



Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2022

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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 2022 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2021 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

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

Information reported in the Supplemental Regulatory Disclosure are prepared in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements, 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.

Risk-weighted assets (RWA) disclosed in each disclosure include the 6% OSFI prescribed scaling factor, where applicable.

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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. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the third quarter 2022, 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 2021 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS Third Quarter 2022	SFI Third Quarter 2022	SRD Third Quarter 2022	Annual Report 2021
Overview of risk management	OVA – Bank risk management approach.	Annual				66, 73-85, 93, 109, 220
	OV1 – Overview of RWA.	Quarterly			10	
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			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC ¹	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 ² .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A ³	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
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				81-83, 85-87
	CR1 – Credit quality of assets.	Quarterly			15-16	
	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				88, 142, 149, 173
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2022	SFI Third Quarter 2022	SRD Third Quarter 2022	Annual Report 2021
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		24-26, 28-30		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	72			142, 173
	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				88
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			17	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				87-88
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			22	
	CRE – Qualitative disclosures related to IRB models.	Annual				81-83, 86-89, 96
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			23-38	
	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			11	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
	CR10 – IRB (specialized lending and equities under the simple risk weight method).	Quarterly			39	
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				88, 102
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			40-41	
	CCR2 – CVA capital charge.	Quarterly			42	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	N/A				
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			49	
	CCR6 – Credit derivatives exposures.	Quarterly			50	
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	CCR8 – Exposures to central counterparties.	Quarterly			50	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2022	SFI Third Quarter 2022	SRD Third Quarter 2022	Annual Report 2021
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				70-71, 89, 145-146, 175- 176
	SEC1 – Securitization exposures in the banking book.	Quarterly			54	
	SEC2 – Securitization exposures in the trading book.	Quarterly			55	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			56-57	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			58-59	
Market risk ⁴	MRA – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under standardized approach.					
	MR2 – RWA flow statements of market risk exposures under an IMA.					
	MR3 – IMA values for trading portfolios.					
	MR4 – Comparison of VaR ⁶ estimates with gains/losses.					

¹ Total loss absorbing capacity (TLAC).

² 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>.

³ Not applicable.

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 2021 SRD.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

Common shares plus related contributed surplus
Retained earnings
Accumulated other comprehensive income (loss)
Directly issued capital subject to phase out from CET1²
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)

Common Equity Tier 1 Capital before regulatory adjustments

Common Equity Tier 1 Capital regulatory adjustments

Prudential valuation adjustments
Goodwill (net of related tax liability)
Intangibles (net of related tax liability)
Deferred tax assets excluding those arising from temporary differences
Cash flow hedge reserve
Shortfall of provisions to expected losses
Securitization gain on sale
Gains and losses due to changes in own credit risk on fair valued liabilities
Defined benefit pension fund net assets (net of related tax liability)
Investment in own shares
Reciprocal cross holdings in common equity
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
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)
Mortgage servicing rights (amount above 10% threshold)
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)
Amount exceeding the 15% threshold
of which: significant investments in the common stock of financials
of which: mortgage servicing rights
of which: deferred tax assets arising from temporary differences
Other deductions or regulatory adjustments to CET1 as determined by OSFI
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions

Total regulatory adjustments to Common Equity Tier 1 Capital

Common Equity Tier 1 Capital

Common Equity Tier 1 Capital with transitional arrangements for ECL provisioning not applied

Additional Tier 1 capital instruments

Directly issued qualifying Additional Tier 1 instruments plus stock surplus
of which: classified as equity under applicable accounting standards
of which: classified as liabilities under applicable accounting standards
Directly issued capital instruments subject to phase out from Additional Tier 1
Additional Tier 1 instruments issued by subsidiaries and held by third parties
of which: instruments issued by subsidiaries subject to phase out

Additional Tier 1 capital instruments before regulatory adjustments

Additional Tier 1 capital instruments regulatory adjustments

Investment in own Additional Tier 1 instruments
Reciprocal cross holdings in Additional Tier 1 instruments
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
Other deductions from Tier 1 capital as determined by OSFI
of which: Reverse mortgages

Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

Total regulatory adjustments to Additional Tier 1 Capital

Additional Tier 1 Capital

Tier 1 Capital

Tier 1 Capital with transitional arrangements for ECL provisioning not applied

LINE #	Q3	2022 Q2	Q1	2021 Q4	Q3	Cross Reference ¹
1	\$ 23,807	\$ 23,036	\$ 23,128	\$ 23,086	\$ 22,879	A1+A2+B
2	69,090	67,046	65,621	63,944	61,167	C
3	2,359	2,791	7,532	7,097	9,164	D
4	n/a	n/a	n/a	—	—	
5	—	—	—	—	—	
6	95,256	92,873	96,281	94,127	93,210	
7	—	—	—	—	—	
8	(16,585)	(16,607)	(16,474)	(16,099)	(16,211)	E1-E2
9	(1,976)	(1,947)	(2,030)	(2,006)	(2,022)	F1-F2
10	(102)	(101)	(101)	(100)	(122)	G
11	1,974	2,310	(1,121)	(1,691)	(3,052)	H
12	—	—	—	—	—	I
13	—	—	—	—	—	
14	(348)	(265)	(142)	(124)	(90)	J
15	(1,504)	(1,236)	(729)	(470)	(246)	K1-K2
16	—	(10)	(5)	(36)	(2)	
17	—	—	—	—	—	
18	(3,079)	(3,487)	(4,538)	(4,486)	(5,163)	L1+L2
19	—	—	—	—	—	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	339	336	382	822	960	M
27	—	—	—	—	—	
28	(21,281)	(21,007)	(24,758)	(24,190)	(25,948)	
29	73,975	71,866	71,523	69,937	67,262	
29a	73,636	71,530	71,141	69,115	66,302	
30	7,336	6,539	5,696	5,691	6,697	N+O+P
31	7,336	6,539	5,696	5,691	6,697	
32	—	—	—	—	—	
33	n/a	n/a	n/a	450	440	
34	—	—	—	—	—	
35	n/a	n/a	n/a	—	—	
36	7,336	6,539	5,696	6,141	7,137	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	(227)	(236)	(13)	(12)	(10)	Q
40	(350)	(350)	(350)	(350)	(350)	R
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(577)	(586)	(363)	(362)	(360)	
44	6,759	5,953	5,333	5,779	6,777	
45	80,734	77,819	76,856	75,716	74,039	
45a	\$ 80,395	\$ 77,483	\$ 76,474	\$ 74,894	\$ 73,079	

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

Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus

Directly issued capital instruments subject to phase out from Tier 2

Tier 2 instruments issued by subsidiaries and held by third parties

of which: instruments issued by subsidiaries subject to phase out

Collective allowance

Tier 2 Capital before regulatory adjustments

Tier 2 regulatory adjustments

Investments in own Tier 2 instruments

Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments

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)

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

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

Other deductions from Tier 2 capital

Total regulatory adjustments to Tier 2 Capital

Tier 2 Capital

Total Capital

Total Capital with transitional arrangements for ECL provisioning not applied

Total risk-weighted assets

Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

Common Equity Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied

Tier 1 Capital Ratio

Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied

Total Capital (as percentage of RWA)

Total Capital Ratio with transitional arrangements for ECL provisioning not applied

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}

of which: capital conservation buffer requirement

of which: bank-specific countercyclical buffer requirement⁴

of which: G-SIB buffer requirement⁵

of which: D-SIB buffer requirement

Common Equity Tier 1 available to meet buffers (as percentage of RWA)

OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))⁶

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

LINE #	Q3	2022 Q2	Q1	Q4	2021 Q3	Cross Reference ¹
46	\$ 11,067	\$ 11,051	\$ 11,104	\$ 11,030	\$ 11,103	S
47	n/a	n/a	n/a	120	120	
48	—	—	—	—	—	
49	n/a	n/a	n/a	—	—	
50	1,965	1,964	2,113	1,665	1,569	T
51	13,032	13,015	13,217	12,815	12,792	
52	—	—	—	(8)	—	
53	—	—	—	—	—	
54	(272)	(303)	(372)	(308)	(369)	U
54a	(152)	(100)	(153)	(68)	(101)	V
55	(160)	(160)	(160)	(160)	(160)	W
56	—	—	—	—	—	
57	(584)	(563)	(685)	(544)	(630)	
58	12,448	12,452	12,532	12,271	12,162	
59	93,182	90,271	89,388	87,987	86,201	
59a	93,182	90,271	89,388	87,987	86,201	
60	\$ 495,706	\$ 488,991	\$ 470,852	\$ 460,270	\$ 465,453	
61	14.9 %	14.7 %	15.2 %	15.2 %	14.5 %	
61a	14.9	14.6	15.1	15.0	14.2	
62	16.3	15.9	16.3	16.5	15.9	
62a	16.2	15.8	16.2	16.3	15.7	
63	18.8	18.5	19.0	19.1	18.5	
63a	18.8	18.5	19.0	19.1	18.5	
64	8.0	8.0	8.0	8.0	8.0	
65	2.5	2.5	2.5	2.5	2.5	
66	—	—	—	—	—	
67	1.0	1.0	1.0	1.0	1.0	
67a	—	—	—	—	—	
68	14.9	14.7	15.2	15.2	14.5	
69	8.0	8.0	8.0	8.0	8.0	
70	9.5	9.5	9.5	9.5	9.5	
71	11.5	11.5	11.5	11.5	11.5	

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

² The minimum CET1 requirement prior to the buffers is 4.5%.

³ The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2021 list of G-SIBs, using 2020 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 October 31, 2021, the buffer is 2.5%.

Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)

Current cap on CET1 instruments subject to phase out arrangements

Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)

Current cap on Additional Tier 1 instruments subject to phase out arrangements

Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)

Current cap on Tier 2 instruments subject to phase out arrangements

Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)

Capital Ratios for significant bank subsidiaries

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

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

LINE #	2022			2021	
	Q3	Q2	Q1	Q4	Q3
72	\$ 7,704	\$ 7,535	\$ 7,606	\$ 7,442	\$ 7,243
73	2,218	2,113	2,232	2,055	1,856
74	101	101	93	87	87
75	1,646	2,927	1,631	327	660
76	283	274	269	280	276
77	238	229	210	210	199
78	2,066	2,071	2,285	2,408	2,577
79	2,066	2,071	2,285	2,277	2,330
80	n/a	n/a	n/a	–	–
81	n/a	n/a	n/a	–	–
82	n/a	n/a	n/a	675	675
83	n/a	n/a	n/a	–	–
84	n/a	n/a	n/a	876	876
85	n/a	n/a	n/a	–	–
86	17.4 %	17.9 %	18.1 %	18.0 %	17.7 %
87	17.4	17.9	18.1	18.0	17.7
88	18.5	19.0	19.3	19.3	19.0
89	41.3	40.9	40.5	40.1	39.9
90	41.3	40.9	40.5	40.1	39.9
91	41.3	40.9	40.5	40.3	40.0

⁷ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency on calendar quarter ends.

Flow Statement for Regulatory Capital¹

(\$ millions)

Common Equity Tier 1

Balance at beginning of period
New capital issues
Redeemed capital ²
Gross dividends (deductions)
Shares issued in lieu of dividends (add back)
Profit attributable to shareholders of the parent company ³
Removal of own credit spread (net of tax)
Movements in other comprehensive income
Currency translation differences
Available-for-sale investments
Financial assets at fair value through other comprehensive income
Other
Goodwill and other intangible assets (deduction, net of related tax liability)
Other, including regulatory adjustments and transitional arrangements
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)
Prudential valuation adjustments
Other

Balance at end of period

Additional Tier 1 Capital

Balance at beginning of period
New additional Tier 1 eligible capital issues
Redeemed capital
Other, including regulatory adjustments and transitional arrangements

Balance at end of period

Total Tier 1 Capital

Tier 2 Capital

Balance at beginning of period
New Tier 2 eligible capital issues
Redeemed capital
Amortization adjustments
Allowable collective allowance
Other, including regulatory adjustments and transitional arrangements

Balance at end of period

Total Regulatory Capital

LINE #	2022			2021	
	Q3	Q2	Q1	Q4	Q3
1	\$ 71,866	\$ 71,523	\$ 69,937	\$ 67,262	\$ 64,628
2	7	14	76	19	56
3	—	(1,431)	(764)	—	—
4	(1,647)	(1,669)	(1,665)	(1,500)	(1,492)
5	610	114	122	102	99
6	3,214	3,811	3,733	3,781	3,545
7	(83)	(123)	(18)	(34)	(22)
8	(111)	1,003	1,591	(469)	839
9	n/a	n/a	n/a	n/a	n/a
10	97	(458)	(153)	(46)	118
11	(754)	(1,855)	(433)	(191)	226
12	(7)	(50)	(399)	128	(576)
13	(1)	—	(1)	22	34
14	—	—	—	—	—
15	784	987	(503)	863	(193)
16	73,975	71,866	71,523	69,937	67,262
17	5,953	5,333	5,779	6,777	5,259
18	800	850	—	—	1,750
19	—	—	(450)	(1,000)	—
20	6	(230)	4	2	(232)
21	6,759	5,953	5,333	5,779	6,777
22	80,734	77,819	76,856	75,716	74,039
23	12,452	12,532	12,271	12,162	12,037
24	—	—	—	—	—
25	—	—	—	—	—
26	—	—	—	—	(40)
27	1	(149)	448	96	136
28	(5)	69	(187)	13	29
29	12,448	12,452	12,532	12,271	12,162
30	\$ 93,182	\$ 90,271	\$ 89,388	\$ 87,987	\$ 86,201

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

Cash and due from banks	
Interest-bearing deposits with banks	
Trading loans, securities, and other	
Non-trading financial assets at fair value through profit or loss	
Derivatives	
Financial assets designated at fair value through profit or loss	
Financial assets at fair value through other comprehensive income	
Non-Significant investments in financials (excluding Schwab)	
Non-significant investments exceeding regulatory thresholds – CET1	
Non-significant investments exceeding regulatory thresholds – Additional Tier 1	
Non-significant investments exceeding regulatory thresholds – Tier 2	
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions	
Non-significant investments not exceeding regulatory thresholds	
Debt securities at amortized cost, net of allowance for credit losses	
Securities purchased under reverse repurchase agreements	
Loans	
Allowance for loan losses	
Eligible allowance reflected in Tier 2 regulatory capital	
Shortfall of allowance to expected loss	
Transitional arrangement for expected credit loss provisioning	
Allowances not reflected in regulatory capital	
Other	
Investment in Schwab	
Non-significant investments exceeding regulatory thresholds	
Non-significant investments not exceeding regulatory thresholds	
Goodwill	
Other intangibles	
Other intangibles (Mortgage Servicing Rights)	
Deferred tax assets	
Deferred tax assets (DTA) excluding those arising from temporary differences	
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	
Other DTA/DTL adjustments ⁴	
Significant investments in financials	
Significant investments exceeding regulatory thresholds	
Significant investments not exceeding regulatory thresholds	
Defined pension benefits	
Other Assets	
TOTAL ASSETS	
LIABILITIES AND EQUITY	
Trading deposits	
Derivatives	
Securitization liabilities at fair value	
Financial liabilities designated at fair value through profit or loss	
Deposits	
Other	
Deferred tax liabilities	
Goodwill	
Intangible assets (excluding mortgage servicing rights)	
Defined benefit pension fund assets	
Other deferred tax liabilities (Cash flow hedges and other DTL's)	
Other DTA/DTL adjustments ⁴	
Gains and losses due to changes in own credit risk on fair value liabilities	
Other liabilities	
Subordinated notes and debentures	
Directly issued qualifying Tier 2 instruments	
Regulatory capital amortization of maturing debentures	
Subordinated notes not allowed for regulatory capital	
Liabilities	
Common Shares	
Preferred Shares and other equity instruments	
Directly issued qualifying Additional Tier 1 instruments	
Preferred shares not allowed for regulatory capital	
Treasury Shares – Common	
Treasury Shares – Preferred	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares	
Contributed Surplus	
Contributed surplus – Common Shares	
Contributed surplus – Preferred Shares	
Retained Earnings	
Accumulated other comprehensive income (AOCI)	
Cash flow hedges requiring derecognition	
Net AOCI included as capital	
TOTAL LIABILITIES AND EQUITY	

LINE #	2022 Q3		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
1	\$ 5,674	\$ 5,668	
2	131,325	131,146	
3	148,133	148,133	
4	11,426	10,834	
5	75,883	75,881	
6	4,755	1,384	
7	71,240	68,213	
8			
9		66	L1
10		227	Q
11		272	U
12		152	V
13		1,061	
14	330,086	330,007	
15	161,275	161,275	
16	796,885	796,885	
17	(6,040)	(6,040)	
18		(1,965)	T
19		–	I
20		(339)	M
21		(3,736)	
22	110,169	107,619	
23			
24		3,013	L2
25		6,491	
26		16,730	E1
27		2,093	F1
28		101	
29			
30		102	
31		1,646	G
32		1,422	
33		(1,140)	
34			
35		–	
36		88	
37		2,038	K1
38		75,035	
39	1,840,811	1,831,005	
40			
41	18,604	18,604	
42	72,960	72,960	
43	12,671	12,671	
44	139,805	139,805	
45	1,201,736	1,201,736	
46	281,177	271,371	
47			
48		145	E2
49		117	F2
50		534	K2
51		553	
52		(1,140)	
53		348	J
54		270,814	
55	11,266	11,266	
56		11,067	S
57		–	
58		199	
59	1,738,219	1,728,413	
60	23,744	23,744	A1
61	7,350	7,350	
62			N
63		7,350	
64	(104)	(104)	A2
65	(16)	(16)	
66		(16)	O
67	169	169	
68		167	B
69		2	P
70	69,090	69,090	C
71	2,359	2,359	D
72		(1,974)	H
73		4,333	
74	\$ 1,840,811	\$ 1,831,005	

¹ As per Balance Sheet on page 13 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, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$9.8 billion and total equity of \$2.6 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (R, W) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

Leverage Ratio

(\$ millions, except as noted)
As at

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

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

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

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

Derivative exposures

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

Securities financing transaction exposures

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

Other off-balance sheet exposures

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

Capital on total exposures

Tier 1 Capital – "All-in" basis (line 45 on page 1)
Tier 1 Capital with transitional arrangements for ECL provisioning not applied
Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis

Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

LINE #	2022			2021		OSFI Template
	Q3	Q2	Q1	Q4	Q3	
1	\$ 1,840,811	\$ 1,825,276	\$ 1,778,588	\$ 1,728,672	\$ 1,703,093	1
2	(7,516)	(7,350)	(7,494)	(7,301)	(7,521)	2
3	(1,228)	(1,228)	(1,228)	(1,228)	(1,266)	3
4	–	–	–	–	–	4
5	(4,257)	(21,166)	14,469	8,307	8,935	5
6	(8,718)	(16,875)	(21,237)	(25,741)	(25,724)	6
7	189,121	188,252	183,156	178,892	178,877	7
8	(142,809)	(138,747)	(180,923)	(294,879)	(308,910)	8
9	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	9
10	\$ 1,473,949	\$ 1,429,075	\$ 1,393,966	\$ 1,228,805	\$ 1,198,679	1
11	–	–	–	–	–	2
12	(10,506)	(12,658)	(8,301)	(9,652)	(8,943)	3
13	(21,848)	(21,663)	(25,361)	(25,249)	(27,179)	4
14	1,441,595	1,394,754	1,360,304	1,193,904	1,162,557	5
15	30,804	34,722	21,368	20,566	20,493	6
16	49,897	53,961	54,355	50,515	48,335	7
17	–	–	–	–	–	8
18	2,721	2,770	3,736	2,964	1,579	9
19	(1,292)	(1,160)	(2,170)	(1,662)	(787)	10
20	82,130	90,293	77,289	72,383	69,620	11
21	161,275	171,738	165,818	167,284	162,154	12
22	(12,611)	(21,823)	(25,456)	(29,384)	(29,603)	13
23	3,894	4,948	4,220	3,643	3,879	14
24	–	–	–	–	–	15
25	152,558	154,863	144,582	141,543	136,430	16
26	663,218	661,594	639,432	629,117	623,817	17
27	(474,097)	(473,342)	(456,276)	(450,225)	(444,940)	18
28	189,121	188,252	183,156	178,892	178,877	19
29	80,734	77,819	76,856	75,716	74,039	20
30	80,395	77,483	76,474	74,894	73,079	20a
31	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	21
32	4.3 %	4.3 %	4.4 %	4.8 %	4.8 %	22
33	4.3	4.2	4.3	4.7	4.7	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

TLAC available with transitional arrangements for ECL provisioning not applied¹

Total RWA at the level of the resolution group

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

TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied¹

Leverage ratio exposure measure at the level of the resolution group

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

TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) %¹

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

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

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

LINE #	Q3	2022 Q2	Q1	Q4	2021 Q3
1	\$ 158,390	\$ 148,567	\$ 134,606	\$ 130,380	\$ 122,205
1a	158,390	148,567	134,606	130,380	122,205
2	495,706	488,991	470,852	460,270	465,453
3	32.0 %	30.4 %	28.6 %	28.3 %	26.3 %
3a	32.0	30.4	28.6	28.3	26.3
4	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484
5	8.5 %	8.1 %	7.6 %	8.2 %	7.9 %
5a	8.5	8.1	7.6	8.2	7.9
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

¹ Includes the transitional arrangements for expected credit loss provisioning provided by OSFI as announced on March 27, 2020. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied.

