Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2026

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's third 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 third 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 Third Quarter 2026	SFI Third Quarter 2026	SRD Third 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	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			21	
	PV1 – Prudential valuation adjustments (PVA).	N/A[1]				
Composition of capital and TLAC[2]	**CC1 –** Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments[3].	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			9	
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Leverage ratio	**LR1** – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	**CRA** – General information about credit risk.	Annual				84-87, 89-92
	CR1 – Credit quality of assets.	Quarterly			22-23	
	CR2 – Changes in stock of defaulted loans and debt securities[4].	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual	70			92, 152, 159, 182
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity[4].	Quarterly			25-27	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2026	SFI Third Quarter 2026	SRD Third 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
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			24	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				92
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			28-29	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			30-35	
	CRE – Qualitative disclosures related to IRB models.	Annual				84-87, 90-93, 102
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			36-53	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			18	
	CR9 – IRB – Backtesting of PD per portfolio[5].	Annual				
	CR10 – IRB (specialized lending under the slotting approach).	N/A	Not applicable to TD.			
Counterparty credit risk	**CCRA** – Qualitative disclosure related to CCR.	Annual				92-93, 107
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	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			56-58	
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Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2026	SFI Third Quarter 2026	SRD Third Quarter 2026	Annual Report 2025
Credit Valuation Adjustment Risk	**CVAA –** General qualitative disclosure requirements related to CVA.	Annual				92
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	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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	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			78-79	
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	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer.	Quarterly			12	
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	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	41			108
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Asset encumbrance	**ENC** – Asset encumbrance.	Quarterly				106
Market risk	**MRA** – General qualitative disclosure requirements related to market risk.	Annual				94-97
	MR1 – Market risk under the standardized approach.	Quarterly			81	
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).	N/A	TD does not use IMA.			
	MR2 – Market risk for banks using the IMA.	N/A	TD does not use IMA.			
Comparison of modelled & standardized RWA	**CMS1** – Comparison of modelled and standardized RWA at risk level.	Quarterly			14	
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	OR1 – Historical losses[5].	Annual				
	OR2 – Business indicator and subcomponents[5].	Annual				
	OR3 – Minimum required operational risk capital[5].	Annual				

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2026	SFI Third Quarter 2026	SRD Third 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			82	
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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*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	Cross Reference[1]	OSFI Template
Common Equity Tier 1 Capital								
Common shares plus related contributed surplus	1	**$ 24,529**	$ 24,596	$ 24,855	$ 25,010	$ 25,122	A1+A2+B	1
Retained earnings	2	**78,882**	78,295	78,253	78,320	78,749	C	2
Accumulated other comprehensive income (loss)	3	**10,771**	9,802	10,868	12,874	10,737	D	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1[2])	4	**–**	–	–	–	–		5
Common Equity Tier 1 Capital before regulatory adjustments	5	**114,182**	112,693	113,976	116,204	114,608		6
Common Equity Tier 1 Capital regulatory adjustments								
Prudential valuation adjustments	6	**(195)**	(180)	(175)	(165)	(160)		7
Goodwill (net of related tax liability)	7	**(18,747)**	(18,235)	(18,248)	(18,753)	(18,557)	E1-E2	8
Intangibles (net of related tax liability)	8	**(3,757)**	(3,541)	(3,351)	(3,316)	(3,197)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	9	**(273)**	(192)	(156)	(202)	(413)	G	10
Cash flow hedge reserve	10	**2,913**	2,104	1,304	867	1,990	H	11
Shortfall of provisions to expected losses	11	**–**	–	–	–	–	I	12
Securitization gain on sale	12	**–**	–	–	–	–		13
Gains and losses due to changes in own credit risk on fair valued liabilities	13	**(152)**	(158)	(127)	(166)	(188)	J	14
Defined benefit pension fund net assets (net of related tax liability)	14	**(767)**	(821)	(760)	(811)	(756)	K1-K2	15
Investment in own shares	15	**(8)**	(1)	(24)	(9)	(124)		16
Reciprocal cross holdings in common equity	16	**–**	–	–	–	–		17
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	17	**–**	–	–	–	–	L1+L2	18
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	18	**–**	–	–	–	–		19
Mortgage servicing rights (amount above 10% threshold)	19	**–**	–	–	–	–		20
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	20	**–**	–	–	–	–		21
Amount exceeding the 15% threshold	21	**–**	–	–	–	–		22
of which: significant investments in the common stock of financials	22	**–**	–	–	–	–		23
of which: mortgage servicing rights	23	**–**	–	–	–	–		24
of which: deferred tax assets arising from temporary differences	24	**–**	–	–	–	–		25
Equity investments in funds subject to the fall-back approach	25	**(33)**	(27)	(52)	(90)	(102)	M	
Crypto-asset deduction	25a	**(1)**	(5)	(17)	–	–		
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	**24**	23	22	20	19		26
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	**–**	–	–	–	–		27
Total regulatory adjustments to Common Equity Tier 1 Capital	28	**(20,996)**	(21,033)	(21,584)	(22,625)	(21,488)		28
Common Equity Tier 1 Capital	29	**93,186**	91,660	92,392	93,579	93,120		29
Additional Tier 1 capital instruments								
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	**12,833**	11,625	11,620	11,623	10,786	N+O+P	30
of which: classified as equity under applicable accounting standards	31	***12,833***	*11,625*	*11,620*	*11,623*	*10,786*		31
of which: classified as liabilities under applicable accounting standards	32	**–**	–	–	–	–		32
Additional Tier 1 instruments issued by subsidiaries and held by third parties	33	**–**	–	–	–	–		34
Additional Tier 1 capital instruments before regulatory adjustments	34	**12,833**	11,625	11,620	11,623	10,786		36
Additional Tier 1 capital instruments regulatory adjustments								
Investment in own Additional Tier 1 instruments	35	**–**	–	–	–	–		37
Reciprocal cross holdings in Additional Tier 1 instruments	36	**–**	–	–	–	–		38
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	37	**–**	–	–	–	–	Q	39
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	38	**(700)**	(700)	(700)	(700)	(700)	R	40
Other deductions from Tier 1 capital as determined by OSFI	39			–	–	–		41
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	40	**–**	–	–	–	–		42
Total regulatory adjustments to Additional Tier 1 Capital	41	**(700)**	(700)	(700)	(700)	(700)		43
Additional Tier 1 Capital	42	**12,133**	10,925	10,920	10,923	10,086		44
Tier 1 Capital	43	**$ 105,319**	$ 102,585	$ 103,312	$ 104,502	$ 103,206		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 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	Cross Reference[1]	OSFI Template
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	$ **10,523**	$ 10,345	$ 10,642	$ 10,733	$ 10,496	S	46
Tier 2 instruments issued by subsidiaries and held by third parties	45	**–**	–	–	–	–		48
Collective allowance	46	**1,258**	1,158	1,141	1,661	1,745	T	50
Tier 2 Capital before regulatory adjustments	47	**11,781**	11,503	11,783	12,394	12,241		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	**(118)**	(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	**(118)**	(56)	(30)	(30)	(2)		57
Tier 2 Capital	54	**11,663**	11,447	11,753	12,364	12,239		58
Total Capital	55	**116,982**	114,032	115,065	116,866	115,445		59
Total risk-weighted assets	56	$ **653,368**	$ 641,358	$ 635,191	$ 636,424	$ 627,248		60
Capital Ratios								
Common Equity Tier 1 Capital (as percentage of RWA)	57	**14.3** %	14.3 %	14.5 %	14.7 %	14.8 %		61
Tier 1 Capital Ratio	58	**16.1**	16.0	16.3	16.4	16.5		62
Total Capital (as percentage of RWA)	59	**17.9**	17.8	18.1	18.4	18.4		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**	9.6	9.8	10.2	10.2		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 June 19, 2026, the buffer is 3.0%.

Capital Position – Basel III (CC1) (Continued)

($ millions, except as noted) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	OSFI Template
Amounts below the thresholds for deduction (before risk weighting)							
Non-significant investments in the capital and Other TLAC-eligible instruments of other financials entities	68	**$ 3,059**	$ 3,335	$ 2,730	$ 2,087	$ 2,240	72
Significant investments in the common stock of financials	69	**2,713**	2,862	2,785	2,837	2,854	73
Mortgage servicing rights (net of related tax liability)	70	**70**	69	71	75	76	74
Deferred tax assets arising from temporary differences (net of related tax liability)	71	**3,252**	3,145	2,980	2,873	3,388	75
Applicable caps on the inclusion of allowances in Tier 2							
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	72	**6**	6	7	7	7	76
Cap on inclusion of allowances in Tier 2 under standardized approach	73	**6**	6	7	7	7	77
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	74	**1,252**	1,151	1,134	1,654	1,738	78
Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	75	**1,252**	1,151	1,134	1,654	1,738	79
Capital Ratios for significant bank subsidiaries							
TD Bank, National Association (TD Bank, N.A.)[7]							
Common Equity Tier 1 Capital	76	**16.2 %**	18.3 %	18.1 %	18.0 %	17.9 %	
Tier 1 Capital	77	**16.2**	18.3	18.1	18.0	17.9	
Total Capital	78	**17.4**	19.6	19.4	19.2	19.1	
TD Mortgage Corporation							
Common Equity Tier 1 Capital	79	**39.1**	39.2	39.3	39.3	40.1	
Tier 1 Capital	80	**39.1**	39.2	39.3	39.3	40.1	
Total Capital	81	**39.1**	39.2	39.3	39.3	40.1	

[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 Capital[1]

($ millions)	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Common Equity Tier 1						
Balance at beginning of period	1	**$ 91,660**	$ 92,392	$ 93,579	$ 93,120	$ 93,048
New capital issues	2	**52**	42	108	34	62
Redeemed capital[2]	3	**(2,398)**	(2,605)	(2,446)	(2,079)	(1,561)
Gross dividends (deductions)	4	**(1,934)**	(1,988)	(1,912)	(1,970)	(1,886)
Shares issued in lieu of dividends (add back)	5	**–**	–	–	–	–
Profit attributable to shareholders of the parent company[3]	6	**4,615**	4,251	4,043	3,280	3,336
Removal of own credit spread (net of tax)	7	**6**	(31)	39	22	129
Movements in other comprehensive income						
Currency translation differences	8	**1,776**	(87)	(1,812)	677	184
Available-for-sale investments	9	**n/a**	n/a	n/a	n/a	n/a
Financial assets at fair value through other comprehensive income	10	**(19)**	(175)	252	335	337
Other	11	**21**	(4)	(9)	2	–
Goodwill and other intangible assets (deduction, net of related tax liability)	12	**(728)**	(177)	470	(315)	(205)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	**(81)**	(36)	46	211	(86)
Prudential valuation adjustments	14	**(15)**	(5)	(10)	(5)	4
Other	15	**231**	83	44	267	(242)
Balance at end of period	16	**93,186**	91,660	92,392	93,579	93,120
Additional Tier 1 Capital						
Balance at beginning of period	17	**10,925**	10,920	10,923	10,086	10,411
New additional Tier 1 eligible capital issues	18	**1,250**	–	–	1,037	–
Redeemed capital	19	**–**	–	–	(200)	(350)
Other, including regulatory adjustments and transitional arrangements	20	**(42)**	5	(3)	–	25
Balance at end of period	21	**12,133**	10,925	10,920	10,923	10,086
Total Tier 1 Capital	22	**105,319**	102,585	103,312	104,502	103,206
Tier 2 Capital						
Balance at beginning of period	23	**11,447**	11,753	12,364	12,239	12,067
New Tier 2 eligible capital issues	24	**180**	997	–	237	27
Redeemed capital	25	**–**	(1,250)	(91)	–	–
Amortization adjustments	26	**–**	–	–	–	–
Allowable collective allowance	27	**100**	17	(520)	(84)	192
Other, including regulatory adjustments and transitional arrangements	28	**(64)**	(70)	–	(28)	(47)
Balance at end of period	29	**11,663**	11,447	11,753	12,364	12,239
Total Regulatory Capital	30	**$ 116,982**	$ 114,032	$ 115,065	$ 116,866	$ 115,445

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 Q3 Balance Sheet[1]	2026 Q3 Under Regulatory scope of consolidation[2]		Cross Reference[3]
Cash and due from banks	1	$ 6,812	$	$ 6,779	
Interest-bearing deposits with banks	2	103,820		103,808	
Trading loans, securities, and other	3	218,133		218,133	
Non-trading financial assets at fair value through profit or loss	4	9,534		8,494	
Derivatives	5	80,055		80,053	
Financial assets designated at fair value through profit or loss	6	7,071		2,343	
Financial assets at fair value through other comprehensive income	7	135,092		130,654	
Equity investments in funds subject to the fall-back approach	8		*33*		M
Non-Significant investments in financials (excluding Schwab)					
Non-significant investments exceeding regulatory thresholds – CET1	9		–		L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1	10		–		Q
Non-significant investments exceeding regulatory thresholds – Tier 2	11		–		U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions	12		*118*		V
Non-significant investments not exceeding regulatory thresholds	13		*2,941*		
Debt securities at amortized cost, net of allowance for credit losses	14	236,855		236,855	
Securities purchased under reverse repurchase agreements	15	231,368		231,368	
Loans	16	999,544		999,544	
Allowance for loan losses	17	(8,508)		(8,508)	
Eligible allowance reflected in Tier 2 regulatory capital	18		*(1,258)*		T
Shortfall of allowance to expected loss	19		–		I
Allowances not reflected in regulatory capital	20		*(7,250)*		
Other	21	92,085		90,420	
Investment in Schwab					
Non-significant investments exceeding regulatory thresholds	22		–		L2
Non-significant investments not exceeding regulatory thresholds	23		–		
Goodwill	24		18,981		E1
Other intangibles	25		3,771		F1
Other intangibles (Mortgage Servicing Rights)	26		70		
Deferred tax assets					
Deferred tax assets (DTA) excluding those arising from temporary differences	27		*273*		G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	28		*3,252*		
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	29		*2,440*		
Other DTA/DTL adjustments[4]	30		*(117)*		
Significant investments in financials					
Significant investments exceeding regulatory thresholds	31		–		
Significant investments not exceeding regulatory thresholds	32		*120*		
Defined pension benefits	33		1,060		K1
Other Assets	34		60,570		
TOTAL ASSETS	35	2,111,861		2,099,943	
LIABILITIES AND EQUITY					
Trading deposits	36	43,486		43,486	
Derivatives	37	75,308		75,308	
Securitization liabilities at fair value	38	26,491		26,491	
Financial liabilities designated at fair value through profit or loss	39	213,022		213,022	
Deposits	40	1,260,724		1,260,724	
Other	41	355,292		343,374	
Deferred tax liabilities					
Goodwill	42		*234*		E2
Intangible assets (excluding mortgage servicing rights)	43		*14*		F2
Defined benefit pension fund assets	44		*293*		K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	45		*(123)*		
Other DTA/DTL adjustments[4]	46		*(118)*		
Gains and losses due to changes in own credit risk on fair value liabilities	47		152		J
Other liabilities	48		342,922		
Subordinated notes and debentures	49	10,523		10,523	
Directly issued qualifying Tier 2 instruments	50		*10,523*		S
Regulatory capital amortization of maturing debentures	51				
Subordinated notes not allowed for regulatory capital	52				
Liabilities	53	1,984,846		1,972,928	
Common Shares	54	24,149		24,149	A1
Preferred Shares and other equity instruments	55	12,875		12,875	
Directly issued qualifying Additional Tier 1 instruments	56		*12,875*		N
Preferred shares not allowed for regulatory capital	57				
Treasury Shares – Common	58	(19)		(19)	A2
Treasury Shares – Preferred	59	(46)		(46)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares	60		*(46)*		O
Contributed Surplus	61	403		403	
Contributed surplus – Common Shares	62		*399*		B
Contributed surplus – Preferred Shares	63		*4*		P
Retained Earnings	64	78,882		78,882	C
Accumulated other comprehensive income (AOCI)	65	10,771		10,771	D
Cash flow hedges requiring derecognition	66		*(2,913)*		H
Net AOCI included as capital	67		*13,684*		
TOTAL LIABILITIES AND EQUITY	68	$ 2,111,861		$ 2,099,943	

[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 $11.9 billion and total equity of $3.3 billion, of which $700 million is deducted from additional Tier 1. Cross referenced (R) to the Capital Position – Basel III on page 1.
[3] Cross referenced to the current period on the Capital Position – Basel III on pages 1 to 3.
[4] This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

Leverage Ratio

($ millions, except as noted) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	OSFI Template
Summary comparison of accounting assets vs. leverage ratio exposure measure (LR1)							
Total consolidated assets as per published financial statements	1	**$ 2,111,861**	$ 2,085,106	$ 2,099,306	$ 2,094,559	$ 2,035,162	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	**(9,325)**	(8,990)	(8,575)	(7,741)	(7,429)	2
Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	3	**(3,088)**	(3,969)	(3,969)	(3,969)	(2,842)	3
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	4	**–**	–	–	–	–	4
Adjustments for derivative financial instruments	5	**(8,001)**	(3,902)	(4,631)	(2,572)	2,076	5
Adjustment for securities financing transactions (SFTs)	6	**(22,400)**	(22,558)	(22,350)	(25,938)	(27,429)	6
Adjustment for off-balance sheet items (credit equivalent amounts)	7	**288,538**	272,287	271,794	269,883	267,037	7
Other adjustments	8	**(40,747)**	(42,345)	(40,398)	(41,575)	(34,546)	8
Leverage Ratio Exposure	9	**$ 2,316,838**	$ 2,275,629	$ 2,291,177	$ 2,282,647	$ 2,232,029	9
Leverage Ratio Common Disclosure Template (LR2)							
On-balance sheet exposures							
On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	10	**$ 1,768,848**	$ 1,756,451	$ 1,762,256	$ 1,734,401	$ 1,708,130	1
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	11	**–**	–	–	–	–	2
Deductions of receivables assets for cash variation margin provided in derivative transactions	12	**(12,194)**	(11,630)	(13,654)	(9,997)	(13,839)	3
Less: Asset amounts deducted in determining Tier 1 Capital	13	**(21,568)**	(21,597)	(22,179)	(23,179)	(22,019)	4
Total on-balance sheet exposures (excluding derivatives and SFTs)	14	**1,735,086**	1,723,224	1,726,423	1,701,225	1,672,272	5
Derivative exposures							
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	15	**29,849**	28,829	33,648	32,791	32,402	6
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	16	**48,751**	48,509	51,443	49,681	51,556	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	17	**–**	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	18	**15,168**	15,313	9,284	9,421	8,753	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	19	**(9,522)**	(10,094)	(1,990)	(1,493)	(843)	10
Total derivative exposures	20	**84,246**	82,557	92,385	90,400	91,868	11
Securities financing transaction exposures							
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	21	**231,368**	220,120	228,935	254,473	229,294	12
Netted amounts of cash payables and cash receivables of gross SFT assets	22	**(28,703)**	(28,350)	(35,000)	(39,532)	(34,005)	13
Counterparty credit risk (CCR) exposure for SFTs	23	**6,303**	5,791	6,640	6,198	5,563	14
Agent transaction exposures	24	**–**	–	–	–	–	15
Total securities financing transaction exposures	25	**208,968**	197,561	200,575	221,139	200,852	16
Other off-balance sheet exposures							
Off-balance sheet exposure at gross notional amount	26	**897,257**	865,947	858,108	858,736	848,756	17
Adjustments for conversion to credit equivalent amounts	27	**(608,719)**	(593,660)	(586,314)	(588,853)	(581,719)	18
Off-balance sheet items	28	**288,538**	272,287	271,794	269,883	267,037	19
Capital on total exposures							
Tier 1 Capital – “All-in” basis (line 43 on page 1)	29	**105,319**	102,585	103,312	104,502	103,206	20
Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis	30	**$ 2,316,838**	$ 2,275,629	$ 2,291,177	$ 2,282,647	$ 2,232,029	21
Leverage Ratio	31	**4.5 %**	4.5 %	4.5 %	4.6 %	4.6 %	22

Key Metrics – Consolidated Group Level (KM1)

($ millions, except as noted)	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Available capital (amounts)						
Common Equity Tier 1 (CET1)	1	**$ 93,186**	$ 91,660	$ 92,392	$ 93,579	$ 93,120
Tier 1	2	**105,319**	102,585	103,312	104,502	103,206
Total capital	3	**116,982**	114,032	115,065	116,866	115,445
Risk-weighted assets (amounts)						
Total risk-weighted assets (RWA)	4	**653,368**	641,358	635,191	636,424	627,248
Total RWA (pre-floor)	4a	**653,368**	641,358	635,191	636,424	627,248
Risk-based capital ratios as a percentage of RWA						
CET1 ratio	5	**14.3 %**	14.3 %	14.5 %	14.7 %	14.8 %
CET1 ratio (pre-floor)	5a	**14.3**	14.3	14.5	14.7	14.8
Tier 1 ratio	6	**16.1**	16.0	16.3	16.4	16.5
Tier 1 ratio (pre-floor)	6a	**16.1**	16.0	16.3	16.4	16.5
Total capital ratio	7	**17.9**	17.8	18.1	18.4	18.4
Total capital ratio (pre-floor)	7a	**17.9**	17.8	18.1	18.4	18.4
Additional CET1 buffer requirements as a percentage of RWA						
Capital conservation buffer requirement (2.5% from 2019)	8	**2.5**	2.5	2.5	2.5	2.5
Countercyclical buffer requirement	9	**–**	–	–	–	–
Bank G-SIB and/or D-SIB additional requirements	10	**1.0**	1.0	1.0	1.0	1.0
Total of bank CET1 specific buffer requirements	11	**3.5**	3.5	3.5	3.5	3.5
CET1 available after meeting the bank's minimum capital requirements	12	**9.6**	9.6	9.8	10.2	10.2
Basel III Leverage ratio						
Total Basel III leverage ratio exposure measure	13	**$ 2,316,838**	$ 2,275,629	$ 2,291,177	$ 2,282,647	$ 2,232,029
Basel III leverage ratio	14	**4.5 %**	4.5 %	4.5 %	4.6 %	4.6 %

Key Metrics – TLAC Requirements (KM2)

($ millions, except as noted)	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Resolution group 1						
Total loss absorbing capacity (TLAC) available	1	**$ 203,173**	$ 199,446	$ 197,665	$ 202,192	$ 193,669
Total RWA at the level of the resolution group	2	**653,368**	641,358	635,191	636,424	627,248
TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %	3	**31.1 %**	31.1 %	31.1 %	31.8 %	30.9 %
Leverage ratio exposure measure at the level of the resolution group	4	**$ 2,316,838**	$ 2,275,629	$ 2,291,177	$ 2,282,647	$ 2,232,029
TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %	5	**8.8 %**	8.8 %	8.6 %	8.9 %	8.7 %
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6a	**Yes**	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6b	**No**	No	No	No	No
If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	6c	**n/a**	n/a	n/a	n/a	n/a

TLAC Composition (TLAC1)

($ millions, except as noted)	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Regulatory capital elements of TLAC and adjustments						
Common Equity Tier 1 capital (CET1)	1	**$ 93,186**	$ 91,660	$ 92,392	$ 93,579	$ 93,120
Additional Tier 1 capital (AT1) before TLAC adjustments	2	**12,133**	10,925	10,920	10,923	10,086
AT1 ineligible as TLAC as issued out of subsidiaries to third parties	3	**–**	–	–	–	–
Other adjustments	4	**–**	–	–	–	–
AT1 instruments eligible under the TLAC framework (sum of lines 2 to 4)	5	**12,133**	10,925	10,920	10,923	10,086
Tier 2 capital (T2) before TLAC adjustments	6	**11,663**	11,447	11,753	12,364	12,239
Amortized portion of T2 instruments where remaining maturity > 1 year	7	**–**	–	–	–	–
T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	8	**–**	–	–	–	–
Other adjustments	9	**–**	–	–	–	–
T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)	10	**11,663**	11,447	11,753	12,364	12,239
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	11	**116,982**	114,032	115,065	116,866	115,445
Non-regulatory capital elements of TLAC						
External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	12	**n/a**	n/a	n/a	n/a	n/a
External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	13	**86,519**	85,969	83,024	85,912	78,801
Of which: amount eligible as TLAC after application of the caps	14	***n/a***	*n/a*	*n/a*	*n/a*	*n/a*
External TLAC instruments issued by funding vehicles prior to January 1, 2022	15	**–**	–	–	–	–
Eligible ex ante commitments to recapitalize a G-SIB in resolution	16	**n/a**	n/a	n/a	n/a	n/a
TLAC arising from non-regulatory capital instruments before adjustments (sum of lines 12, 13, 15 and 16)	17	**86,519**	85,969	83,024	85,912	78,801
Non-regulatory capital elements of TLAC: adjustments						
TLAC before deductions (sum of lines 11 and 17)	18	**203,501**	200,001	198,089	202,778	194,246
Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)[1]	19	**n/a**	n/a	n/a	n/a	n/a
Deduction of investments in own other TLAC liabilities	20	**(328)**	(555)	(424)	(586)	(577)
Other adjustments to TLAC	21	**–**	–	–	–	–
TLAC available after deductions (sum of lines 18 to 21)	22	**203,173**	199,446	197,665	202,192	193,669
Risk-weighted assets and leverage exposure measure for TLAC purposes						
Total risk-weighted assets adjusted as permitted under the TLAC regime	23	**653,368**	641,358	635,191	636,424	627,248
Leverage exposure measure	24	**2,316,838**	2,275,629	2,291,177	2,282,647	2,232,029
TLAC ratios and buffers						
TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) (line 22/line 23)	25	**31.1 %**	31.1 %	31.1 %	31.8 %	30.9 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	26	**8.8**	8.8	8.6	8.9	8.7
CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	27	**9.6**	9.6	9.8	10.2	10.2
Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	28	**3.5 %**	3.5 %	3.5 %	3.5 %	3.5 %
Of which: capital conservation buffer	29	***2.5***	*2.5*	*2.5*	*2.5*	*2.5*
Of which: bank specific countercyclical buffer	30	**–**	–	–	–	–
Of which: D-SIB / G-SIB buffer	31	***1.0***	*1.0*	*1.0*	*1.0*	*1.0*

