 201 | K2 |
| Other deferred tax liabilities (Cash flow hedges and other DTL's) | | 35 | |
| Other DTA/DTL adjustments ⁴ | | (187) | |
| Gains and losses due to changes in own credit risk on fair value liabilities | | 158 | J |
| Other liabilities | | 332,442 | |
| Subordinated notes and debentures | 10,345 | 10,345 | |
| Directly issued qualifying Tier 2 instruments | | 10,345 | S |
| Regulatory capital amortization of maturing debentures | | – | |
| Subordinated notes not allowed for regulatory capital | | – | |
| Liabilities | 1,960,787 | 1,949,035 | |
| Common Shares | 24,309 | 24,309 | 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 | (60) | (60) | A2 |
| Treasury Shares – Preferred | (14) | (14) | |
| Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares | | (14) | |
| Contributed Surplus | 361 | 361 | O |
| Contributed surplus – Common Shares | | 347 | B |
| Contributed surplus – Preferred Shares | | 14 | P |
| Retained Earnings | 78,295 | 78,295 | C |
| Accumulated other comprehensive income (AOCI) | 9,802 | 9,802 | D |
| Cash flow hedges requiring derecognition | | (2,104) | H |
| Net AOCI included as capital | | 11,906 | |
| TOTAL LIABILITIES AND EQUITY | \$ 2,085,105 | \$ 2,073,353 | |

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 \$11.8 billion and total equity of \$3.5 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 |
|--------|--------------|--------------|--------------|--------------|--------------|---------------|
| | Q2 | Q1 | Q4 | Q3 | Q2 | |
| 1 | \$ 2,085,106 | \$ 2,099,306 | \$ 2,094,559 | \$ 2,035,162 | \$ 2,064,274 | 1 |
| 2 | (8,990) | (8,575) | (7,741) | (7,429) | (7,604) | 2 |
| 3 | (3,969) | (3,969) | (3,969) | (2,842) | (2,842) | 3 |
| 4 | – | – | – | – | – | 4 |
| 5 | (3,902) | (4,631) | (2,572) | 2,076 | (15,510) | 5 |
| 6 | (22,558) | (22,350) | (25,938) | (27,429) | (22,064) | 6 |
| 7 | 272,287 | 271,794 | 269,883 | 267,037 | 244,754 | 7 |
| 8 | (42,345) | (40,398) | (41,575) | (34,546) | (47,262) | 8 |
| 9 | \$ 2,275,629 | \$ 2,291,177 | \$ 2,282,647 | \$ 2,232,029 | \$ 2,213,746 | 9 |
| 10 | \$ 1,756,451 | \$ 1,762,256 | \$ 1,734,401 | \$ 1,708,130 | \$ 1,723,226 | 1 |
| 11 | – | – | – | – | – | 2 |
| 12 | (11,630) | (13,654) | (9,997) | (13,839) | (12,419) | 3 |
| 13 | (21,597) | (22,179) | (23,179) | (22,019) | (22,335) | 4 |
| 14 | 1,723,224 | 1,726,423 | 1,701,225 | 1,672,272 | 1,688,472 | 5 |
| 15 | 28,829 | 33,648 | 32,791 | 32,402 | 31,530 | 6 |
| 16 | 48,509 | 51,443 | 49,681 | 51,556 | 46,404 | 7 |
| 17 | – | – | – | – | – | 8 |
| 18 | 15,313 | 9,284 | 9,421 | 8,753 | 9,703 | 9 |
| 19 | (10,094) | (1,990) | (1,493) | (843) | (1,529) | 10 |
| 20 | 82,557 | 92,385 | 90,400 | 91,868 | 86,108 | 11 |
| 21 | 220,120 | 228,935 | 254,473 | 229,294 | 217,827 | 12 |
| 22 | (28,350) | (35,000) | (39,532) | (34,005) | (28,435) | 13 |
| 23 | 5,791 | 6,640 | 6,198 | 5,563 | 5,020 | 14 |
| 24 | – | – | – | – | – | 15 |
| 25 | 197,561 | 200,575 | 221,139 | 200,852 | 194,412 | 16 |
| 26 | 865,947 | 858,108 | 858,736 | 848,756 | 825,769 | 17 |
| 27 | (593,660) | (586,314) | (588,853) | (581,719) | (581,015) | 18 |
| 28 | 272,287 | 271,794 | 269,883 | 267,037 | 244,754 | 19 |
| 29 | 102,585 | 103,312 | 104,502 | 103,206 | 103,459 | 20 |
| 30 | \$ 2,275,629 | \$ 2,291,177 | \$ 2,282,647 | \$ 2,232,029 | \$ 2,213,746 | 21 |
| 31 | 4.5 % | 4.5 % | 4.6 % | 4.6 % | 4.7 % | 22 |

Key Metrics – Consolidated Group Level (KM1)

(\$ millions, except as noted)

| LINE # | 2026 | | 2025 | | Q2 |
|--|--------------|--------------|--------------|--------------|--------------|
| | Q2 | Q1 | Q4 | Q3 | |
| Available capital (amounts) | | | | | |
| Common Equity Tier 1 (CET1) | | | | | |
| Tier 1 | \$ 91,660 | \$ 92,392 | \$ 93,579 | \$ 93,120 | \$ 93,048 |
| Total capital | 102,585 | 103,312 | 104,502 | 103,206 | 103,459 |
| | 114,032 | 115,065 | 116,866 | 115,445 | 115,526 |
| Risk-weighted assets (amounts) | | | | | |
| Total risk-weighted assets (RWA) | 641,358 | 635,191 | 636,424 | 627,248 | 624,636 |
| Total RWA (pre-floor) | 641,358 | 635,191 | 636,424 | 627,248 | 624,636 |
| Risk-based capital ratios as a percentage of RWA | | | | | |
| CET1 ratio | 14.3 % | 14.5 % | 14.7 % | 14.8 % | 14.9 % |
| CET1 ratio (pre-floor) | 14.3 | 14.5 | 14.7 | 14.8 | 14.9 |
| Tier 1 ratio | 16.0 | 16.3 | 16.4 | 16.5 | 16.6 |
| Tier 1 ratio (pre-floor) | 16.0 | 16.3 | 16.4 | 16.5 | 16.6 |
| Total capital ratio | 17.8 | 18.1 | 18.4 | 18.4 | 18.5 |
| Total capital ratio (pre-floor) | 17.8 | 18.1 | 18.4 | 18.4 | 18.5 |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | |
| Capital conservation buffer requirement (2.5% from 2019) | 2.5 | 2.5 | 2.5 | 2.5 | 2.5 |
| Countercyclical buffer requirement | - | - | - | - | - |
| Bank G-SIB and/or D-SIB additional requirements | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| Total of bank CET1 specific buffer requirements | 3.5 | 3.5 | 3.5 | 3.5 | 3.5 |
| CET1 available after meeting the bank's minimum capital requirements | 9.6 | 9.8 | 10.2 | 10.2 | 10.3 |
| Basel III Leverage ratio | | | | | |
| Total Basel III leverage ratio exposure measure | \$ 2,275,629 | \$ 2,291,177 | \$ 2,282,647 | \$ 2,232,029 | \$ 2,213,746 |
| Basel III leverage ratio | 4.5 % | 4.5 % | 4.6 % | 4.6 % | 4.7 % |

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 | | Q2 |
|--------|--------------|--------------|--------------|--------------|--------------|
| | Q2 | Q1 | Q4 | Q3 | |
| 1 | \$ 199,446 | \$ 197,665 | \$ 202,192 | \$ 193,669 | \$ 193,349 |
| 2 | 641,358 | 635,191 | 636,424 | 627,248 | 624,636 |
| 3 | 31.1 % | 31.1 % | 31.8 % | 30.9 % | 31.0 % |
| 4 | \$ 2,275,629 | \$ 2,291,177 | \$ 2,282,647 | \$ 2,232,029 | \$ 2,213,746 |
| 5 | 8.8 % | 8.6 % | 8.9 % | 8.7 % | 8.7 % |
| 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 | | |
|---|-----------|-----------|-----------|-----------|-----------|
| | Q2 | Q1 | Q4 | Q3 | Q2 |
| Regulatory capital elements of TLAC and adjustments | | | | | |
| 1 | \$ 91,660 | \$ 92,392 | \$ 93,579 | \$ 93,120 | \$ 93,048 |
| 2 | 10,925 | 10,920 | 10,923 | 10,086 | 10,411 |
| 3 | – | – | – | – | – |
| 4 | – | – | – | – | – |
| 5 | 10,925 | 10,920 | 10,923 | 10,086 | 10,411 |
| 6 | 11,447 | 11,753 | 12,364 | 12,239 | 12,067 |
| 7 | – | – | – | – | – |
| 8 | – | – | – | – | – |
| 9 | – | – | – | – | – |
| 10 | 11,447 | 11,753 | 12,364 | 12,239 | 12,067 |
| 11 | 114,032 | 115,065 | 116,866 | 115,445 | 115,526 |
| Non-regulatory capital elements of TLAC | | | | | |
| 12 | n/a | n/a | n/a | n/a | n/a |
| 13 | 85,969 | 83,024 | 85,912 | 78,801 | 77,984 |
| 14 | n/a | n/a | n/a | n/a | n/a |
| 15 | – | – | – | – | – |
| 16 | n/a | n/a | n/a | n/a | n/a |
| 17 | 85,969 | 83,024 | 85,912 | 78,801 | 77,984 |
| Non-regulatory capital elements of TLAC: adjustments | | | | | |
| 18 | 200,001 | 198,089 | 202,778 | 194,246 | 193,510 |
| 19 | n/a | n/a | n/a | n/a | n/a |
| 20 | (555) | (424) | (586) | (577) | (161) |
| 21 | – | – | – | – | – |
| 22 | 199,446 | 197,665 | 202,192 | 193,669 | 193,349 |
| Risk-weighted assets and leverage exposure measure for TLAC purposes | | | | | |
| 23 | 641,358 | 635,191 | 636,424 | 627,248 | 624,636 |
| 24 | 2,275,629 | 2,291,177 | 2,282,647 | 2,232,029 | 2,213,746 |
| TLAC ratios and buffers | | | | | |
| 25 | 31.1 % | 31.1 % | 31.8 % | 30.9 % | 31.0 % |
| 26 | 8.8 | 8.6 | 8.9 | 8.7 | 8.7 |
| 27 | 9.6 | 9.8 | 10.2 | 10.2 | 10.3 |
| 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 Q2 | | | | | 2026 Q1 | | | | | 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 | 12,064 | - | - | 26,283 | - | 38,347 | 12,909 | - | - | 26,301 | - | 39,210 | 3 |
| Subset of row 3 that are excluded liabilities | 2 | - | - | - | - | - | - | - | - | - | - | - | - | 4 |
| Total capital and liabilities less excluded liabilities (row 3 minus row 4) | 3 | 12,064 | - | - | 26,283 | - | 38,347 | 12,909 | - | - | 26,301 | - | 39,210 | 5 |
| Subset of row 5 that are eligible as TLAC | 4 | 12,064 | - | - | 26,283 | - | 38,347 | 12,909 | - | - | 26,301 | - | 39,210 | 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 | - | - | - | 26,283 | - | 26,283 | - | - | - | 26,301 | - | 26,301 | 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 | 12,064 | - | - | - | - | 12,064 | 12,909 | - | - | - | - | 12,909 | 11 |
| | | | | | | | | | | | | | | |
| | | 2025 Q4 | | | | | 2025 Q3 | | | | | 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 | 17,284 | - | - | 27,120 | - | 44,404 | 23,582 | - | - | 26,791 | - | 50,373 | 3 |
| Subset of row 3 that are excluded liabilities | 11 | - | - | - | - | - | - | - | - | - | - | - | - | 4 |
| Total capital and liabilities less excluded liabilities (row 3 minus row 4) | 12 | 17,284 | - | - | 27,120 | - | 44,404 | 23,582 | - | - | 26,791 | - | 50,373 | 5 |
| Subset of row 5 that are eligible as TLAC | 13 | 17,284 | - | - | 27,120 | - | 44,404 | 23,582 | - | - | 26,791 | - | 50,373 | 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 | - | - | - | 27,120 | - | 27,120 | - | - | - | 26,791 | - | 26,791 | 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 | 17,284 | - | - | - | - | 17,284 | 23,582 | - | - | - | - | 23,582 | 11 |
| | | | | | | | | | | | | | | |
| | | 2025 Q2 | | | | | 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 | 24,444 | - | - | 26,675 | - | 51,119 | 3 | | | | | | |
| Subset of row 3 that are excluded liabilities | 20 | - | - | - | - | - | - | 4 | | | | | | |
| Total capital and liabilities less excluded liabilities (row 3 minus row 4) | 21 | 24,444 | - | - | 26,675 | - | 51,119 | 5 | | | | | | |
| Subset of row 5 that are eligible as TLAC | 22 | 24,444 | - | - | 26,675 | - | 51,119 | 6 | | | | | | |
| Subset of row 6 with 1 year ≤ residual maturity < 2 years | 23 | - | - | - | - | - | - | 7 | | | | | | |
| Subset of row 6 with 2 years ≤ residual maturity < 5 years | 24 | - | - | - | 26,675 | - | 26,675 | 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 | 24,444 | - | - | - | - | 24,444 | 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 Q2 | | | | | | 2026 Q1 | | | | | |
|---|--------|------------------|---------------------------------|--------------------|----------------------------|--------------------------------|---------------|------------------|---------------------------------|--------------------|----------------------------|--------------------------------|---------------|
| | | Creditor Ranking | | | | | | Creditor Ranking | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | Sum of 1 to 5 | 1 | 2 | 3 | 4 | 5 | Sum of 1 to 5 |
| | | (most junior) | | | (most senior) | | | (most junior) | | | (most senior) | | |
| Description of creditor ranking (free text) | | Common Shares | Preferred shares & Tier 1 notes | Subordinated debts | Bail-in debts ¹ | Other liabilities ² | Sum | Common Shares | Preferred shares & Tier 1 notes | Subordinated debts | Bail-in debts ¹ | Other liabilities ² | Sum |
| Total capital and liabilities net of credit risk mitigation | | 24,309 | 11,625 | 10,416 | 108,103 | - | 154,453 | 24,551 | 11,625 | 10,685 | 102,744 | - | 149,605 |
| Subset of row 2 that are excluded liabilities | | 61 | 14 | 52 | 22,569 | - | 22,696 | 29 | 11 | 44 | 20,471 | - | 20,555 |
| Total capital and liabilities less excluded liabilities (row 2 minus row 3) | | 24,248 | 11,611 | 10,364 | 85,534 | - | 131,757 | 24,522 | 11,614 | 10,641 | 82,273 | - | 129,050 |
| Subset of row 4 that are potentially eligible as TLAC | | 24,248 | 11,611 | 10,364 | 85,534 | - | 131,757 | 24,522 | 11,614 | 10,641 | 82,273 | - | 129,050 |
| Subset of row 5 with 1 year ≤ residual maturity < 2 years | | - | - | - | 23,438 | - | 23,438 | - | - | - | 23,873 | - | 23,873 |
| Subset of row 5 with 2 years ≤ residual maturity < 5 years | | - | - | - | 32,692 | - | 32,692 | - | - | - | 31,669 | - | 31,669 |
| Subset of row 5 with 5 years ≤ residual maturity < 10 years | | - | - | 9,335 | 29,404 | - | 38,739 | - | - | 10,613 | 26,711 | - | 37,324 |
| Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | | - | - | 1,029 | - | - | 1,029 | - | - | 28 | 20 | - | 48 |
| Subset of row 5 that is perpetual securities | | 24,248 | 11,611 | - | - | - | 35,859 | 24,522 | 11,614 | - | - | - | 36,136 |

| | LINE # | 2025 Q4 | | | | | | 2025 Q3 | | | | | |
|--|--------|------------------|---------------------------------|--------------------|----------------------------|--------------------------------|---------------|------------------|---------------------------------|--------------------|----------------------------|--------------------------------|---------------|
| | | Creditor Ranking | | | | | | Creditor Ranking | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | Sum of 1 to 5 | 1 | 2 | 3 | 4 | 5 | Sum of 1 to 5 |
| | | (most junior) | | | (most senior) | | | (most junior) | | | (most senior) | | |
| Description of creditor ranking (free text) | | Common Shares | Preferred shares & Tier 1 notes | Subordinated debts | Bail-in debts ¹ | Other liabilities ² | Sum | Common Shares | Preferred shares & Tier 1 notes | Subordinated debts | Bail-in debts ¹ | Other liabilities ² | Sum |
| Total capital and liabilities net of credit risk mitigation | | 24,727 | 11,625 | 10,801 | 104,335 | - | 151,488 | 24,971 | 10,788 | 10,608 | 100,263 | - | 146,630 |
| Subset of row 12 that are excluded liabilities | | 9 | 4 | 86 | 19,391 | - | 19,490 | 216 | 2 | 84 | 22,132 | - | 22,434 |
| Total capital and liabilities less excluded liabilities (row 12 minus row 13) | | 24,718 | 11,621 | 10,715 | 84,944 | - | 131,998 | 24,755 | 10,786 | 10,524 | 78,131 | - | 124,196 |
| Subset of row 14 that are potentially eligible as TLAC | | 24,718 | 11,621 | 10,715 | 84,944 | - | 131,998 | 24,755 | 10,786 | 10,524 | 78,131 | - | 124,196 |
| Subset of row 15 with 1 year ≤ residual maturity < 2 years | | - | - | - | 25,486 | - | 25,486 | - | - | - | 20,942 | - | 20,942 |
| Subset of row 15 with 2 years ≤ residual maturity < 5 years | | - | - | - | 33,913 | - | 33,913 | - | - | - | 37,586 | - | 37,586 |
| Subset of row 15 with 5 years ≤ residual maturity < 10 years | | - | - | 9,477 | 24,521 | - | 33,998 | - | - | 9,310 | 18,580 | - | 27,890 |
| Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities | | - | - | 1,238 | 1,024 | - | 2,262 | - | - | 1,214 | 1,023 | - | 2,237 |
| Subset of row 15 that is perpetual securities | | 24,718 | 11,621 | - | - | - | 36,339 | 24,755 | 10,786 | - | - | - | 35,541 |

| | LINE # | 2025 Q2 | | | | | |
|--|--------|------------------|---------------------------------|--------------------|----------------------------|--------------------------------|---------------|
| | | Creditor Ranking | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | Sum of 1 to 5 |
| | | (most junior) | | | (most senior) | | |
| Description of creditor ranking (free text) | | Common Shares | Preferred shares & Tier 1 notes | Subordinated debts | Bail-in debts ¹ | Other liabilities ² | Sum |
| Total capital and liabilities net of credit risk mitigation | | 25,136 | 11,138 | 10,762 | 98,440 | - | 145,476 |
| Subset of row 22 that are excluded liabilities | | 31 | 28 | 257 | 20,998 | - | 21,314 |
| Total capital and liabilities less excluded liabilities (row 22 minus row 23) | | 25,105 | 11,110 | 10,505 | 77,442 | - | 124,162 |
| Subset of row 24 that are potentially eligible as TLAC | | 25,105 | 11,110 | 10,505 | 77,442 | - | 124,162 |
| Subset of row 25 with 1 year ≤ residual maturity < 2 years | | - | - | - | 23,425 | - | 23,425 |
| Subset of row 25 with 2 years ≤ residual maturity < 5 years | | - | - | - | 37,961 | - | 37,961 |
| Subset of row 25 with 5 years ≤ residual maturity < 10 years | | - | - | 9,332 | 15,033 | - | 24,365 |
| Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities | | - | - | 1,173 | 1,023 | - | 2,196 |
| Subset of row 25 that is perpetual securities | | 25,105 | 11,110 | - | - | - | 36,215 |

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 Q2 | | | | 2026 Q1 | | | |
|----------------------|-----------|------------------------------|-------------------------|-------------|-----------|------------------------------|-------------------------|-------------|
| By Country | 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 |
| Australia | 1.00 % \$ | 78 | | | 1.00 % \$ | 80 | | |
| Belgium | 1.00 | 14 | | | 1.00 | 25 | | |
| Denmark | 2.50 | 46 | | | 2.50 | 14 | | |
| France | 1.00 | 170 | | | 1.00 | 165 | | |
| Germany | 0.75 | 1,239 | | | 0.75 | 1,286 | | |
| Hong Kong | 0.50 | 9 | | | 0.50 | 29 | | |
| Luxembourg | 0.50 | 262 | | | 0.50 | 52 | | |
| Netherlands | 2.00 | 263 | | | 2.00 | 120 | | |
| Norway | 2.50 | 4 | | | 2.50 | 4 | | |
| South Africa | - | - | | | 1.00 | 10 | | |
| Spain | 0.50 | 82 | | | 0.50 | 86 | | |
| Sweden | 2.00 | 53 | | | 2.00 | 65 | | |
| United Kingdom | 2.00 | 1,629 | | | 2.00 | 1,783 | | |
| Sum of lines 1 to 13 | | \$ 3,849 | | | | \$ 3,719 | | |
| Total ¹ | | \$ 413,000 | 0.01 % \$ | 7 | | \$ 404,996 | 0.01 % \$ | 7 |

| LINE # | 2025 Q4 | | | | 2025 Q3 | | | |
|-----------------------|-----------|------------------------------|-------------------------|-------------|-----------|------------------------------|-------------------------|-------------|
| By Country | 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 |
| Australia | 1.00 % \$ | 79 | | | 1.00 % \$ | 66 | | |
| Belgium | 1.00 | 6 | | | 1.00 | 7 | | |
| Denmark | 2.50 | 13 | | | 2.50 | 12 | | |
| France | 1.00 | 48 | | | 1.00 | 74 | | |
| Germany | 0.75 | 1,519 | | | 0.75 | 1,446 | | |
| Hong Kong | 0.50 | 14 | | | 0.50 | 17 | | |
| Luxembourg | 0.50 | 38 | | | 0.50 | 31 | | |
| Netherlands | 2.00 | 115 | | | 2.00 | 113 | | |
| Norway | 2.50 | 4 | | | 2.50 | 5 | | |
| Spain | 0.50 | 57 | | | 0.50 | - | | |
| United Kingdom | 2.00 | 1,864 | | | 2.00 | 1,900 | | |
| Sum of lines 16 to 26 | | \$ 3,757 | | | | \$ 3,671 | | |
| Total ¹ | | \$ 407,247 | 0.01 % \$ | 7 | | \$ 397,807 | 0.01 % \$ | 7 |

| LINE # | 2025 Q2 | | | |
|-----------------------|-----------|------------------------------|-------------------------|-------------|
| By Country | CCyB rate | RWA used in CCyB calculation | Bank-specific CCyB rate | CCyB amount |
| Australia | 1.00 % \$ | 107 | | |
| Belgium | 1.00 | 20 | | |
| Denmark | 2.50 | 16 | | |
| France | 1.00 | 76 | | |
| Germany | 0.75 | 1,614 | | |
| Hong Kong | 0.50 | 12 | | |
| Luxembourg | 0.50 | 43 | | |
| Netherlands | 2.00 | 123 | | |
| Norway | 2.50 | 5 | | |
| Spain | 0.50 | 74 | | |
| United Kingdom | 2.00 | 2,187 | | |
| Sum of lines 29 to 39 | | \$ 4,277 | | |
| Total ¹ | | \$ 398,730 | 0.02 % \$ | 8 |

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 | | | |
| | | Q2 | Q1 | Q4 | Q3 | Q2 | Q2 | Q1 | Q4 | Q3 | Q2 | |
| Credit risk (excluding counterparty credit risk) (CCR) | 1 | \$ 425,707 | \$ 421,346 | \$ 427,809 | \$ 419,809 | \$ 418,449 | \$ 34,057 | \$ 33,708 | \$ 34,225 | \$ 33,585 | \$ 33,476 | 1 |
| Of which: standardized approach (SA) ² | 2 | 36,050 | 37,581 | 38,802 | 38,114 | 38,319 | 2,884 | 3,007 | 3,104 | 3,049 | 3,065 | 2 |
| Of which: foundation internal ratings-based (FIRB) approach | 3 | 77,449 | 76,717 | 85,400 | 86,314 | 87,247 | 6,196 | 6,137 | 6,832 | 6,905 | 6,980 | 3 |
| Of which: supervisory slotting approach | 4 | – | – | – | – | – | – | – | – | – | – | 4 |
| Of which: advanced internal ratings-based (AIRB) approach | 5 | 312,208 | 307,048 | 303,607 | 295,381 | 292,883 | 24,977 | 24,564 | 24,289 | 23,631 | 23,431 | 5 |
| Counterparty credit risk | 6 | 15,653 | 15,791 | 16,115 | 15,540 | 13,657 | 1,252 | 1,263 | 1,289 | 1,243 | 1,093 | 6 |
| Of which: standardized approach for counterparty credit risk (SA-CCR) | 7 | 9,931 | 10,731 | 10,570 | 10,712 | 9,282 | 794 | 858 | 846 | 857 | 743 | 7 |
| Of which: internal model method (IMM) | 8 | – | – | – | – | – | – | – | – | – | – | 8 |
| Of which: other CCR ³ | 9 | 5,722 | 5,060 | 5,545 | 4,828 | 4,375 | 458 | 405 | 443 | 386 | 350 | 9 |
| Credit valuation adjustment (CVA) | 10 | 5,397 | 5,687 | 5,194 | 5,546 | 6,301 | 432 | 455 | 416 | 444 | 504 | 10 |
| Equity investments in funds – look-through approach | 11 | 3,874 | 3,816 | 3,597 | 3,385 | 3,561 | 310 | 305 | 288 | 271 | 285 | 11 |
| Equity investments in funds – mandate-based approach | 12 | 696 | 661 | 661 | 626 | 599 | 56 | 53 | 53 | 50 | 48 | 12 |
| Settlement risk | 13 | 14 | 48 | 43 | 8 | 9 | 1 | 4 | 3 | 1 | 1 | 13 |
| Securitization exposures in banking book | 14 | 19,828 | 18,975 | 18,049 | 16,936 | 16,291 | 1,586 | 1,518 | 1,444 | 1,355 | 1,303 | 14 |
| Of which: securitization internal ratings-based approach (SEC-IRBA) | 15 | 4,086 | 4,068 | 3,396 | 2,626 | 2,823 | 327 | 325 | 272 | 210 | 226 | 15 |
| Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA) | 16 | 15,590 | 14,740 | 14,482 | 14,138 | 13,306 | 1,247 | 1,180 | 1,158 | 1,131 | 1,064 | 16 |
| Of which: securitization standardized approach (SEC-SA) | 17 | 152 | 167 | 171 | 172 | 162 | 12 | 13 | 14 | 14 | 13 | 17 |
| Market risk | 18 | 22,586 | 23,949 | 20,403 | 21,603 | 24,623 | 1,807 | 1,916 | 1,632 | 1,728 | 1,970 | 18 |
| Of which: standardized approach (SA) | 19 | 22,586 | 23,949 | 20,403 | 21,603 | 24,623 | 1,807 | 1,916 | 1,632 | 1,728 | 1,970 | 19 |
| Of which: internal model approaches (IMA) | 20 | – | – | – | – | – | – | – | – | – | – | 20 |
| Capital charge for switch between trading book and banking book | 21 | – | – | – | – | – | – | – | – | – | – | 21 |
| Operational risk | 22 | 131,938 | 129,857 | 129,602 | 127,514 | 125,580 | 10,555 | 10,388 | 10,368 | 10,201 | 10,046 | 22 |
| Amounts below the thresholds for deduction (subject to 250% risk weight) | 23 | 15,665 | 15,061 | 14,951 | 16,281 | 15,566 | 1,253 | 1,205 | 1,196 | 1,302 | 1,245 | 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 | \$ 641,358 | \$ 635,191 | \$ 636,424 | \$ 627,248 | \$ 624,636 | \$ 51,309 | \$ 50,815 | \$ 50,914 | \$ 50,180 | \$ 49,971 | 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 Q2 | | | | 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 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 | \$ 389,657 | \$ 36,050 | \$ 425,707 | \$ 660,373 | \$ 383,765 | \$ 37,581 | \$ 421,346 | \$ 655,024 |
| Counterparty credit risk | 2 | 14,482 | 1,171 | 15,653 | 63,870 | 14,359 | 1,432 | 15,791 | 59,944 |
| Credit valuation adjustment | 3 | 5,397 | 5,397 | 5,397 | 5,397 | 5,687 | 5,687 | 5,687 | 5,687 |
| Securitisation exposures in the banking book | 4 | 9,943 | 9,885 | 19,828 | 33,535 | 9,549 | 9,426 | 18,975 | 32,034 |
| Market risk | 5 | - | 22,586 | 22,586 | 22,586 | - | 23,949 | 23,949 | 23,949 |
| Operational risk | 6 | - | 131,938 | 131,938 | 131,938 | - | 129,857 | 129,857 | 129,857 |
| Residual RWA ³ | 7 | - | 20,249 | 20,249 | 20,249 | - | 19,586 | 19,586 | 19,586 |
| Total | 8 | \$ 414,082 | \$ 227,276 | \$ 641,358 | \$ 937,948 | \$ 407,673 | \$ 227,518 | \$ 635,191 | \$ 926,081 |
| | | 2025 Q4 | | | | 2025 Q3 | | | |
| | | RWA for modelled approaches that D-SIBs have supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA ¹ | RWA calculated full standardized approach ² | RWA for modelled approaches that D-SIBs have supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA ¹ | RWA calculated full standardized approach ² |
| Credit risk (excluding counterparty credit risk) | 9 | \$ 389,007 | \$ 38,802 | \$ 427,809 | \$ 649,476 | \$ 381,695 | \$ 38,114 | \$ 419,809 | \$ 637,556 |
| Counterparty credit risk | 10 | 14,073 | 2,042 | 16,115 | 59,476 | 14,058 | 1,482 | 15,540 | 59,167 |
| Credit valuation adjustment | 11 | 5,194 | 5,194 | 5,194 | 5,194 | 5,546 | 5,546 | 5,546 | 5,546 |
| Securitisation exposures in the banking book | 12 | 8,739 | 9,310 | 18,049 | 26,725 | 7,989 | 8,947 | 16,936 | 27,069 |
| Market risk | 13 | - | 20,403 | 20,403 | 20,403 | - | 21,603 | 21,603 | 21,603 |
| Operational risk | 14 | - | 129,602 | 129,602 | 129,602 | - | 127,514 | 127,514 | 127,514 |
| Residual RWA ³ | 15 | - | 19,252 | 19,252 | 19,252 | - | 20,300 | 20,300 | 20,300 |
| Total | 16 | \$ 411,819 | \$ 224,605 | \$ 636,424 | \$ 910,128 | \$ 403,742 | \$ 223,506 | \$ 627,248 | \$ 898,755 |
| | | 2025 Q2 | | | | | | | |
| | | RWA for modelled approaches that D-SIBs have supervisory approval to use | RWA for portfolios where standardized approaches are used | Total actual RWA ¹ | RWA calculated full standardized approach ² | | | | |
| Credit risk (excluding counterparty credit risk) | 17 | \$ 380,130 | \$ 38,319 | \$ 418,449 | \$ 632,161 | | | | |
| Counterparty credit risk | 18 | 12,286 | 1,371 | 13,657 | 54,072 | | | | |
| Credit valuation adjustment | 19 | 6,301 | 6,301 | 6,301 | 6,301 | | | | |
| Securitisation exposures in the banking book | 20 | 8,027 | 8,264 | 16,291 | 26,804 | | | | |
| Market risk | 21 | - | 24,623 | 24,623 | 24,623 | | | | |
| Operational risk | 22 | - | 125,580 | 125,580 | 125,580 | | | | |
| Residual RWA ³ | 23 | - | 19,735 | 19,735 | 19,735 | | | | |
| Total | 24 | \$ 400,443 | \$ 224,193 | \$ 624,636 | \$ 889,276 | | | | |

