Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2019

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

Gillian Manning – Head, Investor Relations (gillian.manning@td.com)
Chris Bury – AVP, Investor Relations (chris.bury@td.com)

Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's first quarter 2019 Report to Shareholders, Earnings News Release, Supplemental Financial Information, and Investor Presentation, as well as the Bank's 2018 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 (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as "reported" results. Certain comparative amounts have been reclassified to conform with the presentation adopted in the current period.

Basel III Reporting

The Office of the Superintendent of Financial Institutions Canada (OSFI) has implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 80%, applicable in 2018 for the Common Equity Tier 1 (CET1) calculation, has increased to 100% in 2019. A different scalar applies to the CET1, Tier 1, and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For fiscal 2018, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 80%, 83%, and 86%, respectively. For fiscal 2019, the corresponding scalars are all 100%. Effective in the second quarter of 2018, OSFI implemented a revised methodology for calculating the regulatory capital floor. The revised floor is based on the Basel II standardized approach, with the floor factor transitioned in over three quarters. The factor increases from 70% in the second quarter of 2018, to 72.5% in the third quarter, and 75% in the fourth quarter. Under the revised methodology, the Bank is no longer constrained by the capital floor. All three RWA measures are disclosed as part of the RWA disclosures on page 10, as well as the Capital Position disclosures on pages 1 to 3.

OSFI approved the Bank i) to use the Advanced Measurement Approach (AMA), and ii) to calculate the majority of the retail portfolio credit RWA in the U.S. Retail segment using the Advanced Internal Ratings Based (AIRB) approach.

Effective the fourth quarter of 2018, the Bank implemented the new Pillar 3 disclosure requirements. As noted in the Pillar 3 disclosure Index on the following pages, the disclosures are grouped by topic. Of note, Part 4 – Credit Risk is credit risk exposures excluding counterparty credit risk and includes drawn, undrawn and other off-balance sheet exposures whereas counterparty credit risk (CCR) for Part 5 – Counterparty Credit Risk includes repo-style transactions and derivative exposures. The glossary provides additional details of items included in these exposure types.

RWA disclosed in each disclosure include the 6% OSFI prescribed scaling factor, where applicable.

Table of Contents

	Page
Pillar 3 Disclosure Requirements	Index
Capital Position – Basel III	1 - 3
Flow Statement for Regulatory Capital	4
Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation	5
Leverage Ratio	6
Key Metrics – TLAC Requirements (KM2)	7
TLAC Composition (TLAC1)	8
Creditor Ranking at Legal Entity Level (TLAC3)	9
Overview of Risk-Weighted Assets (OV1)	10
Flow Statements for Risk-Weighted Assets – Credit Risk	11
Flow Statements for Risk-Weighted Assets – Market Risk	12
Flow Statements for Risk-Weighted Assets – Operational Risk	12
Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (LI1)	13
Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (LI2)	14
Credit Quality of Assets (CR1)	14
Credit Risk Mitigation Techniques – Overview (CR3)	14
Gross Credit Risk Exposures	15 - 17
Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)	18
Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)	18
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate	19
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign	20
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank	21

	Page
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured	22 - 23
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Qualifying Revolving Retail (QRR)	24
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Other Retail	25
Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1)	26
Credit Valuation Adjustment (CVA) Capital Charge (CCR2)	27
Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)	27
CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate	28
CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign	29
CCR Exposures by Portfolio and PD Scale (CCR4) – Bank	30
Composition of Collateral for CCR Exposure (CCR5)	31
Credit Derivatives Exposures (CCR6)	31
Exposures to Central Counterparties (CCR8)	31
Securitization Exposures in the Banking Book (SEC1)	32
Securitization Exposures in the Trading Book (SEC2)	32
Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Originator or as Sponsor (SEC3)	33
Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Investor (SEC4)	34
AIRB Credit Risk Exposures: Actual and Estimated Parameters	35
Glossary – Basel	36
Acronyms	37

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 first quarter 2019, 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 2018 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2019	SFI First Quarter 2019	SRD First Quarter 2019	Annual Report 2018
Part 2 – Overview of risk management	**OVA** – Bank risk management approach.	Annual				10, 60, 67-76, 84, 101
	OV1 – Overview of RWA.	Quarterly			10	
Part 3 – 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	
Part 4 – Credit risk	**CRA** – General information about credit risk.	Annual				72-74, 76-79
	CR1 – Credit quality of assets.	Quarterly			14	
	CR2 – Changes in stock of defaulted loans and debt securities.[1]	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				80, 130-131, 137, 169
	CRB – Additional disclosure related to the credit quality of assets - e) Breakdown of exposures by geographical areas, industry and residual maturity.[1]	Quarterly			15-17	
	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		20-22, 25-28		
	CRB – Additional disclosure related to the credit quality of assets - g) Ageing analysis of accounting past-due exposures.[1]	Quarterly	67			169
	CRB – Additional disclosure related to the credit quality of assets - h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly			14	
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				80
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			14	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk.	Annual				79
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			18	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			18	
	CRE – Qualitative disclosures related to IRB models.	Annual				72-74, 77-81, 89
	CR6 – IRB - Credit risk exposures by portfolio and PD range.	Quarterly			19-25	

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2019	SFI First Quarter 2019	SRD First Quarter 2019	Annual Report 2018
Part 4 – Credit risk	**CR7** – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A[2]	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 probability of default (PD) per portfolio.[3]	Annual				
	CR10 – IRB (specialized lending and equities under the simple risk weight method).	N/A		TD does not use this approach.		
Part 5 – Counterparty credit risk	**CCRA** – Qualitative disclosure related to counterparty credit risk.	Annual				79-80, 95
	CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach.	Quarterly			26	
	CCR2 – Credit valuation adjustment (CVA) capital charge.	Quarterly			27	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			27	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			28-30	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			31	
	CCR6 – Credit derivatives exposures.	Quarterly			31	
	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			31	
Part 6 – Securitization	**SECA** – Qualitative disclosure requirements related to securitization exposures.	Annual				64-65, 81, 134, 171-172
	SEC1 – Securitization exposures in the banking book.	Quarterly			32	
	SEC2 – Securitization exposures in the trading book.	Quarterly			32	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			33	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			34	
Part 7 – Market risk[1]	**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[4] estimates with gains/losses.					

[1] 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.
[2] Not applicable.
[3] For annual disclosures, refer to the fourth quarter 2018 SRD.
[4] Value-at-Risk.

Capital Position – Basel III

($ millions) *As at*	Line #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	Cross Reference[1]
Common Equity Tier 1 Capital							
Common shares plus related contributed surplus	1	**$ 21,679**	$ 21,267	$ 21,123	$ 21,287	$ 21,228	A1+A2+B
Retained earnings	2	**46,660**	46,145	44,223	43,363	41,744	C
Accumulated other comprehensive income (loss)	3	**7,983**	6,639	6,498	5,923	4,472	D
Directly issued capital subject to phase out from CET1	4	**–**	–	–	–	–	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	5	**–**	–	–	–	–	
Common Equity Tier 1 Capital before regulatory adjustments	6	**76,322**	74,051	71,844	70,573	67,444	
Common Equity Tier 1 Capital regulatory adjustments							
Prudential valuation adjustments	7	**–**	–	–	–	–	
Goodwill (net of related tax liability)	8	**(19,681)**	(19,285)	(19,079)	(18,856)	(18,136)	E1+E2-E3
Intangibles (net of related tax liability)	9	**(2,402)**	(2,236)	(2,254)	(2,274)	(2,242)	F1-F2
Deferred tax assets excluding those arising from temporary differences	10	**(279)**	(317)	(248)	(121)	(122)	G
Cash flow hedge reserve	11	**1,122**	2,568	2,228	2,160	1,731	H
Shortfall of provisions to expected losses	12	**(977)**	(953)	(967)	(734)	(679)	I
Securitization gain on sale	13	**–**	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	**(111)**	(115)	(109)	(118)	(68)	J
Defined benefit pension fund net assets (net of related tax liability)	15	**(9)**	(113)	(65)	(13)	(13)	K
Investment in own shares	16	**(14)**	(123)	–	–	(21)	
Reciprocal cross holdings in common equity	17	**–**	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	18	**–**	–	–	–	–	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	19	**(1,303)**	(1,088)	(1,254)	(1,132)	(1,085)	L1+L2+L3
Mortgage servicing rights (amount above 10% threshold)	20	**–**	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	21	**–**	–	–	–	–	
Amount exceeding the 15% threshold	22	**–**	–	–	–	–	
of which: significant investments in the common stock of financials	23	**–**	–	–	–	–	
of which: mortgage servicing rights	24	**–**	–	–	–	–	
of which: deferred tax assets arising from temporary differences	25	**–**	–	–	–	–	
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	**–**	–	–	–	–	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	**–**	–	–	–	–	
Total regulatory adjustments to Common Equity Tier 1 Capital	28	**(23,654)**	(21,662)	(21,748)	(21,088)	(20,635)	
Common Equity Tier 1 Capital	29	**52,668**	52,389	50,096	49,485	46,809	
Additional Tier 1 capital instruments							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	**5,348**	4,996	4,600	4,599	4,246	M+N+O
of which: classified as equity under applicable accounting standards	31	***5,348***	*4,996*	*4,600*	*4,599*	*4,246*	
of which: classified as liabilities under applicable accounting standards	32	**–**	–	–	–	–	
Directly issued capital instruments subject to phase out from Additional Tier 1	33	**1,730**	2,455	2,456	2,455	2,455	P
Additional Tier 1 instruments issued by subsidiaries and held by third parties	34	**–**	245	245	245	245	
of which: instruments issued by subsidiaries subject to phase out	35	**–**	–	–	–	–	
Additional Tier 1 capital instruments before regulatory adjustments	36	**7,078**	7,696	7,301	7,299	6,946	
Additional Tier 1 capital instruments regulatory adjustments							
Investment in own Additional Tier 1 instruments	37	**–**	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	38	**–**	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions(amount above 10% threshold)	39	**–**	–	–	–	–	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	40	**(350)**	(350)	(350)	(350)	(352)	Q
Other deductions from Tier 1 capital as determined by OSFI	41	**–**	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	42	**–**	–	–	–	–	
Total regulatory adjustments to Additional Tier 1 Capital	43	**(350)**	(350)	(350)	(350)	(352)	
Additional Tier 1 Capital	44	**6,728**	7,346	6,951	6,949	6,594	
Tier 1 Capital	45	**$ 59,396**	$ 59,735	$ 57,047	$ 56,434	$ 53,403	

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

Capital Position – Basel III (Continued)

($ millions) *As at*	Line #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	Cross Reference[1]
Tier 2 capital instruments and provisions							
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	**$ 8,695**	$ 8,927	$ 7,184	$ 7,127	$ 7,028	R
Directly issued capital instruments subject to phase out from Tier 2	47	**198**	198	199	848	836	S
Tier 2 instruments issued by subsidiaries and held by third parties	48	**–**	–	–	–	–	
of which: instruments issued by subsidiaries subject to phase out	49	**–**	–	–	–	–	
Collective allowance	50	**1,862**	1,734	1,665	1,721	1,662	T
Tier 2 Capital before regulatory adjustments	51	**10,755**	10,859	9,048	9,696	9,526	
Tier 2 regulatory adjustments							
Investments in own Tier 2 instruments	52	**(23)**	–	(2)	–	–	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	53	**–**	–	–	–	–	
Non-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, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	54	**–**	–	–	–	–	
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	54a	**–**	–	–	–	–	
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	55	**(160)**	(160)	(160)	(160)	(160)	U
Other deductions from Tier 2 capital	56	**–**	–	–	–	–	
Total regulatory adjustments to Tier 2 Capital	57	**(183)**	(160)	(162)	(160)	(160)	
Tier 2 Capital	58	**10,572**	10,699	8,886	9,536	9,366	
Total Capital	59	**69,968**	70,434	65,933	65,970	62,769	
Total risk-weighted assets	60	**439,324**	n/a	n/a	n/a	n/a	
Common Equity Tier 1 Capital RWA[2,3]	60a	**n/a**	435,632	428,943	417,819	441,273	
Tier 1 Capital RWA[2,3]	60b	**n/a**	435,780	429,083	417,951	441,273	
Total Capital RWA[2,3]	60c	**$ n/a**	$ 435,927	$ 429,222	$ 418,082	$ 441,273	
Capital Ratios							
Common Equity Tier 1 Capital (as percentage of RWA)	61	**12.0 %**	12.0 %	11.7 %	11.8 %	10.6 %	
Tier 1 (as percentage of RWA)	62	**13.5**	13.7	13.3	13.5	12.1	
Total Capital (as percentage of RWA)	63	**15.9**	16.2	15.4	15.8	14.2	
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus domestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA)[4,5]	64	**8.0**	8.0	8.0	8.0	8.0	
of which: capital conservation buffer requirement	65	***2.5***	*2.5*	*2.5*	*2.5*	*2.5*	
of which: bank-specific countercyclical buffer requirement[6]	66	**–**	–	–	–	–	
of which: G-SIB buffer requirement	67	**–**	–	–	–	–	
of which: D-SIB buffer requirement[7]	67a	***1.0***	*1.0*	*1.0*	*1.0*	*1.0*	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	68	**12.0**	12.0	11.7	11.8	10.6	
OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))[8]							
Common Equity Tier 1 target ratio	69	**8.0**	8.0	8.0	8.0	8.0	
Tier 1 target ratio	70	**9.5**	9.5	9.5	9.5	9.5	
Total Capital target ratio	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] Prior to fiscal 2019, each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For fiscal 2019, CVA is fully phased in, therefore there is only one RWA measure for all ratios. For fiscal 2018, the corresponding scalars were 80%, 83%, and 86%, respectively.
[3] Prior to the second quarter of 2018, RWA for all ratios were the same due to the regulatory floor which was based on Basel I risk weights. Subsequently, the regulatory floor is based on standardized risk weights and is no longer triggered resulting in a separate RWA for each ratio due to the CVA scalar.
[4] The minimum CET1 requirement prior to the buffers is 4.5%.
[5] The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2018 list of G-SIBs, using 2017 fiscal year-end data. The Bank was not identified as a G-SIB.
[6] The countercyclical buffer surcharge is in effect.
[7] Common equity capital D-SIB surcharge is in effect.
[8] Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer of 1.5%.