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

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

($ millions) *As at*	LINE #	2026 Q3 Creditor Ranking 1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	2026 Q2 Creditor Ranking 1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	OSFI Template
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	5,960	–	–	27,121	–	33,081	12,064	–	–	26,283	–	38,347	3
Subset of row 3 that are excluded liabilities	2	–	–	–	–	–	–	–	–	–	–	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	3	5,960	–	–	27,121	–	33,081	12,064	–	–	26,283	–	38,347	5
Subset of row 5 that are eligible as TLAC	4	5,960	–	–	27,121	–	33,081	12,064	–	–	26,283	–	38,347	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	–	–	–	27,121	–	27,121	–	–	–	26,283	–	26,283	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	5,960	–	–	–	–	5,960	12,064	–	–	–	–	12,064	11

	LINE #	2026 Q1 Creditor Ranking 1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	2025 Q4 Creditor Ranking 1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	OSFI Template
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	12,909	–	–	26,301	–	39,210	17,284	–	–	27,120	–	44,404	3
Subset of row 3 that are excluded liabilities	11	–	–	–	–	–	–	–	–	–	–	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	12	12,909	–	–	26,301	–	39,210	17,284	–	–	27,120	–	44,404	5
Subset of row 5 that are eligible as TLAC	13	12,909	–	–	26,301	–	39,210	17,284	–	–	27,120	–	44,404	6
Subset of row 6 with 1 year ≤ residual maturity < 2 years	14	–	–	–	–	–	–	–	–	–	–	–	–	7
Subset of row 6 with 2 years ≤ residual maturity < 5 years	15	–	–	–	26,301	–	26,301	–	–	–	27,120	–	27,120	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	12,909	–	–	–	–	12,909	17,284	–	–	–	–	17,284	11

	LINE #	2025 Q3 Creditor Ranking 1 (most junior)	2	3	4	5 (most senior)	Sum of 1 to 5	OSFI Template
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	23,582	–	–	26,791	–	50,373	3
Subset of row 3 that are excluded liabilities	20	–	–	–	–	–	–	4
Total capital and liabilities less excluded liabilities (row 3 minus row 4)	21	23,582	–	–	26,791	–	50,373	5
Subset of row 5 that are eligible as TLAC	22	23,582	–	–	26,791	–	50,373	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	–	–	–	26,791	–	26,791	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	23,582	–	–	–	–	23,582	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 Q3 Creditor Ranking 1 (most junior) Common Shares	2 Preferred shares & Tier 1 notes	3 Subordinated debts	4 Bail-in debts[1]	5 (most senior) Other liabilities[2]	Sum of 1 to 5 Sum	2026 Q2 Creditor Ranking 1 (most junior) Common Shares	2 Preferred shares & Tier 1 notes	3 Subordinated debts	4 Bail-in debts[1]	5 (most senior) Other liabilities[2]	Sum of 1 to 5 Sum
Description of creditor ranking (free text)	1	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum
Total capital and liabilities net of credit risk mitigation	2	**24,149**	**12,875**	**10,546**	**107,931**	**–**	**155,501**	24,309	11,625	10,416	108,103	–	154,453
Subset of row 2 that are excluded liabilities	3	**27**	**46**	**9**	**21,505**	**–**	**21,587**	61	14	52	22,569	–	22,696
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	**24,122**	**12,829**	**10,537**	**86,426**	**–**	**133,914**	24,248	11,611	10,364	85,534	–	131,757
Subset of row 4 that are potentially eligible as TLAC	5	**24,122**	**12,829**	**10,537**	**86,426**	**–**	**133,914**	24,248	11,611	10,364	85,534	–	131,757
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	**–**	**–**	**–**	**25,456**	**–**	**25,456**	–	–	–	23,438	–	23,438
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	**–**	**–**	**–**	**33,563**	**–**	**33,563**	–	–	–	32,692	–	32,692
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	**–**	**–**	**10,507**	**27,377**	**–**	**37,884**	–	–	9,335	29,404	–	38,739
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	**–**	**–**	**30**	**30**	**–**	**60**	–	–	1,029	–	–	1,029
Subset of row 5 that is perpetual securities	10	**24,122**	**12,829**	**–**	**–**	**–**	**36,951**	24,248	11,611	–	–	–	35,859

	LINE #	2026 Q1 Creditor Ranking 1 (most junior) Common Shares	2 Preferred shares & Tier 1 notes	3 Subordinated debts	4 Bail-in debts[1]	5 (most senior) Other liabilities[2]	Sum of 1 to 5 Sum	2025 Q4 Creditor Ranking 1 (most junior) Common Shares	2 Preferred shares & Tier 1 notes	3 Subordinated debts	4 Bail-in debts[1]	5 (most senior) Other liabilities[2]	Sum of 1 to 5 Sum
Description of creditor ranking (free text)	11	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum
Total capital and liabilities net of credit risk mitigation	12	24,551	11,625	10,685	102,744	–	149,605	24,727	11,625	10,801	104,335	–	151,488
Subset of row 12 that are excluded liabilities	13	29	11	44	20,471	–	20,555	9	4	86	19,391	–	19,490
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	24,522	11,614	10,641	82,273	–	129,050	24,718	11,621	10,715	84,944	–	131,998
Subset of row 14 that are potentially eligible as TLAC	15	24,522	11,614	10,641	82,273	–	129,050	24,718	11,621	10,715	84,944	–	131,998
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	–	–	–	23,873	–	23,873	–	–	–	25,486	–	25,486
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	–	–	–	31,669	–	31,669	–	–	–	33,913	–	33,913
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	–	–	10,613	26,711	–	37,324	–	–	9,477	24,521	–	33,998
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	–	–	28	20	–	48	–	–	1,238	1,024	–	2,262
Subset of row 15 that is perpetual securities	20	24,522	11,614	–	–	–	36,136	24,718	11,621	–	–	–	36,339

	LINE #	2025 Q3 Creditor Ranking 1 (most junior) Common Shares	2 Preferred shares & Tier 1 notes	3 Subordinated debts	4 Bail-in debts[1]	5 (most senior) Other liabilities[2]	Sum of 1 to 5 Sum
Description of creditor ranking (free text)	21	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum
Total capital and liabilities net of credit risk mitigation	22	24,971	10,788	10,608	100,263	–	146,630
Subset of row 22 that are excluded liabilities	23	216	2	84	22,132	–	22,434
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24	24,755	10,786	10,524	78,131	–	124,196
Subset of row 24 that are potentially eligible as TLAC	25	24,755	10,786	10,524	78,131	–	124,196
Subset of row 25 with 1 year ≤ residual maturity < 2 years	26	–	–	–	20,942	–	20,942
Subset of row 25 with 2 years ≤ residual maturity < 5 years	27	–	–	–	37,586	–	37,586
Subset of row 25 with 5 years ≤ residual maturity < 10 years	28	–	–	9,310	18,580	–	27,890
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	29	–	–	1,214	1,023	–	2,237
Subset of row 25 that is perpetual securities	30	24,755	10,786	–	–	–	35,541

[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 Q3** CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount	**2026 Q2** CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
By Country									
Australia	1	**1.00 %**	**$ 77**			1.00 %	$ 78		
Belgium	2	**1.25**	**14**			1.00	14		
Denmark	3	**2.50**	**–**			2.50	46		
France	4	**1.00**	**165**			1.00	170		
Germany	5	**0.75**	**1,211**			0.75	1,239		
Hong Kong	6	**0.50**	**1**			0.50	9		
Luxembourg	7	**0.50**	**258**			0.50	262		
Netherlands	8	**2.00**	**196**			2.00	263		
Norway	9	**2.50**	**8**			2.50	4		
South Africa	10	**1.00**	**–**			1.00	–		
Spain	11	**0.50**	**83**			0.50	82		
Sweden	12	**2.00**	**101**			2.00	53		
United Kingdom	13	**2.00**	**1,586**			2.00	1,629		
Sum of lines 1 to 13	14		**$ 3,700**				$ 3,849		
Total[1]	15		**$ 417,868**	**0.01 %**	**$ 6**		$ 413,000	0.01 %	$ 7

	LINE #	**2026 Q1** CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount	**2025 Q4** CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
By Country									
Australia	16	1.00 %	$ 80			1.00 %	$ 79		
Belgium	17	1.00	25			1.00	6		
Denmark	18	2.50	14			2.50	13		
France	19	1.00	165			1.00	48		
Germany	20	0.75	1,286			0.75	1,519		
Hong Kong	21	0.50	29			0.50	14		
Luxembourg	22	0.50	52			0.50	38		
Netherlands	23	2.00	120			2.00	115		
Norway	24	2.50	4			2.50	4		
South Africa	25	1.00	10						
Spain	26	0.50	86			0.50	57		
Sweden	27	2.00	65						
United Kingdom	28	2.00	1,783			2.00	1,864		
Sum of lines 16 to 28	29		$ 3,719				$ 3,757		
Total[1]	30		$ 404,996	0.01 %	$ 7		$ 407,247	0.01 %	$ 7

	LINE #	**2025 Q3** CCyB rate	RWA used in CCyB calculation	Bank-specific CCyB rate	CCyB amount
By Country					
Australia	31	1.00 %	$ 66		
Belgium	32	1.00	7		
Denmark	33	2.50	12		
France	34	1.00	74		
Germany	35	0.75	1,446		
Hong Kong	36	0.50	17		
Luxembourg	37	0.50	31		
Netherlands	38	2.00	113		
Norway	39	2.50	5		
Spain	40	0.50	–		
United Kingdom	41	2.00	1,900		
Sum of lines 31 to 41	42		$ 3,671		
Total[1]	43		$ 397,807	0.01 %	$ 7

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

Overview of Risk-Weighted Assets (OV1)

($ millions)	LINE	Risk-Weighted Assets (RWA)					Minimum capital requirements[1]					
As at	#	2026			2025		2026			2025		OSFI
		Q3	Q2	Q1	Q4	Q3	Q3	Q2	Q1	Q4	Q3	Template
Credit risk (excluding counterparty credit risk) (CCR)	1	**$ 431,273**	$ 425,707	$ 421,346	$ 427,809	$ 419,809	**$ 34,502**	$ 34,057	$ 33,708	$ 34,225	$ 33,585	1
Of which: standardized approach (SA)[2]	2	***36,713***	*36,050*	*37,581*	*38,802*	*38,114*	***2,937***	*2,884*	*3,007*	*3,104*	*3,049*	2
Of which: foundation internal ratings-based (FIRB) approach	3	***80,301***	*77,449*	*76,717*	*85,400*	*86,314*	***6,424***	*6,196*	*6,137*	*6,832*	*6,905*	3
Of which: supervisory slotting approach	4	**–**	–	–	–	–	**–**	–	–	–	–	4
Of which: advanced internal ratings-based (AIRB) approach	5	***314,259***	*312,208*	*307,048*	*303,607*	*295,381*	***25,141***	*24,977*	*24,564*	*24,289*	*23,631*	5
Counterparty credit risk	6	**16,294**	15,653	15,791	16,115	15,540	**1,303**	1,252	1,263	1,289	1,243	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	***9,786***	*9,931*	*10,731*	*10,570*	*10,712*	***783***	*794*	*858*	*846*	*857*	7
Of which: internal model method (IMM)	8	**–**	–	–	–	–	**–**	–	–	–	–	8
Of which: other CCR[3]	9	***6,508***	*5,722*	*5,060*	*5,545*	*4,828*	***520***	*458*	*405*	*443*	*386*	9
Credit valuation adjustment (CVA)	10	**5,261**	5,397	5,687	5,194	5,546	**421**	432	455	416	444	10
Equity investments in funds – look-through approach	11	**3,973**	3,874	3,816	3,597	3,385	**318**	310	305	288	271	11
Equity investments in funds – mandate-based approach	12	**721**	696	661	661	626	**58**	56	53	53	50	12
Settlement risk	13	**11**	14	48	43	8	**1**	1	4	3	1	13
Securitization exposures in banking book	14	**21,326**	19,828	18,975	18,049	16,936	**1,706**	1,586	1,518	1,444	1,355	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	15	***3,791***	*4,086*	*4,068*	*3,396*	*2,626*	***303***	*327*	*325*	*272*	*210*	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	16	***17,088***	*15,590*	*14,740*	*14,482*	*14,138*	***1,367***	*1,247*	*1,180*	*1,158*	*1,131*	16
Of which: securitization standardized approach (SEC-SA)	17	***447***	*152*	*167*	*171*	*172*	***36***	*12*	*13*	*14*	*14*	17
Market risk	18	**24,272**	22,586	23,949	20,403	21,603	**1,942**	1,807	1,916	1,632	1,728	18
Of which: standardized approach (SA)	19	***24,272***	*22,586*	*23,949*	*20,403*	*21,603*	***1,942***	*1,807*	*1,916*	*1,632*	*1,728*	19
Of which: internal model approaches (IMA)	20	**–**	–	–	–	–	**–**	–	–	–	–	20
Capital charge for switch between trading book and banking book	21	**–**	–	–	–	–	**–**	–	–	–	–	21
Operational risk	22	**134,693**	131,938	129,857	129,602	127,514	**10,775**	10,555	10,388	10,368	10,201	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	23	**15,544**	15,665	15,061	14,951	16,281	**1,243**	1,253	1,205	1,196	1,302	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	**$ 653,368**	$ 641,358	$ 635,191	$ 636,424	$ 627,248	**$ 52,269**	$ 51,309	$ 50,815	$ 50,914	$ 50,180	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 Q3 RWA for modelled approaches that D-SIBs have supervisory approval to use	2026 Q3 RWA for portfolios where standardized approaches are used	2026 Q3 Total actual RWA[1]	2026 Q3 RWA calculated full standardized approach[2]	2026 Q2 RWA for modelled approaches that D-SIBs have supervisory approval to use	2026 Q2 RWA for portfolios where standardized approaches are used	2026 Q2 Total actual RWA[1]	2026 Q2 RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	1	**$ 394,560**	**$ 36,713**	**$ 431,273**	**$ 685,206**	$ 389,657	$ 36,050	$ 425,707	$ 660,373
Counterparty credit risk	2	**15,041**	**1,253**	**16,294**	**71,168**	14,482	1,171	15,653	63,870
Credit valuation adjustment	3		**5,261**	**5,261**	**5,261**		5,397	5,397	5,397
Securitisation exposures in the banking book	4	**10,308**	**11,018**	**21,326**	**32,060**	9,943	9,885	19,828	33,535
Market risk	5	**–**	**24,272**	**24,272**	**24,272**	–	22,586	22,586	22,586
Operational risk	6		**134,693**	**134,693**	**134,693**		131,938	131,938	131,938
Residual RWA[3]	7		**20,249**	**20,249**	**20,249**		20,249	20,249	20,249
Total	8	**$ 419,909**	**$ 233,459**	**$ 653,368**	**$ 972,909**	$ 414,082	$ 227,276	$ 641,358	$ 937,948

($ millions) *As at*	LINE #	2026 Q1 RWA for modelled approaches that D-SIBs have supervisory approval to use	2026 Q1 RWA for portfolios where standardized approaches are used	2026 Q1 Total actual RWA[1]	2026 Q1 RWA calculated full standardized approach[2]	2025 Q4 RWA for modelled approaches that D-SIBs have supervisory approval to use	2025 Q4 RWA for portfolios where standardized approaches are used	2025 Q4 Total actual RWA[1]	2025 Q4 RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	9	$ 383,765	$ 37,581	$ 421,346	$ 655,024	$ 389,007	$ 38,802	$ 427,809	$ 649,476
Counterparty credit risk	10	14,359	1,432	15,791	59,944	14,073	2,042	16,115	59,476
Credit valuation adjustment	11		5,687	5,687	5,687		5,194	5,194	5,194
Securitisation exposures in the banking book	12	9,549	9,426	18,975	32,034	8,739	9,310	18,049	26,725
Market risk	13	–	23,949	23,949	23,949	–	20,403	20,403	20,403
Operational risk	14		129,857	129,857	129,857		129,602	129,602	129,602
Residual RWA[3]	15		19,586	19,586	19,586		19,252	19,252	19,252
Total	16	$ 407,673	$ 227,518	$ 635,191	$ 926,081	$ 411,819	$ 224,605	$ 636,424	$ 910,128

($ millions) *As at*	LINE #	2025 Q3 RWA for modelled approaches that D-SIBs have supervisory approval to use	2025 Q3 RWA for portfolios where standardized approaches are used	2025 Q3 Total actual RWA[1]	2025 Q3 RWA calculated full standardized approach[2]
Credit risk (excluding counterparty credit risk)	17	$ 381,695	$ 38,114	$ 419,809	$ 637,556
Counterparty credit risk	18	14,058	1,482	15,540	59,167
Credit valuation adjustment	19		5,546	5,546	5,546
Securitisation exposures in the banking book	20	7,989	8,947	16,936	27,069
Market risk	21	–	21,603	21,603	21,603
Operational risk	22		127,514	127,514	127,514
Residual RWA[3]	23		20,300	20,300	20,300
Total	24	$ 403,742	$ 223,506	$ 627,248	$ 898,755

[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 Q3 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	$ 12,826	$ 16	$ 12,842	$ 18,645
Of which: categorised as MDB/PSE in SA[1]	1a	*11,430*	–	*11,430*	*18,080*
Banks and other financial institutions	2	5,565	167	5,732	11,218
Covered Bonds	3	618	–	618	757
Equity	4	–	8,630	8,630	8,630
Purchased receivables	5	–	–	–	–
Corporates	6	202,714	866	203,580	339,786
Of which: F-IRB is applied	6a	*74,018*		*74,018*	*163,418*
Of which: A-IRB is applied	6b	*128,696*		*128,696*	*175,502*
Retail	7	169,413	4,454	173,867	276,224
Of which: qualifying revolving retail	7a	*48,676*	*244*	*48,920*	*43,825*
Of which: other retail	7b	*55,861*	*2,433*	*58,294*	*83,474*
Of which: retail residential mortgages	7c	*64,876*	*1,777*	*66,653*	*148,925*
Specialised lending	8	3,424	–	3,424	7,366
Of which: income-producing real estate and high volatility commercial real estate	8a	*2,832*	–	*2,832*	*7,017*
Others	9	–	22,580	22,580	22,580
Total	10	$ 394,560	$ 36,713	$ 431,273	$ 685,206

($ 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	11	$ 12,215	$ 15	$ 12,230	$ 17,935
Of which: categorised as MDB/PSE in SA[1]	11a	*10,735*	–	*10,735*	*17,097*
Banks and other financial institutions	12	5,215	160	5,375	10,349
Covered Bonds	13	576	–	576	756
Equity	14	–	8,173	8,173	8,173
Purchased receivables	15	–	–	–	–
Corporates	16	199,095	897	199,992	326,427
Of which: F-IRB is applied	16a	*71,596*		*71,596*	*167,899*
Of which: A-IRB is applied	16b	*127,499*		*127,499*	*157,631*
Retail	17	168,674	4,403	173,077	266,042
Of which: qualifying revolving retail	17a	*47,909*	*240*	*48,149*	*42,398*
Of which: other retail	17b	*54,817*	*2,346*	*57,163*	*80,441*
Of which: retail residential mortgages	17c	*65,948*	*1,817*	*67,765*	*143,203*
Specialised lending	18	3,882	–	3,882	8,289
Of which: income-producing real estate and high volatility commercial real estate	18a	*3,078*	–	*3,078*	*7,663*
Others	19	–	22,402	22,402	22,402
Total	20	$ 389,657	$ 36,050	$ 425,707	$ 660,373

[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 #	2026 Q1 RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	$ 12,133	$ 15	$ 12,148	$ 17,754
Of which: categorised as MDB/PSE in SA[1]	1a	*10,611*	–	*10,611*	*16,878*
Banks and other financial institutions	2	5,553	581	6,134	11,409
Covered Bonds	3	741	–	741	647
Equity	4	–	7,991	7,991	7,991
Purchased receivables	5	–	–	–	–
Corporates	6	198,319	913	199,232	319,460
Of which: F-IRB is applied	6a	*70,356*		*70,356*	*151,392*
Of which: A-IRB is applied	6b	*127,963*		*127,963*	*167,155*
Retail	7	163,034	4,330	167,364	264,827
Of which: qualifying revolving retail	7a	*47,107*	*249*	*47,356*	*42,879*
Of which: other retail	7b	*53,955*	*2,407*	*56,362*	*79,730*
Of which: retail residential mortgages	7c	*61,972*	*1,674*	*63,646*	*142,218*
Specialised lending	8	3,985	–	3,985	9,185
Of which: income-producing real estate and high volatility commercial real estate	8a	*3,140*	–	*3,140*	*8,597*
Others	9	–	23,751	23,751	23,751
Total	10	$ 383,765	$ 37,581	$ 421,346	$ 655,024

($ 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	11	$ 14,449	$ 16	$ 14,465	$ 17,758
Of which: categorised as MDB/PSE in SA[1]	11a	*12,726*	–	*12,726*	*16,859*
Banks and other financial institutions	12	5,527	708	6,235	11,419
Covered Bonds	13	867	–	867	669
Equity	14	–	7,705	7,705	7,705
Purchased receivables	15	–	–	–	–
Corporates	16	206,236	901	207,137	313,494
Of which: F-IRB is applied	16a	*78,934*		*78,934*	*158,129*
Of which: A-IRB is applied	16b	*127,302*		*127,302*	*154,464*
Retail	17	157,838	5,105	162,943	264,941
Of which: qualifying revolving retail	17a	*43,654*	*263*	*43,917*	*43,563*
Of which: other retail	17b	*55,303*	*2,415*	*57,718*	*80,433*
Of which: retail residential mortgages	17c	*58,881*	*2,427*	*61,308*	*140,945*
Specialised lending	18	4,090	–	4,090	9,123
Of which: income-producing real estate and high volatility commercial real estate	18a	*2,732*	–	*2,732*	*8,039*
Others	19	–	24,367	24,367	24,367
Total	20	$ 389,007	$ 38,802	$ 427,809	$ 649,476

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

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

($ millions) *As at*	**LINE #**	**2025 Q3** RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
Sovereign	1	$ 14,592	$ 16	$ 14,608	$ 17,742
Of which: categorised as MDB/PSE in SA[1]	1a	*12,872*	–	*12,872*	*16,882*
Banks and other financial institutions	2	5,311	804	6,115	10,360
Covered Bonds	3	888	–	888	677
Equity	4	–	7,424	7,424	7,424
Purchased receivables	5	–	–	–	–
Corporates	6	206,211	790	207,001	308,061
Of which: F-IRB is applied	6a	*80,039*		*80,039*	*155,402*
Of which: A-IRB is applied	6b	*126,172*		*126,172*	*151,869*
Retail	7	150,629	4,853	155,482	259,372
Of which: qualifying revolving retail	7a	*40,727*	*261*	*40,988*	*43,903*
Of which: other retail	7b	*53,303*	*2,303*	*55,606*	*78,048*
Of which: retail residential mortgages	7c	*56,599*	*2,289*	*58,888*	*137,421*
Specialised lending	8	4,064	–	4,064	9,693
Of which: income-producing real estate and high volatility commercial real estate	8a	*2,687*	–	*2,687*	*8,636*
Others	9	–	24,227	24,227	24,227
Total	10	$ 381,695	$ 38,114	$ 419,809	$ 637,556

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

Flow Statements for Risk-Weighted Assets – Credit Risk

($ millions)
As at

	LINE #	2026 Q3 Non-counterparty credit risk[1]	2026 Q3 Of which internal ratings-based (IRB) approach[2]	2026 Q3 Counterparty credit risk[3]	2026 Q3 Of which IRB approach	2026 Q2 Non-counterparty credit risk[1]	2026 Q2 Of which internal ratings-based (IRB) approach[2]	2026 Q2 Counterparty credit risk[3]	2026 Q2 Of which IRB approach
RWA, balance at beginning of period	1	**$ 465,784**	**$ 389,657**	**$ 21,050**	**$ 14,482**	$ 459,907	$ 383,765	$ 21,478	$ 14,359
Asset size[4]	2	**8,313**	**7,172**	**437**	**606**	5,586	4,544	139	400
Asset quality[5]	3	**(3,044)**	**(2,799)**	**(244)**	**(244)**	677	631	(30)	(30)
Model updates[6]	4	**(4,315)**	**(4,315)**	**(89)**	**(89)**	1,401	1,401	–	–
Methodology and policy[7]	5	**(1,416)**	**(1,766)**	**–**	**–**	(864)	(559)	(501)	(224)
Acquisitions and disposals[8]	6	**–**	**–**	**–**	**–**	–	–	–	–
Foreign exchange movements[9]	7	**7,979**	**6,611**	**401**	**286**	(216)	(187)	(36)	(23)
Other[10]	8	**(453)**	**–**	**–**	**–**	(707)	62	–	–
RWA, balance at end of period	9	**$ 472,848**	**$ 394,560**	**$ 21,555**	**$ 15,041**	$ 465,784	$ 389,657	$ 21,050	$ 14,482