TLAC Composition (TLAC1)

(\$ millions, except as noted)

Regulatory capital elements of TLAC and adjustments

Common Equity Tier 1 capital (CET1)

Additional Tier 1 capital (AT1) before TLAC adjustments

AT1 ineligible as TLAC as issued out of subsidiaries to third parties

Other adjustments

AT1 instruments eligible under the TLAC framework (sum of lines 2 to 4)

Tier 2 capital (T2) before TLAC adjustments

Amortized portion of T2 instruments where remaining maturity > 1 year

T2 capital ineligible as TLAC as issued out of subsidiaries to third parties

Other adjustments

T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)

TLAC arising from regulatory capital (sum of lines 1, 5 and 10)

Non-regulatory capital elements of TLAC

External TLAC instruments issued directly by the bank and subordinated to excluded liabilities

External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements

Of which: amount eligible as TLAC after application of the caps

External TLAC instruments issued by funding vehicles prior to January 1, 2022

Eligible ex ante commitments to recapitalize a G-SIB in resolution

TLAC arising from non-regulatory capital instruments before adjustments (sum of lines 12, 13, 15 and 16)

Non-regulatory capital elements of TLAC: adjustments

TLAC before deductions (sum of lines 11 and 17)

Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)¹

Deduction of investments in own other TLAC liabilities

Other adjustments to TLAC

TLAC available after deductions (sum of lines 18 to 21)

Risk-weighted assets and leverage exposure measure for TLAC purposes

Total risk-weighted assets adjusted as permitted under the TLAC regime

Leverage exposure measure

TLAC ratios and buffers

TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) (line 22/line 23)

TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)

CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements²

Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)

Of which: capital conservation buffer

Of which: bank specific countercyclical buffer

Of which: D-SIB / G-SIB buffer

LINE #	Q3	2022 Q2	Q1	Q4	2021 Q3
1	\$ 73,975	\$ 71,866	\$ 71,523	\$ 69,937	\$ 67,262
2	6,759	5,953	5,333	5,779	6,777
3	—	—	—	—	—
4	—	—	—	—	—
5	6,759	5,953	5,333	5,779	6,777
6	12,448	12,452	12,532	12,271	12,162
7	—	—	—	80	80
8	—	—	—	—	—
9	—	—	—	—	—
10	12,448	12,452	12,532	12,351	12,242
11	93,182	90,271	89,388	88,067	86,281
12	n/a	n/a	n/a	n/a	n/a
13	65,405	58,464	45,665	42,541	36,109
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	65,405	58,464	45,665	42,541	36,109
18	158,587	148,735	135,053	130,608	122,390
19	n/a	n/a	n/a	n/a	n/a
20	(197)	(168)	(447)	(228)	(185)
21	—	—	—	—	—
22	158,390	148,567	134,606	130,380	122,205
23	495,706	488,991	470,852	460,270	465,453
24	1,865,404	1,828,162	1,765,331	1,586,722	1,547,484
25	32.0 %	30.4 %	28.6 %	28.3 %	26.3 %
26	8.5	8.1	7.6	8.2	7.9
27	10.3	9.9	9.9	n/a	n/a
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

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

² Applicable starting the first quarter of 2022.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at		LINE #	2022 Q3						2022 Q2					
			Creditor Ranking						Creditor Ranking					
			1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
			(most junior)			(most senior)			(most junior)			(most senior)		
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)		1												
Total capital and liabilities net of credit risk mitigation		2	23,744	7,350	11,370	76,146	–	118,610	23,127	6,550	11,373	65,080	–	106,130
Subset of row 2 that are excluded liabilities		3	104	16	222	10,405	–	10,747	253	13	230	6,228	–	6,724
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		4	23,640	7,334	11,148	65,741	–	107,863	22,874	6,537	11,143	58,852	–	99,406
Subset of row 4 that are potentially eligible as TLAC		5	23,640	7,334	11,148	65,741	–	107,863	22,874	6,537	11,143	58,852	–	99,406
Subset of row 5 with 1 year ≤ residual maturity < 2 years		6	–	–	–	14,739	–	14,739	–	–	–	16,126	–	16,126
Subset of row 5 with 2 years ≤ residual maturity < 5 years		7	–	–	–	39,048	–	39,048	–	–	–	33,264	–	33,264
Subset of row 5 with 5 years ≤ residual maturity < 10 years		8	–	–	11,148	11,935	–	23,083	–	–	11,143	9,443	–	20,586
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		9	–	–	–	19	–	19	–	–	–	19	–	19
Subset of row 5 that is perpetual securities		10	23,640	7,334	–	–	–	30,974	22,874	6,537	–	–	–	29,411
			2022 Q1						2021 Q4					
			Creditor Ranking						Creditor Ranking					
			1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
			(most junior)			(most senior)			(most junior)			(most senior)		
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)		11												
Total capital and liabilities net of credit risk mitigation		12	23,170	5,700	11,355	51,613	–	91,838	23,066	5,700	11,304	43,174	–	83,244
Subset of row 12 that are excluded liabilities		13	193	6	222	6,247	–	6,668	187	10	139	778	–	1,114
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		14	22,977	5,694	11,133	45,366	–	85,170	22,879	5,690	11,165	42,396	–	82,130
Subset of row 14 that are potentially eligible as TLAC		15	22,977	5,694	11,133	45,366	–	85,170	22,879	5,690	11,165	42,396	–	82,130
Subset of row 15 with 1 year ≤ residual maturity < 2 years		16	–	–	–	6,138	–	6,138	–	–	–	11,284	–	11,284
Subset of row 15 with 2 years ≤ residual maturity < 5 years		17	–	–	–	33,761	–	33,761	–	–	120	26,467	–	26,587
Subset of row 15 with 5 years ≤ residual maturity < 10 years		18	–	–	11,133	5,448	–	16,581	–	–	9,295	4,626	–	13,921
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		19	–	–	–	19	–	19	–	–	1,750	19	–	1,769
Subset of row 15 that is perpetual securities		20	22,977	5,694	–	–	–	28,671	22,879	5,690	–	–	–	28,569
			2021 Q3											
			Creditor Ranking											
			1	2	3	4	5	Sum of 1 to 5						
			(most junior)			(most senior)								
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
Description of creditor ranking (free text)		21												
Total capital and liabilities net of credit risk mitigation		22	22,945	6,700	11,319	36,761	–	77,725						
Subset of row 22 that are excluded liabilities		23	191	5	128	901	–	1,225						
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		24	22,754	6,695	11,191	35,860	–	76,500						
Subset of row 24 that are potentially eligible as TLAC		25	22,754	6,695	11,191	35,860	–	76,500						
Subset of row 25 with 1 year ≤ residual maturity < 2 years		26	–	–	–	9,837	–	9,837						
Subset of row 25 with 2 years ≤ residual maturity < 5 years		27	–	–	120	23,688	–	23,808						
Subset of row 25 with 5 years ≤ residual maturity < 10 years		28	–	–	7,475	2,316	–	9,791						
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		29	–	–	3,596	19	–	3,615						
Subset of row 25 that is perpetual securities		30	22,754	6,695	–	–	–	29,449						

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.

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		Q3	2022 Q2	Q1	Q4	2021 Q3	Q3	2022 Q2	Q1	Q4	2021 Q3	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 334,196	\$ 324,716	\$ 315,381	\$ 312,514	\$ 319,035	\$ 26,736	\$ 25,977	\$ 25,230	\$ 25,001	\$ 25,523	1
Of which: standardized approach (SA) ³	2	31,386	30,321	29,267	30,897	30,827	2,511	2,426	2,341	2,472	2,466	2
Of which: internal ratings-based (IRB) approach	3	302,810	294,395	286,114	281,617	288,208	24,225	23,551	22,889	22,529	23,057	3
Counterparty credit risk	4	19,322	18,301	18,323	19,280	20,097	1,546	1,464	1,466	1,542	1,608	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,694	8,348	8,261	8,467	8,789	696	668	661	677	703	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR ⁴	8	10,628	9,953	10,062	10,813	11,308	850	796	805	865	905	n/a
Equity positions in banking book under market-based approach	9	26,781	30,497	29,852	29,354	28,191	2,142	2,440	2,388	2,348	2,255	7
Equity investments in funds – look-through approach	10	1,821	1,609	1,841	2,070	1,878	145	129	147	166	150	8
Equity investments in funds – mandate-based approach	11	361	343	306	116	93	29	27	25	9	7	9
Equity investments in funds – fall-back approach	12	850	765	682	571	1,150	68	61	55	46	92	10
Settlement risk	13	33	78	39	62	27	3	6	3	5	2	11
Securitization exposures in banking book	14	15,088	14,063	13,017	12,222	11,753	1,207	1,125	1,041	978	940	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	659	695	722	720	688	52	56	58	58	55	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	14,297	13,236	12,129	11,474	11,037	1,144	1,059	970	918	883	14
Of which: securitization standardized approach (SEC-SA)	18	132	132	166	28	28	11	10	13	2	2	15
Market risk	19	24,599	23,522	19,890	17,045	16,312	1,968	1,882	1,592	1,364	1,305	16
Of which: standardized approach (SA)	20	2,889	3,088	2,470	2,730	2,388	231	247	198	219	191	17
Of which: internal model approaches (IMA)	21	21,710	20,434	17,420	14,315	13,924	1,737	1,635	1,394	1,145	1,114	18
Operational risk	22	62,744	62,246	61,630	60,864	60,410	5,020	4,980	4,930	4,869	4,833	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	62,744	62,246	61,630	60,864	60,410	5,020	4,980	4,930	4,869	4,833	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	9,911	12,851	9,891	6,172	6,507	792	1,028	791	494	521	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 495,706	\$ 488,991	\$ 470,852	\$ 460,270	\$ 465,453	\$ 39,656	\$ 39,119	\$ 37,668	\$ 36,822	\$ 37,236	25

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

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

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

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2022 Q3				2022 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385
Asset size ⁴	2	8,814	11,044	1,162	915	9,088	7,426	655	26
Asset quality ⁵	3	(3,221)	(3,221)	—	(115)	(659)	(659)	(629)	(118)
Model updates ⁶	4	907	907	—	—	—	—	—	—
Methodology and policy ⁷	5	—	—	—	—	—	—	—	—
Acquisitions and disposals	6	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸	7	(398)	(315)	(141)	(75)	2,082	1,514	(48)	(20)
Other ⁹	8	(1,983)	—	—	—	3,402	—	—	—
RWA, balance at end of period	9	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273

		2022 Q1				2021 Q4			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025
Asset size ⁴	11	7,238	6,209	(1,140)	(912)	2,457	528	(60)	470
Asset quality ⁵	12	(9,143)	(8,785)	(91)	(18)	(5,355)	(5,355)	(573)	(233)
Model updates ⁶	13	1,782	2,622	—	—	(360)	(360)	—	—
Methodology and policy ⁷	14	—	—	—	—	—	—	—	—
Acquisitions and disposals	15	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸	16	5,829	4,451	274	157	(1,806)	(1,404)	(184)	(104)
Other ⁹	17	2,222	—	—	—	(489)	—	—	—
RWA, balance at end of period	18	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158

		2021 Q3			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007
Asset size ⁴	20	3,186	1,510	2,022	778
Asset quality ⁵	21	(5,863)	(5,863)	846	157
Model updates ⁶	22	—	—	—	—
Methodology and policy ⁷	23	—	—	—	—
Acquisitions and disposals	24	1,258	—	—	—
Foreign exchange movements ⁸	25	3,328	2,615	150	83
Other ⁹	26	1,271	—	—	—
RWA, balance at end of period	27	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025

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 2022, increased in various portfolios in the Canadian Retail, U.S. Retail and Wholesale Banking segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments and in the third quarter of 2022, decreased mainly due to various retail and non-retail portfolios in the Canadian Retail, U.S. Retail and Wholesale Banking segments.

⁶ The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions.

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

⁸ Foreign exchange movements mainly reflect a change in the U.S. dollar foreign exchange rate for the U.S. portfolios in the U.S. Retail and Wholesale Banking segments.

⁹ The Other category consists of items not described in the above categories, including changes in exposures not included under advanced or standardized methodologies, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)
As at

RWA, balance at beginning of period

Movement in risk levels¹
Model updates/changes²
Methodology and policy³
Acquisitions and disposals⁴
Foreign exchange movements and other⁵
RWA, balance at end of period

LINE #	2022			2021	
	Q3	Q2	Q1	Q4	Q3
1	\$ 23,522	\$ 19,890	\$ 17,045	\$ 16,312	\$ 12,572
2	1,260	3,632	2,845	733	(339)
3	—	—	—	—	—
4	(183)	—	—	—	3,647
5	—	—	—	—	432
6	n/m ⁶	n/m	n/m	n/m	n/m
7	\$ 24,599	\$ 23,522	\$ 19,890	\$ 17,045	\$ 16,312

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. The widening of credit spreads mainly contributed to an increase in RWA.

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. Methodology changes related to the integration of a fixed income business into internal models provided an RWA offset.

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.

⁶ Not meaningful.

Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions)
As at

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

RWA, balance at beginning of period

Revenue generation¹
Acquisitions and disposals
RWA, balance at end of period

LINE #	2022			2021	
	Q3	Q2	Q1	Q4	Q3
1	\$ 62,246	\$ 61,630	\$ 60,864	\$ 60,410	\$ 59,905
2	498	616	766	454	505
3	—	—	—	—	—
4	\$ 62,744	\$ 62,246	\$ 61,630	\$ 60,864	\$ 60,410

¹ The movement in Revenue generation category is due to a change in the three-year average of annual gross income used in The Standardized Approach (TSA).

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

(\$ millions)

As at

LINE
#

2022

Q3

		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 5,674	\$ 5,668	\$ 6,080	\$ -	\$ -	\$ -	\$ (412)
Interest-bearing deposits with banks	2	131,325	131,146	130,811	-	-	335	-
Trading loans, securities, and other	3	148,133	148,133	-	-	-	141,919	6,214
Non-trading financial assets at fair value through profit or loss	4	11,426	10,834	2,155	-	9,395	-	(716)
Derivatives	5	75,883	75,881	-	75,881	-	73,108	-
Financial assets designated at fair value through profit or loss	6	4,755	1,384	1,507	-	-	-	(123)
Financial assets at fair value through other comprehensive income	7	71,240	68,213	61,936	-	4,954	-	1,323
Debt securities at amortized cost, net of allowance for credit losses	8	330,086	330,007	267,784	-	62,513	-	(290)
Securities purchased under reverse repurchase agreements	9	161,275	161,275	-	161,275	-	8,448	-
Residential mortgages	10	288,597	288,597	289,157	-	-	-	(560)
Consumer instalment and other personal	11	200,754	200,754	201,124	-	-	-	(370)
Credit card	12	33,728	33,728	32,500	-	-	-	1,228
Business and government	13	273,806	273,806	259,416	-	15,720	-	(1,330)
Allowance for loan losses	14	(6,040)	(6,040)	(3)	-	-	-	(6,037)
Customers' liability under acceptances	15	20,136	20,136	20,136	-	-	-	-
Investment in Schwab	16	9,504	9,504	9,504	-	-	-	-
Goodwill	17	16,730	16,730	-	-	-	-	16,730
Other intangibles	18	2,194	2,194	-	-	-	-	2,194
Land, buildings, equipment, and other depreciable assets	19	9,098	8,981	8,981	-	-	-	-
Deferred tax assets	20	2,105	2,030	1,488	-	-	-	542
Amounts receivable from brokers, dealers and clients	21	26,727	26,727	3,948	-	-	-	22,779
Other assets	22	23,675	21,317	7,751	10,825	103	-	2,638
Total assets	23	\$ 1,840,811	\$ 1,831,005	\$ 1,304,275	\$ 247,981	\$ 92,685	\$ 223,810	\$ 43,810
Liabilities								
Trading deposits	24	\$ 18,604	\$ 18,604	\$ -	\$ -	\$ -	\$ 17,617	\$ 987
Derivatives	25	72,960	72,960	-	72,960	-	66,782	-
Securitization liabilities at fair value	26	12,671	12,671	-	-	-	12,671	-
Financial liabilities designated at fair value through profit or loss	27	139,805	139,805	-	-	-	4	139,801
Deposits	28	1,201,736	1,201,736	-	-	-	-	1,201,736
Acceptances	29	20,136	20,136	-	-	-	-	20,136
Obligations related to securities sold short	30	50,068	50,068	-	-	-	48,029	2,039
Obligations related to securities sold under repurchase agreements	31	126,946	126,946	-	126,946	-	6,949	-
Securitization liabilities at amortized cost	32	15,228	15,228	-	-	-	-	15,228
Amounts payable to brokers, dealers, and clients	33	29,997	29,997	-	-	-	-	29,997
Insurance-related liabilities	34	7,552	14	-	-	-	-	14
Other liabilities	35	31,250	28,982	-	-	-	-	28,982
Subordinated notes and debentures	36	11,266	11,266	-	-	-	-	11,266
Total liabilities	37	\$ 1,738,219	\$ 1,728,413	\$ -	\$ 199,906	\$ -	\$ 152,052	\$ 1,450,186

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 #	2022 Q3				
	Items subject to				
	Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
1	\$ 1,868,751	\$ 1,304,275	\$ 247,981	\$ 92,685	\$ 223,810
2	351,958	—	199,906	—	152,052
3	1,516,793	1,304,275	48,075	92,685	71,758
4	369,137	347,644	—	21,493	—
5	72,668	—	72,668	—	—
6	69,623	—	69,623	—	—
7	253,891	—	253,891	—	—
8	\$ 2,282,112	\$ 1,651,919	\$ 444,257	\$ 114,178	\$ 71,758

