



Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 2020

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's second quarter 2020 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2019 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board, the current generally accepted accounting principles, and refers to results prepared in accordance with IFRS as "reported" results.

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

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

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Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the second quarter 2020, 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 2019 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS Second Quarter 2020	SFI Second Quarter 2020	SRD Second Quarter 2020	Annual Report 2019
Overview of risk management	OVA – Bank risk management approach.	Annual	34			61, 68-78, 86, 103, 220
	OV1 – Overview of RWA.	Quarterly			10	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC ¹	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments ² .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A ³	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				74-76, 78-81
	CR1 – Credit quality of assets.	Quarterly			15	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				82, 136, 143, 169
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			17-19	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2020	SFI Second Quarter 2020	SRD Second Quarter 2020	Annual Report 2019
Credit risk	CRB – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		25-27, 29-31		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	74			167
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly			15	
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				79
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			16	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				78
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			20	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			21	
	CRE – Qualitative disclosures related to IRB models.	Annual				74-76, 79-83, 91-92
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			22-36	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
	CR10 – IRB (specialized lending and equities under the simple risk weight method).	N/A	TD does not use this approach.			
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				81-82, 97
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			37-38	
	CCR2 – CVA capital charge.	Quarterly			39	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			39	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			40-45	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			46	
	CCR6 – Credit derivatives exposures.	Quarterly			47	
	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			47	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2020	SFI Second Quarter 2020	SRD Second Quarter 2020	Annual Report 2019
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				65-66, 83, 139-140, 171- 172
	SEC1 – Securitization exposures in the banking book.	Quarterly			51	
	SEC2 – Securitization exposures in the trading book.	Quarterly			52	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			53-54	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			55-56	
Market risk ⁴	MRA – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under standardized approach.					
	MR2 – RWA flow statements of market risk exposures under an IMA.					
	MR3 – IMA values for trading portfolios.					
	MR4 – Comparison of VaR ⁶ estimates with gains/losses.					

¹ Total loss absorbing capacity (TLAC).

² CCA is available at <https://www.td.com/investor-relations/ir-homepage/regulatory-disclosures/main-features-of-capital-instruments/main-features-of-capital-instruments.jsp>.

³ Not applicable.

⁴ Current disclosures in SFI and annual report do not contain any exposures related to the deconsolidated insurance entities, therefore the Pillar 3 requirements are fulfilled based on current disclosure.

⁵ For annual disclosures, refer to the fourth quarter 2019 SRD.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

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

Common Equity Tier 1 Capital before regulatory adjustments

Common Equity Tier 1 Capital regulatory adjustments

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

Total regulatory adjustments to Common Equity Tier 1 Capital

Common Equity Tier 1 Capital

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

Additional Tier 1 capital instruments

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

Additional Tier 1 capital instruments before regulatory adjustments

Additional Tier 1 capital instruments regulatory adjustments

Investment in own Additional Tier 1 instruments
Reciprocal cross holdings in Additional Tier 1 instruments
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
Other deductions from Tier 1 capital as determined by OSFI
of which: Reverse mortgages
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

Total regulatory adjustments to Additional Tier 1 Capital

Additional Tier 1 Capital

Tier 1 Capital

Tier 1 Capital with transitional arrangements for ECL provisioning not applied

Line #	2020		2019			Cross Reference ¹
	Q2	Q1	Q4	Q3	Q2	
1	\$ 21,864	\$ 21,801	\$ 21,828	\$ 21,834	\$ 21,830	A1+A2+B
2	49,702	50,119	49,497	48,818	47,980	C
3	15,970	11,087	10,581	9,933	9,743	D
4	—	—	—	—	—	
5	—	—	—	—	—	
6	87,536	83,007	81,906	80,585	79,553	
7	—	—	—	—	—	
8	(20,707)	(19,793)	(19,712)	(19,752)	(20,022)	E1+E2-E3
9	(2,267)	(2,312)	(2,389)	(2,388)	(2,417)	F1-F2
10	(286)	(192)	(245)	(221)	(248)	G
11	(4,237)	(1,704)	(1,389)	(606)	389	H
12	(273)	(1,158)	(1,148)	(1,236)	(1,233)	I
13	—	—	—	—	—	
14	(200)	(61)	(132)	(154)	(116)	J
15	(13)	(13)	(13)	(10)	(10)	K
16	(75)	(53)	(22)	(23)	(31)	
17	—	—	—	—	—	
18	—	—	—	—	—	
19	(2,292)	(2,032)	(1,814)	(1,717)	(1,596)	L1+L2+L3
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	511	—	—	—	—	M
27	—	—	—	—	—	
28	(29,839)	(27,318)	(26,864)	(26,107)	(25,284)	
29	57,697	55,689	55,042	54,478	54,269	
29a	57,135	n/a	n/a	n/a	n/a	
30	5,798	5,795	5,795	5,797	5,345	N+O+P
31	5,798	5,795	5,795	5,797	5,345	
32	—	—	—	—	—	
33	1,173	1,195	1,196	1,189	1,744	Q
34	—	—	—	—	—	
35	—	—	—	—	—	
36	6,971	6,990	6,991	6,986	7,089	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	—	—	—	—	—	
40	(350)	(350)	(350)	(350)	(350)	R
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(350)	(350)	(350)	(350)	(350)	
44	6,621	6,640	6,641	6,636	6,739	
45	64,318	62,329	61,683	61,114	61,008	
45a	\$ 63,756	\$ n/a	\$ n/a	\$ n/a	\$ n/a	

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

Capital Position – Basel III (CC1) (Continued)

(\$ millions)
As at

Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus
Directly issued capital instruments subject to phase out from Tier 2
Tier 2 instruments issued by subsidiaries and held by third parties
of which: instruments issued by subsidiaries subject to phase out
Collective allowance

Tier 2 Capital before regulatory adjustments

Tier 2 regulatory adjustments

Investments in own Tier 2 instruments
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation
Other deductions from Tier 2 capital

Total regulatory adjustments to Tier 2 Capital

Tier 2 Capital

Total Capital

Total Capital with transitional arrangements for ECL provisioning not applied

Total risk-weighted assets

Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

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

Tier 1 Capital Ratio

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

Total Capital (as percentage of RWA)

Total Capital Ratio with transitional arrangements for ECL provisioning not applied

Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA)^{2,3}

of which: capital conservation buffer requirement

of which: bank-specific countercyclical buffer requirement⁴

of which: G-SIB buffer requirement⁵

of which: D-SIB buffer requirement

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

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

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

Line #	2020		2019		Cross Reference ¹
	Q2	Q1	Q4	Q3	
46	\$ 13,825	\$ 10,511	\$ 10,527	\$ 10,398	S
47	200	200	198	198	
48	–	–	–	–	T
49	–	–	–	–	
50	1,875	1,893	1,874	1,819	U
51	15,900	12,604	12,599	12,415	
52	(1)	–	–	–	(7)
53	–	–	–	–	
54	–	–	–	–	–
54a	–	–	–	–	
55	(160)	(160)	(160)	(160)	(160)
56	–	–	–	–	
57	(161)	(160)	(160)	(160)	(167)
58	15,739	12,444	12,439	12,255	
59	80,057	74,773	74,122	73,369	71,620
59a	80,006	n/a	n/a	n/a	
60	\$ 523,979	\$ 476,012	\$ 455,977	\$ 454,881	\$ 452,267
61	11.0 %	11.7 %	12.1 %	12.0 %	12.0 %
61a	10.9	n/a	n/a	n/a	n/a
62	12.3	13.1	13.5	13.4	13.5
62a	12.2	n/a	n/a	n/a	n/a
63	15.3	15.7	16.3	16.1	15.8
63a	15.3	n/a	n/a	n/a	n/a
64	8.0	8.0	8.0	8.0	8.0
65	2.5	2.5	2.5	2.5	2.5
66	–	–	–	–	–
67	1.0	1.0	–	–	–
67a	–	–	1.0	1.0	1.0
68	11.0	11.7	12.1	12.0	12.0
69	8.0	8.0	8.0	8.0	8.0
70	9.5	9.5	9.5	9.5	9.5
71	11.5	11.5	11.5	11.5	11.5

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

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

³ The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2019 list of G-SIBs, using 2018 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.

⁴ The countercyclical buffer surcharge is in effect.

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

⁶ Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer. Effective the second quarter of 2020, the buffer is 1%.

Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

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

Current cap on CET1 instruments subject to phase out arrangements

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

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

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

Current cap on Tier 2 instruments subject to phase out arrangements

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

Capital Ratios for significant bank subsidiaries

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

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

Line #	2020		2019		
	Q2	Q1	Q4	Q3	Q2
72	\$ 2,101	\$ 1,996	\$ 2,204	\$ 1,777	\$ 1,541
73	5,999	5,772	5,685	5,620	5,586
74	57	57	52	47	43
75	444	1,020	778	797	897
76	2,885	1,893	1,874	1,819	1,811
77	2,386	2,187	2,127	2,135	2,129
78	—	—	—	—	—
79	—	—	—	—	—
80	—	—	—	—	—
81	—	—	—	—	—
82	1,350	1,350	2,025	2,025	2,025
83	—	—	—	—	—
84	1,753	1,753	2,629	2,629	2,629
85	—	—	—	—	—
86	14.5 %	14.8 %	14.8 %	15.3 %	15.3 %
87	14.5	14.8	14.8	15.3	15.3
88	15.6	15.6	15.6	16.2	16.2
89	38.8	40.1	43.1	42.8	41.2
90	38.8	40.1	43.1	42.8	41.2
91	39.2	40.5	43.8	43.4	41.9

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

Flow Statement for Regulatory Capital¹

(\$ millions)

Common Equity Tier 1

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

Balance at end of period

Additional Tier 1 Capital

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

Balance at end of period

Total Tier 1 Capital

Tier 2 Capital

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

Balance at end of period

Total Regulatory Capital

Line #	2020		2019		
	Q2	Q1	Q4	Q3	Q2
1	\$ 55,689	\$ 55,042	\$ 54,478	\$ 54,269	\$ 52,668
2	12	41	27	45	24
3	(541)	(306)	(642)	(865)	(415)
4	(1,489)	(1,406)	(1,406)	(1,409)	(1,412)
5	74	69	68	92	98
6	1,515	2,989	2,856	3,248	3,172
7	(139)	71	22	(38)	(5)
8	2,912	201	(104)	(837)	1,020
9	n/a	n/a	n/a	n/a	n/a
10	(469)	5	(35)	20	1
11	(93)	(15)	4	12	6
12	(869)	(4)	39	299	(356)
13	(94)	53	(24)	27	31
14	—	—	—	—	—
15	1,189	(1,051)	(241)	(385)	(563)
16	57,697	55,689	55,042	54,478	54,269
17	6,640	6,641	6,636	6,739	6,728
18	—	—	—	450	—
19	—	—	—	(550)	—
20	(19)	(1)	5	(3)	11
21	6,621	6,640	6,641	6,636	6,739
22	64,318	62,329	61,683	61,114	61,008
23	12,444	12,439	12,255	10,612	10,572
24	3,000	—	—	1,750	—
25	—	—	—	—	—
26	—	—	—	—	—
27	(18)	19	55	8	(51)
28	313	(14)	129	(115)	91
29	15,739	12,444	12,439	12,255	10,612
30	\$ 80,057	\$ 74,773	\$ 74,122	\$ 73,369	\$ 71,620

¹ The statement is based on the applicable regulatory rules in force at the period end.

² Represents impact of shares repurchased for cancellation.

³ Profit attributable to shareholders of the parent company reconciles to the income statement.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation (CC2)

(\$ millions)
As at

Cash and due from banks
Interest-bearing deposits with banks
Trading loans, securities, and other
Non-trading financial assets at fair value through profit or loss
Derivatives
Financial assets designated at fair value through profit or loss
Financial assets at fair value through other comprehensive income
Debt securities at amortized cost, net of allowance for credit losses
Securities purchased under reverse repurchase agreements
Loans
Allowance for loan losses
Eligible allowance reflected in Tier 2 regulatory capital
Shortfall of allowance to expected loss
Transitional arrangement for expected credit loss provisioning
Allowances not reflected in regulatory capital

Other

Investment in TD Ameritrade

Significant investments exceeding regulatory thresholds
Significant investments not exceeding regulatory thresholds
Imputed goodwill

Goodwill

Other intangibles

Other intangibles (Mortgage Servicing Rights)

Deferred tax assets

Deferred tax assets (DTA) excluding those arising from temporary differences
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds
Other DTA/DTL adjustments⁴

Significant investments in financials (excluding TD Ameritrade)

Significant investments exceeding regulatory thresholds
Significant investments not exceeding regulatory thresholds

Defined pension benefits

Other Assets

TOTAL ASSETS

LIABILITIES AND EQUITY⁵

Trading deposits

Derivatives

Securitization liabilities at fair value

Financial liabilities designated at fair value through profit or loss

Deposits

Other

Deferred tax liabilities

Goodwill

Intangible assets (excluding mortgage servicing rights)

Other deferred tax liabilities (Cash flow hedges and other DTL's)

Other DTA/DTL adjustments⁴

Gains and losses due to changes in own credit risk on fair value liabilities

Other liabilities

Subordinated notes and debentures

Directly issued qualifying Tier 2 instruments

Directly issued capital instruments subject to phase out from Tier 2

Capital instruments not allowed for regulatory capital

Liabilities

Common Shares

Preferred Shares

Directly issued qualifying Additional Tier 1 instruments

Treasury Shares – Common

Treasury Shares – Preferred

Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares

Treasury Shares – non-NVCC Preferred Shares

Contributed Surplus

Contributed surplus – Common Shares

Contributed surplus – Preferred Shares

Retained Earnings

Accumulated other comprehensive income (AOCI)

Cash flow hedges requiring derecognition

Net AOCI included as capital

TOTAL LIABILITIES AND EQUITY

¹ As per Balance Sheet on page 13 in the Supplemental Financial Information Package.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$7.7 billion and total equity of \$1.8 billion, of which \$364 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, R, V) 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 \$1.2 billion related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust) (Q– cross referenced to Capital Position – Basel III on page 1).