	LINE #	2026 Q1 Non-counterparty credit risk[1]	2026 Q1 Of which internal ratings-based (IRB) approach[2]	2026 Q1 Counterparty credit risk[3]	2026 Q1 Of which IRB approach	2025 Q4 Non-counterparty credit risk[1]	2025 Q4 Of which internal ratings-based (IRB) approach[2]	2025 Q4 Counterparty credit risk[3]	2025 Q4 Of which IRB approach
RWA, balance at beginning of period	10	$ 465,110	$ 389,007	$ 21,309	$ 14,073	$ 457,045	$ 381,695	$ 21,086	$ 14,058
Asset size[4]	11	2,620	1,492	807	805	1,724	1,015	(12)	(149)
Asset quality[5]	12	881	1,025	(213)	(213)	1,701	1,701	(56)	(56)
Model updates[6]	13	(1,719)	(1,719)	(89)	(89)	2,783	1,894	94	94
Methodology and policy[7]	14	406	406	–	–	–	–	–	–
Acquisitions and disposals[8]	15	–	–	–	–	–	–	–	–
Foreign exchange movements[9]	16	(7,713)	(6,446)	(336)	(217)	3,251	2,702	197	126
Other[10]	17	322	–	–	–	(1,394)	–	–	–
RWA, balance at end of period	18	$ 459,907	$ 383,765	$ 21,478	$ 14,359	$ 465,110	$ 389,007	$ 21,309	$ 14,073

	LINE #	2025 Q3 Non-counterparty credit risk[1]	2025 Q3 Of which internal ratings-based (IRB) approach[2]	2025 Q3 Counterparty credit risk[3]	2025 Q3 Of which IRB approach
RWA, balance at beginning of period	19	$ 454,475	$ 380,130	$ 19,958	$ 12,286
Asset size[4]	20	1,453	670	1,192	1,849
Asset quality[5]	21	(524)	624	(116)	(116)
Model updates[6]	22	(712)	(712)	–	–
Methodology and policy[7]	23	–	–	–	–
Acquisitions and disposals[8]	24	–	–	–	–
Foreign exchange movements[9]	25	1,178	983	52	39
Other[10]	26	1,175	–	–	–
RWA, balance at end of period	27	$ 457,045	$ 381,695	$ 21,086	$ 14,058

1 Non-counterparty credit risk includes loans and advances to individuals and small business retail customers, wholesale and commercial corporate customers, and banks and governments, as well as holdings of debt, equity securities, and other assets including prepaid expenses, deferred income taxes, land, building, equipment, and other depreciable property.
2 Reflects Pillar 3 requirements for RWA flow statements of credit risk exposures under IRB (CR8) which excludes securitization and equity.
3 CCR is comprised of over-the-counter (OTC) derivatives, repo-style transactions, trades cleared through central counterparties, and CVA RWA.
4 The Asset size category consists of organic changes in book size and composition (including new business and maturing loans) and, for the third quarter of 2026, the non-counterparty credit RWA increased in various portfolios within Wholesale, Canadian Personal and Commercial Banking and U.S. Banking segments.
5 The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, and the decrease in non-counterparty credit RWA for the third quarter of 2026 was mainly in the U.S. Banking segment.
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 decrease for the third quarter of 2026 was mainly within Canadian Personal and Commercial Banking and Wholesale segments.
7 The Methodology and policy category impacts reflect newly adopted methodology changes to the calculations driven by regulatory policy changes, such as new regulation and, for the third quarter of 2026, the decrease in non-counterparty credit RWA was in the Wholesale segment.
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*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
RWA, balance at beginning of period	1	**$ 22,586**	$ 23,949	$ 20,403	$ 21,603	$ 24,623
Movement in risk levels[1]	2	**1,686**	(1,363)	3,546	(1,200)	(3,020)
Model updates/changes[2]	3	**–**	–	–	–	–
Methodology and policy[3]	4	**–**	–	–	–	–
Acquisitions and disposals[4]	5	**–**	–	–	–	–
Foreign exchange movements and other[5]	6	**–**	–	–	–	–
RWA, balance at end of period	7	**$ 24,272**	$ 22,586	$ 23,949	$ 20,403	$ 21,603

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

Flow Statement for Risk-Weighted Assets – Operational Risk

($ millions) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	**$ 131,938**	$ 129,857	$ 129,602	$ 127,514	$ 125,580
Business growth[1]	2	**2,685**	2,756	426	2,912	2,925
Methodology and policy[2]	3	**–**	–	–	–	–
Acquisitions and disposals[3]	4	**–**	–	–	–	–
Movement in risk level[4]	5	**70**	(675)	(171)	(824)	(991)
RWA, balance at end of period	6	**$ 134,693**	$ 131,938	$ 129,857	$ 129,602	$ 127,514

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

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

($ millions) *As at*	LINE #	2026 Q3						
				Carrying values of items[1]				
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation[2]	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	$ 6,812	$ 6,779	$ 6,779	$ –	$ –	$ –	$ –
Interest-bearing deposits with banks	2	103,820	103,808	101,027	–	–	2,781	–
Trading loans, securities, and other	3	218,133	218,133	5,958	–	–	212,175	–
Non-trading financial assets at fair value through profit or loss	4	9,534	8,494	1,083	–	7,411	–	–
Derivatives	5	80,055	80,053	–	80,053	–	70,825	–
Financial assets designated at fair value through profit or loss	6	7,071	2,343	2,343	–	–	–	–
Financial assets at fair value through other comprehensive income	7	135,092	130,654	113,037	–	17,616	–	1
Debt securities at amortized cost, net of allowance for credit losses	8	236,855	236,855	189,600	–	47,255	–	–
Securities purchased under reverse repurchase agreements	9	231,368	231,368	–	231,368	–	146,167	–
Residential mortgages	10	292,598	292,598	292,598	–	–	–	–
Consumer instalment and other personal	11	291,421	291,421	291,421	–	–	–	–
Credit card	12	42,104	42,104	34,331	–	5,282	–	2,491
Business and government	13	373,421	373,421	371,955	–	15,406	–	(13,940)
Allowance for loan losses	14	(8,508)	(8,508)	–	–	–	–	(8,508)
Customers' liability under acceptances	15	–	–	–	–	–	–	–
Goodwill	16	18,981	18,981	–	–	–	–	18,981
Other intangibles	17	3,841	3,841	–	–	–	–	3,841
Land, buildings, equipment, and other depreciable assets	18	10,207	10,078	10,078	–	–	–	–
Deferred tax assets	19	5,967	5,848	2,484	–	–	–	3,364
Amounts receivable from brokers, dealers and clients	20	25,034	25,034	3,258	–	–	–	21,776
Other assets	21	28,055	26,638	12,797	12,121	–	–	1,720
Total assets	22	$ 2,111,861	$ 2,099,943	$ 1,438,749	$ 323,542	$ 92,970	$ 431,948	$ 29,726
Liabilities								
Trading deposits	23	$ 43,486	$ 43,486	$ –	$ –	$ –	$ 32,701	$ 10,785
Derivatives	24	75,308	75,308	–	75,308	–	70,491	–
Securitization liabilities at fair value	25	26,491	26,491	–	–	–	26,491	–
Financial liabilities designated at fair value through profit or loss	26	213,022	213,022	–	–	–	8	213,014
Deposits	27	1,260,724	1,260,724	–	–	–	–	1,260,724
Acceptances	28	–	–	–	–	–	–	–
Obligations related to securities sold short	29	41,924	41,924	–	–	–	38,356	3,568
Obligations related to securities sold under repurchase agreements	30	228,932	228,932	–	228,932	–	183,821	–
Securitization liabilities at amortized cost	31	16,990	16,990	–	–	–	–	16,990
Amounts payable to brokers, dealers, and clients	32	26,495	26,495	–	–	–	–	26,495
Insurance-related liabilities	33	7,471	15	–	–	–	–	15
Other liabilities	34	33,480	29,018	–	–	–	–	29,018
Subordinated notes and debentures	35	10,523	10,523	–	–	–	–	10,523
Total liabilities	36	$ 1,984,846	$ 1,972,928	$ –	$ 304,240	$ –	$ 351,868	$ 1,571,132

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

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

($ millions) *As at*	LINE #	2026 Q3 Total	Items subject to Credit risk framework	Counterparty credit risk framework[1]	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	$ 2,287,209	$ 1,438,749	$ 323,542	$ 92,970	$ 431,948
Liabilities carrying value amount under regulatory scope of consolidation	2	656,108	–	304,240	–	351,868
Total net amount under regulatory scope of consolidation	3	1,631,101	1,438,749	19,302	92,970	80,080
Off-balance sheet amounts	4	464,685	412,976	–	51,709	–
Differences due to different netting rules, other than those already included in line 2	5	116,949	–	116,949	–	–
Adjustment for derivatives and PFE	6	67,997	–	67,997	–	–
Gross up for repo-style transactions	7	457,864	–	457,864	–	–
Exposure amounts considered for regulatory purposes	8	$ 2,738,596	$ 1,851,725	$ 662,112	$ 144,679	$ 80,080

[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 #	Defaulted exposures[2]	Non-defaulted exposures	Allowances/ impairments[3]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of Specific[4]	Of which ECL accounting provisions for credit losses on SA exposures: Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
2026 Q3								
Loans	1	$ 5,143	$ 971,004	$ (8,163)	$ (1)	$ (6)	$ (8,156)	$ 967,984
Debt securities	2	–	309,807	(2)	–	–	(2)	309,805
Off-balance sheet exposures	3	406	816,064	(1,046)	–	–	(1,046)	815,424
Total	4	$ 5,549	$ 2,096,875	$ (9,211)	$ (1)	$ (6)	$ (9,204)	$ 2,093,213
2026 Q2								
Loans	5	$ 5,281	$ 945,512	$ (8,056)	$ (2)	$ (6)	$ (8,048)	$ 942,737
Debt securities	6	–	308,082	(2)	–	–	(2)	308,080
Off-balance sheet exposures	7	274	779,215	(1,030)	–	–	(1,030)	778,459
Total	8	$ 5,555	$ 2,032,809	$ (9,088)	$ (2)	$ (6)	$ (9,080)	$ 2,029,276
2026 Q1								
Loans	9	$ 5,594	$ 939,737	$ (8,198)	$ (2)	$ (7)	$ (8,189)	$ 937,133
Debt securities	10	–	306,996	(2)	–	–	(2)	306,994
Off-balance sheet exposures	11	399	781,908	(1,030)	–	–	(1,030)	781,277
Total	12	$ 5,993	$ 2,028,641	$ (9,230)	$ (2)	$ (7)	$ (9,221)	$ 2,025,404
2025 Q4								
Loans	13	$ 5,420	$ 937,755	$ (8,424)	$ (2)	$ (7)	$ (8,415)	$ 934,751
Debt securities	14	–	312,241	(2)	–	–	(2)	312,239
Off-balance sheet exposures	15	343	778,540	(1,052)	–	–	(1,052)	777,831
Total	16	$ 5,763	$ 2,028,536	$ (9,478)	$ (2)	$ (7)	$ (9,469)	$ 2,024,821

[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 $3,794 million (April 30, 2026 – $3,962 million; January 31, 2026 – $4,256 million; October 31, 2025 – $4,085 million) is in the default category and $1,349 million as at July 31, 2026 ($1,319 million – April 30, 2026; $1,338 million – January 31, 2026; $1,335 million – October 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 Q3						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:			
		Defaulted exposures[2]	Non-defaulted exposures	Allowances/ impairments[3]	Allocated in regulatory category of Specific[4]	Allocated in regulatory category of General[4]	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	1	$ 5,334	$ 921,424	$ (8,473)	$ (2)	$ (7)	$ (8,464)	$ 918,285
Debt securities	2	–	316,225	(2)	–	–	(2)	316,223
Off-balance sheet exposures	3	355	766,101	(1,019)	–	–	(1,019)	765,437
Total	4	$ 5,689	$ 2,003,750	$ (9,494)	$ (2)	$ (7)	$ (9,485)	$ 1,999,945

[1] Excludes insurance subsidiaries, securitization exposures, assets at FVTPL, and ACI loans.
[2] Includes total impaired exposures of which $4,034 million is in the default category and $1,300 million as at 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 Risk Mitigation Techniques – Overview (CR3)[1]

($ millions) *As at*	LINE #	2026 Q3 Exposures unsecured carrying amount	2026 Q3 Exposures secured	2026 Q3 Exposures secured by collateral[2]	2026 Q3 Exposures secured by financial guarantees	2026 Q3 Exposures secured by credit derivatives[3]	2026 Q2 Exposures unsecured carrying amount	2026 Q2 Exposures secured	2026 Q2 Exposures secured by collateral[2]	2026 Q2 Exposures secured by financial guarantees	2026 Q2 Exposures secured by credit derivatives[3]
Loans	1	**$ 337,646**	**$ 638,501**	**$ 563,941**	**$ 74,558**	**$ 2**	$ 326,789	$ 624,004	$ 549,571	$ 74,428	$ 5
Debt securities	2	**305,774**	**4,033**	**2,961**	**–**	**1,072**	304,358	3,724	2,719	–	1,005
Total	3	**$ 643,420**	**$ 642,534**	**$ 566,902**	**$ 74,558**	**$ 1,074**	$ 631,147	$ 627,728	$ 552,290	$ 74,428	$ 1,010
Of which: defaulted	4	***3,107***	***2,036***	***1,744***	***292***	**–**	*3,268*	*2,013*	*1,716*	*297*	–

($ millions) *As at*	LINE #	2026 Q1 Exposures unsecured carrying amount	2026 Q1 Exposures secured	2026 Q1 Exposures secured by collateral[2]	2026 Q1 Exposures secured by financial guarantees	2026 Q1 Exposures secured by credit derivatives[3]	2025 Q4 Exposures unsecured carrying amount	2025 Q4 Exposures secured	2025 Q4 Exposures secured by collateral[2]	2025 Q4 Exposures secured by financial guarantees	2025 Q4 Exposures secured by credit derivatives[3]
Loans	5	$ 322,758	$ 622,573	$ 545,088	$ 77,387	$ 98	$ 328,852	$ 614,323	$ 536,714	$ 77,609	$ –
Debt securities	6	306,009	987	–	–	987	311,163	1,078	–	–	1,078
Total	7	$ 628,767	$ 623,560	$ 545,088	$ 77,387	$ 1,085	$ 640,015	$ 615,401	$ 536,714	$ 77,609	$ 1,078
Of which: defaulted	8	*3,638*	*1,956*	*1,673*	*283*	–	*3,486*	*1,934*	*1,660*	*274*	–

($ millions) *As at*	LINE #	2025 Q3 Exposures unsecured carrying amount	2025 Q3 Exposures secured	2025 Q3 Exposures secured by collateral[2]	2025 Q3 Exposures secured by financial guarantees	2025 Q3 Exposures secured by credit derivatives[3]
Loans	9	$ 325,643	$ 601,115	$ 523,343	$ 77,772	$ –
Debt securities	10	315,133	1,092	–	–	1,092
Total	11	$ 640,776	$ 602,207	$ 523,343	$ 77,772	$ 1,092
Of which: defaulted	12	*3,455*	*1,879*	*1,613*	*266*	–

[1] Represent collateral, financial guarantees, and credit derivatives only when such result in reduced capital requirements.
[2] For retail exposures reflects collateral as at origination and for non-retail only reflects financial collateral.
[3] As at July 31, 2026, the impact to RWA from credit derivatives used as CRM techniques is a decrease of $0.4 billion (April 30, 2026 – 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) (CR7).

Gross Credit Risk Exposures[1]

($ millions) As at	LINE #	2026 Q3 Drawn	2026 Q3 Undrawn[2]	2026 Q3 Repo-style transactions	2026 Q3 OTC derivatives	2026 Q3 Other off-balance sheet	2026 Q3 Total	2026 Q2 Drawn	2026 Q2 Undrawn[2]	2026 Q2 Repo-style transactions	2026 Q2 OTC derivatives	2026 Q2 Other off-balance sheet	2026 Q2 Total
By Counterparty Type													
Retail													
Residential secured	1	$ 483,048	$ 82,913	$ –	$ –	$ –	$ 565,961	$ 476,833	$ 85,547	$ –	$ –	$ –	$ 562,380
Qualifying revolving retail	2	44,650	135,824	–	–	–	180,474	42,475	134,522	–	–	–	176,997
Other retail	3	107,644	10,453	–	–	53	118,150	103,873	9,959	–	–	52	113,884
	4	635,342	229,190	–	–	53	864,585	623,181	230,028	–	–	52	853,261
Non-retail													
Corporate	5	387,810	114,559	318,793	25,223	31,004	877,389	376,172	106,302	303,896	24,492	29,472	840,334
Sovereign	6	348,519	16,813	88,838	14,461	13,049	481,680	355,026	15,243	78,308	15,614	11,414	475,605
Bank	7	23,135	4,062	158,976	21,819	2,062	210,054	21,002	3,627	141,261	21,453	2,049	189,392
	8	759,464	135,434	566,607	61,503	46,115	1,569,123	752,200	125,172	523,465	61,559	42,935	1,505,331
Total	9	$ 1,394,806	$ 364,624	$ 566,607	$ 61,503	$ 46,168	$ 2,433,708	$ 1,375,381	$ 355,200	$ 523,465	$ 61,559	$ 42,987	$ 2,358,592
By Country of Risk													
Canada	10	$ 786,054	$ 204,896	$ 135,273	$ 20,940	$ 10,588	$ 1,157,751	$ 777,780	$ 204,724	$ 125,549	$ 19,689	$ 10,842	$ 1,138,584
United States	11	550,963	154,342	235,229	19,576	33,585	993,695	541,396	145,724	230,356	20,139	30,224	967,839
Other International													
Europe	12	45,433	4,640	145,582	14,732	1,777	212,164	44,192	4,316	123,070	15,516	1,679	188,773
Other	13	12,356	746	50,523	6,255	218	70,098	12,013	436	44,490	6,215	242	63,396
	14	57,789	5,386	196,105	20,987	1,995	282,262	56,205	4,752	167,560	21,731	1,921	252,169
Total	15	$ 1,394,806	$ 364,624	$ 566,607	$ 61,503	$ 46,168	$ 2,433,708	$ 1,375,381	$ 355,200	$ 523,465	$ 61,559	$ 42,987	$ 2,358,592
By Residual Contractual Maturity													
Within 1 year	16	$ 588,394	$ 263,237	$ 563,533	$ 41,868	$ 21,929	$ 1,478,961	$ 579,667	$ 261,709	$ 522,144	$ 42,470	$ 21,048	$ 1,427,038
Over 1 year to 5 years	17	540,907	99,941	2,493	14,362	24,074	681,777	529,998	92,166	1,228	13,867	21,560	658,819
Over 5 years	18	265,505	1,446	581	5,273	165	272,970	265,716	1,325	93	5,222	379	272,735
Total	19	$ 1,394,806	$ 364,624	$ 566,607	$ 61,503	$ 46,168	$ 2,433,708	$ 1,375,381	$ 355,200	$ 523,465	$ 61,559	$ 42,987	$ 2,358,592
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 43,344	$ 5,664	$ 3	$ 62	$ 2,178	$ 51,251	$ 42,608	$ 5,311	$ 3	$ 76	$ 2,248	$ 50,246
Non-residential	21	54,619	7,025	13	357	708	62,722	51,529	6,809	15	420	630	59,403
Total real-estate	22	97,963	12,689	16	419	2,886	113,973	94,137	12,120	18	496	2,878	109,649
Agriculture	23	14,047	827	32	57	35	14,998	13,935	720	31	35	32	14,753
Automotive	24	16,681	5,820	2	1,048	405	23,956	16,804	5,529	2	980	579	23,894
Financial	25	88,415	20,075	481,175	33,952	4,210	627,827	82,111	19,587	437,692	31,680	4,518	575,588
Food, beverage, and tobacco	26	8,757	4,729	768	1,210	565	16,029	8,855	4,534	7	1,599	550	15,545
Forestry	27	1,172	829	3	56	255	2,315	1,264	794	2	48	229	2,337
Government, public sector entities, and education	28	399,126	11,426	77,873	13,436	7,976	509,837	405,619	10,679	79,326	14,483	7,509	517,616
Health and social services	29	24,224	4,773	87	216	6,648	35,948	23,141	4,401	82	114	6,101	33,839
Industrial construction and trade contractors	30	7,676	2,864	22	33	1,317	11,912	7,543	2,868	18	43	1,290	11,762
Metals and mining	31	6,144	3,705	151	868	959	11,827	6,070	3,358	161	1,171	990	11,750
Oil and gas	32	3,346	5,163	2,174	1,530	1,922	14,135	4,291	5,048	1,291	2,038	1,966	14,634
Power and utilities	33	12,930	17,363	219	2,455	9,030	41,997	13,278	15,896	188	2,430	7,116	38,908
Professional and other services	34	26,083	14,203	970	1,429	2,498	45,183	23,783	13,185	1,612	1,532	2,255	42,367
Retail sector	35	11,251	6,832	1,816	300	453	20,652	10,742	4,177	1,763	467	418	17,567
Sundry manufacturing and wholesale	36	15,001	10,418	24	1,436	1,810	28,689	14,886	9,905	94	1,515	1,465	27,865
Telecommunications, cable, and media	37	8,805	5,387	–	1,024	691	15,907	9,361	5,427	–	1,114	741	16,643
Transportation	38	6,668	3,540	1	644	3,341	14,194	6,964	3,023	3	626	3,181	13,797
Other	39	11,175	4,791	1,274	1,390	1,114	19,744	9,416	3,921	1,175	1,188	1,117	16,817
Total	40	$ 759,464	$ 135,434	$ 566,607	$ 61,503	$ 46,115	$ 1,569,123	$ 752,200	$ 125,172	$ 523,465	$ 61,559	$ 42,935	$ 1,505,331

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

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

Gross Credit Risk Exposures (Continued)[1]

($ millions) *As at*	LINE #	2025 Q3 Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	$ 465,992	$ 79,901	$ –	$ –	$ –	$ 545,893
Qualifying revolving retail	2	44,300	132,524	–	–	–	176,824
Other retail	3	101,024	9,161	–	–	51	110,236
	4	611,316	221,586	–	–	51	832,953
Non-retail							
Corporate	5	305,659	102,750	300,334	26,109	26,149	761,001
Sovereign	6	421,186	15,072	69,072	17,160	11,068	533,558
Bank	7	23,201	3,349	125,934	25,397	2,238	180,119
	8	750,046	121,171	495,340	68,666	39,455	1,474,678
Total	9	$ 1,361,362	$ 342,757	$ 495,340	$ 68,666	$ 39,506	$ 2,307,631
By Country of Risk							
Canada	10	$ 755,912	$ 192,075	$ 115,895	$ 21,513	$ 10,004	$ 1,095,399
United States	11	547,640	146,433	214,046	19,920	27,961	956,000
Other International							
Europe	12	45,382	3,855	120,760	19,106	1,307	190,410
Other	13	12,428	394	44,639	8,127	234	65,822
	14	57,810	4,249	165,399	27,233	1,541	256,232
Total	15	$ 1,361,362	$ 342,757	$ 495,340	$ 68,666	$ 39,506	$ 2,307,631
By Residual Contractual Maturity							
Within 1 year	16	$ 537,018	$ 251,886	$ 493,983	$ 45,657	$ 16,051	$ 1,344,595
Over 1 year to 5 years	17	538,254	89,564	1,354	15,929	23,359	668,460
Over 5 years	18	286,090	1,307	3	7,080	96	294,576
Total	19	$ 1,361,362	$ 342,757	$ 495,340	$ 68,666	$ 39,506	$ 2,307,631
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	$ 41,148	$ 5,396	$ 4	$ 91	$ 2,583	$ 49,222
Non-residential	21	47,646	4,754	23	498	562	53,483
Total real-estate	22	88,794	10,150	27	589	3,145	102,705
Agriculture	23	12,419	711	4	49	30	13,213
Automotive	24	17,159	5,838	5	1,042	581	24,625
Financial	25	81,342	20,685	428,464	38,389	4,518	573,398
Food, beverage, and tobacco	26	8,073	4,157	117	1,727	439	14,513
Forestry	27	1,654	824	–	53	159	2,690
Government, public sector entities, and education	28	414,786	11,149	56,957	16,289	7,473	506,654
Health and social services	29	23,521	4,308	165	127	5,896	34,017
Industrial construction and trade contractors	30	7,868	2,937	24	24	1,253	12,106
Metals and mining	31	4,964	3,450	294	1,060	972	10,740
Oil and gas	32	4,793	5,133	5,234	1,427	1,688	18,275
Power and utilities	33	12,863	14,076	23	1,922	5,807	34,691
Professional and other services	34	22,264	11,365	1,519	1,115	2,284	38,547
Retail sector	35	10,612	4,975	1,782	362	425	18,156
Sundry manufacturing and wholesale	36	15,470	9,410	54	1,269	810	27,013
Telecommunications, cable, and media	37	7,989	5,459	183	1,341	611	15,583
Transportation	38	6,827	2,838	–	675	2,326	12,666
Other	39	8,648	3,706	488	1,206	1,038	15,086
Total	40	$ 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.