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 #	2022 Q3						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,332	\$ 801,690	\$ (6,036)	\$ (3)	\$ (12)	\$ (6,021)	\$ 797,986
Debt securities	2	–	326,119	(2)	–	–	(2)	326,117
Off-balance sheet exposures	3	57	571,823	(875)	–	–	(875)	571,005
Total	4	\$ 2,389	\$ 1,699,632	\$ (6,913)	\$ (3)	\$ (12)	\$ (6,898)	\$ 1,695,108
2022 Q2								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	5	\$ 2,397	\$ 777,967	\$ (6,073)	\$ (3)	\$ (10)	\$ (6,060)	\$ 774,291
Debt securities	6	–	314,108	(1)	–	–	(1)	314,107
Off-balance sheet exposures	7	55	561,836	(834)	–	–	(834)	561,057
Total	8	\$ 2,452	\$ 1,653,911	\$ (6,908)	\$ (3)	\$ (10)	\$ (6,895)	\$ 1,649,455
2022 Q1								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	9	\$ 2,560	\$ 754,298	\$ (6,235)	–	\$ (9)	\$ (6,226)	\$ 750,623
Debt securities	10	–	304,522	(2)	–	–	(2)	304,520
Off-balance sheet exposures	11	59	548,573	(902)	–	–	(902)	547,730
Total	12	\$ 2,619	\$ 1,607,393	\$ (7,139)	–	\$ (9)	\$ (7,130)	\$ 1,602,873
2021 Q4								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	13	\$ 2,411	\$ 734,264	\$ (6,384)	\$ (1)	\$ (9)	\$ (6,374)	\$ 730,291
Debt securities	14	–	285,534	(2)	–	–	(2)	285,532
Off-balance sheet exposures	15	86	536,850	(856)	–	–	(856)	536,080
Total	16	\$ 2,497	\$ 1,556,648	\$ (7,242)	\$ (1)	\$ (9)	\$ (7,232)	\$ 1,551,903

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 \$1,395 million (April 30, 2022 – \$1,471 million; January 31, 2022 – \$1,422 million; October 31, 2021 – \$1,547 million) is in the default category and \$937 million as at July 31, 2022 (April 30, 2022 – \$926 million; January 31, 2022 – \$1,138 million; October 31, 2021 – \$864 million) is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Quality of Assets (CR1) (Continued)¹

(\$ millions)
As at

LINE #	2021 Q3						
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
	Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	\$ 2,651	\$ 733,285	\$ (6,806)	\$ (1)	\$ (8)	\$ (6,797)	\$ 729,130
Debt securities	—	275,691	(2)	—	—	(2)	275,689
Off-balance sheet exposures	85	530,519	(899)	—	—	(899)	529,705
Total	\$ 2,736	\$ 1,539,495	\$ (7,707)	\$ (1)	\$ (8)	\$ (7,698)	\$ 1,534,524

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

² Includes total impaired exposures of which \$1,742 million is in the default category and \$909 million as at July 31, 2021 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 #	2022 Q3					2022 Q2				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans		1	\$ 278,065	\$ 525,957	\$ 429,593	\$ 96,358	\$ 6	\$ 265,105	\$ 515,259	\$ 415,538	\$ 99,691	\$ 30
Debt securities		2	324,857	1,262	–	–	1,262	312,574	1,534	–	–	1,534
Total		3	\$ 602,922	\$ 527,219	\$ 429,593	\$ 96,358	\$ 1,268	\$ 577,679	\$ 516,793	\$ 415,538	\$ 99,691	\$ 1,564
<i>Of which: defaulted</i>		4	<i>1,176</i>	<i>1,156</i>	<i>1,008</i>	<i>148</i>	<i>–</i>	<i>1,205</i>	<i>1,192</i>	<i>1,022</i>	<i>170</i>	<i>–</i>
			2022 Q1					2021 Q4				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans		5	\$ 249,986	\$ 506,872	\$ 404,199	\$ 102,643	\$ 30	\$ 239,952	\$ 496,723	\$ 391,151	\$ 105,540	\$ 32
Debt securities		6	303,013	1,509	–	–	1,509	283,815	1,719	–	3	1,716
Total		7	\$ 552,999	\$ 508,381	\$ 404,199	\$ 102,643	\$ 1,539	\$ 523,767	\$ 498,442	\$ 391,151	\$ 105,543	\$ 1,748
<i>Of which: defaulted</i>		8	<i>1,296</i>	<i>1,264</i>	<i>1,075</i>	<i>189</i>	<i>–</i>	<i>1,196</i>	<i>1,215</i>	<i>1,014</i>	<i>201</i>	<i>–</i>
			2021 Q3									
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans		9	\$ 241,609	\$ 494,327	\$ 382,381	\$ 111,910	\$ 36					
Debt securities		10	273,899	1,792	–	3	1,789					
Total		11	\$ 515,508	\$ 496,119	\$ 382,381	\$ 111,913	\$ 1,825					
<i>Of which: defaulted</i>		12	<i>1,358</i>	<i>1,293</i>	<i>1,058</i>	<i>235</i>	<i>–</i>					

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

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

³ As at July 31, 2022, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.8 billion (April 30, 2022 – a decrease of \$0.9 billion; January 31, 2022 – a decrease of \$1.1 billion; October 31, 2021 – a decrease of \$1.2 billion; July 31, 2021 – a decrease of \$1.3 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at	LINE #	2022 Q3						2022 Q2					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail													
Residential secured	1	\$ 410,451	\$ 62,478	\$ –	\$ –	\$ –	\$ 472,929	\$ 398,356	\$ 60,907	\$ –	\$ –	\$ –	\$ 459,263
Qualifying revolving retail	2	40,828	122,657	–	–	–	163,485	39,001	119,957	–	–	–	158,958
Other retail	3	85,381	7,793	–	–	40	93,214	86,047	7,799	–	–	37	93,883
	4	536,660	192,928	–	–	40	729,628	523,404	188,663	–	–	37	712,104
Non-retail													
Corporate	5	262,748	115,037	229,285	25,419	20,827	653,316	249,464	114,076	240,550	29,279	20,648	654,017
Sovereign	6	429,296	1,633	34,542	20,193	1,619	487,283	418,254	1,553	42,775	19,655	1,730	483,967
Bank	7	33,969	7,012	88,074	16,453	6,774	152,282	29,531	6,343	87,797	16,868	6,184	146,723
	8	726,013	123,682	351,901	62,065	29,220	1,292,881	697,249	121,972	371,122	65,802	28,562	1,284,707
Total	9	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
By Country of Risk													
Canada	10	\$ 680,863	\$ 159,857	\$ 120,759	\$ 17,088	\$ 9,712	\$ 988,279	\$ 670,255	\$ 161,327	\$ 141,102	\$ 19,397	\$ 9,728	\$ 1,001,809
United States	11	514,876	150,810	115,931	17,332	17,628	816,577	478,058	142,984	110,105	16,939	17,023	765,109
Other International													
Europe	12	46,540	4,901	84,944	18,246	1,281	155,912	51,687	5,261	90,405	18,327	1,194	166,874
Other	13	20,394	1,042	30,267	9,399	639	61,741	20,653	1,063	29,510	11,139	654	63,019
	14	66,934	5,943	115,211	27,645	1,920	217,653	72,340	6,324	119,915	29,466	1,848	229,893
Total	15	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
By Residual Contractual Maturity													
Within 1 year	16	\$ 412,274	\$ 221,442	\$ 351,156	\$ 38,957	\$ 14,795	\$ 1,038,624	\$ 377,797	\$ 219,181	\$ 370,834	\$ 43,435	\$ 15,274	\$ 1,026,521
Over 1 year to 5 years	17	542,618	94,131	745	15,199	13,715	666,408	540,028	90,488	288	14,632	12,944	658,380
Over 5 years	18	307,781	1,037	–	7,909	750	317,477	302,828	966	–	7,735	381	311,910
Total	19	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 35,543	\$ 3,949	\$ 3	\$ 97	\$ 2,013	\$ 41,605	\$ 34,807	\$ 3,498	\$ 2	\$ 76	\$ 1,846	\$ 40,229
Non-residential	21	45,125	8,548	9	367	568	54,617	43,911	7,441	10	316	617	52,295
Total real-estate	22	80,668	12,497	12	464	2,581	96,222	78,718	10,939	12	392	2,463	92,524
Agriculture	23	9,457	431	12	67	23	9,990	9,528	295	5	86	32	9,946
Automotive	24	11,391	7,606	11	692	275	19,975	10,726	8,093	4	522	266	19,611
Financial	25	60,214	17,479	313,910	29,191	3,363	424,157	51,275	17,490	325,887	34,527	3,382	432,561
Food, beverage, and tobacco	26	7,030	5,513	6	1,573	398	14,520	6,433	5,052	6	1,068	482	13,041
Forestry	27	1,219	995	–	19	91	2,324	1,262	992	–	67	89	2,410
Government, public sector entities, and education	28	447,961	6,433	34,778	20,485	5,845	515,502	436,860	6,431	42,996	20,253	5,621	512,161
Health and social services	29	22,415	3,827	257	80	2,626	29,205	22,328	3,900	231	82	2,755	29,296
Industrial construction and trade contractors	30	5,871	2,054	40	17	976	8,958	6,162	1,983	1	15	992	9,153
Metals and mining	31	4,216	4,187	226	480	856	9,965	3,948	4,189	208	531	1,008	9,884
Oil and gas	32	3,869	7,757	1,336	3,253	1,296	17,511	3,861	7,702	975	2,138	1,125	15,801
Power and utilities	33	11,772	16,179	11	1,354	5,936	35,252	9,180	15,938	14	1,928	5,635	32,695
Professional and other services	34	18,634	10,386	859	346	1,244	31,469	17,139	10,850	131	348	1,152	29,620
Retail sector	35	8,072	3,921	141	226	304	12,664	7,505	4,146	138	186	313	12,288
Sundry manufacturing and wholesale	36	12,803	10,819	93	761	879	25,355	10,935	10,548	201	757	711	23,152
Telecommunications, cable, and media	37	6,046	7,949	–	1,220	461	15,676	5,964	7,688	162	1,025	448	15,287
Transportation	38	7,940	2,921	1	952	1,560	13,374	9,252	3,022	52	943	1,589	14,858
Other	39	6,435	2,728	208	885	506	10,762	6,173	2,714	99	934	499	10,419
Total	40	\$ 726,013	\$ 123,682	\$ 351,901	\$ 62,065	\$ 29,220	\$ 1,292,881	\$ 697,249	\$ 121,972	\$ 371,122	\$ 65,802	\$ 28,562	\$ 1,284,707

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 #	2022 Q1						2021 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	\$ 388,250	\$ 59,082	\$ –	\$ –	\$ –	\$ 447,332	\$ 379,770	\$ 57,697	\$ –	\$ –	\$ –	\$ 437,467
Qualifying revolving retail	2	38,399	117,437	–	–	–	155,836	37,571	113,435	–	–	–	151,006
Other retail	3	85,106	7,786	–	–	31	92,923	84,460	7,771	–	–	31	92,262
	4	511,755	184,305	–	–	31	696,091	501,801	178,903	–	–	31	680,735
Non-retail													
Corporate	5	239,505	110,497	251,453	23,486	20,014	644,955	227,250	107,797	254,103	23,163	19,393	631,706
Sovereign	6	446,898	1,560	49,076	15,476	1,742	514,752	420,834	1,203	34,041	12,913	1,681	470,672
Bank	7	27,546	6,120	75,815	16,924	6,449	132,854	26,855	6,718	80,196	16,732	6,022	136,523
	8	713,949	118,177	376,344	55,886	28,205	1,292,561	674,939	115,718	368,340	52,808	27,096	1,238,901
Total	9	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636
By Country of Risk													
Canada	10	\$ 672,318	\$ 158,260	\$ 148,724	\$ 16,686	\$ 9,612	\$ 1,005,600	\$ 650,644	\$ 156,408	\$ 138,030	\$ 16,209	\$ 10,071	\$ 971,362
United States	11	480,034	138,056	112,085	15,426	16,680	762,281	460,439	131,467	114,503	14,972	15,539	736,920
Other International													
Europe	12	54,222	5,187	85,597	16,212	1,284	162,502	45,450	5,921	91,147	15,146	1,249	158,913
Other	13	19,130	979	29,938	7,562	660	58,269	20,207	825	24,660	6,481	268	52,441
	14	73,352	6,166	115,535	23,774	1,944	220,771	65,657	6,746	115,807	21,627	1,517	211,354
Total	15	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636
By Residual Contractual Maturity													
Within 1 year	16	\$ 404,607	\$ 212,540	\$ 375,753	\$ 37,019	\$ 13,324	\$ 1,043,243	\$ 387,549	\$ 208,460	\$ 368,046	\$ 34,629	\$ 13,090	\$ 1,011,774
Over 1 year to 5 years	17	537,408	88,962	441	12,199	14,475	653,485	528,460	85,197	294	11,632	12,986	638,569
Over 5 years	18	283,689	980	150	6,668	437	291,924	260,731	964	–	6,547	1,051	269,293
Total	19	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 34,107	\$ 3,267	\$ 4	\$ 227	\$ 1,860	\$ 39,465	\$ 32,484	\$ 3,455	\$ 3	\$ 315	\$ 1,797	\$ 38,054
Non-residential	21	42,664	7,096	16	846	598	51,220	41,649	6,546	18	1,059	600	49,872
Total real-estate	22	76,771	10,363	20	1,073	2,458	90,685	74,133	10,001	21	1,374	2,397	87,926
Agriculture	23	9,250	431	6	66	26	9,779	8,791	362	5	46	26	9,230
Automotive	24	9,936	8,156	10	471	171	18,744	8,212	8,216	17	540	152	17,137
Financial	25	48,810	17,057	324,082	29,210	3,256	422,415	45,545	16,850	330,985	28,380	2,979	424,739
Food, beverage, and tobacco	26	5,735	4,826	6	1,024	524	12,115	5,481	4,786	7	1,025	518	11,817
Forestry	27	1,142	1,092	–	8	96	2,338	944	1,056	–	10	126	2,136
Government, public sector entities, and education	28	464,270	6,459	49,359	16,010	5,964	542,062	437,856	6,313	34,326	13,388	5,568	497,451
Health and social services	29	21,276	4,189	317	168	2,733	28,683	21,021	4,056	345	209	2,657	28,288
Industrial construction and trade contractors	30	5,552	1,930	10	29	982	8,503	5,613	1,842	2	36	936	8,429
Metals and mining	31	3,645	3,974	246	430	932	9,227	3,333	3,933	294	250	939	8,749
Oil and gas ³	32	4,326	6,987	880	2,516	1,173	15,882	3,935	6,708	1,258	2,794	869	15,564
Power and utilities ³	33	8,398	15,130	12	1,192	5,217	29,949	8,813	13,992	18	1,055	5,168	29,046
Professional and other services	34	16,026	9,228	410	394	957	27,015	15,086	8,807	203	519	1,063	25,678
Retail sector	35	7,246	4,252	128	238	295	12,159	7,302	4,026	114	239	266	11,947
Sundry manufacturing and wholesale	36	9,829	10,062	518	519	950	21,878	8,548	9,903	289	521	674	19,935
Telecommunications, cable, and media	37	5,822	8,121	171	890	445	15,449	4,464	8,233	169	752	559	14,177
Transportation	38	9,051	3,130	66	835	1,487	14,569	9,650	3,963	96	774	1,459	15,942
Other	39	6,864	2,790	103	813	539	11,109	6,212	2,671	191	896	740	10,710
Total	40	\$ 713,949	\$ 118,177	\$ 376,344	\$ 55,886	\$ 28,205	\$ 1,292,561	\$ 674,939	\$ 115,718	\$ 368,340	\$ 52,808	\$ 27,096	\$ 1,238,901

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.

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2021 Q3					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 372,679	\$ 57,102	\$ —	\$ —	\$ —	\$ 429,781
Qualifying revolving retail	2	37,479	112,804	—	—	—	150,283
Other retail	3	83,561	7,880	—	—	30	91,471
	4	493,719	177,786	—	—	30	671,535
Non-retail							
Corporate	5	233,790	105,766	243,651	22,855	19,509	625,571
Sovereign	6	418,473	1,224	49,913	11,975	1,676	483,261
Bank	7	29,623	6,313	80,427	15,249	6,127	137,739
	8	681,886	113,303	373,991	50,079	27,312	1,246,571
Total	9	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
By Country of Risk							
Canada	10	\$ 643,346	\$ 155,392	\$ 142,201	\$ 17,875	\$ 9,700	\$ 968,514
United States	11	465,541	131,076	112,251	13,237	16,239	738,344
Other International							
Europe	12	49,986	4,050	95,729	13,085	1,127	163,977
Other	13	16,732	571	23,810	5,882	276	47,271
	14	66,718	4,621	119,539	18,967	1,403	211,248
Total	15	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
By Residual Contractual Maturity							
Within 1 year	16	\$ 395,554	\$ 206,077	\$ 373,692	\$ 31,629	\$ 14,714	\$ 1,021,666
Over 1 year to 5 years	17	525,547	84,092	299	11,410	11,532	632,880
Over 5 years	18	254,504	920	—	7,040	1,096	263,560
Total	19	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 32,289	\$ 3,115	\$ 4	\$ 425	\$ 1,822	\$ 37,655
Non-residential	21	42,705	6,607	12	1,424	593	51,341
Total real-estate	22	74,994	9,722	16	1,849	2,415	88,996
Agriculture	23	8,904	338	5	46	33	9,326
Automotive	24	8,524	7,449	27	544	160	16,704
Financial	25	47,154	17,393	319,168	26,209	2,976	412,900
Food, beverage, and tobacco	26	5,917	4,604	8	984	511	12,024
Forestry	27	962	1,180	—	17	92	2,251
Government, public sector entities, and education	28	436,785	6,092	50,141	12,504	5,867	511,389
Health and social services	29	21,130	4,223	391	286	2,688	28,718
Industrial construction and trade contractors	30	6,085	1,832	8	51	940	8,916
Metals and mining	31	3,417	3,893	368	271	862	8,811
Oil and gas ³	32	4,529	6,942	2,926	2,239	809	17,445
Power and utilities ³	33	7,939	13,930	18	1,104	5,388	28,379
Professional and other services	34	16,809	8,004	150	466	1,051	26,480
Retail sector	35	8,460	3,867	100	267	305	12,999
Sundry manufacturing and wholesale	36	8,936	8,940	367	568	677	19,488
Telecommunications, cable, and media	37	5,372	8,068	173	806	335	14,754
Transportation	38	10,000	3,966	63	715	1,522	16,266
Other	39	5,969	2,860	62	1,153	681	10,725
Total	40	\$ 681,886	\$ 113,303	\$ 373,991	\$ 50,079	\$ 27,312	\$ 1,246,571

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.