Line #	2020 Q2		Cross Reference ¹
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
1	\$ 5,297	\$ 5,297	
2	146,760	146,733	
3	131,830	131,830	
4	8,668	8,108	
5	73,836	73,836	
6	3,579	989	
7	120,705	118,554	
8	160,385	160,157	
9	167,791	167,791	
10	753,895	753,895	
11	(6,925)	(6,925)	
12		(1,875)	U
13		(273)	I
14		(511)	M
15		(4,266)	
16	107,924	105,749	
17		1,904	L1
18		5,261	
19		3,010	E1
20		17,823	E2
21		2,312	F1
22		57	
23		286	G
24		444	
25		2,573	
26		–	
27		(1,766)	
28		24	L2
29		64	
30		13	K
31		73,744	
32	1,673,745	1,666,014	
33	26,398	26,398	
34	72,990	72,990	
35	13,473	13,473	
36	94,164	94,164	
37	1,078,306	1,078,306	
38	281,056	273,325	
39		126	E3
40		45	F2
41		1,878	
42		(1,766)	
43		200	J
44		272,842	
45	14,024	14,024	
46		13,825	S
47		200	T
48		(1)	
49	1,580,411	1,572,680	
50	21,766	21,766	A1
51	5,800	5,800	
52		5,800	N
53	(25)	(25)	A2
54	(3)	(3)	
55		(3)	O
56		–	
57	124	124	
58		123	B
59		1	P
60	49,702	49,702	C
61	15,970	15,970	D
62		4,237	H
63		11,733	
64	\$ 1,673,745	\$ 1,666,014	

Leverage Ratio

(\$ millions, except as noted)

As at

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

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

Leverage Ratio Exposure

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

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

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

Derivative exposures

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

Total derivative exposures

Securities financing transaction exposures

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

Total securities financing transaction exposures

Other off-balance sheet exposures

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

Capital on total exposures

Tier 1 Capital – "All-in" basis (line 45 on page 1)
 Tier 1 Capital with transitional arrangements for ECL provisioning not applied

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

Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

Line #	2020		2019			OSFI Template
	Q2	Q1	Q4	Q3	Q2	
1	\$ 1,673,745	\$ 1,457,429	\$ 1,415,290	\$ 1,405,442	\$ 1,356,588	1
2	(6,619)	(6,596)	(6,460)	(6,149)	(5,970)	2
3	(5,105)	(5,177)	(5,686)	(5,341)	(5,341)	3
4	–	–	–	–	–	4
5	(19,145)	10,866	3,809	1,423	13,667	5
6	(24,025)	(17,283)	(17,171)	(28,158)	(25,510)	6
7	163,216	164,919	162,881	160,433	159,414	7
8	(252,900)	(26,991)	(26,733)	(25,986)	(25,251)	8
9	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	\$ 1,467,597	9
10	\$ 1,197,995	\$ 1,234,874	\$ 1,188,667	\$ 1,179,069	\$ 1,151,972	1
11	–	–	–	–	–	2
12	(12,808)	(8,409)	(8,600)	(9,244)	(5,970)	3
13	(30,502)	(27,608)	(27,082)	(26,302)	(25,519)	4
14	1,154,685	1,198,857	1,152,985	1,143,523	1,120,483	5
15	22,762	17,204	15,755	18,007	18,015	6
16	43,294	46,997	44,762	44,544	44,573	7
17	–	–	–	–	–	8
18	1,538	1,213	1,112	1,222	860	9
19	(95)	(535)	(329)	(550)	(187)	10
20	67,499	64,879	61,300	63,223	63,261	11
21	167,791	165,795	165,935	162,644	149,949	12
22	(27,912)	(19,911)	(20,220)	(31,170)	(28,279)	13
23	3,888	2,628	3,049	3,012	2,769	14
24	–	–	–	–	–	15
25	143,767	148,512	148,764	134,486	124,439	16
26	612,153	596,851	588,689	580,511	577,581	17
27	(448,937)	(431,932)	(425,808)	(420,079)	(418,167)	18
28	163,216	164,919	162,881	160,432	159,414	19
29	64,318	62,329	61,683	61,114	61,008	20
30	63,756	n/a	n/a	n/a	n/a	20a
31	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	\$ 1,467,597	21
32	4.2 %	4.0 %	4.0 %	4.1 %	4.2 %	22
33	4.2	n/a	n/a	n/a	n/a	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

TLAC available with transitional arrangements for ECL provisioning not applied¹

Total RWA at the level of the resolution group

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

TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements

for ECL provisioning not applied¹

Leverage ratio exposure measure at the level of the resolution group

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

TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional

arrangements for ECL provisioning not applied (row 1a / row 4) %¹

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

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

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

Line #	2020		2019		
	Q2	Q1	Q4	Q3	Q2
1	\$ 98,924	\$ 92,657	\$ 90,637	\$ 85,976	\$ 78,206
1a	98,872	n/a	n/a	n/a	n/a
2	523,979	476,012	455,977	454,881	452,267
3	18.9 %	19.5 %	19.9 %	18.9 %	17.3 %
3a	18.9	n/a	n/a	n/a	n/a
4	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	\$ 1,501,664	\$ 1,467,597
5	6.5 %	5.9 %	5.9 %	5.7 %	5.3 %
5a	6.5	n/a	n/a	n/a	n/a
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

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

TLAC Composition (TLAC1)

(\$ millions, except as noted)

Regulatory capital elements of TLAC and adjustments

Common Equity Tier 1 capital (CET1)

Additional Tier 1 capital (AT1) before TLAC adjustments

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

Other adjustments

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

Tier 2 capital (T2) before TLAC adjustments

Amortized portion of T2 instruments where remaining maturity > 1 year

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

Other adjustments

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

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

Non-regulatory capital elements of TLAC

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

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

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

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

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

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

Non-regulatory capital elements of TLAC: adjustments

TLAC before deductions (sum of lines 11 and 17)

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

Deduction of investments in own other TLAC liabilities

Other adjustments to TLAC

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

Risk-weighted assets and leverage exposure measure for TLAC purposes

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

Leverage exposure measure

TLAC ratios and buffers

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

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

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

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

Of which: capital conservation buffer

Of which: bank specific countercyclical buffer

Of which: D-SIB / G-SIB buffer

Line #	2020		2019		
	Q2	Q1	Q4	Q3	Q2
1	\$ 57,697	\$ 55,689	\$ 55,042	\$ 54,478	\$ 54,269
2	6,621	6,640	6,641	6,636	6,739
3	—	—	—	—	—
4	—	—	—	—	—
5	6,621	6,640	6,641	6,636	6,739
6	15,739	12,444	12,439	12,255	10,612
7	—	—	—	—	—
8	—	—	—	—	—
9	—	—	—	—	—
10	15,739	12,444	12,439	12,255	10,612
11	80,057	74,773	74,122	73,369	71,620
12	n/a	n/a	n/a	n/a	n/a
13	19,050	17,900	16,540	12,609	6,587
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	19,050	17,900	16,540	12,609	6,587
18	99,107	92,673	90,662	85,978	78,207
19	n/a	n/a	n/a	n/a	n/a
20	(183)	(16)	(25)	(2)	(1)
21	—	—	—	—	—
22	98,924	92,657	90,637	85,976	78,206
23	523,979	476,012	455,977	454,881	452,267
24	1,529,167	1,577,167	1,525,930	1,501,664	1,467,597
25	18.9 %	19.5 %	19.9 %	18.9 %	17.3 %
26	6.5	5.9	5.9	5.7	5.3
27	n/a	n/a	n/a	n/a	n/a
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

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

² Not applicable until the first quarter of 2022.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions)
As at

Line #		2020 Q2						2020 Q1					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
	Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
1	Total capital and liabilities net of credit risk mitigation	21,766	5,800	14,035	20,863	–	62,464	21,773	5,800	10,932	17,885	–	56,390
2	Subset of row 2 that are excluded liabilities	100	3	91	2,099	–	2,293	184	7	86	105	–	382
3	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	21,666	5,797	13,944	18,764	–	60,171	21,589	5,793	10,846	17,780	–	56,008
4	Subset of row 4 that are potentially eligible as TLAC	21,666	5,797	13,944	18,764	–	60,171	21,589	5,793	10,846	17,780	–	56,008
5	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	1,327	–	1,327	–	–	–	2,896	–	2,896
6	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	17,215	–	17,215	–	–	–	14,661	–	14,661
7	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	8,859	134	–	8,993	–	–	5,886	140	–	6,026
8	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	5,085	88	–	5,173	–	–	4,960	83	–	5,043
9	Subset of row 5 that is perpetual securities	21,666	5,797	–	–	–	27,463	21,589	5,793	–	–	–	27,382
10													
		2019 Q4						2019 Q3					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
	Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
11	Total capital and liabilities net of credit risk mitigation	21,713	5,800	10,923	16,500	–	54,936	21,722	5,800	10,926	12,566	–	51,014
12	Subset of row 12 that are excluded liabilities	63	6	22	73	–	164	67	4	128	25	–	224
13	Total capital and liabilities less excluded liabilities (row 12 minus row 13)	21,650	5,794	10,901	16,427	–	54,772	21,655	5,796	10,798	12,541	–	50,790
14	Subset of row 14 that are potentially eligible as TLAC	21,650	5,794	10,901	16,427	–	54,772	21,655	5,796	10,798	12,541	–	50,790
15	Subset of row 15 with 1 year ≤ residual maturity < 2 years	–	–	–	2,759	–	2,759	–	–	–	930	–	930
16	Subset of row 15 with 2 years ≤ residual maturity < 5 years	–	–	–	11,690	–	11,690	–	–	–	9,665	–	9,665
17	Subset of row 15 with 5 years ≤ residual maturity < 10 years	–	–	5,937	1,895	–	7,832	–	–	5,890	1,863	–	7,753
18	Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	4,964	83	–	5,047	–	–	4,908	83	–	4,991
19	Subset of row 15 that is perpetual securities	21,650	5,794	–	–	–	27,444	21,655	5,796	–	–	–	27,451
20													
		2019 Q2											
		Creditor Ranking											
		1	2	3	4	5	Sum of 1 to 5						
		(most junior)			(most senior)								
	Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
21	Total capital and liabilities net of credit risk mitigation	21,718	5,350	9,207	6,598	–	42,873						
22	Subset of row 22 that are excluded liabilities	80	6	23	1	–	110						
23	Total capital and liabilities less excluded liabilities (row 22 minus row 23)	21,638	5,344	9,184	6,597	–	42,763						
24	Subset of row 24 that are potentially eligible as TLAC	21,638	5,344	9,184	6,597	–	42,763						
25	Subset of row 25 with 1 year ≤ residual maturity < 2 years	–	–	–	199	–	199						
26	Subset of row 25 with 2 years ≤ residual maturity < 5 years	–	–	–	6,339	–	6,339						
27	Subset of row 25 with 5 years ≤ residual maturity < 10 years	–	–	4,428	59	–	4,487						
28	Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	4,756	–	–	4,756						
29	Subset of row 25 that is perpetual securities	21,638	5,344	–	–	–	26,982						
30													

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

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	Line #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2020		2019	2019	2019	2020		2019	2019	2019	
		Q2	Q1	Q4	Q3	Q2	Q2	Q1	Q4	Q3	Q2	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 396,674	\$ 356,669	\$ 344,914	\$ 344,213	\$ 342,045	\$ 31,734	\$ 28,534	\$ 27,593	\$ 27,537	\$ 27,364	1
Of which: standardized approach (SA) ³	2	186,165	169,464	163,250	163,881	163,721	14,893	13,557	13,060	13,110	13,098	2
Of which: internal ratings-based (IRB) approach	3	210,509	187,205	181,664	180,332	178,324	16,841	14,977	14,533	14,427	14,266	3
Counterparty credit risk	4	20,952	18,631	14,510	15,193	14,655	1,676	1,490	1,161	1,215	1,172	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	9,536	8,691	7,079	7,290	7,358	763	695	566	583	588	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR ⁴	8	11,416	9,940	7,431	7,903	7,297	913	795	595	632	584	n/a
Equity positions in banking book under market-based approach	9	—	—	—	—	—	—	—	—	—	—	7
Equity investments in funds – look-through approach	10	341	348	350	398	331	27	28	28	32	26	8
Equity investments in funds – mandate-based approach	11	46	51	51	49	48	4	4	4	4	4	9
Equity investments in funds – fall-back approach	12	601	598	506	538	375	48	48	40	43	30	10
Settlement risk	13	27	31	20	9	55	2	2	2	1	4	11
Securitization exposures in banking book	14	13,917	13,555	11,533	11,392	11,455	1,113	1,084	923	911	917	12
Of which: grandfathered	15	—	—	(1,544)	(1,544)	(1,544)	—	—	(123)	(123)	(123)	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	—	—	—	—	—	—	—	—	—	—	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	13,866	13,514	13,025	12,936	12,999	1,109	1,081	1,042	1,034	1,040	14
Of which: securitization standardized approach (SEC-SA)	18	51	41	52	—	—	4	3	4	—	—	15
Market risk	19	17,741	12,765	12,200	12,072	13,028	1,419	1,021	976	966	1,042	16
Of which: standardized approach (SA)	20	1,628	1,226	1,013	647	574	130	98	81	52	46	17
Of which: internal model approaches (IMA)	21	16,113	11,539	11,187	11,425	12,454	1,289	923	895	914	996	18
Operational risk ⁵	22	57,429	56,242	55,606	54,857	53,959	4,594	4,499	4,448	4,389	4,317	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	57,429	56,242	—	—	—	4,594	4,499	—	—	—	21
Of which: advanced measurement approach	25	—	—	55,606	54,857	53,959	—	—	4,448	4,389	4,317	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	16,251	17,122	16,287	16,160	16,316	1,300	1,370	1,303	1,293	1,305	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 523,979	\$ 476,012	\$ 455,977	\$ 454,881	\$ 452,267	\$ 41,917	\$ 38,080	\$ 36,478	\$ 36,391	\$ 36,181	25

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

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

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

⁵ As of fiscal 2020, OSFI requires Operational Risk RWA to be calculated under The Standardized Approach (TSA).