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

($ millions) As at	LINE #	2026 Q3 Exposures before CCF[2] and CRM On-balance sheet amount	2026 Q3 Exposures before CCF[2] and CRM Off-balance sheet amount	2026 Q3 Exposures post-CCF and CRM On-balance sheet amount	2026 Q3 Exposures post-CCF and CRM Off-balance sheet amount	2026 Q3 RWA[3]	2026 Q3 RWA density[4]	2026 Q2 Exposures before CCF[2] and CRM On-balance sheet amount	2026 Q2 Exposures before CCF[2] and CRM Off-balance sheet amount	2026 Q2 Exposures post-CCF and CRM On-balance sheet amount	2026 Q2 Exposures post-CCF and CRM Off-balance sheet amount	2026 Q2 RWA[3]	2026 Q2 RWA density[4]
Asset classes													
Sovereigns and their central banks	1	$ 125	$ –	$ 203	$ –	$ 16	7.88 %	$ 162	$ –	$ 236	$ –	$ 15	6.36 %
Public sector entities	2	–	–	74	–	–	–	–	–	66	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	835	–	835	–	167	20.00	801	–	801	–	160	19.98
Of which: securities firms and other financial institutions	5	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	7	853	559	731	153	866	97.96	1,035	479	783	135	897	97.71
Of which: securities firms and other financial institutions	8	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	8,263	5,043	8,263	2,017	8,630	83.95	7,497	4,776	7,497	1,911	8,173	86.87
Retail	11	3,213	5,260	2,674	1,230	2,530	64.81	3,102	5,104	2,583	1,188	2,437	64.62
Real estate	12	4,296	2,123	4,296	849	1,763	34.27	4,385	2,253	4,385	901	1,802	34.09
Of which: general Residential Real Estate (RRE)	13	*4,296*	*2,123*	*4,296*	*849*	*1,763*	*34.27*	*4,385*	*2,253*	*4,385*	*901*	*1,802*	*34.09*
Of which: Income Producing RRE (IPRRE)	14	–	–	–	–	–	–	–	–	–	–	–	–
Of which: other RRE	15	–	–	–	–	–	–	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	16	–	–	–	–	–	–	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	17	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	18	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	21	112	–	112	–	161	143.75	114	–	114	–	164	143.86
Other assets[5]	22	34,124	–	34,124	–	22,580	66.17	32,834	–	32,834	–	22,402	68.23
Total	23	$ 51,821	$ 12,985	$ 51,312	$ 4,249	$ 36,713	66.08 %	$ 49,930	$ 12,612	$ 49,299	$ 4,135	$ 36,050	67.47 %

($ millions) As at	LINE #	2026 Q1 Exposures before CCF and CRM On-balance sheet amount	2026 Q1 Exposures before CCF and CRM Off-balance sheet amount	2026 Q1 Exposures post-CCF and CRM On-balance sheet amount	2026 Q1 Exposures post-CCF and CRM Off-balance sheet amount	2026 Q1 RWA[3]	2026 Q1 RWA density[4]	2025 Q4 Exposures before CCF and CRM On-balance sheet amount	2025 Q4 Exposures before CCF and CRM Off-balance sheet amount	2025 Q4 Exposures post-CCF and CRM On-balance sheet amount	2025 Q4 Exposures post-CCF and CRM Off-balance sheet amount	2025 Q4 RWA[3]	2025 Q4 RWA density[4]
Asset classes													
Sovereigns and their central banks	24	$ 153	$ –	$ 229	$ –	$ 15	6.55 %	$ 175	$ –	$ 256	$ –	$ 16	6.25 %
Public sector entities	25	–	–	61	–	–	–	–	–	55	–	–	–
Multilateral development banks	26	–	–	–	–	–	–	–	–	–	–	–	–
Banks	27	2,885	–	2,885	–	581	20.14	3,237	–	3,237	–	708	21.87
Of which: securities firms and other financial institutions	28	–	–	–	–	–	–	–	–	–	–	–	–
Covered bonds	29	–	–	–	–	–	–	–	–	–	–	–	–
Corporates	30	948	518	794	145	913	97.23	965	555	835	89	901	97.51
Of which: securities firms and other financial institutions	31	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	32	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	33	7,424	4,673	7,424	1,869	7,991	85.99	7,122	4,947	7,122	1,979	7,705	84.66
Retail	34	3,538	5,072	2,693	1,174	2,506	64.80	3,197	5,323	2,670	1,245	2,545	65.01
Real estate	35	4,443	1,718	4,443	687	1,662	32.40	4,311	2,038	4,311	815	2,412	47.05
Of which: general Residential Real Estate (RRE)	36	*4,443*	*1,718*	*4,443*	*687*	*1,662*	*32.40*	*4,311*	*2,038*	*4,311*	*815*	*2,412*	*47.05*
Of which: Income Producing RRE (IPRRE)	37	–	–	–	–	–	–	–	–	–	–	–	–
Of which: other RRE	38	–	–	–	–	–	–	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	39	–	–	–	–	–	–	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	40	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	41	–	–	–	–	–	–	–	–	–	–	–	–
Reverse mortgages	42	–	–	–	–	–	–	–	–	–	–	–	–
Mortgage-backed securities	43	–	–	–	–	–	–	–	–	–	–	–	–
Defaulted exposures	44	112	–	112	–	162	144.64	104	–	104	–	148	142.31
Other assets[5]	45	31,721	–	31,721	–	23,751	74.87	32,532	–	32,532	–	24,367	74.90
Total	46	$ 51,224	$ 11,981	$ 50,362	$ 3,875	$ 37,581	69.29 %	$ 51,643	$ 12,863	$ 51,122	$ 4,128	$ 38,802	70.23 %

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 Q3					
		Exposures before CCF and CRM		Exposures post-CCF and CRM			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA[3]	RWA density[4]
Asset classes							
Sovereigns and their central banks	1	$ 171	$ –	$ 251	$ –	$ 16	6.37 %
Public sector entities	2	–	–	49	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	3,600	–	3,600	–	804	22.33
Of which: securities firms and other financial institutions	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	866	551	730	89	790	96.46
Of which: securities firms and other financial institutions	8	–	–	–	–	–	–
Of which: specialised lending	9	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	7,156	4,851	7,156	1,941	7,424	81.61
Retail	11	3,063	5,283	2,583	1,176	2,437	64.83
Real estate	12	3,944	2,009	3,944	804	2,274	47.89
Of which: general Residential Real Estate (RRE)	13	*3,944*	*2,009*	*3,944*	*804*	*2,274*	*47.89*
Of which: Income Producing RRE (IPRRE)	14	–	–	–	–	–	–
Of which: other RRE	15	–	–	–	–	–	–
Of which: general Commercial Real Estate (CRE)	16	–	–	–	–	–	–
Of which: Income Producing CRE (IPCRE)	17	–	–	–	–	–	–
Of which: land acquisition, development and construction	18	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–
Defaulted exposures	21	100	–	100	–	142	142.00
Other assets[5]	22	32,419	–	32,419	–	24,227	74.73
Total	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 – Exposures by Asset Classes and Risk Weights (CR5)

($ millions) *As at*	LINE #	2026 Q3																										
		Risk-weight																										Total credit exposures amount (post-CCF and post-CRM)[1]
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 124		79						–									–				–				–	$ 203
Public sector entities	2	74		–						–									–				–				–	74
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			835		–		–		–					–				–				–				–	835
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			–						17			–		49	–	–		815			–	3				–	884
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,104		731															6,921				30	306	188		–	10,280
Retail	11		659									–		–	3,245			–	–		–		–				–	3,904
Real estate	12			1,442	641	863	1,451	66	–	21		–	–	387	–		–	–	–	–	–		–				274	5,145
Of which: general RRE	13			*1,442*	*641*	*863*	*1,451*	*66*		*21*				*387*	–		–		–				–				*274*	*5,145*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									13				99				–	112
Other assets[2]	22	11,544		–															22,580					–		–		34,124
Total	23	$ 13,846	659	3,087	641	863	1,451	66	–	38	–	–	–	387	3,294	–	–	–	30,329	–	–	–	132	306	188	–	274	$ 55,561

[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 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	$ 162		74						–									–				–				–	$ 236
Public sector entities	2	66		–						–									–				–				–	66
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			801		–		–		–					–				–				–				–	801
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			–						16			–		47	–	–		853			–	2				–	918
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	– –	–
Of which: specialised lending	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
Of which: general RRE	13			*1,472*	*674*	*948*	*1,446*	*64*		*10*				*401*	–		–		–				–				*271*	*5,286*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									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 Q1																										
		Risk-weight																										Total credit exposures amount (post-CCF and post-CRM)[1]
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 152		77						–									–				–				–	$ 229
Public sector entities	2	61		–						–									–				–				–	61
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			2,881		–		–		–					–				4				–				–	2,885
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			7						16			–		47	–	–		868			–	1				–	939
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	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
Of which: general RRE	13			*1,514*	*719*	*900*	*1,408*	*71*		*13*				*342*	–		–		–				–				*163*	*5,130*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									13				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	–	–	–	30,985	–	–	–	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%	Other	
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
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						17			–		14	–	–		877			–	2				–	924
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,104		226															6,372				30	156	213		–	9,101
Retail	11		652									–		–	3,263			–	–		–		–				–	3,915
Real estate	12			647	458	664	1,187	1	–	–		–	–	1,972	–		–	–	–	–	–		–				197	5,126
Of which: general RRE	13			*647*	*458*	*664*	*1,187*	*1*		–				*1,972*	–		–		–				–				*197*	*5,126*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–		–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									14				90				–	104
Other assets[2]	22	8,165		–															24,367					–		–		32,532
Total	23	$ 10,498	652	4,131	458	664	1,187	1	–	17	–	–	–	1,972	3,277	–	–	–	31,705	–	–	–	122	156	213	–	197	$ 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%	Other	
Asset classes																												
Sovereigns and their central banks	1	$ 170		81						–									–				–				–	$ 251
Public sector entities	2	49		–						–									–				–				–	49
Multilateral development banks	3	–		–		–				–									–				–				–	–
Banks	4			3,495		–		–		–					–				105				–				–	3,600
Of which: securities firms and other financial institutions	5			–		–		–		–					–				–				–				–	–
Covered bonds	6			–		–		–		–					–				–				–				–	–
Corporates	7			14						36			–		–	–	–		766			–	3				–	819
Of which: securities firms and other financial institutions	8			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: specialised lending	9			–						–		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	2,079		506															6,146				30	141	195		–	9,097
Retail	11		636									–		–	3,123			–	–		–		–				–	3,759
Real estate	12			604	422	586	1,032	1	–	–		–	–	1,888	–		–	–	–	–	–		–				215	4,748
Of which: general RRE	13			*604*	*422*	*586*	*1,032*	*1*		–				*1,888*	–		–		–				–				*215*	*4,748*
Of which: IPRRE	14					–	–		–	–		–			–				–	–			–				–	–
Of which: other RRE	15			–	–	–	–	–		–	–			–	–		–		–				–				–	–
Of which: general CRE	16			–		–		–		–	–	–	–		–		–		–				–				–	–
Of which: IPCRE	17													–				–	–		–		–				–	–
Of which: land acquisition, development and construction	18																		–				–				–	–
Reverse mortgages	19					–	–		–			–							–				–				–	–
Mortgage-backed securities	20			–	–	–	–	–	–	–	–	–	–	–	–		–	–	–	–	–		–				–	–
Defaulted exposures	21									–									14				86				–	100
Other assets[2]	22	7,078		1,392															23,949					–		–		32,419
Total	23	$ 9,376	636	6,092	422	586	1,032	1	–	36	–	–	–	1,888	3,123	–	–	–	30,980	–	–	–	119	141	195	–	215	$ 54,842

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

Standardized Approach – Exposures by Risk Weights (CR5)

($ millions) *As at*	LINE #	2026 Q3 On-balance sheet exposure	2026 Q3 Off-balance sheet exposure (pre-CCF)	2026 Q3 Weighted-average CCF[1]	2026 Q3 Exposures (post-CCF and post-CRM)	2026 Q2 On-balance sheet exposure	2026 Q2 Off-balance sheet exposure (pre-CCF)	2026 Q2 Weighted-average CCF[1]	2026 Q2 Exposures (post-CCF and post-CRM)
Risk weight									
Less than 40%	1	**$ 18,979**	**$ 4,859**	**32.29 %**	**$ 20,547**	$ 17,853	$ 4,701	32.27 %	$ 19,370
40–70%	2	**256**	**589**	**40.00**	**491**	186	762	40.00	491
75–80%	3	**2,689**	**2,762**	**21.77**	**3,294**	2,586	2,680	21.66	3,167
85–89%	4	**3**	**677**	**40.00**	**274**	3	670	40.00	271
90–100%	5	**28,766**	**4,081**	**38.30**	**30,329**	28,035	3,781	38.45	29,491
105–130%	6	**–**	**–**	**–**	**–**	–	–	–	–
150%	7	**131**	**–**	**–**	**132**	132	–	–	131
250%	8	**302**	**12**	**40.00**	**306**	303	13	40.00	309
400%	9	**186**	**5**	**40.00**	**188**	201	5	40.00	204
1250%	10	**–**	**–**	**–**	**–**	–	–	–	–
Total exposures	11	**$ 51,312**	**$ 12,985**	**32.70 %**	**$ 55,561**	$ 49,299	$ 12,612	32.76 %	$ 53,434

	LINE #	2026 Q1 On-balance sheet exposure	2026 Q1 Off-balance sheet exposure (pre-CCF)	2026 Q1 Weighted-average CCF[1]	2026 Q1 Exposures (post-CCF and post-CRM)	2025 Q4 On-balance sheet exposure	2025 Q4 Off-balance sheet exposure (pre-CCF)	2025 Q4 Weighted-average CCF[1]	2025 Q4 Exposures (post-CCF and post-CRM)
Risk weight									
Less than 40%	12	$ 17,225	$ 4,741	32.42 %	$ 18,762	$ 16,377	$ 3,950	30.71 %	$ 17,590
40–70%	13	269	432	40.00	442	1,368	1,554	40.00	1,990
75–80%	14	2,686	2,675	21.41	3,260	2,645	2,875	21.89	3,277
85–89%	15	3	399	40.00	163	4	484	40.00	197
90–100%	16	29,562	3,713	38.29	30,985	30,245	3,978	36.65	31,705
105–130%	17	–	–	–	–	–	–	–	–
150%	18	130	–	–	130	122	–	–	122
250%	19	300	15	40.00	306	150	16	40.00	156
400%	20	187	6	40.00	189	211	6	39.99	213
1250%	21	–	–	–	–	–	–	–	–
Total exposures	22	$ 50,362	$ 11,981	32.32 %	$ 54,237	$ 51,122	$ 12,863	32.06 %	$ 55,250

	LINE #	2025 Q3 On-balance sheet exposure	2025 Q3 Off-balance sheet exposure (pre-CCF)	2025 Q3 Weighted-average CCF[1]	2025 Q3 Exposures (post-CCF and post-CRM)
Risk weight					
Less than 40%	23	$ 16,947	$ 3,895	30.72 %	$ 18,144
40–70%	24	1,334	1,481	40.00	1,925
75–80%	25	2,549	2,873	19.92	3,123
85–89%	26	4	529	40.00	215
90–100%	27	29,554	3,892	36.61	30,980
105–130%	28	–	–	–	–
150%	29	118	–	–	119
250%	30	133	18	40.00	141
400%	31	193	6	40.00	195
1250%	32	–	–	–	–
Total exposures	33	$ 50,832	$ 12,694	31.57 %	$ 54,842

[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)	LINE	2026
As at	#	Q3

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

	LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
Canada[8]	1	0.00 to <0.15 %	AAA to BBB-	$ 20,185	$ 13,989	40.41 %	$ 24,344	0.11 %	8,055	32.22 %	2.2	$ 4,622	18.99 %	$ 8	
	2	0.15 to <0.25	BB+	13,999	6,554	48.30	14,542	0.19	2,752	29.24	2.6	4,148	28.52	8	
	3	0.25 to <0.50	BB to BB-	40,346	17,901	35.85	40,565	0.34	9,291	31.76	2.1	15,011	37.00	43	
	4	0.50 to <0.75	B+	15,236	8,558	42.08	17,410	0.66	2,483	28.92	1.8	7,873	45.22	33	
	5	0.75 to <2.50	B To B-	27,981	13,851	34.82	30,638	1.57	10,674	37.32	2.0	24,807	80.97	181	
	6	2.50 to <10.00	CCC+	2,206	974	37.11	2,377	8.84	380	51.04	1.9	4,677	196.76	107	
	7	10.00 to <100.00	CCC to CC and below	3,744	1,467	49.69	4,174	21.65	921	43.29	1.9	8,841	211.81	396	
	8	100.00 (Default)	Default	926	199	30.11	961	100.00	597	59.53	1.6	3,717	386.78	327	
	9	Total		$ 124,623	$ 63,493	39.08 %	$ 135,011	2.13 %	35,143	33.36 %	2.1	$ 73,696	54.59 %	$ 1,103	$ 1,520
U.S.	10	0.00 to <0.15 %	AAA to A-	$ 62,608	$ 3,620	59.93 %	$ 64,778	0.03 %	164	7.59 %	4.4	$ 2,649	4.09 %	$ 2	
	11	0.15 to <0.25	BBB+	1,263	909	58.38	1,793	0.22	41	29.28	2.5	553	30.84	1	
	12	0.25 to <0.50	n/a	–	1	57.40	1	0.27	2	–	1.0	–	–	–	
	13	0.50 to <0.75	BBB to BB	22,336	7,170	59.60	26,541	0.62	3,566	30.64	3.1	14,588	54.96	50	
	14	0.75 to <2.50	BB- To B	22,793	11,454	46.42	27,567	1.48	6,743	33.16	2.7	21,686	78.67	141	
	15	2.50 to <10.00	B-	4,736	1,455	41.82	4,928	4.71	1,406	34.23	2.6	5,461	110.82	79	
	16	10.00 to <100.00	CCC+ to CC and below	3,417	494	54.13	3,628	34.77	527	40.59	2.3	7,530	207.55	517	
	17	100.00 (Default)	Default	911	326	53.25	1,055	100.00	196	53.71	2.0	5,957	564.64	91	
	18	Total		$ 118,064	$ 25,429	52.46 %	$ 130,291	2.41 %	12,644	20.29 %	3.6	$ 58,424	44.84 %	$ 881	$ 1,313

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

	LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
Canada[8]	19	0.00 to <0.15 %	AAA to BBB-	$ 50,561	$ 167,312	40.80 %	$ 116,151	0.08 %	1,124	38.47 %	2.2	$ 25,432	21.90 %	$ 37	
	20	0.15 to <0.25	BB+	25,380	7,532	42.22	28,183	0.19	160	12.96	1.4	3,866	13.72	7	
	21	0.25 to <0.50	BB to BB-	13,361	13,912	39.72	18,126	0.34	367	22.78	2.0	5,276	29.11	14	
	22	0.50 to <0.75	B+	4,757	4,769	42.20	6,266	0.66	113	28.81	2.6	3,301	52.68	12	
	23	0.75 to <2.50	B To B-	6,944	6,966	40.93	8,600	1.71	313	20.89	2.0	4,448	51.72	30	
	24	2.50 to <10.00	CCC+	289	377	44.89	458	8.84	13	37.25	2.8	751	163.97	15	
	25	10.00 to <100.00	CCC to CC and below	1,088	1,813	46.96	1,481	20.65	44	30.58	2.3	2,362	159.49	98	
	26	100.00 (Default)	Default	61	39	30.82	73	100.00	12	48.04	2.0	–	–	37	
	27	Total		$ 102,441	$ 202,720	40.87 %	$ 179,338	0.46 %	2,144	31.63 %	2.0	$ 45,436	25.34 %	$ 250	$ 328
U.S.	28	0.00 to <0.15 %	AAA to A-	$ 17,094	$ 22,014	56.43 %	$ 29,615	0.06 %	263	32.33 %	2.9	$ 5,326	17.98 %	$ 6	
	29	0.15 to <0.25	BBB+	2,793	2,913	48.76	4,214	0.22	46	35.54	2.6	1,593	37.80	3	
	30	0.25 to <0.50	n/a	578	440	41.46	761	0.34	9	33.50	3.2	381	50.07	1	
	31	0.50 to <0.75	BBB to BB	11,599	13,598	40.39	17,092	0.59	233	33.08	3.0	10,108	59.14	33	
	32	0.75 to <2.50	BB- To B	7,909	9,721	40.10	11,803	1.57	219	27.67	3.2	8,569	72.60	51	
	33	2.50 to <10.00	B-	1,279	1,857	40.60	2,026	4.71	50	24.59	3.1	1,704	84.11	23	
	34	10.00 to <100.00	CCC+ to CC and below	495	457	41.15	683	33.87	24	25.41	2.3	901	131.92	59	
	35	100.00 (Default)	Default	81	101	40.25	122	100.00	7	24.91	1.0	–	–	–	
	36	Total		$ 41,828	$ 51,101	47.75 %	$ 66,316	1.15 %	851	31.59 %	2.9	$ 28,582	43.10 %	$ 176	$ 258

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 Q2

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

	LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	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)

	LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
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)

	LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
Canada[8]	1	0.00 to <0.15 %	AAA to BBB-	$ 19,229	$ 14,109	41.24 %	$ 22,431	0.11 %	7,550	29.83 %	2.2	$ 4,085	18.21 %	$ 7	
	2	0.15 to <0.25	BB+	14,976	6,229	42.60	14,711	0.20	2,798	29.45	2.7	4,326	29.41	9	
	3	0.25 to <0.50	BB to BB-	36,417	17,892	38.22	38,562	0.35	8,993	29.64	2.1	13,672	35.45	40	
	4	0.50 to <0.75	B+	14,239	7,521	37.96	15,803	0.66	2,502	27.59	1.7	6,736	42.62	28	
	5	0.75 to <2.50	B To B-	28,291	14,206	36.35	32,070	1.62	10,936	35.27	2.1	24,508	76.42	182	
	6	2.50 to <10.00	CCC+	2,622	1,015	33.75	2,716	9.07	380	44.33	1.6	4,582	168.70	109	
	7	10.00 to <100.00	CCC to CC and below	3,745	1,412	49.17	4,125	21.57	970	45.52	1.9	9,094	220.46	400	
	8	100.00 (Default)	Default	1,070	359	38.53	1,173	100.00	549	68.91	1.7	5,308	452.51	425	
	9	Total		$ 120,589	$ 62,743	39.06 %	$ 131,591	2.37 %	34,656	31.93 %	2.1	$ 72,311	54.95 %	$ 1,200	$ 1,539
U.S.	10	0.00 to <0.15 %	AAA to A-	$ 63,339	$ 2,469	60.00 %	$ 64,821	0.03 %	150	7.34 %	4.5	$ 2,648	4.09 %	$ 2	
	11	0.15 to <0.25	BBB+	1,044	771	58.46	1,495	0.22	42	29.75	2.2	442	29.57	1	
	12	0.25 to <0.50	n/a	–	1	57.40	1	0.43	2	–	1.0	–	–	–	
	13	0.50 to <0.75	BBB to BB	20,786	6,428	59.79	24,556	0.61	3,587	31.49	3.2	14,023	57.11	47	
	14	0.75 to <2.50	BB- To B	21,529	11,322	48.83	26,519	1.48	6,517	33.87	2.8	21,192	79.91	135	
	15	2.50 to <10.00	B-	5,296	1,512	47.88	5,538	4.71	1,510	33.46	2.4	5,950	107.44	87	
	16	10.00 to <100.00	CCC+ to CC and below	4,204	516	45.54	4,397	34.56	592	41.95	2.3	9,243	210.21	642	
	17	100.00 (Default)	Default	984	250	56.02	1,088	100.00	201	54.73	1.6	6,140	564.34	106	
	18	Total		$ 117,182	$ 23,269	53.31 %	$ 128,415	2.68 %	12,599	20.41 %	3.7	$ 59,638	46.44 %	$ 1,020	$ 1,244

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

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

1 As per the 2026 OSFI CAR Guideline, U.S. government sponsored entities have been reclassified from sovereign to corporate asset class as of the first quarter of 2026.
2 Excludes counterparty exposures (derivative and repo-style transactions).
3 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
4 Exposures based on obligors prior to CRM.
5 Exposures after CRM reflecting guarantor.
6 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
7 Total RWA to post-CRM EAD.
8 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

($ millions, except as noted) *As at* — LINE # — 2025 Q4

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

	LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
Canada[7]	1	0.00 to <0.15 %	AAA to BBB-	$ 18,841	$ 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	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) LINE
As at #