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 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 | 1 | \$ 12,215 | \$ 15 | \$ 12,230 | \$ 17,935 |
| <i>Of which: categorised as MDB/PSE in SA¹</i> | 1a | 10,735 | - | 10,735 | 17,097 |
| Banks and other financial institutions | 2 | 5,215 | 160 | 5,375 | 10,349 |
| Covered Bonds | 3 | 576 | - | 576 | 756 |
| Equity | 4 | - | 8,173 | 8,173 | 8,173 |
| Purchased receivables | 5 | - | - | - | - |
| Corporates | 6 | 199,095 | 897 | 199,992 | 326,427 |
| <i>Of which: F-IRB is applied</i> | 6a | 71,596 | - | 71,596 | 167,899 |
| <i>Of which: A-IRB is applied</i> | 6b | 127,499 | - | 127,499 | 157,631 |
| Retail | 7 | 168,674 | 4,403 | 173,077 | 266,042 |
| <i>Of which: qualifying revolving retail</i> | 7a | 47,909 | 240 | 48,149 | 42,398 |
| <i>Of which: other retail</i> | 7b | 54,817 | 2,346 | 57,163 | 80,441 |
| <i>Of which: retail residential mortgages</i> | 7c | 65,948 | 1,817 | 67,765 | 143,203 |
| Specialised lending | 8 | 3,882 | - | 3,882 | 8,289 |
| <i>Of which: income-producing real estate and high volatility commercial real estate</i> | 8a | 3,078 | - | 3,078 | 7,663 |
| Others | 9 | - | 22,402 | 22,402 | 22,402 |
| Total | 10 | \$ 389,657 | \$ 36,050 | \$ 425,707 | \$ 660,373 |

| 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 | 11 | \$ 12,133 | \$ 15 | \$ 12,148 | \$ 17,754 |
| <i>Of which: categorised as MDB/PSE in SA¹</i> | 11a | 10,611 | - | 10,611 | 16,878 |
| Banks and other financial institutions | 12 | 5,553 | 581 | 6,134 | 11,409 |
| Covered Bonds | 13 | 741 | - | 741 | 647 |
| Equity | 14 | - | 7,991 | 7,991 | 7,991 |
| Purchased receivables | 15 | - | - | - | - |
| Corporates | 16 | 198,319 | 913 | 199,232 | 319,460 |
| <i>Of which: F-IRB is applied</i> | 16a | 70,356 | - | 70,356 | 151,392 |
| <i>Of which: A-IRB is applied</i> | 16b | 127,963 | - | 127,963 | 167,155 |
| Retail | 17 | 163,034 | 4,330 | 167,364 | 264,827 |
| <i>Of which: qualifying revolving retail</i> | 17a | 47,107 | 249 | 47,356 | 42,879 |
| <i>Of which: other retail</i> | 17b | 53,955 | 2,407 | 56,362 | 79,730 |
| <i>Of which: retail residential mortgages</i> | 17c | 61,972 | 1,674 | 63,646 | 142,218 |
| Specialised lending | 18 | 3,985 | - | 3,985 | 9,185 |
| <i>Of which: income-producing real estate and high volatility commercial real estate</i> | 18a | 3,140 | - | 3,140 | 8,597 |
| Others | 19 | - | 23,751 | 23,751 | 23,751 |
| Total | 20 | \$ 383,765 | \$ 37,581 | \$ 421,346 | \$ 655,024 |

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 | | | |
|--|-----------|---|---|---------------------|---|
| | | 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 | 1 | \$ 14,449 | \$ 16 | \$ 14,465 | \$ 17,758 |
| <i>Of which: categorised as MDB/PSE in SA¹</i> | 1a | 12,726 | – | 12,726 | 16,859 |
| Banks and other financial institutions | 2 | 5,527 | 708 | 6,235 | 11,419 |
| Covered Bonds | 3 | 867 | – | 867 | 669 |
| Equity | 4 | – | 7,705 | 7,705 | 7,705 |
| Purchased receivables | 5 | – | – | – | – |
| Corporates | 6 | 206,236 | 901 | 207,137 | 313,494 |
| <i>Of which: F-IRB is applied</i> | 6a | 78,934 | – | 78,934 | 158,129 |
| <i>Of which: A-IRB is applied</i> | 6b | 127,302 | – | 127,302 | 154,464 |
| Retail | 7 | 157,838 | 5,105 | 162,943 | 264,941 |
| <i>Of which: qualifying revolving retail</i> | 7a | 43,654 | 263 | 43,917 | 43,563 |
| <i>Of which: other retail</i> | 7b | 55,303 | 2,415 | 57,718 | 80,433 |
| <i>Of which: retail residential mortgages</i> | 7c | 58,881 | 2,427 | 61,308 | 140,945 |
| Specialised lending | 8 | 4,090 | – | 4,090 | 9,123 |
| <i>Of which: income-producing real estate and high volatility commercial real estate</i> | 8a | 2,732 | – | 2,732 | 8,039 |
| Others | 9 | – | 24,367 | 24,367 | 24,367 |
| Total | 10 | \$ 389,007 | \$ 38,802 | \$ 427,809 | \$ 649,476 |
| | | 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 | 11 | \$ 14,592 | \$ 16 | \$ 14,608 | \$ 17,742 |
| <i>Of which: categorised as MDB/PSE in SA¹</i> | 11a | 12,872 | – | 12,872 | 16,882 |
| Banks and other financial institutions | 12 | 5,311 | 804 | 6,115 | 10,360 |
| Covered Bonds | 13 | 888 | – | 888 | 677 |
| Equity | 14 | – | 7,424 | 7,424 | 7,424 |
| Purchased receivables | 15 | – | – | – | – |
| Corporates | 16 | 206,211 | 790 | 207,001 | 308,061 |
| <i>Of which: F-IRB is applied</i> | 16a | 80,039 | – | 80,039 | 155,402 |
| <i>Of which: A-IRB is applied</i> | 16b | 126,172 | – | 126,172 | 151,869 |
| Retail | 17 | 150,629 | 4,853 | 155,482 | 259,372 |
| <i>Of which: qualifying revolving retail</i> | 17a | 40,727 | 261 | 40,988 | 43,903 |
| <i>Of which: other retail</i> | 17b | 53,303 | 2,303 | 55,606 | 78,048 |
| <i>Of which: retail residential mortgages</i> | 17c | 56,599 | 2,289 | 58,888 | 137,421 |
| Specialised lending | 18 | 4,064 | – | 4,064 | 9,693 |
| <i>Of which: income-producing real estate and high volatility commercial real estate</i> | 18a | 2,687 | – | 2,687 | 8,636 |
| Others | 19 | – | 24,227 | 24,227 | 24,227 |
| Total | 20 | \$ 381,695 | \$ 38,114 | \$ 419,809 | \$ 637,556 |

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 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 | 1 | \$ 12,856 | \$ 15 | \$ 12,871 | 17,784 |
| <i>Of which: categorised as MDB/PSE in SA¹</i> | 1a | 12,324 | - | 12,324 | 17,011 |
| Banks and other financial institutions | 2 | 4,559 | 650 | 5,209 | 8,988 |
| Covered Bonds | 3 | 1,100 | - | 1,100 | 933 |
| Equity | 4 | - | 8,426 | 8,426 | 8,426 |
| Purchased receivables | 5 | - | - | - | - |
| Corporates | 6 | 209,552 | 868 | 210,420 | 309,607 |
| <i>Of which: F-IRB is applied</i> | 6a | 81,508 | - | 81,508 | 156,169 |
| <i>Of which: A-IRB is applied</i> | 6b | 128,044 | - | 128,044 | 152,570 |
| Retail | 7 | 147,901 | 4,781 | 152,682 | 253,462 |
| <i>Of which: qualifying revolving retail</i> | 7a | 40,351 | 271 | 40,622 | 43,112 |
| <i>Of which: other retail</i> | 7b | 52,462 | 2,294 | 54,756 | 76,273 |
| <i>Of which: retail residential mortgages</i> | 7c | 55,088 | 2,216 | 57,304 | 134,077 |
| Specialised lending | 8 | 4,162 | - | 4,162 | 9,382 |
| <i>Of which: income-producing real estate and high volatility commercial real estate</i> | 8a | 2,773 | - | 2,773 | 8,356 |
| Others | 9 | - | 23,579 | 23,579 | 23,579 |
| Total | 10 | \$ 380,130 | \$ 38,319 | \$ 418,449 | 632,161 |

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

Flow Statements for Risk-Weighted Assets – Credit Risk

| (\$ millions) As at | LINE # | 2026 Q2 | | | | 2026 Q1 | | | |
|--|--------|---|---|---------------------------------------|-----------------------|---|---|---------------------------------------|-----------------------|
| | | Non-counterparty credit risk ¹ | Of which internal ratings-based (IRB) approach ² | Counterparty credit risk ³ | Of which IRB approach | Non-counterparty credit risk ¹ | Of which internal ratings-based (IRB) approach ² | Counterparty credit risk ³ | Of which IRB approach |
| RWA, balance at beginning of period | 1 | \$ 459,907 | \$ 383,765 | \$ 21,478 | \$ 14,359 | \$ 465,110 | \$ 389,007 | \$ 21,309 | \$ 14,073 |
| Asset size ⁴ | 2 | 5,586 | 4,544 | 139 | 400 | 2,620 | 1,492 | 807 | 805 |
| Asset quality ⁵ | 3 | 677 | 631 | (30) | (30) | 881 | 1,025 | (213) | (213) |
| Model updates ⁶ | 4 | 1,401 | 1,401 | – | – | (1,719) | (1,719) | (89) | (89) |
| Methodology and policy ⁷ | 5 | (864) | (559) | (501) | (224) | 406 | 406 | – | – |
| Acquisitions and disposals ⁸ | 6 | – | – | – | – | – | – | – | – |
| Foreign exchange movements ⁹ | 7 | (216) | (187) | (36) | (23) | (7,713) | (6,446) | (336) | (217) |
| Other ¹⁰ | 8 | (707) | 62 | – | – | 322 | – | – | – |
| RWA, balance at end of period | 9 | \$ 465,784 | \$ 389,657 | \$ 21,050 | \$ 14,482 | \$ 459,907 | \$ 383,765 | \$ 21,478 | \$ 14,359 |
| | | 2025 Q4 | | | | 2025 Q3 | | | |
| | | Non-counterparty credit risk ¹ | Of which internal ratings-based (IRB) approach ² | Counterparty credit risk ³ | Of which IRB approach | Non-counterparty credit risk ¹ | Of which internal ratings-based (IRB) approach ² | Counterparty credit risk ³ | Of which IRB approach |
| RWA, balance at beginning of period | 10 | \$ 457,045 | \$ 381,695 | \$ 21,086 | \$ 14,058 | \$ 454,475 | \$ 380,130 | \$ 19,958 | \$ 12,286 |
| Asset size ⁴ | 11 | 1,724 | 1,015 | (12) | (149) | 1,453 | 670 | 1,192 | 1,849 |
| Asset quality ⁵ | 12 | 1,701 | 1,701 | (56) | (56) | (524) | 624 | (116) | (116) |
| Model updates ⁶ | 13 | 2,783 | 1,894 | 94 | 94 | (712) | (712) | – | – |
| Methodology and policy ⁷ | 14 | – | – | – | – | – | – | – | – |
| Acquisitions and disposals ⁸ | 15 | – | – | – | – | – | – | – | – |
| Foreign exchange movements ⁹ | 16 | 3,251 | 2,702 | 197 | 126 | 1,178 | 983 | 52 | 39 |
| Other ¹⁰ | 17 | (1,394) | – | – | – | 1,175 | – | – | – |
| RWA, balance at end of period | 18 | \$ 465,110 | \$ 389,007 | \$ 21,309 | \$ 14,073 | \$ 457,045 | \$ 381,695 | \$ 21,086 | \$ 14,058 |
| | | 2025 Q2 | | | | | | | |
| | | Non-counterparty credit risk ¹ | Of which internal ratings-based (IRB) approach ² | Counterparty credit risk ³ | Of which IRB approach | | | | |
| RWA, balance at beginning of period | 19 | \$ 484,212 | \$ 389,619 | \$ 19,663 | \$ 13,153 | | | | |
| Asset size ⁴ | 20 | (17,427) | 875 | 686 | (642) | | | | |
| Asset quality ⁵ | 21 | 1,197 | 1,202 | 52 | 52 | | | | |
| Model updates ⁶ | 22 | – | – | – | – | | | | |
| Methodology and policy ⁷ | 23 | – | – | – | – | | | | |
| Acquisitions and disposals ⁸ | 24 | – | – | – | – | | | | |
| Foreign exchange movements ⁹ | 25 | (13,873) | (11,566) | (443) | (277) | | | | |
| Other ¹⁰ | 26 | 366 | – | – | – | | | | |
| RWA, balance at end of period | 27 | \$ 454,475 | \$ 380,130 | \$ 19,958 | \$ 12,286 | | | | |

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans) and, for the second quarter of 2026, the non-counterparty credit RWA increased in various portfolios within Canadian Personal and Commercial Banking and Wholesale segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, and the increase in non-counterparty credit RWA for the second quarter of 2026 was mainly in Canadian Personal and Commercial Banking partly offset by Wholesale and U.S. Banking segments.

⁶ The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions, including changes through model calibrations/realignments, and the increase for the second quarter of 2026 was mainly related to certain retail portfolios within U.S. Banking.

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

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

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

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

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)
As at

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

| LINE # | 2026 | | 2025 | | |
|--------|-----------|-----------|-----------|-----------|-----------|
| | Q2 | Q1 | Q4 | Q3 | Q2 |
| 1 | \$ 23,949 | \$ 20,403 | \$ 21,603 | \$ 24,623 | \$ 21,990 |
| 2 | (1,363) | 3,546 | (1,200) | (3,020) | 2,633 |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | \$ 22,586 | \$ 23,949 | \$ 20,403 | \$ 21,603 | \$ 24,623 |

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

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

| LINE # | 2026 | | 2025 | | |
|--------|------------|------------|------------|------------|------------|
| | Q2 | Q1 | Q4 | Q3 | Q2 |
| 1 | \$ 129,857 | \$ 129,602 | \$ 127,514 | \$ 125,580 | \$ 123,178 |
| 2 | 2,756 | 426 | 2,912 | 2,925 | 3,197 |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | (675) | (171) | (824) | (991) | (795) |
| 6 | \$ 131,938 | \$ 129,857 | \$ 129,602 | \$ 127,514 | \$ 125,580 |

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 (L11)

| (\$ millions) As at | LINE # | 2026 Q2 | | | | | | |
|---|-----------|--|---|--|--|---|--|--|
| | | Carrying values as reported in published financial statements | Carrying values under scope of regulatory consolidation ² | Subject to credit risk framework | Subject to counterparty credit risk framework | Subject to the securitization framework | Subject to the market risk framework | Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital |
| Assets | | | | | | | | |
| Cash and due from banks | 1 | \$ 5,858 | \$ 5,816 | \$ 5,816 | \$ - | \$ - | \$ - | \$ - |
| Interest-bearing deposits with banks | 2 | 110,124 | 110,106 | 107,239 | - | - | 2,867 | - |
| Trading loans, securities, and other | 3 | 231,680 | 231,680 | 9,672 | - | - | 222,008 | - |
| Non-trading financial assets at fair value through profit or loss | 4 | 8,095 | 7,301 | 1,233 | - | 6,067 | - | 1 |
| Derivatives | 5 | 74,835 | 74,829 | - | 74,829 | - | 67,258 | - |
| Financial assets designated at fair value through profit or loss | 6 | 7,299 | 2,604 | 2,604 | - | - | - | - |
| Financial assets at fair value through other comprehensive income | 7 | 128,612 | 123,986 | 106,404 | - | 17,582 | - | - |
| Debt securities at amortized cost, net of allowance for credit losses | 8 | 238,677 | 238,677 | 194,143 | - | 44,534 | - | - |
| Securities purchased under reverse repurchase agreements | 9 | 220,120 | 220,120 | - | 220,120 | - | 6,901 | - |
| Residential mortgages | 10 | 299,994 | 299,994 | 299,994 | - | - | - | - |
| Consumer instalment and other personal | 11 | 274,675 | 274,675 | 274,675 | - | - | - | - |
| Credit card | 12 | 40,802 | 40,802 | 32,219 | - | 5,283 | - | 3,300 |
| Business and government | 13 | 357,237 | 357,237 | 358,423 | - | 13,062 | - | (14,248) |
| Allowance for loan losses | 14 | (8,419) | (8,419) | - | - | - | - | (8,419) |
| Customers' liability under acceptances | 15 | - | - | - | - | - | - | - |
| Goodwill | 16 | 18,460 | 18,460 | - | - | - | - | 18,460 |
| Other intangibles | 17 | 3,624 | 3,624 | - | - | - | - | 3,624 |
| Land, buildings, equipment, and other depreciable assets | 18 | 9,979 | 9,867 | 9,867 | - | - | - | - |
| Deferred tax assets | 19 | 5,327 | 5,221 | 2,109 | - | - | - | 3,112 |
| Amounts receivable from brokers, dealers and clients | 20 | 29,969 | 29,969 | 2,244 | - | - | - | 27,725 |
| Other assets | 21 | 28,157 | 26,804 | 10,562 | 11,558 | - | - | 4,684 |
| Total assets | 22 | \$ 2,085,105 | \$ 2,073,353 | \$ 1,417,204 | \$ 306,507 | \$ 86,528 | \$ 299,034 | \$ 38,239 |
| Liabilities | | | | | | | | |
| Trading deposits | 23 | \$ 39,308 | \$ 39,308 | \$ - | \$ - | \$ - | \$ 31,118 | \$ 8,190 |
| Derivatives | 24 | 74,532 | 74,532 | - | 74,532 | - | 69,513 | - |
| Securitization liabilities at fair value | 25 | 26,028 | 26,028 | - | - | - | 26,028 | - |
| Financial liabilities designated at fair value through profit or loss | 26 | 222,503 | 222,503 | - | - | - | 8 | 222,495 |
| Deposits | 27 | 1,243,431 | 1,243,431 | - | - | - | - | 1,243,431 |
| Acceptances | 28 | - | - | - | - | - | - | - |
| Obligations related to securities sold short | 29 | 42,293 | 42,293 | - | - | - | 38,785 | 3,508 |
| Obligations related to securities sold under repurchase agreements | 30 | 218,392 | 218,392 | - | 218,392 | - | 20,920 | - |
| Securitization liabilities at amortized cost | 31 | 16,017 | 16,017 | - | - | - | - | 16,017 |
| Amounts payable to brokers, dealers, and clients | 32 | 29,487 | 29,487 | - | - | - | - | 29,487 |
| Insurance-related liabilities | 33 | 7,307 | 14 | - | - | - | - | 14 |
| Other liabilities | 34 | 31,144 | 26,685 | - | - | - | - | 26,685 |
| Subordinated notes and debentures | 35 | 10,345 | 10,345 | - | - | - | - | 10,345 |
| Total liabilities | 36 | \$ 1,960,787 | \$ 1,949,035 | \$ - | \$ 292,924 | \$ - | \$ 186,372 | \$ 1,560,172 |

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 Q2 | | | | | |
|---|------------------|-----------------------|---|--------------------------|-----------------------|-------------------|
| | 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 | \$ 2,109,273 | \$ 1,417,204 | \$ 306,507 | \$ 86,528 | \$ 299,034 |
| Liabilities carrying value amount under regulatory scope of consolidation | 2 | 479,296 | - | 292,924 | - | 186,372 |
| Total net amount under regulatory scope of consolidation | 3 | 1,629,977 | 1,417,204 | 13,583 | 86,528 | 112,662 |
| Off-balance sheet amounts | 4 | 448,457 | 400,268 | - | 48,189 | - |
| Differences due to different netting rules, other than those already included in line 2 | 5 | 95,481 | - | 95,481 | - | - |
| Adjustment for derivatives and PFE | 6 | 71,325 | - | 71,325 | - | - |
| Gross up for repo-style transactions | 7 | 436,784 | - | 436,784 | - | - |
| Exposure amounts considered for regulatory purposes | 8 | \$ 2,682,024 | \$ 1,817,472 | \$ 617,173 | \$ 134,717 | \$ 112,662 |

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 Q2 | | | | | | |
|-----------------------------|--|--------|----------------------------------|-------------------------|--------------------------------------|---|--|--|---------------------|
| | | | Gross carrying values of: | | | Of which ECL accounting provisions for credit losses on SA exposures: | | Of which ECL accounting provisions for credit losses on IRB exposures: | Net values |
| | | | Defaulted exposures ² | Non-defaulted exposures | Allowances/ impairments ³ | Allocated in regulatory category of Specific ⁴ | Allocated in regulatory category of General ⁴ | | |
| Loans | | 1 | \$ 5,281 | \$ 945,512 | \$ (8,056) | \$ (2) | \$ (6) | \$ (8,048) | \$ 942,737 |
| Debt securities | | 2 | – | 308,082 | (2) | – | – | (2) | 308,080 |
| Off-balance sheet exposures | | 3 | 274 | 779,215 | (1,030) | – | – | (1,030) | 778,459 |
| Total | | 4 | \$ 5,555 | \$ 2,032,809 | \$ (9,088) | \$ (2) | \$ (6) | \$ (9,080) | \$ 2,029,276 |
| 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: | Net values |
| | | | Defaulted exposures ² | Non-defaulted exposures | Allowances/ impairments ³ | Allocated in regulatory category of Specific ⁴ | Allocated in regulatory category of General ⁴ | | |
| Loans | | 5 | \$ 5,594 | \$ 939,737 | \$ (8,198) | \$ (2) | \$ (7) | \$ (8,189) | \$ 937,133 |
| Debt securities | | 6 | – | 306,996 | (2) | – | – | (2) | 306,994 |
| Off-balance sheet exposures | | 7 | 399 | 781,908 | (1,030) | – | – | (1,030) | 781,277 |
| Total | | 8 | \$ 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: | Net values |
| | | | Defaulted exposures ² | Non-defaulted exposures | Allowances/ impairments ³ | Allocated in regulatory category of Specific ⁴ | Allocated in regulatory category of General ⁴ | | |
| Loans | | 9 | \$ 5,420 | \$ 937,755 | \$ (8,424) | \$ (2) | \$ (7) | \$ (8,415) | \$ 934,751 |
| Debt securities | | 10 | – | 312,241 | (2) | – | – | (2) | 312,239 |
| Off-balance sheet exposures | | 11 | 343 | 778,540 | (1,052) | – | – | (1,052) | 777,831 |
| Total | | 12 | \$ 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: | Net values |
| | | | Defaulted exposures ² | Non-defaulted exposures | Allowances/ impairments ³ | Allocated in regulatory category of Specific ⁴ | Allocated in regulatory category of General ⁴ | | |
| Loans | | 13 | \$ 5,334 | \$ 921,424 | \$ (8,473) | \$ (2) | \$ (7) | \$ (8,464) | \$ 918,285 |
| Debt securities | | 14 | – | 316,225 | (2) | – | – | (2) | 316,223 |
| Off-balance sheet exposures | | 15 | 355 | 766,101 | (1,019) | – | – | (1,019) | 765,437 |
| Total | | 16 | \$ 5,689 | \$ 2,003,750 | \$ (9,494) | \$ (2) | \$ (7) | \$ (9,485) | \$ 1,999,945 |

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 \$3,962 million (January 31, 2026 – \$4,256 million; October 31, 2025 – \$4,085 million; July 31, 2025 – \$4,034 million) is in the default category and \$1,319 million as at April 30, 2026 (\$1,338 million – January 31, 2026; \$1,335 million – October 31, 2025; \$1,300 million – July 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 Quality of Assets (CR1) (Continued)¹

| (\$ millions) As at | LINE # | 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: | 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 | \$ 4,866 | \$ 902,181 | \$ (8,395) | \$ (1) | \$ (7) | \$ (8,387) | 898,652 |
| Debt securities | 2 | – | 321,262 | (3) | – | – | (3) | 321,259 |
| Off-balance sheet exposures | 3 | 218 | 762,878 | (971) | – | – | (971) | 762,125 |
| Total | 4 | \$ 5,084 | \$ 1,986,321 | \$ (9,369) | \$ (1) | \$ (7) | \$ (9,361) | 1,982,036 |

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

² Includes total impaired exposures of which \$3,600 million is in the default category and \$1,266 million as at 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 Risk Mitigation Techniques – Overview (CR3)¹

| (\$ millions) As at | LINE # | 2026 Q2 | | | | | 2026 Q1 | | | | |
|----------------------------|-----------|-------------------------------------|-------------------|--|---|--|-------------------------------------|-------------------|--|---|--|
| | | 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 | \$ 326,789 | \$ 624,004 | \$ 549,571 | \$ 74,428 | \$ 5 | \$ 322,758 | \$ 622,573 | \$ 545,088 | \$ 77,387 | \$ 98 |
| Debt securities | 2 | 304,358 | 3,724 | 2,719 | – | 1,005 | 306,009 | 987 | – | – | 987 |
| Total | 3 | \$ 631,147 | \$ 627,728 | \$ 552,290 | \$ 74,428 | \$ 1,010 | \$ 628,767 | \$ 623,560 | \$ 545,088 | \$ 77,387 | \$ 1,085 |
| <i>Of which: defaulted</i> | 4 | 3,268 | 2,013 | 1,716 | 297 | – | 3,638 | 1,956 | 1,673 | 283 | – |
| | | 2025 Q4 | | | | | 2025 Q3 | | | | |
| | | 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 | \$ 328,852 | \$ 614,323 | \$ 536,714 | \$ 77,609 | \$ – | \$ 325,643 | \$ 601,115 | \$ 523,343 | \$ 77,772 | \$ – |
| Debt securities | 6 | 311,163 | 1,078 | – | – | 1,078 | 315,133 | 1,092 | – | – | 1,092 |
| Total | 7 | \$ 640,015 | \$ 615,401 | \$ 536,714 | \$ 77,609 | \$ 1,078 | \$ 640,776 | \$ 602,207 | \$ 523,343 | \$ 77,772 | \$ 1,092 |
| <i>Of which: defaulted</i> | 8 | 3,486 | 1,934 | 1,660 | 274 | – | 3,455 | 1,879 | 1,613 | 266 | – |
| | | 2025 Q2 | | | | | | | | | |
| | | Exposures unsecured carrying amount | Exposures secured | Exposures secured by collateral ² | Exposures secured by financial guarantees | Exposures secured by credit derivatives ³ | | | | | |
| Loans | 9 | \$ 323,853 | \$ 583,194 | \$ 504,836 | \$ 78,358 | \$ – | | | | | |
| Debt securities | 10 | 320,127 | 1,135 | – | – | 1,135 | | | | | |
| Total | 11 | \$ 643,980 | \$ 584,329 | \$ 504,836 | \$ 78,358 | \$ 1,135 | | | | | |
| <i>Of which: defaulted</i> | 12 | 3,023 | 1,843 | 1,574 | 269 | – | | | | | |

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

Gross Credit Risk Exposures¹

| (\$ millions) | | 2026 | | | | | 2026 | | | | | | |
|--|---|---------------------|----------------------|-------------------------|------------------|-------------------------|---------------------|---------------------|----------------------|-------------------------|------------------|-------------------------|---------------------|
| As at | | Q2 | | | | | Q1 | | | | | | |
| LINE # | | 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 | | | | | | | | | | | | | |
| 1 | Residential secured | \$ 476,833 | \$ 85,547 | \$ - | \$ - | \$ - | \$ 562,380 | \$ 476,721 | \$ 83,448 | \$ - | \$ - | \$ - | \$ 560,169 |
| 2 | Qualifying revolving retail | 42,475 | 134,522 | - | - | - | 176,997 | 42,667 | 136,191 | - | - | - | 178,858 |
| 3 | Other retail | 103,873 | 9,959 | - | - | 52 | 113,884 | 103,305 | 9,964 | - | - | 50 | 113,319 |
| 4 | | 623,181 | 230,028 | - | - | 52 | 853,261 | 622,693 | 229,603 | - | - | 50 | 852,346 |
| Non-retail | | | | | | | | | | | | | |
| 5 | Corporate | 376,172 | 106,302 | 303,896 | 24,492 | 29,472 | 840,334 | 368,309 | 107,986 | 289,105 | 25,674 | 29,472 | 820,546 |
| 6 | Sovereign | 355,026 | 15,243 | 78,308 | 15,614 | 11,414 | 475,605 | 349,634 | 14,949 | 69,084 | 16,695 | 10,808 | 461,170 |
| 7 | Bank | 21,002 | 3,627 | 141,261 | 21,453 | 2,049 | 189,392 | 27,275 | 3,406 | 149,619 | 25,167 | 2,082 | 207,549 |
| 8 | | 752,200 | 125,172 | 523,465 | 61,559 | 42,935 | 1,505,331 | 745,218 | 126,341 | 507,808 | 67,536 | 42,362 | 1,489,265 |
| 9 | Total | \$ 1,375,381 | \$ 355,200 | \$ 523,465 | \$ 61,559 | \$ 42,987 | \$ 2,358,592 | \$ 1,367,911 | \$ 355,944 | \$ 507,808 | \$ 67,536 | \$ 42,412 | \$ 2,341,611 |
| By Country of Risk | | | | | | | | | | | | | |
| 10 | Canada | \$ 777,780 | \$ 204,724 | \$ 125,549 | \$ 19,689 | \$ 10,842 | \$ 1,138,584 | \$ 767,015 | \$ 203,905 | \$ 109,817 | \$ 21,260 | \$ 10,708 | \$ 1,112,705 |
| 11 | United States | 541,396 | 145,724 | 230,356 | 20,139 | 30,224 | 967,839 | 544,994 | 147,571 | 233,388 | 21,822 | 29,677 | 977,452 |
| Other International | | | | | | | | | | | | | |
| 12 | Europe | 44,192 | 4,316 | 123,070 | 15,516 | 1,679 | 188,773 | 43,282 | 4,028 | 118,566 | 17,893 | 1,792 | 185,561 |
| 13 | Other | 12,013 | 436 | 44,490 | 6,215 | 242 | 63,396 | 12,620 | 440 | 46,037 | 6,561 | 235 | 65,893 |
| 14 | | 56,205 | 4,752 | 167,560 | 21,731 | 1,921 | 252,169 | 55,902 | 4,468 | 164,603 | 24,454 | 2,027 | 251,454 |
| 15 | Total | \$ 1,375,381 | \$ 355,200 | \$ 523,465 | \$ 61,559 | \$ 42,987 | \$ 2,358,592 | \$ 1,367,911 | \$ 355,944 | \$ 507,808 | \$ 67,536 | \$ 42,412 | \$ 2,341,611 |
| By Residual Contractual Maturity | | | | | | | | | | | | | |
| 16 | Within 1 year | \$ 579,667 | \$ 261,709 | \$ 522,144 | \$ 42,470 | \$ 21,048 | \$ 1,427,038 | \$ 553,284 | \$ 261,398 | \$ 505,879 | \$ 66,937 | \$ 20,174 | \$ 1,407,672 |
| 17 | Over 1 year to 5 years | 529,998 | 92,166 | 1,228 | 13,867 | 21,560 | 658,819 | 548,017 | 93,276 | 1,626 | 338 | 22,124 | 665,381 |
| 18 | Over 5 years | 265,716 | 1,325 | 93 | 5,222 | 379 | 272,735 | 266,610 | 1,270 | 303 | 261 | 114 | 268,558 |
| 19 | Total | \$ 1,375,381 | \$ 355,200 | \$ 523,465 | \$ 61,559 | \$ 42,987 | \$ 2,358,592 | \$ 1,367,911 | \$ 355,944 | \$ 507,808 | \$ 67,536 | \$ 42,412 | \$ 2,341,611 |
| Non-Retail Exposures by Industry Sector | | | | | | | | | | | | | |
| Real estate | | | | | | | | | | | | | |
| 20 | Residential | \$ 42,608 | \$ 5,311 | \$ 3 | \$ 76 | \$ 2,248 | \$ 50,246 | \$ 41,149 | \$ 5,812 | \$ 4 | \$ 94 | \$ 2,366 | \$ 49,425 |
| 21 | Non-residential | 51,529 | 6,809 | 15 | 420 | 630 | 59,403 | 50,556 | 5,654 | 9 | 570 | 611 | 57,400 |
| 22 | Total real-estate | 94,137 | 12,120 | 18 | 496 | 2,878 | 109,649 | 91,705 | 11,466 | 13 | 664 | 2,977 | 106,825 |
| 23 | Agriculture | 13,935 | 720 | 31 | 35 | 32 | 14,753 | 13,823 | 688 | 31 | 36 | 32 | 14,610 |
| 24 | Automotive | 16,804 | 5,529 | 2 | 980 | 579 | 23,894 | 16,381 | 5,592 | 189 | 1,044 | 570 | 23,776 |
| 25 | Financial | 82,111 | 19,587 | 437,692 | 31,680 | 4,518 | 575,588 | 86,420 | 20,681 | 431,540 | 36,833 | 4,931 | 580,405 |
| 26 | Food, beverage, and tobacco | 8,855 | 4,534 | 7 | 1,599 | 550 | 15,545 | 8,444 | 4,371 | 31 | 1,714 | 550 | 15,110 |
| 27 | Forestry | 1,264 | 794 | 2 | 48 | 229 | 2,337 | 1,495 | 801 | 3 | 54 | 229 | 2,582 |
| 28 | Government, public sector entities, and education | 405,619 | 10,679 | 79,326 | 14,483 | 7,509 | 517,616 | 401,581 | 10,647 | 67,176 | 15,568 | 7,200 | 502,172 |
| 29 | Health and social services | 23,141 | 4,401 | 82 | 114 | 6,101 | 33,839 | 22,855 | 4,414 | 80 | 127 | 5,889 | 33,365 |
| 30 | Industrial construction and trade contractors | 7,543 | 2,868 | 18 | 43 | 1,290 | 11,762 | 7,134 | 2,957 | 33 | 50 | 1,261 | 11,435 |
| 31 | Metals and mining | 6,070 | 3,358 | 161 | 1,171 | 990 | 11,750 | 5,560 | 3,856 | 557 | 1,237 | 976 | 12,186 |
| 32 | Oil and gas | 4,291 | 5,048 | 1,291 | 2,038 | 1,966 | 14,634 | 4,154 | 4,991 | 3,262 | 1,568 | 2,094 | 16,069 |
| 33 | Power and utilities | 13,278 | 15,896 | 188 | 2,430 | 7,116 | 38,908 | 12,289 | 14,791 | 575 | 1,977 | 7,391 | 37,023 |
| 34 | Professional and other services | 23,783 | 13,185 | 1,612 | 1,532 | 2,255 | 42,367 | 23,501 | 12,924 | 1,217 | 1,494 | 2,177 | 41,313 |
| 35 | Retail sector | 10,742 | 4,177 | 1,763 | 467 | 418 | 17,567 | 10,600 | 4,238 | 1,821 | 412 | 426 | 17,497 |
| 36 | Sundry manufacturing and wholesale | 14,886 | 9,905 | 94 | 1,515 | 1,465 | 27,865 | 13,871 | 10,227 | 50 | 1,508 | 1,401 | 27,057 |
| 37 | Telecommunications, cable, and media | 9,361 | 5,427 | - | 1,114 | 741 | 16,643 | 7,882 | 6,560 | - | 1,140 | 831 | 16,413 |
| 38 | Transportation | 6,964 | 3,023 | 3 | 626 | 3,181 | 13,797 | 6,854 | 2,910 | 1 | 644 | 2,374 | 12,783 |
| 39 | Other | 9,416 | 3,921 | 1,175 | 1,188 | 1,117 | 16,817 | 10,669 | 4,227 | 1,229 | 1,466 | 1,053 | 18,644 |
| 40 | Total | \$ 752,200 | \$ 125,172 | \$ 523,465 | \$ 61,559 | \$ 42,935 | \$ 1,505,331 | \$ 745,218 | \$ 126,341 | \$ 507,808 | \$ 67,536 | \$ 42,362 | \$ 1,489,265 |