Capital Position – Basel III (Continued)

($ millions, except as noted)	Line	2019	2018			
As at	#	Q1	Q4	Q3	Q2	Q1
Amounts below the thresholds for deduction (before risk weighting)						
Non-significant investments in the capital and Other TLAC-eligible instruments of other financials entities	72	$ 1,682	$ 4,273	$ 3,075	$ 4,129	$ 3,318
Significant investments in the common stock of financials	73	5,397	5,348	5,135	5,061	4,789
Mortgage servicing rights (net of related tax liability)	74	41	39	37	34	31
Deferred tax assets arising from temporary differences (net of related tax liability)	75	944	885	1,029	1,158	1,100
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)	76	1,862	1,734	1,665	1,721	1,662
Cap on inclusion of allowances in Tier 2 under standardized approach	77	2,152	2,070	2,020	2,041	1,941
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	78	–	–	–	–	–
Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	79	–	–	–	–	–
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	80	–	–	–	–	–
Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	81	–	–	–	–	–
Current cap on Additional Tier 1 instruments subject to phase out arrangements	82	2,025	2,700	2,700	2,700	2,700
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	83	–	31	284	541	535
Current cap on Tier 2 instruments subject to phase out arrangements	84	2,629	3,505	3,505	3,505	3,505
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	85	–	–	–	–	–
Capital Ratios for significant bank subsidiaries						
TD Bank, National Association (TD Bank, N.A.)[9]						
Common Equity Tier 1 Capital	86	15.0 %	14.9 %	14.7 %	14.9 %	14.8 %
Tier 1 Capital	87	15.0	14.9	14.7	14.9	14.8
Total Capital	88	15.9	15.7	15.6	15.7	15.6
TD Mortgage Corporation						
Common Equity Tier 1 Capital	89	41.1	40.7	39.9	37.2	35.9
Tier 1 Capital	90	41.1	40.7	39.9	37.2	35.9
Total Capital	91	41.8	41.6	40.7	38.1	36.7

[9] On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

Flow Statement for Regulatory Capital[1]

($ millions)	Line #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1
Common Equity Tier 1						
Balance at beginning of period	1	**$ 52,389**	$ 50,096	$ 49,485	$ 46,809	$ 46,628
New capital issues	2	**394**	28	28	24	72
Redeemed capital[2]	3	**(313)**	–	(1,457)	(44)	–
Gross dividends (deductions)	4	**(1,287)**	(1,274)	(1,281)	(1,291)	(1,154)
Shares issued in lieu of dividends (add back)	5	**99**	94	89	92	91
Profit attributable to shareholders of the parent company[3]	6	**2,392**	2,942	3,087	2,898	2,335
Removal of own credit spread (net of tax)	7	**4**	(6)	9	(50)	5
Movements in other comprehensive income						
Currency translation differences	8	**(112)**	596	656	2,028	(2,245)
Available-for-sale investments	9	**n/a**	n/a	n/a	n/a	n/a
Financial assets at fair value through other comprehensive income	10	**11**	(113)	(11)	(156)	34
Other	11	**(1)**	(2)	(2)	8	(98)
Goodwill and other intangible assets (deduction, net of related tax liability)	12	**(562)**	(188)	(203)	(752)	752
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	**38**	(69)	(127)	1	(9)
Prudential valuation adjustments	14	**–**	–	–	–	–
Other	15	**(384)**	285	(177)	(82)	398
Balance at end of period	16	**52,668**	52,389	50,096	49,485	46,809
Additional Tier 1 Capital						
Balance at beginning of period	17	**7,346**	6,951	6,949	6,594	7,123
New additional Tier 1 eligible capital issues	18	**350**	400	–	350	–
Redeemed capital	19	**(298)**	–	–	–	–
Other, including regulatory adjustments and transitional arrangements	20	**(670)**	(5)	2	5	(529)
Balance at end of period	21	**6,728**	7,346	6,951	6,949	6,594
Total Tier 1 Capital	22	**59,396**	59,735	57,047	56,434	53,403
Tier 2 Capital						
Balance at beginning of period	23	**10,699**	8,886	9,536	9,366	11,287
New Tier 2 eligible capital issues	24	**–**	1,750	–	–	–
Redeemed capital	25	**–**	–	(650)	–	(1,800)
Amortization adjustments	26	**–**	–	–	–	–
Allowable collective allowance	27	**128**	69	(56)	59	(6)
Other, including regulatory adjustments and transitional arrangements	28	**(255)**	(6)	56	111	(115)
Balance at end of period	29	**10,572**	10,699	8,886	9,536	9,366
Total Regulatory Capital	30	**$ 69,968**	$ 70,434	$ 65,933	$ 65,970	$ 62,769

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

($ millions)
As at

	Line #	2019 Q1 Balance Sheet[1]	2019 Q1 Under Regulatory scope of consolidation[2]		Cross Reference[3]
Cash and due from banks	1	$ 4,381	$	$ 4,381	
Interest-bearing deposits with banks	2	31,671		31,640	
Trading loans, securities, and other	3	122,070		122,070	
Non-trading financial assets at fair value through profit or loss	4	3,875		3,360	
Derivatives	5	45,094		45,094	
Financial assets designated at fair value through profit or loss	6	3,760		1,517	
Financial assets at fair value through other comprehensive income	7	126,253		124,341	
Debt securities at amortized cost, net of allowance for credit losses	8	107,162		106,925	
Securities purchased under reverse repurchase agreements	9	132,430		132,430	
Loans	10	652,197		652,197	
Allowance for loan losses	11	(3,729)		(3,729)	
Eligible allowance reflected in Tier 2 regulatory capital	12		(1,862)		T
Shortfall of allowance to expected loss	13		(977)		I
Allowances not reflected in regulatory capital	14		(890)		
Other	15	97,342		95,357	
Investment in TD Ameritrade					
Significant investments exceeding regulatory thresholds	16		1,095		L1
Significant investments not exceeding regulatory thresholds	17		4,742		
Imputed goodwill	18		2,842		E1
Goodwill	19		16,941		E2
Other intangibles	20		2,606		F1
Other intangibles (Mortgage Servicing Rights)	21		41		
Deferred tax assets					
Deferred tax assets (DTA) excluding those arising from temporary differences	22		279		G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	23		944		
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	24		1,038		
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds	25		–		
Other DTA/DTL adjustments[4]	26		(98)		
Significant investments in financials (excluding TD Ameritrade)					
Significant investments exceeding regulatory thresholds	27		15		L2
Significant investments not exceeding regulatory thresholds	28		60		
Defined pension benefits	29		9		K
Other Assets	30		64,843		
TOTAL ASSETS	31	1,322,506		1,315,583	
LIABILITIES AND EQUITY[5]					
Trading deposits	32	82,559		82,559	
Derivatives	33	42,665		42,665	
Securitization liabilities at fair value	34	12,294		12,294	
Financial liabilities designated at fair value through profit or loss	35	26,885		26,885	
Deposits	36	849,338		849,338	
Other	37	218,202		211,279	
Deferred tax liabilities					
Goodwill	38		102		E3
Intangible assets (excluding mortgage servicing rights)	39		204		F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	40		(21)		
Other DTA/DTL adjustments[4]	41		(98)		
Gains and losses due to changes in own credit risk on fair value liabilities	42		111		J
Other liabilities	43		210,981		
Subordinated notes and debentures	44	8,893		8,893	
Directly issued qualifying Tier 2 instruments	45		8,695		R
Directly issued capital instruments subject to phase out from Tier 2	46		198		S
Capital instruments not allowed for regulatory capital	47		–		
Liabilities	48	1,240,836		1,233,913	
Common Shares	49	21,661		21,661	A1
Preferred Shares	50	5,350		5,350	
Directly issued qualifying Additional Tier 1 instruments	51		5,350		M
Treasury Shares – Common	52	(139)		(139)	A2
Treasury Shares – Preferred	53	(3)		(3)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares	54		(3)		N
Treasury Shares – non-NVCC Preferred Shares	55		–		
Contributed Surplus	56	158		158	
Contributed surplus – Common Shares	57		157		B
Contributed surplus – Preferred Shares	58		1		O
Retained Earnings	59	46,660		46,660	C
Accumulated other comprehensive income (AOCI)	60	7,983		7,983	D
Cash flow hedges requiring derecognition	61		(1,122)		H
Net AOCI included as capital	62		9,105		
TOTAL LIABILITIES AND EQUITY	63	$ 1,322,506		$ 1,315,583	

[1] As per Balance Sheet on page 12 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 $6.9 billion and total equity of $1.5 billion, of which $193 million is deducted from CET1, $350 million is deducted from additional Tier 1, and $160 million is deducted from Tier 2 Capital. Cross referenced (L3, Q, U) 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.
[5] Included in current cap on additional Tier 1 instruments is $1.7 billion related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust) (P– cross referenced to Capital Position – Basel III on page 1).

Leverage Ratio[1]

($ millions, except as noted) *As at*	Line #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	OSFI Template
Summary comparison of accounting assets vs. leverage ratio exposure measure							
Total consolidated assets as per published financial statements	1	**$ 1,322,506**	$ 1,334,903	$ 1,292,504	$ 1,283,836	$ 1,261,316	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	**(5,963)**	(5,800)	(5,981)	(5,497)	(5,438)	2
Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	3	**(5,726)**	–	–	–	–	3
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	4	**–**	–	–	–	–	4
Adjustments for derivative financial instruments	5	**17,107**	(7,378)	594	(6,012)	(19,902)	5
Adjustment for securities financing transactions (SFT)	6	**(22,889)**	(19,658)	(16,893)	(8,397)	(3,668)	6
Adjustment for off-balance sheet items (credit equivalent amounts)	7	**152,743**	150,910	137,850	137,238	130,589	7
Other adjustments	8	**(23,707)**	(22,039)	(22,264)	(21,728)	(21,387)	8
Leverage Ratio Exposure	9	**$ 1,434,071**	$ 1,430,938	$ 1,385,810	$ 1,379,440	$ 1,341,510	9
Leverage Ratio Common Disclosure Template							
On-balance sheet exposures							
On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	10	**$ 1,133,480**	$ 1,144,580	$ 1,109,661	$ 1,081,918	$ 1,070,252	1
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	11	**–**	–	–	–	–	2
Deductions of receivables assets for cash variation margin provided in derivative transactions	12	**(6,246)**	(5,662)	(5,663)	(5,383)	(9,003)	3
Less: Asset amounts deducted in determining Tier 1 Capital	13	**(23,893)**	(21,897)	(21,989)	(21,319)	(20,918)	4
Total on-balance sheet exposures (excluding derivatives and SFTs)	14	**1,103,341**	1,117,021	1,082,009	1,055,216	1,040,331	5
Derivative exposures							
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	15	**21,603**	12,381	13,409	14,524	13,242	6
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	16	**46,295**	42,349	39,885	39,472	35,850	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	17	**–**	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	18	**1,836**	1,121	1,874	903	840	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	19	**(1,288)**	(566)	(1,344)	(430)	(274)	10
Total derivative exposures	20	**68,446**	55,285	53,824	54,469	49,658	11
Securities financing transaction exposures							
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	21	**132,430**	127,379	129,019	140,914	124,600	12
Netted amounts of cash payables and cash receivables of gross SFT assets	22	**(25,212)**	(21,631)	(19,383)	(11,037)	(5,837)	13
Counterparty credit risk (CCR) exposure for SFTs	23	**2,323**	1,974	2,491	2,640	2,169	14
Agent transaction exposures	24	**–**	–	–	–	–	15
Total securities financing transaction exposures	25	**109,541**	107,722	112,127	132,517	120,932	16
Other off-balance sheet exposures							
Off-balance sheet exposure at gross notional amount	26	**555,650**	550,977	529,419	528,197	506,622	17
Adjustments for conversion to credit equivalent amounts	27	**(402,907)**	(400,067)	(391,569)	(390,959)	(376,033)	18
Off-balance sheet items	28	**152,743**	150,910	137,850	137,238	130,589	19
Capital on total exposures							
Tier 1 Capital – "All-in" basis (line 45 on page 1)	29	**59,396**	59,735	57,047	56,434	53,403	20
Regulatory adjustments	30	**n/a**	n/a	n/a	n/a	n/a	
Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis	31	**$ 1,434,071**	$ 1,430,938	$ 1,385,810	$ 1,379,440	$ 1,341,510	21
Leverage Ratio	32	**4.1 %**	4.2 %	4.1 %	4.1 %	4.0 %	22

[1] Certain comparative amounts have been reclassified to conform with the presentation adopted in the current period.