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

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

\$ millions) As at		LINE #	2022 Q3						2022 Q2							
			<u>Exposures before CCF² and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ³	RWA density ⁴	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ³	RWA density ⁴		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
Asset classes																
Corporate		1	\$ 2,539	\$ 456	\$ 2,539	\$ 15	\$ 1,690	66.17	%	\$ 3,194	\$ 414	\$ 3,194	\$ 16	\$ 1,715	53.43	%
Sovereign		2	1	—	1	—	—	—		1	—	1	—	—	—	
Bank		3	599	—	599	—	120	20.03		814	—	814	—	163	20.02	
Retail residential mortgages		4	3,726	2,195	3,726	1,025	2,886	60.75		3,508	1,962	3,508	913	2,717	61.46	
Other retail		5	2,976	5,456	2,976	208	1,888	59.30		3,194	5,409	3,194	191	1,951	57.64	
Equity		6	4,681	3,128	4,681	1,564	4,270	68.37		4,670	2,944	4,670	1,472	4,173	67.94	
Other assets ⁵		7	24,768	—	24,768	—	20,532	82.90		24,241	—	24,241	—	19,602	80.86	
Total		8	\$ 39,290	\$ 11,235	\$ 39,290	\$ 2,812	\$ 31,386	74.55	%	\$ 39,622	\$ 10,729	\$ 39,622	\$ 2,592	\$ 30,321	71.83	%
			2022 Q1						2021 Q4							
			<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ³	RWA density ⁴	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ³	RWA density ⁴		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
Asset classes																
Corporate		9	\$ 3,674	\$ 352	\$ 3,674	\$ —	\$ 1,242	33.81	%	\$ 6,066	\$ 333	\$ 6,066	\$ —	\$ 1,980	32.64	%
Sovereign		10	1	—	1	—	—	—		1	—	1	—	—	—	
Bank		11	489	—	489	—	98	20.04		519	—	519	—	104	20.04	
Retail residential mortgages		12	3,597	1,782	3,597	840	2,755	62.09		3,571	1,663	3,571	752	2,675	61.88	
Other retail		13	3,315	4,882	3,315	147	1,946	56.21		3,220	4,831	3,220	147	1,933	57.41	
Equity		14	4,681	2,828	4,681	1,414	4,120	67.60		4,475	2,626	4,475	1,314	3,862	66.71	
Other assets ⁵		15	25,225	—	25,225	—	19,106	75.74		25,573	—	25,573	—	20,343	79.55	
Total		16	\$ 40,982	\$ 9,844	\$ 40,982	\$ 2,401	\$ 29,267	67.46	%	\$ 43,425	\$ 9,453	\$ 43,425	\$ 2,213	\$ 30,897	67.70	%
			2021 Q3													
			<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ³	RWA density ⁴								
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount										
Asset classes																
Corporate		17	\$ 10,056	\$ 336	\$ 10,056	\$ —	\$ 1,823	18.13	%							
Sovereign		18	1	—	1	—	—	—								
Bank		19	573	—	573	—	115	20.07								
Retail residential mortgages		20	3,304	1,459	3,304	667	2,458	61.90								
Other retail		21	3,148	4,729	3,148	147	1,986	60.27								
Equity		22	4,526	2,574	4,526	1,287	3,877	66.70								
Other assets ⁵		23	25,795	—	25,795	—	20,568	79.74								
Total		24	\$ 47,403	\$ 9,098	\$ 47,403	\$ 2,101	\$ 30,827	62.27	%							

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)¹

\$ millions) As at		LINE #	2022 Q3									2022 Q2								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)		
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other			
Asset classes																				
Corporate	1		\$ 863	\$ –	\$ –	\$ –	\$ 1,690	\$ 1	\$ –	\$ 2,554	\$ 1,494	\$ –	\$ –	\$ –	\$ 1,714	\$ 2	\$ –	\$ 3,210		
Sovereign	2		–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1		
Bank	3		–	599	–	–	–	–	–	599	–	814	–	–	–	–	–	814		
Retail residential mortgages	4		–	–	1,701	3,037	13	–	–	4,751	–	–	1,505	2,903	13	–	–	4,421		
Other retail	5		477	342	–	2,305	–	60	–	3,184	610	339	–	2,361	–	75	–	3,385		
Equity	6		2,061	195	–	–	3,989	–	–	6,245	2,064	177	–	–	3,901	–	–	6,142		
Other assets ²	7		5,830	–	–	–	18,799	–	139	24,768	6,152	–	–	–	17,957	–	132	24,241		
Total	8		\$ 9,231	\$ 1,137	\$ 1,701	\$ 5,342	\$ 24,491	\$ 61	\$ 139	\$ 42,102	\$ 10,320	\$ 1,331	\$ 1,505	\$ 5,264	\$ 23,585	\$ 77	\$ 132	\$ 42,214		
			2022 Q1									2021 Q4								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)		
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other			
Asset classes																				
Corporate	9		\$ 2,432	\$ –	\$ –	\$ –	\$ 1,242	\$ –	\$ –	\$ 3,674	\$ 4,086	\$ –	\$ –	\$ –	\$ 1,979	\$ 1	\$ –	\$ 6,066		
Sovereign	10		–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1		
Bank	11		–	489	–	–	–	–	–	489	–	519	–	–	–	–	–	519		
Retail residential mortgages	12		–	–	1,442	2,980	15	–	–	4,437	–	–	1,429	2,878	16	–	–	4,323		
Other retail	13		751	273	–	2,352	–	86	–	3,462	710	257	–	2,292	–	108	–	3,367		
Equity	14		2,045	205	–	–	3,845	–	–	6,095	1,990	195	–	–	3,604	–	–	5,789		
Other assets ²	15		7,627	–	–	–	17,467	–	131	25,225	6,596	–	–	–	18,858	–	119	25,573		
Total	16		\$ 12,855	\$ 968	\$ 1,442	\$ 5,332	\$ 22,569	\$ 86	\$ 131	\$ 43,383	\$ 13,382	\$ 972	\$ 1,429	\$ 5,170	\$ 24,457	\$ 109	\$ 119	\$ 45,638		
			2021 Q3																	
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)										
			0%	20%	35%	75%	100%	150%	Other											
Asset classes																				
Corporate	17		\$ 8,234	\$ –	\$ –	\$ –	\$ 1,821	\$ 1	\$ –	\$ 10,056										
Sovereign	18		–	1	–	–	–	–	–	1										
Bank	19		–	573	–	–	–	–	–	573										
Retail residential mortgages	20		–	–	1,313	2,642	16	–	–	3,971										
Other retail	21		602	252	–	2,301	–	140	–	3,295										
Equity	22		2,007	186	–	–	3,620	–	–	5,813										
Other assets ²	23		6,591	–	–	–	19,085	–	119	25,795										
Total	24		\$ 17,434	\$ 1,012	\$ 1,313	\$ 4,943	\$ 24,542	\$ 141	\$ 119	\$ 49,504										

¹ Excludes securitization and CCR.

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

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

(\$ millions, except as noted)
As at

(\$ millions, except as noted)		LINE #	2022 Q3														
As at			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-	\$ 51,043	\$ 103,396	69.88	% \$ 136,825	0.08	% 6,499	34.81	% 2.7	\$ 26,374	19.28	% \$ 35		
	2	0.15 to <0.25		BB+	23,635	9,654	69.67	\$ 25,095	0.20	2,324	25.68	2.4	7,378	29.40	13		
	3	0.25 to <0.50		BB to BB-	43,075	15,461	67.67	47,093	0.36	7,520	27.04	2.3	18,225	38.70	45		
	4	0.50 to <0.75		B+	13,418	3,309	69.26	14,887	0.68	2,348	26.74	1.9	7,251	48.71	27		
	5	0.75 to <2.50		B To B-	25,264	5,631	69.05	28,265	1.62	11,593	34.66	2.2	24,579	86.96	156		
	6	2.50 to <10.00		CCC+	1,669	1,388	49.48	2,324	9.01	250	44.35	2.2	4,438	190.96	93		
	7	10.00 to <100.00		CCC to CC and below	2,095	1,253	55.61	2,718	20.34	695	38.66	1.9	5,673	208.72	215		
	8	100.00 (Default)		Default	362	33	47.91	376	100.00	202	56.71	1.7	873	232.18	242		
	9	Total			\$ 160,561	\$ 140,125	69.24	% \$ 257,583	0.79	% 30,672	32.18	% 2.5	\$ 94,791	36.80	% \$ 826		\$ 257
U.S.	10	0.00 to <0.15	%	AAA to A-	\$ 21,759	\$ 14,064	67.43	% \$ 36,358	0.05	% 471	32.02	% 3.5	\$ 5,462	15.02	% \$ 5		
	11	0.15 to <0.25		BBB+	5,523	6,100	60.27	9,200	0.23	164	27.20	3.0	3,110	33.80	6		
	12	0.25 to <0.50		BBB	5,623	8,630	61.31	10,916	0.48	218	34.87	2.9	6,676	61.16	18		
	13	0.50 to <0.75		BBB- to BB	32,602	20,357	59.53	44,544	0.64	4,448	32.55	3.4	30,530	68.54	93		
	14	0.75 to <2.50		BB- To B	20,889	10,742	60.99	27,415	1.50	7,040	36.36	3.2	26,811	97.80	153		
	15	2.50 to <10.00		B-	9,551	1,987	59.38	5,817	4.69	1,590	33.44	3.2	7,141	122.76	91		
	16	10.00 to <100.00		CCC+ to CC and below	3,500	1,011	49.45	3,998	30.25	615	40.75	2.8	9,262	231.67	486		
	17	100.00 (Default)		Default	200	65	41.44	227	100.00	161	73.18	3.2	1,639	722.03	43		
	18	Total			\$ 99,647	\$ 62,956	61.68	% \$ 138,475	1.80	% 14,703	33.33	% 3.3	\$ 90,631	65.45	% \$ 895		\$ 50
2022 Q2																	
Canada ⁷	19	0.00 to <0.15	%	AAA to BBB-	\$ 44,026	\$ 103,083	69.86	% \$ 129,475	0.08	% 6,031	35.05	% 2.7	\$ 24,391	18.84	% \$ 33		
	20	0.15 to <0.25		BB+	21,457	9,087	69.40	22,635	0.20	2,171	25.42	2.1	6,222	27.49	12		
	21	0.25 to <0.50		BB to BB-	40,926	15,995	67.55	45,267	0.36	7,345	27.33	2.2	17,557	38.79	44		
	22	0.50 to <0.75		B+	13,067	3,090	68.66	14,397	0.68	2,378	24.50	2.0	6,622	46.00	24		
	23	0.75 to <2.50		B To B-	25,191	5,573	68.86	28,088	1.62	11,969	35.24	2.2	24,794	88.27	159		
	24	2.50 to <10.00		CCC+	1,825	1,831	53.93	2,781	9.01	317	40.69	2.3	4,936	177.49	102		
	25	10.00 to <100.00		CCC to CC and below	1,933	594	50.26	2,158	20.43	643	39.92	1.7	4,577	212.09	174		
	26	100.00 (Default)		Default	376	21	53.85	385	100.00	198	57.33	1.7	935	242.86	245		
	27	Total			\$ 148,801	\$ 139,274	69.20	% \$ 245,186	0.79	% 30,337	32.28	% 2.4	\$ 90,034	36.72	% \$ 793		\$ 265
U.S.	28	0.00 to <0.15	%	AAA to A-	\$ 21,213	\$ 15,683	67.23	% \$ 38,025	0.05	% 486	35.24	% 3.4	\$ 5,858	15.41	% \$ 5		
	29	0.15 to <0.25		BBB+	5,101	5,889	60.00	8,635	0.23	159	27.37	2.8	2,898	33.56	5		
	30	0.25 to <0.50		BBB	5,289	8,467	61.39	10,488	0.48	215	33.11	2.8	5,862	55.89	17		
	31	0.50 to <0.75		BBB- to BB	31,224	18,864	59.73	42,050	0.64	4,320	33.66	3.4	29,422	69.97	91		
	32	0.75 to <2.50		BB- To B	20,421	10,026	60.75	26,159	1.51	7,077	35.99	3.2	25,453	97.30	145		
	33	2.50 to <10.00		B-	9,926	1,981	58.28	5,606	4.69	1,667	35.91	3.1	7,350	131.11	94		
	34	10.00 to <100.00		CCC+ to CC and below	4,084	1,007	50.74	4,593	29.68	677	44.78	2.7	11,619	252.97	596		
	35	100.00 (Default)		Default	210	65	41.52	237	100.00	177	76.18	3.1	2,038	859.92	27		
	36	Total			\$ 97,468	\$ 61,982	61.83	% \$ 135,793	1.93	% 14,773	34.65	% 3.3	\$ 90,500	66.65	% \$ 980		\$ 35

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 Retail, 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 #	2022														
	Q1														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	% AAA to BBB-	\$ 42,267	\$ 96,601	69.86	% \$ 123,445	0.08	% 5,761	35.33	% 2.7	\$ 22,753	18.43	% \$ 30		
2	0.15 to <0.25	BB+	20,728	9,396	68.94	22,119	0.20	2,039	23.28	2.1	5,779	26.13	11		
3	0.25 to <0.50	BB to BB-	37,845	14,554	67.51	41,318	0.36	7,194	26.45	2.3	15,647	37.87	39		
4	0.50 to <0.75	B+	11,356	2,749	69.32	12,435	0.68	2,447	26.22	2.1	6,011	48.34	22		
5	0.75 to <2.50	B To B-	26,755	6,484	71.13	30,082	1.61	12,187	33.18	2.1	24,920	82.84	160		
6	2.50 to <10.00	CCC+	1,615	2,091	48.02	2,558	9.01	329	37.35	2.5	4,180	163.41	86		
7	10.00 to <100.00	CCC to CC													
8		and below	1,831	474	45.41	1,970	21.05	690	40.41	1.6	4,236	215.03	169		
9	100.00 (Default)	Default	363	20	54.80	370	100.00	202	55.10	1.8	753	203.51	243		
9	Total		\$ 142,760	\$ 132,369	69.15	% \$ 234,297	0.80	% 30,119	31.96	% 2.4	\$ 84,279	35.97	% \$ 760	\$ 254	
10	0.00 to <0.15	% AAA to A-	\$ 18,598	\$ 16,344	66.86	% \$ 36,102	0.05	% 485	35.90	% 3.4	\$ 5,354	14.83	% \$ 5		
11	0.15 to <0.25	BBB+	5,150	6,306	59.85	8,925	0.23	159	27.98	3.0	3,155	35.35	6		
12	0.25 to <0.50	BBB	5,259	8,252	61.22	10,314	0.48	221	34.31	2.8	6,071	58.86	17		
13	0.50 to <0.75	BBB- to BB	28,578	18,098	59.83	39,018	0.64	4,427	34.05	3.3	27,464	70.39	86		
14	0.75 to <2.50	BB- To B	20,335	10,353	60.97	26,303	1.52	7,527	36.31	3.2	25,866	98.34	148		
15	2.50 to <10.00	B-	10,402	2,541	58.85	6,056	4.69	1,964	36.82	3.1	8,158	134.71	105		
16	10.00 to <100.00	CCC+ to CC													
17		and below	4,515	1,115	49.31	5,059	30.14	742	45.01	2.9	12,965	256.28	671		
18	100.00 (Default)	Default	233	85	41.06	268	100.00	182	75.05	2.9	2,374	885.82	22		
18	Total		\$ 93,070	\$ 63,094	61.77	% \$ 132,045	2.13	% 15,702	35.25	% 3.2	\$ 91,407	69.22	% \$ 1,060	\$ 40	
2021															
Q4															
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
19	0.00 to <0.15	% AAA to BBB-	\$ 36,957	\$ 93,648	69.96	% \$ 115,980	0.08	% 5,491	35.42	% 2.6	\$ 21,077	18.17	% \$ 28		
20	0.15 to <0.25	BB+	17,900	10,777	68.11	20,340	0.20	1,998	25.32	2.3	5,682	27.94	11		
21	0.25 to <0.50	BB to BB-	34,655	13,745	67.75	37,895	0.36	6,924	26.10	2.2	14,103	37.22	35		
22	0.50 to <0.75	B+	10,935	2,585	68.53	11,691	0.68	2,444	27.11	2.1	5,726	48.98	21		
23	0.75 to <2.50	B To B-	26,994	6,784	69.30	30,338	1.61	12,272	32.47	2.1	24,362	80.30	154		
24	2.50 to <10.00	CCC+	1,654	2,843	45.88	2,888	9.01	384	34.30	2.2	4,259	147.47	89		
25	10.00 to <100.00	CCC to CC													
26		and below	1,963	527	43.69	2,106	21.95	680	41.45	1.7	4,663	221.42	191		
27	100.00 (Default)	Default	363	22	55.59	373	100.00	209	55.44	1.9	815	218.50	232		
27	Total		\$ 131,421	\$ 130,931	68.88	% \$ 221,611	0.87	% 29,693	32.13	% 2.4	\$ 80,687	36.41	% \$ 761	\$ 243	
28	0.00 to <0.15	% AAA to A-	\$ 18,385	\$ 14,854	65.36	% \$ 34,925	0.05	% 470	38.25	% 3.3	\$ 5,735	16.42	% \$ 6		
29	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
30	0.25 to <0.50	BBB+	4,340	6,240	58.04	7,963	0.29	163	29.41	2.9	3,325	41.76	7		
31	0.50 to <0.75	BBB to BBB-	13,141	15,159	59.09	21,947	0.71	1,303	34.50	3.1	15,853	72.23	54		
32	0.75 to <2.50	BB+ to B	37,809	21,750	58.37	50,004	1.27	10,835	35.63	3.2	45,530	91.05	231		
33	2.50 to <10.00	B-	10,722	2,449	58.01	5,967	4.70	1,978	36.27	3.2	7,977	133.69	102		
34	10.00 to <100.00	CCC+ to CC													
35		and below	5,083	1,245	45.44	5,642	29.92	816	43.94	2.9	14,132	250.48	726		
36	100.00 (Default)	Default	283	75	42.43	315	100.00	199	68.99	2.8	2,469	783.81	32		
36	Total		\$ 89,763	\$ 61,772	59.90	% \$ 126,763	2.46	% 15,757	36.25	% 3.2	\$ 95,021	74.96	% \$ 1,158	\$ 41	

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 Retail, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)		2021													
As at	LINE #	Q3													
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1	0.00 to <0.15	% AAA to BBB-	\$ 37,926	\$ 90,714	70.04	% \$ 115,803	0.08	% 5,578	35.23	% 2.6	\$ 20,686	17.86	% \$ 28	
	2	0.15 to <0.25	BB+	17,131	9,655	67.34	18,437	0.20	1,876	23.70	2.1	4,705	25.52	9	
	3	0.25 to <0.50	BB to BB-	34,591	13,060	67.94	37,637	0.36	6,817	25.71	2.2	13,709	36.42	35	
	4	0.50 to <0.75	B+	11,053	3,366	69.44	11,723	0.68	2,539	28.52	2.2	6,096	52.00	23	
	5	0.75 to <2.50	B To B-	26,714	6,572	69.61	29,849	1.60	12,372	31.98	2.2	23,949	80.23	151	
	6	2.50 to <10.00	CCC+	1,927	2,012	49.46	2,825	9.01	390	32.82	2.2	3,995	141.42	83	
		10.00 to <100.00	CCC to CC and below												
	7			2,311	540	46.91	2,460	21.78	736	44.34	1.9	5,860	238.21	235	
	8	100.00 (Default)	Default	490	39	57.54	500	100.00	230	55.00	1.7	1,207	241.40	257	
	9	Total		\$ 132,143	\$ 125,958	69.14	% \$ 219,234	0.96	% 29,797	31.94	% 2.4	\$ 80,207	36.59	% \$ 821	\$ 281
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 17,891	\$ 16,787	65.31	% \$ 36,164	0.05	% 472	39.09	% 3.3	\$ 5,994	16.57	% \$ 6	
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12	0.25 to <0.50	BBB+	4,837	5,755	58.05	8,177	0.29	161	29.20	2.9	3,365	41.15	7	
	13	0.50 to <0.75	BBB to BBB-	12,946	14,724	59.03	21,667	0.71	1,290	35.15	3.0	15,687	72.40	54	
	14	0.75 to <2.50	BB+ to B	38,442	22,580	58.57	51,008	1.28	10,743	35.96	3.2	46,955	92.05	240	
	15	2.50 to <10.00	B-	11,238	1,974	58.01	5,714	4.70	1,979	37.62	3.1	7,873	137.78	101	
		10.00 to <100.00	CCC+ to CC and below												
	16			5,875	1,717	44.57	6,631	29.05	902	44.03	3.0	16,702	251.88	838	
	17	100.00 (Default)	Default	361	123	42.36	413	100.00	213	66.27	2.7	3,005	727.60	50	
	18	Total		\$ 91,590	\$ 63,660	59.98	% \$ 129,774	2.67	% 15,753	36.85	% 3.2	\$ 99,581	76.73	% \$ 1,296	\$ 60

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 Retail, Wholesale Banking and Corporate segments.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign¹

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

2022 Q3														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 427,972	\$ 4,200	75.30	\$ 494,612 ⁷	0.01	1,079	8.30	2.7	\$ 3,951	0.80	\$ 2	
2	0.15 to <0.25	BB+	21	–	–	21	0.20	1	13.60	1.0	2	9.52	–	
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	177	139	59.00	–	2.14	1	33.75	2.5	–	–	–	
6	2.50 to <10.00	CCC+	1,125	17	39.96	1	4.69	1	–	5.0	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 429,295	\$ 4,356	74.64	\$ 494,634	0.01	1,082	8.30	2.7	\$ 3,953	0.80	\$ 2	\$ –

2022 Q2														
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	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-	\$ 417,205	\$ 4,259	77.07	\$ 485,543 ⁷	0.01	1,092	8.43	2.9	\$ 3,736	0.77	\$ 2	
11	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
12	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
14	0.75 to <2.50	B To B-	1	–	–	1	2.14	2	33.75	2.5	1	100.00	–	
15	2.50 to <10.00	CCC+	1,047	1	100.00	1	4.69	1	–	1.8	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 418,253	\$ 4,260	77.07	\$ 485,545	0.01	1,094	8.43	2.9	\$ 3,737	0.77	\$ 2	\$ –

2022 Q1														
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	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-	\$ 445,844	\$ 4,279	77.15	\$ 515,962 ⁷	0.01	1,079	8.53	2.5	\$ 3,385	0.66	\$ 2	
20	0.15 to <0.25	BB+	10	–	–	10	0.20	1	13.60	1.0	1	10.00	–	
21	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
22	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
23	0.75 to <2.50	B To B-	–	–	–	–	2.14	3	33.75	2.5	–	–	–	
24	2.50 to <10.00	CCC+	1,043	1	100.00	1	4.69	1	–	2.1	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 446,897	\$ 4,280	77.15	\$ 515,973	0.01	1,083	8.53	2.5	\$ 3,386	0.66	\$ 2	\$ –

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.