2025 Q3

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

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

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

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

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

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign[1,2,3]

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

2026 Q3

LINE #	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-**	**$ 344,202**	**$ 42,990**	**66.88 %**	**$ 434,534[9]**	**0.02 %**	**4,096**	**11.57 %**	**2.4**	**$ 10,579**	**2.43 %**	**$ 10**	
2	**0.15 to <0.25**	**BB+**	**820**	**910**	**77.46**	**1,469**	**0.21**	**101**	**25.61**	**2.7**	**387**	**26.34**	**1**	
3	**0.25 to <0.50**	**BB to BB-**	**848**	**311**	**50.21**	**991**	**0.35**	**191**	**25.39**	**3.1**	**369**	**37.24**	**1**	
4	**0.50 to <0.75**	**B+**	**421**	**117**	**76.47**	**502**	**0.59**	**72**	**33.83**	**3.2**	**318**	**63.35**	**1**	
5	**0.75 to <2.50**	**B To B-**	**331**	**255**	**56.55**	**402**	**1.59**	**257**	**34.32**	**3.1**	**349**	**86.82**	**2**	
6	**2.50 to <10.00**	**CCC+**	**1,630**	**16**	**38.92**	**120**	**8.47**	**16**	**20.31**	**1.5**	**91**	**75.83**	**2**	
7	**10.00 to <100.00**	**CCC to CC and below**	**70**	**8**	**56.47**	**75**	**20.76**	**18**	**42.17**	**1.5**	**154**	**205.33**	**6**	
8	**100.00 (Default)**	**Default**	**73**	**7**	**42.88**	**76**	**100.00**	**9**	**67.98**	**3.0**	**479**	**630.26**	**14**	
9	**Total**		**$ 348,395**	**$ 44,614**	**66.93 %**	**$ 438,169**	**0.04 %**	**4,746**	**11.72 %**	**2.4**	**$ 12,726**	**2.90 %**	**$ 37**	**$ 21**

2026 Q2

LINE #	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
10	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	
11	0.15 to <0.25	BB+	699	707	71.48	1,155	0.21	98	19.30	2.4	214	18.53	-	
12	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	
13	0.50 to <0.75	B+	467	51	41.07	479	0.58	69	39.53	3.5	372	77.66	1	
14	0.75 to <2.50	B To B-	341	246	58.37	412	1.58	269	32.66	2.9	324	78.64	2	
15	2.50 to <10.00	CCC+	1,570	16	68.23	143	8.28	22	22.08	1.7	119	83.22	2	
16	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	
17	100.00 (Default)	Default	51	6	42.90	54	100.00	9	66.33	3.8	369	683.33	6	
18	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

LINE #	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
19	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	
20	0.15 to <0.25	BB+	710	816	71.60	1,244	0.21	103	20.03	2.6	249	20.02	1	
21	0.25 to <0.50	BB to BB-	774	251	44.08	866	0.35	176	27.33	2.8	329	37.99	1	
22	0.50 to <0.75	B+	479	46	44.58	491	0.58	65	39.20	3.7	378	76.99	1	
23	0.75 to <2.50	B To B-	333	279	57.66	421	1.60	269	36.72	3.1	389	92.40	3	
24	2.50 to <10.00	CCC+	1,559	3	48.29	111	8.53	15	20.19	1.8	86	77.48	2	
25	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	
26	100.00 (Default)	Default	62	5	42.90	65	100.00	7	60.26	3.6	379	583.08	13	
27	Total		$ 349,481	$ 38,858	66.28 %	$ 439,593	0.04 %	4,774	11.21 %	2.4	$ 12,065	2.74 %	$ 41	$ 16

[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

2025 Q4

LINE #	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-	$ 413,045	$ 38,171	66.64 %	$ 504,629[9]	0.02 %	3,993	10.38 %	2.7	$ 11,893	2.36 %	$ 10	
2	0.15 to <0.25	BB+	873	874	75.32	1,433	0.21	104	19.88	2.7	293	20.45	1	
3	0.25 to <0.50	BB to BB-	610	216	51.31	702	0.35	160	24.94	3.1	265	37.75	1	
4	0.50 to <0.75	B+	499	63	47.42	519	0.59	69	49.11	3.8	530	102.12	1	
5	0.75 to <2.50	B To B-	426	194	50.69	510	1.82	298	44.30	3.0	590	115.69	4	
6	2.50 to <10.00	CCC+	1,549	4	30.32	124	8.74	20	24.90	1.9	119	95.97	3	
7	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	
8	100.00 (Default)	Default	92	9	29.61	95	100.00	10	61.65	3.1	544	572.63	33	
9	Total		$ 417,153	$ 39,533	66.63 %	$ 508,071	0.05 %	4,657	10.52 %	2.7	$ 14,377	2.83 %	$ 63	$ 42

2025 Q3

LINE #	PD scale[3]	External rating	Original on-balance sheet gross exposure[4]	Off-balance sheet exposures pre-CCF[4]	Average CCF (%)	EAD post CRM and post-CCF[5]	Average PD (%)	Number of obligors[6]	Average LGD (%)	Average maturity (years)	RWA	RWA density[7]	EL	Provisions
10	0.00 to <0.15 %	AAA to BBB-	$ 416,768	$ 38,245	66.04 %	$ 508,338[8]	0.02 %	3,418	10.31 %	2.7	$ 11,965	2.35 %	$ 10	
11	0.15 to <0.25	BB+	946	869	74.66	1,482	0.21	99	23.60	2.7	364	24.56	1	
12	0.25 to <0.50	BB to BB-	552	255	53.09	669	0.37	170	24.10	3.3	250	37.37	1	
13	0.50 to <0.75	B+	617	68	48.80	642	0.60	80	44.94	3.6	594	92.52	2	
14	0.75 to <2.50	B To B-	485	225	26.39	530	1.84	298	38.91	2.7	535	100.94	4	
15	2.50 to <10.00	CCC+	1,482	4	31.01	39	8.62	14	51.74	1.9	78	200.00	2	
16	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	
17	100.00 (Default)	Default	104	5	43.02	106	100.00	9	62.96	3.0	579	546.23	38	
18	Total		$ 421,016	$ 39,674	65.89 %	$ 511,868	0.05 %	4,089	10.46 %	2.7	$ 14,516	2.84 %	$ 70	$ 43

1 As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.
2 Excludes CCR exposures (derivative and repo-style transactions).
3 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
4 Exposures based on obligors prior to CRM.
5 Exposures after CRM reflecting guarantor.
6 Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.
7 Total RWA as a percentage of post-CRM EAD.
8 Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

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

($ millions, except as noted)
As at

2026 Q3

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	AAA to BBB-	$ 21,137	$ 13,687	41.22 %	$ 27,444	0.06 %	416	45.29 %	1.9	$ 5,824	21.22 %	$ 7	
2	0.15 to <0.25	BB+	136	305	41.40	266	0.20	18	41.59	2.1	116	43.61	–	
3	0.25 to <0.50	BB to BB-	710	439	34.62	450	0.33	24	40.01	1.3	193	42.89	1	
4	0.50 to <0.75	B+	59	425	43.11	242	0.56	17	16.81	2.6	73	30.17	–	
5	0.75 to <2.50	B To B-	46	23	36.04	54	2.00	23	53.91	2.2	75	138.89	1	
6	2.50 to <10.00	CCC+	208	2	100.00	2	4.71	5	–	3.5	–	–	–	
7	10.00 to <100.00	CCC to CC and below	2	11	100.00	13	33.33	2	2.58	4.8	2	15.38	–	
8	100.00 (Default)	Default	1	–	–	1	100.00	1	24.29	1.0	–	–	–	
9	Total		$ 22,299	$ 14,892	41.13 %	$ 28,472	0.09 %	497	44.93 %	1.9	$ 6,283	22.07 %	$ 9	$ 9

2026 Q2

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	AAA to BBB-	$ 19,090	$ 12,351	41.69 %	$ 24,887	0.06 %	409	45.51 %	1.9	$ 5,397	21.69 %	$ 7	
11	0.15 to <0.25	BB+	139	297	41.25	261	0.21	21	41.63	2.0	114	43.68	–	
12	0.25 to <0.50	BB to BB-	651	432	35.84	417	0.33	21	40.30	1.4	181	43.41	1	
13	0.50 to <0.75	B+	78	515	42.39	296	0.56	19	22.85	2.6	116	39.19	–	
14	0.75 to <2.50	B To B-	25	39	38.26	40	2.09	24	35.63	2.1	36	90.00	–	
15	2.50 to <10.00	CCC+	216	3	100.00	3	4.71	6	–	1.3	–	–	–	
16	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	–	
17	100.00 (Default)	Default	1	–	–	1	100.00	1	24.72	1.0	–	–	–	
18	Total		$ 20,202	$ 13,654	41.57 %	$ 25,920	0.10 %	497	45.08 %	1.9	$ 5,851	22.57 %	$ 8	$ 7

2026 Q1

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
19	0.00 to <0.15 %	AAA to BBB-	$ 23,282	$ 11,801	42.27 %	$ 28,911	0.06 %	405	51.13 %	1.6	$ 5,901	20.41 %	$ 8	
20	0.15 to <0.25	BB+	139	239	41.17	237	0.20	20	41.28	3.0	126	53.16	–	
21	0.25 to <0.50	BB to BB-	531	462	36.04	400	0.33	25	40.03	1.2	162	40.50	1	
22	0.50 to <0.75	B+	102	505	42.37	316	0.57	23	24.17	2.1	139	43.99	–	
23	0.75 to <2.50	B To B-	102	18	38.21	25	1.97	19	46.48	2.4	30	120.00	–	
24	2.50 to <10.00	CCC+	231	6	63.06	5	4.71	10	9.15	1.3	1	20.00	–	
25	10.00 to <100.00	CCC to CC and below	2	11	100.00	13	33.33	2	2.63	4.8	2	15.38	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		$ 24,389	$ 13,042	42.09 %	$ 29,907	0.08 %	496	50.59 %	1.6	$ 6,361	21.27 %	$ 9	$ 8

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

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

($ millions, except as noted)
As at

2025 Q4

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	AAA to BBB-	$ 19,425	$ 12,103	42.23 %	$ 25,283	0.06 %	420	48.58 %	1.8	$ 5,920	23.41 %	$ 6	
2	0.15 to <0.25	BB+	126	91	43.88	167	0.20	15	45.17	3.1	108	64.67	–	
3	0.25 to <0.50	BB to BB-	352	486	35.48	389	0.34	26	40.47	1.6	176	45.24	1	
4	0.50 to <0.75	B+	108	627	41.69	370	0.58	23	23.81	2.0	169	45.68	1	
5	0.75 to <2.50	B To B-	283	14	68.31	60	2.05	22	58.51	2.4	90	150.00	1	
6	2.50 to <10.00	CCC+	1	6	63.06	5	4.71	10	9.24	1.3	1	20.00	–	
7	10.00 to <100.00	CCC to CC and below	2	11	100.00	13	33.33	2	2.66	4.9	2	15.38	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		$ 20,297	$ 13,338	42.06 %	$ 26,287	0.09 %	514	48.08 %	1.9	$ 6,466	24.60 %	$ 9	$ 8

2025 Q3

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre-CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
10	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	
11	0.15 to <0.25	BB+	198	187	40.01	273	0.20	19	43.73	2.4	141	51.65	–	
12	0.25 to <0.50	BB to BB-	188	392	35.06	307	0.33	21	42.89	2.1	159	51.79	–	
13	0.50 to <0.75	B+	183	556	38.45	397	0.58	29	21.04	2.1	154	38.79	1	
14	0.75 to <2.50	B To B-	251	9	68.24	17	1.85	26	21.23	2.6	9	52.94	–	
15	2.50 to <10.00	CCC+	1	7	66.80	6	4.71	11	8.22	1.9	1	16.67	–	
16	10.00 to <100.00	CCC to CC and below	–	11	100.00	11	33.33	1	–	5.0	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		$ 19,602	$ 12,950	43.14 %	$ 25,241	0.09 %	511	47.16 %	2.0	$ 6,275	24.86 %	$ 8	$ 8

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

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

($ millions, except as noted) | LINE # | 2026 Q3
As at

	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	28,922	13,853	32.41	10,516	0.07	197,840	10.13		194	1.84	1	
	2	0.15 to <0.25	6,722	241	22.56	2,904	0.19	27,183	10.46		121	4.17	1	
	3	0.25 to <0.50	5,741	162	29.29	2,570	0.32	29,645	10.43		153	5.95	1	
	4	0.50 to <0.75	4,187	145	45.90	1,831	0.52	14,064	10.39		154	8.41	1	
	5	0.75 to <2.50	6,856	419	46.99	2,636	1.29	29,096	10.25		396	15.02	3	
	6	2.50 to <10.00	1,573	41	46.69	579	5.46	8,024	10.35		202	34.89	3	
	7	10.00 to <100.00	464	5	89.18	167	24.23	2,326	10.16		93	55.69	4	
	8	100.00 (Default)	153	–	–	53	100.00	756	14.54		96	181.13	–	
	9	Total	54,618	14,866	32.81	21,256	0.89	308,934	10.27		1,409	6.63	14	16
Canada Uninsured[7,9]	10	0.00 to <0.15	264,959	128,939	47.50	326,206	0.06	984,390	28.04		15,879	4.87	54	
	11	0.15 to <0.25	33,429	1,857	62.49	34,590	0.19	96,627	27.80		4,193	12.12	19	
	12	0.25 to <0.50	22,999	969	58.72	23,568	0.31	81,051	29.35		4,273	18.13	21	
	13	0.50 to <0.75	12,934	796	54.45	13,367	0.52	32,151	29.34		3,571	26.72	21	
	14	0.75 to <2.50	23,167	3,524	54.23	25,078	1.28	78,719	26.06		10,800	43.07	85	
	15	2.50 to <10.00	4,857	398	58.49	5,089	5.72	19,484	29.06		5,435	106.80	84	
	16	10.00 to <100.00	1,447	21	97.86	1,467	26.52	4,851	31.01		2,505	170.76	125	
	17	100.00 (Default)	648	–	–	648	100.00	1,655	47.30		2,378	366.98	116	
	18	Total	364,440	136,504	48.04	430,013	0.48	1,298,928	28.07		49,034	11.40	525	518
U.S. Uninsured[7]	19	0.00 to <0.15	20,213	15,563	66.82	30,611	0.07	87,965	29.53		1,649	5.39	6	
	20	0.15 to <0.25	12,590	1,386	55.05	13,353	0.19	24,702	28.26		1,523	11.41	7	
	21	0.25 to <0.50	9,500	502	40.54	9,704	0.32	33,399	28.75		1,619	16.68	9	
	22	0.50 to <0.75	6,426	265	41.78	6,537	0.52	13,977	30.33		1,633	24.98	10	
	23	0.75 to <2.50	7,803	301	39.25	7,921	1.27	24,324	33.70		3,947	49.83	34	
	24	2.50 to <10.00	1,731	71	20.84	1,746	5.71	8,826	35.14		2,119	121.36	34	
	25	10.00 to <100.00	712	15	22.77	716	25.43	3,658	33.20		1,271	177.51	59	
	26	100.00 (Default)	705	–	–	705	100.00	2,812	23.17		673	95.46	109	
	27	Total	59,680	18,103	64.15	71,293	1.68	199,663	29.83		14,434	20.25	268	201
Total residential secured	28		478,738	169,473	48.42	522,562	0.66	1,807,525	27.59		64,877	12.42	807	735

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

($ millions, except as noted)
As at

2026 Q2

	LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canada Insured[7,8,9]	1	0.00 to <0.15 %	$ 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*	LINE #	2026 Q1 PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
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. Uninsured[7]	19	0.00 to <0.15	29,593	15,803	66.33	40,075	0.07	105,738	29.18		2,182	5.44	8	
	20	0.15 to <0.25	9,450	781	50.77	9,847	0.19	26,765	29.35		1,167	11.85	6	
	21	0.25 to <0.50	5,965	373	40.63	6,117	0.32	26,097	30.30		1,076	17.59	6	
	22	0.50 to <0.75	3,745	222	41.87	3,837	0.52	10,525	33.17		1,050	27.37	7	
	23	0.75 to <2.50	5,669	225	39.24	5,757	1.33	19,064	34.95		3,055	53.07	27	
	24	2.50 to <10.00	1,543	62	16.83	1,553	5.84	7,831	33.38		1,804	116.16	30	
	25	10.00 to <100.00	624	9	19.64	625	26.69	3,086	32.27		1,070	171.20	51	
	26	100.00 (Default)	707	–	–	707	100.00	2,952	23.34		691	97.74	110	
	27	Total	57,296	17,475	64.22	68,518	1.65	202,058	30.08		12,095	17.65	245	191
Total residential secured	28		$ 472,266	$ 161,572	51.22 %	$ 511,890	0.68 %	1,792,852	23.90 %		$ 61,972	12.11 %	$ 678	$ 663

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

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

($ millions, except as noted) *As at*	LINE #	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
		2025 Q4												
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. Uninsured[7]	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												
		PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canada Insured[7,8,9]	1	0.00 to <0.15 %	$ 34,621	$ 14,326	54.52 %	$ 12,053	0.07 %	241,586	11.14 %		$ 235	1.95 %	$ 1	$
	2	0.15 to <0.25	6,493	362	48.37	2,834	0.19	27,713	10.89		122	4.30	1	
	3	0.25 to <0.50	6,509	213	44.17	2,825	0.32	30,595	10.62		173	6.12	1	
	4	0.50 to <0.75	4,202	567	53.64	1,865	0.52	16,056	10.56		161	8.63	1	
	5	0.75 to <2.50	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	–	
	9	Total	58,827	15,555	54.14	22,443	0.75	339,002	10.93		1,353	6.03	15	14
Canada Uninsured[7,9]	10	0.00 to <0.15	207,757	106,369	49.75	260,673	0.07	864,851	20.88		10,396	3.99	36	
	11	0.15 to <0.25	54,698	7,555	44.52	58,061	0.19	149,950	26.28		6,580	11.33	29	
	12	0.25 to <0.50	38,698	3,196	39.13	39,949	0.32	121,026	26.46		7,121	17.83	35	
	13	0.50 to <0.75	16,774	2,332	46.07	17,848	0.51	43,556	26.48		3,949	22.13	24	
	14	0.75 to <2.50	21,300	1,227	42.69	21,824	1.27	48,364	26.47		9,033	41.39	72	
	15	2.50 to <10.00	4,430	70	42.40	4,459	5.55	13,505	23.31		3,753	84.17	56	
	16	10.00 to <100.00	1,380	3	56.24	1,382	32.08	3,861	20.19		1,456	105.35	88	
	17	100.00 (Default)	433	–	–	433	100.00	1,372	22.70		913	210.85	25	
	18	Total	345,470	120,752	48.99	404,629	0.47	1,246,485	22.78		43,201	10.68	365	413
U.S. Uninsured[7]	19	0.00 to <0.15	29,024	16,148	66.20	39,715	0.07	107,661	28.78		2,137	5.38	8	
	20	0.15 to <0.25	9,099	961	53.06	9,609	0.19	27,339	29.31		1,124	11.70	5	
	21	0.25 to <0.50	6,505	373	39.51	6,652	0.32	26,261	30.08		1,200	18.04	6	
	22	0.50 to <0.75	4,691	197	40.43	4,771	0.51	11,643	35.00		1,336	28.00	9	
	23	0.75 to <2.50	5,690	209	37.73	5,769	1.32	18,584	33.94		2,935	50.88	26	
	24	2.50 to <10.00	1,458	62	16.69	1,468	5.75	7,578	33.08		1,667	113.56	27	
	25	10.00 to <100.00	545	9	14.23	547	25.79	2,824	32.63		950	173.67	46	
	26	100.00 (Default)	725	–	–	725	100.00	2,840	23.23		696	96.00	113	
	27	Total	57,737	17,959	64.13	69,256	1.62	204,730	29.90		12,045	17.39	240	185
Total residential secured	28		$ 462,034	$ 154,266	51.27 %	$ 496,328	0.64 %	1,790,217	23.24 %		$ 56,599	11.40 %	$ 620	$ 612

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

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

($ millions, except as noted)
As at

2026 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15	5,157	134,248	61.14	87,236	0.07	14,421,262	83.96		3,195	3.66	51	
2	0.15 to <0.25	2,541	21,768	60.66	15,745	0.19	2,347,828	86.42		1,418	9.01	26	
3	0.25 to <0.50	3,259	18,928	59.53	14,526	0.32	2,979,036	87.59		1,983	13.65	41	
4	0.50 to <0.75	3,835	14,005	62.10	12,532	0.52	1,493,253	88.32		2,561	20.44	58	
5	0.75 to <2.50	14,796	19,580	67.96	28,104	1.47	3,755,373	90.32		12,801	45.55	375	
6	2.50 to <10.00	11,483	7,157	86.28	17,658	5.19	3,532,340	89.86		19,272	109.14	826	
7	10.00 to <100.00	3,256	515	75.28	3,644	34.91	1,392,346	89.44		7,332	201.21	1,142	
8	100.00 (Default)	177	–	–	177	100.00	32,855	82.72		113	63.84	137	
9	Total	44,504	216,201	62.50	179,622	1.66	29,954,293	86.46		48,675	27.10	2,656	3,011

2026 Q2

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15	4,434	132,688	60.87	85,207	0.07	14,651,297	84.25		3,128	3.67	49	
11	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	
12	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	
13	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	
14	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	
15	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	
16	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	
17	100.00 (Default)	176	–	–	176	100.00	37,649	82.72		112	63.64	136	
18	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

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
19	0.00 to <0.15	4,554	138,269	60.24	87,853	0.07	14,805,514	84.33		3,216	3.66	51	
20	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	
21	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	
22	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	
23	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	
24	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	
25	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	
26	100.00 (Default)	156	–	–	156	100.00	33,453	82.45		102	65.38	121	
27	Total	42,493	219,940	61.61	178,004	1.61	30,983,535	86.63		47,107	26.46	2,564	2,943

[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

2025 Q4

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	$ 6,408	$ 156,458	57.53 %	$ 96,425	0.07 %	15,695,121	87.26 %		$ 3,618	3.75 %	$ 57	
2	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	
3	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	
4	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	
5	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	
6	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	
7	10.00 to <100.00	2,533	456	75.15	2,876	37.94	1,360,011	89.51		5,668	197.08	982	
8	100.00 (Default)	152	–	–	152	100.00	31,873	83.66		92	60.53	120	
9	Total	$ 43,198	$ 223,771	60.23 %	$ 177,970	1.47 %	31,086,080	88.33 %		$ 43,654	24.53 %	$ 2,343	$ 2,998

2025 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	$ 7,507	$ 164,533	57.49 %	$ 102,089	0.07 %	16,924,889	86.51 %		$ 3,756	3.68 %	$ 59	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	2,428	420	75.12	2,743	37.41	1,209,040	89.58		5,429	197.92	926	
17	100.00 (Default)	143	–	–	143	100.00	27,821	85.55		82	57.34	116	
18	Total	$ 44,149	$ 222,827	59.16 %	$ 175,967	1.38 %	31,466,168	87.91 %		$ 40,727	23.14 %	$ 2,189	$ 2,984

1 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
2 Exposures based on obligors prior to CRM.
3 Exposures after CRM reflecting guarantor.
4 Number of retail accounts.
5 Average maturity is not used in the calculation of retail exposure RWA.
6 Total RWA to post-CRM EAD.