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions)
As at

LINE #		2020 Q2				2020 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703
Asset size ⁴	2	14,173	3,844	786	(237)	7,000	4,344	3,148	994
Asset quality ⁵	3	7,894	7,894	910	513	842	842	50	30
Model updates ⁶	4	4,000	7,909	—	—	(352)	144	—	—
Methodology and policy ⁷	5	—	—	—	—	5,977	—	894	740
Acquisitions and disposals	6	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸	7	13,045	3,657	625	320	1,152	211	29	10
Other ⁹	8	371	—	—	—	94	—	—	—
RWA, balance at end of period	9	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477

		2019 Q4				2019 Q3			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 372,759	\$ 180,332	\$ 15,193	\$ 9,039	\$ 370,625	\$ 178,324	\$ 14,655	\$ 9,217
Asset size ⁴	11	1,591	1,889	(780)	(401)	7,501	3,709	989	96
Asset quality ⁵	12	(171)	(171)	83	54	(503)	(503)	(199)	(128)
Model updates ⁶	13	(284)	(284)	—	—	(123)	(123)	—	—
Methodology and policy ⁷	14	—	—	—	—	—	—	—	—
Acquisitions and disposals	15	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸	16	(460)	(102)	14	11	(3,693)	(1,075)	(252)	(146)
Other ⁹	17	226	—	—	—	(1,048)	—	—	—
RWA, balance at end of period	18	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703	\$ 372,759	\$ 180,332	\$ 15,193	\$ 9,039

		2019 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 356,195	\$ 166,307	\$ 14,388	\$ 8,612
Asset size ⁴	20	5,226	3,098	76	600
Asset quality ⁵	21	1,958	1,957	36	24
Model updates ⁶	22	2,162	6,114	—	—
Methodology and policy ⁷	23	—	—	—	—
Acquisitions and disposals	24	—	—	—	—
Foreign exchange movements ⁸	25	4,637	848	155	(19)
Other ⁹	26	447	—	—	—
RWA, balance at end of period	27	\$ 370,625	\$ 178,324	\$ 14,655	\$ 9,217

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the second quarter of 2020, increased due to growth in various portfolios in the Canadian Retail, U.S. Retail, and Wholesale Banking segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments, and for the second quarter of 2020, increased mainly due to credit risk migration in the non-retail portfolios in Canadian Retail and Wholesale Banking and certain retail portfolios in U.S. Retail.

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. Effective the second quarter of 2020, OSFI approved the Bank to implement the credit risk AIRB approach to calculate the RWA on a credit card portfolio in the U.S. Retail segment.

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

RWA, balance at beginning of period

Movement in risk levels¹
Model updates/changes²
Methodology and policy³
Acquisitions and disposals
Foreign exchange movements and other⁴
RWA, balance at end of period

LINE #	2020		2019		
	Q2	Q1	Q4	Q3	Q2
1	\$ 12,765	\$ 12,200	\$ 12,072	\$ 13,028	\$ 15,735
2	12,297	632	128	94	(2,197)
3	—	(67)	—	(1,050)	(510)
4	(7,321)	—	—	—	—
5	—	—	—	—	—
6	n/m ⁵	n/m	n/m	n/m	n/m
7	\$ 17,741	\$ 12,765	\$ 12,200	\$ 12,072	\$ 13,028

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. An increase in credit spread risk associated with widening spreads due to the COVID-19 pandemic 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

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

RWA, balance at beginning of period

Revenue generation¹
Movement in risk levels²
Model updates³
Methodology and policy⁴
Acquisitions and disposals
Foreign exchange movements and other⁵
RWA, balance at end of period

LINE #	2020		2019		
	Q2	Q1	Q4	Q3	Q2
1	\$ 56,242	\$ 55,606	\$ 54,857	\$ 53,959	\$ 53,006
2	1,187	636	—	—	—
3	—	—	804	1,315	412
4	—	—	—	—	—
5	—	—	—	—	—
6	—	—	—	—	—
7	—	—	(55)	(417)	541
8	\$ 57,429	\$ 56,242	\$ 55,606	\$ 54,857	\$ 53,959

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

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.

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

LINE
#

2020
Q2

		Carrying values of items ¹							
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital	
Assets									
Cash and due from banks	1	\$ 5,297	\$ 5,297	\$ 5,702	\$ –	\$ –	\$ –	\$ (405)	
Interest-bearing deposits with banks	2	146,760	146,733	146,201	–	–	532	–	
Trading loans, securities, and other	3	131,830	131,830	23	–	–	128,281	3,526	
Non-trading financial assets at fair value through profit or loss	4	8,668	8,108	2,075	–	6,398	–	(365)	
Derivatives	5	73,836	73,836	–	73,836	–	69,202	–	
Financial assets designated at fair value through profit or loss	6	3,579	989	989	–	–	–	–	
Financial assets at fair value through other comprehensive income	7	120,705	118,554	104,591	–	12,755	–	1,208	
Debt securities at amortized cost, net of allowance for credit losses	8	160,385	160,157	110,681	–	49,090	–	386	
Securities purchased under reverse repurchase agreements	9	167,791	167,791	–	167,791	–	6,291	–	
Residential mortgages	10	243,450	243,450	242,817	–	–	–	633	
Consumer instalment and other personal	11	182,670	182,670	182,258	–	–	–	412	
Credit card	12	34,242	34,242	29,249	–	–	–	4,993	
Business and government	13	293,533	293,533	280,357	–	13,259	–	(83)	
Allowance for loan losses	14	(6,925)	(6,925)	(55)	–	–	–	(6,870)	
Customers' liability under acceptances	15	14,395	14,395	14,395	–	–	–	–	
Investment in TD Ameritrade	16	10,175	10,175	–	–	–	–	10,175	
Goodwill	17	17,823	17,823	–	–	–	–	17,823	
Other intangibles	18	2,369	2,369	–	–	–	–	2,369	
Land, buildings, equipment, and other depreciable assets	19	9,858	9,760	9,760	–	–	–	–	
Deferred tax assets	20	1,623	1,537	3,048	–	–	–	(1,511)	
Amounts receivable from brokers, dealers and clients	21	31,427	31,427	1,504	–	–	–	29,923	
Other assets	22	20,254	18,263	5,396	12,796	289	–	(218)	
Total assets	23	\$ 1,673,745	\$ 1,666,014	\$ 1,138,991	\$ 254,423	\$ 81,791	\$ 204,306	\$ 61,996	
Liabilities									
Trading deposits	24	\$ 26,398	\$ 26,398	\$ –	\$ –	\$ –	\$ 12,029	\$ 14,369	
Derivatives	25	72,990	72,990	–	72,990	–	69,544	–	
Securitization liabilities at fair value	26	13,473	13,473	–	–	–	13,473	–	
Financial liabilities designated at fair value through profit or loss	27	94,164	94,164	–	–	–	29	94,135	
Deposits	28	1,078,306	1,078,306	–	–	–	–	1,078,306	
Acceptances	29	14,395	14,395	–	–	–	–	14,395	
Obligations related to securities sold short	30	28,731	28,731	–	–	–	28,064	667	
Obligations related to securities sold under repurchase agreements	31	163,717	163,717	–	163,717	–	2,120	–	
Securitization liabilities at amortized cost	32	14,516	14,516	–	–	–	–	14,516	
Amounts payable to brokers, dealers, and clients	33	29,419	29,419	–	–	–	–	29,419	
Insurance-related liabilities	34	6,922	37	–	–	–	–	37	
Other liabilities	35	23,356	22,510	–	–	–	–	22,510	
Subordinated notes and debentures	36	14,024	14,024	–	–	–	–	14,024	
Total liabilities	37	\$ 1,580,411	\$ 1,572,680	\$ –	\$ 236,707	\$ –	\$ 125,259	\$ 1,282,378	

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 #	2020 Q2
	Items subject to
	Counterparty credit risk framework ¹
	Credit risk framework
	Securitization framework
	Market risk framework
	Total
1	\$ 1,679,511
2	\$ 361,966
3	\$ 1,317,545
4	\$ 329,367
5	\$ 52,739
6	\$ 54,202
7	\$ 327,433
8	\$ 2,081,286

Asset carrying value amount under scope of regulatory consolidation

Liabilities carrying value amount under regulatory scope of consolidation

Total net amount under regulatory scope of consolidation

Off-balance sheet amounts

Differences due to different netting rules, other than those already included in line 2

Adjustment for derivatives and PFE

Gross up for repo-style transactions

Exposure amounts considered for regulatory purposes

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 #	2020 Q2							
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values
	Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵			
Loans	\$ 3,606	\$ 749,926	\$ (6,915)	\$ (57)	\$ (1,321)	\$ (5,537)	\$	746,617
Debt securities	–	211,416	(2)	–	(2)	–		211,414
Off-balance sheet exposures	282	524,535	(991)	(13)	(137)	(841)		523,826
Total	\$ 3,888	\$ 1,485,877	\$ (7,908)	\$ (70)	\$ (1,460)	\$ (6,378)	\$	1,481,857
2020 Q1								
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values
	Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵			
Loans	\$ 3,207	\$ 695,018	\$ (4,673)	\$ (151)	\$ (1,186)	\$ (3,336)	\$	693,552
Debt securities	–	174,775	(1)	–	(1)	–		174,774
Off-balance sheet exposures	297	511,621	(613)	(12)	(166)	(435)		511,305
Total	\$ 3,504	\$ 1,381,414	\$ (5,287)	\$ (163)	\$ (1,353)	\$ (3,771)	\$	1,379,631
2019 Q4								
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values
	Defaulted exposures ³	Non-defaulted exposures	Allowances/ impairments ⁴	Allocated in regulatory category of Specific ⁵	Allocated in regulatory category of General ⁵			
Loans	\$ 3,032	\$ 686,536	\$ (4,435)	\$ (128)	\$ (1,168)	\$ (3,139)	\$	685,133
Debt securities	–	174,512	(1)	–	(1)	–		174,511
Off-balance sheet exposures	108	499,783	(585)	(7)	(144)	(434)		499,306
Total	\$ 3,140	\$ 1,360,831	\$ (5,021)	\$ (135)	\$ (1,313)	\$ (3,573)	\$	1,358,950
2019 Q3				2019 Q2				
	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	\$ 2,945	\$ 679,068	\$ (3,755)	\$ 678,258	\$ 3,296	\$ 668,876	\$ (3,762)	\$ 668,410
Debt securities	–	168,389	(1)	168,388	–	168,920	(1)	168,919
Off-balance sheet exposures	101	492,987	(1,085)	492,003	–	491,731	(1,105)	490,626
Total	\$ 3,046	\$ 1,340,444	\$ (4,841)	\$ 1,338,649	\$ 3,296	\$ 1,329,527	\$ (4,868)	\$ 1,327,955

¹ Excludes insurance subsidiaries, securitization exposures, assets at fair value through profit or loss, and acquired credit-impaired loans.

² Restructured exposures as at April 30, 2020 are \$1,107 million (January 31, 2020 are \$1,070 million; October 31, 2019 – \$1,068 million; July 31, 2019 – \$1,106 million; April 30, 2019 – \$1,129 million), of which \$564 million (January 31, 2020 – \$532 million; October 31, 2019 – \$545 million; July 31, 2019 – \$582 million; April 30, 2019 – \$619 million) is considered impaired.

³ Includes total impaired exposures, of which \$2,200 million (January 31, 2020 – \$1,864 million; October 31, 2019 – \$1,535 million; July 31, 2019 – \$1,704 million; April 30, 2019 – \$1,978 million) is in the default category and \$1,406 million as at April 30, 2020. (January 31, 2020 – \$1,343 million; October 31, 2019 – \$1,497 million; July 31, 2019 – \$1,241 million; April 30, 2019 – \$1,318 million) is in the high risk/watch and classified categories.

⁴ Includes Stage 1, 2, and 3 allowances.