Key Metrics – TLAC Requirements (KM2)

($ millions, except as noted)	Line #	2019 Q1	OSFI Template
Resolution group 1			
Total loss absorbing capacity (TLAC) available	1	$ **70,603**	1
Total RWA at the level of the resolution group	2	**439,324**	2
TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %	3	**16.1 %**	3
Leverage ratio exposure measure at the level of the resolution group	4	$ **1,434,071**	4
TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %	5	**4.9 %**	5
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6	**Yes**	6a
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	7	**No**	6b
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 (%)	8	**n/a**	6c

TLAC Composition (TLAC1)

($ millions, except as noted)	Line #	2019 Q1
Regulatory capital elements of TLAC and adjustments		
Common Equity Tier 1 capital (CET1)	1	$ 52,668
Additional Tier 1 capital (AT1) before TLAC adjustments	2	6,728
AT1 ineligible as TLAC as issued out of subsidiaries to third parties	3	–
Other adjustments	4	–
AT1 instruments eligible under the TLAC framework (sum of lines 2 to 4)	5	6,728
Tier 2 capital (T2) before TLAC adjustments	6	10,572
Amortized portion of T2 instruments where remaining maturity > 1 year	7	–
T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	8	–
Other adjustments	9	–
T2 instruments eligible under the TLAC framework (sum of lines 6 to 9)	10	10,572
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	11	69,968
Non-regulatory capital elements of TLAC		
External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	12	n/a
External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	13	635
Of which: amount eligible as TLAC after application of the caps	14	*n/a*
External TLAC instruments issued by funding vehicles prior to January 1, 2022	15	–
Eligible ex ante commitments to recapitalize a G-SIB in resolution	16	n/a
TLAC arising from non-regulatory capital instruments before adjustments (sum of lines 12, 13, 15 and 16)	17	635
Non-regulatory capital elements of TLAC: adjustments		
TLAC before deductions (sum of lines 11 and 17)	18	70,603
Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	19	n/a
Deduction of investments in own other TLAC liabilities	20	–
Other adjustments to TLAC	21	–
TLAC available after deductions (sum of lines 18 to 21)	22	70,603
Risk-weighted assets and leverage exposure measure for TLAC purposes		
Total risk-weighted assets adjusted as permitted under the TLAC regime	23	439,324
Leverage exposure measure	24	1,434,071
TLAC ratios and buffers		
TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) (line 22/line 23)	25	16.1 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	26	4.9
CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	27	n/a
Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	28	3.5 %
Of which: capital conservation buffer	29	*2.5*
Of which: bank specific countercyclical buffer	30	–
Of which: D-SIB / G-SIB buffer	31	*1.0*

Creditor Ranking at Legal Entity Level (TLAC3)

	Line #	2019 Q1					
		Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5
		(most junior)				(most senior)	
Description of creditor ranking (free text)	1	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts[1]	Other liabilities[2]	Sum
Total capital and liabilities net of credit risk mitigation	2	21,661	5,350	9,168	632		36,811
Subset of row 2 that are excluded liabilities	3	153	3	2	–		158
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	21,508	5,347	9,166	632		36,653
Subset of row 4 that are potentially eligible as TLAC	5	21,508	5,347	9,166	632		36,653
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6				112		112
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7				494		494
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8			4,448	26		4,474
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9			4,718			4,718
Subset of row 5 that is perpetual securities	10	21,508	5,347				26,855

[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)[1]

($ millions) *As at*	Line #	Risk-Weighted Assets (RWA)[2] 2019 Q1	2018 Q4	2018 Q3	Minimum capital requirements[3] 2019 Q1	2018 Q4	2018 Q3	OSFI Template
Credit risk (excluding counterparty credit risk) (CCR)	1	**$ 328,625**	$ 325,936	$ 319,777	**$ 26,290**	$ 26,075	$ 25,582	1
Of which: standardized approach (SA)[4]	2	***162,318***	*160,732*	*157,319*	***12,985***	*12,859*	*12,586*	2
Of which: internal ratings-based (IRB) approach	3	***166,307***	*165,204*	*162,458*	***13,305***	*13,216*	*12,996*	3
Counterparty credit risk	4	**14,388**	14,267	13,674	**1,151**	1,141	1,094	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	***6,974***	–	–	***558***	–	–	5
Of which: current exposure method (CEM)	6	**–**	*5,209*	*5,151*	**–**	*417*	*412*	n/a
Of which: internal model method (IMM)	7	**–**	–	–	**–**	–	–	6
Of which: other CCR[5]	8	***7,414***	*9,058*	*8,523*	***593***	*724*	*682*	n/a
Equity positions in banking book under market-based approach	9	**–**	–	–	**–**	–	–	7
Equity investments in funds – look-through approach	10	**299**	212	219	**24**	17	18	8
Equity investments in funds – mandate-based approach	11	**46**	45	57	**4**	4	5	9
Equity investments in funds – fall-back approach	12	**298**	260	217	**24**	21	17	10
Settlement risk	13	**27**	124	25	**2**	10	2	11
Securitization exposures in banking book[6]	14	**10,946**	13,520	13,552	**876**	1,082	1,084	12
Of which: grandfathered	15	***(1,544)***	–	–	***(123)***	–	–	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	**–**	*9,205*	*9,526*	**–**	*737*	*762*	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	***12,490***	–	–	***999***	–	–	14
Of which: securitization standardized approach (SEC-SA)	18	**–**	*4,315*	*4,026*	**–**	*345*	*322*	15
Market risk	19	**15,735**	13,213	14,670	**1,259**	1,057	1,174	16
Of which: standardized approach (SA)	20	***483***	*183*	*163*	***39***	*15*	*13*	17
Of which: internal model approaches (IMM)	21	***15,252***	*13,030*	*14,507*	***1,220***	*1,042*	*1,161*	18
Operational risk	22	**53,006**	52,375	51,250	**4,240**	4,190	4,100	19
Of which: basic indicator approach	23	**–**	–	–	**–**	–	–	20
Of which: standardized approach	24	**–**	*4,249*	*4,090*	**–**	*340*	*327*	21
Of which: advanced measurement approach	25	***53,006***	*48,126*	*47,160*	***4,240***	*3,850*	*3,773*	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	**15,954**	15,680	15,502	**1,276**	1,254	1,239	23
Floor adjustment	27	**–**	–	–	**–**	–	–	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	**$ 439,324**	$ 435,632	$ 428,943	**$ 35,146**	$ 34,851	$ 34,315	25

[1] Prior to fiscal 2019, represents CET1 RWA which includes CVA at 80%.
[2] RWA include 6% scalar when appropriate.
[3] Minimum capital requirements equals 8% of RWA.
[4] Includes other assets and equities which use a regulatory prescribed risk weight.
[5] Includes qualifying central counterparties (QCCPs), CVA and repo style transactions.
[6] Prior to implementation of the new securitization framework as of the first quarter of 2019, the lines for SEC-IRBA represented IRB-RBA (including IAA), SEC-ERBA and IAA represented IRB-SFA and SEC-SA represented SA/SSFA.

Flow Statements for Risk-Weighted Assets – Credit Risk

($ millions) *As at*	LINE #	2019 Q1 Non-counterparty credit risk[1]	2019 Q1 Of which internal rating based (IRB) approach[2]	2019 Q1 Counterparty credit risk[3]	2019 Q1 Of which IRB approach	2018 Q4 Non-counterparty credit risk[1]	2018 Q4 Of which internal rating based (IRB) approach[2]	2018 Q4 Counterparty credit risk[3]	2018 Q4 Of which IRB approach
RWA, balance at beginning of period	1	**$ 355,777**	**$ 165,204**	**$ 14,267**	**$ 6,878**	$ 349,350	$ 162,458	$ 13,673	$ 6,694
Asset size[4]	2	**(307)**	**1,121**	**(662)**	**(228)**	3,857	2,585	535	154
Asset quality[5]	3	**(299)**	**(299)**	**(27)**	**(18)**	(701)	(701)	24	16
Model updates[6]	4	**368**	**368**	**–**	**–**	131	131	–	–
Methodology and policy[7]	5	**–**	**–**	**767**	**2,000**	–	–	–	–
Acquisitions and disposals	6	**288**	**3**	**–**	**–**	–	–	–	–
Foreign exchange movements[8]	7	**(417)**	**(90)**	**43**	**(20)**	2,750	731	35	14
Other[9]	8	**785**	**–**	**–**	**–**	390	–	–	–
RWA, balance at end of period	9	**$ 356,195**	**$ 166,307**	**$ 14,388**	**$ 8,612**	$ 355,777	$ 165,204	$ 14,267	$ 6,878

		2018 Q3 Non-counterparty credit risk[1]	2018 Q3 Counterparty credit risk[3]	2018 Q2 Non-counterparty credit risk[1]	2018 Q2 Counterparty credit risk[3]	2018 Q1 Non-counterparty credit risk[1]	2018 Q1 Counterparty credit risk[3]
RWA, balance at beginning of period	10	$ 338,523	$ 13,656	$ 323,071	$ 12,529	$ 328,535	$ 11,258
Asset size[4]	11	4,613	177	4,776	859	4,309	1,207
Asset quality[5]	12	(1,033)	(224)	1,342	(40)	246	(18)
Model updates[6]	13	4,784	–	(215)	–	78	–
Methodology and policy[7]	14	–	–	–	–	–	346
Acquisitions and disposals	15	(447)	–	–	–	6	–
Foreign exchange movements[8]	16	2,922	64	9,281	308	(10,228)	(264)
Other[9]	17	(12)	–	268	–	125	–
RWA, balance at end of period	18	$ 349,350	$ 13,673	$ 338,523	$ 13,656	$ 323,071	$ 12,529

[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 fully phased-in CVA RWA. In fiscal 2018, CVA RWA was phased in at 80%.
[4] The Asset size category consists of organic changes in book size and composition (including new business and maturing loans).
[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.
[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. In first quarter of fiscal 2019, RWA increased due to the implementation of SA-CCR rules and the new securitization framework offset by new QCCP rules and securitization grandfathering adjustment.
[8] Foreign exchange movements are mainly due to 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*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1
RWA, balance at beginning of period	1	**$ 13,213**	$ 14,670	$ 15,248	$ 11,303	$ 14,020
Movement in risk levels[1]	2	**2,522**	(1,457)	(578)	3,945	(1,720)
Model updates/changes[2]	3	**–**	–	–	–	–
Methodology and policy[3]	4	**–**	–	–	–	(997)
Acquisitions and disposals	5	**–**	–	–	–	–
Foreign exchange movements and other[4]	6	**n/m[5]**	n/m	n/m	n/m	n/m
RWA, balance at end of period	7	**$ 15,735**	$ 13,213	$ 14,670	$ 15,248	$ 11,303

[1] The Movement in risk levels category reflects changes in risk due to position changes and market movements. An increase in interest rate risk and exposure to financial and government bonds contributed to the 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.
[4] Foreign exchange movements and other are deemed not meaningful since RWA exposure measures are calculated in Canadian dollars. Therefore, no foreign exchange translation is required.
[5] Not meaningful.

Flow Statement for Risk-Weighted Assets – Operational Risk

($ millions) *As at*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	**$ 52,375**	$ 51,250	$ 50,392	$ 49,416	$ 48,392
Revenue generation[1]	2	**–**	159	263	31	152
Movement in risk levels[2]	3	**2,417**	706	312	14	1,949
Model updates[3]	4	**(1,739)**	–	–	–	–
Methodology and policy[4]	5	**–**	–	–	–	–
Acquisitions and disposals	6	**–**	–	–	–	–
Foreign exchange movements and other[5]	7	**(47)**	260	283	931	(1,077)
RWA, balance at end of period	8	**$ 53,006**	$ 52,375	$ 51,250	$ 50,392	$ 49,416

[1] The movement in the Revenue generation category is due to a change in gross income.
[2] The Movement in risk levels category primarily reflects changes in risk due to operational loss experience, business environment, internal control factors, and scenario analysis.
[3] The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions. Entities that were previously reported under the standardized approach have been transitioned to the advanced measurement approach effective the first quarter of 2019.
[4] The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.
[5] Foreign exchange movements are mainly due to a change in the U.S. dollar foreign exchange rate for the U.S. portfolios in the U.S. Retail segment.

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

($ millions)
As at

2019 Q1

	LINE #	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation[2]	Carrying values of items[1]: Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	$ 4,381	$ 4,381	$ 4,659	$ –	$ –	$ –	$ (278)
Interest-bearing deposits with banks	2	31,671	31,640	31,396	–	–	244	–
Trading loans, securities, and other	3	122,070	122,070	57	–	–	118,962	3,051
Non-trading financial assets at fair value through profit or loss	4	3,875	3,360	864	–	2,699	–	(203)
Derivatives	5	45,094	45,094	–	45,094	–	41,510	–
Financial assets designated at fair value through profit or loss	6	3,760	1,517	1,517	–	–	–	–
Financial assets at fair value through other comprehensive income	7	126,253	124,341	102,683	–	21,581	–	77
Debt securities at amortized cost, net of allowance for credit losses	8	107,162	106,925	67,235	–	39,692	–	(2)
Securities purchased under reverse repurchase agreements	9	132,430	132,430	–	132,430	–	4,384	–
Residential mortgages	10	225,700	225,700	225,871	–	–	–	(171)
Consumer instalment and other personal	11	171,942	171,942	170,884	–	–	–	1,058
Credit card	12	35,726	35,726	31,198	–	–	–	4,528
Business and government	13	218,829	218,829	211,143	–	7,907	–	(221)
Allowance for loan losses	14	(3,729)	(3,729)	(194)	–	–	–	(3,535)
Customers' liability under acceptances	15	17,881	17,881	17,881	–	–	–	–
Investment in TD Ameritrade	16	8,679	8,679	–	–	–	–	8,679
Goodwill	17	16,941	16,941	–	–	–	–	16,941
Other intangibles	18	2,647	2,647	–	–	–	–	2,647
Land, buildings, equipment, and other depreciable assets	19	5,353	5,301	5,301	–	–	–	–
Deferred tax assets	20	2,266	2,163	1,347	–	–	–	816
Amounts receivable from brokers, dealers and clients	21	26,827	26,827	2,682	–	–	–	24,145
Other assets	22	16,748	14,918	14,550	–	406	–	(38)
Total assets	23	$ 1,322,506	$ 1,315,583	$ 889,074	$ 177,524	$ 72,285	$ 165,100	$ 57,494
Liabilities								
Trading deposits	24	$ 82,559	$ 82,559	$ –	$ –	$ –	$ 7,774	$ 74,785
Derivatives	25	42,665	42,665	–	42,665	–	38,413	–
Securitization liabilities at fair value	26	12,294	12,294	–	–	–	12,294	–
Financial liabilities designated at fair value through profit or loss	27	26,885	26,885	–	–	–	–	26,885
Deposits	28	849,338	849,338	–	–	–	–	849,338
Acceptances	29	17,881	17,881	–	–	–	–	17,881
Obligations related to securities sold short	30	38,890	38,890	–	–	–	36,874	2,016
Obligations related to securities sold under repurchase agreements	31	94,762	94,762	–	94,762	–	2,712	–
Securitization liabilities at amortized cost	32	13,986	13,986	–	–	–	–	13,986
Amounts payable to brokers, dealers, and clients	33	26,094	26,094	–	–	–	–	26,094
Insurance-related liabilities	34	6,698	–	–	–	–	–	–
Other liabilities	35	19,891	19,666	–	–	–	5	19,661
Subordinated notes and debentures	36	8,893	8,893	–	–	–	–	8,893
Total liabilities	37	$ 1,240,836	$ 1,233,913	$ –	$ 137,427	$ –	$ 98,072	$ 1,039,539

[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 #	2019 Q1				
			Items subject to			
		Total	Credit risk framework	Counterparty credit risk framework[1]	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	$ 1,303,983	$ 889,074	$ 177,524	$ 72,285	$ 165,100
Liabilities carrying value amount under regulatory scope of consolidation	2	235,499	–	137,427	–	98,072
Total net amount under regulatory scope of consolidation	3	1,068,484	889,074	40,097	72,285	67,028
Off-balance sheet amounts	4	273,751	253,342	–	20,409	–
Differences due to different netting rules, other than those already included in line 2	5	37,588	–	37,588	–	–
Adjustment for derivatives and PFE	6	65,446	–	65,446	–	–
Gross up for repo-style transactions	7	189,524	–	189,524	–	–
Exposure amounts considered for regulatory purposes	8	$ 1,634,793	$ 1,142,416	$ 332,655	$ 92,694	$ 67,028

[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)[1,2]

($ millions) *As at*	LINE #	2019 Q1				2018 Q4			
		Gross carrying values of:				Gross carrying values of:			
		Defaulted exposures[3]	Non-defaulted exposures	Allowances/ impairments[4]	Net values	Defaulted exposures[3]	Non-defaulted exposures	Allowances/ impairments[4]	Net values
Loans	1	$ 3,534	$ 654,217	$ (3,713)	$ 654,038	$ 3,154	$ 652,241	$ (3,531)	$ 651,864
Debt securities	2	–	166,316	(1)	166,315	–	169,461	–	169,461
Off-balance sheet exposures	3	–	480,440	(1,069)	479,371	–	478,016	(1,029)	476,987
Total	4	$ 3,534	$ 1,300,973	$ (4,783)	$ 1,299,724	$ 3,154	$ 1,299,718	$ (4,560)	$ 1,298,312

[1] Excludes insurance subsidiaries, securitization exposures, and assets at fair value through profit or loss.
[2] Restructured exposures as at January 31, 2019 are $1,091 million, of which $336 million is considered impaired.
[3] Includes total impaired exposures, of which $1,656 million is in the default category and $1,878 million is in the high risk/watch and classified categories.
[4] Includes Stage 1, 2, and 3 allowances.