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) | | 2025 | | | | | | 2025 | | | | | |
|--|---|---------------------|----------------------|-------------------------|------------------|-------------------------|---------------------|---------------------|----------------------|-------------------------|------------------|-------------------------|---------------------|
| As at | | Q4 | | | | | | Q3 | | | | | |
| LINE # | | 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 | | | | | | | | | | | | | |
| 1 | Residential secured | \$ 475,272 | \$ 82,118 | \$ – | \$ – | \$ – | \$ 557,390 | \$ 465,992 | \$ 79,901 | \$ – | \$ – | \$ – | \$ 545,893 |
| 2 | Qualifying revolving retail | 43,357 | 135,484 | – | – | – | 178,841 | 44,300 | 132,524 | – | – | – | 176,824 |
| 3 | Other retail | 103,958 | 9,967 | – | – | 51 | 113,976 | 101,024 | 9,161 | – | – | 51 | 110,236 |
| 4 | Total | 622,587 | 227,569 | – | – | 51 | 850,207 | 611,316 | 221,586 | – | – | 51 | 832,953 |
| Non-retail | | | | | | | | | | | | | |
| 5 | Corporate | 309,344 | 104,790 | 293,703 | 25,474 | 27,664 | 760,975 | 305,659 | 102,750 | 300,334 | 26,109 | 26,149 | 761,001 |
| 6 | Sovereign | 417,328 | 15,119 | 93,443 | 16,017 | 11,222 | 553,129 | 421,186 | 15,072 | 69,072 | 17,160 | 11,068 | 533,558 |
| 7 | Bank | 23,534 | 3,433 | 136,074 | 22,518 | 2,176 | 187,735 | 23,201 | 3,349 | 125,934 | 25,397 | 2,238 | 180,119 |
| 8 | Total | 750,206 | 123,342 | 523,220 | 64,009 | 41,062 | 1,501,839 | 750,046 | 121,171 | 495,340 | 68,666 | 39,455 | 1,474,678 |
| 9 | Total | \$ 1,372,793 | \$ 350,911 | \$ 523,220 | \$ 64,009 | \$ 41,113 | \$ 2,352,046 | \$ 1,361,362 | \$ 342,757 | \$ 495,340 | \$ 68,666 | \$ 39,506 | \$ 2,307,631 |
| By Country of Risk | | | | | | | | | | | | | |
| 10 | Canada | \$ 766,429 | \$ 196,805 | \$ 120,881 | \$ 21,072 | \$ 10,429 | \$ 1,115,616 | \$ 755,912 | \$ 192,075 | \$ 115,895 | \$ 21,513 | \$ 10,004 | \$ 1,095,399 |
| 11 | United States | 549,512 | 149,695 | 225,536 | 18,837 | 28,752 | 972,332 | 547,640 | 146,433 | 214,046 | 19,920 | 27,961 | 956,000 |
| Other International | | | | | | | | | | | | | |
| 12 | Europe | 44,640 | 4,002 | 131,430 | 16,810 | 1,686 | 198,568 | 45,382 | 3,855 | 120,760 | 19,106 | 1,307 | 190,410 |
| 13 | Other | 12,212 | 409 | 45,373 | 7,290 | 246 | 65,530 | 12,428 | 394 | 44,639 | 8,127 | 234 | 65,822 |
| 14 | Total | 56,852 | 4,411 | 176,803 | 24,100 | 1,932 | 264,098 | 57,810 | 4,249 | 165,399 | 27,233 | 1,541 | 256,232 |
| 15 | Total | \$ 1,372,793 | \$ 350,911 | \$ 523,220 | \$ 64,009 | \$ 41,113 | \$ 2,352,046 | \$ 1,361,362 | \$ 342,757 | \$ 495,340 | \$ 68,666 | \$ 39,506 | \$ 2,307,631 |
| By Residual Contractual Maturity | | | | | | | | | | | | | |
| 16 | Within 1 year | \$ 559,214 | \$ 260,376 | \$ 521,437 | \$ 41,983 | \$ 16,840 | \$ 1,399,850 | \$ 537,018 | \$ 251,886 | \$ 493,983 | \$ 45,657 | \$ 16,051 | \$ 1,344,595 |
| 17 | Over 1 year to 5 years | 530,142 | 89,172 | 1,264 | 14,974 | 24,154 | 659,706 | 538,254 | 89,564 | 1,354 | 15,929 | 23,359 | 668,460 |
| 18 | Over 5 years | 283,437 | 1,363 | 519 | 7,052 | 119 | 292,490 | 286,090 | 1,307 | 3 | 7,080 | 96 | 294,576 |
| 19 | Total | \$ 1,372,793 | \$ 350,911 | \$ 523,220 | \$ 64,009 | \$ 41,113 | \$ 2,352,046 | \$ 1,361,362 | \$ 342,757 | \$ 495,340 | \$ 68,666 | \$ 39,506 | \$ 2,307,631 |
| Non-Retail Exposures by Industry Sector | | | | | | | | | | | | | |
| Real estate | | | | | | | | | | | | | |
| 20 | Residential | \$ 41,664 | \$ 5,384 | \$ 4 | \$ 99 | \$ 2,402 | \$ 49,553 | \$ 41,148 | \$ 5,396 | \$ 4 | \$ 91 | \$ 2,583 | \$ 49,222 |
| 21 | Non-residential | 49,309 | 5,349 | 21 | 640 | 594 | 55,913 | 47,646 | 4,754 | 23 | 498 | 562 | 53,483 |
| 22 | Total real-estate | 90,973 | 10,733 | 25 | 739 | 2,996 | 105,466 | 88,794 | 10,150 | 27 | 589 | 3,145 | 102,705 |
| 23 | Agriculture | 13,212 | 729 | 4 | 60 | 32 | 14,037 | 12,419 | 711 | 4 | 49 | 30 | 13,213 |
| 24 | Automotive | 15,576 | 5,634 | 5 | 995 | 578 | 22,788 | 17,159 | 5,838 | 5 | 1,042 | 581 | 24,625 |
| 25 | Financial | 82,694 | 20,519 | 432,940 | 34,888 | 4,789 | 575,830 | 81,342 | 20,685 | 428,464 | 38,389 | 4,518 | 573,398 |
| 26 | Food, beverage, and tobacco | 10,297 | 4,453 | 229 | 1,716 | 435 | 17,130 | 8,073 | 4,157 | 117 | 1,727 | 439 | 14,513 |
| 27 | Forestry | 1,487 | 880 | – | 58 | 160 | 2,585 | 1,654 | 824 | – | 53 | 159 | 2,690 |
| 28 | Government, public sector entities, and education | 411,592 | 11,002 | 79,595 | 15,065 | 7,574 | 524,828 | 414,786 | 11,149 | 56,957 | 16,289 | 7,473 | 506,654 |
| 29 | Health and social services | 23,592 | 4,923 | 185 | 143 | 6,049 | 34,892 | 23,521 | 4,308 | 165 | 127 | 5,896 | 34,017 |
| 30 | Industrial construction and trade contractors | 7,381 | 3,022 | 26 | 46 | 1,305 | 11,780 | 7,868 | 2,937 | 24 | 24 | 1,253 | 12,106 |
| 31 | Metals and mining | 4,905 | 3,574 | 220 | 1,149 | 972 | 10,820 | 4,964 | 3,450 | 294 | 1,060 | 972 | 10,740 |
| 32 | Oil and gas | 3,964 | 5,009 | 5,544 | 1,086 | 1,549 | 17,152 | 4,793 | 5,133 | 5,234 | 1,427 | 1,688 | 18,275 |
| 33 | Power and utilities | 12,680 | 14,523 | 26 | 1,916 | 6,514 | 35,659 | 12,863 | 14,076 | 23 | 1,922 | 5,807 | 34,691 |
| 34 | Professional and other services | 22,069 | 11,846 | 2,245 | 1,176 | 2,378 | 39,714 | 22,264 | 11,365 | 1,519 | 1,115 | 2,284 | 38,547 |
| 35 | Retail sector | 10,853 | 4,418 | 1,798 | 443 | 428 | 17,940 | 10,612 | 4,975 | 1,782 | 362 | 425 | 18,156 |
| 36 | Sundry manufacturing and wholesale | 14,442 | 9,850 | 78 | 1,228 | 1,207 | 26,805 | 15,470 | 9,410 | 54 | 1,269 | 810 | 27,013 |
| 37 | Telecommunications, cable, and media | 7,704 | 5,466 | – | 1,188 | 609 | 14,967 | 7,989 | 5,459 | 183 | 1,341 | 611 | 15,583 |
| 38 | Transportation | 6,918 | 2,925 | 1 | 673 | 2,407 | 12,924 | 6,827 | 2,838 | – | 675 | 2,326 | 12,666 |
| 39 | Other | 9,867 | 3,836 | 299 | 1,440 | 1,080 | 16,522 | 8,648 | 3,706 | 488 | 1,206 | 1,038 | 15,086 |
| 40 | Total | \$ 750,206 | \$ 123,342 | \$ 523,220 | \$ 64,009 | \$ 41,062 | \$ 1,501,839 | \$ 750,046 | \$ 121,171 | \$ 495,340 | \$ 68,666 | \$ 39,455 | \$ 1,474,678 |

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

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

Gross Credit Risk Exposures (Continued)¹

| (\$ millions) As at | LINE # | 2025 Q2 | | | | | |
|---|-----------|--------------|----------------------|----------------------------|--------------------|-----------------------------|--------------|
| | | Drawn | Undrawn ² | Repo-style transactions | OTC derivatives | Other off- balance sheet | Total |
| By Counterparty Type | | | | | | | |
| Retail | | | | | | | |
| Residential secured | 1 | \$ 456,415 | \$ 78,463 | \$ – | \$ – | \$ – | \$ 534,878 |
| Qualifying revolving retail | 2 | 43,132 | 132,148 | – | – | – | 175,280 |
| Other retail | 3 | 98,677 | 9,003 | – | – | 50 | 107,730 |
| | 4 | 598,224 | 219,614 | – | – | 50 | 817,888 |
| Non-retail | | | | | | | |
| Corporate | 5 | 302,191 | 104,668 | 270,563 | 24,765 | 26,202 | 728,389 |
| Sovereign | 6 | 453,153 | 14,495 | 65,724 | 20,166 | 10,513 | 564,051 |
| Bank | 7 | 21,278 | 3,183 | 125,386 | 19,241 | 2,536 | 171,624 |
| | 8 | 776,622 | 122,346 | 461,673 | 64,172 | 39,251 | 1,464,064 |
| Total | 9 | \$ 1,374,846 | \$ 341,960 | \$ 461,673 | \$ 64,172 | \$ 39,301 | \$ 2,281,952 |
| By Country of Risk | | | | | | | |
| Canada | 10 | \$ 743,255 | \$ 189,492 | \$ 110,450 | \$ 18,656 | \$ 9,726 | \$ 1,071,579 |
| United States | 11 | 574,036 | 148,148 | 201,432 | 20,413 | 27,731 | 971,760 |
| Other International | | | | | | | |
| Europe | 12 | 44,443 | 3,961 | 111,570 | 18,828 | 1,283 | 180,085 |
| Other | 13 | 13,112 | 359 | 38,221 | 6,275 | 561 | 58,528 |
| | 14 | 57,555 | 4,320 | 149,791 | 25,103 | 1,844 | 238,613 |
| Total | 15 | \$ 1,374,846 | \$ 341,960 | \$ 461,673 | \$ 64,172 | \$ 39,301 | \$ 2,281,952 |
| By Residual Contractual Maturity | | | | | | | |
| Within 1 year | 16 | \$ 493,374 | \$ 251,118 | \$ 461,081 | \$ 41,164 | \$ 17,647 | \$ 1,264,384 |
| Over 1 year to 5 years | 17 | 594,157 | 89,017 | 592 | 15,879 | 21,563 | 721,208 |
| Over 5 years | 18 | 287,315 | 1,825 | – | 7,129 | 91 | 296,360 |
| Total | 19 | \$ 1,374,846 | \$ 341,960 | \$ 461,673 | \$ 64,172 | \$ 39,301 | \$ 2,281,952 |
| Non-Retail Exposures by Industry Sector | | | | | | | |
| Real estate | | | | | | | |
| Residential | 20 | \$ 40,779 | \$ 5,501 | \$ 3 | \$ 109 | \$ 2,450 | \$ 48,842 |
| Non-residential | 21 | 46,813 | 4,875 | 18 | 592 | 559 | 52,857 |
| Total real-estate | 22 | 87,592 | 10,376 | 21 | 701 | 3,009 | 101,699 |
| Agriculture | 23 | 12,431 | 724 | 4 | 42 | 35 | 13,236 |
| Automotive | 24 | 18,234 | 6,335 | 4 | 1,417 | 594 | 26,584 |
| Financial | 25 | 73,333 | 20,886 | 402,364 | 30,344 | 5,079 | 532,006 |
| Food, beverage, and tobacco | 26 | 8,076 | 4,098 | 79 | 1,878 | 439 | 14,570 |
| Forestry | 27 | 1,810 | 755 | – | 50 | 172 | 2,787 |
| Government, public sector entities, and education | 28 | 447,477 | 10,643 | 52,093 | 19,348 | 7,125 | 536,686 |
| Health and social services | 29 | 24,317 | 4,622 | 220 | 170 | 6,000 | 35,329 |
| Industrial construction and trade contractors | 30 | 7,267 | 2,696 | 14 | 27 | 1,139 | 11,143 |
| Metals and mining | 31 | 4,995 | 3,693 | 226 | 860 | 888 | 10,662 |
| Oil and gas | 32 | 5,499 | 5,087 | 2,372 | 1,238 | 1,358 | 15,554 |
| Power and utilities | 33 | 11,838 | 14,142 | 21 | 1,601 | 6,031 | 33,833 |
| Professional and other services | 34 | 22,143 | 11,624 | 1,935 | 1,420 | 2,129 | 39,251 |
| Retail sector | 35 | 10,393 | 4,843 | 1,445 | 424 | 610 | 17,715 |
| Sundry manufacturing and wholesale | 36 | 15,876 | 9,467 | 242 | 1,385 | 761 | 27,731 |
| Telecommunications, cable, and media | 37 | 8,331 | 5,710 | – | 1,334 | 615 | 15,990 |
| Transportation | 38 | 7,031 | 3,080 | – | 739 | 2,248 | 13,098 |
| Other | 39 | 9,979 | 3,565 | 633 | 994 | 1,019 | 16,190 |
| Total | 40 | \$ 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.

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

| (\$ millions) As at | LINE # | 2026 Q2 | | | | | | 2026 Q1 | | | | | |
|--|--------|---|-----------------------------|----------------------------|-----------------------------|------------------|--------------------------|------------------------------|-----------------------------|----------------------------|-----------------------------|------------------|--------------------------|
| | | 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 | \$ 162 | \$ – | \$ 236 | \$ – | \$ 15 | 6.36 % | \$ 153 | \$ – | \$ 229 | \$ – | \$ 15 | 6.55 % |
| Public sector entities | 2 | – | – | 66 | – | – | – | – | – | 61 | – | – | – |
| Multilateral development banks | 3 | – | – | – | – | – | – | – | – | – | – | – | – |
| Banks | 4 | 801 | – | 801 | – | 160 | 19.98 | 2,885 | – | 2,885 | – | 581 | 20.14 |
| <i>Of which: securities firms and other financial institutions</i> | 5 | – | – | – | – | – | – | – | – | – | – | – | – |
| Covered bonds | 6 | – | – | – | – | – | – | – | – | – | – | – | – |
| Corporates | 7 | 1,035 | 479 | 783 | 135 | 897 | 97.71 | 948 | 518 | 794 | 145 | 913 | 97.23 |
| <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 | 7,497 | 4,776 | 7,497 | 1,911 | 8,173 | 86.87 | 7,424 | 4,673 | 7,424 | 1,869 | 7,991 | 85.99 |
| Retail | 11 | 3,102 | 5,104 | 2,583 | 1,188 | 2,437 | 64.62 | 3,538 | 5,072 | 2,693 | 1,174 | 2,506 | 64.80 |
| Real estate | 12 | 4,385 | 2,253 | 4,385 | 901 | 1,802 | 34.09 | 4,443 | 1,718 | 4,443 | 687 | 1,662 | 32.40 |
| <i>Of which: general Residential Real Estate (RRE)</i> | 13 | 4,385 | 2,253 | 4,385 | 901 | 1,802 | 34.09 | 4,443 | 1,718 | 4,443 | 687 | 1,662 | 32.40 |
| <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 | 114 | – | 114 | – | 164 | 143.86 | 112 | – | 112 | – | 162 | 144.64 |
| Other assets ⁵ | 22 | 32,834 | – | 32,834 | – | 22,402 | 68.23 | 31,721 | – | 31,721 | – | 23,751 | 74.87 |
| Total | 23 | \$ 49,930 | \$ 12,612 | \$ 49,299 | \$ 4,135 | \$ 36,050 | 67.47 % | \$ 51,224 | \$ 11,981 | \$ 50,362 | \$ 3,875 | \$ 37,581 | 69.29 % |
| | | 2025 Q4 | | | | | | 2025 Q3 | | | | | |
| | | 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 | \$ 175 | \$ – | \$ 256 | \$ – | \$ 16 | 6.25 % | \$ 171 | \$ – | \$ 251 | \$ – | \$ 16 | 6.37 % |
| Public sector entities | 25 | – | – | 55 | – | – | – | – | – | 49 | – | – | – |
| Multilateral development banks | 26 | – | – | – | – | – | – | – | – | – | – | – | – |
| Banks | 27 | 3,237 | – | 3,237 | – | 708 | 21.87 | 3,600 | – | 3,600 | – | 804 | 22.33 |
| <i>Of which: securities firms and other financial institutions</i> | 28 | – | – | – | – | – | – | – | – | – | – | – | – |
| Covered bonds | 29 | – | – | – | – | – | – | – | – | – | – | – | – |
| Corporates | 30 | 965 | 555 | 835 | 89 | 901 | 97.51 | 866 | 551 | 730 | 89 | 790 | 96.46 |
| <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 | 7,122 | 4,947 | 7,122 | 1,979 | 7,705 | 84.66 | 7,156 | 4,851 | 7,156 | 1,941 | 7,424 | 81.61 |
| Retail | 34 | 3,197 | 5,323 | 2,670 | 1,245 | 2,545 | 65.01 | 3,063 | 5,283 | 2,583 | 1,176 | 2,437 | 64.83 |
| Real estate | 35 | 4,311 | 2,038 | 4,311 | 815 | 2,412 | 47.05 | 3,944 | 2,009 | 3,944 | 804 | 2,274 | 47.89 |
| <i>Of which: general Residential Real Estate (RRE)</i> | 36 | 4,311 | 2,038 | 4,311 | 815 | 2,412 | 47.05 | 3,944 | 2,009 | 3,944 | 804 | 2,274 | 47.89 |
| <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 | 104 | – | 104 | – | 148 | 142.31 | 100 | – | 100 | – | 142 | 142.00 |
| Other assets ⁵ | 45 | 32,532 | – | 32,532 | – | 24,367 | 74.90 | 32,419 | – | 32,419 | – | 24,227 | 74.73 |
| Total | 46 | \$ 51,643 | \$ 12,863 | \$ 51,122 | \$ 4,128 | \$ 38,802 | 70.23 % | \$ 51,319 | \$ 12,694 | \$ 50,832 | \$ 4,010 | \$ 38,114 | 69.50 % |

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 Q2 | | | | | |
|--|-----------|---|-----------------------------|----------------------------|-----------------------------|------------------|-----------------------------|
| | | Exposures before CCF ² and CRM | | Exposures post-CCF and CRM | | | |
| | | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA ³ | RWA density ⁴ |
| Asset classes | | | | | | | |
| Sovereigns and their central banks | 1 | \$ 126 | \$ – | \$ 202 | \$ – | \$ 15 | 7.43 % |
| Public sector entities | 2 | – | – | 46 | – | – | – |
| Multilateral development banks | 3 | – | – | – | – | – | – |
| Banks | 4 | 2,906 | – | 2,906 | – | 650 | 22.37 |
| <i>Of which: securities firms and other financial institutions</i> | 5 | – | – | – | – | – | – |
| Covered bonds | 6 | – | – | – | – | – | – |
| Corporates | 7 | 964 | 520 | 822 | 84 | 868 | 95.81 |
| <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 | 7,594 | 5,213 | 7,594 | 2,085 | 8,427 | 87.06 |
| Retail | 11 | 2,952 | 5,336 | 2,580 | 1,188 | 2,436 | 64.65 |
| Real estate | 12 | 3,787 | 2,047 | 3,787 | 819 | 2,202 | 47.81 |
| <i>Of which: general Residential Real Estate (RRE)</i> | 13 | 3,787 | 2,047 | 3,787 | 819 | 2,202 | 47.81 |
| <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 | 99 | – | 99 | – | 142 | 143.43 |
| Other assets ⁵ | 22 | 30,710 | – | 30,710 | – | 23,579 | 76.78 |
| Total | 23 | \$ 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 – 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 | | | |
|--|--------|------------------|------------|--------------|------------|------------|--------------|-----------|----------|-----------|----------|----------|----------|------------|--------------|----------|----------|----------|----------|---------------|----------|----------|----------|------------|-------------|--|----------|------------|------------------|
| | | Q2 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 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 | \$ 162 | | 74 | | | | | | | | | | | | | | | | | | | | | | | | \$ 236 | |
| Public sector entities | 2 | 66 | | | | | | | | | | | | | | | | | | | | | | | | | | 66 | |
| Multilateral development banks | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks | 4 | | | 801 | | | | | | | | | | | | | | | | | | | | | | | | 801 | |
| <i>Of which: securities firms and other financial institutions</i> | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 7 | | | | | | | | | 16 | | | | | 47 | | | | | 853 | | | | 2 | | | | 918 | |
| <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 | 2,039 | | 356 | | | | | | | | | | | | | | | | 6,470 | | | | 30 | 309 | 204 | | 9,408 | |
| Retail | 11 | | 651 | | | | | | | | | | | | 3,120 | | | | | | | | | | | | | 3,771 | |
| Real estate | 12 | | | 1,472 | 674 | 948 | 1,446 | 64 | | 10 | | | | 401 | | | | | | | | | | | | | 271 | 5,286 | |
| <i>Of which: general RRE</i> | 13 | | | 1,472 | 674 | 948 | 1,446 | 64 | | 10 | | | | 401 | | | | | | | | | | | | | 271 | 5,286 | |
| <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 | | | | | | | | | | | | | | | | | | | 15 | | | | 99 | | | | 114 | |
| Other assets ² | 22 | 9,435 | | 1,246 | | | | | | | | | | | | | | | | 22,153 | | | | | | | | 32,834 | |
| Total | 23 | \$ 11,702 | 651 | 3,949 | 674 | 948 | 1,446 | 64 | - | 26 | - | - | - | 401 | 3,167 | - | - | - | - | 29,491 | - | - | - | 131 | 309 | 204 | - | 271 | \$ 53,434 |

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 # | 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 | | | | | | | | | | | | | | | | | | | | | | | \$ | 229 | |
| Public sector entities | 2 | | 61 | | | | | | | | | | | | | | | | | | | | | | | | | | 61 | |
| Multilateral development banks | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks | 4 | | | 2,881 | | | | | | | | | | | | | | | 4 | | | | | | | | | | 2,885 | |
| <i>Of which: securities firms and other financial institutions</i> | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 7 | | | 7 | | | | | | 16 | | | | | 47 | | | | 868 | | | | | 1 | | | | | 939 | |
| <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 | | | 9,293 | |
| Retail | 11 | | | 654 | | | | | | | | | | | 3,213 | | | | | | | | | | | | | 3,867 | | |
| Real estate | 12 | | | | 1,514 | 719 | 900 | 1,408 | 71 | | 13 | | | | 342 | | | | | | | | | | | | 163 | 5,130 | | |
| <i>Of which: general RRE</i> | 13 | | | | 1,514 | 719 | 900 | 1,408 | 71 | | 13 | | | | 342 | | | | | | | | | | | | 163 | 5,130 | | |
| <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 | | | | | | | | | | | | | | | | | | | | | | | 99 | | | | 112 | | |
| Other assets ² | 22 | | 7,970 | | | | | | | | | | | | | | | | 23,751 | | | | | | | | | 31,721 | | |
| Total | 23 | \$ | 10,223 | 654 | 4,858 | 719 | 900 | 1,408 | 71 | | 29 | | | | 342 | 3,260 | | | | | | | | 130 | 306 | 189 | | 163 | \$ | 54,237 |

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 | | | | | | | | | 2 | 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 Asset Classes and Risk Weights (CR5) (Continued)

| (\$ millions) As at | LINE # | 2025 Q3 | | | | | | | | | | | | | | | | | | | | Risk-weight | Total credit exposures amount (post-CCF and post-CRM) ¹ | | | | | |
|--|--------|----------|-----|-------|-----|-----|-------|-----|-----|-----|-----|-----|-------|-------|-----|-----|-----|--------|-------|------|------|-------------|--|------|------|------|------|-----------|
| | | 0% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | | | 130% | 150% | 250% | 400% | 1250% |
| Asset classes | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sovereigns and their central banks | 1 | \$ 170 | | 81 | | | | | | | | | | | | | | | | | | | | | | | | \$ 251 |
| Public sector entities | 2 | 49 | | | | | | | | | | | | | | | | | | | | | | | | | | 49 |
| Multilateral development banks | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks | 4 | | | 3,495 | | | | | | | | | | | | | | | 105 | | | | | | | | | 3,600 |
| <i>Of which: securities firms and other financial institutions</i> | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 7 | | | 14 | | | | | | 36 | | | | | | | | | 766 | | | | | 3 | | | | 819 |
| <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 | 2,079 | | 506 | | | | | | | | | | | | | | | 6,146 | | | | | 30 | 141 | 195 | | 9,097 |
| Retail | 11 | | 636 | | | | | | | | | | | 3,123 | | | | | | | | | | | | | | 3,759 |
| Real estate | 12 | | | 604 | 422 | 586 | 1,032 | 1 | | | | | 1,888 | | | | | | | | | | | | | | 215 | 4,748 |
| <i>Of which: general RRE</i> | 13 | | | 604 | 422 | 586 | 1,032 | 1 | | | | | 1,888 | | | | | | | | | | | | | | 215 | 4,748 |
| <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 | | | | | | | | | | | | | | | | | | 14 | | | | | 86 | | | | 100 |
| Other assets ² | 22 | 7,078 | | 1,392 | | | | | | | | | | | | | | 23,949 | | | | | | | | | | 32,419 |
| Total | 23 | \$ 9,376 | 636 | 6,092 | 422 | 586 | 1,032 | 1 | | 36 | | | 1,888 | 3,123 | | | | 30,980 | | | | | 119 | 141 | 195 | | 215 | \$ 54,842 |