⁵ Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

Credit Risk Mitigation Techniques – Overview (CR3)¹

(\$ millions) As at		2020 Q2					2020 Q1				
LINE #		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 287,592	\$ 465,940	\$ 345,162	\$ 120,778	\$ –	\$ 254,362	\$ 443,863	\$ 331,722	\$ 112,141	\$ –
Debt securities	2	209,256	2,160	–	27	2,133	172,944	1,831	–	29	1,802
Total	3	\$ 496,848	\$ 468,100	\$ 345,162	\$ 120,805	\$ 2,133	\$ 427,306	\$ 445,694	\$ 331,722	\$ 112,170	\$ 1,802
<i>Of which: defaulted</i>	4	<i>1,990</i>	<i>1,616</i>	<i>1,368</i>	<i>248</i>	<i>–</i>	<i>1,607</i>	<i>1,600</i>	<i>1,352</i>	<i>248</i>	<i>–</i>
		2019 Q4					2019 Q3				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 248,372	\$ 441,196	\$ 326,571	\$ 114,625	\$ –	\$ 248,287	\$ 433,726	\$ 317,273	\$ 116,453	\$ –
Debt securities	6	172,729	1,783	35	35	1,713	166,734	1,655	–	49	1,606
Total	7	\$ 421,101	\$ 442,979	\$ 326,606	\$ 114,660	\$ 1,713	\$ 415,021	\$ 435,381	\$ 317,273	\$ 116,502	\$ 1,606
<i>Of which: defaulted</i>	8	<i>1,455</i>	<i>1,577</i>	<i>1,320</i>	<i>257</i>	<i>–</i>	<i>1,420</i>	<i>1,525</i>	<i>1,274</i>	<i>251</i>	<i>–</i>
		2019 Q2									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 245,427	\$ 426,745	\$ 308,182	\$ 118,563	\$ –					
Debt securities	10	167,173	1,747	–	65	1,682					
Total	11	\$ 412,600	\$ 428,492	\$ 308,182	\$ 118,628	\$ 1,682					
<i>Of which: defaulted</i>	12	<i>1,755</i>	<i>1,541</i>	<i>1,292</i>	<i>249</i>	<i>–</i>					

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

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

³ As at April 30, 2020, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.7 billion (January 31, 2020 – a decrease of \$1.5 billion; October 31, 2019 – a decrease of \$1.4 billion; July 31, 2019 – a decrease of \$1.5 billion; April 30, 2019 – a decrease of \$1.4 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE	2020 Q2						2020 Q1					
		#	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type														
Retail														
Residential secured		1	\$ 346,845	\$ 55,044	\$ –	\$ –	\$ –	\$ 401,889	\$ 340,808	\$ 54,009	\$ –	\$ –	\$ –	\$ 394,817
Qualifying revolving retail		2	38,641	125,125	–	–	–	163,766	36,839	98,292	–	–	–	135,131
Other retail		3	81,550	7,809	–	–	36	89,395	86,250	7,279	–	–	37	93,566
		4	467,036	187,978	–	–	36	655,050	463,897	159,580	–	–	37	623,514
Non-retail														
Corporate		5	268,520	88,496	220,112	25,025	19,180	621,333	220,829	89,982	227,549	22,807	17,832	578,999
Sovereign		6	341,906	1,354	81,894	12,458	1,562	439,174	194,812	1,565	37,275	12,831	1,570	248,053
Bank		7	25,984	5,978	72,672	15,999	4,701	125,334	25,667	5,690	77,353	17,891	4,721	131,322
		8	636,410	95,828	374,678	53,482	25,443	1,185,841	441,308	97,237	342,177	53,529	24,123	958,374
Total		9	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888
By Country of Risk														
Canada		10	\$ 567,874	\$ 149,954	\$ 156,402	\$ 18,214	\$ 9,032	\$ 901,476	\$ 502,420	\$ 145,833	\$ 128,751	\$ 18,650	\$ 8,709	\$ 804,363
United States		11	472,114	129,211	117,135	15,830	15,205	749,495	347,916	106,431	122,358	13,870	13,980	604,555
Other International														
Europe		12	40,886	4,158	73,324	14,387	714	133,469	37,791	3,757	70,492	15,966	891	128,897
Other		13	22,572	483	27,817	5,051	528	56,451	17,078	796	20,576	5,043	580	44,073
		14	63,458	4,641	101,141	19,438	1,242	189,920	54,869	4,553	91,068	21,009	1,471	172,970
Total		15	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888
By Residual Contractual Maturity														
Within 1 year		16	\$ 382,619	\$ 211,520	\$ 374,370	\$ 30,798	\$ 12,548	\$ 1,011,855	\$ 284,324	\$ 179,215	\$ 341,877	\$ 34,025	\$ 10,259	\$ 849,700
Over 1 year to 5 years		17	491,828	69,241	308	13,166	11,769	586,312	416,104	74,649	300	11,887	12,874	515,814
Over 5 years		18	228,999	3,045	–	9,518	1,162	242,724	204,777	2,953	–	7,617	1,027	216,374
Total		19	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 29,552	\$ 2,636	\$ 2	\$ 627	\$ 1,617	\$ 34,434	\$ 27,872	\$ 2,702	\$ 1	\$ 336	\$ 1,586	\$ 32,497
Non-residential		21	47,220	5,599	22	2,354	504	55,699	41,878	6,108	11	1,412	462	49,871
Total real-estate		22	76,772	8,235	24	2,981	2,121	90,133	69,750	8,810	12	1,748	2,048	82,368
Agriculture		23	8,433	343	8	96	28	8,908	8,024	269	6	48	29	8,376
Automotive		24	14,834	5,496	15	1,172	149	21,666	11,775	6,366	4	921	91	19,157
Financial		25	41,145	14,943	288,790	25,169	2,614	372,661	36,413	14,977	301,700	28,557	2,491	384,138
Food, beverage, and tobacco		26	7,294	3,700	–	1,203	529	12,726	6,068	3,725	–	955	517	11,265
Forestry		27	1,597	748	–	63	57	2,465	1,434	771	–	27	59	2,291
Government, public sector entities, and education		28	358,593	5,346	82,240	13,271	5,880	465,330	209,103	5,345	37,443	13,651	5,710	271,252
Health and social services		29	22,021	2,064	263	392	2,395	27,135	18,406	2,169	131	257	2,073	23,036
Industrial construction and trade contractors		30	5,913	1,798	9	78	998	8,796	4,580	1,829	1	44	982	7,436
Metals and mining		31	5,244	3,121	204	653	894	10,116	4,141	3,438	280	488	851	9,198
Pipelines, oil, and gas		32	12,173	12,460	1,907	1,732	1,702	29,974	9,504	12,340	56	1,479	1,529	24,908
Power and utilities		33	6,747	8,606	–	1,012	4,030	20,395	5,466	8,033	–	639	3,869	18,007
Professional and other services		34	21,611	6,229	208	534	811	29,393	15,315	7,003	135	383	810	23,646
Retail sector		35	10,436	2,767	302	172	225	13,902	7,639	2,983	189	174	218	11,203
Sundry manufacturing and wholesale		36	13,988	7,761	111	517	481	22,858	10,656	8,109	117	420	448	19,750
Telecommunications, cable, and media		37	7,695	7,523	442	1,248	517	17,425	5,294	6,049	351	807	407	12,908
Transportation		38	13,462	2,061	2	1,137	1,534	18,196	11,871	2,308	3	898	1,547	16,627
Other		39	8,452	2,627	153	2,052	478	13,762	5,869	2,713	1,749	2,033	444	12,808
Total		40	\$ 636,410	\$ 95,828	\$ 374,678	\$ 53,482	\$ 25,443	\$ 1,185,841	\$ 441,308	\$ 97,237	\$ 342,177	\$ 53,529	\$ 24,123	\$ 958,374

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 #	2019 Q4						2019 Q3					
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	\$ 337,924	\$ 53,296	\$ –	\$ –	\$ –	\$ 391,220	\$ 332,529	\$ 52,908	\$ –	\$ –	\$ –	\$ 385,437
Qualifying revolving retail		2	36,383	95,480	–	–	–	131,863	36,562	94,734	–	–	–	131,296
Other retail		3	85,460	7,176	–	–	37	92,673	84,657	7,003	–	–	36	91,696
		4	459,767	155,952	–	–	37	615,756	453,748	154,645	–	–	36	608,429
Non-retail														
Corporate		5	216,546	87,484	195,536	19,766	17,047	536,379	216,474	85,178	186,707	19,383	16,903	524,645
Sovereign		6	188,072	1,452	40,953	12,648	1,591	244,716	189,659	1,460	30,735	13,072	1,797	236,723
Bank		7	24,298	5,422	87,022	15,131	4,710	136,583	23,234	5,052	93,398	17,215	4,681	143,580
		8	428,916	94,358	323,511	47,545	23,348	917,678	429,367	91,690	310,840	49,670	23,381	904,948
Total		9	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377
By Country of Risk														
Canada		10	\$ 496,371	\$ 143,532	\$ 128,239	\$ 14,395	\$ 8,740	\$ 791,277	\$ 489,421	\$ 142,642	\$ 122,899	\$ 13,831	\$ 8,613	\$ 777,406
United States		11	332,812	102,286	101,348	14,533	13,492	564,471	337,621	99,913	100,872	14,378	13,578	566,362
Other International														
Europe		12	37,926	3,772	72,219	13,964	606	128,487	36,757	2,901	71,258	16,827	671	128,414
Other		13	21,574	720	21,705	4,653	547	49,199	19,316	879	15,811	4,634	555	41,195
		14	59,500	4,492	93,924	18,617	1,153	177,686	56,073	3,780	87,069	21,461	1,226	169,609
Total		15	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377
By Residual Contractual Maturity														
Within 1 year		16	\$ 286,615	\$ 174,570	\$ 323,457	\$ 25,755	\$ 9,543	\$ 819,940	\$ 290,293	\$ 170,703	\$ 310,788	\$ 26,977	\$ 10,172	\$ 808,933
Over 1 year to 5 years		17	401,333	72,519	54	11,987	12,946	498,839	400,154	73,002	52	12,484	12,296	497,988
Over 5 years		18	200,735	3,221	–	9,803	896	214,655	192,668	2,630	–	10,209	949	206,456
Total		19	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434	\$ 883,115	\$ 246,335	\$ 310,840	\$ 49,670	\$ 23,417	\$ 1,513,377
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 26,681	\$ 2,400	\$ 1	\$ 305	\$ 1,428	\$ 30,815	\$ 26,040	\$ 2,477	\$ 1	\$ 236	\$ 1,421	\$ 30,175
Non-residential		21	40,853	6,261	9	1,394	540	49,057	40,630	6,050	10	1,136	474	48,300
Total real-estate		22	67,534	8,661	10	1,699	1,968	79,872	66,670	8,527	11	1,372	1,895	78,475
Agriculture		23	7,601	368	4	37	21	8,031	7,514	360	5	35	22	7,936
Automotive		24	11,510	6,189	16	798	98	18,611	12,360	5,834	14	789	93	19,090
Financial		25	35,117	14,120	279,088	24,075	1,889	354,289	34,366	14,116	276,043	27,190	1,821	353,536
Food, beverage, and tobacco		26	5,993	3,324	–	866	515	10,698	6,165	3,330	–	494	491	10,480
Forestry		27	1,334	795	–	25	56	2,210	1,336	756	–	26	59	2,177
Government, public sector entities, and education		28	202,292	4,926	41,118	13,460	5,891	267,687	203,915	4,638	31,382	13,786	6,239	259,960
Health and social services		29	19,051	2,088	144	255	2,061	23,599	18,542	2,982	150	234	2,998	24,906
Industrial construction and trade contractors		30	4,611	1,749	47	40	990	7,437	4,627	1,695	79	38	997	7,436
Metals and mining		31	4,074	3,289	192	426	842	8,823	4,268	3,269	145	396	735	8,813
Pipelines, oil, and gas		32	9,370	11,954	356	1,365	1,423	24,468	8,568	12,013	1,208	1,339	1,399	24,527
Power and utilities		33	5,126	8,017	1	671	3,877	17,692	5,480	7,196	9	646	2,967	16,298
Professional and other services		34	14,997	6,572	790	370	886	23,615	15,035	5,321	771	367	980	22,474
Retail sector		35	7,376	2,906	157	138	215	10,792	6,960	2,986	238	119	211	10,514
Sundry manufacturing and wholesale		36	10,782	8,269	9	413	409	19,882	10,515	7,613	112	424	518	19,182
Telecommunications, cable, and media		37	5,404	6,220	1	851	402	12,878	5,809	6,246	–	800	407	13,262
Transportation		38	12,089	2,265	3	805	1,348	16,510	12,212	2,123	34	816	1,094	16,279
Other		39	4,655	2,646	1,575	1,251	457	10,584	5,025	2,685	639	799	455	9,603
Total		40	\$ 428,916	\$ 94,358	\$ 323,511	\$ 47,545	\$ 23,348	\$ 917,678	\$ 429,367	\$ 91,690	\$ 310,840	\$ 49,670	\$ 23,381	\$ 904,948