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

($ millions) *As at*	LINE #	2019 Q1					2018 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
Loans	1	$ 235,941	$ 421,810	$ 301,249	$ 120,561	$ –	$ 233,061	$ 422,334	$ 299,846	$ 122,488	$ –
Debt securities	2	164,431	1,885	–	76	1,809	167,768	1,693	–	91	1,602
Total	3	$ 400,372	$ 423,695	$ 301,249	$ 120,637	$ 1,809	$ 400,829	$ 424,027	$ 299,846	$ 122,579	$ 1,602
Of which: defaulted	4	*2,007*	*1,527*	*1,286*	*241*	–	*1,622*	*1,532*	*1,307*	*225*	–

[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 of first quarter of 2019, the impact to RWA from credit derivatives used as CRM techniques is a decrease of $1.3 billion (CR7).

Gross Credit Risk Exposures[1]

($ millions) *As at*	LINE #	2019 Q1						2018 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	**$ 323,751**	**$ 52,451**	**$ –**	**$ –**	**$ –**	**$ 376,202**	$ 322,384	$ 52,157	$ –	$ –	$ –	$ 374,541
Qualifying revolving retail	2	**30,408**	**81,852**	**–**	**–**	**–**	**112,260**	30,549	81,839	–	–	–	112,388
Other retail	3	**85,950**	**6,795**	**–**	**–**	**38**	**92,783**	86,488	6,821	–	–	39	93,348
	4	**440,109**	**141,098**	**–**	**–**	**38**	**581,245**	439,421	140,817	–	–	39	580,277
Non-retail													
Corporate	5	**209,135**	**81,639**	**160,675**	**15,899**	**16,441**	**483,789**	206,808	81,706	160,300	12,995	16,972	478,781
Sovereign	6	**186,752**	**1,340**	**31,872**	**16,127**	**2,678**	**238,769**	187,848	1,686	23,750	16,556	2,522	232,362
Bank	7	**27,354**	**5,033**	**64,434**	**18,564**	**4,328**	**119,713**	28,279	3,648	71,704	20,600	4,083	128,314
	8	**423,241**	**88,012**	**256,981**	**50,590**	**23,447**	**842,271**	422,935	87,040	255,754	50,151	23,577	839,457
Total	9	**$ 863,350**	**$ 229,110**	**$ 256,981**	**$ 50,590**	**$ 23,485**	**$ 1,423,516**	$ 862,356	$ 227,857	$ 255,754	$ 50,151	$ 23,616	$ 1,419,734
By Country of Risk													
Canada	10	**$ 474,051**	**$ 128,932**	**$ 99,799**	**$ 12,366**	**$ 9,683**	**$ 724,831**	$ 475,068	$ 128,554	$ 105,967	$ 16,295	$ 10,005	$ 735,889
United States	11	**324,966**	**96,978**	**81,646**	**17,386**	**12,702**	**533,678**	321,669	96,228	78,277	14,869	12,491	523,534
Other International													
Europe	12	**42,489**	**2,354**	**60,535**	**15,620**	**729**	**121,727**	42,309	2,410	59,569	15,731	772	120,791
Other	13	**21,844**	**846**	**15,001**	**5,218**	**371**	**43,280**	23,310	665	11,941	3,256	348	39,520
	14	**64,333**	**3,200**	**75,536**	**20,838**	**1,100**	**165,007**	65,619	3,075	71,510	18,987	1,120	160,311
Total	15	**$ 863,350**	**$ 229,110**	**$ 256,981**	**$ 50,590**	**$ 23,485**	**$ 1,423,516**	$ 862,356	$ 227,857	$ 255,754	$ 50,151	$ 23,616	$ 1,419,734
By Residual Contractual Maturity													
Within 1 year	16	**$ 289,140**	**$ 158,058**	**$ 256,981**	**$ 27,207**	**$ 9,784**	**$ 741,170**	$ 278,652	$ 157,706	$ 255,754	$ 24,528	$ 9,862	$ 726,502
Over 1 year to 5 years	17	**397,921**	**68,605**	**–**	**13,240**	**12,811**	**492,577**	398,292	67,372	–	17,671	12,856	496,191
Over 5 years	18	**176,289**	**2,447**	**–**	**10,143**	**890**	**189,769**	185,412	2,779	–	7,952	898	197,041
Total	19	**$ 863,350**	**$ 229,110**	**$ 256,981**	**$ 50,590**	**$ 23,485**	**$ 1,423,516**	$ 862,356	$ 227,857	$ 255,754	$ 50,151	$ 23,616	$ 1,419,734
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	**$ 25,080**	**$ 2,795**	**$ 1**	**$ 89**	**$ 1,426**	**$ 29,391**	$ 24,953	$ 2,676	$ 1	$ 27	$ 1,510	$ 29,167
Non-residential	21	**38,440**	**5,321**	**20**	**669**	**417**	**44,867**	37,395	5,055	21	197	423	43,091
Total real-estate	22	**63,520**	**8,116**	**21**	**758**	**1,843**	**74,258**	62,348	7,731	22	224	1,933	72,258
Agriculture	23	**7,184**	**399**	**5**	**28**	**20**	**7,636**	6,902	351	2	19	21	7,295
Automotive	24	**11,976**	**5,103**	**2**	**965**	**89**	**18,135**	11,824	4,865	8	758	94	17,549
Financial	25	**37,446**	**13,363**	**208,454**	**26,164**	**1,686**	**287,113**	40,526	12,214	217,998	27,685	1,626	300,049
Food, beverage, and tobacco	26	**5,659**	**3,120**	**–**	**373**	**497**	**9,649**	5,635	3,334	–	435	506	9,910
Forestry	27	**1,363**	**755**	**–**	**25**	**49**	**2,192**	1,234	852	–	12	46	2,144
Government, public sector entities, and education	28	**200,045**	**4,288**	**32,351**	**16,780**	**6,386**	**259,850**	201,188	4,268	24,164	17,338	6,443	253,401
Health and social services	29	**18,163**	**2,165**	**286**	**169**	**2,081**	**22,864**	18,010	1,956	312	52	2,075	22,405
Industrial construction and trade contractors	30	**4,543**	**1,416**	**59**	**21**	**395**	**6,434**	4,163	1,478	63	5	540	6,249
Metals and mining	31	**4,000**	**3,461**	**90**	**427**	**754**	**8,732**	3,988	3,363	102	279	969	8,701
Pipelines, oil, and gas	32	**7,563**	**11,945**	**1,140**	**1,348**	**2,190**	**24,186**	6,914	11,490	85	1,084	2,115	21,688
Power and utilities	33	**5,440**	**7,586**	**22**	**501**	**3,730**	**17,279**	5,977	7,858	7	291	3,693	17,826
Professional and other services	34	**15,181**	**5,200**	**782**	**291**	**909**	**22,363**	14,115	5,523	183	88	810	20,719
Retail sector	35	**6,764**	**2,999**	**307**	**91**	**230**	**10,391**	6,882	2,926	293	40	260	10,401
Sundry manufacturing and wholesale	36	**10,152**	**7,587**	**27**	**513**	**434**	**18,713**	10,160	6,678	21	354	643	17,856
Telecommunications, cable, and media	37	**6,426**	**5,898**	**–**	**719**	**560**	**13,603**	6,302	7,622	–	700	424	15,048
Transportation	38	**12,460**	**2,059**	**52**	**632**	**1,151**	**16,354**	11,459	2,181	66	508	1,107	15,321
Other	39	**5,356**	**2,552**	**13,383**	**785**	**443**	**22,519**	5,308	2,350	12,428	279	272	20,637
Total	40	**$ 423,241**	**$ 88,012**	**$ 256,981**	**$ 50,590**	**$ 23,447**	**$ 842,271**	$ 422,935	$ 87,040	$ 255,754	$ 50,151	$ 23,577	$ 839,457

[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 #	2018 Q3						2018 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	$ 315,828	$ 51,315	$ –	$ –	$ –	$ 367,143	$ 308,413	$ 49,886	$ –	$ –	$ –	$ 358,299
Qualifying revolving retail	2	29,884	79,968	–	–	–	109,852	23,637	68,246	–	–	–	91,883
Other retail	3	85,209	6,648	–	–	43	91,900	89,553	6,476	–	–	43	96,072
	4	430,921	137,931	–	–	43	568,895	421,603	124,608	–	–	43	546,254
Non-retail													
Corporate	5	201,554	80,248	166,020	11,040	16,186	475,048	200,108	76,987	159,375	11,514	15,783	463,767
Sovereign	6	187,923	1,422	28,719	14,698	1,771	234,533	190,424	1,456	29,721	15,100	1,696	238,397
Bank	7	27,737	3,253	64,610	18,210	3,445	117,255	26,912	3,006	62,912	19,720	3,638	116,188
	8	417,214	84,923	259,349	43,948	21,402	826,836	417,444	81,449	252,008	46,334	21,117	818,352
Total	9	$ 848,135	$ 222,854	$ 259,349	$ 43,948	$ 21,445	$ 1,395,731	$ 839,047	$ 206,057	$ 252,008	$ 46,334	$ 21,160	$ 1,364,606
By Country of Risk													
Canada	10	$ 464,056	$ 126,098	$ 102,418	$ 12,540	$ 9,244	$ 714,356	$ 461,084	$ 127,685	$ 91,852	$ 13,233	$ 9,038	$ 702,892
United States	11	321,709	93,217	80,462	14,148	11,278	520,814	315,556	74,958	81,751	13,520	11,136	496,921
Other International													
Europe	12	42,928	2,900	60,758	14,082	741	121,409	42,937	2,804	59,444	15,879	619	121,683
Other	13	19,442	639	15,711	3,178	182	39,152	19,470	610	18,961	3,702	367	43,110
	14	62,370	3,539	76,469	17,260	923	160,561	62,407	3,414	78,405	19,581	986	164,793
Total	15	$ 848,135	$ 222,854	$ 259,349	$ 43,948	$ 21,445	$ 1,395,731	$ 839,047	$ 206,057	$ 252,008	$ 46,334	$ 21,160	$ 1,364,606
By Residual Contractual Maturity													
Within 1 year	16	$ 276,203	$ 155,494	$ 259,349	$ 19,808	$ 10,059	$ 720,913	$ 271,086	$ 140,912	$ 252,008	$ 22,106	$ 9,758	$ 695,870
Over 1 year to 5 years	17	398,881	64,869	–	16,996	10,463	491,209	394,728	62,814	–	16,823	10,508	484,873
Over 5 years	18	173,051	2,491	–	7,144	923	183,609	173,233	2,331	–	7,405	894	183,863
Total	19	$ 848,135	$ 222,854	$ 259,349	$ 43,948	$ 21,445	$ 1,395,731	$ 839,047	$ 206,057	$ 252,008	$ 46,334	$ 21,160	$ 1,364,606
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 24,487	$ 2,668	$ 1	$ 29	$ 1,548	$ 28,733	$ 23,833	$ 2,648	$ 1	$ 29	$ 1,556	$ 28,067
Non-residential	21	36,888	4,823	16	221	372	42,320	36,437	4,967	13	227	390	42,034
Total real-estate	22	61,375	7,491	17	250	1,920	71,053	60,270	7,615	14	256	1,946	70,101
Agriculture	23	6,710	342	3	15	21	7,091	6,584	226	7	12	23	6,852
Automotive	24	11,360	5,353	2	661	90	17,466	11,212	5,928	13	689	89	17,931
Financial	25	38,293	11,624	217,480	23,503	1,537	292,437	38,649	11,366	210,795	25,576	1,514	287,900
Food, beverage, and tobacco	26	5,653	3,283	–	336	523	9,795	5,239	3,099	–	367	491	9,196
Forestry	27	1,232	798	–	8	49	2,087	1,252	843	–	7	43	2,145
Government, public sector entities, and education	28	201,063	3,653	29,279	15,588	5,077	254,660	203,326	3,485	30,324	16,045	4,978	258,158
Health and social services	29	17,439	1,570	316	58	1,979	21,362	17,417	1,232	327	60	1,902	20,938
Industrial construction and trade contractors	30	4,052	1,498	44	5	778	6,377	4,032	1,395	58	5	762	6,252
Metals and mining	31	3,865	3,248	98	313	1,003	8,527	3,653	3,419	71	272	951	8,366
Pipelines, oil, and gas	32	6,693	11,368	27	1,231	1,662	20,981	6,551	11,057	85	1,085	1,760	20,538
Power and utilities	33	5,725	7,401	24	289	3,493	16,932	4,766	7,203	22	266	3,538	15,795
Professional and other services	34	14,720	5,237	147	95	822	21,021	14,366	4,735	154	82	772	20,109
Retail sector	35	6,142	2,962	307	35	232	9,678	6,128	2,205	412	43	242	9,030
Sundry manufacturing and wholesale	36	9,749	6,481	14	294	603	17,141	9,593	6,642	44	345	619	17,243
Telecommunications, cable, and media	37	6,776	8,290	–	658	425	16,149	8,033	6,947	–	618	294	15,892
Transportation	38	11,467	2,073	64	331	1,017	14,952	11,749	2,083	41	284	1,066	15,223
Other	39	4,900	2,251	11,527	278	171	19,127	4,624	1,969	9,641	322	127	16,683
Total	40	$ 417,214	$ 84,923	$ 259,349	$ 43,948	$ 21,402	$ 826,836	$ 417,444	$ 81,449	$ 252,008	$ 46,334	$ 21,117	$ 818,352