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

($ millions, except as noted)
As at

2026 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF [2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	8,984	$ 5,199	73.35 %	$ 12,797	0.09 %	483,200	41.99 %		$ 1,193	9.32 %	$ 5	
2	0.15 to <0.25	8,013	4,263	48.95	10,099	0.20	378,470	46.36		1,880	18.62	9	
3	0.25 to <0.50	18,710	1,115	70.28	19,494	0.32	504,187	35.92		4,625	23.73	23	
4	0.50 to <0.75	9,903	1,250	68.68	10,762	0.53	284,438	46.65		3,724	34.60	27	
5	0.75 to <2.50	34,705	2,519	73.20	36,541	1.53	818,396	50.57		21,325	58.36	284	
6	2.50 to <10.00	18,633	726	75.58	18,950	5.64	603,091	57.02		16,228	85.64	612	
7	10.00 to <100.00	4,802	70	67.87	4,816	27.38	195,543	57.44		6,077	126.18	759	
8	100.00 (Default)	725	4	100.00	692	100.00	18,347	53.00		809	116.91	302	
9	Total	104,475	$ 15,146	65.94 %	$ 114,151	3.32 %	3,285,672	47.74 %		$ 55,861	48.94 %	$ 2,021	$ 2,011

2026 Q2

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF [2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	8,398	$ 5,077	73.42 %	$ 12,126	0.09 %	480,931	42.31 %		$ 1,137	9.38 %	$ 5	
11	0.15 to <0.25	7,582	4,154	46.16	9,500	0.20	377,724	45.39		1,731	18.22	9	
12	0.25 to <0.50	17,666	1,092	70.11	18,432	0.32	498,532	36.20		4,374	23.73	22	
13	0.50 to <0.75	9,509	1,213	68.67	10,342	0.53	282,497	47.12		3,615	34.95	26	
14	0.75 to <2.50	33,484	2,386	72.53	35,206	1.57	810,912	51.00		20,802	59.09	281	
15	2.50 to <10.00	18,475	660	74.25	18,720	5.65	610,245	57.22		16,091	85.96	608	
16	10.00 to <100.00	4,995	59	67.81	4,994	27.28	203,788	57.19		6,266	125.47	785	
17	100.00 (Default)	718	4	100.00	682	100.00	18,816	53.62		801	117.45	301	
18	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

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF [2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
19	0.00 to <0.15 %	8,239	$ 5,021	73.79 %	$ 11,944	0.09 %	481,383	42.42 %		$ 1,122	9.39 %	$ 4	
20	0.15 to <0.25	7,546	4,225	46.03	9,491	0.20	380,266	45.27		1,727	18.20	8	
21	0.25 to <0.50	17,645	1,081	70.85	18,411	0.32	502,440	35.95		4,320	23.46	22	
22	0.50 to <0.75	9,382	1,212	69.41	10,224	0.53	278,574	46.94		3,559	34.81	25	
23	0.75 to <2.50	33,351	2,340	73.51	35,063	1.57	807,549	50.67		20,626	58.83	279	
24	2.50 to <10.00	17,993	664	75.48	18,234	5.65	618,347	57.16		15,660	85.88	592	
25	10.00 to <100.00	5,010	59	64.08	5,001	27.40	204,571	56.74		6,215	124.28	782	
26	100.00 (Default)	674	4	100.00	637	100.00	18,409	53.34		726	113.97	282	
27	Total	99,840	$ 14,606	65.18 %	$ 109,005	3.42 %	3,291,539	47.84 %		$ 53,955	49.50 %	$ 1,994	$ 2,017

[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

2025 Q4

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	7,486	$ 4,932	74.13 %	$ 11,142	0.09 %	477,385	42.36 %		$ 1,045	9.38 %	$ 4	
2	0.15 to <0.25	6,911	4,228	45.86	8,850	0.20	354,068	46.31		1,648	18.62	8	
3	0.25 to <0.50	16,526	1,105	70.83	17,309	0.33	467,556	35.94		3,693	21.34	20	
4	0.50 to <0.75	9,143	1,204	68.88	9,973	0.53	275,126	46.76		3,460	34.69	25	
5	0.75 to <2.50	36,656	2,345	73.27	38,366	1.57	879,725	51.62		23,059	60.10	313	
6	2.50 to <10.00	19,109	687	74.69	19,323	5.34	634,389	57.38		16,527	85.53	593	
7	10.00 to <100.00	4,300	62	74.32	4,314	26.77	181,267	55.93		5,323	123.39	642	
8	100.00 (Default)	695	5	100.00	656	100.00	18,617	51.58		548	83.54	294	
9	Total	100,826	$ 14,568	65.14 %	$ 109,933	3.26 %	3,288,133	48.53 %		$ 55,303	50.31 %	$ 1,899	$ 2,033

2025 Q3

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre-CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	7,543	$ 4,784	69.33 %	$ 10,859	0.09 %	519,191	45.12 %		$ 1,060	9.76 %	$ 4	
11	0.15 to <0.25	6,814	3,905	45.20	8,579	0.20	340,599	43.30		1,493	17.40	7	
12	0.25 to <0.50	15,596	1,098	66.06	16,321	0.32	458,218	35.54		3,418	20.94	19	
13	0.50 to <0.75	8,871	1,430	69.61	9,866	0.53	282,070	46.88		3,458	35.05	25	
14	0.75 to <2.50	35,372	2,134	64.29	36,738	1.57	859,289	51.05		21,875	59.54	297	
15	2.50 to <10.00	18,772	768	66.55	18,967	5.40	620,683	56.95		16,118	84.98	582	
16	10.00 to <100.00	4,368	87	61.55	4,384	26.80	181,427	54.92		5,324	121.44	642	
17	100.00 (Default)	688	4	100.00	645	100.00	18,146	50.44		557	86.36	281	
18	Total	98,024	$ 14,210	61.53 %	$ 106,359	3.34 %	3,279,623	48.26 %		$ 53,303	50.12 %	$ 1,857	$ 1,974

1 Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.
2 Exposures based on obligors prior to CRM.
3 Exposures after CRM reflecting guarantor.
4 Number of retail accounts.
5 Average maturity is not used in the calculation of retail exposure RWA.
6 Total RWA as a percentage of post-CRM EAD.

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

($ millions, except as noted)
As at

2026 Q3

	LINE #	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM[2]	RWA
SA-CCR (for derivatives)	1	$ 9,806	$ 34,125	$	1.4	$ 61,503	$ 9,786
Current exposure method (for derivatives)	2	–	–		–	–	–
Internal model method (for derivatives and SFTs)	3			–	–	–	–
Simple approach for credit risk mitigation (for SFTs)	4					–	–
Comprehensive approach for credit risk mitigation (for SFTs)	5					566,607	5,261
Value-at-Risk (VaR) for SFTs	6					–	–
Total	7					$ 628,110	$ 15,047

2026 Q2

	LINE #	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM[2]	RWA
SA-CCR (for derivatives)	8	$ 10,065	$ 33,906	$	1.4	$ 61,559	$ 9,931
Current exposure method (for derivatives)	9	–	–		–	–	–
Internal model method (for derivatives and SFTs)	10			–	–	–	–
Simple approach for credit risk mitigation (for SFTs)	11					–	–
Comprehensive approach for credit risk mitigation (for SFTs)	12					523,465	4,558
VaR for SFTs	13					–	–
Total	14					$ 585,024	$ 14,489

2026 Q1

	LINE #	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM[2]	RWA
SA-CCR (for derivatives)	15	$ 12,607	$ 35,632	$	1.4	$ 67,536	$ 10,731
Current exposure method (for derivatives)	16	–	–		–	–	–
Internal model method (for derivatives and SFTs)	17			–	–	–	–
Simple approach for credit risk mitigation (for SFTs)	18					–	–
Comprehensive approach for credit risk mitigation (for SFTs)	19					507,808	3,930
VaR for SFTs	20					–	–
Total	21					$ 575,344	$ 14,661

2025 Q4

	LINE #	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM[2]	RWA
SA-CCR (for derivatives)	22	$ 11,678	$ 34,042	$	1.4	$ 64,009	$ 10,570
Current exposure method (for derivatives)	23	–	–		–	–	–
Internal model method (for derivatives and SFTs)	24			–	–	–	–
Simple approach for credit risk mitigation (for SFTs)	25					–	–
Comprehensive approach for credit risk mitigation (for SFTs)	26					523,220	4,351
VaR for SFTs	27					–	–
Total	28					$ 587,229	$ 14,921

[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 Q3 Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM[2]	RWA
SA-CCR (for derivatives)	1	$ 12,796	$ 36,251	$	1.4	$ 68,666	$ 10,712
Current exposure method (for derivatives)	2	–	–		–	–	–
Internal model method (for derivatives and SFTs)	3			–	–	–	–
Simple approach for credit risk mitigation (for SFTs)	4					–	–
Comprehensive approach for credit risk mitigation (for SFTs)	5					495,340	3,888
VaR for SFTs	6					–	–
Total	7					$ 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.

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

2026 Q3

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

2026 Q2

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

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

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

2026 Q1

($ millions) *As at*	**LINE #**	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposures amount (post-CCF and post-CRM)
		Risk-weight													
Asset classes															
Sovereigns and their central banks	1	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	–	–	–	–	–	–	–	–	–	55	–	–	–	55
Of which: securities firms and other financial institutions as Bank	5	–	–	–	–	–	–	–	–	–	*12*	–	–	–	*12*
Corporates	6	–	–	–	–	–	–	205	–	–	93	–	–	–	298
Of which: securities firms and other financial institutions as Corporate	7	–	–	–	–	–	–	*205*	–	–	*43*	–	–	–	*248*
Of which: specialised lending	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ –	$ –	$ –	$ –	$ –	$ –	$ 205	$ –	$ –	$ 148	$ –	$ –	$ –	$ 353

2025 Q4

		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposures amount (post-CCF and post-CRM)
		Risk-weight													
Asset classes															
Sovereigns and their central banks	14	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Public sector entities	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks	17	–	–	1,023	15	–	–	–	–	–	204	–	–	–	1,242
Of which: securities firms and other financial institutions as Bank	18	–	–	*142*	*3*	–	–	–	–	–	*91*	–	–	–	*236*
Corporates	19	–	–	3	–	–	14	17	–	–	415	–	–	–	449
Of which: securities firms and other financial institutions as Corporate	20	–	–	*3*	–	–	*14*	*17*	–	–	*339*	–	–	–	*373*
Of which: specialised lending	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ –	$ –	$ 1,026	$ 15	$ –	$ 14	$ 17	$ –	$ –	$ 619	$ –	$ –	$ –	$ 1,691

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

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

($ millions) As at	LINE #	2025 Q3													
		Risk-weight													Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	
Asset classes															
Sovereigns and their central banks	1	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Public sector entities	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks	4	–	–	345	37	–	–	–	–	–	19	–	–	–	401
Of which: securities firms and other financial institutions as Bank	5	–	–	*104*	*4*	–	–	–	–	–	*4*	–	–	–	*112*
Corporates	6	–	–	277	–	–	3	49	–	–	350	–	–	–	679
Of which: securities firms and other financial institutions as Corporate	7	–	–	*277*	–	–	*3*	*49*	–	–	*302*	–	–	–	*631*
Of which: specialised lending	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Regulatory retail portfolios	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Real estate	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: land acquisition, development and construction	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other assets[1]	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ –	$ –	$ 622	$ 37	$ –	$ 3	$ 49	$ –	$ –	$ 369	$ –	$ –	$ –	$ 1,080

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

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

($ millions, except as noted)
As at

2026 Q3

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
1	0.00 to <0.15 %	$ 8,369	0.05 %	271	2.92 %	0.2	$ 84	1.00 %
2	0.15 to <0.25	154	0.20	76	44.28	2.9	44	28.57
3	0.25 to <0.50	119	0.37	182	42.65	2.3	49	41.18
4	0.50 to <0.75	327	0.62	1,098	27.99	2.2	119	36.39
5	0.75 to <2.50	522	1.89	773	29.77	1.5	315	60.34
6	2.50 to <10.00	482	4.77	242	6.92	0.6	96	19.92
7	10.00 to <100.00	44	25.16	114	23.17	1.4	50	113.64
8	100.00 (Default)	–	100.00	14	28.18	2.4	1	–
9	Total	$ 10,017	0.51 %	2,770	6.53 %	0.5	$ 758	7.57 %

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
10	0.00 to <0.15 %	$ 272,665	0.06 %	2,690	7.31 %	0.2	$ 4,659	1.71 %
11	0.15 to <0.25	42,895	0.19	195	4.94	0.1	1,229	2.87
12	0.25 to <0.50	9,613	0.36	146	10.47	0.3	920	9.57
13	0.50 to <0.75	940	0.65	69	14.83	0.4	186	19.79
14	0.75 to <2.50	7,683	1.85	157	7.49	0.2	1,128	14.68
15	2.50 to <10.00	34	6.43	7	41.71	1.3	45	132.35
16	10.00 to <100.00	90	17.71	7	40.04	1.0	174	193.33
17	100.00 (Default)	59	100.00	2	40.00	3.9	–	–
18	Total	$ 333,979	0.15 %	3,273	7.14 %	0.2	$ 8,341	2.50 %

2026 Q2

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
19	0.00 to <0.15 %	$ 16,142	0.05 %	258	1.65 %	0.1	$ 83	0.51 %
20	0.15 to <0.25	125	0.20	87	43.98	2.7	35	28.00
21	0.25 to <0.50	138	0.39	171	40.36	2.5	56	40.58
22	0.50 to <0.75	357	0.62	1,069	25.40	2.5	116	32.49
23	0.75 to <2.50	878	1.92	820	30.59	1.8	553	62.98
24	2.50 to <10.00	464	4.79	247	7.09	0.6	95	20.47
25	10.00 to <100.00	62	22.80	122	42.00	1.8	126	203.23
26	100.00 (Default)	2	100.00	18	48.58	3.1	3	150.00
27	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)

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
28	0.00 to <0.15 %	$ 247,557	0.06 %	2,850	7.38 %	0.2	$ 4,585	1.85 %
29	0.15 to <0.25	45,493	0.20	172	3.66	0.1	979	2.15
30	0.25 to <0.50	9,013	0.34	146	9.62	0.3	772	8.57
31	0.50 to <0.75	2,560	0.66	87	20.58	0.2	607	23.71
32	0.75 to <2.50	5,473	1.75	154	8.35	0.2	897	16.39
33	2.50 to <10.00	22	8.93	9	44.29	1.9	36	163.64
34	10.00 to <100.00	26	18.21	6	40.27	1.2	51	196.15
35	100.00 (Default)	56	100.00	2	40.00	4.0	–	–
36	Total	$ 310,200	0.15 %	3,426	7.04 %	0.2	$ 7,927	2.56 %

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

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

($ millions, except as noted)
As at

2026 Q1

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
1	0.00 to <0.15 %	$ 13,667	0.05 %	262	1.84 %	0.2	$ 82	0.60 %
2	0.15 to <0.25	228	0.20	94	44.41	1.8	61	26.75
3	0.25 to <0.50	189	0.39	182	39.13	3.1	73	38.62
4	0.50 to <0.75	408	0.61	1,058	26.00	2.7	137	33.58
5	0.75 to <2.50	1,479	2.01	814	18.11	1.2	548	37.05
6	2.50 to <10.00	541	4.82	265	7.12	0.6	111	20.52
7	10.00 to <100.00	80	27.03	130	29.62	1.7	115	143.75
8	100.00 (Default)	1	100.00	17	26.34	3.1	3	300.00
9	Total	$ 16,593	0.54 %	2,822	5.20 %	0.4	$ 1,130	6.81 %

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
10	0.00 to <0.15 %	$ 238,472	0.07 %	2,712	7.28 %	0.3	$ 4,495	1.88 %
11	0.15 to <0.25	43,447	0.20	156	3.00	0.1	774	1.78
12	0.25 to <0.50	9,091	0.30	138	8.10	0.3	645	7.09
13	0.50 to <0.75	1,852	0.66	83	18.76	0.3	414	22.35
14	0.75 to <2.50	4,354	1.66	149	8.55	0.3	716	16.44
15	2.50 to <10.00	31	7.78	10	47.11	1.8	50	161.29
16	10.00 to <100.00	19	18.92	5	40.51	1.4	38	200.00
17	100.00 (Default)	58	100.00	2	40.00	4.2	290	500.00
18	Total	$ 297,324	0.14 %	3,255	6.78 %	0.2	$ 7,422	2.50 %

2025 Q4

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
19	0.00 to <0.15 %	$ 530	0.10 %	221	28.19 %	1.9	$ 60	11.32 %
20	0.15 to <0.25	125	0.20	86	47.90	2.6	40	32.00
21	0.25 to <0.50	239	0.38	188	37.02	3.2	86	35.98
22	0.50 to <0.75	354	0.61	1,063	25.56	3.2	117	33.05
23	0.75 to <2.50	893	1.89	782	32.30	2.1	589	65.96
24	2.50 to <10.00	498	4.76	255	6.23	0.6	87	17.47
25	10.00 to <100.00	114	23.77	144	47.16	1.8	258	226.32
26	100.00 (Default)	1	100.00	13	27.29	3.0	2	200.00
27	Total	$ 2,754	2.62 %	2,752	27.66 %	2.1	$ 1,239	44.99 %

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
28	0.00 to <0.15 %	$ 238,553	0.07 %	2,813	7.32 %	0.3	$ 4,648	1.95 %
29	0.15 to <0.25	54,809	0.20	151	2.33	0.1	762	1.39
30	0.25 to <0.50	13,727	0.30	131	5.12	0.2	605	4.41
31	0.50 to <0.75	1,812	0.64	89	16.90	0.4	373	20.58
32	0.75 to <2.50	6,083	2.07	154	7.83	0.2	962	15.81
33	2.50 to <10.00	27	9.27	9	47.40	1.4	48	177.78
34	10.00 to <100.00	19	19.36	5	40.62	1.5	37	194.74
35	100.00 (Default)	45	100.00	2	40.00	4.4	223	495.56
36	Total	$ 315,075	0.16 %	3,354	6.43 %	0.2	$ 7,658	2.43 %

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

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

($ millions, except as noted)
As at

2025 Q3

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
1	0.00 to <0.15 %	$ 524	0.10 %	521	28.68 %	2.4	$ 64	12.21 %
2	0.15 to <0.25	288	0.20	546	22.29	1.7	42	14.58
3	0.25 to <0.50	309	0.37	808	35.33	3.7	105	33.98
4	0.50 to <0.75	168	0.62	239	21.21	2.0	46	27.38
5	0.75 to <2.50	630	1.97	434	27.36	1.3	354	56.19
6	2.50 to <10.00	497	4.83	123	6.37	0.6	92	18.51
7	10.00 to <100.00	84	22.69	151	46.54	1.6	188	223.81
8	100.00 (Default)	–	100.00	3	25.00	3.2	1	–
9	Total	$ 2,500	2.36 %	2,825	24.10 %	1.8	$ 892	35.68 %

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

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
10	0.00 to <0.15 %	$ 249,343	0.07 %	2,975	7.21 %	0.3	$ 5,028	2.02 %
11	0.15 to <0.25	53,271	0.20	144	2.13	0.1	669	1.26
12	0.25 to <0.50	14,407	0.31	156	5.54	0.2	683	4.74
13	0.50 to <0.75	1,230	0.66	63	21.67	0.5	330	26.83
14	0.75 to <2.50	3,360	2.04	137	10.74	0.4	754	22.44
15	2.50 to <10.00	21	9.31	7	50.61	1.7	40	190.48
16	10.00 to <100.00	14	17.58	6	42.22	1.7	29	207.14
17	100.00 (Default)	50	100.00	2	40.00	4.5	251	502.00
18	Total	$ 321,696	0.14 %	3,490	6.40 %	0.2	$ 7,784	2.42 %

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

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

($ millions, except as noted)
As at

2026 Q3

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
1	**0.00 to <0.15 %**	**$ 103,219**	**0.03 %**	**288**	**2.08 %**	**0.4**	**$ 367**	**0.36 %**
2	**0.15 to <0.25**	**5**	**0.19**	**8**	**29.54**	**4.4**	**1**	**20.00**
3	**0.25 to <0.50**	**62**	**0.33**	**11**	**14.30**	**2.1**	**9**	**14.52**
4	**0.50 to <0.75**	**2**	**0.63**	**12**	**34.34**	**4.6**	**1**	**50.00**
5	**0.75 to <2.50**	**6**	**2.04**	**11**	**15.68**	**1.3**	**2**	**33.33**
6	**2.50 to <10.00**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
7	**10.00 to <100.00**	**1**	**17.97**	**3**	**67.76**	**2.3**	**3**	**300.00**
8	**100.00 (Default)**	**4**	**100.00**	**3**	**68.42**	**4.9**	**34**	**850.00**
9	**Total**	**$ 103,299**	**0.04 %**	**336**	**2.09 %**	**0.4**	**$ 417**	**0.40 %**

2026 Q2

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
10	0.00 to <0.15 %	$ 93,835	0.03 %	297	2.29 %	0.5	$ 372	0.40 %
11	0.15 to <0.25	6	0.20	10	26.83	3.6	1	16.67
12	0.25 to <0.50	33	0.42	10	26.04	4.9	9	27.27
13	0.50 to <0.75	2	0.63	13	30.89	4.6	1	50.00
14	0.75 to <2.50	40	2.10	10	2.38	0.2	2	5.00
15	2.50 to <10.00	–	–	–	–	–	–	–
16	10.00 to <100.00	–	33.24	2	25.07	5.0	–	–
17	100.00 (Default)	5	100.00	3	68.44	4.9	41	820.00
18	Total	$ 93,921	0.04 %	345	2.31 %	0.5	$ 426	0.45 %

2026 Q1

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
19	0.00 to <0.15 %	$ 85,715	0.04 %	282	2.79 %	0.6	$ 433	0.51 %
20	0.15 to <0.25	8	0.20	9	26.82	3.5	1	12.50
21	0.25 to <0.50	7	0.40	10	29.51	4.1	2	28.57
22	0.50 to <0.75	2	0.64	12	27.34	4.5	1	50.00
23	0.75 to <2.50	42	2.10	13	3.55	0.4	3	7.14
24	2.50 to <10.00	–	–	–	–	–	–	–
25	10.00 to <100.00	–	33.09	2	25.20	4.9	–	–
26	100.00 (Default)	5	100.00	4	68.16	4.9	45	900.00
27	Total	$ 85,779	0.04 %	332	2.80 %	0.6	$ 485	0.57 %

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 Q4 PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
1	0.00 to <0.15	%	$ 109,402	0.04	%	299	1.83	%	0.5	$	357	0.33	%
2	0.15 to <0.25		12	0.20		12	26.46		3.2		2	16.67	
3	0.25 to <0.50		7	0.41		9	25.47		4.9		2	28.57	
4	0.50 to <0.75		2	0.66		11	34.11		4.3		1	50.00	
5	0.75 to <2.50		31	2.11		15	7.36		0.5		5	16.13	
6	2.50 to <10.00		–	–		–	–		–		–	–	
7	10.00 to <100.00		1	33.31		3	42.91		5.0		2	200.00	
8	100.00 (Default)		6	100.00		4	47.32		4.9		35	583.33	
9	Total		$ 109,461	0.04	%	353	1.84	%	0.5	$	404	0.37	%

LINE #	2025 Q3 PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15	%	$ 86,172	0.04	%	303	2.19	%	0.6	$	338	0.39	%
11	0.15 to <0.25		10	0.20		20	23.94		3.2		2	20.00	
12	0.25 to <0.50		8	0.39		12	29.55		4.2		2	25.00	
13	0.50 to <0.75		1	0.66		4	42.12		4.3		1	100.00	
14	0.75 to <2.50		34	2.14		10	5.04		0.3		4	11.76	
15	2.50 to <10.00		–	9.31		2	25.00		2.8		–	–	
16	10.00 to <100.00		1	23.07		5	41.86		4.6		2	200.00	
17	100.00 (Default)		5	100.00		3	46.76		5.0		31	620.00	
18	Total		$ 86,231	0.04	%	359	2.20	%	0.6	$	380	0.44	%

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

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

($ millions, except as noted)
As at

2026 Q3

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
1	**0.00 to <0.15**	**% $**	**180,529**	**0.05**	**%**	**388**	**11.41**	**%**	**0.3**	**$**	**5,504**	**3.05**	**%**
2	**0.15 to <0.25**		**69**	**0.19**		**5**	**13.17**		**0.1**		**5**	**7.25**	
3	**0.25 to <0.50**		**197**	**0.30**		**17**	**8.03**		**0.2**		**16**	**8.12**	
4	**0.50 to <0.75**		**–**	**0.66**		**1**	**45.00**		**5.0**		**–**	**–**	
5	**0.75 to <2.50**		**–**	**–**		**–**	**–**		**–**		**–**	**–**	
6	**2.50 to <10.00**		**–**	**–**		**–**	**–**		**–**		**–**	**–**	
7	**10.00 to <100.00**		**–**	**–**		**–**	**–**		**–**		**–**	**–**	
8	**100.00 (Default)**		**–**	**–**		**–**	**–**		**–**		**–**	**–**	
9	**Total**	**$**	**180,795**	**0.06**	**%**	**411**	**11.40**	**%**	**0.2**	**$**	**5,525**	**3.06**	**%**

2026 Q2

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15	% $	162,077	0.05	%	386	11.78	%	0.2	$	5,032	3.10	%
11	0.15 to <0.25		499	0.20		7	1.86		0.1		6	1.20	
12	0.25 to <0.50		92	0.39		11	24.46		0.3		23	25.00	
13	0.50 to <0.75		1	0.66		2	45.00		2.8		1	100.00	
14	0.75 to <2.50		44	2.11		1	–		–		–	–	
15	2.50 to <10.00		–	–		–	–		–		–	–	
16	10.00 to <100.00		–	–		–	–		–		–	–	
17	100.00 (Default)		–	–		–	–		–		–	–	
18	Total	$	162,713	0.05	%	407	11.75	%	0.2	$	5,062	3.11	%

2026 Q1

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
19	0.00 to <0.15	% $	174,261	0.05	%	370	11.63	%	0.2	$	5,313	3.05	%
20	0.15 to <0.25		199	0.20		6	1.98		0.1		2	1.01	
21	0.25 to <0.50		122	0.28		9	6.81		0.3		7	5.74	
22	0.50 to <0.75		–	0.66		2	45.00		2.1		–	–	
23	0.75 to <2.50		13	2.11		1	–		–		–	–	
24	2.50 to <10.00		–	–		–	–		–		–	–	
25	10.00 to <100.00		–	–		–	–		–		–	–	
26	100.00 (Default)		–	–		–	–		–		–	–	
27	Total	$	174,595	0.05	%	388	11.62	%	0.2	$	5,322	3.05	%