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 #	2019 Q2					
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail								
Residential secured		1	\$ 326,839	\$ 53,074	\$ –	\$ –	\$ –	\$ 379,913
Qualifying revolving retail		2	36,060	94,279	–	–	–	130,339
Other retail		3	82,351	6,891	–	–	41	89,283
		4	445,250	154,244	–	–	41	599,535
Non-retail								
Corporate		5	214,622	84,558	181,736	18,638	16,157	515,711
Sovereign		6	186,351	1,304	35,073	14,837	2,760	240,325
Bank		7	24,830	5,108	80,509	16,093	4,606	131,146
		8	425,803	90,970	297,318	49,568	23,523	887,182
Total		9	\$ 871,053	\$ 245,214	\$ 297,318	\$ 49,568	\$ 23,564	\$ 1,486,717
By Country of Risk								
Canada		10	\$ 481,966	\$ 141,505	\$ 117,722	\$ 14,499	\$ 9,312	\$ 765,004
United States		11	330,155	100,028	99,442	14,429	13,285	557,339
Other International								
Europe		12	38,742	2,835	67,230	15,053	738	124,598
Other		13	20,190	846	12,924	5,587	229	39,776
		14	58,932	3,681	80,154	20,640	967	164,374
Total		15	\$ 871,053	\$ 245,214	\$ 297,318	\$ 49,568	\$ 23,564	\$ 1,486,717
By Residual Contractual Maturity								
Within 1 year		16	\$ 285,882	\$ 171,894	\$ 297,318	\$ 25,959	\$ 10,723	\$ 791,776
Over 1 year to 5 years		17	398,311	70,954	–	13,445	11,819	494,529
Over 5 years		18	186,860	2,366	–	10,164	1,022	200,412
Total		19	\$ 871,053	\$ 245,214	\$ 297,318	\$ 49,568	\$ 23,564	\$ 1,486,717
Non-Retail Exposures by Industry Sector								
Real estate								
Residential		20	\$ 25,597	\$ 2,192	\$ 1	\$ 142	\$ 1,443	\$ 29,375
Non-residential		21	39,599	5,655	10	748	414	46,426
Total real-estate		22	65,196	7,847	11	890	1,857	75,801
Agriculture		23	7,426	335	5	36	21	7,823
Automotive		24	12,894	5,628	41	896	95	19,554
Financial		25	34,635	14,118	258,393	25,513	1,672	334,331
Food, beverage, and tobacco		26	6,051	3,505	–	405	498	10,459
Forestry		27	1,547	640	–	36	51	2,274
Government, public sector entities, and education		28	200,179	4,466	35,493	15,595	7,016	262,749
Health and social services		29	18,616	2,976	145	192	2,970	24,899
Industrial construction and trade contractors		30	4,501	1,654	85	28	339	6,607
Metals and mining		31	4,151	3,360	164	320	783	8,778
Pipelines, oil, and gas		32	7,816	12,609	674	1,534	1,461	24,094
Power and utilities		33	5,179	6,983	10	528	2,995	15,695
Professional and other services		34	15,382	5,618	785	304	942	23,031
Retail sector		35	7,263	2,907	254	96	221	10,741
Sundry manufacturing and wholesale		36	10,639	7,364	65	500	442	19,010
Telecommunications, cable, and media		37	6,837	6,484	–	906	563	14,790
Transportation		38	12,573	2,071	36	728	1,149	16,557
Other		39	4,918	2,405	1,157	1,061	448	9,989
Total		40	\$ 425,803	\$ 90,970	\$ 297,318	\$ 49,568	\$ 23,523	\$ 887,182

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 #	2020 Q2						2020 Q1					
			Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes														
Corporate		1	\$ 130,324	\$ 60,350	\$ 130,324	\$ 29,961	\$ 141,109	88.04 %	\$ 104,184	\$ 60,298	\$ 104,184	\$ 30,701	\$ 124,609	92.38 %
Sovereign		2	170,947	190	170,947	96	10,417	6.09	115,148	486	115,148	243	9,007	7.81
Bank		3	12,821	9,379	12,821	6,139	3,792	20.00	12,141	8,813	12,141	5,851	3,599	20.00
Retail residential mortgages		4	2,697	1,132	2,697	468	1,914	60.47	2,446	927	2,446	421	1,697	59.19
Other retail		5	3,337	5,082	3,337	205	1,906	53.81	8,100	43,560	8,100	170	5,773	69.81
Equity		6	5,715	3,079	5,715	1,539	5,362	73.92	5,646	3,008	5,646	1,504	5,371	75.12
Other assets ⁵		7	29,462	—	29,462	—	21,665	73.54	23,211	—	23,211	—	19,408	83.62
Total		8	\$ 355,303	\$ 79,212	\$ 355,303	\$ 38,408	\$ 186,165	47.28 %	\$ 270,876	\$ 117,092	\$ 270,876	\$ 38,890	\$ 169,464	54.71 %
			2019 Q4						2019 Q3					
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes														
Corporate		9	\$ 104,187	\$ 59,407	\$ 104,187	\$ 30,136	\$ 123,740	92.12 %	\$ 104,957	\$ 60,445	\$ 104,957	\$ 30,207	\$ 124,539	92.14 %
Sovereign		10	104,282	260	104,282	130	8,245	7.90	100,428	290	100,428	145	7,984	7.94
Bank		11	12,143	8,946	12,143	6,020	3,633	20.00	12,185	8,358	12,185	5,715	3,580	20.00
Retail residential mortgages		12	3,970	940	3,970	410	2,260	51.60	3,669	852	3,669	372	2,047	50.66
Other retail		13	7,761	43,547	7,761	169	5,592	70.52	8,083	43,042	8,083	174	5,904	71.50
Equity		14	4,544	2,890	4,544	1,445	4,155	69.38	4,515	2,753	4,515	1,377	4,051	68.75
Other assets ⁵		15	19,796	—	19,796	—	15,625	78.93	19,927	—	19,927	—	15,776	79.17
Total		16	\$ 256,683	\$ 115,990	\$ 256,683	\$ 38,310	\$ 163,250	55.34 %	\$ 253,764	\$ 115,740	\$ 253,764	\$ 37,990	\$ 163,881	56.17 %
			2019 Q2											
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴					RWA ³	RWA density ⁴
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount								
Asset classes														
Corporate		17	\$ 105,530	\$ 60,357	\$ 105,530	\$ 29,880	\$ 124,579	92.00 %						
Sovereign		18	96,952	320	96,952	161	7,506	7.73						
Bank		19	13,040	8,338	13,040	5,675	3,743	20.00						
Retail residential mortgages		20	3,166	762	3,166	346	1,793	51.05						
Other retail		21	7,640	45,562	7,640	177	5,508	70.46						
Equity		22	4,548	2,811	4,548	1,406	4,078	68.49						
Other assets ⁵		23	19,395	—	19,395	—	16,514	85.15						
Total		24	\$ 250,271	\$ 118,150	\$ 250,271	\$ 37,645	\$ 163,721	56.86 %						

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 #	2020 Q2								2020 Q1								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other		
Asset classes																			
Corporate	1		\$ 17,358	\$ 2,422	\$ –	\$ –	\$ 140,268	\$ 237	\$ –	\$ 160,285	\$ 8,476	\$ 2,393	\$ –	\$ –	\$ 123,787	\$ 229	\$ –	\$ 134,885	
Sovereign	2		118,957	52,086	–	–	–	–	–	171,043	70,356	45,035	–	–	–	–	–	115,391	
Bank	3		–	18,960	–	–	–	–	–	18,960	–	17,992	–	–	–	–	–	17,992	
Retail residential mortgages	4		–	7	1,150	1,992	16	–	–	3,165	–	7	1,132	1,713	15	–	–	2,867	
Other retail	5		871	282	–	2,310	–	79	–	3,542	467	255	–	7,469	–	79	–	8,270	
Equity	6		2,051	181	–	–	5,022	–	–	7,254	1,950	166	–	–	5,034	–	–	7,150	
Other assets ²	7		7,995	1,333	–	–	20,024	–	110	29,462	5,337	–	–	–	17,741	–	133	23,211	
Total	8		\$ 147,232	\$ 75,271	\$ 1,150	\$ 4,302	\$ 165,330	\$ 316	\$ 110	\$ 393,711	\$ 86,586	\$ 65,848	\$ 1,132	\$ 9,182	\$ 146,577	\$ 308	\$ 133	\$ 309,766	
2019 Q4										2019 Q3									
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other		
Asset classes																			
Corporate	9		\$ 8,748	\$ 2,420	\$ –	\$ –	\$ 122,959	\$ 196	\$ –	\$ 134,323	\$ 8,905	\$ 2,473	\$ –	\$ –	\$ 123,268	\$ 518	\$ –	\$ 135,164	
Sovereign	10		63,186	41,226	–	–	–	–	–	104,412	60,651	39,922	–	–	–	–	–	100,573	
Bank	11		–	18,163	–	–	–	–	–	18,163	–	17,900	–	–	–	–	–	17,900	
Retail residential mortgages	12		–	8	2,561	1,794	17	–	–	4,380	–	8	2,458	1,558	17	–	–	4,041	
Other retail	13		380	251	–	7,209	–	90	–	7,930	371	245	–	7,476	–	165	–	8,257	
Equity	14		1,941	161	–	–	3,887	–	–	5,989	1,945	157	–	–	3,790	–	–	5,892	
Other assets ²	15		5,627	–	–	–	14,042	–	127	19,796	5,799	–	–	–	13,985	–	143	19,927	
Total	16		\$ 79,882	\$ 62,229	\$ 2,561	\$ 9,003	\$ 140,905	\$ 286	\$ 127	\$ 294,993	\$ 77,671	\$ 60,705	\$ 2,458	\$ 9,034	\$ 141,060	\$ 683	\$ 143	\$ 291,754	
2019 Q2																			
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)									
			0%	20%	35%	75%	100%	150%	Other										
Asset classes																			
Corporate	17		\$ 9,260	\$ 2,283	\$ –	\$ –	\$ 123,358	\$ 509	\$ –	\$ 135,410									
Sovereign	18		59,582	37,531	–	–	–	–	–	97,113									
Bank	19		–	18,715	–	–	–	–	–	18,715									
Retail residential mortgages	20		–	9	2,104	1,381	18	–	–	3,512									
Other retail	21		467	241	–	6,939	–	170	–	7,817									
Equity	22		1,974	166	–	–	3,814	–	–	5,954									
Other assets ²	23		5,383	–	–	–	13,879	–	133	19,395									
Total	24		\$ 76,666	\$ 58,945	\$ 2,104	\$ 8,320	\$ 141,069	\$ 679	\$ 133	\$ 287,916									

¹ Excludes securitization and CCR.

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

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

(\$ millions, except as noted)
As at

LINE
#

2020
Q2

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 26,835	\$ 67,212	70.53	\$ 86,727	0.06	3,793	36.41	2.5	\$ 14,207	16.38	\$ 18	
2	0.15 to <0.25	BBB- to BB+	35,111	21,098	68.87	43,316	0.19	4,343	27.11	2.6	12,704	29.33	21	
3	0.25 to <0.50	BB to BB-	36,184	12,548	68.99	40,242	0.37	6,895	26.65	2.3	15,748	39.13	40	
4	0.50 to <0.75	B+	9,475	3,497	68.75	11,167	0.71	2,267	28.82	2.4	6,183	55.37	23	
5	0.75 to <2.50	B To B-	24,685	4,999	69.82	27,598	1.77	11,834	31.21	2.3	21,989	79.68	150	
6	2.50 to <10.00	CCC+	2,787	1,293	47.43	3,254	9.97	340	35.77	2.5	5,303	162.97	116	
7	10.00 to <100.00	CCC to CC and below	2,321	917	59.28	2,750	23.02	672	31.38	1.8	4,703	171.02	200	
8	100.00 (Default)	Default	743	158	34.93	788	100.00	251	52.29	1.7	1,880	238.58	404	
9	Total		\$ 138,141	\$ 111,722	69.55	\$ 215,842	1.20	29,584	31.65	2.5	\$ 82,717	38.32	\$ 972	\$ 426

2020
Q1

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 23,162	\$ 70,558	70.12	\$ 84,464	0.06	3,868	35.69	2.7	\$ 13,923	16.48	\$ 17	
11	0.15 to <0.25	BBB- to BB+	29,879	20,882	69.30	37,967	0.18	4,517	26.89	2.9	11,223	29.56	19	
12	0.25 to <0.50	BB to BB-	30,962	11,073	68.87	34,314	0.37	7,076	26.76	2.6	13,633	39.73	35	
13	0.50 to <0.75	B+	9,196	2,725	70.08	10,567	0.71	2,247	27.82	2.4	5,620	53.18	21	
14	0.75 to <2.50	B To B-	20,331	4,563	69.63	22,956	1.70	11,808	33.73	2.3	19,445	84.71	131	
15	2.50 to <10.00	CCC+	1,165	166	47.83	1,220	9.97	306	38.89	2.0	2,124	174.10	47	
16	10.00 to <100.00	CCC to CC and below	1,449	497	67.79	1,740	24.79	610	31.47	1.7	2,978	171.15	137	
17	100.00 (Default)	Default	450	65	35.10	463	100.00	223	50.99	2.0	1,171	252.92	172	
18	Total		\$ 116,594	\$ 110,529	69.75	\$ 193,691	0.89	29,805	31.74	2.6	\$ 70,117	36.20	\$ 579	\$ 196

2019
Q4

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% AAA to BBB	\$ 21,918	\$ 68,309	69.98	\$ 81,702	0.06	3,924	35.98	2.7	\$ 13,308	16.29	\$ 16	
20	0.15 to <0.25	BBB- to BB+	30,320	20,420	69.20	37,867	0.19	4,563	25.99	2.8	10,742	28.37	18	
21	0.25 to <0.50	BB to BB-	29,442	10,635	68.73	32,641	0.37	6,989	27.30	2.6	12,996	39.81	33	
22	0.50 to <0.75	B+	8,814	2,434	70.10	10,044	0.71	2,192	29.08	2.3	5,547	55.23	21	
23	0.75 to <2.50	B To B-	18,849	4,265	69.80	21,154	1.70	11,736	34.20	2.3	18,196	86.02	123	
24	2.50 to <10.00	CCC+	1,081	420	62.95	1,300	9.97	279	30.09	1.9	1,741	133.92	39	
25	10.00 to <100.00	CCC to CC and below	1,541	314	56.09	1,636	24.52	601	37.34	1.8	3,323	203.12	148	
26	100.00 (Default)	Default	351	39	44.97	361	100.00	202	45.26	1.4	1,072	296.95	107	
27	Total		\$ 112,316	\$ 106,836	69.63	\$ 186,705	0.84	29,610	31.85	2.6	\$ 66,925	35.85	\$ 505	\$ 130

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.