⁷ 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

(\$ millions, except as noted)
As at

LINE #	2021													
	Q4													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 419,849	\$ 3,705	77.83	\$ 491,614 ⁷	0.01	1,074	9.44	2.5	\$ 3,755	0.76	\$ 2	
2	0.15 to <0.25	BB+	10	—	—	10	0.20	1	13.60	1.0	1	10.00	—	
3	0.25 to <0.50	BB to BB-	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	B To B-	—	—	—	—	2.14	3	33.75	2.5	—	—	—	
6	2.50 to <10.00	CCC+	975	1	100.00	1	4.70	1	—	2.3	—	—	—	
7	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
9	Total		\$ 420,834	\$ 3,706	77.83	\$ 491,625	0.01	1,079	9.44	2.5	\$ 3,756	0.76	\$ 2	—
2021														
Q3														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 417,508	\$ 3,733	77.65	\$ 491,937 ⁷	0.01	1,064	9.53	2.4	\$ 3,671	0.75	\$ 2	
11	0.15 to <0.25	BB+	—	—	—	—	—	—	—	—	—	—	—	
12	0.25 to <0.50	BB to BB-	—	—	—	—	—	—	—	—	—	—	—	
13	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—	
14	0.75 to <2.50	B To B-	—	—	—	—	2.14	1	33.75	2.5	—	—	—	
15	2.50 to <10.00	CCC+	964	1	100.00	1	4.70	1	—	2.6	—	—	—	
16	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
17	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
18	Total		\$ 418,472	\$ 3,734	77.66	\$ 491,938	0.01	1,066	9.53	2.4	\$ 3,671	0.75	\$ 2	—

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.

⁷ Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

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

(\$ millions, except as noted)
As at

LINE #	2022 Q3													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 31,958	\$ 17,710	73.29	\$ 45,184	0.04	1,021	29.29	2.7	\$ 5,683	12.58	\$ 6	
2	0.15 to <0.25	BB+	284	895	84.58	1,041	0.22	42	27.90	3.0	345	33.14	1	
3	0.25 to <0.50	BB to BB-	241	38	77.58	246	0.44	22	29.83	2.3	119	48.37	–	
4	0.50 to <0.75	B+	652	25	74.91	467	0.60	32	49.19	4.0	457	97.86	1	
5	0.75 to <2.50	B To B-	114	3	60.95	100	1.59	35	67.96	4.3	211	211.00	1	
6	2.50 to <10.00	CCC+	8	–	59.00	5	8.80	3	4.47	1.4	1	20.00	–	
7	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.77	2	66.20	5.0	370	327.43	31	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 33,370	\$ 18,671	73.84	\$ 47,156	0.15	1,148	29.62	2.7	\$ 7,186	15.24	\$ 40	\$ –
2022 Q2														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 27,134	\$ 16,068	73.42	\$ 39,159	0.04	1,039	27.59	2.8	\$ 4,987	12.74	\$ 4	
11	0.15 to <0.25	BB+	607	831	83.00	1,228	0.22	47	22.76	2.2	328	26.71	1	
12	0.25 to <0.50	BB to BB-	355	39	68.45	250	0.45	24	24.95	2.4	108	43.20	–	
13	0.50 to <0.75	B+	449	11	86.61	451	0.58	29	41.56	4.5	411	91.13	1	
14	0.75 to <2.50	B To B-	119	7	59.73	107	1.56	29	66.83	4.1	218	203.74	1	
15	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	1.1	–	–	–	
16	10.00 to <100.00	CCC to CC and below	49	–	–	49	70.71	1	67.85	5.0	120	244.90	24	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 28,717	\$ 16,956	73.88	\$ 41,244	0.14	1,160	27.73	2.8	\$ 6,172	14.96	\$ 31	\$ –
2022 Q1														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 25,535	\$ 15,897	74.49	\$ 37,737	0.04	1,063	26.81	2.7	\$ 4,424	11.72	\$ 4	
20	0.15 to <0.25	BB+	381	824	83.01	975	0.22	47	22.18	2.3	229	23.49	–	
21	0.25 to <0.50	BB to BB-	471	23	51.73	244	0.45	21	28.99	2.0	117	47.95	–	
22	0.50 to <0.75	B+	370	38	65.34	387	0.58	34	28.19	4.8	263	67.96	1	
23	0.75 to <2.50	B To B-	183	9	61.54	170	1.44	33	76.55	3.3	339	199.41	2	
24	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	2.3	–	–	–	
25	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.70	2	66.19	5.0	373	330.09	31	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 27,057	\$ 16,791	74.85	\$ 39,626	0.17	1,184	27.04	2.7	\$ 5,745	14.50	\$ 38	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q4													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 24,869	\$ 16,603	72.41	\$ 37,303	0.04	1,074	27.47	2.5	\$ 4,343	11.64	\$ 4	
2	0.15 to <0.25	BB+	124	89	66.74	155	0.20	9	50.94	2.0	82	52.90	–	
3	0.25 to <0.50	BB to BB-	618	727	84.57	872	0.31	55	15.13	1.9	168	19.27	–	
4	0.50 to <0.75	B+	435	32	74.25	458	0.72	38	31.87	4.5	350	76.42	1	
5	0.75 to <2.50	B To B-	175	13	62.44	165	1.38	38	79.57	3.7	355	215.15	2	
6	2.50 to <10.00	CCC+	4	12	99.00	12	4.70	3	15.50	4.4	7	58.33	–	
7	10.00 to <100.00	CCC to CC and below	111	–	–	111	40.63	2	62.96	5.0	345	310.81	30	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 26,336	\$ 17,476	72.90	\$ 39,076	0.18	1,205	27.66	2.6	\$ 5,650	14.46	\$ 37	–
2021 Q3														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 27,387	\$ 16,155	72.84	\$ 39,535	0.04	1,077	28.76	2.4	\$ 4,374	11.06	\$ 5	
11	0.15 to <0.25	BB+	182	97	62.68	195	0.20	7	54.97	2.3	118	60.51	–	
12	0.25 to <0.50	BB to BB-	639	253	69.45	501	0.32	54	18.57	2.0	123	24.55	–	
13	0.50 to <0.75	B+	423	428	98.13	843	0.69	39	28.74	2.8	481	57.06	2	
14	0.75 to <2.50	B To B-	365	11	57.84	355	1.23	39	54.86	4.4	549	154.65	3	
15	2.50 to <10.00	CCC+	5	–	57.10	1	4.70	3	75.96	2.0	3	300.00	–	
16	10.00 to <100.00	CCC to CC and below	48	12	100.00	60	30.28	2	55.74	4.9	212	353.33	11	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 29,049	\$ 16,956	73.37	\$ 41,490	0.12	1,212	29.02	2.4	\$ 5,860	14.12	\$ 21	–

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2022 Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	\$ 47,005	\$ 17,486	52.26 %	\$ 11,115	0.06 %	327,518	8.46 %		\$ 166	1.49 %	\$ 1	\$	
2	0.15 to <0.25	7,950	318	48.92	2,992	0.19	39,275	8.88		110	3.68	1		
3	0.25 to <0.50	6,401	148	48.99	2,570	0.32	36,596	9.32		143	5.56	1		
4	0.50 to <0.75	4,760	432	52.92	1,918	0.50	16,374	9.40		150	7.82	1		
5	0.75 to <2.50	4,660	55	46.77	1,601	1.20	17,227	9.50		223	13.93	2		
6	2.50 to <10.00	1,079	16	43.12	288	5.62	6,393	8.43		87	30.21	1		
7	10.00 to <100.00	289	1	69.80	62	24.21	1,861	8.18		29	46.77	1		
8	100.00 (Default)	117	—	—	21	100.00	667	8.71		24	114.29	—		
9	Total	72,261	18,456	52.17	20,567	0.50	445,911	8.80		932	4.53	8	5	
10	0.00 to <0.15	195,843	78,294	48.86	234,095	0.06	842,224	20.48		7,768	3.32	28		
11	0.15 to <0.25	42,740	4,980	46.19	45,040	0.19	133,271	25.61		4,752	10.55	22		
12	0.25 to <0.50	22,300	3,553	48.49	24,023	0.31	87,811	28.26		3,999	16.65	21		
13	0.50 to <0.75	10,636	—	—	10,636	0.51	23,137	27.65		2,474	23.26	15		
14	0.75 to <2.50	10,488	702	50.14	10,840	1.22	28,570	25.65		4,040	37.27	34		
15	2.50 to <10.00	1,846	51	39.57	1,866	5.49	8,127	19.00		1,230	65.92	18		
16	10.00 to <100.00	446	4	43.09	448	31.49	2,079	13.28		317	70.76	18		
17	100.00 (Default)	142	—	—	142	100.00	675	20.84		273	192.25	9		
18	Total	284,441	87,584	48.70	327,090	0.26	1,125,894	22.15		24,853	7.60	165	41	
19	0.00 to <0.15	29,842	13,118	65.94	38,491	0.06	109,563	29.01		1,779	4.62	6		
20	0.15 to <0.25	6,507	527	40.54	6,721	0.19	26,058	27.61		764	11.37	4		
21	0.25 to <0.50	4,372	415	38.71	4,533	0.32	23,788	27.93		754	16.63	4		
22	0.50 to <0.75	3,564	199	36.65	3,637	0.53	8,985	31.37		984	27.06	6		
23	0.75 to <2.50	4,052	207	33.33	4,121	1.30	14,424	29.40		1,876	45.52	16		
24	2.50 to <10.00	624	57	12.35	631	4.90	4,919	31.62		681	107.92	10		
25	10.00 to <100.00	453	11	9.92	454	19.68	1,747	23.31		562	123.79	21		
26	100.00 (Default)	609	—	—	609	100.00	3,390	22.25		375	61.58	107		
27	Total	50,023	14,534	63.12	59,197	1.44	192,874	28.86		7,775	13.13	174	49	
28		\$ 406,725	\$ 120,574	50.97 %	\$ 406,854	0.45 %	1,764,679	22.34 %		\$ 33,560	8.25 %	\$ 347	\$ 95	

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.

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

(\$ millions, except as noted)
As at

LINE #	2022 Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	\$ 47,067	\$ 17,640	52.20 %	\$ 10,278	0.07 %	331,257	8.40 %		\$ 157	1.53 %	\$ 1		
2	0.15 to <0.25	8,383	358	49.25	2,984	0.19	42,365	8.94		111	3.72	1		
3	0.25 to <0.50	7,197	144	49.44	3,002	0.31	39,747	9.28		165	5.50	1		
4	0.50 to <0.75	4,588	413	52.77	1,791	0.51	16,608	9.35		141	7.87	1		
5	0.75 to <2.50	4,866	57	48.16	1,691	1.23	18,560	9.53		239	14.13	2		
6	2.50 to <10.00	1,160	16	41.41	308	5.53	6,875	8.38		92	29.87	1		
7	10.00 to <100.00	306	1	65.21	60	26.34	1,959	8.17		27	45.00	1		
8	100.00 (Default)	137	—	—	20	100.00	753	8.51		23	115.00	—		
9	Total	73,704	18,629	52.11	20,134	0.52	458,124	8.79		955	4.74	8	6	
10	0.00 to <0.15	186,879	76,401	49.02	224,336	0.06	822,458	19.84		7,253	3.23	26		
11	0.15 to <0.25	40,095	4,069	46.63	41,992	0.19	126,716	23.60		4,095	9.75	19		
12	0.25 to <0.50	21,816	3,167	48.67	23,358	0.32	91,340	26.88		3,719	15.92	20		
13	0.50 to <0.75	11,273	—	—	11,273	0.51	23,567	26.61		2,510	22.27	15		
14	0.75 to <2.50	11,006	715	49.45	11,359	1.22	30,556	24.93		4,122	36.29	34		
15	2.50 to <10.00	1,799	29	50.39	1,814	5.64	8,169	18.77		1,199	66.10	18		
16	10.00 to <100.00	477	5	49.42	479	31.61	2,297	13.30		344	71.82	20		
17	100.00 (Default)	169	—	—	169	100.00	757	20.12		299	176.92	11		
18	Total	273,514	84,386	48.90	314,780	0.29	1,105,860	21.27		23,541	7.48	163	47	
19	0.00 to <0.15	24,377	12,881	65.93	32,870	0.06	116,547	27.79		1,411	4.29	5		
20	0.15 to <0.25	5,666	528	41.01	5,882	0.19	19,105	26.14		634	10.78	3		
21	0.25 to <0.50	4,043	405	39.06	4,201	0.31	18,431	26.48		661	15.73	4		
22	0.50 to <0.75 ⁹	7,837	190	37.26	7,908	0.61	11,253	30.90		2,299	29.07	15		
23	0.75 to <2.50	3,992	207	35.57	4,065	1.32	13,965	28.71		1,823	44.85	15		
24	2.50 to <10.00	659	56	16.41	669	4.87	4,901	31.10		710	106.13	10		
25	10.00 to <100.00	443	10	11.71	444	20.24	1,922	22.33		524	118.02	20		
26	100.00 (Default)	613	—	—	613	100.00	4,527	23.13		363	59.22	115		
27	Total	47,630	14,277	63.19	56,652	1.55	190,651	27.96		8,425	14.87	187	51	
28		\$ 394,848	\$ 117,292	51.15 %	\$ 391,566	0.49 %	1,754,635	21.49 %		\$ 32,921	8.41 %	\$ 358	\$ 104	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

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

⁹ Increase due to volume of unscored borrowers as at Q2 2022.

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

(\$ millions, except as noted)
As at

LINE #	2022 Q1																	
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions				
1	0.00 to <0.15	%	\$ 47,786	\$ 17,687	52.02	%	\$ 9,865	0.07	%	336,767	8.34	%	\$ 151	1.53	%	\$ 1	\$	
2	0.15 to <0.25		8,493	385	48.33		2,836	0.19		43,196	8.98		106	3.74		—		
3	0.25 to <0.50		7,654	155	48.38		3,405	0.31		42,167	9.29		185	5.43		1		
4	0.50 to <0.75		4,759	410	53.03		1,792	0.52		17,430	9.38		142	7.92		1		
5	0.75 to <2.50		5,106	66	48.08		1,747	1.22		19,341	9.48		245	14.02		2		
6	2.50 to <10.00		1,189	18	42.17		311	5.38		7,163	8.50		92	29.58		1		
7	10.00 to <100.00		319	1	64.75		59	26.79		1,939	8.14		27	45.76		1		
8	100.00 (Default)		155	—	—		22	100.00		849	8.68		25	113.64		—		
9	Total		75,461	18,722	51.91		20,037	0.54		468,852	8.79		973	4.86		7	6	
10	0.00 to <0.15		180,091	73,559	48.92		216,079	0.06		809,984	20.09		7,027	3.25		26		
11	0.15 to <0.25		39,486	4,148	47.01		41,436	0.19		128,481	24.23		4,158	10.03		19		
12	0.25 to <0.50		20,468	1,664	45.38		21,223	0.31		79,195	26.67		3,333	15.70		18		
13	0.50 to <0.75		10,297	1,274	51.33		10,951	0.51		31,927	26.10		2,404	21.95		15		
14	0.75 to <2.50		10,532	720	50.44		10,895	1.22		29,840	24.92		3,948	36.24		32		
15	2.50 to <10.00		1,806	28	49.41		1,820	5.53		8,337	19.10		1,216	66.81		18		
16	10.00 to <100.00		473	6	53.08		476	31.21		2,181	13.48		344	72.27		19		
17	100.00 (Default)		189	—	—		189	100.00		864	20.61		340	179.89		13		
18	Total		263,342	81,399	48.80		303,069	0.30		1,090,809	21.49		22,770	7.51		160	49	
19	0.00 to <0.15		27,261	12,634	65.72		35,563	0.06		118,920	28.21		1,534	4.31		5		
20	0.15 to <0.25		5,388	505	38.62		5,584	0.19		21,102	26.37		607	10.87		3		
21	0.25 to <0.50		3,867	400	37.57		4,018	0.32		18,084	27.00		645	16.05		3		
22	0.50 to <0.75		3,578	192	35.89		3,646	0.54		7,934	29.10		926	25.40		6		
23	0.75 to <2.50		4,036	214	33.14		4,107	1.33		14,163	29.15		1,882	45.82		16		
24	2.50 to <10.00		798	62	11.89		806	5.83		5,192	28.37		826	102.48		13		
25	10.00 to <100.00		264	11	9.47		265	25.17		2,176	26.84		397	149.81		17		
26	100.00 (Default)		658	—	—		658	100.00		3,401	23.78		379	57.60		128		
27	Total		45,850	14,018	62.75		54,647	1.63		190,972	28.01		7,196	13.17		191	47	
28		\$	384,653	\$	114,139	51.03	%	\$ 377,753	0.51	%	1,750,633	21.65	%	\$ 30,939	8.19	%	\$ 358	\$ 102