[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 #	2018 Q1 Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	$ 304,100	$ 49,080	$ –	$ –	$ –	$ 353,180
Qualifying revolving retail	2	22,420	70,258	–	–	–	92,678
Other retail	3	87,882	6,475	–	–	39	94,396
	4	414,402	125,813	–	–	39	540,254
Non-retail							
Corporate	5	189,652	71,356	145,888	11,476	15,462	433,834
Sovereign	6	193,419	1,379	32,556	14,982	1,647	243,983
Bank	7	30,624	2,344	68,185	16,960	3,367	121,480
	8	413,695	75,079	246,629	43,418	20,476	799,297
Total	9	$ 828,097	$ 200,892	$ 246,629	$ 43,418	$ 20,515	$ 1,339,551
By Country of Risk							
Canada	10	$ 453,895	$ 129,455	$ 85,018	$ 11,083	$ 9,274	$ 688,725
United States	11	304,383	68,201	83,675	12,397	10,366	479,022
Other International							
Europe	12	48,246	2,514	56,327	15,338	508	122,933
Other	13	21,573	722	21,609	4,600	367	48,871
	14	69,819	3,236	77,936	19,938	875	171,804
Total	15	$ 828,097	$ 200,892	$ 246,629	$ 43,418	$ 20,515	$ 1,339,551
By Residual Contractual Maturity							
Within 1 year	16	$ 286,323	$ 141,323	$ 246,629	$ 21,483	$ 8,412	$ 704,170
Over 1 year to 5 years	17	375,838	57,279	–	15,224	11,421	459,762
Over 5 years	18	165,936	2,290	–	6,711	682	175,619
Total	19	$ 828,097	$ 200,892	$ 246,629	$ 43,418	$ 20,515	$ 1,339,551
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	$ 23,385	$ 2,464	$ 1	$ 28	$ 1,503	$ 27,381
Non-residential	21	35,177	4,409	16	227	361	40,190
Total real-estate	22	58,562	6,873	17	255	1,864	67,571
Agriculture	23	6,303	280	4	10	20	6,617
Automotive	24	10,727	4,594	1	629	81	16,032
Financial	25	41,880	10,503	202,065	22,375	1,220	278,043
Food, beverage, and tobacco	26	4,743	2,940	–	314	465	8,462
Forestry	27	1,270	702	–	7	40	2,019
Government, public sector entities, and education	28	205,985	3,283	33,173	16,592	4,941	263,974
Health and social services	29	16,555	1,180	400	68	1,745	19,948
Industrial construction and trade contractors	30	3,823	1,510	57	7	617	6,014
Metals and mining	31	3,197	3,384	235	265	1,024	8,105
Pipelines, oil, and gas	32	6,262	10,009	87	800	2,074	19,232
Power and utilities	33	5,318	6,489	16	288	3,418	15,529
Professional and other services	34	13,592	4,081	174	125	724	18,696
Retail sector	35	5,854	2,215	389	73	219	8,750
Sundry manufacturing and wholesale	36	9,240	6,072	195	368	553	16,428
Telecommunications, cable, and media	37	4,805	6,857	–	627	275	12,564
Transportation	38	11,298	2,098	110	257	1,086	14,849
Other	39	4,281	2,009	9,706	358	110	16,464
Total	40	$ 413,695	$ 75,079	$ 246,629	$ 43,418	$ 20,476	$ 799,297

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

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

($ millions) *As at*	LINE #	2019 Q1 Exposures before CCF[2] and CRM On-balance sheet amount	2019 Q1 Exposures before CCF[2] and CRM Off-balance sheet amount	2019 Q1 Exposures post-CCF and CRM On-balance sheet amount	2019 Q1 Exposures post-CCF and CRM Off-balance sheet amount	2019 Q1 RWA[3]	2019 Q1 RWA density[4]	2018 Q4 Exposures before CCF and CRM On-balance sheet amount	2018 Q4 Exposures before CCF and CRM Off-balance sheet amount	2018 Q4 Exposures post-CCF and CRM On-balance sheet amount	2018 Q4 Exposures post-CCF and CRM Off-balance sheet amount	2018 Q4 RWA[3]	2018 Q4 RWA density[4]
Asset classes													
Corporate	1	$ 102,499	$ 59,982	$ 102,499	$ 29,777	$ 121,597	91.93 %	$ 100,373	$ 60,366	$ 100,373	$ 30,189	$ 120,444	92.25 %
Sovereign	2	90,941	352	90,941	176	7,284	7.99	95,199	423	95,199	212	7,733	8.10
Bank	3	13,545	8,361	13,545	5,699	3,849	20.00	13,367	6,229	13,367	4,648	3,603	20.00
Retail residential mortgages	4	2,920	768	2,920	354	1,671	51.04	2,716	818	2,716	375	1,630	52.73
Other retail	5	12,728	58,268	12,728	165	9,385	72.79	12,576	60,932	12,576	170	9,330	73.20
Equity	6	1,799	1,491	1,799	745	512	20.13	2,001	1,498	2,001	749	727	26.44
Other assets[5]	7	23,734	–	23,734	–	18,020	75.92	22,203	–	22,203	–	17,265	77.76
Total	8	$ 248,166	$ 129,222	$ 248,166	$ 36,916	$ 162,318	56.94 %	$ 248,435	$ 130,266	$ 248,435	$ 36,343	$ 160,732	56.44 %

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

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)[1]

($ millions) *As at*	LINE #	2019 Q1 Risk-weight 0%	2019 Q1 20%	2019 Q1 35%	2019 Q1 75%	2019 Q1 100%	2019 Q1 150%	2019 Q1 Other	2019 Q1 Total credit exposures amount (post CCF and post-CRM)	2018 Q4 Risk-weight 0%	2018 Q4 20%	2018 Q4 35%	2018 Q4 75%	2018 Q4 100%	2018 Q4 150%	2018 Q4 Other	2018 Q4 Total credit exposures amount (post CCF and post-CRM)
Asset classes																	
Corporate	1	$ 9,016	$ 2,287	$ –	$ –	$ 120,637	$ 335	$ –	$ 132,275	$ 8,966	$ 1,552	$ –	$ –	$ 119,861	$ 183	$ –	$ 130,562
Sovereign	2	54,695	36,422	–	–	–	–	–	91,117	56,747	38,664	–	–	–	–	–	95,411
Bank	3	–	19,245	–	–	–	–	–	19,245	–	18,015	–	–	–	–	–	18,015
Retail residential mortgages	4	–	1	1,969	1,286	17	–	–	3,273	–	10	1,719	1,343	19	–	–	3,091
Other retail	5	423	225	–	12,036	–	209	–	12,893	427	212	–	11,830	–	277	–	12,746
Equity	6	1,936	158	–	–	451	–	–	2,545	1,940	155	–	–	655	–	–	2,750
Other assets[2]	7	7,541	–	–	–	16,117	–	76	23,734	6,715	–	–	–	15,414	–	74	22,203
Total	8	$ 73,611	$ 58,338	$ 1,969	$ 13,322	$ 137,222	$ 544	$ 76	$ 285,082	$ 74,795	$ 58,608	$ 1,719	$ 13,173	$ 135,949	$ 460	$ 74	$ 284,778

[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) – Corporate[1]

($ millions, except as noted)
As at

2019 Q1

LINE #	PD scale[2]		External rating		Original on-balance sheet gross exposure[3]		Off-balance sheet exposures pre CCF[3]	Average CCF (%)			EAD post CRM and post-CCF[4]	Average PD (%)		Number of obligors[5]	Average LGD (%)		Average maturity (years)		RWA	RWA density[6]			EL		Provisions
1	**0.00 to <0.15**	**%**	**AAA to BBB**	**$**	**22,608**	**$**	**59,645**	**70.38**	**%**	**$**	**75,894**	**0.06**	**%**	**5,198**	**38.42**	**%**	**2.6**	**$**	**13,227**	**17.43**	**%**	**$**	**16**		
2	**0.15 to <0.25**		**BBB- to BB+**		**30,548**		**20,652**	**69.84**			**38,417**	**0.18**		**5,809**	**26.29**		**2.9**		**11,127**	**28.96**			**18**		
3	**0.25 to <0.50**		**BB to BB-**		**25,435**		**9,677**	**68.52**			**28,749**	**0.38**		**8,525**	**29.83**		**2.6**		**12,625**	**43.91**			**32**		
4	**0.50 to <0.75**		**B+**		**7,720**		**2,768**	**69.32**			**9,093**	**0.72**		**2,425**	**31.17**		**2.3**		**5,385**	**59.22**			**20**		
5	**0.75 to <2.50**		**B To B-**		**18,010**		**4,119**	**70.48**			**20,231**	**1.81**		**29,343**	**32.14**		**2.3**		**16,571**	**81.91**			**116**		
6	**2.50 to <10.00[7]**		**n/a**		**n/a**		**n/a**	**n/a**			**n/a**	**n/a**		**n/a**	**n/a**		**n/a**		**n/a**	**n/a**			**n/a**		
7	**10.00 to <100.00**		**CCC+ to CC and below**		**1,946**		**740**	**59.52**			**2,187**	**18.59**		**867**	**36.97**		**1.8**		**4,078**	**186.47**			**156**		
8	**100.00 (Default)**		**Default**		**281**		**29**	**30.50**			**281**	**100.00**		**302**	**31.43**		**1.4**		**635**	**225.98**			**51**		
9	**Total**			**$**	**106,548**	**$**	**97,630**	**69.96**	**%**	**$**	**174,852**	**0.77**	**%**	**40,557**	**33.21**	**%**	**2.6**	**$**	**63,648**	**36.40**	**%**	**$**	**409**	**$**	**60**

2018 Q4

LINE #	PD scale[2]		External rating		Original on-balance sheet gross exposure[3]		Off-balance sheet exposures pre CCF[3]	Average CCF (%)			EAD post CRM and post-CCF[4]	Average PD (%)		Number of obligors[5]	Average LGD (%)		Average maturity (years)		RWA	RWA density[6]			EL		Provisions
10	0.00 to <0.15	%	AAA to BBB	$	24,005	$	62,497	70.15	%	$	79,278	0.06	%	5,088	38.76	%	2.7	$	14,559	18.36	%	$	18		
11	0.15 to <0.25		BBB- to BB+		29,869		18,157	71.24			36,253	0.18		5,745	25.59		2.9		10,046	27.71			16		
12	0.25 to <0.50		BB to BB-		25,063		9,425	69.29			28,258	0.38		8,451	29.35		2.7		12,402	43.89			31		
13	0.50 to <0.75		B+		7,076		2,596	69.75			8,260	0.72		2,387	30.61		2.3		4,802	58.14			18		
14	0.75 to <2.50		B To B-		18,229		4,098	71.45			20,451	1.83		29,054	31.63		2.3		16,553	80.94			116		
15	2.50 to <10.00[7]		n/a		n/a		n/a	n/a			n/a	n/a		n/a	n/a		n/a		n/a	n/a			n/a		
16	10.00 to <100.00		CCC+ to CC and below		1,906		716	60.36			2,125	18.74		862	39.80		1.9		4,212	198.21			159		
17	100.00 (Default)		Default		244		33	34.79			254	100.00		276	31.84		1.5		555	218.50			56		
18	Total			$	106,392	$	97,522	70.23	%	$	174,879	0.75	%	40,170	33.29	%	2.6	$	63,129	36.10	%	$	414	$	61

[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] No internal borrower risk rating (BRR) mapped to the prescribed PD range.

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

($ millions, except as noted)
As at

2019 Q1

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	AAA to BBB	$ 95,550	$ 4,673	82.22 %	$ 190,583[7]	0.01 %	167	12.04 %	1.6	$ 553	0.29 %	$ –	
2	0.15 to <0.25	BBB- to BB+	262	–	–	262	0.16	7	2.66	3.7	7	2.67	–	
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-	–	–	–	–	2.35	91	34.00	2.5	–	–	–	
6	2.50 to <10.00[8]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
7	10.00 to <100.00	CCC+ to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		$ 95,812	$ 4,673	82.22 %	$ 190,845	0.01 %	218	12.03 %	1.6	$ 560	0.29 %	$ –	$ –

2018 Q4

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	AAA to BBB	$ 92,425	$ 4,963	80.53 %	$ 189,744[7]	0.01 %	165	12.37 %	1.7	$ 556	0.29 %	$ 1	
11	0.15 to <0.25	BBB- to BB+	225	–	–	225	0.16	4	2.74	4.5	7	3.11	–	
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-	–	–	–	–	2.35	92	34.00	2.5	–	–	–	
15	2.50 to <10.00[8]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
16	10.00 to <100.00	CCC+ to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		$ 92,650	$ 4,963	80.53 %	$ 189,969	0.01 %	215	12.36 %	1.7	$ 563	0.30 %	$ 1	$ –

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.
8 No internal BRR mapped to the prescribed PD range.