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

(\$ millions, except as noted)
As at

LINE #	2019 Q3															
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15	% AAA to BBB	\$ 22,992	\$ 64,036	70.06	% \$ 79,784	0.06	4,008	38.16	% 2.7	\$ 13,902	17.42	% \$ 17			
2	0.15 to <0.25	BBB- to BB+	31,270	21,168	69.19	39,144	0.19	4,670	25.64	2.9	11,081	28.31	18			
3	0.25 to <0.50	BB to BB-	27,515	10,080	68.60	30,493	0.37	7,004	28.78	2.6	12,749	41.81	32			
4	0.50 to <0.75	B+	8,559	2,657	69.71	9,990	0.71	2,224	30.22	2.3	5,663	56.69	21			
5	0.75 to <2.50	B To B-	18,479	4,456	69.85	20,961	1.70	11,583	34.11	2.3	17,920	85.49	121			
6	2.50 to <10.00	CCC+	1,043	273	63.48	1,202	9.97	250	30.23	1.9	1,623	135.02	36			
7	10.00 to <100.00	CCC to CC and below ⁷	1,239	493	59.12	1,390	23.49	580	35.62	2.0	2,700	194.24	118			
8	100.00 (Default)	Default	350	29	43.13	351	100.00	197	42.58	1.3	1,014	288.89	89			
9	Total		\$ 111,447	\$ 103,192	69.65	% \$ 183,315	0.80	29,640	32.97	% 2.6	\$ 66,652	36.36	% \$ 452	\$ 97		
2019 Q2																
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
10	0.00 to <0.15	% AAA to BBB	\$ 22,746	\$ 64,331	70.04	% \$ 78,459	0.06	3,986	38.19	% 2.6	\$ 13,806	17.60	% \$ 19			
11	0.15 to <0.25	BBB- to BB+	30,358	20,189	69.20	38,240	0.18	4,629	26.75	2.9	11,131	29.11	18			
12	0.25 to <0.50	BB to BB-	26,901	9,479	68.58	30,139	0.37	6,864	28.85	2.5	12,665	42.02	32			
13	0.50 to <0.75	B+	7,635	2,808	70.09	9,134	0.72	2,048	32.03	2.2	5,502	60.24	21			
14	0.75 to <2.50	B To B-	18,658	4,018	69.96	20,821	1.78	11,706	33.21	2.3	17,608	84.57	122			
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	2,463	846	61.26	2,800	19.03	836	34.64	2.0	4,935	176.25	189			
17	100.00 (Default)	Default	251	26	32.08	253	100.00	183	38.72	1.4	642	253.75	62			
18	Total		\$ 109,012	\$ 101,697	69.65	% \$ 179,846	0.81	29,440	33.25	% 2.6	\$ 66,289	36.86	% \$ 463	\$ 68		

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 Revised to conform with the presentation adopted in the current period.

⁸ No Borrower Risk Rating (BRR) mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE #

2020 Q2

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 170,892	\$ 3,648	77.31	% \$ 256,622 ⁷	0.01	114	8.80	1.5	\$ 750	0.29	% \$ 1	
2	0.15 to <0.25	BBB- to BB+	67	-	-	42	0.22	1	12.80	1.0	4	9.52	-	
3	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
4	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
5	0.75 to <2.50	B To B-	-	-	-	-	2.27	2	34.00	2.5	-	-	-	
6	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-	
7	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
9	Total		\$ 170,959	\$ 3,648	77.31	% \$ 256,664	0.01	114	8.80	1.5	\$ 754	0.29	% \$ 1	\$ -

2020 Q1

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 79,596	\$ 3,805	75.98	% \$ 166,751 ⁷	0.01	114	12.13	1.8	\$ 640	0.38	% \$ 1	
11	0.15 to <0.25	BBB- to BB+	68	-	-	39	0.22	1	12.80	1.0	4	10.26	-	
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-	-	-	-	-	2.27	3	34.00	2.5	-	-	-	
15	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-	
16	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
18	Total		\$ 79,664	\$ 3,805	75.98	% \$ 166,790	0.01	116	12.13	1.8	\$ 644	0.39	% \$ 1	\$ -

2019 Q4

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% AAA to BBB	\$ 83,746	\$ 3,828	76.07	% \$ 172,814 ⁷	0.01	122	11.94	1.8	\$ 663	0.38	% \$ 1	
20	0.15 to <0.25	BBB- to BB+	44	-	-	39	0.22	1	12.80	1.0	4	10.26	-	
21	0.25 to <0.50	BB to BB-	-	-	-	-	-	-	-	-	-	-	-	
22	0.50 to <0.75	B+	-	-	-	-	-	-	-	-	-	-	-	
23	0.75 to <2.50	B To B-	-	-	-	-	2.27	1	34.00	2.5	-	-	-	
24	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-	
25	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	
27	Total		\$ 83,790	\$ 3,828	76.07	% \$ 172,853	0.01	122	11.94	1.8	\$ 667	0.39	% \$ 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.

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

(\$ millions, except as noted)
As at

LINE
#

2019
Q3

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 89,231	\$ 4,061	76.61	% \$ 180,418 ⁷	0.01	120	11.76	1.7	\$ 628	0.35	% \$ 1	
2	0.15 to <0.25	BBB- to BB+	—	—	—	—	—	—	—	—	—	—	—	
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-	—	—	—	—	2.27	1	34.00	2.5	—	—	—	
6	2.50 to <10.00	CCC+	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	CCC to CC and below ⁸	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
9	Total		\$ 89,231	\$ 4,061	76.61	% \$ 180,418	0.01	120	11.76	1.7	\$ 628	0.35	% \$ 1	\$ —

2019
Q2

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 89,376	\$ 4,716	82.78	% \$ 183,366 ⁷	0.01	119	11.53	1.7	\$ 588	0.32	% \$ 1	
11	0.15 to <0.25	BBB- to BB+	22	—	—	22	0.22	1	13.00	1.0	2	9.09	—	
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	1	34.00	2.5	—	—	—	
15	2.50 to <10.00 ⁹	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		\$ 89,398	\$ 4,716	82.78	% \$ 183,388	0.01	120	11.53	1.7	\$ 590	0.32	% \$ 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 Revised to conform with the presentation adopted in the current period.

⁹ No internal BRR mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE #	2020 Q2													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 11,976	\$ 5,402	74.96	\$ 16,675	0.04	356	31.00	1.7	\$ 1,634	9.80	\$ 2	
2	0.15 to <0.25	BBB- to BB+	578	763	63.89	841	0.17	36	9.57	1.9	69	8.20	–	
3	0.25 to <0.50	BB to BB-	565	–	–	144	0.46	5	12.82	1.0	29	20.14	–	
4	0.50 to <0.75	B+	3	–	–	–	0.71	2	12.80	1.0	–	–	–	
5	0.75 to <2.50	B To B-	42	6	67.02	44	1.48	23	79.42	1.7	76	172.73	–	
6	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 13,164	\$ 6,171	73.58	\$ 17,704	0.05	405	29.95	1.7	\$ 1,808	10.21	\$ 2	\$ –
2020 Q1														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 12,596	\$ 5,366	76.05	\$ 17,139	0.04	353	34.68	1.5	\$ 1,614	9.42	\$ 2	
11	0.15 to <0.25	BBB- to BB+	338	715	66.38	764	0.16	35	9.87	1.9	65	8.51	–	
12	0.25 to <0.50	BB to BB-	562	1	23.76	149	0.46	7	12.85	1.0	29	19.46	–	
13	0.50 to <0.75	B+	26	5	68.30	29	0.71	3	93.18	2.1	49	168.97	–	
14	0.75 to <2.50	B To B-	5	1	60.29	5	2.01	19	25.32	1.8	3	60.00	–	
15	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 13,527	\$ 6,088	74.89	\$ 18,086	0.05	403	33.55	1.6	\$ 1,760	9.73	\$ 2	\$ –
2019 Q4														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% AAA to BBB	\$ 11,208	\$ 4,787	76.00	\$ 15,344	0.04	346	33.53	1.5	\$ 1,447	9.43	\$ 2	
20	0.15 to <0.25	BBB- to BB+	380	711	66.09	744	0.16	34	8.94	2.0	55	7.39	–	
21	0.25 to <0.50	BB to BB-	538	–	–	147	0.46	6	13.00	1.0	29	19.73	–	
22	0.50 to <0.75	B+	26	7	66.76	30	0.71	6	89.55	2.3	50	166.67	–	
23	0.75 to <2.50	B To B-	2	1	60.27	2	1.64	16	26.45	1.6	1	50.00	–	
24	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 12,154	\$ 5,506	74.71	\$ 16,267	0.05	393	32.32	1.6	\$ 1,582	9.73	\$ 2	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted)

As at

LINE
#

2019

Q3

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 10,343	\$ 4,685	75.83	% \$ 14,219	0.04	350	34.48	1.6	\$ 1,487	10.46	% \$ 2	
2	0.15 to <0.25	BBB- to BB+	339	741	62.36	726	0.16	31	9.74	2.2	61	8.40	–	
3	0.25 to <0.50	BB to BB-	338	–	20.00	90	0.46	8	13.25	1.0	18	20.00	–	
4	0.50 to <0.75	B+	28	7	68.30	30	0.71	6	89.56	2.6	52	173.33	–	
5	0.75 to <2.50	B To B-	1	1	58.78	1	1.93	14	5.98	1.1	–	–	–	
6	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–	
	10.00 to <100.00	CCC to CC and below ⁷	–	–	–	–	–	–	–	–	–	–	–	
7			1	–	–	1	19.26	1	55.00	0.3	2	200.00	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 11,050	\$ 5,434	73.98	% \$ 15,067	0.05	396	33.27	1.6	\$ 1,620	10.75	% \$ 2	\$ –

2019

Q2

	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB	\$ 10,894	\$ 4,693	75.93	% \$ 14,914	0.04	358	34.77	1.5	\$ 1,548	10.38	% \$ 2	
11	0.15 to <0.25	BBB- to BB+	299	738	63.03	680	0.16	30	11.04	2.2	64	9.41	–	
12	0.25 to <0.50	BB to BB-	523	5	97.00	160	0.47	9	14.01	1.0	34	21.25	–	
13	0.50 to <0.75	B+	30	8	67.34	32	0.72	10	84.46	2.8	55	171.88	–	
14	0.75 to <2.50	B To B-	42	8	23.59	43	2.35	19	10.94	4.7	16	37.21	–	
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	
	10.00 to <100.00	CCC+ to CC and below	1	–	–	1	19.81	1	55.00	0.3	3	300.00	–	
16			–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 11,789	\$ 5,452	74.11	% \$ 15,830	0.06	407	33.58	1.5	\$ 1,720	10.87	% \$ 2	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

⁷ Revised to conform with the presentation adopted in the current period.