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q4																								
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions											
1	0.00 to <0.15	% \$	48,404 \$	17,805	51.87 %	\$ 9,231	0.07 %	343,030	6.90 %		\$ 117	1.27 %	\$ –												
2	0.15 to <0.25		9,409	379	47.57	3,257	0.20	46,059	8.21		114	3.50	1												
3	0.25 to <0.50		6,896	164	48.40	2,670	0.31	42,159	8.37		133	4.98	1												
4	0.50 to <0.75		5,251	390	52.69	2,062	0.51	18,232	8.47		146	7.08	1												
5	0.75 to <2.50		5,360	67	48.04	1,742	1.20	20,140	8.35		212	12.17	2												
6	2.50 to <10.00		1,197	18	40.60	276	5.42	7,429	6.93		67	24.28	1												
7	10.00 to <100.00		341	3	72.18	67	26.41	2,104	5.56		20	29.85	1												
8	100.00 (Default)		169	–	–	24	100.00	969	6.97		22	91.67	–												
9	Total		77,027	18,826	51.75	19,329	0.56	480,122	7.62		831	4.30	7	17											
10	0.00 to <0.15		174,373	71,709	48.99	209,504	0.06	799,950	18.36		6,195	2.96	23												
11	0.15 to <0.25		37,890	3,828	47.98	39,727	0.19	124,326	22.80		3,751	9.44	17												
12	0.25 to <0.50		20,350	1,642	46.23	21,109	0.31	80,511	24.42		3,041	14.41	16												
13	0.50 to <0.75		10,107	1,209	51.77	10,733	0.51	31,634	23.99		2,163	20.15	13												
14	0.75 to <2.50		10,447	681	50.55	10,791	1.22	30,011	22.63		3,564	33.03	29												
15	2.50 to <10.00		1,758	27	48.20	1,771	5.65	8,416	16.85		1,044	58.95	16												
16	10.00 to <100.00		482	5	58.77	485	32.19	2,303	15.02		356	73.40	28												
17	100.00 (Default)		205	–	–	205	100.00	914	18.51		357	174.15	11												
18	Total		255,612	79,101	48.94	294,325	0.31	1,078,065	19.74		20,471	6.96	153	36											
19	0.00 to <0.15		24,565	12,181	65.53	32,546	0.06	113,964	28.51		1,441	4.43	5												
20	0.15 to <0.25		5,397	516	38.94	5,598	0.19	21,316	26.64		615	10.99	3												
21	0.25 to <0.50		4,033	397	38.28	4,185	0.32	22,836	27.42		683	16.32	4												
22	0.50 to <0.75		3,770	209	36.77	3,847	0.56	8,685	31.14		1,064	27.66	7												
23	0.75 to <2.50		4,007	211	33.16	4,077	1.32	15,445	29.75		1,896	46.50	16												
24	2.50 to <10.00		924	58	11.85	931	6.01	5,593	28.23		963	103.44	15												
25	10.00 to <100.00		275	10	8.47	276	25.81	2,383	26.61		406	147.10	18												
26	100.00 (Default)		589	–	–	589	100.00	3,500	23.80		314	53.31	116												
27	Total		43,560	13,582	62.51	52,049	1.60	193,722	28.45		7,382	14.18	184	46											
28		\$	376,199 \$	111,509	51.07 %	\$ 365,703	0.52 %	1,751,909	20.16 %		\$ 28,684	7.84 %	\$ 344 \$	99											

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	\$ 49,037	\$ 17,954	51.84 %	\$ 8,696	0.07 %	349,430	7.11 %		\$ 114	1.31 %	\$ –		
2	0.15 to <0.25	8,675	399	47.35	2,327	0.19	45,393	8.11		78	3.35	–		
3	0.25 to <0.50	8,356	169	48.00	3,445	0.31	44,049	8.63		175	5.08	1		
4	0.50 to <0.75	5,012	396	52.91	1,688	0.52	20,834	8.49		122	7.23	1		
5	0.75 to <2.50	5,592	73	48.39	1,666	1.23	21,760	8.36		206	12.36	2		
6	2.50 to <10.00	1,393	21	41.69	299	5.50	8,531	7.09		75	25.08	1		
7	10.00 to <100.00	394	2	77.21	74	26.96	2,426	6.01		25	33.78	1		
8	100.00 (Default)	191	–	–	26	100.00	1,073	7.22		25	96.15	–		
9	Total	78,650	19,014	51.71	18,221	0.62	493,496	7.76		820	4.50	6	22	
10	0.00 to <0.15	166,862	70,133	49.15	201,333	0.06	786,207	18.68		6,103	3.03	22		
11	0.15 to <0.25	37,971	3,797	46.85	39,750	0.19	128,120	23.34		3,819	9.61	18		
12	0.25 to <0.50	19,694	1,640	46.12	20,450	0.31	79,516	24.89		2,992	14.63	16		
13	0.50 to <0.75	9,760	1,212	51.02	10,379	0.51	30,815	24.40		2,133	20.55	13		
14	0.75 to <2.50	10,404	708	50.49	10,761	1.23	31,870	22.98		3,617	33.61	30		
15	2.50 to <10.00	2,044	33	44.83	2,059	5.73	9,727	16.89		1,234	59.93	19		
16	10.00 to <100.00	565	4	48.85	567	32.85	2,671	15.59		443	78.13	33		
17	100.00 (Default)	227	–	–	227	100.00	981	18.40		394	173.57	12		
18	Total	247,527	77,527	49.01	285,526	0.34	1,069,907	20.12		20,735	7.26	163	39	
19	0.00 to <0.15	24,213	12,322	65.62	32,298	0.06	114,839	28.91		1,447	4.48	5		
20	0.15 to <0.25	5,479	524	39.26	5,685	0.19	20,431	27.35		644	11.33	3		
21	0.25 to <0.50	4,131	381	38.64	4,279	0.31	25,141	28.06		714	16.69	4		
22	0.50 to <0.75	2,697	223	38.78	2,783	0.51	8,539	30.18		708	25.44	4		
23	0.75 to <2.50	4,833	212	31.46	4,900	1.24	16,285	30.87		2,253	45.98	19		
24	2.50 to <10.00	905	62	13.63	913	5.70	6,321	30.27		987	108.11	15		
25	10.00 to <100.00	334	13	12.88	336	24.71	2,502	28.02		525	156.25	23		
26	100.00 (Default)	607	–	–	607	100.00	3,545	24.61		351	57.83	123		
27	Total	43,199	13,737	62.62	51,801	1.66	197,603	28.89		7,629	14.73	196	51	
28		\$ 369,376	\$ 110,278	51.17 %	\$ 355,548	0.56 %	1,761,006	20.56 %		\$ 29,184	8.21 %	\$ 365	\$ 112	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and HELOCs. Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

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

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

(\$ millions, except as noted)
As at

LINE
#

2022
Q3

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 7,240	\$ 146,174	61.10 %	\$ 96,557	0.05 %	18,023,219	87.15 %		\$ 2,734	2.83 %	\$ 39	
2	0.15 to <0.25	2,447	14,386	61.42	11,284	0.19	2,195,258	88.87		1,103	9.77	19	
3	0.25 to <0.50	2,929	11,125	60.98	9,713	0.32	2,615,871	89.72		1,439	14.82	28	
4	0.50 to <0.75	3,603	9,495	58.59	9,166	0.53	1,531,467	89.96		2,032	22.17	43	
5	0.75 to <2.50	14,024	16,528	60.45	24,015	1.49	4,515,861	91.41		11,832	49.27	328	
6	2.50 to <10.00	8,888	3,192	64.13	10,935	5.39	3,006,797	91.47		13,235	121.03	538	
7	10.00 to <100.00	1,601	185	64.24	1,719	26.66	947,764	89.78		4,140	240.84	415	
8	100.00 (Default)	96	–	–	96	100.00	18,076	85.46		55	57.29	78	
9	Total	\$ 40,828	\$ 201,085	61.00 %	\$ 163,485	1.01 %	32,854,313	88.52 %		\$ 36,570	22.37 %	\$ 1,488	\$ 197

2022
Q2

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 6,489	\$ 143,470	60.50 %	\$ 93,294	0.05 %	17,281,541	86.56 %		\$ 2,740	2.94 %	\$ 39	
11	0.15 to <0.25	2,367	15,107	60.76	11,546	0.19	2,387,339	87.90		1,115	9.66	20	
12	0.25 to <0.50	2,907	11,664	60.19	9,928	0.32	2,800,732	88.72		1,457	14.68	28	
13	0.50 to <0.75	3,535	9,336	58.31	8,979	0.53	1,661,353	88.92		1,970	21.94	42	
14	0.75 to <2.50	13,459	15,496	59.85	22,734	1.47	4,498,570	90.35		10,981	48.30	303	
15	2.50 to <10.00	8,471	3,222	63.52	10,517	5.46	3,301,969	90.25		12,662	120.40	518	
16	10.00 to <100.00	1,671	270	69.16	1,858	25.51	996,192	88.45		4,379	235.68	423	
17	100.00 (Default)	102	–	–	102	100.00	18,224	84.36		42	41.18	83	
18	Total	\$ 39,001	\$ 198,565	60.41 %	\$ 158,958	1.03 %	32,945,920	87.73 %		\$ 35,346	22.24 %	\$ 1,456	\$ 193

2022
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
19	0.00 to <0.15 %	\$ 6,616	\$ 140,395	60.21 %	\$ 91,149	0.05 %	17,092,445	86.28 %		\$ 2,690	2.95 %	\$ 38	
20	0.15 to <0.25	2,359	15,032	60.24	11,414	0.19	2,389,394	87.80		1,101	9.65	19	
21	0.25 to <0.50	2,853	11,543	59.85	9,762	0.32	2,797,542	88.64		1,430	14.65	28	
22	0.50 to <0.75	3,467	9,250	57.83	8,816	0.53	1,639,534	88.85		1,931	21.90	41	
23	0.75 to <2.50	13,210	15,483	59.65	22,445	1.48	4,509,005	90.25		10,840	48.30	300	
24	2.50 to <10.00	8,254	3,310	65.09	10,408	5.44	3,272,650	90.19		12,496	120.06	510	
25	10.00 to <100.00	1,548	295	68.45	1,750	25.15	948,926	88.38		4,117	235.26	393	
26	100.00 (Default)	92	–	–	92	100.00	14,789	84.03		38	41.30	74	
27	Total	\$ 38,399	\$ 195,308	60.13 %	\$ 155,836	1.01 %	32,664,285	87.54 %		\$ 34,643	22.23 %	\$ 1,403	\$ 179

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE
#

2021
Q4

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 6,472	\$ 135,404	60.22 %	\$ 88,017	0.05 %	16,668,631	85.97 %		\$ 2,608	2.96 %	\$ 37	
2	0.15 to <0.25	2,285	15,059	59.89	11,304	0.19	2,424,146	87.50		1,086	9.61	19	
3	0.25 to <0.50	2,790	11,573	59.11	9,630	0.32	2,775,618	88.34		1,401	14.55	27	
4	0.50 to <0.75	3,410	9,028	57.95	8,642	0.53	1,566,669	88.71		1,895	21.93	41	
5	0.75 to <2.50	12,936	14,891	58.40	21,633	1.48	4,371,651	90.15		10,462	48.36	289	
6	2.50 to <10.00	8,146	3,080	62.91	10,083	5.42	3,253,244	90.16		12,077	119.78	492	
7	10.00 to <100.00	1,444	247	66.41	1,609	24.56	1,011,730	88.44		3,773	234.49	353	
8	100.00 (Default)	88	—	—	88	100.00	13,601	83.74		38	43.18	71	
9	Total	\$ 37,571	\$ 189,282	59.93 %	\$ 151,006	0.99 %	32,085,290	87.29 %		\$ 33,340	22.08 %	\$ 1,329	\$ 156

2021
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
10	0.00 to <0.15 %	\$ 6,098	\$ 135,630	60.13 %	\$ 87,657	0.05 %	16,514,087	85.82 %		\$ 2,566	2.93 %	\$ 37	
11	0.15 to <0.25	2,198	14,661	59.82	10,968	0.19	2,289,111	87.45		1,053	9.60	18	
12	0.25 to <0.50	2,723	11,333	59.27	9,441	0.32	2,821,045	88.26		1,371	14.52	26	
13	0.50 to <0.75	3,352	8,831	58.10	8,483	0.53	1,394,805	88.66		1,858	21.90	40	
14	0.75 to <2.50	13,065	14,477	58.57	21,544	1.48	4,227,028	90.09		10,428	48.40	288	
15	2.50 to <10.00	8,453	3,016	65.97	10,442	5.44	3,385,808	90.03		12,507	119.78	511	
16	10.00 to <100.00	1,496	212	74.58	1,654	24.26	1,153,172	88.21		3,874	234.22	357	
17	100.00 (Default)	94	—	—	94	100.00	13,241	83.96		40	42.55	76	
18	Total	\$ 37,479	\$ 188,160	59.95 %	\$ 150,283	1.01 %	31,798,297	87.18 %		\$ 33,697	22.42 %	\$ 1,353	\$ 174

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE
#

2022
Q3

	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 12,511	\$ 5,195	70.83 %	\$ 16,187	0.08 %	689,720	36.82 %		\$ 1,278	7.90 %	\$ 5	
2	0.15 to <0.25	7,930	3,181	43.04	9,300	0.20	369,751	38.62		1,521	16.35	7	
3	0.25 to <0.50	15,985	1,109	64.14	16,696	0.32	516,225	34.01		3,348	20.05	18	
4	0.50 to <0.75	8,656	954	66.57	9,283	0.53	265,665	43.52		3,185	34.31	21	
5	0.75 to <2.50	26,052	1,550	62.14	26,457	1.46	820,521	49.88		15,969	60.36	196	
6	2.50 to <10.00	8,961	413	56.30	9,009	5.33	397,361	56.07		7,980	88.58	271	
7	10.00 to <100.00	1,941	54	51.32	1,962	26.09	100,775	53.69		2,462	125.48	274	
8	100.00 (Default)	371	5	100.00	373	100.00	11,436	45.97		376	100.80	143	
9	Total	\$ 82,407	\$ 12,461	61.18 %	\$ 89,267	2.11 %	3,171,454	43.40 %		\$ 36,119	40.46 %	\$ 935	\$ 106

2022
Q2

	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 12,663	\$ 5,191	71.16 %	\$ 16,357	0.08 %	711,781	36.08 %		\$ 1,268	7.75 %	\$ 5	
11	0.15 to <0.25	7,822	3,195	42.96	9,195	0.20	385,443	37.72		1,467	15.95	7	
12	0.25 to <0.50	16,839	1,144	64.40	17,576	0.32	541,696	33.28		3,448	19.62	19	
13	0.50 to <0.75	8,510	965	67.06	9,150	0.53	283,430	43.13		3,111	34.00	21	
14	0.75 to <2.50	26,093	1,525	61.77	26,468	1.47	938,987	49.36		15,837	59.83	195	
15	2.50 to <10.00	8,652	396	55.55	8,717	5.35	453,806	56.33		7,760	89.02	262	
16	10.00 to <100.00	1,911	51	51.66	1,935	25.18	111,866	53.39		2,412	124.65	261	
17	100.00 (Default)	362	5	100.00	366	100.00	12,473	47.26		382	104.37	144	
18	Total	\$ 82,852	\$ 12,472	61.29 %	\$ 89,764	2.05 %	3,439,482	42.72 %		\$ 35,685	39.75 %	\$ 914	\$ 107

2022
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
19	0.00 to <0.15 %	\$ 12,287	\$ 5,214	71.38 %	\$ 16,009	0.08 %	731,062	36.66 %		\$ 1,257	7.85 %	\$ 5	
20	0.15 to <0.25	7,653	3,235	43.19	9,050	0.20	399,856	38.22		1,464	16.18	7	
21	0.25 to <0.50	16,715	1,137	64.60	17,449	0.32	559,063	33.24		3,420	19.60	19	
22	0.50 to <0.75	8,538	942	67.12	9,161	0.53	291,771	43.48		3,139	34.26	21	
23	0.75 to <2.50	25,651	1,520	62.14	26,062	1.46	949,239	50.01		15,788	60.58	195	
24	2.50 to <10.00	8,599	383	55.06	8,725	5.36	473,124	56.25		7,757	88.91	263	
25	10.00 to <100.00	1,994	50	47.11	2,014	26.04	121,072	53.35		2,507	124.48	279	
26	100.00 (Default)	354	5	100.00	359	100.00	12,645	47.21		383	106.69	140	
27	Total	\$ 81,791	\$ 12,486	61.43 %	\$ 88,829	2.10 %	3,537,832	43.11 %		\$ 35,715	40.21 %	\$ 929	\$ 110

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)

As at

LINE
#

2021

Q4

	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 11,632	\$ 5,180	71.57 %	\$ 15,338	0.08 %	710,285	36.20 %		\$ 1,182	7.71 %	\$ 4	
2	0.15 to <0.25	7,477	3,264	43.14	8,886	0.20	395,617	37.57		1,414	15.91	7	
3	0.25 to <0.50	16,450	1,149	64.57	17,191	0.35	551,116	32.63		3,419	19.89	19	
4	0.50 to <0.75	8,516	946	66.85	9,145	0.53	292,622	41.23		2,973	32.51	20	
5	0.75 to <2.50	26,119	1,489	61.67	26,616	1.47	997,426	47.37		15,291	57.45	189	
6	2.50 to <10.00	8,714	395	54.08	8,886	5.32	482,314	53.84		7,555	85.02	254	
7	10.00 to <100.00	1,986	54	52.44	2,014	26.07	122,554	50.31		2,355	116.93	263	
8	100.00 (Default)	346	5	100.00	351	100.00	11,098	43.63		290	82.62	131	
9	Total	\$ 81,240	\$ 12,482	61.33 %	\$ 88,427	2.12 %	3,563,032	41.65 %		\$ 34,479	38.99 %	\$ 887	\$ 98

2021

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
10	0.00 to <0.15 %	\$ 10,760	\$ 5,072	72.15 %	\$ 14,419	0.08 %	682,087	39.49 %		\$ 1,212	8.41 %	\$ 4	
11	0.15 to <0.25	7,093	3,207	44.31	8,513	0.20	387,657	40.23		1,450	17.03	7	
12	0.25 to <0.50	15,653	1,194	66.70	16,435	0.35	553,042	33.93		3,391	20.63	19	
13	0.50 to <0.75	8,474	1,062	70.59	9,218	0.53	289,225	42.22		3,069	33.29	21	
14	0.75 to <2.50	26,452	1,447	60.25	27,043	1.48	977,972	48.00		15,755	58.26	195	
15	2.50 to <10.00	9,444	403	55.70	9,668	5.37	506,650	53.38		8,159	84.39	277	
16	10.00 to <100.00	2,181	60	58.93	2,216	25.55	139,716	51.35		2,649	119.54	290	
17	100.00 (Default)	355	5	100.00	359	100.00	11,601	45.39		323	89.97	139	
18	Total	\$ 80,412	\$ 12,450	62.35 %	\$ 87,871	2.25 %	3,547,950	43.28 %		\$ 36,008	40.98 %	\$ 952	\$ 100

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 – Equities under the Simple Risk-Weight Method (CR10)¹

(\$ millions)
As at

Categories

Publicly traded equity exposures
Other equity exposures
Total

LINE #	2022 Q3					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
1	\$ 11,208	\$ –	300 %	\$ 11,208	\$	25,296
2	141	418	400	350		1,485
3	\$ 11,349	\$ 418		\$ 11,558	\$	26,781

2022 Q2					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
4	\$ 12,837	\$ –	300 %	\$ 12,837	\$	29,245
5	115	362	400	296		1,252
6	\$ 12,952	\$ 362		\$ 13,133	\$	30,497

2022 Q1					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
7	\$ 13,472	\$ –	300 %	\$ 13,472	\$	28,764
8	97	319	400	257		1,088
9	\$ 13,569	\$ 319		\$ 13,729	\$	29,852

2021 Q4					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
10	\$ 13,306	\$ –	300 %	\$ 13,306	\$	28,357
11	73	326	400	235		997
12	\$ 13,379	\$ 326		\$ 13,541	\$	29,354

2021 Q3					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
13	\$ 13,398	\$ –	300 %	\$ 13,398	\$	27,031
14	117	312	400	273		1,160
15	\$ 13,515	\$ 312		\$ 13,671	\$	28,191

¹ As a result of the investment in Schwab, equity exposures are now risk weighted under the simple risk-weighted method.

² Off-balance sheet amounts are before CCF and CRM.

³ Exposure amounts are post CCF and CRM.

⁴ RWA reflects the reduction related to the portion of equity positions deducted from capital.