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

($ millions, except as noted)
As at

2019 Q1

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	AAA to BBB	$ 12,832	$ 4,407	74.30 %	$ 16,545	0.05 %	512	26.53 %	1.3	$ 1,520	9.19 %	$ 2	
2	0.15 to <0.25	BBB- to BB+	366	597	63.93	655	0.16	35	9.51	2.4	62	9.47	–	
3	0.25 to <0.50	BB to BB-	488	5	100.00	151	0.46	18	14.21	1.0	32	21.19	–	
4	0.50 to <0.75	B+	5	–	50.00	3	0.72	11	17.82	1.8	1	33.33	–	
5	0.75 to <2.50	B To B-	118	1	64.72	116	2.35	387	6.69	5.0	27	23.28	–	
6	2.50 to <10.00[7]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
7	10.00 to <100.00	CCC+ to CC and below	1	–	–	1	19.81	1	55.00	0.2	2	200.00	–	
8	100.00 (Default)	Default	–	–	–	–	–	1	–	–	–	–	–	
9	Total		$ 13,810	$ 5,010	73.09 %	$ 17,471	0.07 %	675	25.65 %	1.4	$ 1,644	9.41 %	$ 2	$ –

2018 Q4

LINE #	PD scale[2]	External rating	Original on-balance sheet gross exposure[3]	Off-balance sheet exposures pre CCF[3]	Average CCF (%)	EAD post CRM and post-CCF[4]	Average PD (%)	Number of obligors[5]	Average LGD (%)	Average maturity (years)	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	AAA to BBB	$ 13,691	$ 4,206	72.26 %	$ 17,321	0.05 %	511	27.71 %	2.2	$ 1,597	9.22 %	$ 3	
11	0.15 to <0.25	BBB- to BB+	574	83	44.25	440	0.17	42	14.22	2.1	58	13.18	–	
12	0.25 to <0.50	BB to BB-	568	7	93.78	157	0.46	19	14.36	1.0	33	21.02	–	
13	0.50 to <0.75	B+	6	1	36.77	3	0.72	8	16.03	2.2	1	33.33	–	
14	0.75 to <2.50	B To B-	72	1	74.72	73	2.35	388	4.05	4.9	10	13.70	–	
15	2.50 to <10.00[7]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
16	10.00 to <100.00	CCC+ to CC and below	1	–	–	1	19.81	1	55.00	0.3	2	200.00	–	
17	100.00 (Default)	Default	–	–	–	–	–	1	–	–	–	–	–	
18	Total		$ 14,912	$ 4,298	71.74 %	$ 17,995	0.06 %	683	27.17 %	2.2	$ 1,701	9.45 %	$ 3	$ –

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 No internal BRR mapped to the prescribed PD range.

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

($ millions, except as noted)
As at

2019 Q1

	LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
Canadian Retail Insured[7,8]	1	0.00 to <0.15 %	$ 58,331	$ 19,621	46.56 %	$ 7,206	0.07 %	419,456	6.94 %		$ 95	1.32 %	$ –	$
	2	0.15 to <0.25	10,987	408	42.20	2,153	0.20	58,417	8.06		73	3.39	–	
	3	0.25 to <0.50	9,143	256	45.47	1,986	0.32	61,306	8.43		100	5.04	1	
	4	0.50 to <0.75	6,337	119	51.11	1,201	0.52	21,548	8.48		86	7.16	1	
	5	0.75 to <2.50	8,088	65	63.59	1,312	1.28	33,683	7.88		156	11.89	1	
	6	2.50 to <10.00	2,230	6	86.11	371	6.18	13,641	6.56		91	24.53	1	
	7	10.00 to <100.00	719	2	77.13	111	24.91	4,372	5.20		32	28.83	1	
	8	100.00 (Default)	188	–	–	25	100.00	1,092	6.20		20	80.00	–	
	9	Total	96,023	20,477	46.56	14,365	0.79	613,515	7.51		653	4.55	5	10
Canadian Retail Uninsured[7]	10	0.00 to <0.15	119,452	60,857	50.42	150,138	0.05	684,972	22.93		5,143	3.43	18	
	11	0.15 to <0.25	24,034	1,748	55.57	25,005	0.19	95,234	25.22		2,593	10.37	12	
	12	0.25 to <0.50	17,178	2,156	71.10	18,710	0.31	86,097	29.28		3,176	16.97	17	
	13	0.50 to <0.75	9,198	495	62.81	9,509	0.52	26,495	27.57		2,216	23.30	14	
	14	0.75 to <2.50	10,780	307	72.45	11,003	1.25	38,320	26.99		4,453	40.47	37	
	15	2.50 to <10.00	2,349	21	83.27	2,366	5.59	12,576	22.81		1,918	81.07	29	
	16	10.00 to <100.00	690	3	78.30	693	28.84	3,505	17.03		644	92.93	36	
	17	100.00 (Default)	181	–	–	181	100.00	900	18.70		322	177.90	10	
	18	Total	183,862	65,587	51.45	217,605	0.41	948,099	24.12		20,465	9.40	173	23
U.S. Retail Uninsured[7]	19	0.00 to <0.15	15,809	10,953	67.74	23,229	0.06	104,554	22.84		795	3.42	3	
	20	0.15 to <0.25	5,769	542	55.12	6,068	0.19	21,462	18.58		469	7.73	2	
	21	0.25 to <0.50	5,364	376	51.52	5,558	0.32	27,453	21.16		704	12.67	4	
	22	0.50 to <0.75	3,918	294	48.40	4,060	0.52	16,451	23.50		814	20.05	5	
	23	0.75 to <2.50	6,899	1,123	50.72	7,468	1.36	29,190	28.25		3,455	46.26	30	
	24	2.50 to <10.00	1,868	345	47.10	2,031	5.72	13,394	35.93		2,625	129.25	41	
	25	10.00 to <100.00	579	73	46.81	613	23.46	5,671	34.73		1,197	195.27	50	
	26	100.00 (Default)	741	–	–	741	100.00	4,268	27.81		401	54.12	176	
	27	Total	40,947	13,706	64.35	49,768	2.35	222,443	23.75		10,460	21.02	311	96
Total residential secured	28		$ 320,832	$ 99,770	52.22 %	$ 281,738	0.75 %	1,784,057	22.55 %		$ 31,578	11.21 %	$ 489	$ 129

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 (HELOC). 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 #	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
		2018 Q4												
Canadian Retail Insured[7,8]	1	0.00 to <0.15 %	$ 60,013	$ 19,628	46.08 %	$ 7,260	0.07 %	429,856	6.91 %		$ 94	1.29 %	$ –	$
	2	0.15 to <0.25	10,966	404	40.30	2,301	0.19	59,106	8.02		76	3.30	–	
	3	0.25 to <0.50	9,801	256	44.55	2,085	0.32	63,202	8.44		105	5.04	1	
	4	0.50 to <0.75	6,192	121	48.28	1,120	0.51	23,422	8.23		77	6.88	–	
	5	0.75 to <2.50	8,551	57	61.95	1,431	1.21	33,693	7.90		164	11.46	1	
	6	2.50 to <10.00	2,197	4	85.72	366	6.25	13,470	6.49		89	24.32	1	
	7	10.00 to <100.00	683	1	83.83	103	25.16	4,264	5.03		29	28.16	1	
	8	100.00 (Default)	194	–	–	27	100.00	1,124	6.21		22	81.48	–	
	9	Total	98,597	20,471	46.01	14,693	0.78	628,137	7.47		656	4.46	4	7
Canadian Retail Uninsured[7]	10	0.00 to <0.15	117,313	59,982	50.42	147,555	0.05	677,733	23.01		5,141	3.48	18	
	11	0.15 to <0.25	22,812	1,686	100.00	24,498	0.19	91,489	24.54		2,464	10.06	11	
	12	0.25 to <0.50	17,518	1,743	68.19	18,706	0.31	85,807	28.13		3,104	16.59	16	
	13	0.50 to <0.75	8,908	472	64.52	9,213	0.52	25,859	27.91		2,173	23.59	13	
	14	0.75 to <2.50	10,530	273	72.52	10,728	1.24	38,054	27.41		4,369	40.73	36	
	15	2.50 to <10.00	2,178	11	92.34	2,188	5.59	11,841	22.23		1,727	78.93	27	
	16	10.00 to <100.00	636	1	90.19	637	29.15	3,321	17.33		596	93.56	34	
	17	100.00 (Default)	168	–	–	168	100.00	898	19.60		306	182.14	10	
	18	Total	180,063	64,168	52.41	213,693	0.39	935,002	24.04		19,880	9.30	165	22
U.S. Retail Uninsured[7]	19	0.00 to <0.15	15,009	10,850	67.63	22,347	0.06	102,531	23.42		788	3.53	3	
	20	0.15 to <0.25	5,790	556	55.66	6,100	0.19	21,658	19.10		485	7.95	2	
	21	0.25 to <0.50	5,350	383	52.21	5,550	0.32	28,118	20.92		695	12.52	4	
	22	0.50 to <0.75	4,062	294	48.48	4,205	0.52	15,909	23.41		837	19.90	5	
	23	0.75 to <2.50	7,452	1,045	51.90	7,995	1.31	32,024	27.84		3,585	44.84	31	
	24	2.50 to <10.00	1,928	351	45.83	2,089	5.81	13,501	35.73		2,714	129.92	43	
	25	10.00 to <100.00	635	80	47.61	673	23.14	5,868	36.17		1,367	203.12	56	
	26	100.00 (Default)	782	–	–	782	100.00	4,297	27.71		422	53.96	185	
	27	Total	41,008	13,559	64.40	49,741	2.47	223,906	24.08		10,893	21.90	329	106
Total residential secured	28		$ 319,668	$ 98,198	52.73 %	$ 278,127	0.76 %	1,787,045	22.50 %		$ 31,429	11.30 %	$ 498	$ 135

[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 (HELOC). 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

2019 Q1

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
1	0.00 to <0.15 %	$ 4,586	$ 92,446	61.69 %	$ 61,615	0.04 %	7,386,864	88.09 %		$ 1,705	2.77 %	$ 24	
2	0.15 to <0.25	1,528	9,858	60.50	7,492	0.19	997,367	89.58		739	9.86	13	
3	0.25 to <0.50	1,933	8,860	59.11	7,170	0.33	1,262,020	89.65		1,093	15.24	21	
4	0.50 to <0.75	2,407	5,416	62.44	5,789	0.53	729,254	89.59		1,277	22.06	27	
5	0.75 to <2.50	10,035	12,475	59.93	17,510	1.50	2,373,807	89.62		8,468	48.36	235	
6	2.50 to <10.00	7,631	3,282	73.18	10,034	5.60	1,684,012	89.37		12,155	121.14	502	
7	10.00 to <100.00	2,182	426	84.92	2,544	27.28	607,856	85.31		5,839	229.52	600	
8	100.00 (Default)	106	–	–	106	100.00	55,473	74.41		26	24.53	77	
9	Total	$ 30,408	$ 132,763	61.65 %	$ 112,260	1.53 %	15,096,653	88.65 %		$ 31,302	27.88 %	$ 1,499	$ 302

2018 Q4

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre CCF[2]	Average CCF (%)	EAD post CRM and post-CCF[3]	Average PD (%)	Number of obligors[4]	Average LGD (%)	Average maturity (years)[5]	RWA	RWA density[6]	EL	Provisions
10	0.00 to <0.15 %	$ 4,777	$ 91,661	62.48 %	$ 62,045	0.04 %	7,549,790	88.06 %		$ 1,716	2.77 %	$ 24	
11	0.15 to <0.25	1,547	9,744	61.05	7,495	0.19	991,944	89.52		738	9.85	13	
12	0.25 to <0.50	1,946	7,630	61.60	6,646	0.32	1,179,209	89.55		983	14.79	19	
13	0.50 to <0.75	2,413	6,365	59.96	6,230	0.52	697,296	89.53		1,370	21.99	29	
14	0.75 to <2.50	10,022	12,262	60.04	17,384	1.49	2,098,211	89.65		8,403	48.34	233	
15	2.50 to <10.00	7,616	3,262	72.85	9,992	5.60	1,696,735	89.40		12,110	121.20	500	
16	10.00 to <100.00	2,118	433	84.98	2,486	26.71	618,537	85.20		5,688	228.80	572	
17	100.00 (Default)	110	–	–	110	100.00	51,104	72.69		25	22.73	78	
18	Total	$ 30,549	$ 131,357	62.30 %	$ 112,388	1.50 %	14,882,826	88.61 %		$ 31,033	27.61 %	$ 1,468	$ 273

[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

2019 Q1

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre CCF	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 %	$ 9,491	$ 4,144	64.57 %	$ 12,169	0.08 %	732,709	44.42 %		$ 1,133	9.31 %	$ 4	
2	0.15 to <0.25	5,684	2,514	42.01	6,740	0.20	358,071	45.37		1,296	19.23	6	
3	0.25 to <0.50	11,768	1,821	60.73	12,873	0.35	504,919	38.62		3,041	23.62	17	
4	0.50 to <0.75	6,415	689	76.49	6,942	0.53	260,097	47.44		2,589	37.29	17	
5	0.75 to <2.50	22,462	1,666	61.14	23,479	1.51	847,490	49.83		14,244	60.67	178	
6	2.50 to <10.00	12,913	470	52.23	13,159	5.67	534,544	50.60		10,603	80.58	377	
7	10.00 to <100.00	3,941	66	52.91	3,976	26.65	180,305	48.35		4,396	110.56	511	
8	100.00 (Default)	440	4	100.00	444	100.00	13,802	47.46		273	61.49	190	
9	Total	$ 73,114	$ 11,374	58.62 %	$ 79,782	3.40 %	3,431,937	46.65 %		$ 37,575	47.10 %	$ 1,300	$ 111

2018 Q4

LINE #	PD scale[1]	Original on-balance sheet gross exposure[2]	Off-balance sheet exposures pre CCF	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 %	$ 10,335	$ 4,168	64.75 %	$ 13,034	0.07 %	756,080	45.16 %		$ 1,203	9.23 %	$ 4	
11	0.15 to <0.25	5,723	2,525	41.91	6,781	0.20	362,403	46.67		1,341	19.78	6	
12	0.25 to <0.50	12,122	1,778	60.58	13,199	0.35	505,388	38.62		3,122	23.65	18	
13	0.50 to <0.75	6,321	695	77.09	6,857	0.53	255,005	47.71		2,573	37.52	17	
14	0.75 to <2.50	22,316	1,678	61.16	23,342	1.49	843,607	49.86		14,090	60.36	174	
15	2.50 to <10.00	12,735	498	51.24	12,990	5.70	500,255	50.35		10,420	80.22	372	
16	10.00 to <100.00	3,847	64	53.92	3,882	26.41	180,379	48.78		4,328	111.49	498	
17	100.00 (Default)	425	4	100.00	428	100.00	16,454	47.39		272	63.55	183	
18	Total	$ 73,824	$ 11,410	58.63 %	$ 80,513	3.29 %	3,419,571	46.82 %		$ 37,349	46.39 %	$ 1,272	$ 103