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

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

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

| (\$ millions) As at | LINE # | 2025 Q2 | | | | | | | | | | | | | | | | | | | | Risk-weight | Total credit exposures amount (post-CCF and post-CRM) ¹ | | | | | | |
|--|-----------|------------|-----|-------|-----|-----|-------|-----|-----|-----|-----|-----|-----|-------|-------|-----|-----|-----|--------|------|------|-------------|--|------|------|-------|-------|-----|-----------|
| | | 0% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1250% | Other | | |
| Asset classes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sovereigns and their central banks | 1 | \$ 126 | | 76 | | | | | | | | | | | | | | | | | | | | | | | | | \$ 202 |
| Public sector entities | 2 | 46 | | | | | | | | | | | | | | | | | | | | | | | | | | | 46 |
| Multilateral development banks | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks | 4 | | | 2,820 | | | | | | | | | | | | | | | 86 | | | | | | | | | | 2,906 |
| <i>Of which: securities firms and other financial institutions</i> | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 7 | | | 14 | | | | | | 57 | | | | | | | | | 832 | | | | | 3 | | | | | 906 |
| <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 | 2,071 | | 1,171 | | | | | | | | | | | | | | | 5,749 | | | | | 30 | 157 | 501 | | | 9,679 |
| Retail | 11 | | 650 | | | | | | | | | | | | 3,118 | | | | | | | | | | | | | | 3,768 |
| Real estate | 12 | | | 603 | 416 | 553 | 1,009 | 1 | | | | | | 1,784 | | | | | | | | | | | | | | 240 | 4,606 |
| <i>Of which: general RRE</i> | 13 | | | 603 | 416 | 553 | 1,009 | 1 | | | | | | 1,784 | | | | | | | | | | | | | | 240 | 4,606 |
| <i>Of which: IPRRE</i> | 14 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Of which: other RRE</i> | 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Of which: general CRE</i> | 16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Of which: IPCRE</i> | 17 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Of which: land acquisition, development and construction</i> | 18 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reverse mortgages | 19 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mortgage-backed securities | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Defaulted exposures | 21 | | | | | | | | | | | | | | | | | | 13 | | | | 86 | | | | | | 99 |
| Other assets ² | 22 | 6,733 | | 497 | | | | | | | | | | | | | | | 23,480 | | | | | | | | | | 30,710 |
| Total | 23 | \$ 8,976 | 650 | 5,181 | 416 | 553 | 1,009 | 1 | | 57 | | | | 1,784 | 3,118 | | | | 30,160 | | | | | 119 | 157 | 501 | | 240 | \$ 52,922 |

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

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

Standardized Approach – Exposures by Risk Weights (CR5)

| (\$ millions) As at | LINE # | 2026 Q2 | | | | 2026 Q1 | | | |
|------------------------|-----------|------------------------------|--|--------------------------------------|---|------------------------------|--|--------------------------------------|---|
| 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 | \$ 17,853 | \$ 4,701 | 32.27 % | \$ 19,370 | \$ 17,225 | \$ 4,741 | 32.42 % | \$ 18,762 |
| 40–70% | 2 | 186 | 762 | 40.00 | 491 | 269 | 432 | 40.00 | 442 |
| 75–80% | 3 | 2,586 | 2,680 | 21.66 | 3,167 | 2,686 | 2,675 | 21.41 | 3,260 |
| 85–89% | 4 | 3 | 670 | 40.00 | 271 | 3 | 399 | 40.00 | 163 |
| 90–100% | 5 | 28,035 | 3,781 | 38.45 | 29,491 | 29,562 | 3,713 | 38.29 | 30,985 |
| 105–130% | 6 | – | – | – | – | – | – | – | – |
| 150% | 7 | 132 | – | – | 131 | 130 | – | – | 130 |
| 250% | 8 | 303 | 13 | 40.00 | 309 | 300 | 15 | 40.00 | 306 |
| 400% | 9 | 201 | 5 | 40.00 | 204 | 187 | 6 | 40.00 | 189 |
| 1250% | 10 | – | – | – | – | – | – | – | – |
| Total exposures | 11 | \$ 49,299 | \$ 12,612 | 32.76 % | \$ 53,434 | \$ 50,362 | \$ 11,981 | 32.32 % | \$ 54,237 |
| | | 2025 Q4 | | | | 2025 Q3 | | | |
| 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 | \$ 16,377 | \$ 3,950 | 30.71 % | \$ 17,590 | \$ 16,947 | \$ 3,895 | 30.72 % | \$ 18,144 |
| 40–70% | 13 | 1,368 | 1,554 | 40.00 | 1,990 | 1,334 | 1,481 | 40.00 | 1,925 |
| 75–80% | 14 | 2,645 | 2,875 | 21.89 | 3,277 | 2,549 | 2,873 | 19.92 | 3,123 |
| 85–89% | 15 | 4 | 484 | 40.00 | 197 | 4 | 529 | 40.00 | 215 |
| 90–100% | 16 | 30,245 | 3,978 | 36.65 | 31,705 | 29,554 | 3,892 | 36.61 | 30,980 |
| 105–130% | 17 | – | – | – | – | – | – | – | – |
| 150% | 18 | 122 | – | – | 122 | 118 | – | – | 119 |
| 250% | 19 | 150 | 16 | 40.00 | 156 | 133 | 18 | 40.00 | 141 |
| 400% | 20 | 211 | 6 | 39.99 | 213 | 193 | 6 | 40.00 | 195 |
| 1250% | 21 | – | – | – | – | – | – | – | – |
| Total exposures | 22 | \$ 51,122 | \$ 12,863 | 32.06 % | \$ 55,250 | \$ 50,832 | \$ 12,694 | 31.57 % | \$ 54,842 |
| | | 2025 Q2 | | | | | | | |
| 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 | \$ 15,588 | \$ 3,895 | 30.69 % | \$ 16,785 | | | | |
| 40–70% | 24 | 1,259 | 1,456 | 40.00 | 1,842 | | | | |
| 75–80% | 25 | 2,533 | 2,919 | 20.02 | 3,118 | | | | |
| 85–89% | 26 | 4 | 591 | 40.00 | 240 | | | | |
| 90–100% | 27 | 28,844 | 3,608 | 36.57 | 30,160 | | | | |
| 105–130% | 28 | – | – | – | – | | | | |
| 150% | 29 | 119 | – | – | 119 | | | | |
| 250% | 30 | 157 | – | 40.32 | 157 | | | | |
| 400% | 31 | 242 | 647 | 40.00 | 501 | | | | |
| 1250% | 32 | – | – | – | – | | | | |
| Total exposures | 33 | \$ 48,746 | \$ 13,116 | 31.85 % | \$ 52,922 | | | | |

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 Q2

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

| | PD scale ³ | External rating | Original on-balance sheet gross exposure ⁴ | Off-balance sheet exposures pre-CCF ⁴ | Average CCF (%) | EAD post CRM and post-CCF ⁵ | Average PD (%) | Number of obligors ⁶ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁷ | EL | Provisions | |
|---------------------|-----------------------|------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|--------|--------------------------|---------|------------|----------|
| Canada ⁸ | 1 | 0.00 to <0.15 % | AAA to BBB- | \$ 20,125 | \$ 13,366 | 39.22 % | \$ 23,563 | 0.11 % | 7,793 | 31.49 % | 2.2 \$ | 4,499 | 19.09 % | \$ 7 | |
| | 2 | 0.15 to <0.25 | BB+ | 14,935 | 6,902 | 46.73 | 15,221 | 0.20 | 2,807 | 29.69 | 2.5 | 4,415 | 29.01 | 9 | |
| | 3 | 0.25 to <0.50 | BB to BB- | 36,172 | 16,573 | 36.43 | 37,149 | 0.35 | 8,949 | 29.86 | 2.1 | 13,143 | 35.38 | 38 | |
| | 4 | 0.50 to <0.75 | B+ | 15,263 | 8,483 | 42.37 | 17,228 | 0.66 | 2,491 | 29.12 | 1.9 | 8,053 | 46.74 | 33 | |
| | 5 | 0.75 to <2.50 | B To B- | 28,127 | 13,755 | 32.89 | 31,355 | 1.57 | 11,030 | 38.08 | 2.1 | 25,990 | 82.89 | 189 | |
| | 6 | 2.50 to <10.00 | CCC+ | 2,254 | 868 | 33.86 | 2,371 | 9.07 | 359 | 46.48 | 1.8 | 4,215 | 177.77 | 100 | |
| | 7 | 10.00 to <100.00 | CCC to CC and below | 3,738 | 1,326 | 50.62 | 4,115 | 21.05 | 880 | 44.77 | 1.9 | 8,977 | 218.15 | 385 | |
| | 8 | 100.00 (Default) | Default | 1,038 | 143 | 28.76 | 1,047 | 100.00 | 574 | 67.52 | 1.6 | 4,458 | 425.79 | 386 | |
| | 9 | Total | | \$ 121,652 | \$ 61,416 | 38.47 % | \$ 132,049 | 2.21 % | 34,869 | 33.05 % | 2.1 \$ | 73,750 | 55.85 % | \$ 1,147 | \$ 1,499 |
| U.S. | 10 | 0.00 to <0.15 % | AAA to A- | \$ 62,068 | \$ 3,410 | 59.23 % | \$ 64,087 | 0.03 % | 167 | 7.57 % | 4.5 \$ | 2,651 | 4.14 % | \$ 2 | |
| | 11 | 0.15 to <0.25 | BBB+ | 1,249 | 648 | 58.82 | 1,630 | 0.22 | 37 | 29.53 | 2.6 | 512 | 31.41 | 1 | |
| | 12 | 0.25 to <0.50 | n/a | 14 | 9 | 93.58 | 23 | 0.28 | 4 | 24.16 | 2.5 | 7 | 30.43 | - | |
| | 13 | 0.50 to <0.75 | BBB to BB | 20,708 | 5,993 | 59.89 | 24,217 | 0.62 | 3,562 | 30.79 | 3.2 | 13,524 | 55.85 | 46 | |
| | 14 | 0.75 to <2.50 | BB- To B | 21,418 | 10,910 | 47.77 | 26,122 | 1.47 | 6,592 | 33.69 | 2.7 | 20,729 | 79.35 | 134 | |
| | 15 | 2.50 to <10.00 | B- | 4,996 | 1,488 | 47.46 | 5,229 | 4.71 | 1,430 | 34.34 | 2.4 | 5,751 | 109.98 | 85 | |
| | 16 | 10.00 to <100.00 | CCC+ to CC and below | 3,938 | 416 | 46.58 | 4,084 | 33.77 | 573 | 39.84 | 2.4 | 8,263 | 202.33 | 551 | |
| | 17 | 100.00 (Default) | Default | 998 | 276 | 54.80 | 1,116 | 100.00 | 209 | 54.30 | 1.6 | 6,190 | 554.66 | 112 | |
| | 18 | Total | | \$ 115,389 | \$ 23,150 | 52.97 % | \$ 126,508 | 2.61 % | 12,573 | 20.25 % | 3.7 \$ | 57,627 | 45.55 % | \$ 931 | \$ 1,284 |

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

| | PD scale ³ | External rating | Original on-balance sheet gross exposure ⁴ | Off-balance sheet exposures pre-CCF ⁴ | Average CCF (%) | EAD post CRM and post-CCF ⁵ | Average PD (%) | Number of obligors ⁶ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁷ | EL | Provisions | |
|---------------------|-----------------------|------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|--------|--------------------------|---------|------------|--------|
| Canada ⁸ | 19 | 0.00 to <0.15 % | AAA to BBB- | \$ 47,964 | \$ 155,676 | 40.80 % | \$ 108,064 | 0.09 % | 1,052 | 38.90 % | 2.2 \$ | 24,175 | 22.37 % | \$ 36 | |
| | 20 | 0.15 to <0.25 | BB+ | 22,386 | 8,091 | 42.32 | 25,284 | 0.20 | 154 | 13.18 | 1.4 | 3,611 | 14.28 | 7 | |
| | 21 | 0.25 to <0.50 | BB to BB- | 12,631 | 12,555 | 39.42 | 16,617 | 0.35 | 357 | 23.18 | 2.1 | 5,017 | 30.19 | 13 | |
| | 22 | 0.50 to <0.75 | B+ | 4,822 | 4,041 | 43.11 | 6,036 | 0.66 | 107 | 28.81 | 2.4 | 3,140 | 52.02 | 11 | |
| | 23 | 0.75 to <2.50 | B To B- | 7,611 | 7,254 | 41.17 | 9,558 | 1.62 | 311 | 22.09 | 2.0 | 4,990 | 52.21 | 32 | |
| | 24 | 2.50 to <10.00 | CCC+ | 198 | 431 | 49.59 | 398 | 9.07 | 12 | 30.08 | 3.0 | 521 | 130.90 | 11 | |
| | 25 | 10.00 to <100.00 | CCC to CC and below | 593 | 1,511 | 46.78 | 1,271 | 21.19 | 42 | 31.52 | 2.1 | 2,081 | 163.73 | 89 | |
| | 26 | 100.00 (Default) | Default | 86 | 21 | 41.00 | 95 | 100.00 | 14 | 43.99 | 1.1 | - | - | 40 | |
| | 27 | Total | | \$ 96,291 | \$ 189,580 | 40.90 % | \$ 167,323 | 0.48 % | 2,047 | 32.05 % | 2.1 \$ | 43,535 | 26.02 % | \$ 239 | \$ 358 |
| U.S. | 28 | 0.00 to <0.15 % | AAA to A- | \$ 17,396 | \$ 20,337 | 57.24 % | \$ 29,132 | 0.06 % | 268 | 32.42 % | 3.0 \$ | 5,383 | 18.48 % | \$ 6 | |
| | 29 | 0.15 to <0.25 | BBB+ | 2,896 | 3,468 | 47.48 | 4,543 | 0.22 | 48 | 36.76 | 2.5 | 1,765 | 38.85 | 4 | |
| | 30 | 0.25 to <0.50 | n/a | 488 | 398 | 40.38 | 649 | 0.36 | 8 | 35.62 | 3.8 | 377 | 58.09 | 1 | |
| | 31 | 0.50 to <0.75 | BBB to BB | 10,793 | 12,024 | 40.43 | 15,656 | 0.59 | 227 | 33.53 | 2.9 | 9,330 | 59.59 | 30 | |
| | 32 | 0.75 to <2.50 | BB- To B | 7,831 | 7,150 | 40.25 | 10,705 | 1.52 | 198 | 28.15 | 3.2 | 7,917 | 73.96 | 45 | |
| | 33 | 2.50 to <10.00 | B- | 1,565 | 1,969 | 40.62 | 2,348 | 4.71 | 54 | 25.39 | 3.3 | 2,093 | 89.14 | 28 | |
| | 34 | 10.00 to <100.00 | CCC+ to CC and below | 672 | 405 | 40.99 | 838 | 37.84 | 26 | 28.81 | 1.9 | 1,198 | 142.96 | 92 | |
| | 35 | 100.00 (Default) | Default | 159 | 123 | 40.20 | 208 | 100.00 | 6 | 24.65 | 1.0 | - | - | - | |
| | 36 | Total | | \$ 41,800 | \$ 45,874 | 48.40 % | \$ 64,079 | 1.44 % | 835 | 31.99 % | 2.9 \$ | 28,063 | 43.79 % | \$ 206 | \$ 262 |

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)^{1,2}

(\$ millions, except as noted)
As at

| LINE # | 2026 | | | | | | | | | | | | | |
|---|-----------------------|----------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|-----------|--------------------------|----------|------------|
| | Q1 | | | | | | | | | | | | | |
| CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB) | | | | | | | | | | | | | | |
| | PD scale ³ | External rating | Original on-balance sheet gross exposure ⁴ | Off-balance sheet exposures pre-CCF ⁴ | Average CCF (%) | EAD post CRM and post-CCF ⁵ | Average PD (%) | Number of obligors ⁶ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁷ | EL | Provisions |
| Canada ⁸ | | | \$ | \$ | % | \$ | % | | % | \$ | % | % | \$ | |
| 1 | 0.00 to <0.15 | AAA to BBB- | 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 | |
| | 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 | |
| 7 | 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 | 24,566 | 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 | |
| | 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 | |
| 16 | 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)

| | PD scale ³ | External rating | Original on-balance sheet gross exposure ⁴ | Off-balance sheet exposures pre-CCF ⁴ | Average CCF (%) | EAD post CRM and post-CCF ⁵ | Average PD (%) | Number of obligors ⁶ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁷ | EL | Provisions |
|---------------------|-----------------------|----------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|-----------|--------------------------|--------|------------|
| Canada ⁸ | | | \$ | \$ | % | \$ | % | | % | \$ | % | % | \$ | |
| 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 | |
| | 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 | |
| 25 | 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 | |
| | 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 | |
| 34 | 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)

| | 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- | 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 | \$ 1,577 | | | | | |
| 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 | \$ 1,261 | | | | | |

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- | 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 | \$ 515 | | | | | |
| 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 | 0.60 | 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 | \$ 397 | | | | | |

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 | | | | | | | | | | | | | |
|--------|---------|--|--|--|--|--|--|--|--|--|--|--|--|--|
|--------|---------|--|--|--|--|--|--|--|--|--|--|--|--|--|

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

| | | | Original on-balance sheet gross exposure ³ | Off-balance sheet exposures pre-CCF ³ | Average CCF (%) | EAD post CRM and post-CCF ⁴ | Average PD (%) | Number of obligors ⁵ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁶ | EL | Provisions | | | | | | |
|---------------------|----|------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|-----|--------------------------|-------|------------|-----|-----------|--------|---|----------|----------|
| Canada ⁷ | 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 | |
| | | 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 | |
| | 7 | 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 | |
| | | 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 | |
| | 16 | 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)

| | | | 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 | |
| | | 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 | |
| | 25 | 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 | |
| | | 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 | |
| | 34 | 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 |

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 | | 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 | | 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) – Sovereign^{1,2,3}

(\$ millions, except as noted)
As at

| LINE # | 2026 Q2 | | | | | | | | | | | | | |
|----------------|-----------------------|---------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|------------------|--------------------------|--------------|--------------|
| | 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- | \$ 350,832 | \$ 38,825 | 66.49 | \$ 441,551 ⁹ | 0.02 | 4,096 | 11.03 | 2.4 | \$ 10,190 | 2.31 | \$ 9 | |
| 2 | 0.15 to <0.25 | BB+ | 699 | 707 | 71.48 | 1,155 | 0.21 | 98 | 19.30 | 2.4 | 214 | 18.53 | - | |
| 3 | 0.25 to <0.50 | BB to BB- | 852 | 310 | 51.47 | 1,000 | 0.35 | 185 | 29.61 | 3.1 | 452 | 45.20 | 1 | |
| 4 | 0.50 to <0.75 | B+ | 467 | 51 | 41.07 | 479 | 0.58 | 69 | 39.53 | 3.5 | 372 | 77.66 | 1 | |
| 5 | 0.75 to <2.50 | B To B- | 341 | 246 | 58.37 | 412 | 1.58 | 269 | 32.66 | 2.9 | 324 | 78.64 | 2 | |
| 6 | 2.50 to <10.00 | CCC+ | 1,570 | 16 | 68.23 | 143 | 8.28 | 22 | 22.08 | 1.7 | 119 | 83.22 | 2 | |
| | 10.00 to <100.00 | CCC to CC and below | 52 | 3 | 33.87 | 52 | 27.13 | 12 | 42.90 | 1.2 | 113 | 217.31 | 7 | |
| 7 | 100.00 (Default) | Default | 51 | 6 | 42.90 | 54 | 100.00 | 9 | 66.33 | 3.8 | 369 | 683.33 | 6 | |
| 9 | Total | | \$ 354,864 | \$ 40,164 | 66.37 | \$ 444,846 | 0.04 | 4,747 | 11.16 | 2.4 | \$ 12,153 | 2.73 | \$ 28 | \$ 15 |
| 2026 Q1 | | | | | | | | | | | | | | |
| 10 | 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 | |
| 11 | 0.15 to <0.25 | BB+ | 710 | 816 | 71.60 | 1,244 | 0.21 | 103 | 20.03 | 2.6 | 249 | 20.02 | 1 | |
| 12 | 0.25 to <0.50 | BB to BB- | 774 | 251 | 44.08 | 866 | 0.35 | 176 | 27.33 | 2.8 | 329 | 37.99 | 1 | |
| 13 | 0.50 to <0.75 | B+ | 479 | 46 | 44.58 | 491 | 0.58 | 65 | 39.20 | 3.7 | 378 | 76.99 | 1 | |
| 14 | 0.75 to <2.50 | B To B- | 333 | 279 | 57.66 | 421 | 1.60 | 269 | 36.72 | 3.1 | 389 | 92.40 | 3 | |
| 15 | 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 | |
| 17 | 100.00 (Default) | Default | 62 | 5 | 42.90 | 65 | 100.00 | 7 | 60.26 | 3.6 | 379 | 583.08 | 13 | |
| 18 | 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 | | | | | | | | | | | | | | |
| 19 | 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 | |
| 20 | 0.15 to <0.25 | BB+ | 873 | 874 | 75.32 | 1,433 | 0.21 | 104 | 19.88 | 2.7 | 293 | 20.45 | 1 | |
| 21 | 0.25 to <0.50 | BB to BB- | 610 | 216 | 51.31 | 702 | 0.35 | 160 | 24.94 | 3.1 | 265 | 37.75 | 1 | |
| 22 | 0.50 to <0.75 | B+ | 499 | 63 | 47.42 | 519 | 0.59 | 69 | 49.11 | 3.8 | 530 | 102.12 | 1 | |
| 23 | 0.75 to <2.50 | B To B- | 426 | 194 | 50.69 | 510 | 1.82 | 298 | 44.30 | 3.0 | 590 | 115.69 | 4 | |
| 24 | 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 | |
| 25 | 100.00 (Default) | Default | 92 | 9 | 29.61 | 95 | 100.00 | 10 | 61.65 | 3.1 | 544 | 572.63 | 33 | |
| 27 | Total | | \$ 417,153 | \$ 39,533 | 66.63 | \$ 508,071 | 0.05 | 4,657 | 10.52 | 2.7 | \$ 14,377 | 2.83 | \$ 63 | \$ 42 |

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 Q3 | | | | | | | | | | | | | |
|---|--------|-----------------------|---------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|-----------|--------------------------|-------|------------|
| | | PD scale ³ | External rating | Original on-balance sheet gross exposure ⁴ | Off-balance sheet exposures pre-CCF ⁴ | Average CCF (%) | EAD post CRM and post-CCF ⁵ | Average PD (%) | Number of obligors ⁶ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁷ | EL | Provisions |
| | 1 | 0.00 to <0.15 | % AAA to BBB- | \$ 416,768 | \$ 38,245 | 66.04 | \$ 508,338 ⁸ | 0.02 | 3,418 | 10.31 | 2.7 | \$ 11,965 | 2.35 | \$ 10 | |
| | 2 | 0.15 to <0.25 | BB+ | 946 | 869 | 74.66 | 1,482 | 0.21 | 99 | 23.60 | 2.7 | 364 | 24.56 | 1 | |
| | 3 | 0.25 to <0.50 | BB to BB- | 552 | 255 | 53.09 | 669 | 0.37 | 170 | 24.10 | 3.3 | 250 | 37.37 | 1 | |
| | 4 | 0.50 to <0.75 | B+ | 617 | 68 | 48.80 | 642 | 0.60 | 80 | 44.94 | 3.6 | 594 | 92.52 | 2 | |
| | 5 | 0.75 to <2.50 | B To B- | 485 | 225 | 26.39 | 530 | 1.84 | 298 | 38.91 | 2.7 | 535 | 100.94 | 4 | |
| | 6 | 2.50 to <10.00 | CCC+ | 1,482 | 4 | 31.01 | 39 | 8.62 | 14 | 51.74 | 1.9 | 78 | 200.00 | 2 | |
| | 7 | 10.00 to <100.00 | CCC to CC and below | 62 | 3 | 37.14 | 62 | 37.19 | 19 | 48.18 | 1.5 | 151 | 243.55 | 12 | |
| | 8 | 100.00 (Default) | Default | 104 | 5 | 43.02 | 106 | 100.00 | 9 | 62.96 | 3.0 | 579 | 546.23 | 38 | |
| | 9 | Total | | \$ 421,016 | \$ 39,674 | 65.89 | \$ 511,868 | 0.05 | 4,089 | 10.46 | 2.7 | \$ 14,516 | 2.84 | \$ 70 | \$ 43 |
| 2025 Q2 | | | | | | | | | | | | | | | |
| | | PD scale ³ | External rating | Original on-balance sheet gross exposure ⁴ | Off-balance sheet exposures pre-CCF ⁴ | Average CCF (%) | EAD post CRM and post-CCF ⁵ | Average PD (%) | Number of obligors ⁶ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁷ | EL | Provisions |
| | 10 | 0.00 to <0.15 | % AAA to BBB- | \$ 448,829 | \$ 37,310 | 64.72 | \$ 540,386 ⁸ | 0.01 | 3,398 | 9.97 | 2.8 | \$ 10,141 | 1.88 | \$ 9 | |
| | 11 | 0.15 to <0.25 | BB+ | 920 | 810 | 74.97 | 1,413 | 0.21 | 102 | 20.21 | 2.4 | 275 | 19.46 | 1 | |
| | 12 | 0.25 to <0.50 | BB to BB- | 606 | 267 | 54.80 | 733 | 0.36 | 173 | 23.95 | 3.1 | 264 | 36.02 | 1 | |
| | 13 | 0.50 to <0.75 | B+ | 485 | 69 | 55.78 | 514 | 0.60 | 69 | 50.30 | 3.9 | 549 | 106.81 | 2 | |
| | 14 | 0.75 to <2.50 | B To B- | 523 | 147 | 34.22 | 557 | 1.80 | 315 | 38.21 | 2.7 | 548 | 98.38 | 4 | |
| | 15 | 2.50 to <10.00 | CCC+ | 1,436 | 4 | 29.36 | 25 | 8.62 | 10 | 45.84 | 2.1 | 45 | 180.00 | 1 | |
| | 16 | 10.00 to <100.00 | CCC to CC and below | 123 | 24 | 59.38 | 137 | 27.42 | 19 | 52.93 | 2.1 | 368 | 268.61 | 19 | |
| | 17 | 100.00 (Default) | Default | 105 | 5 | 43.02 | 107 | 100.00 | 10 | 63.39 | 3.1 | 586 | 547.66 | 39 | |
| | 18 | Total | | \$ 453,027 | \$ 38,636 | 64.73 | \$ 543,872 | 0.04 | 4,079 | 10.11 | 2.8 | \$ 12,776 | 2.35 | \$ 76 | \$ 43 |

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 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- | \$ 19,090 | \$ 12,351 | 41.69 % | \$ 24,887 | 0.06 % | 409 | 45.51 % | 1.9 | \$ 5,397 | 21.69 % | \$ 7 | | |
| 2 | 0.15 to <0.25 | BB+ | 139 | 297 | 41.25 | 261 | 0.21 | 21 | 41.63 | 2.0 | 114 | 43.68 | - | | |
| 3 | 0.25 to <0.50 | BB to BB- | 651 | 432 | 35.84 | 417 | 0.33 | 21 | 40.30 | 1.4 | 181 | 43.41 | 1 | | |
| 4 | 0.50 to <0.75 | B+ | 78 | 515 | 42.39 | 296 | 0.56 | 19 | 22.85 | 2.6 | 116 | 39.19 | - | | |
| 5 | 0.75 to <2.50 | B To B- | 25 | 39 | 38.26 | 40 | 2.09 | 24 | 35.63 | 2.1 | 36 | 90.00 | - | | |
| 6 | 2.50 to <10.00 | CCC+ | 216 | 3 | 100.00 | 3 | 4.71 | 6 | - | 1.3 | - | - | - | | |
| 7 | 10.00 to <100.00 | CCC to CC and below | 2 | 17 | 78.71 | 15 | 33.33 | 3 | 9.41 | 4.2 | 7 | 46.67 | - | | |
| 8 | 100.00 (Default) | Default | 1 | - | - | 1 | 100.00 | 1 | 24.72 | 1.0 | - | - | - | | |
| 9 | Total | | \$ 20,202 | \$ 13,654 | 41.57 % | \$ 25,920 | 0.10 % | 497 | 45.08 % | 1.9 | \$ 5,851 | 22.57 % | \$ 8 | | |

| 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 | | |
| 10 | 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 | | |
| 11 | 0.15 to <0.25 | BB+ | 139 | 239 | 41.17 | 237 | 0.20 | 20 | 41.28 | 3.0 | 126 | 53.16 | - | | |
| 12 | 0.25 to <0.50 | BB to BB- | 531 | 462 | 36.04 | 400 | 0.33 | 25 | 40.03 | 1.2 | 162 | 40.50 | 1 | | |
| 13 | 0.50 to <0.75 | B+ | 102 | 505 | 42.37 | 316 | 0.57 | 23 | 24.17 | 2.1 | 139 | 43.99 | - | | |
| 14 | 0.75 to <2.50 | B To B- | 102 | 18 | 38.21 | 25 | 1.97 | 19 | 46.48 | 2.4 | 30 | 120.00 | - | | |
| 15 | 2.50 to <10.00 | CCC+ | 231 | 6 | 63.06 | 5 | 4.71 | 10 | 9.15 | 1.3 | 1 | 20.00 | - | | |
| 16 | 10.00 to <100.00 | CCC to CC and below | 2 | 11 | 100.00 | 13 | 33.33 | 2 | 2.63 | 4.8 | 2 | 15.38 | - | | |
| 17 | 100.00 (Default) | Default | - | - | - | - | - | - | - | - | - | - | - | | |
| 18 | Total | | \$ 24,389 | \$ 13,042 | 42.09 % | \$ 29,907 | 0.08 % | 496 | 50.59 % | 1.6 | \$ 6,361 | 21.27 % | \$ 9 | | |

| LINE # | | 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 | | |
| 19 | 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 | | |
| 20 | 0.15 to <0.25 | BB+ | 126 | 91 | 43.88 | 167 | 0.20 | 15 | 45.17 | 3.1 | 108 | 64.67 | - | | |
| 21 | 0.25 to <0.50 | BB to BB- | 352 | 486 | 35.48 | 389 | 0.34 | 26 | 40.47 | 1.6 | 176 | 45.24 | 1 | | |
| 22 | 0.50 to <0.75 | B+ | 108 | 627 | 41.69 | 370 | 0.58 | 23 | 23.81 | 2.0 | 169 | 45.68 | 1 | | |
| 23 | 0.75 to <2.50 | B To B- | 283 | 14 | 68.31 | 60 | 2.05 | 22 | 58.51 | 2.4 | 90 | 150.00 | 1 | | |
| 24 | 2.50 to <10.00 | CCC+ | 1 | 6 | 63.06 | 5 | 4.71 | 10 | 9.24 | 1.3 | 1 | 20.00 | - | | |
| 25 | 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 | - | | |
| 26 | 100.00 (Default) | Default | - | - | - | - | - | - | - | - | - | - | - | | |
| 27 | Total | | \$ 20,297 | \$ 13,338 | 42.06 % | \$ 26,287 | 0.09 % | 514 | 48.08 % | 1.9 | \$ 6,466 | 24.60 % | \$ 9 | | |