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

(\$ millions, except as noted)
As at

LINE #	2022 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 15,237	\$ 29,095		1.4	\$ 62,065	\$ 8,694
2	-	-		-	-	-
3			-	-	-	-
4					-	-
5					351,901	2,304
6					-	-
7					\$ 413,966	\$ 10,998
2022 Q2						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 18,341	\$ 28,661		1.4	\$ 65,802	\$ 8,348
9	-	-		-	-	-
10			-	-	-	-
11					-	-
12					371,122	1,925
13					-	-
14					\$ 436,924	\$ 10,273
2022 Q1						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
15	\$ 9,479	\$ 30,440		1.4	\$ 55,886	\$ 8,261
16	-	-		-	-	-
17			-	-	-	-
18					-	-
19					376,344	2,124
20					-	-
21					\$ 432,230	\$ 10,385
2021 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
22	\$ 8,824	\$ 28,896		1.4	\$ 52,808	\$ 8,467
23	-	-		-	-	-
24			-	-	-	-
25					-	-
26					368,340	2,691
27					-	-
28					\$ 421,148	\$ 11,158

SA-CCR (for derivatives)
Current exposure method (for derivatives)
Internal model method (for derivatives and SFTs)
Simple approach for credit risk mitigation (for SFTs)
Comprehensive approach for credit risk mitigation (for SFTs)
VaR for SFTs
Total

SA-CCR (for derivatives)
Current exposure method (for derivatives)
Internal model method (for derivatives and SFTs)
Simple approach for credit risk mitigation (for SFTs)
Comprehensive approach for credit risk mitigation (for SFTs)
VaR for SFTs
Total

SA-CCR (for derivatives)
Current exposure method (for derivatives)
Internal model method (for derivatives and SFTs)
Simple approach for credit risk mitigation (for SFTs)
Comprehensive approach for credit risk mitigation (for SFTs)
VaR for SFTs
Total

SA-CCR (for derivatives)
Current exposure method (for derivatives)
Internal model method (for derivatives and SFTs)
Simple approach for credit risk mitigation (for SFTs)
Comprehensive approach for credit risk mitigation (for SFTs)
VaR for SFTs
Total

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 8,328	\$ 27,442		1.4	\$ 50,079	\$ 8,789
2	—	—		—	—	—
3			—	—	—	—
4					—	—
5					373,991	2,236
6					—	—
7					\$ 424,070	\$ 11,025

SA-CCR (for derivatives)

Current exposure method (for derivatives)

Internal model method (for derivatives and SFTs)

Simple approach for credit risk mitigation (for SFTs)

Comprehensive approach for credit risk mitigation (for SFTs)

VaR for SFTs

Total

¹ Excludes exposures and RWA for QCCPs and CVA.

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

Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions)

As at

LINE #	2022 Q3	2022 Q2	2022 Q1	2021 Q4
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Total portfolios subject to the Advanced CVA capital charge

i) VaR component (including the 3x multiplier)

ii) Stressed VaR component (including the 3x multiplier)

All portfolios subject to the standardized CVA capital charge

Total subject to the CVA capital charge

	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2								
3	41,270	7,329	43,893	6,916	37,211	6,945	35,168	7,259
4	\$ 41,270	\$ 7,329	\$ 43,893	\$ 6,916	\$ 37,211	\$ 6,945	\$ 35,168	\$ 7,259

2021 Q3

Total portfolios subject to the Advanced CVA capital charge

i) VaR component (including the 3x multiplier)

ii) Stressed VaR component (including the 3x multiplier)

All portfolios subject to the standardized CVA capital charge

Total subject to the CVA capital charge

	EAD post-CRM	RWA
5	\$ -	\$ -
6		
7	33,235	8,228
8	\$ 33,235	\$ 8,228

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

(\$ millions, except as noted)
As at

LINE #		2022 Q3							
		PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴
1		0.00 to <0.15 % \$	226,281	0.05 %	4,222	5.23 %	0.4 \$	4,073	1.80 %
2		0.15 to <0.25	15,088	0.20	707	8.28	0.3	810	5.37
3		0.25 to <0.50	9,203	0.37	887	6.66	0.4	643	6.99
4		0.50 to <0.75	1,037	0.68	367	14.37	0.8	234	22.57
5		0.75 to <2.50	2,715	1.93	697	17.32	1.0	1,092	40.22
6		2.50 to <10.00	351	5.54	140	15.21	0.3	199	56.70
7		10.00 to <100.00	28	19.25	129	28.88	4.3	47	167.86
8		100.00 (Default)	1	100.00	7	64.71	4.7	9	900.00
9		Total	\$ 254,704	0.11 %	7,156	5.64 %	0.4 \$	7,107	2.79 %
		2022 Q2							
		PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴
10		0.00 to <0.15 % \$	243,064	0.05 %	3,969	4.18 %	0.4 \$	3,512	1.44 %
11		0.15 to <0.25	13,061	0.20	680	7.46	0.3	655	5.01
12		0.25 to <0.50	9,651	0.40	890	6.13	0.4	635	6.58
13		0.50 to <0.75	976	0.68	366	12.03	0.8	183	18.75
14		0.75 to <2.50	2,632	1.98	744	19.67	1.0	1,181	44.87
15		2.50 to <10.00	414	5.50	148	12.84	0.2	193	46.62
16		10.00 to <100.00	30	21.15	129	31.47	4.1	56	186.67
17		100.00 (Default)	1	100.00	10	59.64	4.2	10	1,000.00
18		Total	\$ 269,829	0.10 %	6,936	4.60 %	0.4 \$	6,425	2.38 %
		2022 Q1							
		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 % \$	239,889	0.05 %	4,002	3.87 %	0.4 \$	3,008	1.25 %
20		0.15 to <0.25	17,765	0.20	672	8.96	0.3	1,098	6.18
21		0.25 to <0.50	12,746	0.40	876	4.67	0.4	664	5.21
22		0.50 to <0.75	860	0.68	375	17.55	1.5	264	30.70
23		0.75 to <2.50	2,949	1.84	780	15.56	1.0	1,029	34.89
24		2.50 to <10.00	624	6.03	156	11.43	0.4	263	42.15
25		10.00 to <100.00	101	20.01	148	26.99	4.2	162	160.40
26		100.00 (Default)	5	100.00	10	48.72	4.4	31	620.00
27		Total	\$ 274,939	0.12 %	7,019	4.43 %	0.4 \$	6,519	2.37 %

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2021 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 %	\$ 227,185	0.05 %	3,907	3.71 %	0.4	\$ 2,770	1.22 %		
2	0.15 to <0.25	19,317	0.20	651	7.92	0.3	1,069	5.53		
3	0.25 to <0.50	15,597	0.37	882	4.85	0.3	863	5.53		
4	0.50 to <0.75	11,281	0.68	335	2.90	0.3	548	4.86		
5	0.75 to <2.50	2,909	1.72	869	17.54	1.3	1,178	40.50		
6	2.50 to <10.00	773	6.20	160	11.01	0.5	319	41.27		
7	10.00 to <100.00	198	19.31	165	25.83	3.4	290	146.46		
8	100.00 (Default)	6	100.00	10	47.06	4.3	36	600.00		
9	Total	\$ 277,266	0.16 %	6,979	4.22 %	0.4	\$ 7,073	2.55 %		
	2021 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 %	\$ 223,787	0.05 %	3,711	3.81 %	0.4	\$ 2,825	1.26 %		
11	0.15 to <0.25	18,342	0.20	641	7.48	0.4	956	5.21		
12	0.25 to <0.50	12,266	0.38	880	6.12	0.5	887	7.23		
13	0.50 to <0.75	8,304	0.68	339	4.32	0.4	590	7.11		
14	0.75 to <2.50	2,703	1.66	863	19.11	1.6	1,245	46.06		
15	2.50 to <10.00	860	6.97	184	15.16	1.0	511	59.42		
16	10.00 to <100.00	236	19.81	147	26.01	3.5	350	148.31		
17	100.00 (Default)	8	100.00	10	46.91	4.4	47	587.50		
18	Total	\$ 266,506	0.16 %	6,775	4.40 %	0.4	\$ 7,411	2.78 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2022 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 54,687	0.02 %	202	2.80 %	1.0	\$ 153	0.28 %		
2	0.15 to <0.25	–	–	–	–	–	–	–		
3	0.25 to <0.50	2	0.43	4	49.52	1.0	1	50.00		
4	0.50 to <0.75	16	0.68	1	54.50	1.0	12	75.00		
5	0.75 to <2.50	13	2.14	5	13.60	1.0	4	30.77		
6	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
7	10.00 to <100.00	15	23.23	2	63.85	5.0	59	393.33		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 54,735	0.03 %	215	2.84 %	1.0	\$ 229	0.42 %		
2022 Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 62,402	0.02 %	194	4.38 %	0.8	\$ 141	0.23 %		
11	0.15 to <0.25	–	0.20	1	3.65	5.0	–	–		
12	0.25 to <0.50	2	0.43	3	13.60	1.0	–	–		
13	0.50 to <0.75	12	0.56	2	64.45	4.8	18	150.00		
14	0.75 to <2.50	8	2.14	5	13.60	1.0	2	25.00		
15	2.50 to <10.00	3	4.69	1	4.34	–	–	–		
16	10.00 to <100.00	3	40.39	1	60.50	5.0	12	400.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 62,430	0.02 %	207	4.39 %	0.8	\$ 173	0.28 %		
2022 Q1										
	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 %	\$ 64,514	0.02 %	196	3.65 %	0.6	\$ 136	0.21 %		
20	0.15 to <0.25	1	0.20	2	7.59	3.1	–	–		
21	0.25 to <0.50	–	0.29	2	13.60	–	–	–		
22	0.50 to <0.75	2	0.68	1	54.50	1.0	2	100.00		
23	0.75 to <2.50	10	2.14	7	13.60	1.0	3	30.00		
24	2.50 to <10.00	3	4.69	1	4.34	–	–	–		
25	10.00 to <100.00	22	25.02	2	63.50	5.0	85	386.36		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 64,552	0.03 %	211	3.67 %	0.6	\$ 226	0.35 %		

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 #	2021 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 %	\$ 46,912	0.02 %	182	3.57 %	0.7	\$ 120	0.26 %		
2	0.15 to <0.25	2	0.20	2	10.01	2.0	–	–		
3	0.25 to <0.50	4	0.43	3	49.88	1.0	2	50.00		
4	0.50 to <0.75	2	0.68	1	54.50	1.0	1	50.00		
5	0.75 to <2.50	6	2.14	5	13.60	1.0	2	33.33		
6	2.50 to <10.00	3	4.70	1	4.40	–	–	–		
7	10.00 to <100.00	25	17.89	2	60.55	5.0	91	364.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 46,954	0.03 %	196	3.61 %	0.7	\$ 216	0.46 %		
	2021 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 %	\$ 61,850	0.02 %	175	4.83 %	0.6	\$ 125	0.20 %		
11	0.15 to <0.25	–	0.20	1	13.60	0.1	–	–		
12	0.25 to <0.50	1	0.43	3	51.42	0.9	1	100.00		
13	0.50 to <0.75	4	0.68	1	54.50	1.0	3	75.00		
14	0.75 to <2.50	23	1.49	6	49.63	4.1	35	152.17		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	10	18.15	1	60.50	5.0	38	380.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 61,888	0.02 %	187	4.86 %	0.6	\$ 202	0.33 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2022 Q3								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 % \$	104,180	0.05 %	339	13.36 %	0.4 \$	3,639	3.49 %	
2	0.15 to <0.25	86	0.20	13	6.80	0.2	4	4.65	
3	0.25 to <0.50	220	0.29	18	3.08	0.3	11	5.00	
4	0.50 to <0.75	11	0.68	4	14.60	0.9	3	27.27	
5	0.75 to <2.50	29	1.76	4	8.27	—	5	17.24	
6	2.50 to <10.00	1	4.69	2	4.34	—	—	—	
7	10.00 to <100.00	—	18.15	1	19.75	2.7	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total	\$ 104,527	0.05 %	381	13.33 %	0.4 \$	3,662	3.50 %	
2022 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 % \$	104,044	0.05 %	340	13.48 %	0.4 \$	3,651	3.51 %	
11	0.15 to <0.25	477	0.20	13	2.23	0.1	7	1.47	
12	0.25 to <0.50	55	0.30	16	11.19	1.0	8	14.55	
13	0.50 to <0.75	8	0.68	4	15.52	1.0	2	25.00	
14	0.75 to <2.50	80	1.53	5	5.51	—	7	8.75	
15	2.50 to <10.00	1	4.69	2	2.77	—	—	—	
16	10.00 to <100.00	—	18.15	1	19.75	2.9	—	—	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	Total	\$ 104,665	0.05 %	381	13.42 %	0.4 \$	3,675	3.51 %	
2022 Q1									
	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 % \$	92,338	0.05 %	335	15.00 %	0.4 \$	3,600	3.90 %	
20	0.15 to <0.25	290	0.20	17	2.95	0.1	6	2.07	
21	0.25 to <0.50	36	0.41	13	56.80	1.7	26	72.22	
22	0.50 to <0.75	4	0.68	4	38.01	4.2	3	75.00	
23	0.75 to <2.50	71	1.39	6	3.97	—	5	7.04	
24	2.50 to <10.00	—	4.69	2	4.34	—	—	—	
25	10.00 to <100.00	—	18.15	1	19.75	3.2	—	—	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total	\$ 92,739	0.05 %	378	14.98 %	0.4 \$	3,640	3.92 %	

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 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 % \$	96,419	0.05 %	338	15.44 %	0.4 \$	3,813	3.95 %		
2	0.15 to <0.25	391	0.20	13	3.41	0.1	9	2.30		
3	0.25 to <0.50	44	0.41	16	65.68	1.5	34	77.27		
4	0.50 to <0.75	4	0.68	4	50.97	4.4	6	150.00		
5	0.75 to <2.50	70	1.23	6	6.09	—	7	10.00		
6	2.50 to <10.00	—	4.70	1	4.40	—	—	—		
7	10.00 to <100.00	—	18.15	1	15.70	3.4	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total \$	96,928	0.05 %	379	15.41 %	0.4 \$	3,869	3.99 %		
2021 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 % \$	95,220	0.05 %	324	13.49 %	0.4 \$	3,356	3.52 %		
11	0.15 to <0.25	267	0.20	12	1.73	0.2	5	1.87		
12	0.25 to <0.50	69	0.40	18	34.68	2.1	39	56.52		
13	0.50 to <0.75	4	0.68	5	41.15	3.3	3	75.00		
14	0.75 to <2.50	116	2.14	5	3.67	—	9	7.76		
15	2.50 to <10.00	—	4.70	2	4.40	—	—	—		
16	10.00 to <100.00	—	18.15	1	15.70	3.7	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total \$	95,676	0.05 %	367	13.46 %	0.4 \$	3,412	3.57 %		

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.

Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at	LINE #	2022 Q3						2022 Q2					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	1	\$ –	\$ 1,863	\$ –	\$ 3,220	\$ 43,866	\$ 55,431	\$ 396	\$ 2,265	\$ –	\$ 1,588	\$ 51,647	\$ 69,040
Cash – other currencies	2	95	10,064	605	7,130	80,030	115,864	70	14,472	1,880	9,213	77,878	111,520
Domestic sovereign debt	3	980	1,421	3,908	3,356	100,683	85,533	1,131	2,083	3,825	3,534	115,008	96,000
Other sovereign debt	4	2,902	644	1,159	5,279	98,714	80,944	3,104	1,454	1,167	5,808	89,916	73,168
Government agency debt	5	275	143	43	–	13,030	28,153	361	29	65	–	13,783	28,224
Corporate bonds	6	371	357	435	–	9,235	13,747	280	762	315	–	7,775	14,090
Equity securities	7	6	–	–	–	28,946	56,742	90	–	–	–	31,667	54,387
Other collateral	8	408	–	–	–	12	23	344	–	–	–	10	15
Total	9	\$ 5,037	\$ 14,492	\$ 6,150	\$ 18,985	\$ 374,516	\$ 436,437	\$ 5,776	\$ 21,065	\$ 7,252	\$ 20,143	\$ 387,684	\$ 446,444
2022 Q1						2021 Q4							
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	10	\$ 229	\$ 1,779	\$ –	\$ 953	\$ 61,203	\$ 68,117	\$ –	\$ 1,840	\$ –	\$ 2,943	\$ 67,763	\$ 68,171
Cash – other currencies	11	7	7,927	565	7,550	94,861	118,656	1	5,902	44	7,212	81,688	115,218
Domestic sovereign debt	12	891	1,600	860	3,353	115,164	105,221	442	1,159	624	3,938	111,814	109,594
Other sovereign debt	13	2,418	943	2,755	3,361	98,331	91,233	2,648	482	2,131	3,695	95,526	75,660
Government agency debt	14	521	1	153	–	14,017	29,902	253	132	267	4	11,696	27,120
Corporate bonds	15	361	274	424	–	6,671	16,917	255	454	686	–	6,781	16,890
Equity securities	16	38	–	–	–	31,134	51,785	2	–	–	–	30,667	51,858
Other collateral	17	154	–	–	–	15	151	340	–	–	–	13	106
Total	18	\$ 4,619	\$ 12,524	\$ 4,757	\$ 15,217	\$ 421,396	\$ 481,982	\$ 3,941	\$ 9,969	\$ 3,752	\$ 17,792	\$ 405,948	\$ 464,617
2021 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	\$ –	\$ 1,765	\$ –	\$ 2,894	\$ 66,003	\$ 60,823						
Cash – other currencies	20	70	6,292	8	6,526	94,613	119,486						
Domestic sovereign debt	21	182	1,040	365	3,970	102,019	101,176						
Other sovereign debt	22	1,979	378	3,294	4,284	100,277	90,754						
Government agency debt	23	170	159	572	–	12,090	24,998						
Corporate bonds	24	185	304	1,369	–	6,009	21,881						
Equity securities	25	19	–	–	–	30,193	52,471						
Other collateral	26	310	–	–	–	38	54						
Total	27	\$ 2,915	\$ 9,938	\$ 5,608	\$ 17,674	\$ 411,242	\$ 471,643						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2022 Q3	2022 Q2	2022 Q1	2021 Q4	2021 Q3	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals							
Single-name credit default swaps	1	\$ 3,025	\$ 1,728	\$ 3,340	\$ 1,712	\$ 4,016	\$ 1,578
Index credit default swaps	2	6,376	993	5,431	1,059	6,405	1,386
Total return swaps	3	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—
Other credit derivatives	5	323	3,579	329	3,562	329	3,839
Total notionals	6	9,724	6,300	9,100	6,333	10,750	6,803
Fair values							
Positive fair value (asset)	7	12	47	12	43	11	21
Negative fair value (liability)	8	(134)	(11)	(165)	(8)	(350)	(8)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2022 Q3	2022 Q2	2022 Q1	2021 Q4	2021 Q3					
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$ 995	\$ 1,112	\$ 993	\$ 863	\$ 844					
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	24,563	491	28,574	572	25,237	505	24,497	490	24,631	493
(i) OTC derivatives	3	15,668	313	19,849	397	17,435	349	15,495	310	15,864	318
(ii) Exchange-traded derivatives	4	5,596	112	5,790	116	5,219	104	5,450	109	5,699	114
(iii) Securities financing transactions	5	3,299	66	2,935	59	2,583	52	3,552	71	3,068	67
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	41	92	92	92	92	92	92	92	92	92
Non-segregated initial margin	8	4,651	–	5,014	–	6,661	–	5,972	–	4,062	–
Pre-funded default fund contributions	9	1,036	504	1,021	540	966	488	937	373	784	351
Unfunded default fund contributions	10	–	–	–	–	–	–	–	–	–	–