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

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

($ millions, except as noted)
As at

	LINE #	2019 Q1					
		Replacement cost	**Potential future exposure**	**Effective expected positive exposure (EEPE)**	**Alpha used computing regulatory EAD**	**EAD post-CRM[2]**	**RWA**
SA-CCR (for derivatives)	1	**$ 11,215**	**$ 24,926**	**$**	**1.4**	**$ 50,590**	**$ 6,974**
Current exposure method (for derivatives)	2	**–**	**–**		**–**	**–**	**–**
Internal model method (for derivatives and SFTs)	3			**–**	**–**	**–**	**–**
Simple approach for credit risk mitigation (for SFTs)	4					**1,248**	**12**
Comprehensive approach for credit risk mitigation (for SFTs)	5					**255,733**	**1,822**
VaR for SFTs	6					**–**	**–**
Total	7					**$ 307,571**	**$ 8,808**

	LINE #	2018 Q4					
		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used computing regulatory EAD	EAD post-CRM[2]	RWA
SA-CCR (for derivatives)	8	$ –	$ –	$	1.4	$ –	$ –
Current exposure method (for derivatives)	9	21,986	28,171		–	50,151	5,209
Internal model method (for derivatives and SFTs)	10			–	–	–	–
Simple approach for credit risk mitigation (for SFTs)	11					1,345	13
Comprehensive approach for credit risk mitigation (for SFTs)	12					254,409	1,750
VaR for SFTs	13					–	–
Total	14					$ 305,905	$ 6,972

[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 #	2019 Q1 EAD post-CRM	2019 Q1 RWA	2018 Q4 EAD post-CRM	2018 Q4 RWA
Total portfolios subject to the Advanced CVA capital charge					
(i) VaR component (including the 3x multiplier)	1	$ –	$ –	$ –	$ –
(ii) Stressed VaR component (including the 3x multiplier)	2		–		–
All portfolios subject to the standardized CVA capital charge	3	33,460	4,815	38,358	4,916
Total subject to the CVA capital charge[1]	4	$ 33,460	$ 4,815	$ 38,358	$ 4,916

[1] For fiscal 2018, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 80%, 83%, and 86%, respectively. For fiscal 2019, the CVA has been fully phased-in.

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

2019 Q1 (Risk-weight)

($ millions) *As at*	LINE #	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
Regulatory portfolio[1]										
Corporate	1	$ 1,236	$ –	$ –	$ –	$ –	$ 196	$ –	$ –	$ 1,432
Sovereign	2	–	–	–	–	–	–	–	–	–
Bank	3	–	–	2	–	–	–	–	–	2
Total	4	$ 1,236	$ –	$ 2	$ –	$ –	$ 196	$ –	$ –	$ 1,434

2018 Q4 (Risk-weight)

($ millions) *As at*	LINE #	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
Regulatory portfolio[1]										
Corporate	1	$ 1,331	$ –	$ –	$ –	$ –	$ 93	$ –	$ –	$ 1,424
Sovereign	2	–	–	–	–	–	–	–	–	–
Bank	3	–	–	4	–	–	–	–	–	4
Total	4	$ 1,331	$ –	$ 4	$ –	$ –	$ 93	$ –	$ –	$ 1,428

[1] Excludes any exposures cleared through a qualified central counterparty.

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

($ millions, except as noted)
As at

2019 Q1

LINE #	PD scale[2]			EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
1	**0.00 to <0.15**	**%**	**$**	**128,347**	**0.05**	**%**	**2,776**	**3.46**	**%**	**0.4**	**$**	**1,821**	**1.42**	**%**
2	**0.15 to <0.25**			**23,178**	**0.19**		**1,517**	**5.47**		**0.4**		**1,014**	**4.37**	
3	**0.25 to <0.50**			**7,237**	**0.37**		**814**	**4.13**		**0.4**		**393**	**5.43**	
4	**0.50 to <0.75**			**609**	**0.72**		**233**	**14.58**		**1.8**		**185**	**30.38**	
5	**0.75 to <2.50**			**15,744**	**2.24**		**473**	**1.95**		**0.5**		**793**	**5.04**	
6	**2.50 to <10.00[5]**			**n/a**	**n/a**		**n/a**	**n/a**		**n/a**		**n/a**	**n/a**	
7	**10.00 to <100.00**			**28**	**21.03**		**30**	**22.27**		**2.1**		**32**	**114.29**	
8	**100.00 (Default)**			**1**	**100.00**		**3**	**32.12**		**1.0**		**4**	**400.00**	
9	**Total**		**$**	**175,144**	**0.29**	**%**	**5,846**	**3.66**	**%**	**0.4**	**$**	**4,242**	**2.42**	**%**

2018 Q4

LINE #	PD scale[2]			EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15	%	$	128,548	0.05	%	3,034	2.97	%	0.4	$	1,541	1.20	%
11	0.15 to <0.25			23,996	0.19		1,601	2.11		0.3		380	1.58	
12	0.25 to <0.50			3,418	0.41		825	6.20		0.3		232	6.79	
13	0.50 to <0.75			832	0.72		246	5.42		0.8		89	10.70	
14	0.75 to <2.50			15,056	2.18		478	1.35		0.5		484	3.21	
15	2.50 to <10.00[5]			n/a	n/a		n/a	n/a		n/a		n/a	n/a	
16	10.00 to <100.00			22	24.07		34	17.51		1.9		20	90.91	
17	100.00 (Default)			–	–		2	–		–		–	–	
18	Total		$	171,872	0.27	%	6,220	2.79	%	0.4	$	2,746	1.60	%

[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.
[5] No internal BRR mapped to the prescribed PD range.

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

($ millions, except as noted)
As at

2019 Q1

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
1	**0.00 to <0.15**	**% $**	**47,053**	**0.02**	**%**	**167**	**2.74**	**%**	**0.9**	**$**	**136**	**0.29**	**%**
2	**0.15 to <0.25**		**810**	**0.16**		**20**	**1.44**		**0.1**		**6**	**0.74**	
3	**0.25 to <0.50**		**124**	**0.47**		**4**	**3.65**		**–**		**4**	**3.23**	
4	**0.50 to <0.75**		**3**	**0.72**		**1**	**13.00**		**1.0**		**1**	**33.33**	
5	**0.75 to <2.50**		**8**	**2.02**		**7**	**24.10**		**1.0**		**4**	**50.00**	
6	**2.50 to <10.00[5]**		**n/a**	**n/a**		**n/a**	**n/a**		**n/a**		**n/a**	**n/a**	
7	**10.00 to <100.00**		**–**	**–**		**–**	**–**		**–**		**–**	**–**	
8	**100.00 (Default)**		**–**	**–**		**–**	**–**		**–**		**–**	**–**	
9	**Total**	**$**	**47,998**	**0.02**	**%**	**199**	**2.72**	**%**	**0.8**	**$**	**151**	**0.31**	**%**

2018 Q4

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15	% $	39,576	0.02	%	179	4.47	%	1.2	$	107	0.27	%
11	0.15 to <0.25		645	0.16		15	1.29		0.1		4	0.62	
12	0.25 to <0.50		83	0.47		5	1.23		0.0		1	1.20	
13	0.50 to <0.75		–	0.72		1	55.00		1.0		–	–	
14	0.75 to <2.50		1	2.16		4	11.57		1.0		–	–	
15	2.50 to <10.00[5]		n/a	n/a		n/a	n/a		n/a		n/a	n/a	
16	10.00 to <100.00		–	–		–	–		–		–	–	
17	100.00 (Default)		–	–		–	–		–		–	–	
18	Total	$	40,305	0.02	%	204	4.41	%	1.2	$	112	0.28	%

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.
5 No internal BRR mapped to the prescribed PD range.

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

($ millions, except as noted)
As at

2019 Q1

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
1	0.00 to <0.15 %	$	81,105	0.05	%	322	16.42	%	0.5	$	3,806	4.69	%
2	0.15 to <0.25		1,479	0.18		54	11.39		0.5		114	7.71	
3	0.25 to <0.50		128	0.34		17	13.37		0.7		21	16.41	
4	0.50 to <0.75		–	0.72		1	10.50		5.0		–	–	
5	0.75 to <2.50		282	2.27		8	46.23		0.1		275	97.52	
6	2.50 to <10.00[5]		n/a	n/a		n/a	n/a		n/a		n/a	n/a	
7	10.00 to <100.00		1	10.63		1	55.00		4.1		3	300.00	
8	100.00 (Default)		–	–		–	–		–		–	–	
9	Total	$	82,995	0.06	%	403	16.43	%	0.5	$	4,219	5.08	%

2018 Q4

LINE #	PD scale[2]		EAD post-CRM	Average PD		Number of obligors[3]	Average LGD		Average maturity (years)		RWA	RWA density[4]	
10	0.00 to <0.15 %	$	90,392	0.05	%	364	12.87	%	0.5	$	3,603	3.99	%
11	0.15 to <0.25		1,544	0.16		66	9.66		0.7		119	7.71	
12	0.25 to <0.50		89	0.35		17	12.54		0.8		13	14.61	
13	0.50 to <0.75		–	0.72		8	21.44		4.0		–	–	
14	0.75 to <2.50		275	2.32		11	49.13		0.1		284	103.27	
15	2.50 to <10.00[5]		n/a	n/a		n/a	n/a		n/a		n/a	n/a	
16	10.00 to <100.00		–	10.63		1	55.00		4.3		1	–	
17	100.00 (Default)		–	–		–	–		–		–	–	
18	Total	$	92,300	0.06	%	467	12.92	%	0.5	$	4,020	4.36	%

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.
5 No internal BRR mapped to the prescribed PD range.

Composition of Collateral for CCR Exposure (CCR5)

($ millions) *As at*	LINE #	2019 Q1 Collateral used in derivative transactions: Fair value of collateral received – Segregated	2019 Q1 Collateral used in derivative transactions: Fair value of collateral received – Unsegregated	2019 Q1 Collateral used in derivative transactions: Fair value of posted collateral – Segregated	2019 Q1 Collateral used in derivative transactions: Fair value of posted collateral – Unsegregated	2019 Q1 Collateral used in SFTs: Fair value of collateral received	2019 Q1 Collateral used in SFTs: Fair value of posted collateral	2018 Q4 Collateral used in derivative transactions: Fair value of collateral received – Segregated	2018 Q4 Collateral used in derivative transactions: Fair value of collateral received – Unsegregated	2018 Q4 Collateral used in derivative transactions: Fair value of posted collateral – Segregated	2018 Q4 Collateral used in derivative transactions: Fair value of posted collateral – Unsegregated	2018 Q4 Collateral used in SFTs: Fair value of collateral received	2018 Q4 Collateral used in SFTs: Fair value of posted collateral
Cash – domestic currency	1	$ –	$ 2,395	$ –	$ 927	$ 31,962	$ 48,235	$ 373	$ 2,543	$ –	$ 448	$ 32,184	$ 47,566
Cash – other currencies	2	50	4,091	–	6,136	48,758	93,861	320	6,708	3	6,165	64,131	102,988
Domestic sovereign debt	3	–	214	28	739	52,073	33,971	–	393	18	421	60,390	41,941
Other sovereign debt	4	1,004	611	1,058	3,623	67,434	57,992	466	569	761	4,077	72,186	68,111
Corporate bonds	5	274	203	–	–	6,718	7,634	39	334	–	–	5,188	7,113
Equity securities	6	–	7	–	–	26,802	43,797	30	5	–	–	27,819	47,777
Other collateral	7	4	51	181	143	24,230	36,363	1	482	–	76	22,569	36,869
Total	8	$ 1,332	$ 7,572	$ 1,267	$ 11,568	$ 257,977	$ 321,853	$ 1,229	$ 11,034	$ 782	$ 11,187	$ 284,467	$ 352,365

Credit Derivatives Exposures (CCR6)

($ millions) *As at*	LINE #	2019 Q1 Protection bought	2019 Q1 Protection sold	2018 Q4 Protection bought	2018 Q4 Protection sold
Notionals					
Single-name credit default swaps	1	$ 5,597	$ 677	$ 5,316	$ 698
Index credit default swaps	2	7,274	1,159	6,723	423
Total return swaps	3	–	–	–	–
Credit options	4	–	–	–	–
Other credit derivatives	5	4,998	–	3,179	–
Total notionals[1]	6	17,869	1,836	15,218	1,121
Fair values					
Positive fair value (asset)	7	12	55	12	35
Negative fair value (liability)	8	(427)	(2)	(408)	(1)

[1] The increase for the quarter is due to organic growth.

Exposures to Central Counterparties (CCR8)[1]

($ millions) *As at*	LINE #	2019 Q1 EAD post-CRM	2019 Q1 RWA[2]	2018 Q4 EAD post-CRM	2018 Q4 RWA
Exposures to QCCPs (total)	1	$	$ 765	$	$ 3,362
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	21,201	424	19,029	1,490
(i) OTC derivatives	3	*15,555*	*311*	*12,181*	*608*
(ii) Exchange-traded derivatives	4	*1,730*	*35*	*2,151*	*102*
(iii) Securities financing transactions	5	*3,916*	*78*	*4,697*	*780*
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–
Segregated initial margin	7	–		–	
Non-segregated initial margin	8	3,163	–	3,540	441
Pre-funded default fund contributions	9	720	341	781	1,431
Unfunded default fund contributions	10	–	–	–	–

[1] The Bank does not have any exposure to non-qualifying central counterparties.
[2] The decrease in the first quarter of 2019 is related to the implementation of the new methodology for QCCPs.