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 | | | | | | | | | | | | | |
|--------|-----------------------|---------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|----------|--------------------------|------|------------|--|
| | | 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 | |
| 1 | 0.00 to <0.15 | % AAA to BBB- | \$ 18,781 | \$ 11,788 | 43.59 | \$ 24,230 | 0.06 | 409 | 47.73 | 2.0 | \$ 5,811 | 23.98 | \$ 7 | | |
| 2 | 0.15 to <0.25 | BB+ | 198 | 187 | 40.01 | 273 | 0.20 | 19 | 43.73 | 2.4 | 141 | 51.65 | – | | |
| 3 | 0.25 to <0.50 | BB to BB- | 188 | 392 | 35.06 | 307 | 0.33 | 21 | 42.89 | 2.1 | 159 | 51.79 | – | | |
| 4 | 0.50 to <0.75 | B+ | 183 | 556 | 38.45 | 397 | 0.58 | 29 | 21.04 | 2.1 | 154 | 38.79 | 1 | | |
| 5 | 0.75 to <2.50 | B To B- | 251 | 9 | 68.24 | 17 | 1.85 | 26 | 21.23 | 2.6 | 9 | 52.94 | – | | |
| 6 | 2.50 to <10.00 | CCC+ | 1 | 7 | 66.80 | 6 | 4.71 | 11 | 8.22 | 1.9 | 1 | 16.67 | – | | |
| | 10.00 to <100.00 | CCC to CC and below | – | 11 | 100.00 | 11 | 33.33 | 1 | – | 5.0 | – | – | – | | |
| 7 | 100.00 (Default) | Default | – | – | – | – | – | – | – | – | – | – | – | | |
| 8 | | | | | | | | | | | | | | | |
| 9 | Total | | \$ 19,602 | \$ 12,950 | 43.14 | \$ 25,241 | 0.09 | 511 | 47.16 | 2.0 | \$ 6,275 | 24.86 | \$ 8 | \$ 8 | |

| 2025 | | | | | | | | | | | | | | |
|------|-----------------------|---------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|--------------------------|----------|--------------------------|------|------------|
| Q2 | | | | | | | | | | | | | | |
| | PD scale ² | External rating | Original on-balance sheet gross exposure ³ | Off-balance sheet exposures pre-CCF ³ | Average CCF (%) | EAD post CRM and post-CCF ⁴ | Average PD (%) | Number of obligors ⁵ | Average LGD (%) | Average maturity (years) | RWA | RWA density ⁶ | EL | Provisions |
| 10 | 0.00 to <0.15 | % AAA to BBB- | \$ 17,697 | \$ 11,704 | 44.58 | \$ 23,083 | 0.06 | 406 | 48.28 | 1.9 | \$ 5,351 | 23.18 | \$ 7 | |
| 11 | 0.15 to <0.25 | BB+ | 122 | 236 | 42.87 | 223 | 0.20 | 19 | 43.76 | 1.8 | 101 | 45.29 | – | |
| 12 | 0.25 to <0.50 | BB to BB- | 206 | 391 | 35.80 | 349 | 0.34 | 22 | 43.55 | 1.5 | 163 | 46.70 | 1 | |
| 13 | 0.50 to <0.75 | B+ | 94 | 617 | 38.39 | 331 | 0.57 | 27 | 18.15 | 2.0 | 113 | 34.14 | – | |
| 14 | 0.75 to <2.50 | B To B- | 252 | 14 | 54.10 | 16 | 1.84 | 26 | 27.40 | 2.2 | 10 | 62.50 | – | |
| 15 | 2.50 to <10.00 | CCC+ | – | 18 | 86.99 | 16 | 4.71 | 11 | 1.44 | 4.2 | 1 | 6.25 | – | |
| | 10.00 to <100.00 | CCC to CC and below | – | – | – | – | – | – | – | – | – | – | – | |
| 16 | 100.00 (Default) | Default | – | – | – | – | – | – | – | – | – | – | – | |
| 17 | | | | | | | | | | | | | | |
| 18 | Total | | \$ 18,371 | \$ 12,980 | 44.06 | \$ 24,018 | 0.07 | 505 | 47.71 | 1.9 | \$ 5,739 | 23.89 | \$ 8 | \$ 6 |

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
Q2

| | | Original on-balance sheet gross exposure ² | Off-balance sheet exposures pre-CCF ² | Average CCF (%) | EAD post CRM and post-CCF ³ | Average PD (%) | Number of obligors ⁴ | Average LGD (%) | Average maturity (years) ⁵ | RWA | RWA density ⁶ | EL | Provisions | |
|----------------------------------|----|---|--|-----------------|--|----------------|---------------------------------|------------------|---------------------------------------|------------------|--------------------------|---------------|---------------|------------|
| Canada Insured ^{7,8,9} | 1 | 0.00 to <0.15 % \$ 30,897 | \$ 13,844 | 54.75 % | \$ 10,909 | 0.07 % | 219,853 | 11.18 % | | \$ 218 | 2.00 % | \$ 1 | | |
| | 2 | 0.15 to <0.25 | 6,634 | 391 | 49.29 | 2,936 | 0.19 | 26,177 | 10.90 | | 128 | 4.36 | 1 | |
| | 3 | 0.25 to <0.50 | 6,437 | 183 | 48.05 | 2,855 | 0.32 | 29,538 | 10.69 | | 176 | 6.16 | 1 | |
| | 4 | 0.50 to <0.75 | 4,209 | 586 | 53.25 | 1,830 | 0.52 | 15,720 | 10.66 | | 159 | 8.69 | 1 | |
| | 5 | 0.75 to <2.50 | 5,394 | 31 | 51.01 | 2,317 | 1.29 | 14,192 | 10.70 | | 366 | 15.80 | 3 | |
| | 6 | 2.50 to <10.00 | 1,547 | 45 | 29.60 | 619 | 5.71 | 6,173 | 10.66 | | 229 | 37.00 | 4 | |
| | 7 | 10.00 to <100.00 | 452 | 2 | 94.18 | 185 | 27.04 | 1,879 | 10.61 | | 103 | 55.68 | 5 | |
| | 8 | 100.00 (Default) | 142 | – | – | 49 | 100.00 | 713 | 10.56 | | 64 | 130.61 | – | |
| | 9 | Total | 55,712 | 15,082 | 54.39 | 21,700 | 0.90 | 314,245 | 10.96 | | 1,443 | 6.65 | 16 | 15 |
| Canada Uninsured ^{7,9} | 10 | 0.00 to <0.15 | 207,159 | 116,163 | 49.82 | 265,030 | 0.07 | 862,775 | 22.10 | | 11,282 | 4.26 | 39 | |
| | 11 | 0.15 to <0.25 | 58,000 | 8,367 | 46.89 | 61,923 | 0.19 | 154,257 | 26.89 | | 7,255 | 11.72 | 32 | |
| | 12 | 0.25 to <0.50 | 43,876 | 3,782 | 41.11 | 45,430 | 0.32 | 134,608 | 28.11 | | 8,579 | 18.88 | 42 | |
| | 13 | 0.50 to <0.75 | 19,992 | 2,699 | 47.33 | 21,270 | 0.51 | 48,655 | 28.34 | | 5,080 | 23.88 | 31 | |
| | 14 | 0.75 to <2.50 | 23,327 | 1,343 | 44.21 | 23,920 | 1.26 | 49,839 | 28.70 | | 10,718 | 44.81 | 86 | |
| | 15 | 2.50 to <10.00 | 4,691 | 79 | 43.43 | 4,726 | 5.66 | 14,164 | 25.10 | | 4,311 | 91.22 | 65 | |
| | 16 | 10.00 to <100.00 | 1,590 | 5 | 55.63 | 1,593 | 31.63 | 4,352 | 22.17 | | 1,864 | 117.01 | 110 | |
| | 17 | 100.00 (Default) | 600 | – | – | 600 | 100.00 | 1,626 | 24.05 | | 1,339 | 223.17 | 37 | |
| | 18 | Total | 359,235 | 132,438 | 49.27 | 424,492 | 0.52 | 1,270,276 | 24.17 | | 50,428 | 11.88 | 442 | 508 |
| U.S. Uninsured ⁷ | 19 | 0.00 to <0.15 | 19,335 | 15,154 | 66.86 | 29,466 | 0.07 | 88,975 | 29.42 | | 1,587 | 5.39 | 6 | |
| | 20 | 0.15 to <0.25 | 12,158 | 1,186 | 52.82 | 12,785 | 0.19 | 24,843 | 27.99 | | 1,446 | 11.31 | 7 | |
| | 21 | 0.25 to <0.50 | 8,913 | 458 | 40.54 | 9,099 | 0.32 | 33,004 | 28.87 | | 1,524 | 16.75 | 8 | |
| | 22 | 0.50 to <0.75 | 6,382 | 253 | 42.11 | 6,489 | 0.52 | 13,645 | 30.72 | | 1,643 | 25.32 | 10 | |
| | 23 | 0.75 to <2.50 | 7,541 | 275 | 42.32 | 7,658 | 1.29 | 24,534 | 33.74 | | 3,846 | 50.22 | 33 | |
| | 24 | 2.50 to <10.00 | 1,744 | 71 | 22.87 | 1,760 | 5.56 | 9,055 | 35.26 | | 2,118 | 120.34 | 34 | |
| | 25 | 10.00 to <100.00 | 719 | 12 | 18.29 | 721 | 27.53 | 3,608 | 33.11 | | 1,259 | 174.62 | 62 | |
| | 26 | 100.00 (Default) | 692 | – | – | 692 | 100.00 | 2,889 | 22.86 | | 657 | 94.94 | 106 | |
| | 27 | Total | 57,484 | 17,409 | 64.25 | 68,670 | 1.74 | 200,553 | 29.81 | | 14,080 | 20.50 | 266 | 198 |
| Total residential secured | 28 | \$ 472,431 | \$ 164,929 | 51.32 % | \$ 514,862 | 0.70 % | 1,785,074 | 24.37 % | | \$ 65,951 | 12.81 % | \$ 724 | \$ 721 | |

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 | | 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 | 14 | | |
| 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 | 458 | | |
| U.S. Uninsured⁷ | 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 | 191 | | |
| Total residential secured | | \$ 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 | 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 | 430 |
| 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 | 192 |
| 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 |
| 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 |
| 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 |
| 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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

| LINE # | 2026 Q2 | | | | | | | | | | | | | |
|---------|-----------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|---------------------------------------|------------------|--------------------------|-----------------|-----------------|--|
| | PD scale ¹ | Original on-balance sheet gross exposure ² | Off-balance sheet exposures pre-CCF ² | Average CCF (%) | EAD post CRM and post-CCF ³ | Average PD (%) | Number of obligors ⁴ | Average LGD (%) | Average maturity (years) ⁵ | RWA | RWA density ⁶ | EL | Provisions | |
| 1 | 0.00 to <0.15 | \$ 4,434 | \$ 132,688 | 60.87 | \$ 85,207 | 0.07 | 14,651,297 | 84.25 | | \$ 3,128 | 3.67 | \$ 49 | | |
| 2 | 0.15 to <0.25 | 2,383 | 21,227 | 61.69 | 15,478 | 0.19 | 2,389,406 | 86.53 | | 1,397 | 9.03 | 26 | | |
| 3 | 0.25 to <0.50 | 3,141 | 18,272 | 60.39 | 14,176 | 0.32 | 3,040,521 | 87.69 | | 1,937 | 13.66 | 40 | | |
| 4 | 0.50 to <0.75 | 3,770 | 13,679 | 62.99 | 12,386 | 0.52 | 1,535,059 | 88.37 | | 2,536 | 20.47 | 57 | | |
| 5 | 0.75 to <2.50 | 14,262 | 19,306 | 69.09 | 27,600 | 1.47 | 3,854,923 | 90.28 | | 12,526 | 45.38 | 367 | | |
| 6 | 2.50 to <10.00 | 11,006 | 7,380 | 88.98 | 17,572 | 5.13 | 3,627,237 | 89.66 | | 19,013 | 108.20 | 812 | | |
| 7 | 10.00 to <100.00 | 3,147 | 487 | 85.06 | 3,561 | 34.35 | 1,441,395 | 89.48 | | 7,261 | 203.90 | 1,100 | | |
| 8 | 100.00 (Default) | 176 | – | – | 176 | 100.00 | 37,649 | 82.72 | | 112 | 63.64 | 136 | | |
| 9 | Total | \$ 42,319 | \$ 213,039 | 62.82 | \$ 176,156 | 1.65 | 30,577,487 | 86.60 | | \$ 47,910 | 27.20 | \$ 2,587 | \$ 2,931 | |
| 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 | |
| 10 | 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 | | |
| 11 | 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 | | |
| 12 | 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 | | |
| 13 | 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 | | |
| 14 | 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 | | |
| 15 | 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 | | |
| 16 | 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 | | |
| 17 | 100.00 (Default) | 156 | – | – | 156 | 100.00 | 33,453 | 82.45 | | 102 | 65.38 | 121 | | |
| 18 | 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 | |
| 19 | 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 | | |
| 20 | 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 | | |
| 21 | 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 | | |
| 22 | 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 | | |
| 23 | 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 | | |
| 24 | 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 | | |
| 25 | 10.00 to <100.00 | 2,533 | 456 | 75.15 | 2,876 | 37.94 | 1,360,011 | 89.51 | | 5,668 | 197.08 | 982 | | |
| 26 | 100.00 (Default) | 152 | – | – | 152 | 100.00 | 31,873 | 83.66 | | 92 | 60.53 | 120 | | |
| 27 | Total | \$ 43,198 | \$ 223,771 | 60.23 | \$ 177,970 | 1.47 | 31,086,080 | 88.33 | | \$ 43,654 | 24.53 | \$ 2,343 | \$ 2,998 | |

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 | | | | | | | | | | | | | |
|--------|-----------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|---------------------------------------|-----------|--------------------------|----------|------------|--|
| | Q3 | | | | | | | | | | | | | |
| | PD scale ¹ | Original on-balance sheet gross exposure ² | Off-balance sheet exposures pre-CCF ² | Average CCF (%) | EAD post CRM and post-CCF ³ | Average PD (%) | Number of obligors ⁴ | Average LGD (%) | Average maturity (years) ⁵ | RWA | RWA density ⁶ | EL | Provisions | |
| 1 | 0.00 to <0.15 | \$ 7,507 | \$ 164,533 | 57.49 | \$ 102,089 | 0.07 | 16,924,889 | 86.51 | | \$ 3,756 | 3.68 | \$ 59 | | |
| 2 | 0.15 to <0.25 | 2,526 | 14,601 | 60.64 | 11,380 | 0.19 | 2,070,557 | 87.92 | | 1,040 | 9.14 | 19 | | |
| 3 | 0.25 to <0.50 | 3,051 | 11,328 | 60.49 | 9,903 | 0.32 | 2,452,594 | 88.92 | | 1,372 | 13.85 | 28 | | |
| 4 | 0.50 to <0.75 | 3,754 | 9,755 | 63.72 | 9,970 | 0.53 | 1,513,916 | 88.85 | | 2,078 | 20.84 | 47 | | |
| 5 | 0.75 to <2.50 | 14,924 | 18,783 | 65.01 | 27,135 | 1.49 | 4,003,390 | 90.85 | | 12,540 | 46.21 | 369 | | |
| 6 | 2.50 to <10.00 | 9,816 | 3,407 | 81.83 | 12,604 | 5.45 | 3,263,961 | 91.08 | | 14,430 | 114.49 | 625 | | |
| 7 | 10.00 to <100.00 | 2,428 | 420 | 75.12 | 2,743 | 37.41 | 1,209,040 | 89.58 | | 5,429 | 197.92 | 926 | | |
| 8 | 100.00 (Default) | 143 | – | – | 143 | 100.00 | 27,821 | 85.55 | | 82 | 57.34 | 116 | | |
| 9 | Total | \$ 44,149 | \$ 222,827 | 59.16 | \$ 175,967 | 1.38 | 31,466,168 | 87.91 | | \$ 40,727 | 23.14 | \$ 2,189 | \$ 2,984 | |

| 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 | |
| 10 | 0.00 to <0.15 | \$ 6,819 | \$ 162,510 | 57.62 | \$ 100,453 | 0.07 | 17,015,647 | 86.80 | | \$ 3,706 | 3.69 | \$ 58 | | |
| 11 | 0.15 to <0.25 | 2,457 | 14,592 | 61.72 | 11,463 | 0.19 | 2,095,934 | 87.92 | | 1,048 | 9.14 | 20 | | |
| 12 | 0.25 to <0.50 | 2,993 | 11,309 | 61.43 | 9,939 | 0.32 | 2,551,263 | 88.91 | | 1,377 | 13.85 | 28 | | |
| 13 | 0.50 to <0.75 | 3,718 | 9,420 | 65.75 | 9,911 | 0.52 | 1,498,664 | 89.09 | | 2,043 | 20.61 | 46 | | |
| 14 | 0.75 to <2.50 | 14,738 | 19,218 | 65.46 | 27,319 | 1.47 | 4,085,292 | 90.74 | | 12,475 | 45.66 | 365 | | |
| 15 | 2.50 to <10.00 | 9,751 | 3,242 | 85.52 | 12,523 | 5.47 | 3,296,444 | 91.02 | | 14,363 | 114.69 | 622 | | |
| 16 | 10.00 to <100.00 | 2,333 | 338 | 90.58 | 2,639 | 36.85 | 1,233,565 | 89.44 | | 5,251 | 198.98 | 877 | | |
| 17 | 100.00 (Default) | 153 | – | – | 153 | 100.00 | 30,455 | 85.24 | | 88 | 57.52 | 123 | | |
| 18 | Total | \$ 42,962 | \$ 220,629 | 59.57 | \$ 174,400 | 1.37 | 31,807,264 | 88.08 | | \$ 40,351 | 23.14 | \$ 2,139 | \$ 2,940 | |

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 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 % | 8,398 \$ | 5,077 | 73.42 % | 12,126 \$ | 0.09 % | 480,931 | 42.31 % | | 1,137 | 9.38 % | 5 | | |
| 2 | 0.15 to <0.25 | 7,582 | 4,154 | 46.16 | 9,500 | 0.20 | 377,724 | 45.39 | | 1,731 | 18.22 | 9 | | |
| 3 | 0.25 to <0.50 | 17,666 | 1,092 | 70.11 | 18,432 | 0.32 | 498,532 | 36.20 | | 4,374 | 23.73 | 22 | | |
| 4 | 0.50 to <0.75 | 9,509 | 1,213 | 68.67 | 10,342 | 0.53 | 282,497 | 47.12 | | 3,615 | 34.95 | 26 | | |
| 5 | 0.75 to <2.50 | 33,484 | 2,386 | 72.53 | 35,206 | 1.57 | 810,912 | 51.00 | | 20,802 | 59.09 | 281 | | |
| 6 | 2.50 to <10.00 | 18,475 | 660 | 74.25 | 18,720 | 5.65 | 610,245 | 57.22 | | 16,091 | 85.96 | 608 | | |
| 7 | 10.00 to <100.00 | 4,995 | 59 | 67.81 | 4,994 | 27.28 | 203,788 | 57.19 | | 6,266 | 125.47 | 785 | | |
| 8 | 100.00 (Default) | 718 | 4 | 100.00 | 682 | 100.00 | 18,816 | 53.62 | | 801 | 117.45 | 301 | | |
| 9 | Total | 100,827 \$ | 14,645 | 64.92 % | 110,002 \$ | 3.45 % | 3,283,445 | 48.07 % | | 54,817 | 49.83 % | 2,037 \$ | 2,003 | |
| 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 | |
| 10 | 0.00 to <0.15 % | 8,239 \$ | 5,021 | 73.79 % | 11,944 \$ | 0.09 % | 481,383 | 42.42 % | | 1,122 | 9.39 % | 4 | | |
| 11 | 0.15 to <0.25 | 7,546 | 4,225 | 46.03 | 9,491 | 0.20 | 380,266 | 45.27 | | 1,727 | 18.20 | 8 | | |
| 12 | 0.25 to <0.50 | 17,645 | 1,081 | 70.85 | 18,411 | 0.32 | 502,440 | 35.95 | | 4,320 | 23.46 | 22 | | |
| 13 | 0.50 to <0.75 | 9,382 | 1,212 | 69.41 | 10,224 | 0.53 | 278,574 | 46.94 | | 3,559 | 34.81 | 25 | | |
| 14 | 0.75 to <2.50 | 33,351 | 2,340 | 73.51 | 35,063 | 1.57 | 807,549 | 50.67 | | 20,626 | 58.83 | 279 | | |
| 15 | 2.50 to <10.00 | 17,993 | 664 | 75.48 | 18,234 | 5.65 | 618,347 | 57.16 | | 15,660 | 85.88 | 592 | | |
| 16 | 10.00 to <100.00 | 5,010 | 59 | 64.08 | 5,001 | 27.40 | 204,571 | 56.74 | | 6,215 | 124.28 | 782 | | |
| 17 | 100.00 (Default) | 674 | 4 | 100.00 | 637 | 100.00 | 18,409 | 53.34 | | 726 | 113.97 | 282 | | |
| 18 | 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 | |
| 19 | 0.00 to <0.15 % | 7,486 \$ | 4,932 | 74.13 % | 11,142 \$ | 0.09 % | 477,385 | 42.36 % | | 1,045 | 9.38 % | 4 | | |
| 20 | 0.15 to <0.25 | 6,911 | 4,228 | 45.86 | 8,850 | 0.20 | 354,068 | 46.31 | | 1,648 | 18.62 | 8 | | |
| 21 | 0.25 to <0.50 | 16,526 | 1,105 | 70.83 | 17,309 | 0.33 | 467,556 | 35.94 | | 3,693 | 21.34 | 20 | | |
| 22 | 0.50 to <0.75 | 9,143 | 1,204 | 68.88 | 9,973 | 0.53 | 275,126 | 46.76 | | 3,460 | 34.69 | 25 | | |
| 23 | 0.75 to <2.50 | 36,656 | 2,345 | 73.27 | 38,366 | 1.57 | 879,725 | 51.62 | | 23,059 | 60.10 | 313 | | |
| 24 | 2.50 to <10.00 | 19,109 | 687 | 74.69 | 19,323 | 5.34 | 634,389 | 57.38 | | 16,527 | 85.53 | 593 | | |
| 25 | 10.00 to <100.00 | 4,300 | 62 | 74.32 | 4,314 | 26.77 | 181,267 | 55.93 | | 5,323 | 123.39 | 642 | | |
| 26 | 100.00 (Default) | 695 | 5 | 100.00 | 656 | 100.00 | 18,617 | 51.58 | | 548 | 83.54 | 294 | | |
| 27 | Total | 100,826 \$ | 14,568 | 65.14 % | 109,933 \$ | 3.26 % | 3,288,133 | 48.53 % | | 55,303 | 50.31 % | 1,899 \$ | 2,033 | |

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 | | | | | | | | | | | | | |
|--------|-----------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|---------------------------------------|--------|--------------------------|----------|------------|--|
| | Q3 | | | | | | | | | | | | | |
| | PD scale ¹ | Original on-balance sheet gross exposure ² | Off-balance sheet exposures pre-CCF ² | Average CCF (%) | EAD post CRM and post-CCF ³ | Average PD (%) | Number of obligors ⁴ | Average LGD (%) | Average maturity (years) ⁵ | RWA | RWA density ⁶ | EL | Provisions | |
| 1 | 0.00 to <0.15 % | 7,543 \$ | 4,784 | 69.33 % | 10,859 | 0.09 % | 519,191 | 45.12 % | | 1,060 | 9.76 % | 4 | | |
| 2 | 0.15 to <0.25 | 6,814 | 3,905 | 45.20 | 8,579 | 0.20 | 340,599 | 43.30 | | 1,493 | 17.40 | 7 | | |
| 3 | 0.25 to <0.50 | 15,596 | 1,098 | 66.06 | 16,321 | 0.32 | 458,218 | 35.54 | | 3,418 | 20.94 | 19 | | |
| 4 | 0.50 to <0.75 | 8,871 | 1,430 | 69.61 | 9,866 | 0.53 | 282,070 | 46.88 | | 3,458 | 35.05 | 25 | | |
| 5 | 0.75 to <2.50 | 35,372 | 2,134 | 64.29 | 36,738 | 1.57 | 859,289 | 51.05 | | 21,875 | 59.54 | 297 | | |
| 6 | 2.50 to <10.00 | 18,772 | 768 | 66.55 | 18,967 | 5.40 | 620,683 | 56.95 | | 16,118 | 84.98 | 582 | | |
| 7 | 10.00 to <100.00 | 4,368 | 87 | 61.55 | 4,384 | 26.80 | 181,427 | 54.92 | | 5,324 | 121.44 | 642 | | |
| 8 | 100.00 (Default) | 688 | 4 | 100.00 | 645 | 100.00 | 18,146 | 50.44 | | 557 | 86.36 | 281 | | |
| 9 | Total | 98,024 \$ | 14,210 | 61.53 % | 106,359 | 3.34 % | 3,279,623 | 48.26 % | | 53,303 | 50.12 % | 1,857 \$ | 1,974 | |

| 2025 | | | | | | | | | | | | | |
|------|-----------------------|---|--|-----------------|--|----------------|---------------------------------|-----------------|---------------------------------------|--------|--------------------------|----------|------------|
| Q2 | | | | | | | | | | | | | |
| | PD scale ¹ | Original on-balance sheet gross exposure ² | Off-balance sheet exposures pre-CCF ² | Average CCF (%) | EAD post CRM and post-CCF ³ | Average PD (%) | Number of obligors ⁴ | Average LGD (%) | Average maturity (years) ⁵ | RWA | RWA density ⁶ | EL | Provisions |
| 10 | 0.00 to <0.15 % | 7,432 \$ | 5,443 | 69.56 % | 11,218 | 0.08 % | 551,326 | 45.82 % | | 1,086 | 9.68 % | 4 | |
| 11 | 0.15 to <0.25 | 6,597 | 3,748 | 44.46 | 8,263 | 0.20 | 333,838 | 42.42 | | 1,401 | 16.96 | 7 | |
| 12 | 0.25 to <0.50 | 15,243 | 1,069 | 66.20 | 15,953 | 0.33 | 477,949 | 36.39 | | 3,378 | 21.17 | 19 | |
| 13 | 0.50 to <0.75 | 8,725 | 1,114 | 68.37 | 9,486 | 0.53 | 258,301 | 46.60 | | 3,279 | 34.57 | 23 | |
| 14 | 0.75 to <2.50 | 33,542 | 2,005 | 64.78 | 34,828 | 1.57 | 820,155 | 51.45 | | 20,902 | 60.01 | 285 | |
| 15 | 2.50 to <10.00 | 19,057 | 500 | 62.80 | 19,028 | 5.43 | 625,477 | 57.31 | | 16,290 | 85.61 | 593 | |
| 16 | 10.00 to <100.00 | 4,509 | 65 | 54.49 | 4,504 | 26.21 | 179,111 | 55.91 | | 5,561 | 123.47 | 661 | |
| 17 | 100.00 (Default) | 702 | 4 | 100.00 | 658 | 100.00 | 18,834 | 51.23 | | 565 | 85.87 | 292 | |
| 18 | Total | 95,807 \$ | 13,948 | 61.47 % | 103,938 | 3.42 % | 3,264,991 | 48.66 % | | 52,462 | 50.47 % | 1,884 \$ | 1,966 |

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 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) | \$ 10,065 | \$ 33,906 | - | 1.4 | \$ 61,559 | \$ 9,931 |
| 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) | - | - | - | - | 523,465 | 4,558 |
| Value-at-Risk (VaR) for SFTs | - | - | - | - | - | - |
| Total | | | | | \$ 585,024 | \$ 14,489 |
| | 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 |
| 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 |

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 Q2 | | | | | |
|--------|------------------|---------------------------|---|---|---------------------------|-----------|
| | Replacement cost | Potential future exposure | Effective expected positive exposure (EEPE) | Alpha used for computing regulatory EAD | EAD post-CRM ² | RWA |
| 1 | \$ 13,029 | \$ 32,808 | | 1.4 | \$ 64,172 | \$ 9,282 |
| 2 | - | - | | - | - | - |
| 3 | | | | - | - | - |
| 4 | | | | | - | - |
| 5 | | | | | 461,673 | 3,494 |
| 6 | | | | | - | - |
| 7 | | | | | \$ 525,845 | \$ 12,776 |

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 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 | 1 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Public sector entities | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Multilateral development banks | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Banks | 4 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>Of which: securities firms and other financial institutions as Bank</i> | 5 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Corporates | 6 | - | - | - | - | - | - | - | - | - | 7 | - | - | - | 7 |
| <i>Of which: securities firms and other financial institutions as Corporate</i> | 7 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <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 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | 7 | \$ - | \$ - | \$ - | 7 |

| | | 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 | 14 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Public sector entities | 15 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Multilateral development banks | 16 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Banks | 17 | - | - | - | - | - | - | - | - | - | 55 | - | - | - | 55 |
| <i>Of which: securities firms and other financial institutions as Bank</i> | 18 | - | - | - | - | - | - | - | - | - | 12 | - | - | - | 12 |
| Corporates | 19 | - | - | - | - | - | - | 205 | - | - | 93 | - | - | - | 298 |
| <i>Of which: securities firms and other financial institutions as Corporate</i> | 20 | - | - | - | - | - | - | 205 | - | - | 43 | - | - | - | 248 |
| <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 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | 205 | \$ - | \$ - | 148 | \$ - | \$ - | \$ - | 353 |

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 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 | 1 | \$ | – | \$ | – | \$ | – | \$ | – | \$ | – | \$ | – | \$ | – | | | | | | | | | | | | | | |
| Public sector entities | 2 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | | | | | | | | | | | | | | |
| Multilateral development banks | 3 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | | | | | | | | | | | | | | |
| Banks | 4 | – | – | 1,023 | 15 | – | – | – | – | – | 204 | – | – | – | 1,242 | | | | | | | | | | | | | | |
| <i>Of which: securities firms and other financial institutions as Bank</i> | 5 | – | – | 142 | 3 | – | – | – | – | – | 91 | – | – | – | 236 | | | | | | | | | | | | | | |
| Corporates | 6 | – | – | 3 | – | – | 14 | 17 | – | – | 415 | – | – | – | 449 | | | | | | | | | | | | | | |
| <i>Of which: securities firms and other financial institutions as Corporate</i> | 7 | – | – | 3 | – | – | 14 | 17 | – | – | 339 | – | – | – | 373 | | | | | | | | | | | | | | |
| <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 | \$ | – | \$ | – | \$ | 1,026 | \$ | 15 | \$ | – | \$ | 14 | \$ | 17 | \$ | – | \$ | – | \$ | 619 | \$ | – | \$ | – | \$ | – | \$ | 1,691 |

| | | 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 | 14 | \$ | – | \$ | – | \$ | – | \$ | – | \$ | – | \$ | – | \$ | – | | | | | | | | | | | | | | |
| Public sector entities | 15 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | | | | | | | | | | | | | | |
| Multilateral development banks | 16 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | | | | | | | | | | | | | | |
| Banks | 17 | – | – | 345 | 37 | – | – | – | – | – | 19 | – | – | – | 401 | | | | | | | | | | | | | | |
| <i>Of which: securities firms and other financial institutions as Bank</i> | 18 | – | – | 104 | 4 | – | – | – | – | – | 4 | – | – | – | 112 | | | | | | | | | | | | | | |
| Corporates | 19 | – | – | 277 | – | – | 3 | 49 | – | – | 350 | – | – | – | 679 | | | | | | | | | | | | | | |
| <i>Of which: securities firms and other financial institutions as Corporate</i> | 20 | – | – | 277 | – | – | 3 | 49 | – | – | 302 | – | – | – | 631 | | | | | | | | | | | | | | |
| <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 | \$ | – | \$ | – | \$ | 622 | \$ | 37 | \$ | – | \$ | 3 | \$ | 49 | \$ | – | \$ | – | \$ | 369 | \$ | – | \$ | – | \$ | – | \$ | 1,080 |

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 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 | 1 | \$ | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Public sector entities | 2 | | | | | | | | | | | | | | | |
| Multilateral development banks | 3 | | | | | | | | | | | | | | | |
| Banks | 4 | | | 300 | 17 | | 1 | | | | 7 | | | | 325 | |
| <i>Of which: securities firms and other financial institutions as Bank</i> | 5 | | | 87 | 3 | | 1 | | | | 7 | | | | 98 | |
| Corporates | 6 | | | 89 | | | 1 | 44 | | | 366 | | | | 500 | |
| <i>Of which: securities firms and other financial institutions as Corporate</i> | 7 | | | 89 | | | 1 | 44 | | | 283 | | | | 417 | |
| <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 | \$ | - | - | 389 | 17 | - | 2 | 44 | - | - | 373 | - | - | 825 | |