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

Derivatives – Notional

\$ millions) As at		LINE #	2022 Q3						2022 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	\$	–	\$	–	\$	947,389	\$	947,389	\$	–	\$	1,177,016	\$	1,177,016
Forward rate agreements	2		433,920		4,943		438,863		563		307,066		15,632		322,698
Swaps	3		13,378,593		387,952		–		13,766,545		12,920,048		384,594		–
Options written	4		–		74,058		128,820		202,878		–		71,454		131,356
Options purchased	5		–		71,649		124,997		196,646		–		73,114		120,461
	6		13,812,513		538,602		1,201,206		15,552,321		13,227,114		544,794		1,428,833
Foreign Exchange Contracts															
Futures	7		–		–		–		–		–		–		–
Forward contracts	8		–		191,859		–		191,859		–		199,528		–
Swaps	9		–		2,133,103		–		2,133,103		–		2,210,058		–
Cross-currency interest rate swaps	10		–		1,030,403		–		1,030,403		–		1,055,665		–
Options written	11		–		26,063		54		26,117		–		30,152		69
Options purchased	12		–		17,890		9		17,899		–		22,503		27
	13		–		3,399,318		63		3,399,381		–		3,517,906		96
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	14		7,679		60		–		7,739		6,732		124		–
Protection sold	15		2,516		205		–		2,721		2,484		286		–
	16		10,195		265		–		10,460		9,216		410		–
Other Contracts															
Equity contracts	17		–		74,111		82,801		156,912		–		81,984		89,145
Commodity contracts	18		–		73,738		53,986		127,724		–		70,148		63,030
	19		–		147,849		136,787		284,636		–		152,132		152,175
Total	20	\$	13,822,708	\$	4,086,034	\$	1,338,056	\$	19,246,798	\$	13,236,330	\$	4,215,242	\$	1,581,104
			2022 Q1						2021 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	\$	–	\$	–	\$	1,285,498	\$	1,285,498	\$	–	\$	896,396	\$	896,396
Forward rate agreements	22		241,391		10,453		–		251,844		501,519		16,976		518,495
Swaps	23		11,803,305		383,058		–		12,186,363		10,575,475		358,754		–
Options written	24		–		75,924		83,175		159,099		–		71,408		37,057
Options purchased	25		–		74,472		87,368		161,840		–		74,010		41,807
	26		12,044,696		543,907		1,456,041		14,044,644		11,076,994		521,148		975,260
Foreign Exchange Contracts															
Futures	27		–		–		–		–		–		–		–
Forward contracts	28		–		222,317		–		222,317		–		189,096		–
Swaps	29		–		2,403,026		–		2,403,026		–		2,366,501		32,500
Cross-currency interest rate swaps	30		–		1,131,397		–		1,131,397		–		967,297		589
Options written	31		–		22,421		83		22,504		–		19,156		17
Options purchased	32		–		16,602		26		16,628		–		16,742		19,173
	33		–		3,795,763		109		3,795,872		–		3,558,792		33
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	34		8,617		23		–		8,640		8,014		87		–
Protection sold	35		3,463		273		–		3,736		2,805		158		–
	36		12,080		296		–		12,376		10,819		245		–
Other Contracts															
Equity contracts	37		–		86,770		95,219		181,989		–		90,810		99,190
Commodity contracts	38		–		58,805		48,001		106,806		265		52,231		50,847
	39		–		145,575		143,220		288,795		265		143,041		150,037
Total	40	\$	12,056,776	\$	4,485,541	\$	1,599,370	\$	18,141,687	\$	11,088,078	\$	4,223,226	\$	1,125,330

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 #	2021 Q3					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 934,355	\$ 934,355	\$ –	\$ 934,355
Forward rate agreements	2	1,008,742	8,238	–	1,016,980	875	1,017,855
Swaps	3	9,389,734	381,807	–	9,771,541	1,376,528	11,148,069
Options written	4	–	76,632	33,083	109,715	606	110,321
Options purchased	5	–	76,394	50,989	127,383	4,955	132,338
	6	10,398,476	543,071	1,018,427	11,959,974	1,382,964	13,342,938
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	170,509	–	170,509	28,943	199,452
Swaps	9	–	1,895,340	–	1,895,340	374	1,895,714
Cross-currency interest rate swaps	10	–	973,011	–	973,011	76,159	1,049,170
Options written	11	–	15,498	17	15,515	–	15,515
Options purchased	12	–	13,840	15	13,855	–	13,855
	13	–	3,068,198	32	3,068,230	105,476	3,173,706
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	7,097	38	–	7,135	3,375	10,510
Protection sold	15	1,466	114	–	1,580	–	1,580
	16	8,563	152	–	8,715	3,375	12,090
Other Contracts							
Equity contracts	17	–	90,463	91,598	182,061	25,849	207,910
Commodity contracts	18	133	57,989	48,049	106,171	–	106,171
	19	133	148,452	139,647	288,232	25,849	314,081
Total	20	\$ 10,407,172	\$ 3,759,873	\$ 1,158,106	\$ 15,325,151	\$ 1,517,664	\$ 16,842,815

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 #	2022 Q3			2022 Q2			2022 Q1									
				Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount							
Interest Rate Contracts																			
Forward rate agreements	1	\$	39	\$	101	\$	28	\$	45	\$	303	\$	184	\$	31	\$	232	\$	101
Swaps	2		3,823		9,702		1,045		3,629		9,390		861		2,275		8,016		1,452
Options written	3		4		69		14		4		79		17		4		83		19
Options purchased	4		10		81		30		18		93		37		21		103		28
	5		3,876		9,953		1,117		3,696		9,865		1,099		2,331		8,434		1,600
Foreign Exchange Contracts																			
Forward contracts	6		1,005		3,640		511		1,701		4,655		607		620		3,193		472
Swaps	7		3,762		19,789		2,300		6,342		21,795		2,315		2,278		17,795		1,862
Cross-currency interest rate swaps	8		3,986		14,126		1,518		3,422		13,485		1,315		2,347		12,496		1,380
Options written	9		8		223		75		12		218		72		8		153		54
Options purchased	10		40		145		81		38		175		88		26		123		86
	11		8,801		37,923		4,485		11,515		40,328		4,397		5,279		33,760		3,854
Other Contracts																			
Credit derivatives	12		1		344		68		2		401		81		3		491		102
Equity contracts	13		624		7,604		1,597		1,003		8,519		1,308		326		7,462		1,282
Commodity contracts	14		1,935		6,241		1,427		2,125		6,689		1,463		1,539		5,739		1,423
	15		2,560		14,189		3,092		3,130		15,609		2,852		1,868		13,692		2,807
Total net derivatives	16		15,237		62,065		8,694		18,341		65,802		8,348		9,478		55,886		8,261
Qualifying Central Counterparty (QCCP) contracts ²	17		6,829		21,264		740		6,617		25,639		851		5,787		22,654		764
Total	18	\$	22,066	\$	83,329	\$	9,434	\$	24,958	\$	91,441	\$	9,199	\$	15,265	\$	78,540	\$	9,025

		2021 Q4			2021 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts							
Forward rate agreements	19	\$ 15	\$ 275	\$ 164	\$ 21	\$ 292	\$ 208
Swaps	20	2,117	7,817	1,710	3,047	8,907	2,154
Options written	21	4	71	18	5	68	18
Options purchased	22	33	114	31	24	106	29
	23	2,169	8,277	1,923	3,097	9,373	2,409
Foreign Exchange Contracts							
Forward contracts	24	558	2,799	465	610	2,898	439
Swaps	25	2,799	18,649	1,975	1,669	15,007	1,642
Cross-currency interest rate swaps	26	1,490	10,075	1,170	1,431	9,550	1,184
Options written	27	7	145	52	4	112	38
Options purchased	28	22	132	64	27	113	82
	29	4,876	31,800	3,726	3,741	27,680	3,385
Other Contracts							
Credit derivatives	30	3	426	88	3	416	94
Equity contracts	31	252	7,129	1,390	298	7,505	1,351
Commodity contracts	32	1,524	5,176	1,340	1,189	5,105	1,550
	33	1,779	12,731	2,818	1,490	13,026	2,995
Total net derivatives	34	8,824	52,808	8,467	8,328	50,079	8,789
Qualifying Central Counterparty (QCCP) contracts ²	35	5,937	20,945	611	6,398	21,563	591
Total	36	\$ 14,761	\$ 73,753	\$ 9,078	\$ 14,726	\$ 71,642	\$ 9,380

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

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

Securitization Exposures in the Banking Book (SEC1)¹

(\$ millions) As at		LINE #	2022 Q3			2022 Q2			2022 Q1			2021 Q4													
			Bank acts as originator/sponsor Traditional		Bank acts as investor as investor Traditional	Total	Bank acts as originator/sponsor Traditional		Bank acts as investor as investor Traditional	Total	Bank acts as originator/sponsor Traditional		Bank acts as investor as investor Traditional	Total											
Retail (total) – of which:	1	\$	27,664	\$	39,905	\$	67,569	\$	24,959	\$	37,730	\$	62,689	\$	24,947	\$	34,913	\$	59,860	\$	24,426	\$	31,698	\$	56,124
Residential mortgage	2		11,108		348		11,456		9,527		319		9,846		8,886		225		9,111		8,685		118		8,803
Credit card	3		1,361		12,602		13,963		1,363		11,208		12,571		1,305		9,443		10,748		1,273		7,913		9,186
Other retail exposures	4		15,195		26,955		42,150		14,069		26,203		40,272		14,756		25,245		40,001		14,468		23,667		38,135
Re-securitization	5		–		–		–		–		–		–		–		–		–		–		–		–
Wholesale (total) – of which:	6		11,973		34,636		46,609		10,951		32,447		43,398		9,940		29,636		39,576		9,221		28,659		37,880
Loans to corporates	7		–		12,590		12,590		–		10,253		10,253		–		8,045		8,045		–		7,579		7,579
Commercial mortgage	8		–		16,623		16,623		–		16,990		16,990		–		16,921		16,921		–		16,137		16,137
Lease and receivables	9		11,717		5,423		17,140		10,694		5,204		15,898		9,685		4,670		14,355		9,159		4,943		14,102
Other wholesale	10		256		–		256		257		–		257		255		–		255		62		–		62
Re-securitization	11		–		–		–		–		–		–		–		–		–		–		–		–

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2022 Q3	2022 Q2	2022 Q1	2021 Q4
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional
		Total	Total	Total	Total
Retail (total) – of which:	1	\$ – \$ 522 \$ 522	\$ – \$ 617 \$ 617	\$ – \$ 494 \$ 494	\$ – \$ 556 \$ 556
Residential mortgage	2	– – –	– – –	– – –	– – –
Credit card	3	– 87 87	– 98 98	– 68 68	– 33 33
Other retail exposures	4	– 435 435	– 519 519	– 426 426	– 523 523
Re-securitization	5	– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6	– 17 17	– 26 26	– 8 8	– 54 54
Loans to corporates	7	– – –	– – –	– – –	– – –
Commercial mortgage	8	– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9	– – –	– – –	– – –	– – –
Other wholesale	10	– 16 16	– 25 25	– 7 7	– 53 53
Re-securitization	11	– – –	– – –	– – –	– – –
		2021 Q3			
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional		
		Total			
Retail (total) – of which:	12	\$ – \$ 391 \$ 391			
Residential mortgage	13	– – –			
Credit card	14	– 4 4			
Other retail exposures	15	– 387 387			
Re-securitization	16	– – –			
Wholesale (total) – of which:	17	– 9 9			
Loans to corporates	18	– – –			
Commercial mortgage	19	– 1 1			
Lease and receivables	20	– – –			
Other wholesale	21	– 8 8			
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

\$ millions) As at		LINE #	2022 Q3																	
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap				
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																				
Traditional securitization		1	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ –	\$ 38,867	\$ 769	\$ 1	\$ –	\$ 4,684	\$ 119	\$ 15	\$ –	\$ 357	\$ 10	\$ 1	
of which: securitization		2	37,727	1,601	274	34	1	–	38,867	769	1	–	4,684	119	15	–	357	10	1	
of which: retail underlying		3	26,876	705	82	–	1	–	27,150	513	1	–	3,116	51	15	–	232	5	1	
of which: wholesale		4	10,851	896	192	34	–	–	11,717	256	–	–	1,568	68	–	–	125	5	–	
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total		8	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ –	\$ 38,867	\$ 769	\$ 1	\$ –	\$ 4,684	\$ 119	\$ 15	\$ –	\$ 357	\$ 10	\$ 1	
			2022 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		9	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ –	\$ 35,139	\$ 770	\$ 1	\$ –	\$ 4,311	\$ 119	\$ 19	\$ –	\$ 328	\$ 10	\$ 1	
of which: securitization		10	34,212	1,463	199	35	1	–	35,139	770	1	–	4,311	119	19	–	328	10	1	
of which: retail underlying		11	24,377	581	–	–	1	–	24,445	513	1	–	2,849	51	19	–	211	5	1	
of which: wholesale		12	9,835	882	199	35	–	–	10,694	257	–	–	1,462	68	–	–	117	5	–	
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total		16	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ –	\$ 35,139	\$ 770	\$ 1	\$ –	\$ 4,311	\$ 119	\$ 19	\$ –	\$ 328	\$ 10	\$ 1	
			2022 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		17	\$ 33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2	
of which: securitization		18	33,864	793	194	34	2	–	34,059	826	2	–	4,010	153	22	–	304	12	2	
of which: retail underlying		19	24,454	491	–	–	2	–	24,373	572	2	–	2,752	86	22	–	203	7	2	
of which: wholesale		20	9,410	302	194	34	–	–	9,686	254	–	–	1,258	67	–	–	101	5	–	
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total		24	\$ 33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2	
			2021 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		25	\$ 32,856	\$ 559	\$ 157	\$ 73	\$ 2	\$ –	\$ 33,583	\$ 62	\$ 2	\$ –	\$ 3,930	\$ 16	\$ 27	\$ –	\$ 297	\$ 1	\$ 2	
of which: securitization		26	32,856	559	157	73	2	–	33,583	62	2	–	3,930	16	27	–	297	1	2	
of which: retail underlying		27	23,939	456	29	–	2	–	24,424	–	2	–	2,741	–	27	–	202	–	2	
of which: wholesale		28	8,917	103	128	73	–	–	9,159	62	–	–	1,189	16	–	–	95	1	–	
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total		32	\$ 32,856	\$ 559	\$ 157	\$ 73	\$ 2	\$ –	\$ 33,583	\$ 62	\$ 2	\$ –	\$ 3,930	\$ 16	\$ 27	\$ –	\$ 297	\$ 1	\$ 2	

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 Originator or as Sponsor (SEC3) (Continued)¹

(\$ millions) As at		LINE #	2021 Q3																	
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap				
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																				
Traditional securitization			1	\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 1	\$ 1
of which: securitization			2	33,304	529	153	51	1	–	33,975	62	1	–	3,921	16	11	–	294	1	1
of which: retail underlying			3	25,208	457	30	–	1	–	25,695	–	1	–	2,869	–	11	–	210	–	1
of which: wholesale			4	8,096	72	123	51	–	–	8,280	62	–	–	1,052	16	–	–	84	1	–
of which: re-securitization			5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior			6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior			7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			8	\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 1	\$ 1

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

\$ millions) As at		LINE #	2022 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
of which: securitization		2	74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–
of which: retail underlying		3	39,371	534	–	–	–	9,060	30,845	–	–	906	3,236	–	–	53	254	–	–
of which: wholesale		4	34,636	–	–	–	–	–	34,508	128	–	–	6,636	13	–	–	531	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
			2022 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		9	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
of which: securitization		10	69,656	521	–	–	–	9,527	60,522	128	–	953	9,169	13	–	57	729	–	–
of which: retail underlying		11	37,209	521	–	–	–	9,527	28,203	–	–	953	2,971	–	–	57	233	–	–
of which: wholesale		12	32,447	–	–	–	–	–	32,319	128	–	–	6,198	13	–	–	496	–	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
			2022 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		17	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
of which: securitization		18	64,063	486	–	–	–	9,895	54,527	127	–	990	8,307	13	–	58	664	1	–
of which: retail underlying		19	34,427	486	–	–	–	9,895	25,018	–	–	990	2,637	–	–	58	210	–	–
of which: wholesale		20	29,636	–	–	–	–	–	29,509	127	–	–	5,670	13	–	–	454	1	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
			2021 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		25	\$ 59,901	\$ 456	\$ –	\$ –	\$ –	\$ 10,064	\$ 50,169	\$ 124	\$ –	\$ 1,006	\$ 7,742	\$ 12	\$ –	\$ 58	\$ 619	\$ 1	\$ –
of which: securitization		26	59,901	456	–	–	–	10,064	50,169	124	–	1,006	7,742	12	–	58	619	1	–
of which: retail underlying		27	31,242	456	–	–	–	10,064	21,634	–	–	1,006	2,282	–	–	58	182	–	–
of which: wholesale		28	28,659	–	–	–	–	–	28,535	124	–	–	5,460	12	–	–	437	1	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 59,901	\$ 456	\$ –	\$ –	\$ –	\$ 10,064	\$ 50,169	\$ 124	\$ –	\$ 1,006	\$ 7,742	\$ 12	\$ –	\$ 58	\$ 619	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2021 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 1	\$ –
of which: securitization		2	56,116	455	–	–	–	9,628	46,818	125	–	963	7,342	12	–	55	588	1	–
of which: retail underlying		3	27,926	455	–	–	–	9,628	18,753	–	–	963	1,996	–	–	55	160	–	–
of which: wholesale		4	28,190	–	–	–	–	–	28,065	125	–	–	5,346	12	–	–	428	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 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 #	2022 Q3						2022 Q2					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵
Retail⁶														
Residential secured uninsured		1	0.30 %	0.32 %	29.34 %	6.12 %	95.03 %	92.33 %	0.33 %	0.29 %	29.74 %	6.13 %	95.57 %	92.74 %
Residential secured insured ⁷		2	0.27	0.17	n/a	n/a	97.61	95.13	0.30	0.17	n/a	n/a	97.78	95.60
Qualifying revolving retail		3	1.37	1.25	89.75	85.51	92.78	85.69	1.51	1.26	89.44	83.34	94.33	85.91
Other retail		4	1.88	1.16	53.11	42.79	98.95	95.63	2.18	1.18	52.02	42.49	99.18	96.13
Non-Retail														
Corporate		5	1.77	0.26	22.04	16.56	90.64	87.75	1.77	0.30	21.30	16.73	90.72	60.89
Sovereign		6	0.21	—	7.76	n/a	99.80	n/a	0.21	—	7.97	n/a	99.82	n/a
Bank		7	0.19	—	18.40	n/a	96.88	n/a	0.19	—	17.47	n/a	97.05	n/a
			2022 Q1						2021 Q4					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵
Retail⁶														
Residential secured uninsured		8	0.38 %	0.50 %	29.60 %	7.11 %	96.17 %	94.18 %	0.29 %	0.26 %	26.41 %	7.97 %	95.96 %	96.25 %
Residential secured insured ⁷		9	0.31	0.18	n/a	n/a	98.52	96.88	0.29	0.21	n/a	n/a	98.36	97.04
Qualifying revolving retail		10	1.62	1.38	89.40	83.81	94.22	86.48	1.37	1.33	89.81	84.44	91.78	88.59
Other retail		11	2.46	1.32	50.81	43.39	99.19	96.24	1.85	1.67	49.78	44.66	98.82	91.80
Non-Retail														
Corporate		12	1.72	0.33	20.83	21.20	90.80	54.83	1.69	0.40	20.60	26.72	84.40	52.38
Sovereign		13	0.26	—	7.99	n/a	99.83	n/a	0.17	—	8.93	n/a	99.86	n/a
Bank		14	0.18	—	18.61	n/a	96.91	n/a	0.18	—	18.93	n/a	88.54	n/a
			2021 Q3											
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵						
Retail⁶														
Residential secured uninsured		15	0.31 %	0.28 %	27.24 %	8.91 %	96.20 %	96.85 %						
Residential secured insured ⁷		16	0.31	0.22	n/a	n/a	98.28	97.21						
Qualifying revolving retail		17	1.33	1.54	89.66	83.62	92.09	89.25						
Other retail		18	1.94	1.69	51.55	44.74	98.93	91.54						
Non-Retail														
Corporate		19	1.58	0.46	21.05	36.73	84.79	55.96						
Sovereign		20	0.08	—	9.01	n/a	99.86	n/a						
Bank		21	0.18	—	18.17	n/a	89.65	n/a						

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 Effective the first quarter of fiscal 2022, retail and non-retail results are generated to align with revised OSFI back-testing reporting.

⁷ LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

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

Acronyms

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