Securitization Exposures in the Banking Book (SEC1)[1]

($ millions) *As at*	LINE #	2019 Q1 Bank acts as originator/sponsor Traditional	2019 Q1 Bank acts as investor Traditional	2019 Q1 Total	2018 Q4 Bank acts as originator/sponsor Traditional	2018 Q4 Bank acts as investor Traditional	2018 Q4 Total
Retail (total) – of which:	1	$ 22,843	$ 39,155	$ 61,998	$ 22,858	$ 41,927	$ 64,785
Residential mortgage	2	9,655	610	10,265	9,775	889	10,664
Credit card	3	1,477	18,102	19,579	1,524	18,212	19,736
Other retail exposures	4	11,711	20,443	32,154	11,559	22,819	34,378
Re-securitization	5	–	–	–	–	7	7
Wholesale (total) – of which:	6	6,863	23,833	30,696	6,979	21,576	28,555
Loans to corporates	7	–	3,036	3,036	–	2,785	2,785
Commercial mortgage	8	–	15,941	15,941	–	17,265	17,265
Lease and receivables	9	6,863	4,856	11,719	6,979	1,526	8,505
Other wholesale	10	–	–	–	–	–	–
Re-securitization	11	–	–	–	–	–	–

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

($ millions) *As at*	LINE #	2019 Q1 Bank acts as originator/sponsor Traditional	2019 Q1 Bank acts as investor Traditional	2019 Q1 Total	2018 Q4 Bank acts as originator/sponsor Traditional	2018 Q4 Bank acts as investor Traditional	2018 Q4 Total
Retail (total) – of which:	1	$ –	$ 625	$ 625	$ –	$ 636	$ 636
Residential mortgage	2	–	–	–	–	–	–
Credit card	3	–	142	142	–	53	53
Other retail exposures	4	–	483	483	–	583	583
Re-securitization	5	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	28	28	–	146	146
Loans to corporates	7	–	–	–	–	–	–
Commercial mortgage	8	–	1	1	–	1	1
Lease and receivables	9	–	–	–	–	–	–
Other wholesale	10	–	27	27	–	145	145
Re-securitization	11	–	–	–	–	–	–

[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]

2019 Q1[2]

($ millions) *As at*	LINE #	</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	Exposure values (by regulatory approach) IRBA	ERBA/ IAA	SA	1250%	RWA (by regulatory approach)[3] IRBA	ERBA/ IAA	SA	1250%	Capital charge after cap IRBA	ERBA/ IAA	SA	1250%
		Exposure values (by RW bands)																
Total exposures																		
Traditional securitization	1	$ 28,032	$ 1,061	$ 447	$ 156	$ 10	$ –	$ 29,696	$ –	$ 10	$ –	$ 3,940	$ –	$ 125	$ –	$ 286	$ –	$ 10
of which: securitization	2	*28,032*	*1,061*	*447*	*156*	*10*	–	*29,696*	–	*10*	–	*3,940*	–	*125*	–	*286*	–	*10*
of which: retail underlying	3	*21,405*	*979*	*293*	*156*	*10*	–	*22,833*	–	*10*	–	*3,052*	–	*125*	–	*215*	–	*10*
of which: wholesale	4	*6,627*	*82*	*154*	–	–	–	*6,863*	–	–	–	*888*	–	–	–	*71*	–	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	$ 28,032	$ 1,061	$ 447	$ 156	$ 10	$ –	$ 29,696	$ –	$ 10	$ –	$ 3,940	$ –	$ 125	$ –	$ 286	$ –	$ 10

2018 Q4

		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	Exposure values (by regulatory approach) IRB RBA including IAA	IRB SFA	SA/ SSFA	1250%	RWA (by regulatory approach) IRB RBA including IAA	IRB SFA	SA/ SSFA	1250%	Capital charge after cap IRB RBA including IAA	IRB SFA	SA/ SSFA	1250%
		Exposure values (by RW bands)																
Total exposures																		
Traditional securitization	9	$ 29,725	$ –	$ 103	$ –	$ 9	$ 29,837	$ –	$ –	$ –	$ 2,313	$ –	$ –	$ –	$ 185	$ –	$ –	$ –
of which: securitization	10	*29,725*	–	*103*	–	*9*	*29,837*	–	–	–	*2,313*	–	–	–	*185*	–	–	–
of which: retail underlying	11	*22,746*	–	*103*	–	*9*	*22,858*	–	–	–	*1,735*	–	–	–	*139*	–	–	–
of which: wholesale	12	*6,979*	–	–	–	–	*6,979*	–	–	–	*578*	–	–	–	*46*	–	–	–
of which: re-securitization	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	16	$ 29,725	$ –	$ 103	$ –	$ 9	$ 29,837	$ –	$ –	$ –	$ 2,313	$ –	$ –	$ –	$ 185	$ –	$ –	$ –

[1] The Bank does not have any synthetic securitization exposures.
[2] As of the first quarter of 2019, the regulatory approaches have been updated to reflect the implementation of the new securitization framework.
[3] RWA before application of cap.

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

2019 Q1[2]

($ millions) *As at*	**LINE #**	**Exposure values (by RW bands)**					**Exposure values (by regulatory approach)**				**RWA (by regulatory approach)[3]**				**Capital charge after cap**			
		</20% RW	**>20% to 50% RW**	**>50% to 100% RW**	**>100% to 1250% RW**	**1250% RW**	**IBRA**	**ERBA/ IAA**	**SA**	**1250%**	**IBRA**	**ERBA/ IAA**	**SA**	**1250%**	**IBRA**	**ERBA/ IAA**	**SA**	**1250%**
Total exposures																		
Traditional securitization	1	**$ 62,266**	**$ 722**	**$ –**	**$ –**	**$ –**	**$ –**	**$ 62,988**	**$ –**	**$ –**	**$ –**	**$ 9,335**	**$ –**	**$ –**	**$ –**	**$ 703**	**$ –**	**$ –**
of which: securitization	2	***62,266***	***722***	**–**	**–**	**–**	**–**	***62,988***	**–**	**–**	**–**	***9,335***	**–**	**–**	**–**	***703***	**–**	**–**
of which: retail underlying	3	***38,433***	***722***	**–**	**–**	**–**	**–**	***39,155***	**–**	**–**	**–**	***4,794***	**–**	**–**	**–**	***340***	**–**	**–**
of which: wholesale	4	***23,833***	**–**	**–**	**–**	**–**	**–**	***23,833***	**–**	**–**	**–**	***4,541***	**–**	**–**	**–**	***363***	**–**	**–**
of which: re-securitization	5	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
of which: senior	6	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
of which: non-senior	7	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Total	8	**$ 62,266**	**$ 722**	**$ –**	**$ –**	**$ –**	**$ –**	**$ 62,988**	**$ –**	**$ –**	**$ –**	**$ 9,335**	**$ –**	**$ –**	**$ –**	**$ 703**	**$ –**	**$ –**

2018 Q4

		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRB RBA including IAA	IRB SFA	SA/ SSFA	1250%	IRB RBA including IAA	IRB SFA	SA/ SSFA	1250%	IRB RBA including IAA	IRB SFA	SA/ SSFA	1250%
Total exposures																		
Traditional securitization	9	$ 62,465	$ –	$ 694	$ 151	$ 193	$ 41,927	$ –	$ 21,576	$ –	$ 6,892	$ –	$ 4,315	$ –	$ 551	$ –	$ 345	$ –
of which: securitization	10	*62,465*	–	*694*	*144*	*193*	*41,920*	–	*21,576*	–	*6,841*	–	*4,315*	–	*547*	–	*345*	–
of which: retail underlying	11	*40,889*	–	*694*	*144*	*193*	*41,920*	–	–	–	*6,841*	–	–	–	*547*	–	–	–
of which: wholesale	12	*21,576*	–	–	–	–	–	–	*21,576*	–	–	–	*4,315*	–	–	–	*345*	–
of which: re-securitization	13	–	–	–	*7*	–	*7*	–	–	–	*51*	–	–	–	*4*	–	–	–
of which: senior	14	–	–	–	*7*	–	*7*	–	–	–	*51*	–	–	–	*4*	–	–	–
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	16	$ 62,465	$ –	$ 694	$ 151	$ 193	$ 41,927	$ –	$ 21,576	$ –	$ 6,892	$ –	$ 4,315	$ –	$ 551	$ –	$ 345	$ –

[1] The Bank does not have any synthetic securitization exposures.
[2] As of the first quarter of 2019, the regulatory approaches have been updated to reflect the implementation of the new securitization framework.
[3] RWA before application cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

2019 Q1

(Percentage) *As at*	LINE #	Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail							
Residential secured uninsured	1	**0.56 %**	**0.32 %**	**28.45 %**	**11.22 %**	**96.19 %**	**100.68 %**
Residential secured insured[4]	2	**0.44**	**0.27**	**n/a**	**n/a**	**99.40**	**99.29**
Qualifying revolving retail	3	**2.49**	**2.91**	**88.77**	**80.48**	**98.18**	**94.99**
Other retail	4	**2.57**	**1.99**	**54.88**	**45.23**	**99.34**	**91.42**
Non-Retail							
Corporate	5	**1.25**	**0.31**	**18.42**	**19.46**	**90.84**	**59.89**
Sovereign	6	**0.07**	**–**	**10.16**	**n/a**	**99.71**	**n/a**
Bank	7	**0.21**	**–**	**18.03**	**n/a**	**96.33**	**n/a**

2018 Q4

(Percentage) *As at*	LINE #	Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail							
Residential secured uninsured	1	0.60 %	0.35 %	28.94 %	11.82 %	95.95 %	100.95 %
Residential secured insured[4]	2	0.43	0.26	n/a	n/a	99.33	99.36
Qualifying revolving retail	3	2.50	3.02	88.70	80.14	97.91	94.79
Other retail	4	2.52	1.99	54.87	46.10	99.32	91.44
Non-Retail							
Corporate	5	1.27	0.32	18.17	24.36	90.76	57.40
Sovereign	6	0.09	–	10.95	n/a	99.63	n/a
Bank	7	0.23	–	15.25	n/a	96.87	n/a

2018 Q3

	LINE #	Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail							
Residential secured uninsured	8	0.62 %	0.38 %	28.83 %	12.73 %	95.94 %	100.68 %
Residential secured insured[4]	9	0.43	0.26	n/a	n/a	99.34	99.36
Qualifying revolving retail	10	2.51	3.02	88.53	80.33	97.95	94.68
Other retail	11	2.47	1.98	53.39	45.08	99.30	91.35
Non-Retail							
Corporate	12	1.21	0.31	17.91	24.35	90.65	56.36
Sovereign	13	0.09	–	10.88	n/a	99.71	n/a
Bank	14	0.21	–	16.00	n/a	96.94	n/a

2018 Q2

	LINE #	Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail							
Residential secured uninsured	8	0.64 %	0.39 %	29.47 %	14.29 %	96.28 %	98.38 %
Residential secured insured[4]	9	0.45	0.26	n/a	n/a	99.40	99.34
Qualifying revolving retail	10	1.54	1.47	87.17	79.89	92.53	90.09
Other retail	11	2.47	2.01	53.21	45.38	99.28	91.01
Non-Retail							
Corporate	12	1.24	0.32	17.64	24.06	91.27	53.33
Sovereign	13	0.11	–	10.86	n/a	99.72	n/a
Bank	14	0.19	–	16.05	n/a	97.49	n/a

2018 Q1

	LINE #	Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail							
Residential secured uninsured	15	0.66 %	0.40 %	29.42 %	15.48 %	96.41 %	97.45 %
Residential secured insured[4]	16	0.60	0.29	n/a	n/a	99.37	99.34
Qualifying revolving retail	17	1.60	1.49	86.69	80.15	92.96	90.58
Other retail	18	2.44	2.06	50.98	43.51	99.28	90.72
Non-Retail							
Corporate	19	1.22	0.35	17.84	23.97	91.35	81.20
Sovereign	20	0.11	–	12.04	–	99.74	n/a
Bank	21	0.18	–	14.36	–	98.43	n/a

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

Glossary – Basel

Risk-weighted assets (RWA)	• Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below. From fiscal 2014 to 2018, there were three different measures of RWA used for each capital ratio due to the different scalars used for the phase-in of the CVA. For fiscal 2018, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 80%, 83%, and 86%, respectively. For fiscal 2019, the CVA has been fully phased-in.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach	• Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral.
Advanced Internal Ratings Based (AIRB) Approach	• Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
For Operational Risk	
Advanced Measurement Approach (AMA)	• Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.
The Standardized Approach (TSA)	• 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	• 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	• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
Credit Risk Terminology	
Gross credit risk exposure	• The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.
Counterparty Type / Exposure Classes:	
Retail	
Residential Secured	• Includes residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	• Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals (in the case of the Standardized approach to credit risk, credit card exposures are included in the "Other Retail" category).
Other Retail	• Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.
Non-retail	
Corporate	• Includes exposures to corporations, partnerships, or proprietorships.
Sovereign	• Includes exposures to central governments, central banks, multilateral development banks, and certain public sector entities.
Bank	• Includes exposures to deposit-taking institutions, securities firms, and certain public sector entities.
Exposure Types:	
Drawn	• The amount of funds advanced to a borrower.
Undrawn (commitment)	• The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).
Repo-style transactions	• Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	• Privately negotiated derivative contracts.
Other off-balance sheet	• All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).
AIRB Credit Risk Parameters:	
Probability of Default (PD)	• The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	• The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	• The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	• CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge was implemented for 2014, and in 2019 has been fully phased-in.
Common Equity Tier 1 (CET1)	• This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets, and shortfalls in allowances.
CET1 Ratio	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.
Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets	• Net income available to common shareholders as a percentage of average CET1 Capital RWA.
Liquidity Coverage Ratio (LCR)	• LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.
Countercyclical Capital Buffer (CCB)	• CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	**IFRS**	International Financial Reporting Standards
AOCI	Accumulated Other Comprehensive Income	**IRB**	Internal Ratings-Based
BRR	Borrower Risk Rating	**N/A**	Not Applicable
CCF	Credit Conversion Factor	**N/M**	Not Meaningful
CCP	Central Counterparty	**NVCC**	Non-Viability Contingent Capital
CCR	Counterparty Credit Risk	**OCC**	Office of the Comptroller of the Currency
CDS	Credit Default Swaps	**OCI**	Other Comprehensive Income
CMHC	Canada Mortgage and Housing Corporation	**OSFI**	Office of the Superintendent of Financial Institutions Canada
CRM	Credit Risk Mitigation	**OTC**	Over-The-Counter
D-SIBs	Domestic Systemically Important Banks	**PFE**	Potential Future Exposure
FVOCI	Fair Value Through Other Comprehensive Income	**QCCP**	Qualifying Central Counterparty
G-SIBs	Global Systemically Important Banks	**SA-CCR**	Standardized Approach Counterparty Credit Risk
HELOC	Home Equity Line of Credit	**SFTs**	Securities Financing Transactions
IAA	Internal Assessment Approach	**TLAC**	Total Loss Absorbing Capacity