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 | | | | | | | | | |
|--|-----------------------|-------------------|---------------|---------------------------------|---------------|--------------------------|-----------------|--------------------------|--|--|
| | 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 | | |
| 1 | 0.00 to <0.15 % | \$ 16,142 | 0.05 % | 258 | 1.65 % | 0.1 | \$ 83 | 0.51 % | | |
| 2 | 0.15 to <0.25 | 125 | 0.20 | 87 | 43.98 | 2.7 | 35 | 28.00 | | |
| 3 | 0.25 to <0.50 | 138 | 0.39 | 171 | 40.36 | 2.5 | 56 | 40.58 | | |
| 4 | 0.50 to <0.75 | 357 | 0.62 | 1,069 | 25.40 | 2.5 | 116 | 32.49 | | |
| 5 | 0.75 to <2.50 | 878 | 1.92 | 820 | 30.59 | 1.8 | 553 | 62.98 | | |
| 6 | 2.50 to <10.00 | 464 | 4.79 | 247 | 7.09 | 0.6 | 95 | 20.47 | | |
| 7 | 10.00 to <100.00 | 62 | 22.80 | 122 | 42.00 | 1.8 | 126 | 203.23 | | |
| 8 | 100.00 (Default) | 2 | 100.00 | 18 | 48.58 | 3.1 | 3 | 150.00 | | |
| 9 | Total | \$ 18,168 | 0.36 % | 2,792 | 4.38 % | 0.3 | \$ 1,067 | 5.87 % | | |
| 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 % | \$ 247,557 | 0.06 % | 2,850 | 7.38 % | 0.2 | \$ 4,585 | 1.85 % | | |
| 11 | 0.15 to <0.25 | 45,493 | 0.20 | 172 | 3.66 | 0.1 | 979 | 2.15 | | |
| 12 | 0.25 to <0.50 | 9,013 | 0.34 | 146 | 9.62 | 0.3 | 772 | 8.57 | | |
| 13 | 0.50 to <0.75 | 2,560 | 0.66 | 87 | 20.58 | 0.2 | 607 | 23.71 | | |
| 14 | 0.75 to <2.50 | 5,473 | 1.75 | 154 | 8.35 | 0.2 | 897 | 16.39 | | |
| 15 | 2.50 to <10.00 | 22 | 8.93 | 9 | 44.29 | 1.9 | 36 | 163.64 | | |
| 16 | 10.00 to <100.00 | 26 | 18.21 | 6 | 40.27 | 1.2 | 51 | 196.15 | | |
| 17 | 100.00 (Default) | 56 | 100.00 | 2 | 40.00 | 4.0 | – | – | | |
| 18 | Total | \$ 310,200 | 0.15 % | 3,426 | 7.04 % | 0.2 | \$ 7,927 | 2.56 % | | |
| 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 | | |
| 19 | 0.00 to <0.15 % | \$ 13,667 | 0.05 % | 262 | 1.84 % | 0.2 | \$ 82 | 0.60 % | | |
| 20 | 0.15 to <0.25 | 228 | 0.20 | 94 | 44.41 | 1.8 | 61 | 26.75 | | |
| 21 | 0.25 to <0.50 | 189 | 0.39 | 182 | 39.13 | 3.1 | 73 | 38.62 | | |
| 22 | 0.50 to <0.75 | 408 | 0.61 | 1,058 | 26.00 | 2.7 | 137 | 33.58 | | |
| 23 | 0.75 to <2.50 | 1,479 | 2.01 | 814 | 18.11 | 1.2 | 548 | 37.05 | | |
| 24 | 2.50 to <10.00 | 541 | 4.82 | 265 | 7.12 | 0.6 | 111 | 20.52 | | |
| 25 | 10.00 to <100.00 | 80 | 27.03 | 130 | 29.62 | 1.7 | 115 | 143.75 | | |
| 26 | 100.00 (Default) | 1 | 100.00 | 17 | 26.34 | 3.1 | 3 | 300.00 | | |
| 27 | 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 | | |
| 28 | 0.00 to <0.15 % | \$ 238,472 | 0.07 % | 2,712 | 7.28 % | 0.3 | \$ 4,495 | 1.88 % | | |
| 29 | 0.15 to <0.25 | 43,447 | 0.20 | 156 | 3.00 | 0.1 | 774 | 1.78 | | |
| 30 | 0.25 to <0.50 | 9,091 | 0.30 | 138 | 8.10 | 0.3 | 645 | 7.09 | | |
| 31 | 0.50 to <0.75 | 1,852 | 0.66 | 83 | 18.76 | 0.3 | 414 | 22.35 | | |
| 32 | 0.75 to <2.50 | 4,354 | 1.66 | 149 | 8.55 | 0.3 | 716 | 16.44 | | |
| 33 | 2.50 to <10.00 | 31 | 7.78 | 10 | 47.11 | 1.8 | 50 | 161.29 | | |
| 34 | 10.00 to <100.00 | 19 | 18.92 | 5 | 40.51 | 1.4 | 38 | 200.00 | | |
| 35 | 100.00 (Default) | 58 | 100.00 | 2 | 40.00 | 4.2 | 290 | 500.00 | | |
| 36 | Total | \$ 297,324 | 0.14 % | 3,255 | 6.78 % | 0.2 | \$ 7,422 | 2.50 % | | |

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 | | | | | | | | | |
|--------|--|--------------|------------|---------------------------------|-------------|--------------------------|----------|--------------------------|--|--|
| | 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 | | |
| 1 | 0.00 to <0.15 % | \$ 530 | 0.10 % | 221 | 28.19 % | 1.9 | \$ 60 | 11.32 % | | |
| 2 | 0.15 to <0.25 | 125 | 0.20 | 86 | 47.90 | 2.6 | 40 | 32.00 | | |
| 3 | 0.25 to <0.50 | 239 | 0.38 | 188 | 37.02 | 3.2 | 86 | 35.98 | | |
| 4 | 0.50 to <0.75 | 354 | 0.61 | 1,063 | 25.56 | 3.2 | 117 | 33.05 | | |
| 5 | 0.75 to <2.50 | 893 | 1.89 | 782 | 32.30 | 2.1 | 589 | 65.96 | | |
| 6 | 2.50 to <10.00 | 498 | 4.76 | 255 | 6.23 | 0.6 | 87 | 17.47 | | |
| 7 | 10.00 to <100.00 | 114 | 23.77 | 144 | 47.16 | 1.8 | 258 | 226.32 | | |
| 8 | 100.00 (Default) | 1 | 100.00 | 13 | 27.29 | 3.0 | 2 | 200.00 | | |
| 9 | 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 | | |
| 10 | 0.00 to <0.15 % | \$ 238,553 | 0.07 % | 2,813 | 7.32 % | 0.3 | \$ 4,648 | 1.95 % | | |
| 11 | 0.15 to <0.25 | 54,809 | 0.20 | 151 | 2.33 | 0.1 | 762 | 1.39 | | |
| 12 | 0.25 to <0.50 | 13,727 | 0.30 | 131 | 5.12 | 0.2 | 605 | 4.41 | | |
| 13 | 0.50 to <0.75 | 1,812 | 0.64 | 89 | 16.90 | 0.4 | 373 | 20.58 | | |
| 14 | 0.75 to <2.50 | 6,083 | 2.07 | 154 | 7.83 | 0.2 | 962 | 15.81 | | |
| 15 | 2.50 to <10.00 | 27 | 9.27 | 9 | 47.40 | 1.4 | 48 | 177.78 | | |
| 16 | 10.00 to <100.00 | 19 | 19.36 | 5 | 40.62 | 1.5 | 37 | 194.74 | | |
| 17 | 100.00 (Default) | 45 | 100.00 | 2 | 40.00 | 4.4 | 223 | 495.56 | | |
| 18 | Total | \$ 315,075 | 0.16 % | 3,354 | 6.43 % | 0.2 | \$ 7,658 | 2.43 % | | |
| | 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 | | |
| 19 | 0.00 to <0.15 % | \$ 524 | 0.10 % | 521 | 28.68 % | 2.4 | \$ 64 | 12.21 % | | |
| 20 | 0.15 to <0.25 | 288 | 0.20 | 546 | 22.29 | 1.7 | 42 | 14.58 | | |
| 21 | 0.25 to <0.50 | 309 | 0.37 | 808 | 35.33 | 3.7 | 105 | 33.98 | | |
| 22 | 0.50 to <0.75 | 168 | 0.62 | 239 | 21.21 | 2.0 | 46 | 27.38 | | |
| 23 | 0.75 to <2.50 | 630 | 1.97 | 434 | 27.36 | 1.3 | 354 | 56.19 | | |
| 24 | 2.50 to <10.00 | 497 | 4.83 | 123 | 6.37 | 0.6 | 92 | 18.51 | | |
| 25 | 10.00 to <100.00 | 84 | 22.69 | 151 | 46.54 | 1.6 | 188 | 223.81 | | |
| 26 | 100.00 (Default) | – | 100.00 | 3 | 25.00 | 3.2 | 1 | – | | |
| 27 | 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 | | |
| 28 | 0.00 to <0.15 % | \$ 249,343 | 0.07 % | 2,975 | 7.21 % | 0.3 | \$ 5,028 | 2.02 % | | |
| 29 | 0.15 to <0.25 | 53,271 | 0.20 | 144 | 2.13 | 0.1 | 669 | 1.26 | | |
| 30 | 0.25 to <0.50 | 14,407 | 0.31 | 156 | 5.54 | 0.2 | 683 | 4.74 | | |
| 31 | 0.50 to <0.75 | 1,230 | 0.66 | 63 | 21.67 | 0.5 | 330 | 26.83 | | |
| 32 | 0.75 to <2.50 | 3,360 | 2.04 | 137 | 10.74 | 0.4 | 754 | 22.44 | | |
| 33 | 2.50 to <10.00 | 21 | 9.31 | 7 | 50.61 | 1.7 | 40 | 190.48 | | |
| 34 | 10.00 to <100.00 | 14 | 17.58 | 6 | 42.22 | 1.7 | 29 | 207.14 | | |
| 35 | 100.00 (Default) | 50 | 100.00 | 2 | 40.00 | 4.5 | 251 | 502.00 | | |
| 36 | Total | \$ 321,696 | 0.14 % | 3,490 | 6.40 % | 0.2 | \$ 7,784 | 2.42 % | | |

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) – Corporate (Continued)¹

(\$ millions, except as noted)
As at

| LINE # | 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 | | |
| 1 | 0.00 to <0.15 % \$ | 559 | 0.11 % | 535 | 31.81 % | 2.6 \$ | 78 | 13.95 % | | |
| 2 | 0.15 to <0.25 | 308 | 0.20 | 574 | 27.78 | 2.2 | 56 | 18.18 | | |
| 3 | 0.25 to <0.50 | 385 | 0.37 | 815 | 34.24 | 3.7 | 128 | 33.25 | | |
| 4 | 0.50 to <0.75 | 199 | 0.63 | 254 | 23.83 | 2.2 | 62 | 31.16 | | |
| 5 | 0.75 to <2.50 | 636 | 1.92 | 438 | 26.00 | 1.6 | 334 | 52.52 | | |
| 6 | 2.50 to <10.00 | 624 | 4.87 | 122 | 6.69 | 0.6 | 125 | 20.03 | | |
| 7 | 10.00 to <100.00 | 85 | 23.93 | 146 | 34.30 | 2.0 | 141 | 165.88 | | |
| 8 | 100.00 (Default) | – | 100.00 | 5 | 25.71 | 3.5 | 1 | – | | |
| 9 | 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 | | |
| 10 | 0.00 to <0.15 % \$ | 233,362 | 0.07 % | 2,950 | 7.24 % | 0.3 \$ | 4,618 | 1.98 % | | |
| 11 | 0.15 to <0.25 | 42,077 | 0.20 | 126 | 2.17 | 0.1 | 528 | 1.25 | | |
| 12 | 0.25 to <0.50 | 11,023 | 0.36 | 154 | 6.17 | 0.3 | 601 | 5.45 | | |
| 13 | 0.50 to <0.75 | 1,124 | 0.66 | 59 | 15.19 | 0.4 | 212 | 18.86 | | |
| 14 | 0.75 to <2.50 | 3,284 | 2.02 | 119 | 7.16 | 0.3 | 451 | 13.73 | | |
| 15 | 2.50 to <10.00 | 89 | 9.31 | 5 | 40.64 | 2.2 | 137 | 153.93 | | |
| 16 | 10.00 to <100.00 | 24 | 17.58 | 6 | 42.02 | 1.8 | 48 | 200.00 | | |
| 17 | 100.00 (Default) | 60 | 100.00 | 2 | 40.00 | 4.6 | 301 | 501.67 | | |
| 18 | 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) – Sovereign¹

(\$ millions, except as noted)
As at

| LINE # | 2026 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 % | \$ 93,835 | 0.03 % | 297 | 2.29 % | 0.5 | \$ 372 | 0.40 % | | |
| 2 | 0.15 to <0.25 | 6 | 0.20 | 10 | 26.83 | 3.6 | 1 | 16.67 | | |
| 3 | 0.25 to <0.50 | 33 | 0.42 | 10 | 26.04 | 4.9 | 9 | 27.27 | | |
| 4 | 0.50 to <0.75 | 2 | 0.63 | 13 | 30.89 | 4.6 | 1 | 50.00 | | |
| 5 | 0.75 to <2.50 | 40 | 2.10 | 10 | 2.38 | 0.2 | 2 | 5.00 | | |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | | |
| 7 | 10.00 to <100.00 | – | 33.24 | 2 | 25.07 | 5.0 | – | – | | |
| 8 | 100.00 (Default) | 5 | 100.00 | 3 | 68.44 | 4.9 | 41 | 820.00 | | |
| 9 | Total | \$ 93,921 | 0.04 % | 345 | 2.31 % | 0.5 | \$ 426 | 0.45 % | | |
| | 2026 Q1 | | | | | | | | | |
| | | | | | | | | | | |
| 10 | 0.00 to <0.15 % | \$ 85,715 | 0.04 % | 282 | 2.79 % | 0.6 | \$ 433 | 0.51 % | | |
| 11 | 0.15 to <0.25 | 8 | 0.20 | 9 | 26.82 | 3.5 | 1 | 12.50 | | |
| 12 | 0.25 to <0.50 | 7 | 0.40 | 10 | 29.51 | 4.1 | 2 | 28.57 | | |
| 13 | 0.50 to <0.75 | 2 | 0.64 | 12 | 27.34 | 4.5 | 1 | 50.00 | | |
| 14 | 0.75 to <2.50 | 42 | 2.10 | 13 | 3.55 | 0.4 | 3 | 7.14 | | |
| 15 | 2.50 to <10.00 | – | – | – | – | – | – | – | | |
| 16 | 10.00 to <100.00 | – | 33.09 | 2 | 25.20 | 4.9 | – | – | | |
| 17 | 100.00 (Default) | 5 | 100.00 | 4 | 68.16 | 4.9 | 45 | 900.00 | | |
| 18 | Total | \$ 85,779 | 0.04 % | 332 | 2.80 % | 0.6 | \$ 485 | 0.57 % | | |
| | 2025 Q4 | | | | | | | | | |
| | | | | | | | | | | |
| 19 | 0.00 to <0.15 % | \$ 109,402 | 0.04 % | 299 | 1.83 % | 0.5 | \$ 357 | 0.33 % | | |
| 20 | 0.15 to <0.25 | 12 | 0.20 | 12 | 26.46 | 3.2 | 2 | 16.67 | | |
| 21 | 0.25 to <0.50 | 7 | 0.41 | 9 | 25.47 | 4.9 | 2 | 28.57 | | |
| 22 | 0.50 to <0.75 | 2 | 0.66 | 11 | 34.11 | 4.3 | 1 | 50.00 | | |
| 23 | 0.75 to <2.50 | 31 | 2.11 | 15 | 7.36 | 0.5 | 5 | 16.13 | | |
| 24 | 2.50 to <10.00 | – | – | – | – | – | – | – | | |
| 25 | 10.00 to <100.00 | 1 | 33.31 | 3 | 42.91 | 5.0 | 2 | 200.00 | | |
| 26 | 100.00 (Default) | 6 | 100.00 | 4 | 47.32 | 4.9 | 35 | 583.33 | | |
| 27 | Total | \$ 109,461 | 0.04 % | 353 | 1.84 % | 0.5 | \$ 404 | 0.37 % | | |

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

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

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

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

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

(\$ millions, except as noted)
As at

| LINE # | 2025 | | | | | | | | | |
|--------|-----------------------|--------------|------------|---------------------------------|-------------|--------------------------|--------|--------------------------|--|--|
| | Q3 | | | | | | | | | |
| | PD scale ² | EAD post-CRM | Average PD | Number of obligors ³ | Average LGD | Average maturity (years) | RWA | RWA density ⁴ | | |
| 1 | 0.00 to <0.15 % | \$ 86,172 | 0.04 % | 303 | 2.19 % | 0.6 | \$ 338 | 0.39 % | | |
| 2 | 0.15 to <0.25 | 10 | 0.20 | 20 | 23.94 | 3.2 | 2 | 20.00 | | |
| 3 | 0.25 to <0.50 | 8 | 0.39 | 12 | 29.55 | 4.2 | 2 | 25.00 | | |
| 4 | 0.50 to <0.75 | 1 | 0.66 | 4 | 42.12 | 4.3 | 1 | 100.00 | | |
| 5 | 0.75 to <2.50 | 34 | 2.14 | 10 | 5.04 | 0.3 | 4 | 11.76 | | |
| 6 | 2.50 to <10.00 | – | 9.31 | 2 | 25.00 | 2.8 | – | – | | |
| 7 | 10.00 to <100.00 | 1 | 23.07 | 5 | 41.86 | 4.6 | 2 | 200.00 | | |
| 8 | 100.00 (Default) | 5 | 100.00 | 3 | 46.76 | 5.0 | 31 | 620.00 | | |
| 9 | Total | \$ 86,231 | 0.04 % | 359 | 2.20 % | 0.6 | \$ 380 | 0.44 % | | |
| 2025 | | | | | | | | | | |
| Q2 | | | | | | | | | | |
| | PD scale ² | EAD post-CRM | Average PD | Number of obligors ³ | Average LGD | Average maturity (years) | RWA | RWA density ⁴ | | |
| 10 | 0.00 to <0.15 % | \$ 85,817 | 0.04 % | 303 | 2.29 % | 0.7 | \$ 334 | 0.39 % | | |
| 11 | 0.15 to <0.25 | 16 | 0.20 | 22 | 35.67 | 3.1 | 4 | 25.00 | | |
| 12 | 0.25 to <0.50 | 20 | 0.41 | 15 | 40.21 | 2.8 | 8 | 40.00 | | |
| 13 | 0.50 to <0.75 | 2 | 0.66 | 4 | 35.34 | 4.0 | 1 | 50.00 | | |
| 14 | 0.75 to <2.50 | 27 | 2.13 | 11 | 20.11 | 1.3 | 12 | 44.44 | | |
| 15 | 2.50 to <10.00 | – | 9.31 | 2 | 49.95 | 5.0 | 1 | – | | |
| 16 | 10.00 to <100.00 | 2 | 21.18 | 8 | 49.04 | 3.7 | 5 | 250.00 | | |
| 17 | 100.00 (Default) | 6 | 100.00 | 2 | 46.77 | 5.0 | 35 | 583.33 | | |
| 18 | Total | \$ 85,890 | 0.04 % | 367 | 2.31 % | 0.7 | \$ 400 | 0.47 % | | |

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 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 % | \$ 162,077 | 0.05 % | 386 | 11.78 % | 0.2 | \$ 5,032 | 3.10 % | |
| 2 | 0.15 to <0.25 | 499 | 0.20 | 7 | 1.86 | 0.1 | 6 | 1.20 | |
| 3 | 0.25 to <0.50 | 92 | 0.39 | 11 | 24.46 | 0.3 | 23 | 25.00 | |
| 4 | 0.50 to <0.75 | 1 | 0.66 | 2 | 45.00 | 2.8 | 1 | 100.00 | |
| 5 | 0.75 to <2.50 | 44 | 2.11 | 1 | – | – | – | – | |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | |
| 9 | Total | \$ 162,713 | 0.05 % | 407 | 11.75 % | 0.2 | \$ 5,062 | 3.11 % | |
| 2026 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 % | \$ 174,261 | 0.05 % | 370 | 11.63 % | 0.2 | \$ 5,313 | 3.05 % | |
| 11 | 0.15 to <0.25 | 199 | 0.20 | 6 | 1.98 | 0.1 | 2 | 1.01 | |
| 12 | 0.25 to <0.50 | 122 | 0.28 | 9 | 6.81 | 0.3 | 7 | 5.74 | |
| 13 | 0.50 to <0.75 | – | 0.66 | 2 | 45.00 | 2.1 | – | – | |
| 14 | 0.75 to <2.50 | 13 | 2.11 | 1 | – | – | – | – | |
| 15 | 2.50 to <10.00 | – | – | – | – | – | – | – | |
| 16 | 10.00 to <100.00 | – | – | – | – | – | – | – | |
| 17 | 100.00 (Default) | – | – | – | – | – | – | – | |
| 18 | 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 | |
| 19 | 0.00 to <0.15 % | \$ 154,473 | 0.05 % | 360 | 11.63 % | 0.2 | \$ 4,762 | 3.08 % | |
| 20 | 0.15 to <0.25 | 61 | 0.20 | 6 | 7.31 | 0.2 | 3 | 4.92 | |
| 21 | 0.25 to <0.50 | 145 | 0.28 | 9 | 4.99 | 0.3 | 7 | 4.83 | |
| 22 | 0.50 to <0.75 | – | 0.66 | 1 | 45.00 | 1.0 | – | – | |
| 23 | 0.75 to <2.50 | 28 | 2.14 | 1 | – | 0.1 | – | – | |
| 24 | 2.50 to <10.00 | – | – | – | – | – | – | – | |
| 25 | 10.00 to <100.00 | – | – | – | – | – | – | – | |
| 26 | 100.00 (Default) | – | – | – | – | – | – | – | |
| 27 | Total | \$ 154,707 | 0.05 % | 377 | 11.62 % | 0.2 | \$ 4,772 | 3.08 % | |

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 | | | | | | | | | |
|--------|-----------------------|--------------|------------|---------------------------------|-------------|--------------------------|----------|--------------------------|--|--|
| | Q3 | | | | | | | | | |
| | PD scale ² | EAD post-CRM | Average PD | Number of obligors ³ | Average LGD | Average maturity (years) | RWA | RWA density ⁴ | | |
| 1 | 0.00 to <0.15 % | \$ 147,742 | 0.05 % | 341 | 12.46 % | 0.3 | \$ 4,981 | 3.37 % | | |
| 2 | 0.15 to <0.25 | 94 | 0.20 | 6 | 1.65 | 0.1 | 1 | 1.06 | | |
| 3 | 0.25 to <0.50 | 210 | 0.40 | 8 | 2.88 | 0.1 | 6 | 2.86 | | |
| 4 | 0.50 to <0.75 | 2,101 | 0.62 | 3 | 0.63 | 0.2 | 14 | 0.67 | | |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – | – | | |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | | |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | | |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | | |
| 9 | Total | \$ 150,147 | 0.06 % | 358 | 12.27 % | 0.3 | \$ 5,002 | 3.33 % | | |
| | 2025 | | | | | | | | | |
| | Q2 | | | | | | | | | |
| | 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 % | \$ 143,312 | 0.05 % | 344 | 10.58 % | 0.2 | \$ 4,057 | 2.83 % | | |
| 11 | 0.15 to <0.25 | 47 | 0.20 | 3 | 2.41 | – | 1 | 2.13 | | |
| 12 | 0.25 to <0.50 | 276 | 0.40 | 7 | 2.20 | 0.1 | 7 | 2.54 | | |
| 13 | 0.50 to <0.75 | – | – | – | – | – | – | – | | |
| 14 | 0.75 to <2.50 | – | 2.14 | 1 | 45.00 | 1.0 | – | – | | |
| 15 | 2.50 to <10.00 | – | – | – | – | – | – | – | | |
| 16 | 10.00 to <100.00 | – | – | – | – | – | – | – | | |
| 17 | 100.00 (Default) | – | – | – | – | – | – | – | | |
| 18 | Total | \$ 143,635 | 0.05 % | 355 | 10.56 % | 0.2 | \$ 4,065 | 2.83 % | | |

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 Q2 | | | | | | 2026 Q1 | | | | | | |
|--------------------------|--------|--|------------------|---------------------------------|------------------|-----------------------------------|---------------------------------|--|------------------|---------------------------------|------------------|-----------------------------------|---------------------------------|--|
| | | 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 | \$ – | \$ 5,597 | \$ – | \$ 2,176 | \$ 53,451 | \$ 69,523 | \$ – | \$ 4,037 | \$ – | \$ 2,342 | \$ 51,432 | \$ 70,773 | |
| Cash – other currencies | 2 | 1,627 | 9,888 | 186 | 7,757 | 138,766 | 130,334 | 438 | 15,083 | 77 | 11,608 | 176,866 | 147,899 | |
| Domestic sovereign debt | 3 | 1,018 | 425 | 4,794 | 4,969 | 97,059 | 71,194 | 1,083 | 352 | 3,459 | 7,044 | 102,721 | 60,683 | |
| Other sovereign debt | 4 | 6,339 | 565 | 3,624 | 2,254 | 120,632 | 109,426 | 5,231 | 455 | 4,389 | 2,492 | 118,307 | 121,526 | |
| Government agency debt | 5 | 1,453 | 70 | 2,269 | 341 | 23,654 | 46,394 | 2,081 | 63 | 2,355 | 343 | 21,291 | 45,198 | |
| Corporate bonds | 6 | 2,725 | 1,655 | 5,326 | – | 39,291 | 88,084 | 2,384 | 1,530 | 4,266 | 5 | 36,770 | 78,330 | |
| Equity securities | 7 | 1,637 | – | 82 | – | 25,606 | 80,991 | 1,324 | – | 21 | – | 42,454 | 129,912 | |
| Other collateral | 8 | 306 | – | – | – | 28 | 37 | 515 | 50 | 118 | – | 25 | 18 | |
| Total | 9 | \$ 15,105 | \$ 18,200 | \$ 16,281 | \$ 17,497 | \$ 498,487 | \$ 595,983 | \$ 13,056 | \$ 21,570 | \$ 14,685 | \$ 23,834 | \$ 549,866 | \$ 654,339 | |
| | | 2025 Q4 | | | | | | 2025 Q3 | | | | | | |
| | | 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 | \$ – | \$ 5,931 | \$ – | \$ 2,496 | \$ 59,385 | \$ 83,050 | \$ – | \$ 4,826 | \$ – | \$ 2,254 | \$ 62,636 | \$ 72,859 | |
| Cash – other currencies | 11 | 908 | 11,460 | 312 | 8,618 | 145,680 | 170,347 | 1,263 | 10,531 | 42 | 7,789 | 146,571 | 169,807 | |
| Domestic sovereign debt | 12 | 857 | 445 | 2,728 | 6,914 | 121,335 | 75,203 | 961 | 227 | 2,970 | 5,242 | 96,351 | 77,223 | |
| Other sovereign debt | 13 | 4,449 | 807 | 5,828 | 2,981 | 136,355 | 120,828 | 4,245 | 697 | 6,944 | 3,066 | 136,571 | 114,602 | |
| Government agency debt | 14 | 1,067 | 140 | 2,446 | 217 | 25,864 | 49,370 | 801 | 327 | 2,640 | 201 | 25,878 | 47,259 | |
| Corporate bonds | 15 | 2,333 | 1,427 | 3,871 | 38 | 35,782 | 61,424 | 3,416 | 1,695 | 2,053 | 1 | 31,959 | 56,589 | |
| Equity securities | 16 | 1,751 | – | 104 | – | 39,538 | 91,066 | 2,055 | – | 115 | – | 38,311 | 84,004 | |
| Other collateral | 17 | 673 | 50 | 8 | – | 23 | 18 | 324 | 43 | – | – | 23 | – | |
| Total | 18 | \$ 12,038 | \$ 20,260 | \$ 15,297 | \$ 21,264 | \$ 563,962 | \$ 651,306 | \$ 13,065 | \$ 18,346 | \$ 14,764 | \$ 18,553 | \$ 538,300 | \$ 622,343 | |
| | | 2025 Q2 | | | | | | | | | | | | |
| | | 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 | \$ 1 | \$ 4,859 | \$ – | \$ 2,187 | \$ 49,931 | \$ 64,797 | | | | | | | |
| Cash – other currencies | 20 | 1,306 | 12,097 | 325 | 11,336 | 131,607 | 159,343 | | | | | | | |
| Domestic sovereign debt | 21 | 916 | 420 | 2,268 | 4,929 | 96,340 | 72,822 | | | | | | | |
| Other sovereign debt | 22 | 4,596 | 1,054 | 4,360 | 3,293 | 118,195 | 91,946 | | | | | | | |
| Government agency debt | 23 | 3,657 | 11 | 1,182 | 6 | 26,864 | 48,275 | | | | | | | |
| Corporate bonds | 24 | 1,825 | 1,760 | 2,715 | 1 | 30,603 | 52,764 | | | | | | | |
| Equity securities | 25 | 1,582 | – | 88 | – | 34,227 | 78,577 | | | | | | | |
| Other collateral | 26 | 208 | 59 | – | – | – | – | | | | | | | |
| Total | 27 | \$ 14,091 | \$ 20,260 | \$ 10,938 | \$ 21,752 | \$ 487,767 | \$ 568,524 | | | | | | | |

Credit Derivatives Exposures (CCR6)

| (\$ millions) As at | LINE # | 2026 Q2 | | 2026 Q1 | | 2025 Q4 | | 2025 Q3 | | 2025 Q2 | |
|----------------------------------|--------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|
| | | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold |
| Notionals | | | | | | | | | | | |
| Single-name credit default swaps | 1 | \$ 8,758 | \$ 1,071 | \$ 8,239 | \$ 1,062 | \$ 9,571 | \$ 1,501 | \$ 9,038 | \$ 1,332 | \$ 8,814 | \$ 1,549 |
| Index credit default swaps | 2 | 6,751 | 2,093 | 7,197 | 1,440 | 6,052 | 841 | 5,932 | 213 | 6,271 | 759 |
| Total return swaps | 3 | 2,386 | – | 2,619 | 273 | 1,632 | – | 1,760 | – | 1,635 | – |
| Credit options | 4 | – | – | – | – | – | – | – | – | – | – |
| Other credit derivatives | 5 | 1,010 | 6,386 | 1,001 | 6,509 | 962 | 7,021 | 644 | 7,150 | 620 | 7,395 |
| Total notionals | 6 | 18,905 | 9,550 | 19,056 | 9,284 | 18,217 | 9,363 | 17,374 | 8,695 | 17,340 | 9,703 |
| Fair values | | | | | | | | | | | |
| Positive fair value (asset) | 7 | 46 | 71 | 44 | 64 | 2 | 53 | 3 | 36 | 17 | 5 |
| Negative fair value (liability) | 8 | (365) | (8) | (312) | (5) | (307) | (4) | (302) | (3) | (344) | (5) |