[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

2025 Q4

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
1	0.00 to <0.15 %	$ 154,473	0.05 %	360	11.63 %	0.2	$ 4,762	3.08 %
2	0.15 to <0.25	61	0.20	6	7.31	0.2	3	4.92
3	0.25 to <0.50	145	0.28	9	4.99	0.3	7	4.83
4	0.50 to <0.75	–	0.66	1	45.00	1.0	–	–
5	0.75 to <2.50	28	2.14	1	–	0.1	–	–
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Total	$ 154,707	0.05 %	377	11.62 %	0.2	$ 4,772	3.08 %

2025 Q3

LINE #	PD scale[2]	EAD post-CRM	Average PD	Number of obligors[3]	Average LGD	Average maturity (years)	RWA	RWA density[4]
10	0.00 to <0.15 %	$ 147,742	0.05 %	341	12.46 %	0.3	$ 4,981	3.37 %
11	0.15 to <0.25	94	0.20	6	1.65	0.1	1	1.06
12	0.25 to <0.50	210	0.40	8	2.88	0.1	6	2.86
13	0.50 to <0.75	2,101	0.62	3	0.63	0.2	14	0.67
14	0.75 to <2.50	–	–	–	–	–	–	–
15	2.50 to <10.00	–	–	–	–	–	–	–
16	10.00 to <100.00	–	–	–	–	–	–	–
17	100.00 (Default)	–	–	–	–	–	–	–
18	Total	$ 150,147	0.06 %	358	12.27 %	0.3	$ 5,002	3.33 %

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

Composition of Collateral for CCR Exposure (CCR5)

($ millions) *As at*	LINE #	**2026 Q3**					
		Collateral used in derivative transactions				**Collateral used in SFTs**	
		Fair value of collateral received		**Fair value of posted collateral**		**Fair value of collateral received**	**Fair value of posted collateral**
		Segregated	**Unsegregated**	**Segregated**	**Unsegregated**		
Cash – domestic currency	1	**$ –**	**$ 6,686**	**$ –**	**$ 2,776**	**$ 46,899**	**$ 65,511**
Cash – other currencies	2	**775**	**11,610**	**502**	**8,275**	**143,678**	**138,142**
Domestic sovereign debt	3	**654**	**928**	**4,075**	**5,372**	**94,387**	**73,897**
Other sovereign debt	4	**6,556**	**480**	**2,601**	**1,924**	**132,674**	**111,159**
Government agency debt	5	**836**	**91**	**1,738**	**361**	**24,117**	**47,407**
Corporate bonds	6	**3,175**	**1,738**	**4,829**	**–**	**43,561**	**103,434**
Equity securities	7	**1,947**	**–**	**3,519**	**–**	**31,040**	**109,568**
Other collateral	8	**93**	**–**	**–**	**–**	**–**	**–**
Total	9	**$ 14,036**	**$ 21,533**	**$ 17,264**	**$ 18,708**	**$ 516,356**	**$ 649,118**

($ millions) *As at*	LINE #	**2026 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		
Cash – domestic currency	1	$ –	$ 5,597	$ –	$ 2,176	$ 53,451	$ 69,523
Cash – other currencies	2	1,627	9,888	186	7,757	138,766	130,334
Domestic sovereign debt	3	1,018	425	4,794	4,969	97,059	71,194
Other sovereign debt	4	6,339	565	3,624	2,254	120,632	109,426
Government agency debt	5	1,453	70	2,269	341	23,654	46,394
Corporate bonds	6	2,725	1,655	5,326	–	39,291	88,084
Equity securities	7	1,637	–	82	–	25,606	80,991
Other collateral	8	306	–	–	–	28	37
Total	9	$ 15,105	$ 18,200	$ 16,281	$ 17,497	$ 498,487	$ 595,983

($ millions) *As at*	LINE #	**2026 Q1**					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	10	$ –	$ 4,037	$ –	$ 2,342	$ 51,432	$ 70,773
Cash – other currencies	11	438	15,083	77	11,608	176,866	147,899
Domestic sovereign debt	12	1,083	352	3,459	7,044	102,721	60,683
Other sovereign debt	13	5,231	455	4,389	2,492	118,307	121,526
Government agency debt	14	2,081	63	2,355	343	21,291	45,198
Corporate bonds	15	2,384	1,530	4,266	5	36,770	78,330
Equity securities	16	1,324	–	21	–	42,454	129,912
Other collateral	17	515	50	118	–	25	18
Total	18	$ 13,056	$ 21,570	$ 14,685	$ 23,834	$ 549,866	$ 654,339

($ millions) *As at*	LINE #	**2025 Q4**					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	10	$ –	$ 5,931	$ –	$ 2,496	$ 59,385	$ 83,050
Cash – other currencies	11	908	11,460	312	8,618	145,680	170,347
Domestic sovereign debt	12	857	445	2,728	6,914	121,335	75,203
Other sovereign debt	13	4,449	807	5,828	2,981	136,355	120,828
Government agency debt	14	1,067	140	2,446	217	25,864	49,370
Corporate bonds	15	2,333	1,427	3,871	38	35,782	61,424
Equity securities	16	1,751	–	104	–	39,538	91,066
Other collateral	17	673	50	8	–	23	18
Total	18	$ 12,038	$ 20,260	$ 15,297	$ 21,264	$ 563,962	$ 651,306

($ millions) *As at*	LINE #	**2025 Q3**					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	19	$ –	$ 4,826	$ –	$ 2,254	$ 62,636	$ 72,859
Cash – other currencies	20	1,263	10,531	42	7,789	146,571	169,807
Domestic sovereign debt	21	961	227	2,970	5,242	96,351	77,223
Other sovereign debt	22	4,245	697	6,944	3,066	136,571	114,602
Government agency debt	23	801	327	2,640	201	25,878	47,259
Corporate bonds	24	3,416	1,695	2,053	1	31,959	56,589
Equity securities	25	2,055	–	115	–	38,311	84,004
Other collateral	26	324	43	–	–	23	–
Total	27	$ 13,065	$ 18,346	$ 14,764	$ 18,553	$ 538,300	$ 622,343

Credit Derivatives Exposures (CCR6)

($ millions) *As at*	LINE #	2026 Q3 Protection bought	2026 Q3 Protection sold	2026 Q2 Protection bought	2026 Q2 Protection sold	2026 Q1 Protection bought	2026 Q1 Protection sold	2025 Q4 Protection bought	2025 Q4 Protection sold	2025 Q3 Protection bought	2025 Q3 Protection sold
Notionals											
Single-name credit default swaps	1	**$ 7,940**	**$ 1,464**	$ 8,758	$ 1,071	$ 8,239	$ 1,062	$ 9,571	$ 1,501	$ 9,038	$ 1,332
Index credit default swaps	2	**6,821**	**2,000**	6,751	2,093	7,197	1,440	6,052	841	5,932	213
Total return swaps	3	**2,654**	**–**	2,386	–	2,619	273	1,632	–	1,760	–
Credit options	4	**–**	**–**	–	–	–	–	–	–	–	–
Other credit derivatives	5	**1,158**	**6,855**	1,010	6,386	1,001	6,509	962	7,021	644	7,150
Total notionals	6	**18,573**	**10,319**	18,905	9,550	19,056	9,284	18,217	9,363	17,374	8,695
Fair values											
Positive fair value (asset)	7	**69**	**55**	46	71	44	64	2	53	3	36
Negative fair value (liability)	8	**(346)**	**(7)**	(365)	(8)	(312)	(5)	(307)	(4)	(302)	(3)

Exposures to Central Counterparties (CCR8)[1]

($ millions) *As at*	LINE #	2026 Q3 EAD post-CRM	2026 Q3 RWA	2026 Q2 EAD post-CRM	2026 Q2 RWA	2026 Q1 EAD post-CRM	2026 Q1 RWA	2025 Q4 EAD post-CRM	2025 Q4 RWA	2025 Q3 EAD post-CRM	2025 Q3 RWA
Exposures to QCCPs (total)	1	**$**	**$ 1,247**	$	$ 1,164	$	$ 1,130	$	$ 1,194	$	$ 940
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	**26,732**	**534**	25,176	504	29,295	586	34,595	692	23,385	468
(i) OTC derivatives	3	***6,989***	***140***	*7,634*	*153*	*9,250*	*185*	*10,330*	*207*	*9,345*	*187*
(ii) Exchange-traded derivatives	4	***16,371***	***327***	*13,987*	*280*	*13,494*	*270*	*14,119*	*282*	*10,315*	*206*
(iii) Securities financing transactions	5	***3,372***	***67***	*3,555*	*71*	*6,551*	*131*	*10,146*	*203*	*3,725*	*75*
(iv) Netting sets where cross-product netting has been approved	6	**–**	**–**	–	–	–	–	–	–	–	–
Segregated initial margin	7	**–**		–		–		–		–	
Non-segregated initial margin	8	**5,326**	**–**	5,089	–	7,414	–	4,842	–	3,372	–
Pre-funded default fund contributions	9	**1,944**	**713**	1,884	660	1,203	544	1,188	502	1,173	472

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

Derivatives – Notional

($ millions) *As at*	LINE #	2026 Q3						2026 Q2					
		Trading						Trading					
		Over-the-counter[1]						Over-the-counter[1]					
		Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	$ –	$ –	$ 978,858	$ 978,858	$ –	$ 978,858	$ –	$ –	$ 832,381	$ 832,381	$ –	$ 832,381
Forward rate agreements	2	887,118	28,720	–	915,838	634	916,472	1,055,923	23,587	–	1,079,510	302	1,079,812
Swaps	3	21,641,656	671,250	–	22,312,906	1,745,551	24,058,457	21,103,704	659,695	–	21,763,399	1,703,941	23,467,340
Options written	4	–	242,536	14,109	256,645	69	256,714	–	197,354	17,466	214,820	90	214,910
Options purchased	5	–	251,175	18,709	269,884	2	269,886	–	203,882	20,417	224,299	2	224,301
	6	22,528,774	1,193,681	1,011,676	24,734,131	1,746,256	26,480,387	22,159,627	1,084,518	870,264	24,114,409	1,704,335	25,818,744
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	19	463,463	–	463,482	27,001	490,483	27	424,002	–	424,029	26,561	450,590
Swaps	9	–	1,694,251	–	1,694,251	3,910	1,698,161	–	1,644,823	–	1,644,823	2,607	1,647,430
Cross-currency interest rate swaps	10	–	1,729,122	–	1,729,122	169,667	1,898,789	–	1,718,661	–	1,718,661	170,009	1,888,670
Options written	11	–	55,129	1	55,130	–	55,130	–	45,551	2	45,553	–	45,553
Options purchased	12	–	50,686	–	50,686	–	50,686	–	39,162	1	39,163	–	39,163
	13	19	3,992,651	1	3,992,671	200,578	4,193,249	27	3,872,199	3	3,872,229	199,177	4,071,406
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	12,840	2,922	–	15,762	3,450	19,212	13,564	2,565	1	16,130	3,200	19,330
Protection sold	15	3,186	95	–	3,281	–	3,281	2,919	65	–	2,984	–	2,984
	16	16,026	3,017	–	19,043	3,450	22,493	16,483	2,630	1	19,114	3,200	22,314
Other Contracts													
Equity contracts	17	–	274,820	328,933	603,753	33,354	637,107	–	244,360	222,404	466,764	34,038	500,802
Commodity contracts	18	131	103,611	149,598	253,340	–	253,340	151	109,577	161,184	270,912	–	270,912
	19	131	378,431	478,531	857,093	33,354	890,447	151	353,937	383,588	737,676	34,038	771,714
Total	20	$ 22,544,950	$ 5,567,780	$ 1,490,208	$ 29,602,938	$ 1,983,638	$ 31,586,576	$ 22,176,288	$ 5,313,284	$ 1,253,856	$ 28,743,428	$ 1,940,750	$ 30,684,178

		2026 Q1						2025 Q4					
		Trading						Trading					
		Over-the-counter[1]						Over-the-counter[1]					
		Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	$ –	$ –	$ 859,596	$ 859,596	$ –	$ 859,596	$ –	$ –	$ 1,207,135	$ 1,207,135	$ –	$ 1,207,135
Forward rate agreements	22	1,144,996	46,218	–	1,191,214	484	1,191,698	942,703	31,384	–	974,087	579	974,666
Swaps	23	20,191,364	605,893	–	20,797,257	1,860,429	22,657,686	19,608,951	623,143	–	20,232,094	1,910,412	22,142,506
Options written	24	–	123,673	28,305	151,978	95	152,073	–	150,130	53,654	203,784	105	203,889
Options purchased	25	–	130,685	28,105	158,790	2	158,792	–	171,046	56,203	227,249	3	227,252
	26	21,336,360	906,469	916,006	23,158,835	1,861,010	25,019,845	20,551,654	975,703	1,316,992	22,844,349	1,911,099	24,755,448
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	37	484,829	–	484,866	26,742	511,608	48	456,331	–	456,379	26,687	483,066
Swaps	29	–	1,720,836	–	1,720,836	2,676	1,723,512	–	1,824,527	–	1,824,527	2,160	1,826,687
Cross-currency interest rate swaps	30	–	1,716,369	–	1,716,369	182,286	1,898,655	–	1,716,271	–	1,716,271	181,907	1,898,178
Options written	31	–	54,251	195	54,446	–	54,446	–	62,931	326	63,257	–	63,257
Options purchased	32	–	47,352	23	47,375	–	47,375	–	58,215	40	58,255	–	58,255
	33	37	4,023,637	218	4,023,892	211,704	4,235,596	48	4,118,275	366	4,118,689	210,754	4,329,443
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	14,258	2,772	–	17,030	2,801	19,831	13,907	1,934	–	15,841	2,890	18,731
Protection sold	35	1,917	297	–	2,214	41	2,255	1,889	329	–	2,218	–	2,218
	36	16,175	3,069	–	19,244	2,842	22,086	15,796	2,263	–	18,059	2,890	20,949
Other Contracts													
Equity contracts	37	–	245,454	195,660	441,114	31,019	472,133	–	218,155	191,085	409,240	32,295	441,535
Commodity contracts	38	208	117,325	232,110	349,643	–	349,643	174	99,416	188,539	288,129	–	288,129
	39	208	362,779	427,770	790,757	31,019	821,776	174	317,571	379,624	697,369	32,295	729,664
Total	40	$ 21,352,780	$ 5,295,954	$ 1,343,994	$ 27,992,728	$ 2,106,575	$ 30,099,303	$ 20,567,672	$ 5,413,812	$ 1,696,982	$ 27,678,466	$ 2,157,038	$ 29,835,504

[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 Q3 Trading Over-the-counter[1] Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts							
Futures	1	$ –	$ –	$ 1,048,608	$ 1,048,608	$ –	$ 1,048,608
Forward rate agreements	2	698,201	24,048	–	722,249	486	722,735
Swaps	3	18,143,240	534,407	–	18,677,647	1,848,530	20,526,177
Options written	4	–	139,637	8,361	147,998	92	148,090
Options purchased	5	–	149,020	9,590	158,610	3	158,613
	6	18,841,441	847,112	1,066,559	20,755,112	1,849,111	22,604,223
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	14	406,304	–	406,318	28,598	434,916
Swaps	9	553	1,830,312	–	1,830,865	5,834	1,836,699
Cross-currency interest rate swaps	10	–	1,582,717	–	1,582,717	160,868	1,743,585
Options written	11	–	76,341	259	76,600	–	76,600
Options purchased	12	–	70,991	18	71,009	–	71,009
	13	567	3,966,665	277	3,967,509	195,300	4,162,809
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	13,337	2,059	–	15,396	2,745	18,141
Protection sold	15	1,236	187	–	1,423	–	1,423
	16	14,573	2,246	–	16,819	2,745	19,564
Other Contracts							
Equity contracts	17	–	192,678	174,064	366,742	33,787	400,529
Commodity contracts	18	107	84,806	174,034	258,947	–	258,947
	19	107	277,484	348,098	625,689	33,787	659,476
Total	20	$ 18,856,688	$ 5,093,507	$ 1,414,934	$ 25,365,129	$ 2,080,943	$ 27,446,072

[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 Q3 Current replacement cost[1]	2026 Q3 Credit equivalent amount	2026 Q3 Risk-weighted amount	2026 Q2 Current replacement cost[1]	2026 Q2 Credit equivalent amount	2026 Q2 Risk-weighted amount	2026 Q1 Current replacement cost[1]	2026 Q1 Credit equivalent amount	2026 Q1 Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	**$ 47**	**$ 188**	**$ 38**	$ 19	$ 197	$ 49	$ 28	$ 133	$ 48
Swaps	2	**2,285**	**7,823**	**864**	2,233	7,850	975	2,133	7,877	1,218
Options written	3	**9**	**141**	**23**	11	135	21	9	85	18
Options purchased	4	**27**	**163**	**65**	18	139	24	8	68	13
	5	**2,368**	**8,315**	**990**	2,281	8,321	1,069	2,178	8,163	1,297
Foreign Exchange Contracts										
Forward contracts	6	**702**	**4,530**	**809**	753	4,501	817	980	4,893	892
Swaps	7	**2,033**	**14,680**	**1,784**	2,118	14,359	1,744	2,720	15,223	1,959
Cross-currency interest rate swaps	8	**2,404**	**13,165**	**1,344**	2,182	12,573	1,340	3,380	15,058	1,770
Options written	9	**47**	**329**	**56**	15	324	51	24	395	63
Options purchased	10	**109**	**343**	**61**	95	318	68	130	420	90
	11	**5,295**	**33,047**	**4,054**	5,163	32,075	4,020	7,234	35,989	4,774
Other Contracts										
Credit derivatives	12	**–**	**54**	**7**	–	70	10	1	83	11
Equity contracts	13	**832**	**14,753**	**3,502**	482	13,014	3,256	656	13,533	3,076
Commodity contracts	14	**1,311**	**5,334**	**1,233**	2,139	8,079	1,576	2,538	9,768	1,573
	15	**2,143**	**20,141**	**4,742**	2,621	21,163	4,842	3,195	23,384	4,660
Total net derivatives	16	**9,806**	**61,503**	**9,786**	10,065	61,559	9,931	12,607	67,536	10,731
Qualifying Central Counterparty (QCCP) contracts[2]	17	**11,565**	**23,360**	**891**	10,535	21,621	800	11,497	22,744	783
Total	18	**$ 21,371**	**$ 84,863**	**$ 10,677**	$ 20,600	$ 83,180	$ 10,731	$ 24,104	$ 90,280	$ 11,514

	LINE #	2025 Q4 Current replacement cost[1]	2025 Q4 Credit equivalent amount	2025 Q4 Risk-weighted amount	2025 Q3 Current replacement cost[1]	2025 Q3 Credit equivalent amount	2025 Q3 Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	19	$ 49	$ 162	$ 61	$ 28	$ 146	$ 36
Swaps	20	2,838	8,962	1,323	2,625	8,603	1,034
Options written	21	5	147	26	15	190	29
Options purchased	22	10	151	29	23	200	30
	23	2,902	9,422	1,439	2,691	9,139	1,129
Foreign Exchange Contracts							
Forward contracts	24	1,064	5,180	978	1,257	5,418	997
Swaps	25	2,802	16,099	2,373	3,581	17,437	2,471
Cross-currency interest rate swaps	26	3,358	15,195	1,574	3,660	15,994	1,714
Options written	27	34	334	74	52	357	72
Options purchased	28	43	279	68	52	301	68
	29	7,301	37,087	5,067	8,602	39,507	5,322
Other Contracts							
Credit derivatives	30	–	192	26	1	303	42
Equity contracts	31	729	12,531	2,994	765	13,395	3,141
Commodity contracts	32	746	4,777	1,044	737	6,322	1,078
	33	1,475	17,500	4,064	1,503	20,020	4,261
Total net derivatives	34	11,678	64,009	10,570	12,796	68,666	10,712
Qualifying Central Counterparty (QCCP) contracts[2]	35	11,772	24,449	797	10,401	19,660	674
Total	36	$ 23,450	$ 88,458	$ 11,367	$ 23,197	$ 88,326	$ 11,386

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

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

($ millions) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
		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
K Reduced	1	**$ 219**	$ 226	$ 236	$ 199	$ 204
K Hedged	2	**144**	147	140	112	96
Total (K Reduced x 25% + K Hedged x 75%)	3	**$ 163**	$ 167	$ 164	$ 134	$ 123

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

($ millions) *As at*	LINE #	2026 Q3		2026 Q2		2026 Q1		2025 Q4		2025 Q3	
		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
Interest rate risk	1	**$ 47**		$ 43		$ 42		$ 50		$ 58	
Foreign exchange risk	2	**74**		82		93		85		93	
Reference credit spread risk	3	**–**		–		–		–		–	
Equity risk	4	**–**		–		–		–		–	
Commodity risk	5	**–**		–		–		–		–	
Counterparty credit spread risk	6	**137**		140		156		147		170	
Total (sum of lines 1 to 6)	7	**$ 258**	**5,807**	$ 265	5,993	$ 291	5,942	$ 282	5,895	$ 321	6,159

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

($ millions) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
		RWA	RWA	RWA	RWA	RWA
Total RWA for CVA at previous quarter-end	1	**$ 5,397**	$ 5,687	$ 5,194	$ 5,546	$ 6,301
Total RWA for CVA at end of reporting period	2	**5,261**	5,397	5,687	5,194	5,546

Securitization Exposures in the Banking Book (SEC1)

2026 Q3

($ millions) As at	LINE #	Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC[1]	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	1	$ 45,966	$ 42,531	$ –	$ 25,382	$ 23,483	$ –	$ 71,348
Residential mortgage	2	*15,964*	*15,964*	–	*865*	–	–	*16,829*
Credit card	3	*8,538*	*7,511*	–	*5,489*	*5,023*	–	*14,027*
Other retail exposures	4	*21,464*	*19,056*	–	*19,028*	*18,460*	–	*40,492*
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	19,571	16,467	14,532	39,228	959	–	73,331
Loans to corporates	7	*1,796*	–	*14,532*	*19,894*	–	–	*36,222*
Commercial mortgage	8	–	–	–	*14,011*	–	–	*14,011*
Lease and receivables	9	*17,775*	*16,467*	–	*5,323*	*959*	–	*23,098*
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

2026 Q2

($ millions) As at	LINE #	Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC[1]	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	$ 41,320	$ 38,476	$ –	$ 24,251	$ 22,901	$ –	$ 65,571
Residential mortgage	13	*13,953*	*13,953*	–	*681*	–	–	*14,634*
Credit card	14	*7,151*	*6,596*	–	*5,301*	*4,892*	–	*12,452*
Other retail exposures	15	*20,216*	*17,927*	–	*18,269*	*18,009*	–	*38,485*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	17,773	16,325	14,911	36,462	972	–	69,146
Loans to corporates	18	–	–	*14,911*	*17,801*	–	–	*32,712*
Commercial mortgage	19	–	–	–	*13,734*	–	–	*13,734*
Lease and receivables	20	*17,773*	*16,325*	–	*4,927*	*972*	–	*22,700*
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

2026 Q1

($ millions) As at	LINE #	Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	23	$ 40,864	$ 38,521	$ –	$ 22,013	$ 21,342	$ –	$ 62,877
Residential mortgage	24	*14,225*	*14,225*	–	–	–	–	*14,225*
Credit card	25	*7,043*	*6,443*	–	*5,058*	*4,649*	–	*12,101*
Other retail exposures	26	*19,596*	*17,853*	–	*16,955*	*16,693*	–	*36,551*
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	16,748	15,724	15,072	34,820	1,402	–	66,640
Loans to corporates	29	–	–	*15,072*	*16,674*	*272*	–	*31,746*
Commercial mortgage	30	–	–	–	*13,342*	–	–	*13,342*
Lease and receivables	31	*16,748*	*15,724*	–	*4,804*	*1,130*	–	*21,552*
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 Q4 Bank acts as originator/sponsor: Traditional	Of which STC	Synthetic	Bank acts as investor: Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	1	$ 39,756	$ 37,769	$ –	$ 21,766	$ 20,833	$ –	$ 61,522
Residential mortgage	2	*13,992*	*13,992*	–	–	–	–	*13,992*
Credit card	3	*6,913*	*6,481*	–	*5,038*	*4,612*	–	*11,951*
Other retail exposures	4	*18,851*	*17,296*	–	*16,728*	*16,221*	–	*35,579*
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	16,746	15,665	9,527	34,239	1,218	–	60,512
Loans to corporates	7	–	–	*9,527*	*16,988*	*281*	–	*26,515*
Commercial mortgage	8	–	–	–	*13,312*	–	–	*13,312*
Lease and receivables	9	*16,746*	*15,665*	–	*3,939*	*937*	–	*20,685*
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

($ millions) As at	LINE #	2025 Q3 Bank acts as originator/sponsor: Traditional	Of which STC	Synthetic	Bank act as investor: Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	$ 39,986	$ 38,963	$ –	$ 18,582	$ 17,951	$ –	$ 58,568
Residential mortgage	13	*14,085*	*14,085*	–	–	–	–	*14,085*
Credit card	14	*6,807*	*6,544*	–	*4,777*	*4,360*	–	*11,584*
Other retail exposures	15	*19,094*	*18,334*	–	*13,805*	*13,591*	–	*32,899*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	17,331	15,969	10,273	34,197	1,443	–	61,801
Loans to corporates	18	–	–	*10,273*	*16,918*	*435*	–	*27,191*
Commercial mortgage	19	–	–	–	*14,202*	–	–	*14,202*
Lease and receivables	20	*17,331*	*15,969*	–	*3,077*	*1,008*	–	*20,408*
Other wholesale	21	–	–	–	–	–	–	–
Re-securitization	22	–	–	–	–	–	–	–

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

2026 Q3

($ millions) As at	LINE #	Bank acts as originator/sponsor: Traditional	Of which STC	Synthetic	Bank acts as investor: Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	1	$ –	$ –	$	$ 453	$ –	$ –	$ 453
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	*440*	–	–	*440*
Other retail exposures	4	–	–	–	*13*	–	–	*13*
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	–	–	–	–
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	–	–	–	–
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–	–

2026 Q2

($ millions) As at	LINE #	Bank acts as originator/sponsor: Traditional	Of which STC	Synthetic	Bank acts as investor: Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	$ –	$ –	$	$ 393	$ –	$ –	$ 393
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	*234*	–	–	*234*
Other retail exposures	15	–	–	–	*159*	–	–	*159*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	135	–	–	135
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	–	–	–	–
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	*135*	–	–	*135*
Re-securitization	22	–	–	–	–	–	–	–

2026 Q1

($ millions) As at	LINE #	Bank acts as originator/sponsor: Traditional	Of which STC	Synthetic	Bank acts as investor: Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	23	$ –	$ –	$ –	$ 372	$ –	$ –	$ 372
Residential mortgage	24	–	–	–	–	–	–	–
Credit card	25	–	–	–	*14*	–	–	*14*
Other retail exposures	26	–	–	–	*358*	–	–	*358*
Re-securitization	27	–	–	–	–	–	–	–
Wholesale (total) – of which:	28	–	–	–	86	–	–	86
Loans to corporates	29	–	–	–	–	–	–	–
Commercial mortgage	30	–	–	–	–	–	–	–
Lease and receivables	31	–	–	–	–	–	–	–
Other wholesale	32	–	–	–	*86*	–	–	*86*
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 Q4 Bank acts as originator/sponsor Traditional	Of which STC	Synthetic	Bank acts as investor Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	1	$ –	$ –	$ –	$ 87	$ –	$ –	$ 87
Residential mortgage	2	–	–	–	–	–	–	–
Credit card	3	–	–	–	*6*	–	–	*6*
Other retail exposures	4	–	–	–	*81*	–	–	*81*
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	63	–	–	63
Loans to corporates	7	–	–	–	–	–	–	–
Commercial mortgage	8	–	–	–	*24*	–	–	*24*
Lease and receivables	9	–	–	–	–	–	–	–
Other wholesale	10	–	–	–	*39*	–	–	*39*
Re-securitization	11	–	–	–	–	–	–	–

		2025 Q3 Bank acts as originator/sponsor Traditional	Of which STC	Synthetic	Bank acts as investor Traditional	Of which STC	Synthetic	Total
Retail (total) – of which:	12	$ –	$ –	$ –	$ 308	$ –	$ –	$ 308
Residential mortgage	13	–	–	–	–	–	–	–
Credit card	14	–	–	–	*9*	–	–	*9*
Other retail exposures	15	–	–	–	*299*	–	–	*299*
Re-securitization	16	–	–	–	–	–	–	–
Wholesale (total) – of which:	17	–	–	–	144	–	–	144
Loans to corporates	18	–	–	–	–	–	–	–
Commercial mortgage	19	–	–	–	*52*	–	–	*52*
Lease and receivables	20	–	–	–	–	–	–	–
Other wholesale	21	–	–	–	*92*	–	–	*92*
Re-securitization	22	–	–	–	–	–	–	–

[1] The Bank does not have any synthetic securitization exposures.