Exposures to Central Counterparties (CCR8)¹

| (\$ millions) As at | LINE # | 2026 Q2 | | 2026 Q1 | | 2025 Q4 | | 2025 Q3 | | 2025 Q2 | |
|---|--------|--------------|----------|--------------|----------|--------------|----------|--------------|--------|--------------|--------|
| | | EAD post-CRM | RWA | EAD post-CRM | RWA | EAD post-CRM | RWA | EAD post-CRM | RWA | EAD post-CRM | RWA |
| Exposures to QCCPs (total) | 1 | \$ 1,164 | \$ 1,164 | \$ 1,130 | \$ 1,130 | \$ 1,194 | \$ 1,194 | \$ 940 | \$ 940 | \$ 881 | \$ 881 |
| Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which: | 2 | 25,176 | 504 | 29,295 | 586 | 34,595 | 692 | 23,385 | 468 | 22,565 | 451 |
| (i) OTC derivatives | 3 | 7,634 | 153 | 9,250 | 185 | 10,330 | 207 | 9,345 | 187 | 9,167 | 183 |
| (ii) Exchange-traded derivatives | 4 | 13,987 | 280 | 13,494 | 270 | 14,119 | 282 | 10,315 | 206 | 8,592 | 172 |
| (iii) Securities financing transactions | 5 | 3,555 | 71 | 6,551 | 131 | 10,146 | 203 | 3,725 | 75 | 4,806 | 96 |
| (iv) Netting sets where cross-product netting has been approved | 6 | – | – | – | – | – | – | – | – | – | – |
| Segregated initial margin | 7 | – | – | – | – | – | – | – | – | – | – |
| Non-segregated initial margin | 8 | 5,089 | – | 7,414 | – | 4,842 | – | 3,372 | – | 3,933 | – |
| Pre-funded default fund contributions | 9 | 1,884 | 660 | 1,203 | 544 | 1,188 | 502 | 1,173 | 472 | 1,162 | 430 |

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

Derivatives – Notional

| (\$ millions) As at | LINE # | 2026 Q2 | | | | | | 2026 Q1 | | | | | |
|------------------------------------|--------|-------------------------------|--------------------|--------------|-----------------|--------------|-----------------------------|-------------------------------|--------------|--------------|-----------------|--|--|
| | | Trading | | | | | | Trading | | | | | |
| | | Over-the-counter ¹ | | | Exchange-traded | | | Over-the-counter ¹ | | | Exchange-traded | | |
| | | Clearing house ² | Non-clearing house | Total | Non-trading | Total | Clearing house ² | Non-clearing house | Total | Non-trading | Total | | |
| Interest Rate Contracts | | | | | | | | | | | | | |
| Futures | 1 | \$ - | \$ - | \$ 832,381 | \$ - | \$ 832,381 | \$ - | \$ - | \$ 859,596 | \$ - | \$ 859,596 | | |
| Forward rate agreements | 2 | 1,055,923 | 23,587 | - | 1,079,510 | 302 | 1,079,812 | 1,144,996 | 46,218 | - | 1,191,214 | | |
| Swaps | 3 | 21,103,704 | 659,695 | - | 21,763,399 | 1,703,941 | 23,467,340 | 20,191,364 | 605,893 | - | 20,797,257 | | |
| Options written | 4 | - | 197,354 | 17,466 | 214,820 | 90 | 214,910 | - | 123,673 | 28,305 | 151,978 | | |
| Options purchased | 5 | - | 203,882 | 20,417 | 224,299 | 2 | 224,301 | - | 130,685 | 28,105 | 158,790 | | |
| | 6 | 22,159,627 | 1,084,518 | 870,264 | 24,114,409 | 1,704,335 | 25,818,744 | 21,336,360 | 906,469 | 916,006 | 23,158,835 | | |
| Foreign Exchange Contracts | | | | | | | | | | | | | |
| Futures | 7 | - | - | - | - | - | - | - | - | - | - | | |
| Forward contracts | 8 | 27 | 424,002 | - | 424,029 | 26,561 | 450,590 | 37 | 484,829 | - | 484,866 | | |
| Swaps | 9 | - | 1,644,823 | - | 1,644,823 | 2,607 | 1,647,430 | - | 1,720,836 | - | 1,720,836 | | |
| Cross-currency interest rate swaps | 10 | - | 1,718,661 | - | 1,718,661 | 170,009 | 1,888,670 | - | 1,716,369 | - | 1,716,369 | | |
| Options written | 11 | - | 45,551 | 2 | 45,553 | - | 45,553 | - | 54,251 | 195 | 54,446 | | |
| Options purchased | 12 | - | 39,162 | 1 | 39,163 | - | 39,163 | - | 47,352 | 23 | 47,375 | | |
| | 13 | 27 | 3,872,199 | 3 | 3,872,229 | 199,177 | 4,071,406 | 37 | 4,023,637 | 218 | 4,023,892 | | |
| Credit Derivative Contracts | | | | | | | | | | | | | |
| Credit default swaps | | | | | | | | | | | | | |
| Protection purchased | 14 | 13,564 | 2,565 | 1 | 16,130 | 3,200 | 19,330 | 14,258 | 2,772 | - | 17,030 | | |
| Protection sold | 15 | 2,919 | 65 | - | 2,984 | - | 2,984 | 1,917 | 297 | - | 2,214 | | |
| | 16 | 16,483 | 2,630 | 1 | 19,114 | 3,200 | 22,314 | 16,175 | 3,069 | - | 19,244 | | |
| Other Contracts | | | | | | | | | | | | | |
| Equity contracts | 17 | - | 244,360 | 222,404 | 466,764 | 34,038 | 500,802 | - | 245,454 | 195,660 | 441,114 | | |
| Commodity contracts | 18 | 151 | 109,577 | 161,184 | 270,912 | - | 270,912 | 208 | 117,325 | 232,110 | 349,643 | | |
| | 19 | 151 | 353,937 | 383,588 | 737,676 | 34,038 | 771,714 | 208 | 362,779 | 427,770 | 790,757 | | |
| Total | 20 | \$ 22,176,288 | \$ 5,313,284 | \$ 1,253,856 | \$ 28,743,428 | \$ 1,940,750 | \$ 30,684,178 | \$ 21,352,780 | \$ 5,295,954 | \$ 1,343,994 | \$ 27,992,728 | | |
| | | | | | | | | | | | \$ 2,106,575 | | |
| | | | | | | | | | | | \$ 30,099,303 | | |

| | | 2025 Q4 | | | | | | 2025 Q3 | | | | | |
|------------------------------------|----|-------------------------------|--------------------|--------------|-----------------|--------------|-----------------------------|-------------------------------|--------------|--------------|-----------------|--|--|
| | | Trading | | | | | | Trading | | | | | |
| | | Over-the-counter ¹ | | | Exchange-traded | | | Over-the-counter ¹ | | | Exchange-traded | | |
| | | Clearing house ² | Non-clearing house | Total | Non-trading | Total | Clearing house ² | Non-clearing house | Total | Non-trading | Total | | |
| Interest Rate Contracts | | | | | | | | | | | | | |
| Futures | 21 | \$ - | \$ - | \$ 1,207,135 | \$ - | \$ 1,207,135 | \$ - | \$ - | \$ 1,048,608 | \$ - | \$ 1,048,608 | | |
| Forward rate agreements | 22 | 942,703 | 31,384 | - | 974,087 | 579 | 974,666 | 698,201 | 24,048 | - | 722,249 | | |
| Swaps | 23 | 19,608,951 | 623,143 | - | 20,232,094 | 1,910,412 | 22,142,506 | 18,143,240 | 534,407 | - | 18,677,647 | | |
| Options written | 24 | - | 150,130 | 53,654 | 203,784 | 105 | 203,889 | - | 139,637 | 8,361 | 147,998 | | |
| Options purchased | 25 | - | 171,046 | 56,203 | 227,249 | 3 | 227,252 | - | 149,020 | 9,590 | 158,610 | | |
| | 26 | 20,551,654 | 975,703 | 1,316,992 | 22,844,349 | 1,911,099 | 24,755,448 | 18,841,441 | 847,112 | 1,066,559 | 20,755,112 | | |
| Foreign Exchange Contracts | | | | | | | | | | | | | |
| Futures | 27 | - | - | - | - | - | - | - | - | - | - | | |
| Forward contracts | 28 | 48 | 456,331 | - | 456,379 | 26,687 | 483,066 | 14 | 406,304 | - | 406,318 | | |
| Swaps | 29 | - | 1,824,527 | - | 1,824,527 | 2,160 | 1,826,687 | 553 | 1,830,312 | - | 1,830,865 | | |
| Cross-currency interest rate swaps | 30 | - | 1,716,271 | - | 1,716,271 | 181,907 | 1,898,178 | - | 1,582,717 | - | 1,582,717 | | |
| Options written | 31 | - | 62,931 | 326 | 63,257 | - | 63,257 | - | 76,341 | 259 | 76,600 | | |
| Options purchased | 32 | - | 58,215 | 40 | 58,255 | - | 58,255 | - | 70,991 | 18 | 71,009 | | |
| | 33 | 48 | 4,118,275 | 366 | 4,118,689 | 210,754 | 4,329,443 | 567 | 3,966,665 | 277 | 3,967,509 | | |
| Credit Derivative Contracts | | | | | | | | | | | | | |
| Credit default swaps | | | | | | | | | | | | | |
| Protection purchased | 34 | 13,907 | 1,934 | - | 15,841 | 2,890 | 18,731 | 13,337 | 2,059 | - | 15,396 | | |
| Protection sold | 35 | 1,889 | 329 | - | 2,218 | - | 2,218 | 1,236 | 187 | - | 1,423 | | |
| | 36 | 15,796 | 2,263 | - | 18,059 | 2,890 | 20,949 | 14,573 | 2,246 | - | 16,819 | | |
| Other Contracts | | | | | | | | | | | | | |
| Equity contracts | 37 | - | 218,155 | 191,085 | 409,240 | 32,295 | 441,535 | - | 192,678 | 174,064 | 366,742 | | |
| Commodity contracts | 38 | 174 | 99,416 | 188,539 | 288,129 | - | 288,129 | 107 | 84,806 | 174,034 | 258,947 | | |
| | 39 | 174 | 317,571 | 379,624 | 697,369 | 32,295 | 729,664 | 107 | 277,484 | 348,098 | 625,689 | | |
| Total | 40 | \$ 20,567,672 | \$ 5,413,812 | \$ 1,696,982 | \$ 27,678,466 | \$ 2,157,038 | \$ 29,835,504 | \$ 18,856,688 | \$ 5,093,507 | \$ 1,414,934 | \$ 25,365,129 | | |
| | | | | | | | | | | | \$ 2,080,943 | | |
| | | | | | | | | | | | \$ 27,446,072 | | |

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 Q2 | | | | | |
|------------------------------------|-----------|--------------------------------|---------------------------|----------------------|---------------|-----------------|---------------|
| | | Trading | | | | | |
| | | Over-the-counter ¹ | | | | | |
| | | Clearing house ² | Non- clearing house | Exchanged- traded | Total | Non- trading | Total |
| Interest Rate Contracts | | | | | | | |
| Futures | 1 | \$ – | \$ – | \$ 1,073,281 | \$ 1,073,281 | \$ – | \$ 1,073,281 |
| Forward rate agreements | 2 | 409,866 | 14,359 | – | 424,225 | 368 | 424,593 |
| Swaps | 3 | 18,385,470 | 505,690 | – | 18,891,160 | 1,913,571 | 20,804,731 |
| Options written | 4 | – | 124,463 | 10,026 | 134,489 | 121 | 134,610 |
| Options purchased | 5 | – | 131,154 | 11,335 | 142,489 | 3 | 142,492 |
| | 6 | 18,795,336 | 775,666 | 1,094,642 | 20,665,644 | 1,914,063 | 22,579,707 |
| Foreign Exchange Contracts | | | | | | | |
| Futures | 7 | – | – | – | – | – | – |
| Forward contracts | 8 | 22 | 392,637 | – | 392,659 | 39,553 | 432,212 |
| Swaps | 9 | 801 | 1,667,935 | – | 1,668,736 | 13,549 | 1,682,285 |
| Cross-currency interest rate swaps | 10 | – | 1,535,298 | – | 1,535,298 | 153,394 | 1,688,692 |
| Options written | 11 | – | 84,036 | 118 | 84,154 | – | 84,154 |
| Options purchased | 12 | – | 80,283 | 29 | 80,312 | – | 80,312 |
| | 13 | 823 | 3,760,189 | 147 | 3,761,159 | 206,496 | 3,967,655 |
| Credit Derivative Contracts | | | | | | | |
| Credit default swaps | | | | | | | |
| Protection purchased | 14 | 13,353 | 1,916 | – | 15,269 | 3,026 | 18,295 |
| Protection sold | 15 | 1,963 | 128 | – | 2,091 | – | 2,091 |
| | 16 | 15,316 | 2,044 | – | 17,360 | 3,026 | 20,386 |
| Other Contracts | | | | | | | |
| Equity contracts | 17 | – | 156,125 | 148,918 | 305,043 | 35,213 | 340,256 |
| Commodity contracts | 18 | 100 | 98,060 | 214,461 | 312,621 | – | 312,621 |
| | 19 | 100 | 254,185 | 363,379 | 617,664 | 35,213 | 652,877 |
| Total | 20 | \$ 18,811,575 | \$ 4,792,084 | \$ 1,458,168 | \$ 25,061,827 | \$ 2,158,798 | \$ 27,220,625 |

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 Q2 | | | 2026 Q1 | | | 2025 Q4 | | |
|---|--------|---------------------------------------|--------------------------|----------------------|---------------------------------------|--------------------------|----------------------|---------------------------------------|--------------------------|----------------------|
| | | 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 | | | | | | | | | | |
| | 1 | \$ 19 | \$ 197 | \$ 49 | \$ 28 | \$ 133 | \$ 48 | \$ 49 | \$ 162 | \$ 61 |
| Forward rate agreements | | | | | | | | | | |
| Swaps | 2 | 2,233 | 7,850 | 975 | 2,133 | 7,877 | 1,218 | 2,838 | 8,962 | 1,323 |
| Options written | 3 | 11 | 135 | 21 | 9 | 85 | 18 | 5 | 147 | 26 |
| Options purchased | 4 | 18 | 139 | 24 | 8 | 68 | 13 | 10 | 151 | 29 |
| | 5 | 2,281 | 8,321 | 1,069 | 2,178 | 8,163 | 1,297 | 2,902 | 9,422 | 1,439 |
| Foreign Exchange Contracts | | | | | | | | | | |
| Forward contracts | 6 | 753 | 4,501 | 817 | 980 | 4,893 | 892 | 1,064 | 5,180 | 978 |
| Swaps | 7 | 2,118 | 14,359 | 1,744 | 2,720 | 15,223 | 1,959 | 2,802 | 16,099 | 2,373 |
| Cross-currency interest rate swaps | 8 | 2,182 | 12,573 | 1,340 | 3,380 | 15,058 | 1,770 | 3,358 | 15,195 | 1,574 |
| Options written | 9 | 15 | 324 | 51 | 24 | 395 | 63 | 34 | 334 | 74 |
| Options purchased | 10 | 95 | 318 | 68 | 130 | 420 | 90 | 43 | 279 | 68 |
| | 11 | 5,163 | 32,075 | 4,020 | 7,234 | 35,989 | 4,774 | 7,301 | 37,087 | 5,067 |
| Other Contracts | | | | | | | | | | |
| Credit derivatives | 12 | – | 70 | 10 | 1 | 83 | 11 | – | 192 | 26 |
| Equity contracts | 13 | 482 | 13,014 | 3,256 | 656 | 13,533 | 3,076 | 729 | 12,531 | 2,994 |
| Commodity contracts | 14 | 2,139 | 8,079 | 1,576 | 2,538 | 9,768 | 1,573 | 746 | 4,777 | 1,044 |
| | 15 | 2,621 | 21,163 | 4,842 | 3,195 | 23,384 | 4,660 | 1,475 | 17,500 | 4,064 |
| Total net derivatives | 16 | 10,065 | 61,559 | 9,931 | 12,607 | 67,536 | 10,731 | 11,678 | 64,009 | 10,570 |
| Qualifying Central Counterparty (QCCP) contracts ² | 17 | 10,535 | 21,621 | 800 | 11,497 | 22,744 | 783 | 11,772 | 24,449 | 797 |
| Total | 18 | \$ 20,600 | \$ 83,180 | \$ 10,731 | \$ 24,104 | \$ 90,280 | \$ 11,514 | \$ 23,450 | \$ 88,458 | \$ 11,367 |

| | | 2025 Q3 | | | 2025 Q2 | | |
|---|----|---------------------------------------|--------------------------|----------------------|---------------------------------------|--------------------------|----------------------|
| | | Current replacement cost ¹ | Credit equivalent amount | Risk-weighted amount | Current replacement cost ¹ | Credit equivalent amount | Risk-weighted amount |
| Interest Rate Contracts | | | | | | | |
| | 19 | \$ 28 | \$ 146 | \$ 36 | \$ 65 | \$ 159 | \$ 48 |
| Forward rate agreements | | | | | | | |
| Swaps | 20 | 2,625 | 8,603 | 1,034 | 3,477 | 9,808 | 1,264 |
| Options written | 21 | 15 | 190 | 29 | 2 | 89 | 15 |
| Options purchased | 22 | 23 | 200 | 30 | 6 | 77 | 16 |
| | 23 | 2,691 | 9,139 | 1,129 | 3,550 | 10,133 | 1,343 |
| Foreign Exchange Contracts | | | | | | | |
| Forward contracts | 24 | 1,257 | 5,418 | 997 | 1,116 | 4,815 | 896 |
| Swaps | 25 | 3,581 | 17,437 | 2,471 | 2,836 | 16,147 | 1,759 |
| Cross-currency interest rate swaps | 26 | 3,660 | 15,994 | 1,714 | 3,906 | 15,958 | 1,620 |
| Options written | 27 | 52 | 357 | 72 | 52 | 364 | 68 |
| Options purchased | 28 | 52 | 301 | 68 | 65 | 342 | 85 |
| | 29 | 8,602 | 39,507 | 5,322 | 7,975 | 37,626 | 4,428 |
| Other Contracts | | | | | | | |
| Credit derivatives | 30 | 1 | 303 | 42 | 2 | 212 | 29 |
| Equity contracts | 31 | 765 | 13,395 | 3,141 | 639 | 10,279 | 2,566 |
| Commodity contracts | 32 | 737 | 6,322 | 1,078 | 863 | 5,922 | 916 |
| | 33 | 1,503 | 20,020 | 4,261 | 1,504 | 16,413 | 3,511 |
| Total net derivatives | 34 | 12,796 | 68,666 | 10,712 | 13,029 | 64,172 | 9,282 |
| Qualifying Central Counterparty (QCCP) contracts ² | 35 | 10,401 | 19,660 | 674 | 9,502 | 17,759 | 617 |
| Total | 36 | \$ 23,197 | \$ 88,326 | \$ 11,386 | \$ 22,531 | \$ 81,931 | \$ 9,899 |

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) | | 2026 | | 2026 | | 2025 | | 2025 | | 2025 | |
|---------------|---|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|
| As at | | Q2 | | Q1 | | Q4 | | Q3 | | Q2 | |
| LINE # | | Capital requirements under BA-CVA | | Capital requirements under BA-CVA | | Capital requirements under BA-CVA | | Capital requirements under BA-CVA | | Capital requirements under BA-CVA | |
| 1 | K Reduced | \$ | 226 | \$ | 236 | \$ | 199 | \$ | 204 | \$ | 195 |
| 2 | K Hedged | | 147 | | 140 | | 112 | | 96 | | 92 |
| 3 | Total (K Reduced x 25% + K Hedged x 75%) | \$ | 167 | \$ | 164 | \$ | 134 | \$ | 123 | \$ | 118 |

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

| (\$ millions) | | 2026 | | 2026 | | 2025 | | 2025 | | 2025 | |
|---------------|------------------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|
| As at | | Q2 | | Q1 | | Q4 | | Q3 | | Q2 | |
| LINE # | | Capital requirement | Number of counterparties | Capital requirement | Number of counterparties | Capital requirement | Number of counterparties | Capital requirement | Number of counterparties | Capital requirement | Number of counterparties |
| 1 | Interest rate risk | \$ 43 | | \$ 42 | | \$ 50 | | \$ 58 | | \$ 73 | |
| 2 | Foreign exchange risk | 82 | | 93 | | 85 | | 93 | | 125 | |
| 3 | Reference credit spread risk | - | | - | | - | | - | | - | |
| 4 | Equity risk | - | | - | | - | | - | | - | |
| 5 | Commodity risk | - | | - | | - | | - | | - | |
| 6 | Counterparty credit spread risk | 140 | | 156 | | 147 | | 170 | | 188 | |
| 7 | Total (sum of lines 1 to 6) | \$ 265 | 5,993 | \$ 291 | 5,942 | \$ 282 | 5,895 | \$ 321 | 6,159 | \$ 386 | 5,502 |

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

| (\$ millions) | | 2026 | | 2026 | | 2025 | | 2025 | | 2025 | |
|---------------|--|------|-------|------|-------|------|-------|------|-------|------|-------|
| As at | | Q2 | | Q1 | | Q4 | | Q3 | | Q2 | |
| LINE # | | RWA | | RWA | | RWA | | RWA | | RWA | |
| 1 | Total RWA for CVA at previous quarter-end | \$ | 5,687 | \$ | 5,194 | \$ | 5,546 | \$ | 6,301 | \$ | 5,180 |
| 2 | Total RWA for CVA at end of reporting period | | 5,397 | | 5,687 | | 5,194 | | 5,546 | | 6,301 |

Securitization Exposures in the Banking Book (SEC1)

| (\$ millions) As at | LINE # | 2026 | | | | | | |
|-------------------------------|---------------------------|---------------------------------|-------------|--------------|-----------------------|-----------|------|--------|
| | | Q2 | | | | | | |
| | | Bank acts as originator/sponsor | | | Bank acts as investor | | | Total |
| Traditional | Of which STC ¹ | Synthetic | Traditional | Of which STC | Synthetic | | | |
| Retail (total) – of which: | 1 | \$ 41,320 | \$ 38,476 | \$ – | \$ 24,251 | \$ 22,901 | \$ – | 65,571 |
| Residential mortgage | 2 | 13,953 | 13,953 | – | 681 | – | – | 14,634 |
| Credit card | 3 | 7,151 | 6,596 | – | 5,301 | 4,892 | – | 12,452 |
| Other retail exposures | 4 | 20,216 | 17,927 | – | 18,269 | 18,009 | – | 38,485 |
| Re-securitization | 5 | – | – | – | – | – | – | – |
| Wholesale (total) – of which: | 6 | 17,773 | 16,325 | 14,911 | 36,462 | 972 | – | 69,146 |
| Loans to corporates | 7 | – | – | 14,911 | 17,801 | – | – | 32,712 |
| Commercial mortgage | 8 | – | – | – | 13,734 | – | – | 13,734 |
| Lease and receivables | 9 | 17,773 | 16,325 | – | 4,927 | 972 | – | 22,700 |
| Other wholesale | 10 | – | – | – | – | – | – | – |
| Re-securitization | 11 | – | – | – | – | – | – | – |

| (\$ millions) As at | LINE # | 2026 | | | | | | |
|-------------------------------|---------------------------|---------------------------------|-------------|--------------|-----------------------|-----------|------|--------|
| | | Q1 | | | | | | |
| | | Bank acts as originator/sponsor | | | Bank acts as investor | | | Total |
| Traditional | Of which STC ¹ | Synthetic | Traditional | Of which STC | Synthetic | | | |
| Retail (total) – of which: | 12 | \$ 40,864 | \$ 38,521 | \$ – | \$ 22,013 | \$ 21,342 | \$ – | 62,877 |
| Residential mortgage | 13 | 14,225 | 14,225 | – | – | – | – | 14,225 |
| Credit card | 14 | 7,043 | 6,443 | – | 5,058 | 4,649 | – | 12,101 |
| Other retail exposures | 15 | 19,596 | 17,853 | – | 16,955 | 16,693 | – | 36,551 |
| Re-securitization | 16 | – | – | – | – | – | – | – |
| Wholesale (total) – of which: | 17 | 16,748 | 15,724 | 15,072 | 34,820 | 1,402 | – | 66,640 |
| Loans to corporates | 18 | – | – | 15,072 | 16,674 | 272 | – | 31,746 |
| Commercial mortgage | 19 | – | – | – | 13,342 | – | – | 13,342 |
| Lease and receivables | 20 | 16,748 | 15,724 | – | 4,804 | 1,130 | – | 21,552 |
| Other wholesale | 21 | – | – | – | – | – | – | – |
| Re-securitization | 22 | – | – | – | – | – | – | – |

| (\$ millions) As at | LINE # | 2025 | | | | | | |
|-------------------------------|---------------------------|---------------------------------|-------------|--------------|-----------------------|-----------|------|--------|
| | | Q4 | | | | | | |
| | | Bank acts as originator/sponsor | | | Bank acts as investor | | | Total |
| Traditional | Of which STC ¹ | Synthetic | Traditional | Of which STC | Synthetic | | | |
| Retail (total) – of which: | 23 | \$ 39,756 | \$ 37,769 | \$ – | \$ 21,766 | \$ 20,833 | \$ – | 61,522 |
| Residential mortgage | 24 | 13,992 | 13,992 | – | – | – | – | 13,992 |
| Credit card | 25 | 6,913 | 6,481 | – | 5,038 | 4,612 | – | 11,951 |
| Other retail exposures | 26 | 18,851 | 17,296 | – | 16,728 | 16,221 | – | 35,579 |
| Re-securitization | 27 | – | – | – | – | – | – | – |
| Wholesale (total) – of which: | 28 | 16,746 | 15,665 | 9,527 | 34,239 | 1,218 | – | 60,512 |
| Loans to corporates | 29 | – | – | 9,527 | 16,988 | 281 | – | 26,515 |
| Commercial mortgage | 30 | – | – | – | 13,312 | – | – | 13,312 |
| Lease and receivables | 31 | 16,746 | 15,665 | – | 3,939 | 937 | – | 20,685 |
| 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 Q3 | | | | | | |
|-------------------------------|----|------------------------------------|--------------|------------|-------------------------|--------------|-----------|--------|--|--|
| | | Bank acts as originator/sponsor | | | Bank act as investor | | | | | |
| | | Traditional | Of which STC | Synthetic | Traditional | Of which STC | Synthetic | Total | | |
| Retail (total) – of which: | 1 | \$ 39,986 | \$ 38,963 | \$ – | \$ 18,582 | \$ 17,951 | \$ – | 58,568 | | |
| <i>Residential mortgage</i> | 2 | 14,085 | 14,085 | – | – | – | – | 14,085 | | |
| <i>Credit card</i> | 3 | 6,807 | 6,544 | – | 4,777 | 4,360 | – | 11,584 | | |
| <i>Other retail exposures</i> | 4 | 19,094 | 18,334 | – | 13,805 | 13,591 | – | 32,899 | | |
| <i>Re-securitization</i> | 5 | – | – | – | – | – | – | – | | |
| Wholesale (total) – of which: | 6 | 17,331 | 15,969 | 10,273 | 34,197 | 1,443 | – | 61,801 | | |
| <i>Loans to corporates</i> | 7 | – | – | 10,273 | 16,918 | 435 | – | 27,191 | | |
| <i>Commercial mortgage</i> | 8 | – | – | – | 14,202 | – | – | 14,202 | | |
| <i>Lease and receivables</i> | 9 | 17,331 | 15,969 | – | 3,077 | 1,008 | – | 20,408 | | |
| <i>Other wholesale</i> | 10 | – | – | – | – | – | – | – | | |
| <i>Re-securitization</i> | 11 | – | – | – | – | – | – | – | | |
| 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: | 12 | \$ 38,028 | \$ 37,250 | \$ – | \$ 17,664 | \$ 16,812 | \$ – | 55,692 | | |
| <i>Residential mortgage</i> | 13 | 12,981 | 12,981 | – | – | – | – | 12,981 | | |
| <i>Credit card</i> | 14 | 6,767 | 6,520 | – | 4,517 | 4,099 | – | 11,284 | | |
| <i>Other retail exposures</i> | 15 | 18,280 | 17,749 | – | 13,147 | 12,713 | – | 31,427 | | |
| <i>Re-securitization</i> | 16 | – | – | – | – | – | – | – | | |
| Wholesale (total) – of which: | 17 | 16,904 | 15,653 | 10,853 | 30,742 | 927 | – | 58,499 | | |
| <i>Loans to corporates</i> | 18 | – | – | 10,853 | 14,955 | 429 | – | 25,808 | | |
| <i>Commercial mortgage</i> | 19 | – | – | – | 14,209 | – | – | 14,209 | | |
| <i>Lease and receivables</i> | 20 | 16,904 | 15,653 | – | 1,578 | 498 | – | 18,482 | | |
| <i>Other wholesale</i> | 21 | – | – | – | – | – | – | – | | |
| <i>Re-securitization</i> | 22 | – | – | – | – | – | – | – | | |

Securitization Exposures in the Trading Book (SEC2)¹

| (\$ millions) As at | LINE # | 2026 Q2 | | | | | | | |
|-------------------------------|-----------|------------------------------------|--------------|-----------|--------------------------|--------------|-----------|-------|-----|
| | | Bank acts as originator/sponsor | | | Bank acts as investor | | | | |
| | | Traditional | Of which STC | Synthetic | Traditional | Of which STC | Synthetic | Total | |
| Retail (total) – of which: | 1 | \$ | – | \$ | – | \$ | – | \$ | 393 |
| Residential mortgage | 2 | | – | – | – | – | – | – | – |
| Credit card | 3 | | – | – | 234 | – | – | – | 234 |
| Other retail exposures | 4 | | – | – | 159 | – | – | – | 159 |
| Re-securitization | 5 | | – | – | – | – | – | – | – |
| Wholesale (total) – of which: | 6 | | – | – | 135 | – | – | – | 135 |
| Loans to corporates | 7 | | – | – | – | – | – | – | – |
| Commercial mortgage | 8 | | – | – | – | – | – | – | – |
| Lease and receivables | 9 | | – | – | – | – | – | – | – |
| Other wholesale | 10 | | – | – | 135 | – | – | – | 135 |
| Re-securitization | 11 | | – | – | – | – | – | – | – |
| 2026 Q1 | | | | | | | | | |
| | | Bank acts as originator/sponsor | | | Bank acts as investor | | | | |
| | | Traditional | Of which STC | Synthetic | Traditional | Of which STC | Synthetic | Total | |
| Retail (total) – of which: | 12 | \$ | – | \$ | – | \$ | – | \$ | 372 |
| Residential mortgage | 13 | | – | – | – | – | – | – | – |
| Credit card | 14 | | – | – | 14 | – | – | – | 14 |
| Other retail exposures | 15 | | – | – | 358 | – | – | – | 358 |
| Re-securitization | 16 | | – | – | – | – | – | – | – |
| Wholesale (total) – of which: | 17 | | – | – | 86 | – | – | – | 86 |
| Loans to corporates | 18 | | – | – | – | – | – | – | – |
| Commercial mortgage | 19 | | – | – | – | – | – | – | – |
| Lease and receivables | 20 | | – | – | – | – | – | – | – |
| Other wholesale | 21 | | – | – | 86 | – | – | – | 86 |
| Re-securitization | 22 | | – | – | – | – | – | – | – |
| 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: | 23 | \$ | – | \$ | – | \$ | – | \$ | 87 |
| Residential mortgage | 24 | | – | – | – | – | – | – | – |
| Credit card | 25 | | – | – | 6 | – | – | – | 6 |
| Other retail exposures | 26 | | – | – | 81 | – | – | – | 81 |
| Re-securitization | 27 | | – | – | – | – | – | – | – |
| Wholesale (total) – of which: | 28 | | – | – | 63 | – | – | – | 63 |
| Loans to corporates | 29 | | – | – | – | – | – | – | – |
| Commercial mortgage | 30 | | – | – | 24 | – | – | – | 24 |
| Lease and receivables | 31 | | – | – | – | – | – | – | – |
| Other wholesale | 32 | | – | – | 39 | – | – | – | 39 |
| Re-securitization | 33 | | – | – | – | – | – | – | – |

¹ The Bank does not have any synthetic securitization exposures.