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

2026 Q3

($ millions) *As at*	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 63,544	$ 971	$ 738	$ 280	$ 4	$ 5,278	$ 57,592	$ 2,663	$ 4	$ 1,324	$ 7,114	$ 394	$ 51	$ 106	$ 562	$ 32	$ 4
of which: securitization	2	63,544	971	738	280	4	5,278	57,592	2,663	4	1,324	7,114	394	51	106	562	32	4
of which: retail underlying	3	44,342	874	512	234	4	5,278	40,684	–	4	1,324	5,128	–	51	106	403	–	4
of which: STC	4	41,521	598	337	75	–	5,278	37,253	–	–	1,324	4,186	–	–	106	328	–	–
of which: wholesale	5	19,202	97	226	46	–	–	16,908	2,663	–	–	1,986	394	–	–	159	32	–
of which: STC	6	16,174	87	185	21	–	–	15,599	868	–	–	1,709	111	–	–	137	9	–
of which: re-securitization	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8	14,532	–	–	–	–	14,532	–	–	–	2,180	–	–	–	174	–	–	–
of which: securitization	9	14,532	–	–	–	–	14,532	–	–	–	2,180	–	–	–	174	–	–	–
of which: retail underlying	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11	14,532	–	–	–	–	14,532	–	–	–	2,180	–	–	–	174	–	–	–
of which: re-securitization	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ 78,076	$ 971	$ 738	$ 280	$ 4	$ 19,810	$ 57,592	$ 2,663	$ 4	$ 3,504	$ 7,114	$ 394	$ 51	$ 280	$ 562	$ 32	$ 4

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	14	$ 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	15	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	16	40,172	714	319	110	5	5,278	36,037	–	5	1,556	4,362	–	62	124	343	–	5
of which: STC	17	37,646	548	223	59	–	5,278	33,198	–	–	1,556	3,732	–	–	124	292	–	–
of which: wholesale	18	17,424	82	243	24	–	–	16,876	897	–	–	2,051	90	–	–	164	7	–
of which: STC	19	16,067	71	187	–	–	–	15,428	897	–	–	1,741	90	–	–	139	7	–
of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21	14,911	–	–	–	–	14,911	–	–	–	2,237	–	–	–	179	–	–	–
of which: securitization	22	14,911	–	–	–	–	14,911	–	–	–	2,237	–	–	–	179	–	–	–
of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24	14,911	–	–	–	–	14,911	–	–	–	2,237	–	–	–	179	–	–	–
of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ 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	27	$ 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	28	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	29	39,478	943	333	104	6	5,278	35,580	–	6	1,500	4,288	–	75	120	337	–	6
of which: STC	30	37,682	563	257	19	–	5,278	33,243	–	–	1,500	3,714	–	–	120	291	–	–
of which: wholesale	31	16,414	74	212	48	–	–	15,827	921	–	–	1,938	92	–	–	155	7	–
of which: STC	32	15,455	64	205	–	–	–	14,803	921	–	–	1,689	92	–	–	135	7	–
of which: re-securitization	33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	34	15,072	–	–	–	–	15,072	–	–	–	2,261	–	–	–	181	–	–	–
of which: securitization	35	15,072	–	–	–	–	15,072	–	–	–	2,261	–	–	–	181	–	–	–
of which: retail underlying	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	37	15,072	–	–	–	–	15,072	–	–	–	2,261	–	–	–	181	–	–	–
of which: re-securitization	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	39	$ 70,964	$ 1,017	$ 545	$ 152	$ 6	$ 20,350	$ 51,407	$ 921	$ 6	$ 3,761	$ 6,226	$ 92	$ 75	$ 301	$ 492	$ 7	$ 6

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

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

2025 Q4

($ millions) *As at*	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 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	2	*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	3	*38,471*	*892*	*279*	*107*	*7*	*5,278*	*34,471*	–	*7*	*1,639*	*4,135*	–	*86*	*131*	*325*	–	*7*
of which: STC	4	*36,950*	*548*	*246*	*25*	–	*5,278*	*32,491*	–	–	*1,639*	*3,638*	–	–	*131*	*285*	–	–
of which: wholesale	5	*16,434*	*41*	*229*	*42*	–	–	*15,886*	*860*	–	–	*1,940*	*85*	–	–	*155*	*7*	–
of which: STC	6	*15,414*	*41*	*210*	–	–	–	*14,805*	*860*	–	–	*1,687*	*85*	–	–	*135*	*7*	–
of which: re-securitization	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8	9,527	–	–	–	–	9,527	–	–	–	1,429	–	–	–	114	–	–	–
of which: securitization	9	*9,527*	–	–	–	–	*9,527*	–	–	–	*1,429*	–	–	–	*114*	–	–	–
of which: retail underlying	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11	*9,527*	–	–	–	–	*9,527*	–	–	–	*1,429*	–	–	–	*114*	–	–	–
of which: re-securitization	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ 64,432	$ 933	$ 508	$ 149	$ 7	$ 14,805	$ 50,357	$ 860	$ 7	$ 3,068	$ 6,075	$ 85	$ 86	$ 245	$ 480	$ 7	$ 7

2025 Q3

($ millions) *As at*	LINE #	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	14	$ 55,792	$ 817	$ 554	$ 149	$ 5	$ 5,278	$ 51,077	$ 957	$ 5	$ 750	$ 6,109	$ 96	$ 61	$ 60	$ 483	$ 8	$ 5
of which: securitization	15	*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	16	*38,806*	*787*	*304*	*84*	*5*	*5,278*	*34,703*	–	*5*	*750*	*4,066*	–	*61*	*60*	*320*	–	*5*
of which: STC	17	*38,109*	*555*	*279*	*20*	–	*5,278*	*33,685*	–	–	*750*	*3,757*	–	–	*60*	*295*	–	–
of which: wholesale	18	*16,986*	*30*	*250*	*65*	–	–	*16,374*	*957*	–	–	*2,043*	*96*	–	–	*163*	*8*	–
of which: STC	19	*15,719*	*30*	*220*	–	–	–	*15,012*	*957*	–	–	*1,708*	*96*	–	–	*137*	*8*	–
of which: re-securitization	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	21	10,273	–	–	–	–	10,273	–	–	–	1,541	–	–	–	123	–	–	–
of which: securitization	22	*10,273*	–	–	–	–	*10,273*	–	–	–	*1,541*	–	–	–	*123*	–	–	–
of which: retail underlying	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	24	*10,273*	–	–	–	–	*10,273*	–	–	–	*1,541*	–	–	–	*123*	–	–	–
of which: re-securitization	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	26	$ 66,065	$ 817	$ 554	$ 149	$ 5	$ 15,551	$ 51,077	$ 957	$ 5	$ 2,291	$ 6,109	$ 96	$ 61	$ 183	$ 483	$ 8	$ 5

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

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

2026 Q3

($ millions) As at	LINE #	Exposure values (by RW bands) ≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	Exposure values (by regulatory approach) IRBA	ERBA/ IAA	SA	1250%	RWA (by regulatory approach)[2] IRBA	ERBA/ IAA	SA	1250%	Capital charge after cap IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	**$ 64,388**	**$ –**	**$ 203**	**$ 19**	**$ –**	**$ 4,037**	**$ 60,563**	**$ 10**	**$ –**	**$ 404**	**$ 10,064**	**$ 2**	**$ –**	**$ 23**	**$ 805**	**$ –**	**$ –**
of which: securitization	2	***64,388***	–	***203***	***19***	–	***4,037***	***60,563***	***10***	–	***404***	***10,064***	***2***	–	***23***	***805***	–	–
of which: retail underlying	3	***25,382***	–	–	–	–	***4,037***	***21,345***	–	–	***404***	***2,150***	–	–	***23***	***172***	–	–
of which: STC	4	***23,483***	–	–	–	–	***4,037***	***19,446***	–	–	***404***	***1,945***	–	–	***6***	***156***	–	–
of which: wholesale	5	***39,006***	–	***203***	***19***	–	–	***39,218***	***10***	–	–	***7,914***	***2***	–	–	***633***	–	–
of which: STC	6	***959***	–	–	–	–	–	***959***	–	–	–	***96***	–	–	–	***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	**$ 64,388**	**$ –**	**$ 203**	**$ 19**	**$ –**	**$ 4,037**	**$ 60,563**	**$ 10**	**$ –**	**$ 404**	**$ 10,064**	**$ 2**	**$ –**	**$ 23**	**$ 805**	**$ –**	**$ –**

2026 Q2

	LINE #	Exposure values (by RW bands) ≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	Exposure values (by regulatory approach) IRBA	ERBA/ IAA	SA	1250%	RWA (by regulatory approach)[2] IRBA	ERBA/ IAA	SA	1250%	Capital charge after cap IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	14	$ 60,713	$ –	$ –	$ –	$ –	$ 4,137	$ 56,576	$ –	$ –	$ 414	$ 9,257	$ –	$ –	$ 24	$ 740	$ –	$ –
of which: securitization	15	*60,713*	–	–	–	–	*4,137*	*56,576*	–	–	*414*	*9,257*	–	–	*24*	*740*	–	–
of which: retail underlying	16	*24,251*	–	–	–	–	*4,137*	*20,114*	–	–	*414*	*2,003*	–	–	*24*	*160*	–	–
of which: STC	17	*22,901*	–	–	–	–	*4,137*	*18,764*	–	–	*414*	*1,876*	–	–	*5*	*150*	–	–
of which: wholesale	18	*36,462*	–	–	–	–	–	*36,462*	–	–	–	*7,254*	–	–	–	*580*	–	–
of which: STC	19	*972*	–	–	–	–	–	*972*	–	–	–	*97*	–	–	–	*8*	–	–
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	$ 60,713	$ –	$ –	$ –	$ –	$ 4,137	$ 56,576	$ –	$ –	$ 414	$ 9,257	$ –	$ –	$ 24	$ 740	$ –	$ –

2026 Q1

	LINE #	Exposure values (by RW bands) ≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	Exposure values (by regulatory approach) IRBA	ERBA/ IAA	SA	1250%	RWA (by regulatory approach)[2] IRBA	ERBA/ IAA	SA	1250%	Capital charge after cap IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	27	$ 56,833	$ –	$ –	$ –	$ –	$ 4,305	$ 52,528	$ –	$ –	$ 431	$ 8,597	$ –	$ –	$ 24	$ 688	$ –	$ –
of which: securitization	28	*56,833*	–	–	–	–	*4,305*	*52,528*	–	–	*431*	*8,597*	–	–	*24*	*688*	–	–
of which: retail underlying	29	*22,013*	–	–	–	–	*4,305*	*17,708*	–	–	*431*	*1,832*	–	–	*24*	*147*	–	–
of which: STC	30	*21,342*	–	–	–	–	*4,305*	*17,037*	–	–	*431*	*1,704*	–	–	*5*	*136*	–	–
of which: wholesale	31	*34,820*	–	–	–	–	–	*34,820*	–	–	–	*6,765*	–	–	–	*541*	–	–
of which: STC	32	*1,402*	–	–	–	–	–	*1,402*	–	–	–	*140*	–	–	–	*11*	–	–
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	$ 56,833	$ –	$ –	$ –	$ –	$ 4,305	$ 52,528	$ –	$ –	$ 431	$ 8,597	$ –	$ –	$ 24	$ 688	$ –	$ –

[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 Q4																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)[2]				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	$ 56,005	$ –	$ –	$ –	$ –	$ 4,606	$ 51,399	$ –	$ –	$ 461	$ 8,483	$ –	$ –	$ 26	$ 679	$ –	$ –
of which: securitization	2	*56,005*	–	–	–	–	*4,606*	*51,399*	–	–	*461*	*8,483*	–	–	*26*	*679*	–	–
of which: retail underlying	3	*21,766*	–	–	–	–	*4,606*	*17,160*	–	–	*461*	*1,802*	–	–	*26*	*144*	–	–
of which: STC	4	*20,833*	–	–	–	–	*4,606*	*16,227*	–	–	*461*	*1,623*	–	–	*14*	*130*	–	–
of which: wholesale	5	*34,239*	–	–	–	–	–	*34,239*	–	–	–	*6,681*	–	–	–	*535*	–	–
of which: STC	6	*1,218*	–	–	–	–	–	*1,218*	–	–	–	*122*	–	–	–	*10*	–	–
of which: re-securitization	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	13	$ 56,005	$ –	$ –	$ –	$ –	$ 4,606	$ 51,399	$ –	$ –	$ 461	$ 8,483	$ –	$ –	$ 26	$ 679	$ –	$ –

	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	14	$ 52,779	$ –	$ –	$ –	$ –	$ 4,722	$ 47,903	$ 154	$ –	$ 472	$ 8,097	$ 15	$ –	$ 27	$ 648	$ 1	$ –
of which: securitization	15	*52,779*	–	–	–	–	*4,722*	*47,903*	*154*	–	*472*	*8,097*	*15*	–	*27*	*648*	*1*	–
of which: retail underlying	16	*18,582*	–	–	–	–	*4,722*	*13,860*	–	–	*472*	*1,446*	–	–	*27*	*116*	–	–
of which: STC	17	*17,951*	–	–	–	–	*4,722*	*13,229*	–	–	*472*	*1,323*	–	–	–	*106*	–	–
of which: wholesale	18	*34,197*	–	–	–	–	–	*34,043*	*154*	–	–	*6,651*	*15*	–	–	*532*	*1*	–
of which: STC	19	*1,443*	–	–	–	–	–	*1,289*	*154*	–	–	*129*	*15*	–	–	*10*	*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	$ 52,779	$ –	$ –	$ –	$ –	$ 4,722	$ 47,903	$ 154	$ –	$ 472	$ 8,097	$ 15	$ –	$ 27	$ 648	$ 1	$ –

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

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2026 Q3 Average Estimated PD[1,2]	Actual Default Rate[2]	Average Estimated LGD[3]	Actual LGD[4]	Average Estimated EAD	Actual EAD[5]	2026 Q2 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 %**	**24.95 %**	**2.02 %**	**97.44 %**	**96.52 %**	0.36 %	0.30 %	25.07 %	1.70 %	97.56 %	96.47 %
Residential secured insured[6]	2	**0.29**	**0.22**	**n/a**	**n/a**	**98.27**	**97.47**	0.30	0.21	n/a	n/a	98.37	97.56
Qualifying revolving retail	3	**2.27**	**2.27**	**90.59**	**85.04**	**94.34**	**90.69**	2.26	2.34	90.50	85.09	95.66	92.10
Other retail	4	**2.94**	**2.53**	**58.38**	**50.88**	**99.58**	**96.77**	3.01	2.51	57.59	50.82	99.45	96.70
Non-Retail	5	**1.54**	**0.75**	**43.77**	**18.24**	**62.11**	**46.32**	1.58	0.76	47.98	23.57	60.40	52.94

	LINE #	2026 Q1 Average Estimated PD[1,2]	Actual Default Rate[2]	Average Estimated LGD[3]	Actual LGD[4]	Average Estimated EAD	Actual EAD[5]	2025 Q4 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	6	0.32 %	0.29 %	24.72 %	1.90 %	97.62 %	96.51 %	0.30 %	0.29 %	23.94 %	2.32 %	97.71 %	96.97 %
Residential secured insured[6]	7	0.31	0.22	n/a	n/a	98.02	96.99	0.29	0.23	n/a	n/a	98.36	97.50
Qualifying revolving retail	8	2.31	2.34	90.46	85.62	96.19	92.45	2.12	2.40	90.27	85.07	96.65	92.63
Other retail	9	2.90	2.42	55.75	46.84	99.54	96.80	2.80	2.45	51.76	43.94	99.43	96.85
Non-Retail	10	1.59	0.76	48.68	26.72	60.75	52.03	1.57	0.80	47.62	26.86	63.98	64.39

	LINE #	2025 Q3 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	11	0.30 %	0.28 %	23.30 %	2.14 %	97.96 %	97.27 %
Residential secured insured[6]	12	0.29	0.22	n/a	n/a	98.59	97.76
Qualifying revolving retail	13	2.16	2.45	90.25	84.14	95.99	92.77
Other retail	14	2.75	2.47	51.97	43.67	99.39	96.70
Non-Retail	15	1.55	0.82	46.59	28.65	62.70	60.91

[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 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
		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	**$ 367**	$ 249	$ 237	$ 181	$ 217
Equity risk	2	**271**	270	226	225	215
Commodity risk	3	**171**	200	239	51	104
Foreign exchange risk	4	**107**	68	54	35	30
Credit spread risk – non-securitisations	5	**582**	595	677	708	703
Credit spread risk – securitisations (non-correlation trading portfolio)	6	**31**	18	18	7	15
Credit spread risk – securitisation (correlation trading portfolio)	7	**–**	–	–	–	–
Crypto-asset risk (Group 2a)	8	**10**	9	10	–	–
Default risk – non-securitisations	9	**294**	294	353	333	347
Default risk – securitisations (non-correlation trading portfolio)	10	**12**	13	10	7	10
Default risk – securitisations (correlation trading portfolio)	11	**–**	–	–	–	–
Residual risk add-on	12	**97**	91	92	85	87
Total	13	**$ 1,942**	$ 1,807	$ 1,916	$ 1,632	$ 1,728

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

($ millions)
As at

2026 Q3

	LINE #	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			2	46	23	10	–
Of which: Bitcoin	3.i			*2*	*45*	*22*	*4*	*–*
Of which: Other Crypto Coins	3.ii			*–*	*1*	*1*	*6*	*–*
Group 2b	4				–	–		1
Of which: Crypto Coins	4.i				*–*	*–*		*1*
Total	5	$ –	$ –	$ 2	$ 46	$ 23	$ 10	$ 1

2026 Q2

	LINE #	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	22	23	9	–
Of which: Bitcoin	8.i			*4*	*22*	*23*	*3*	*–*
Of which: Other Crypto Coins	8.ii			*–*	*–*	*–*	*6*	*–*
Group 2b	9				–	–		5
Of which: Crypto Coins	9.i				*–*	*–*		*5*
Total	10	$ –	$ –	$ 4	$ 22	$ 23	$ 9	$ 5

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

($ millions)
As at

2026 Q3

	LINE #	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach Group 1a	Comprehensive approach Group 1b	Comprehensive approach Group 2a	Comprehensive approach Group 2b	Simplified approach
Assets								
Derivatives	1	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Total assets	2	–	–	–	–	–	–	–
Liabilities	3							
Derivatives	4	–	–	–	–	–	–	–
Obligations related to securities sold under repurchase agreements	5	41	41	–	–	41	–	–
Total liabilities	6	$ 41	$ 41	$ –	$ –	$ 41	$ –	$ –

2026 Q2

	LINE #	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach Group 1a	Comprehensive approach Group 1b	Comprehensive approach Group 2a	Comprehensive approach Group 2b	Simplified approach
Assets								
Derivatives	7	$ –	$ –	$ –	$ –	$ –	$ –	$ –
Total assets	8	–	–	–	–	–	–	–
Liabilities	9							
Derivatives	10	–	–	–	–	–	–	–
Obligations related to securities sold under repurchase agreements	11	53	53	–	–	53	–	–
Total liabilities	12	$ 53	$ 53	$ –	$ –	$ 53	$ –	$ –

Glossary – Basel

Risk-weighted assets (RWA)	• Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach (SA)	• Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral.
Advanced Internal Ratings-Based (AIRB) Approach	• Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
Foundation Internal Ratings-Based (FIRB) Approach	• Under this approach, banks use their own internal historical experience of PD and supervisory prescribed LGD and EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the FIRB approach is mandated for certain asset classes (large corporates, banks and securities firms).
For Operational Risk	
Standardized Approach for Operational Risk (SAOR)	• The SAOR consists of two main components – a Business Indicator Component (BIC) (a measure of a bank's income) and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is derived (a measure of a bank's historical losses). Operational risk capital is the product of the BIC and the ILM, with risk-weighted assets for operational risk being this capital requirement multiplied by 12.5.
For Market Risk	
Standardized Approach	• Under this approach, banks use standardized capital charges prescribed by the regulator to sum the capital requirement under the sensitivities-based method (including delta, vega, and curvature risk), the default risk capital and the residual risk add-on.
Internal Models Approach (IMA)	• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
Credit Risk Terminology	
Gross credit risk exposure	• The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.
Counterparty Type / Exposure Classes:	
Retail	
Residential Secured	• Includes general and income producing residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	• Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals. • QRR is further split into transactors and revolvers. Transactors are obligors in relation to facilities with an interest free grace period where the accrued interest over the previous 12 months is less than $50 or obligors in relation to overdraft facilities or lines of credit where there has been no drawdowns over the previous 12 months. Revolvers are obligors in relation to the same credit products that do not meet the conditions to be classified as transactors.
Other Retail	• Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.
Non-retail	
Corporate	• Includes exposures to corporations, partnerships, or proprietorships.
Sovereign	• Includes exposures to central governments, central banks, multilateral development banks, and public sector entities.
Bank	• Includes exposures to deposit-taking institutions, securities firms, and other financial institutions.
Exposure Types:	
Drawn	• The amount of funds advanced to a borrower.
Undrawn (commitment)	• The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).
Repo-style transactions	• Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	• Privately negotiated derivative contracts.
Other off-balance sheet	• All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).
IRB Credit Risk Parameters:	
Probability of Default (PD)	• The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	• The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	• The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	• CVA represents a capital charge that measures credit risk due to default of derivative and securities financing transaction counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spreads and market risk factors that drive prices of derivative transactions and securities financing transactions.
Common Equity Tier 1 (CET1)	• This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances.
CET1 Ratio	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by RWA.
Return on risk-weighted assets	• Net income available to common shareholders as a percentage of average RWA.
Liquidity Coverage Ratio (LCR)	• LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.
Countercyclical Capital Buffer (CCyB)	• CCyB 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 CCyB 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