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

| (\$ millions) As at | LINE # | 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: | 1 | \$ | – | \$ | – | \$ | – | \$ | 308 | \$ | – | \$ | – | \$ | 308 |
| <i>Residential mortgage</i> | 2 | | – | | – | | – | | – | | – | | – | | – |
| <i>Credit card</i> | 3 | | – | | – | | 9 | | – | | – | | – | | 9 |
| <i>Other retail exposures</i> | 4 | | – | | – | | 299 | | – | | – | | – | | 299 |
| <i>Re-securitization</i> | 5 | | – | | – | | – | | – | | – | | – | | – |
| Wholesale (total) – of which: | 6 | | – | | – | | 144 | | – | | – | | – | | 144 |
| <i>Loans to corporates</i> | 7 | | – | | – | | – | | – | | – | | – | | – |
| <i>Commercial mortgage</i> | 8 | | – | | – | | 52 | | – | | – | | – | | 52 |
| <i>Lease and receivables</i> | 9 | | – | | – | | – | | – | | – | | – | | – |
| <i>Other wholesale</i> | 10 | | – | | – | | 92 | | – | | – | | – | | 92 |
| <i>Re-securitization</i> | 11 | | – | | – | | – | | – | | – | | – | | – |
| | | 2025 | | | | | | | | | | | | | |
| | | Q2 | | | | | | | | | | | | | |
| | | Bank acts as originator/sponsor | | | Bank acts as investor | | | | | | | | | | |
| | | Traditional | Of which STC | Synthetic | Traditional | Of which STC | Synthetic | Total | | | | | | | |
| Retail (total) – of which: | 12 | \$ | – | \$ | – | \$ | – | \$ | 39 | \$ | – | \$ | – | \$ | 39 |
| <i>Residential mortgage</i> | 13 | | – | | – | | – | | – | | – | | – | | – |
| <i>Credit card</i> | 14 | | – | | – | | 11 | | – | | – | | – | | 11 |
| <i>Other retail exposures</i> | 15 | | – | | – | | 28 | | – | | – | | – | | 28 |
| <i>Re-securitization</i> | 16 | | – | | – | | – | | – | | – | | – | | – |
| Wholesale (total) – of which: | 17 | | – | | – | | 118 | | – | | – | | – | | 118 |
| <i>Loans to corporates</i> | 18 | | – | | – | | – | | – | | – | | – | | – |
| <i>Commercial mortgage</i> | 19 | | – | | – | | 48 | | – | | – | | – | | 48 |
| <i>Lease and receivables</i> | 20 | | – | | – | | – | | – | | – | | – | | – |
| <i>Other wholesale</i> | 21 | | – | | – | | 70 | | – | | – | | – | | 70 |
| <i>Re-securitization</i> | 22 | | – | | – | | – | | – | | – | | – | | – |

¹ The Bank does not have any synthetic securitization exposures.

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

| (\$ millions) As at | | LINE # | 2026 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 | \$ | 57,596 | 796 | 562 | 134 | 5 | 5,278 | 52,913 | 897 | 5 | 1,556 | 6,413 | 90 | 62 | 124 | 507 | 7 | 5 |
| of which: securitization | 2 | | 57,596 | 796 | 562 | 134 | 5 | 5,278 | 52,913 | 897 | 5 | 1,556 | 6,413 | 90 | 62 | 124 | 507 | 7 | 5 |
| of which: retail underlying | 3 | | 40,172 | 714 | 319 | 110 | 5 | 5,278 | 36,037 | – | 5 | 1,556 | 4,362 | – | 62 | 124 | 343 | – | 5 |
| of which: STC | 4 | | 37,646 | 548 | 223 | 59 | – | 5,278 | 33,198 | – | – | 1,556 | 3,732 | – | – | 124 | 292 | – | – |
| of which: wholesale | 5 | | 17,424 | 82 | 243 | 24 | – | – | 16,876 | 897 | – | – | 2,051 | 90 | – | – | 164 | 7 | – |
| of which: STC | 6 | | 16,067 | 71 | 187 | – | – | – | 15,428 | 897 | – | – | 1,741 | 90 | – | – | 139 | 7 | – |
| of which: re-securitization | 7 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | 8 | | 14,911 | – | – | – | – | 14,911 | – | – | – | 2,237 | – | – | 179 | – | – | – | – |
| of which: securitization | 9 | | 14,911 | – | – | – | – | 14,911 | – | – | – | 2,237 | – | – | 179 | – | – | – | – |
| of which: retail underlying | 10 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | 11 | | 14,911 | – | – | – | – | 14,911 | – | – | – | 2,237 | – | – | 179 | – | – | – | – |
| of which: re-securitization | 12 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | 13 | \$ | 72,507 | 796 | 562 | 134 | 5 | 20,189 | 52,913 | 897 | 5 | 3,793 | 6,413 | 90 | 62 | 303 | 507 | 7 | 5 |

| | | | 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 | 14 | \$ | 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 | 15 | | 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 | 16 | | 39,478 | 943 | 333 | 104 | 6 | 5,278 | 35,580 | – | 6 | 1,500 | 4,288 | – | 75 | 120 | 337 | – | 6 |
| of which: STC | 17 | | 37,682 | 563 | 257 | 19 | – | 5,278 | 33,243 | – | – | 1,500 | 3,714 | – | – | 120 | 291 | – | – |
| of which: wholesale | 18 | | 16,414 | 74 | 212 | 48 | – | – | 15,827 | 921 | – | – | 1,938 | 92 | – | – | 155 | 7 | – |
| of which: STC | 19 | | 15,455 | 64 | 205 | – | – | – | 14,803 | 921 | – | – | 1,689 | 92 | – | – | 135 | 7 | – |
| of which: re-securitization | 20 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | 21 | | 15,072 | – | – | – | – | 15,072 | – | – | – | 2,261 | – | – | 181 | – | – | – | – |
| of which: securitization | 22 | | 15,072 | – | – | – | – | 15,072 | – | – | – | 2,261 | – | – | 181 | – | – | – | – |
| of which: retail underlying | 23 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | 24 | | 15,072 | – | – | – | – | 15,072 | – | – | – | 2,261 | – | – | 181 | – | – | – | – |
| of which: re-securitization | 25 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | 26 | \$ | 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 | 27 | \$ | 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 | 28 | | 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 | 29 | | 38,471 | 892 | 279 | 107 | 7 | 5,278 | 34,471 | – | 7 | 1,639 | 4,135 | – | 86 | 131 | 325 | – | 7 |
| of which: STC | 30 | | 36,950 | 548 | 246 | 25 | – | 5,278 | 32,491 | – | – | 1,639 | 3,638 | – | – | 131 | 285 | – | – |
| of which: wholesale | 31 | | 16,434 | 41 | 229 | 42 | – | – | 15,886 | 860 | – | – | 1,940 | 85 | – | – | 155 | 7 | – |
| of which: STC | 32 | | 15,414 | 41 | 210 | – | – | – | 14,805 | 860 | – | – | 1,687 | 85 | – | – | 135 | 7 | – |
| of which: re-securitization | 33 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | 34 | | 9,527 | – | – | – | – | 9,527 | – | – | – | 1,429 | – | – | 114 | – | – | – | – |
| of which: securitization | 35 | | 9,527 | – | – | – | – | 9,527 | – | – | – | 1,429 | – | – | 114 | – | – | – | – |
| of which: retail underlying | 36 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | 37 | | 9,527 | – | – | – | – | 9,527 | – | – | – | 1,429 | – | – | 114 | – | – | – | – |
| of which: re-securitization | 38 | | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | 39 | \$ | 64,432 | 933 | 508 | 149 | 7 | 14,805 | 50,357 | 860 | 7 | 3,068 | 6,075 | 85 | 86 | 245 | 480 | 7 | 7 |

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 Q3 | | | | | | | | | | | | | | | | |
|-----------------------------|--|--------|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|--------|-------|---|--------------|-------|-------|--------------------------|--------------|------|-------|
| | | | Exposure values (by RW bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) ² | | | | Capital charge after cap | | | |
| | | | </20% RW | >20% to 50% RW | >50% to 100% RW | >100% to 1250% RW | 1250% RW | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% |
| Total exposures | | | | | | | | | | | | | | | | | | | |
| Traditional securitization | | 1 | \$ 55,792 | \$ 817 | \$ 554 | \$ 149 | \$ 5 | \$ 5,278 | \$ 51,077 | \$ 957 | \$ 5 | \$ 750 | \$ 6,109 | \$ 96 | \$ 61 | \$ 60 | \$ 483 | \$ 8 | \$ 5 |
| of which: securitization | | 2 | 55,792 | 817 | 554 | 149 | 5 | 5,278 | 51,077 | 957 | 5 | 750 | 6,109 | 96 | 61 | 60 | 483 | 8 | 5 |
| of which: retail underlying | | 3 | 38,806 | 787 | 304 | 84 | 5 | 5,278 | 34,703 | – | 5 | 750 | 4,066 | – | 61 | 60 | 320 | – | 5 |
| of which: STC | | 4 | 38,109 | 555 | 279 | 20 | – | 5,278 | 33,685 | – | – | 750 | 3,757 | – | – | 60 | 295 | – | – |
| of which: wholesale | | 5 | 16,986 | 30 | 250 | 65 | – | – | 16,374 | 957 | – | – | 2,043 | 96 | – | – | 163 | 8 | – |
| of which: STC | | 6 | 15,719 | 30 | 220 | – | – | – | 15,012 | 957 | – | – | 1,708 | 96 | – | – | 137 | 8 | – |
| of which: re-securitization | | 7 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | | 8 | 10,273 | – | – | – | – | 10,273 | – | – | – | 1,541 | – | – | 123 | – | – | – | – |
| of which: securitization | | 9 | 10,273 | – | – | – | – | 10,273 | – | – | – | 1,541 | – | – | 123 | – | – | – | – |
| of which: retail underlying | | 10 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | | 11 | 10,273 | – | – | – | – | 10,273 | – | – | – | 1,541 | – | – | 123 | – | – | – | – |
| of which: re-securitization | | 12 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | | 13 | \$ 66,065 | \$ 817 | \$ 554 | \$ 149 | \$ 5 | \$ 15,551 | \$ 51,077 | \$ 957 | \$ 5 | \$ 2,291 | \$ 6,109 | \$ 96 | \$ 61 | \$ 183 | \$ 483 | \$ 8 | \$ 5 |

| | | | 2025 Q2 | | | | | | | | | | | | | | | | |
|-----------------------------|--|----|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|--------|-------|---|--------------|-------|-------|--------------------------|--------------|------|-------|
| | | | Exposure values (by RW bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) ² | | | | Capital charge after cap | | | |
| | | | </20% RW | >20% to 50% RW | >50% to 100% RW | >100% to 1250% RW | 1250% RW | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% |
| Total exposures | | | | | | | | | | | | | | | | | | | |
| Traditional securitization | | 14 | \$ 53,468 | \$ 742 | \$ 578 | \$ 139 | \$ 5 | \$ 5,278 | \$ 48,840 | \$ 809 | \$ 5 | \$ 850 | \$ 5,912 | \$ 81 | \$ 66 | \$ 68 | \$ 470 | \$ 6 | \$ 6 |
| of which: securitization | | 15 | 53,468 | 742 | 578 | 139 | 5 | 5,278 | 48,840 | 809 | 5 | 850 | 5,912 | 81 | 66 | 68 | 470 | 6 | 6 |
| of which: retail underlying | | 16 | 36,936 | 703 | 306 | 78 | 5 | 5,278 | 32,745 | – | 5 | 850 | 3,849 | – | 66 | 68 | 305 | – | 6 |
| of which: STC | | 17 | 36,453 | 485 | 282 | 30 | – | 5,278 | 31,972 | – | – | 850 | 3,600 | – | – | 68 | 284 | – | – |
| of which: wholesale | | 18 | 16,532 | 39 | 272 | 61 | – | – | 16,095 | 809 | – | – | 2,063 | 81 | – | – | 165 | 6 | – |
| of which: STC | | 19 | 15,365 | 39 | 249 | – | – | – | 14,844 | 809 | – | – | 1,753 | 81 | – | – | 140 | 6 | – |
| of which: re-securitization | | 20 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | | 21 | 10,853 | – | – | – | – | 10,853 | – | – | – | 1,628 | – | – | 130 | – | – | – | – |
| of which: securitization | | 22 | 10,853 | – | – | – | – | 10,853 | – | – | – | 1,628 | – | – | 130 | – | – | – | – |
| of which: retail underlying | | 23 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | | 24 | 10,853 | – | – | – | – | 10,853 | – | – | – | 1,628 | – | – | 130 | – | – | – | – |
| of which: re-securitization | | 25 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | | 26 | \$ 64,321 | \$ 742 | \$ 578 | \$ 139 | \$ 5 | \$ 16,131 | \$ 48,840 | \$ 809 | \$ 5 | \$ 2,478 | \$ 5,912 | \$ 81 | \$ 66 | \$ 198 | \$ 470 | \$ 6 | \$ 6 |

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 Q2 | | | | | | | | | | | | | | | | | |
|-----------------------------|---------|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|------|-------|--------|---|------|-------|-------|--------------|--------------------------|-------|--|
| LINE # | 2026 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 | \$ 60,713 | \$ - | \$ - | \$ - | \$ - | \$ 4,137 | \$ 56,576 | \$ - | \$ - | \$ 414 | \$ 9,257 | \$ - | \$ - | \$ 24 | \$ 740 | \$ - | \$ - | |
| of which: securitization | 2 | 60,713 | - | - | - | - | 4,137 | 56,576 | - | - | 414 | 9,257 | - | - | 24 | 740 | - | - | |
| of which: retail underlying | 3 | 24,251 | - | - | - | - | 4,137 | 20,114 | - | - | 414 | 2,003 | - | - | 24 | 160 | - | - | |
| of which: STC | 4 | 22,901 | - | - | - | - | 4,137 | 18,764 | - | - | 414 | 1,876 | - | - | 5 | 150 | - | - | |
| of which: wholesale | 5 | 36,462 | - | - | - | - | - | 36,462 | - | - | - | 7,254 | - | - | - | 580 | - | - | |
| of which: STC | 6 | 972 | - | - | - | - | - | 972 | - | - | - | 97 | - | - | - | 8 | - | - | |
| 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 | \$ 60,713 | \$ - | \$ - | \$ - | \$ - | \$ 4,137 | \$ 56,576 | \$ - | \$ - | \$ 414 | \$ 9,257 | \$ - | \$ - | \$ 24 | \$ 740 | \$ - | \$ - | |

| (\$ millions) As at | | 2026 Q1 | | | | | | | | | | | | | | | | | |
|-----------------------------|---------|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|------|-------|--------|---|------|-------|-------|--------------|--------------------------|-------|--|
| 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 | 14 | \$ 56,833 | \$ - | \$ - | \$ - | \$ - | \$ 4,305 | \$ 52,528 | \$ - | \$ - | \$ 431 | \$ 8,597 | \$ - | \$ - | \$ 24 | \$ 688 | \$ - | \$ - | |
| of which: securitization | 15 | 56,833 | - | - | - | - | 4,305 | 52,528 | - | - | 431 | 8,597 | - | - | 24 | 688 | - | - | |
| of which: retail underlying | 16 | 22,013 | - | - | - | - | 4,305 | 17,708 | - | - | 431 | 1,832 | - | - | 24 | 147 | - | - | |
| of which: STC | 17 | 21,342 | - | - | - | - | 4,305 | 17,037 | - | - | 431 | 1,704 | - | - | 5 | 136 | - | - | |
| of which: wholesale | 18 | 34,820 | - | - | - | - | - | 34,820 | - | - | - | 6,765 | - | - | - | 541 | - | - | |
| of which: STC | 19 | 1,402 | - | - | - | - | - | 1,402 | - | - | - | 140 | - | - | 11 | - | - | - | |
| 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 | \$ 56,833 | \$ - | \$ - | \$ - | \$ - | \$ 4,305 | \$ 52,528 | \$ - | \$ - | \$ 431 | \$ 8,597 | \$ - | \$ - | \$ 24 | \$ 688 | \$ - | \$ - | |

| (\$ millions) As at | | 2025 Q4 | | | | | | | | | | | | | | | | | |
|-----------------------------|---------|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|------|-------|--------|---|------|-------|-------|--------------|--------------------------|-------|--|
| LINE # | 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 | 27 | \$ 56,005 | \$ - | \$ - | \$ - | \$ - | \$ 4,606 | \$ 51,399 | \$ - | \$ - | \$ 461 | \$ 8,483 | \$ - | \$ - | \$ 26 | \$ 679 | \$ - | \$ - | |
| of which: securitization | 28 | 56,005 | - | - | - | - | 4,606 | 51,399 | - | - | 461 | 8,483 | - | - | 26 | 679 | - | - | |
| of which: retail underlying | 29 | 21,766 | - | - | - | - | 4,606 | 17,160 | - | - | 461 | 1,802 | - | - | 26 | 144 | - | - | |
| of which: STC | 30 | 20,833 | - | - | - | - | 4,606 | 16,227 | - | - | 461 | 1,623 | - | - | 14 | 130 | - | - | |
| of which: wholesale | 31 | 34,239 | - | - | - | - | - | 34,239 | - | - | - | 6,681 | - | - | - | 535 | - | - | |
| of which: STC | 32 | 1,218 | - | - | - | - | - | 1,218 | - | - | - | 122 | - | - | 10 | - | - | - | |
| 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 | \$ 56,005 | \$ - | \$ - | \$ - | \$ - | \$ 4,606 | \$ 51,399 | \$ - | \$ - | \$ 461 | \$ 8,483 | \$ - | \$ - | \$ 26 | \$ 679 | \$ - | \$ - | |

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 Q3 | | | | | | | | | | | | | | | | |
|-----------------------------|--|--------|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|--------|-------|---|--------------|-------|-------|--------------------------|--------------|------|-------|
| | | | Exposure values (by RW bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) ² | | | | Capital charge after cap | | | |
| | | | </20% RW | >20% to 50% RW | >50% to 100% RW | >100% to 1250% RW | 1250% RW | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% |
| Total exposures | | | | | | | | | | | | | | | | | | | |
| Traditional securitization | | 1 | \$ 52,779 | \$ – | \$ – | \$ – | \$ – | \$ 4,722 | \$ 47,903 | \$ 154 | \$ – | \$ 472 | \$ 8,097 | \$ 15 | \$ – | \$ 27 | \$ 648 | \$ 1 | \$ – |
| of which: securitization | | 2 | 52,779 | – | – | – | – | 4,722 | 47,903 | 154 | – | 472 | 8,097 | 15 | – | 27 | 648 | 1 | – |
| of which: retail underlying | | 3 | 18,582 | – | – | – | – | 4,722 | 13,860 | – | – | 472 | 1,446 | – | – | 27 | 116 | – | – |
| of which: STC | | 4 | 17,951 | – | – | – | – | 4,722 | 13,229 | – | – | 472 | 1,323 | – | – | – | 106 | – | – |
| of which: wholesale | | 5 | 34,197 | – | – | – | – | – | 34,043 | 154 | – | – | 6,651 | 15 | – | – | 532 | 1 | – |
| of which: STC | | 6 | 1,443 | – | – | – | – | – | 1,289 | 154 | – | – | 129 | 15 | – | – | 10 | 1 | – |
| of which: re-securitization | | 7 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | | 8 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: securitization | | 9 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: retail underlying | | 10 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | | 11 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: re-securitization | | 12 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | | 13 | \$ 52,779 | \$ – | \$ – | \$ – | \$ – | \$ 4,722 | \$ 47,903 | \$ 154 | \$ – | \$ 472 | \$ 8,097 | \$ 15 | \$ – | \$ 27 | \$ 648 | \$ 1 | \$ – |

| | | | 2025 Q2 | | | | | | | | | | | | | | | | |
|-----------------------------|--|----|-------------------------------|----------------------|-----------------------|-------------------------|-------------|--|--------------|--------|-------|---|--------------|-------|-------|--------------------------|--------------|------|-------|
| | | | Exposure values (by RW bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) ² | | | | Capital charge after cap | | | |
| | | | </20% RW | >20% to 50% RW | >50% to 100% RW | >100% to 1250% RW | 1250% RW | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% | IRBA | ERBA/ IAA | SA | 1250% |
| Total exposures | | | | | | | | | | | | | | | | | | | |
| Traditional securitization | | 14 | \$ 47,968 | \$ 438 | \$ – | \$ – | \$ – | \$ 4,861 | \$ 43,392 | \$ 153 | \$ – | \$ 486 | \$ 7,447 | \$ 15 | \$ – | \$ 28 | \$ 594 | \$ 1 | \$ – |
| of which: securitization | | 15 | 47,968 | 438 | – | – | – | 4,861 | 43,392 | 153 | – | 486 | 7,447 | 15 | – | 28 | 594 | 1 | – |
| of which: retail underlying | | 16 | 17,441 | 223 | – | – | – | 4,861 | 12,803 | – | – | 486 | 1,405 | – | – | 28 | 112 | – | – |
| of which: STC | | 17 | 16,589 | 223 | – | – | – | 4,861 | 11,951 | – | – | 486 | 1,240 | – | – | 1 | 99 | – | – |
| of which: wholesale | | 18 | 30,527 | 215 | – | – | – | – | 30,589 | 153 | – | – | 6,042 | 15 | – | – | 482 | 1 | – |
| of which: STC | | 19 | 927 | – | – | – | – | – | 774 | 153 | – | – | 77 | 15 | – | – | 6 | 1 | – |
| of which: re-securitization | | 20 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Synthetic securitization | | 21 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: securitization | | 22 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: retail underlying | | 23 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: wholesale | | 24 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| of which: re-securitization | | 25 | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – | – |
| Total | | 26 | \$ 47,968 | \$ 438 | \$ – | \$ – | \$ – | \$ 4,861 | \$ 43,392 | \$ 153 | \$ – | \$ 486 | \$ 7,447 | \$ 15 | \$ – | \$ 28 | \$ 594 | \$ 1 | \$ – |

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

| (Percentage) As at | LINE # | 2026 Q2 | | | | | | 2026 Q1 | | | | | |
|--|-----------|---|--|--|----------------------------|-----------------------------|----------------------------|---|--|--|----------------------------|-----------------------------|----------------------------|
| | | Average Estimated PD ^{1,2} | Actual Default Rate ² | Average Estimated LGD ³ | Actual LGD ⁴ | Average Estimated EAD | Actual EAD ⁵ | Average Estimated PD ^{1,2} | Actual Default Rate ² | Average Estimated LGD ³ | Actual LGD ⁴ | Average Estimated EAD | Actual EAD ⁵ |
| Retail | | | | | | | | | | | | | |
| Residential secured uninsured | 1 | 0.36 % | 0.30 % | 25.07 % | 1.70 % | 97.56 % | 96.47 % | 0.32 % | 0.29 % | 24.72 % | 1.90 % | 97.62 % | 96.51 % |
| Residential secured insured ⁶ | 2 | 0.30 | 0.21 | n/a | n/a | 98.37 | 97.56 | 0.31 | 0.22 | n/a | n/a | 98.02 | 96.99 |
| Qualifying revolving retail | 3 | 2.26 | 2.34 | 90.50 | 85.09 | 95.66 | 92.10 | 2.31 | 2.34 | 90.46 | 85.62 | 96.19 | 92.45 |
| Other retail | 4 | 3.01 | 2.51 | 57.59 | 50.82 | 99.45 | 96.70 | 2.90 | 2.42 | 55.75 | 46.84 | 99.54 | 96.80 |
| Non-Retail | | | | | | | | | | | | | |
| | 5 | 1.58 | 0.76 | 47.98 | 23.57 | 60.40 | 52.94 | 1.59 | 0.76 | 48.68 | 26.72 | 60.75 | 52.03 |
| 2025 Q4 | | | | | | | | | | | | | |
| Retail | | | | | | | | | | | | | |
| Residential secured uninsured | 6 | 0.30 % | 0.29 % | 23.94 % | 2.32 % | 97.71 % | 96.97 % | 0.30 % | 0.28 % | 23.30 % | 2.14 % | 97.96 % | 97.27 % |
| Residential secured insured ⁶ | 7 | 0.29 | 0.23 | n/a | n/a | 98.36 | 97.50 | 0.29 | 0.22 | n/a | n/a | 98.59 | 97.76 |
| Qualifying revolving retail | 8 | 2.12 | 2.40 | 90.27 | 85.07 | 96.65 | 92.63 | 2.16 | 2.45 | 90.25 | 84.14 | 95.99 | 92.77 |
| Other retail | 9 | 2.80 | 2.45 | 51.76 | 43.94 | 99.43 | 96.85 | 2.75 | 2.47 | 51.97 | 43.67 | 99.39 | 96.70 |
| Non-Retail | | | | | | | | | | | | | |
| | 10 | 1.57 | 0.80 | 47.62 | 26.86 | 63.98 | 64.39 | 1.55 | 0.82 | 46.59 | 28.65 | 62.70 | 60.91 |
| 2025 Q2 | | | | | | | | | | | | | |
| Retail | | | | | | | | | | | | | |
| Residential secured uninsured | 11 | 0.29 % | 0.27 % | 23.29 % | 1.94 % | 97.64 % | 96.72 % | | | | | | |
| Residential secured insured ⁶ | 12 | 0.29 | 0.22 | n/a | n/a | 98.49 | 97.40 | | | | | | |
| Qualifying revolving retail | 13 | 2.22 | 2.47 | 90.23 | 83.56 | 96.86 | 93.64 | | | | | | |
| Other retail | 14 | 2.70 | 2.41 | 51.80 | 43.62 | 99.46 | 96.80 | | | | | | |
| Non-Retail | | | | | | | | | | | | | |
| | 15 | 1.53 | 0.82 | 45.38 | 29.68 | 67.43 | 62.91 | | | | | | |

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

Market Risk Under Standardized Approach (MR1)

| (\$ millions) As at | LINE # | 2026 Q2 | 2026 Q1 | 2025 Q4 | 2025 Q3 | 2025 Q2 |
|--|--------|---|---|---|---|---|
| | | Capital requirement in standardized approach | Capital requirement in standardized approach | Capital requirement in standardized approach | Capital requirement in standardized approach | Capital requirement in standardized approach |
| General interest rate risk | 1 | \$ 249 | \$ 237 | \$ 181 | \$ 217 | \$ 284 |
| Equity risk | 2 | 270 | 226 | 225 | 215 | 189 |
| Commodity risk | 3 | 200 | 239 | 51 | 104 | 87 |
| Foreign exchange risk | 4 | 68 | 54 | 35 | 30 | 46 |
| Credit spread risk – non-securitisations | 5 | 595 | 677 | 708 | 703 | 913 |
| Credit spread risk – securitisations (non-correlation trading portfolio) | 6 | 18 | 18 | 7 | 15 | 9 |
| Credit spread risk – securitisation (correlation trading portfolio) | 7 | – | – | – | – | – |
| Crypto-asset risk (Group 2a) | 8 | 9 | 10 | – | – | – |
| Default risk – non-securitisations | 9 | 294 | 353 | 333 | 347 | 351 |
| Default risk – securitisations (non-correlation trading portfolio) | 10 | 13 | 10 | 7 | 10 | 7 |
| Default risk – securitisations (correlation trading portfolio) | 11 | – | – | – | – | – |
| Residual risk add-on | 12 | 91 | 92 | 85 | 87 | 84 |
| Total | 13 | \$ 1,807 | \$ 1,916 | \$ 1,632 | \$ 1,728 | \$ 1,970 |

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

| (\$ millions) As at | LINE # | 2026 Q2 | | | | | | |
|------------------------------|--------|------------------------------|----------------------------------|-------------|---------------|----------------|---------------------|-------------------|
| | | 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 | 22 | 23 | 9 | – |
| Of which: Bitcoin | 3.i | – | – | 4 | 22 | 23 | 3 | – |
| Of which: Other Crypto Coins | 3.ii | – | – | – | – | – | 6 | – |
| Group 2b | 4 | – | – | – | – | – | – | 5 |
| Of which: Crypto Coins | 4.i | – | – | – | – | – | – | 5 |
| Total | 5 | \$ – | \$ – | \$ 4 | \$ 22 | \$ 23 | \$ 9 | \$ 5 |
| | | 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 | 6 | \$ – | \$ – | \$ – | \$ – | \$ – | \$ – | \$ – |
| Group 1b | 7 | – | – | – | – | – | – | – |
| Group 2a | 8 | – | – | 4 | 71 | 44 | 10 | – |
| Of which: Bitcoin | 8.i | – | – | 4 | 71 | 43 | 3 | – |
| Of which: Other Crypto Coins | 8.ii | – | – | – | – | 1 | 7 | – |
| Group 2b | 9 | – | – | – | – | – | – | 17 |
| Of which: Crypto Coins | 9.i | – | – | – | – | – | – | 17 |
| Total | 10 | \$ – | \$ – | \$ 4 | \$ 71 | \$ 44 | \$ 10 | \$ 17 |

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

| (\$ millions) As at | | LINE # | 2026 | | | | | | |
|--|--|--------|---|---|------------------------|----------|----------|----------|---------------------|
| | | | Q2 | | | | | | |
| | | | 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 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | - |
| Total assets | | 2 | - | - | - | - | - | - | - |
| Liabilities | | | | | | | | | |
| Derivatives | | 3 | | | | | | | |
| Derivatives | | 4 | - | - | - | - | - | - | - |
| Obligations related to securities sold under repurchase agreements | | 5 | 53 | 53 | - | - | 53 | - | - |
| Total liabilities | | 6 | \$ 53 | \$ 53 | \$ - | \$ - | \$ 53 | \$ - | - |
| | | | 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 | | 7 | \$ 1 | \$ 1 | \$ - | \$ - | \$ 1 | \$ - | - |
| Total assets | | 8 | 1 | 1 | - | - | 1 | - | - |
| Liabilities | | | | | | | | | |
| Derivatives | | 9 | | | | | | | |
| Derivatives | | 10 | - | - | - | - | - | - | - |
| Obligations related to securities sold under repurchase agreements | | 11 | 245 | 245 | - | - | 244 | 1 | - |
| Total liabilities | | 12 | \$ 245 | \$ 245 | \$ - | \$ - | \$ 244 | \$ 1 | - |

| | |
|--|---|
| <p>Risk-weighted assets (RWA)</p> <p>Approaches used by the Bank to calculate RWA</p> <p>For Credit Risk Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach Foundation Internal Ratings-Based (FIRB) Approach</p> <p>For Operational Risk Standardized Approach for Operational Risk (SAOR)</p> <p>For Market Risk Standardized Approach</p> <p>Internal Models Approach (IMA)</p> <p>Credit Risk Terminology Gross credit risk exposure</p> <p>Counterparty Type / Exposure Classes:</p> <p>Retail Residential Secured Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p>Non-retail Corporate Sovereign Bank</p> <p>Exposure Types: Drawn Undrawn (commitment) Repo-style transactions OTC derivatives Other off-balance sheet</p> <p>IRB Credit Risk Parameters: Probability of Default (PD) Exposure at Default (EAD) Loss Given Default (LGD)</p> <p>Credit Valuation Adjustment (CVA)</p> <p>Common Equity Tier 1 (CET1)</p> <p>CET1 Ratio</p> <p>Return on risk-weighted assets</p> <p>Liquidity Coverage Ratio (LCR)</p> <p>Countercyclical Capital Buffer (CCB)</p> | <ul style="list-style-type: none"> • Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below. • Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral. • Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval. • Under this approach, banks use their own internal 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). • 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. • Under this approach, banks use standardized capital charges prescribed by the regulator to sum the capital requirement under the sensitivities-based method (including delta, vega, and curvature risk), the default risk capital and the residual risk add-on. • Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges. • The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk. • Includes 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. • 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. • The amount of funds advanced to a borrower. • The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility). • Repurchase and reverse repurchase agreements, securities borrowing and lending. • Privately negotiated derivative contracts. • All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee). • The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon. • The total amount the Bank is exposed to at the time of default. • The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD. • CVA represents a capital charge that measures credit risk due to default of derivative 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. • This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances. • CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA. • Net income available to common shareholders as a percentage of average RWA. • LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow. • CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank’s CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures. |
|--|---|

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 |