⁸ 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

LINE
#

2020

Q2

		PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured ^{7,8}	1	0.00 to <0.15 %	\$ 50,377	\$ 18,590	51.32 %	\$ 6,382	0.07 %	369,418	7.09 %		\$ 84	1.32 %	\$ –	\$ –
	2	0.15 to <0.25	11,030	475	45.34	2,207	0.20	58,753	7.83		72	3.26	–	
	3	0.25 to <0.50	8,780	202	45.14	1,769	0.32	55,228	8.17		86	4.86	–	
	4	0.50 to <0.75	5,819	62	44.43	1,174	0.51	19,741	8.36		83	7.07	1	
	5	0.75 to <2.50	7,268	54	44.63	1,191	1.29	29,494	8.00		145	12.17	1	
	6	2.50 to <10.00	2,037	1	53.94	353	5.87	12,130	6.97		90	25.50	1	
	7	10.00 to <100.00	676	–	–	101	26.82	3,970	5.64		32	31.68	2	
	8	100.00 (Default)	198	–	–	24	100.00	1,091	6.68		21	87.50	–	
	9	Total	86,185	19,384	51.07	13,201	0.81	549,825	7.54		613	4.64	5	16
Canadian Retail Uninsured ⁷	10	0.00 to <0.15	127,689	64,264	49.96	159,796	0.06	700,931	20.96		5,373	3.36	19	
	11	0.15 to <0.25	33,409	3,550	44.92	35,004	0.19	127,355	23.57		3,392	9.69	16	
	12	0.25 to <0.50	19,849	1,793	45.42	20,663	0.31	95,118	26.32		3,216	15.56	17	
	13	0.50 to <0.75	11,609	767	45.31	11,956	0.51	30,147	26.94		2,713	22.69	17	
	14	0.75 to <2.50	12,324	482	49.92	12,564	1.24	39,820	26.78		5,017	39.93	41	
	15	2.50 to <10.00	2,643	42	56.81	2,667	5.62	12,533	22.06		2,092	78.44	32	
	16	10.00 to <100.00	839	8	74.05	846	28.72	3,946	17.86		840	99.29	44	
	17	100.00 (Default)	256	–	–	256	100.00	1,111	22.33		552	215.63	16	
	18	Total	208,618	70,906	49.55	243,752	0.45	1,010,961	22.39		23,195	9.52	202	35
U.S. Retail Uninsured ⁷	19	0.00 to <0.15	24,932	12,648	66.07	33,288	0.07	119,863	31.25		1,732	5.20	6	
	20	0.15 to <0.25	7,179	751	47.97	7,539	0.19	26,744	31.29		979	12.99	5	
	21	0.25 to <0.50	5,245	766	52.00	5,644	0.32	27,639	32.91		1,114	19.74	6	
	22	0.50 to <0.75	3,525	260	38.83	3,626	0.52	9,934	34.36		1,060	29.23	6	
	23	0.75 to <2.50	6,010	594	51.97	6,319	1.26	19,853	35.30		3,381	53.51	28	
	24	2.50 to <10.00	1,259	101	13.70	1,273	5.61	7,172	35.59		1,619	127.18	25	
	25	10.00 to <100.00	474	23	9.03	476	25.20	3,171	33.02		890	186.97	39	
	26	100.00 (Default)	721	–	–	721	100.00	3,813	27.40		698	96.81	145	
	27	Total	49,345	15,143	63.00	58,886	1.81	218,189	32.30		11,473	19.48	260	72
Total residential secured	28		\$ 344,148	\$ 105,433	51.76 %	\$ 315,839	100.00 %	1,778,975	25.30 %		\$ 35,281	11.17 %	\$ 467	\$ 123

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

⁷ Includes residential mortgages and home equity lines of credit (HELOCs). Insured classification reflects when insurance on the exposure is used for CRM for reduction of RWA.

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q1															
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15	%	\$ 51,681	\$ 18,959	51.19	% \$ 6,610	0.07	% 380,428	7.09	%	\$ 87	1.32	% \$	—	\$	
2	0.15 to <0.25		11,279	515	45.31	2,228	0.19	60,658	7.90		73	3.28		—		
3	0.25 to <0.50		8,745	236	44.71	1,824	0.32	56,048	8.17		88	4.82		—		
4	0.50 to <0.75		5,767	84	42.68	1,163	0.51	19,599	8.22		80	6.88		—		
5	0.75 to <2.50		7,196	80	43.06	1,166	1.27	29,247	7.99		141	12.09		1		
6	2.50 to <10.00		2,055	8	51.73	360	5.97	12,083	6.80		90	25.00		1		
7	10.00 to <100.00		677	2	76.61	101	25.95	4,116	5.74		33	32.67		1		
8	100.00 (Default)		193	—	—	28	100.00	1,108	6.51		24	85.71		—		
9	Total		87,593	19,884	50.90	13,480	0.82	563,287	7.52		616	4.57		3	16	
10	0.00 to <0.15		126,384	63,153	49.97	157,940	0.06	696,107	21.13		5,318	3.37		20		
11	0.15 to <0.25		32,876	3,516	46.24	34,502	0.19	125,036	24.27		3,447	9.99		17		
12	0.25 to <0.50		18,985	1,642	45.62	19,734	0.31	90,108	26.56		3,111	15.76		16		
13	0.50 to <0.75		10,773	647	45.97	11,070	0.52	29,198	26.70		2,494	22.53		15		
14	0.75 to <2.50		11,881	454	47.96	12,099	1.24	38,240	26.61		4,779	39.50		40		
15	2.50 to <10.00		2,565	38	54.19	2,585	5.67	12,066	21.81		2,013	77.87		32		
16	10.00 to <100.00		827	5	68.69	831	28.92	3,934	17.73		818	98.44		44		
17	100.00 (Default)		220	—	—	220	100.00	1,023	21.41		437	198.64		14		
18	Total		204,511	69,455	49.63	238,981	0.43	995,712	22.56		22,417	9.38		198	28	
19	0.00 to <0.15		24,628	12,699	66.13	33,026	0.06	124,202	31.53		1,688	5.11		6		
20	0.15 to <0.25		6,065	570	42.65	6,308	0.19	27,686	30.82		804	12.75		4		
21	0.25 to <0.50		4,349	409	38.72	4,507	0.32	23,538	32.76		880	19.53		5		
22	0.50 to <0.75		3,080	243	37.93	3,173	0.52	10,637	34.94		944	29.75		6		
23	0.75 to <2.50		5,908	264	34.53	5,999	1.22	18,729	35.94		3,205	53.43		27		
24	2.50 to <10.00		1,104	77	15.79	1,116	5.56	6,972	36.15		1,437	128.76		22		
25	10.00 to <100.00		423	22	8.72	425	26.34	3,291	34.21		816	192.00		37		
26	100.00 (Default)		701	—	—	701	100.00	3,891	28.34		703	100.29		144		
27	Total		46,258	14,284	62.99	55,255	1.83	218,946	32.30		10,477	18.96		251	71	
28		\$	338,362	\$	103,623	51.71	% \$ 307,716	0.70	% 1,777,945	23.37	%	\$ 33,510	10.89	% \$	452	\$ 115

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE
#

2019
Q4

		PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured ^{7,8}	1	0.00 to <0.15 %	\$ 53,220	\$ 18,990	51.04 %	\$ 6,764	0.07 %	388,814	7.02 %		\$ 88	1.30 %	\$ –	\$
	2	0.15 to <0.25	11,339	513	44.69	2,268	0.20	61,605	7.90		75	3.31	–	
	3	0.25 to <0.50	8,973	234	44.12	1,849	0.32	56,980	8.11		89	4.81	–	
	4	0.50 to <0.75	6,018	88	43.46	1,177	0.53	20,307	8.16		82	6.97	1	
	5	0.75 to <2.50	7,291	80	45.15	1,171	1.28	30,231	7.86		140	11.96	1	
	6	2.50 to <10.00	2,041	8	54.92	348	5.79	12,257	6.72		85	24.43	1	
	7	10.00 to <100.00	670	1	63.20	104	25.57	3,993	5.40		32	30.77	1	
	8	100.00 (Default)	208	–	–	33	100.00	1,161	6.14		27	81.82	–	
	9	Total	89,760	19,914	50.74	13,714	0.84	575,348	7.46		618	4.51	4	15
Canadian Retail Uninsured ⁷	10	0.00 to <0.15	122,849	61,818	50.13	153,834	0.06	685,390	21.10		5,207	3.38	19	
	11	0.15 to <0.25	33,006	3,622	47.39	34,723	0.19	125,524	24.50		3,502	10.09	16	
	12	0.25 to <0.50	18,952	1,663	46.40	19,724	0.31	90,126	26.69		3,118	15.81	17	
	13	0.50 to <0.75	10,441	618	47.17	10,733	0.52	28,903	27.13		2,462	22.94	15	
	14	0.75 to <2.50	11,933	435	48.82	12,145	1.23	38,629	26.18		4,703	38.72	40	
	15	2.50 to <10.00	2,525	31	56.73	2,542	5.54	12,048	21.85		1,968	77.42	30	
	16	10.00 to <100.00	771	6	67.11	775	28.55	3,700	17.44		748	96.52	40	
	17	100.00 (Default)	218	–	–	218	100.00	1,032	21.23		437	200.46	13	
	18	Total	200,695	68,193	49.86	234,694	0.43	985,352	22.61		22,145	9.44	190	25
U.S. Retail Uninsured ⁷	19	0.00 to <0.15	21,868	12,486	66.11	30,121	0.06	120,618	31.69		1,533	5.09	6	
	20	0.15 to <0.25	6,041	515	40.09	6,248	0.19	26,049	30.66		793	12.69	4	
	21	0.25 to <0.50	4,486	391	37.71	4,634	0.31	25,452	32.62		898	19.38	5	
	22	0.50 to <0.75	3,124	235	33.96	3,204	0.52	10,314	35.40		961	29.99	6	
	23	0.75 to <2.50	5,812	252	32.45	5,893	1.21	20,284	36.28		3,149	53.44	26	
	24	2.50 to <10.00	1,063	71	14.59	1,074	5.69	7,534	36.19		1,396	129.98	22	
	25	10.00 to <100.00	390	20	9.72	392	25.67	3,297	35.36		782	199.49	34	
	26	100.00 (Default)	715	–	–	715	100.00	4,026	28.84		730	102.10	150	
	27	Total	43,499	13,970	62.86	52,281	1.93	217,574	32.47		10,242	19.59	253	76
Total residential secured	28		\$ 333,954	\$ 102,077	88.72 %	\$ 300,689	0.70 %	1,778,274	23.29 %		\$ 33,005	10.98 %	\$ 447	\$ 116

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE
#

2019
Q3

		PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured ^{7,8}	1	0.00 to <0.15 %	\$ 54,721	\$ 19,186	50.93 %	\$ 6,939	0.07 %	396,461	7.12 %		\$ 92	1.33 %	\$ –	
	2	0.15 to <0.25	12,513	535	44.39	2,662	0.19	67,957	8.10		88	3.31	–	
	3	0.25 to <0.50	8,703	246	44.19	1,711	0.32	55,529	8.40		86	5.03	–	
	4	0.50 to <0.75	5,738	89	44.95	1,093	0.51	19,482	8.47		78	7.14	–	
	5	0.75 to <2.50	7,273	84	45.61	1,139	1.28	30,414	7.87		136	11.94	1	
	6	2.50 to <10.00	2,093	8	57.62	360	6.06	12,683	6.74		90	25.00	1	
	7	10.00 to <100.00	670	1	63.26	102	25.45	4,078	5.48		31	30.39	1	
	8	100.00 (Default)	197	–	–	29	100.00	1,076	6.18		24	82.76	–	
	9	Total	91,908	20,149	50.63	14,035	0.80	587,680	7.60		625	4.45	3	11
Canadian Retail Uninsured ⁷	10	0.00 to <0.15	120,064	61,165	50.25	150,799	0.06	677,490	21.17		5,111	3.39	19	
	11	0.15 to <0.25	30,799	3,456	46.46	32,404	0.19	124,132	24.31		3,215	9.92	15	
	12	0.25 to <0.50	18,045	1,645	46.07	18,803	0.31	89,517	27.19		3,032	16.13	16	
	13	0.50 to <0.75	11,058	607	45.98	11,337	0.52	29,335	26.83		2,567	22.64	16	
	14	0.75 to <2.50	11,410	402	48.69	11,606	1.25	38,122	26.24		4,543	39.14	39	
	15	2.50 to <10.00	2,526	33	57.98	2,546	5.54	12,188	22.14		1,997	78.44	31	
	16	10.00 to <100.00	745	4	67.08	747	29.00	3,745	17.30		713	95.45	39	
	17	100.00 (Default)	201	–	–	201	100.00	953	21.00		398	198.01	12	
	18	Total	194,848	67,312	49.91	228,443	0.42	975,482	22.65		21,576	9.44	187	27
U.S. Retail Uninsured ⁷	19	0.00 to <0.15	21,211	12,446	66.04	29,431	0.06	120,263	31.60		1,485	5.05	5	
	20	0.15 to <0.25	5,921	520	40.77	6,133	0.19	27,832	30.66		779	12.70	4	
	21	0.25 to <0.50	4,400	381	36.59	4,539	0.32	24,565	32.56		881	19.41	5	
	22	0.50 to <0.75	3,082	228	32.77	3,157	0.52	10,318	35.71		956	30.28	6	
	23	0.75 to <2.50	5,194	262	31.29	5,275	1.26	19,923	36.50		2,918	55.32	24	
	24	2.50 to <10.00	1,148	79	12.07	1,157	5.81	7,985	36.28		1,518	131.20	24	
	25	10.00 to <100.00	436	23	11.66	439	24.95	3,725	36.44		894	203.64	41	
	26	100.00 (Default)	712	–	–	712	100.00	4,054	29.58		744	104.49	154	
	27	Total	42,104	13,939	62.70	50,843	2.00	218,665	32.46		10,175	20.01	263	75
Total residential secured	28		\$ 328,860	\$ 101,400	51.81 %	\$ 293,321	0.71 %	1,781,827	23.26 %		\$ 32,376	11.04 %	\$ 453	\$ 113

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE
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2019
Q2

		PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured ^{7,8}	1	0.00 to <0.15 %	\$ 56,247	\$ 19,410	50.94 %	\$ 6,963	0.07 %	407,415	6.98 %		\$ 91	1.31 %	\$ –	
	2	0.15 to <0.25	11,477	561	45.21	2,315	0.19	60,814	8.13		78	3.37	–	
	3	0.25 to <0.50	9,168	257	44.11	1,864	0.32	60,700	8.46		94	5.04	1	
	4	0.50 to <0.75	6,210	88	43.75	1,289	0.51	21,290	8.68		94	7.29	1	
	5	0.75 to <2.50	7,803	85	46.96	1,277	1.25	32,431	7.95		150	11.75	1	
	6	2.50 to <10.00	2,158	8	56.62	378	5.96	13,031	6.60		92	24.34	1	
	7	10.00 to <100.00	696	1	66.50	98	26.21	4,220	5.18		29	29.59	1	
	8	100.00 (Default)	195	–	–	24	100.00	1,103	6.61		21	87.50	–	
	9	Total	93,954	20,410	50.65	14,208	0.77	601,004	7.58		649	4.57	5	10
Canadian Retail Uninsured ⁷	10	0.00 to <0.15	115,095	60,606	50.09	145,448	0.06	668,228	20.88		4,836	3.32	17	
	11	0.15 to <0.25	28,994	3,256	44.53	30,444	0.19	114,729	24.29		3,045	10.00	14	
	12	0.25 to <0.50	17,860	1,568	43.51	18,543	0.31	90,209	26.13		2,870	15.48	15	
	13	0.50 to <0.75	10,870	612	42.68	11,131	0.51	30,045	26.99		2,531	22.74	15	
	14	0.75 to <2.50	11,743	419	44.25	11,929	1.24	39,291	26.15		4,617	38.70	38	
	15	2.50 to <10.00	2,478	29	54.73	2,494	5.58	12,140	21.85		1,936	77.63	30	
	16	10.00 to <100.00	714	3	59.81	716	29.64	3,637	17.25		667	93.16	38	
	17	100.00 (Default)	189	–	–	189	100.00	972	21.01		369	195.24	12	
	18	Total	187,943	66,493	49.56	220,894	0.43	959,251	22.39		20,871	9.45	179	22
U.S. Retail Uninsured ⁷	19	0.00 to <0.15	20,816	12,371	68.47	29,286	0.06	117,373	31.53		1,468	5.01	5	
	20	0.15 to <0.25	5,931	529	64.85	6,274	0.19	28,696	30.93		805	12.83	4	
	21	0.25 to <0.50	4,365	378	61.54	4,597	0.32	25,030	32.42		888	19.32	5	
	22	0.50 to <0.75	3,132	231	60.81	3,272	0.52	10,527	35.86		995	30.41	6	
	23	0.75 to <2.50	5,186	367	61.07	5,410	1.31	22,235	36.77		3,099	57.28	26	
	24	2.50 to <10.00	1,166	81	28.96	1,189	5.67	8,133	36.60		1,566	131.71	25	
	25	10.00 to <100.00	436	21	19.81	440	24.85	3,852	37.74		932	211.82	42	
	26	100.00 (Default)	745	–	–	745	100.00	4,201	29.86		715	95.97	168	
	27	Total	41,777	13,978	67.52	51,213	2.06	220,047	32.51		10,468	20.44	281	96
Total residential secured	28		\$ 323,674	\$ 100,881	52.27 %	\$ 286,315	0.72 %	1,780,302	23.06 %		\$ 31,988	11.17 %	\$ 465	\$ 128

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

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2020
Q2

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% \$ 3,961	\$ 139,498	60.08	% \$ 87,772	0.05	15,359,017	86.32	%	\$ 2,611	2.97	% \$ 37	
2	0.15 to <0.25	1,878	16,579	61.07	12,003	0.19	2,277,416	87.59		1,154	9.61	20	
3	0.25 to <0.50	2,473	12,978	60.95	10,383	0.32	2,748,350	88.15		1,508	14.52	29	
4	0.50 to <0.75	3,103	10,217	60.12	9,246	0.52	1,431,368	88.73		2,015	21.79	43	
5	0.75 to <2.50	13,317	20,002	61.23	25,565	1.50	4,621,394	89.27		12,354	48.32	343	
6	2.50 to <10.00	10,722	5,706	73.64	14,923	5.64	4,183,822	89.39		18,162	121.70	752	
7	10.00 to <100.00	3,035	832	82.57	3,722	25.79	2,009,161	86.22		8,661	232.70	835	
8	100.00 (Default)	152	—	—	152	100.00	61,978	78.06		54	35.53	115	
9	Total	\$ 38,641	\$ 205,812	60.80	% \$ 163,766	1.52	32,692,506	87.39	%	\$ 46,519	28.41	% \$ 2,174	\$ 369

2020
Q1

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% \$ 4,638	\$ 104,781	61.90	% \$ 69,495	0.05	12,003,251	85.10	%	\$ 2,012	2.90	% \$ 29	
11	0.15 to <0.25	1,904	13,552	60.84	10,148	0.19	1,921,667	86.99		971	9.57	17	
12	0.25 to <0.50	2,387	10,540	61.62	8,882	0.32	2,383,212	87.73		1,286	14.48	25	
13	0.50 to <0.75	3,043	8,555	60.42	8,212	0.52	1,301,747	88.47		1,782	21.70	38	
14	0.75 to <2.50	12,534	16,402	60.27	22,419	1.50	4,148,345	89.03		10,809	48.21	300	
15	2.50 to <10.00	9,628	4,291	73.38	12,777	5.62	3,590,978	89.11		15,478	121.14	640	
16	10.00 to <100.00	2,542	566	87.07	3,035	26.13	1,627,845	85.19		6,896	227.22	683	
17	100.00 (Default)	163	—	—	163	100.00	64,654	76.41		55	33.74	120	
18	Total	\$ 36,839	\$ 158,687	61.94	% \$ 135,131	1.58	27,041,699	86.64	%	\$ 39,289	29.07	% \$ 1,852	\$ 295

2019
Q4

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% \$ 4,776	\$ 101,548	62.39	% \$ 68,130	0.05	11,512,313	85.10	%	\$ 1,966	2.89	% \$ 28	
20	0.15 to <0.25	1,913	13,206	60.89	9,954	0.19	1,865,565	87.05		953	9.57	17	
21	0.25 to <0.50	2,380	10,249	61.59	8,693	0.32	2,371,324	87.71		1,258	14.47	24	
22	0.50 to <0.75	3,015	8,308	60.42	8,036	0.52	1,223,902	88.45		1,743	21.69	37	
23	0.75 to <2.50	12,313	15,641	60.17	21,723	1.50	4,009,333	89.11		10,480	48.24	291	
24	2.50 to <10.00	9,419	3,994	72.50	12,315	5.62	3,682,720	89.14		14,911	121.08	616	
25	10.00 to <100.00	2,412	518	85.88	2,857	25.93	1,676,210	84.92		6,472	226.53	637	
26	100.00 (Default)	155	—	—	155	100.00	60,947	75.52		52	33.55	113	
27	Total	\$ 36,383	\$ 153,464	62.22	% \$ 131,863	1.54	26,402,314	86.65	%	\$ 37,835	28.69	% \$ 1,763	\$ 260

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)

As at

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2019

Q3

	PD scale ¹		Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)		EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵		RWA	RWA density ⁶		EL	Provisions
1	0.00 to <0.15	% \$	4,997	\$ 102,037	62.49	% \$	68,759	0.05	11,868,359	88.14	%	\$	1,962	2.85	% \$	28	
2	0.15 to <0.25		1,804	12,294	61.26		9,336	0.19	1,807,851	89.23			917	9.82		16	
3	0.25 to <0.50		2,288	9,580	62.17		8,244	0.32	2,274,295	89.23			1,214	14.73		23	
4	0.50 to <0.75		2,965	8,096	61.69		7,960	0.53	1,308,023	89.30			1,753	22.02		37	
5	0.75 to <2.50		12,228	14,817	61.41		21,327	1.50	3,969,454	89.39			10,327	48.42		287	
6	2.50 to <10.00		9,595	3,936	74.24		12,517	5.64	3,581,638	88.99			15,162	121.13		627	
7	10.00 to <100.00		2,520	538	87.08		2,988	25.54	1,675,295	84.74			6,766	226.44		654	
8	100.00 (Default)		165	—	—		165	100.00	58,303	75.79			52	31.52		121	
9	Total	\$	36,562	\$ 151,298	62.61	% \$	131,296	1.58	26,543,218	88.55	%	\$	38,153	29.06	% \$	1,793	\$ 255

2019

Q2

	PD scale ¹		Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)		EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵		RWA	RWA density ⁶		EL	Provisions
10	0.00 to <0.15	% \$	4,614	\$ 100,232	63.05	% \$	67,809	0.05	11,652,085	88.12	%	\$	1,945	2.87	% \$	28	
11	0.15 to <0.25		1,770	12,360	62.08		9,443	0.19	1,849,536	89.01			925	9.80		16	
12	0.25 to <0.50		2,251	10,706	61.23		8,807	0.33	2,266,844	89.04			1,325	15.04		26	
13	0.50 to <0.75		2,921	6,733	65.12		7,305	0.52	1,284,435	89.13			1,600	21.90		34	
14	0.75 to <2.50		12,179	14,744	62.28		21,361	1.50	3,962,770	89.20			10,300	48.22		286	
15	2.50 to <10.00		9,541	3,823	74.28		12,380	5.63	3,730,598	88.85			14,950	120.76		618	
16	10.00 to <100.00		2,611	515	87.01		3,060	26.01	1,738,707	84.65			6,952	227.19		681	
17	100.00 (Default)		174	—	—		174	100.00	66,610	74.93			57	32.76		126	
18	Total	\$	36,061	\$ 149,113	63.23	% \$	130,339	1.61	26,551,585	88.45	%	\$	38,054	29.20	% \$	1,815	\$ 326

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

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2020
Q2

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	\$ 8,634	\$ 4,329	66.40	\$ 11,509	0.08	700,741	45.86		\$ 1,132	9.84	\$ 4	
2	0.15 to <0.25	5,769	2,833	43.91	7,013	0.20	365,592	46.07		1,373	19.58	6	
3	0.25 to <0.50	11,505	2,000	61.30	12,731	0.35	510,235	39.38		3,055	24.00	17	
4	0.50 to <0.75	7,051	774	75.45	7,635	0.53	264,836	47.52		2,854	37.38	19	
5	0.75 to <2.50	25,223	1,991	61.70	26,450	1.53	857,899	50.88		16,448	62.19	207	
6	2.50 to <10.00	14,604	775	53.49	15,018	5.74	655,961	52.60		12,590	83.83	450	
7	10.00 to <100.00	4,913	113	56.94	4,978	26.70	201,153	49.72		5,658	113.66	658	
8	100.00 (Default)	515	4	100.00	519	100.00	15,681	48.76		320	61.66	229	
9	Total	\$ 78,214	\$ 12,819	59.60	\$ 85,853	3.75	3,572,098	48.03		\$ 43,430	50.59	\$ 1,590	\$ 161

2020
Q1

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	\$ 9,033	\$ 4,159	65.72	\$ 11,766	0.08	717,356	45.20		\$ 1,143	9.71	\$ 4	
11	0.15 to <0.25	5,877	2,798	43.15	7,085	0.20	367,697	45.64		1,373	19.38	6	
12	0.25 to <0.50	11,983	1,936	61.27	13,169	0.35	508,254	39.12		3,147	23.90	18	
13	0.50 to <0.75	7,076	711	76.39	7,620	0.53	266,508	47.18		2,827	37.10	19	
14	0.75 to <2.50	24,894	1,781	62.13	26,001	1.52	899,836	50.34		15,961	61.39	200	
15	2.50 to <10.00	14,199	645	52.47	14,537	5.71	579,365	52.02		12,044	82.85	429	
16	10.00 to <100.00	4,479	60	44.93	4,506	26.80	192,193	49.19		5,055	112.18	590	
17	100.00 (Default)	511	4	100.00	515	100.00	15,718	47.72		335	65.05	220	
18	Total	\$ 78,052	\$ 12,094	59.09	\$ 85,199	3.59	3,546,927	47.43		\$ 41,885	49.16	\$ 1,486	\$ 129

2019
Q4

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	\$ 8,987	\$ 4,329	62.15	\$ 11,678	0.08	745,069	45.12		\$ 1,130	9.68	\$ 4	
20	0.15 to <0.25	5,805	2,752	41.90	6,958	0.20	362,113	46.66		1,377	19.79	6	
21	0.25 to <0.50	11,736	1,947	61.20	12,927	0.35	513,334	39.86		3,151	24.38	18	
22	0.50 to <0.75	6,898	729	76.11	7,453	0.53	264,773	47.80		2,800	37.57	19	
23	0.75 to <2.50	24,996	1,787	61.92	26,104	1.52	924,391	50.41		16,050	61.48	201	
24	2.50 to <10.00	14,430	571	53.78	14,737	5.65	562,611	51.13		11,991	81.37	425	
25	10.00 to <100.00	4,291	69	51.56	4,326	26.42	183,035	49.04		4,846	112.02	558	
26	100.00 (Default)	471	5	100.00	475	100.00	14,921	47.64		305	64.21	203	
27	Total	\$ 77,614	\$ 12,189	57.79	\$ 84,658	3.49	3,570,247	47.57		\$ 41,650	49.20	\$ 1,434	\$ 120

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)

As at

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2019

Q3

	PD scale ¹		Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	% \$	9,026	\$ 4,378	61.13	% \$ 11,703	0.08	% 746,696	45.39	%	\$ 1,123	9.60	% \$ 4	
2	0.15 to <0.25		5,649	2,602	42.58	6,757	0.20	354,642	46.70		1,339	19.82		6
3	0.25 to <0.50		11,781	1,877	60.40	12,914	0.35	499,059	39.50		3,122	24.18		18
4	0.50 to <0.75		6,740	739	75.69	7,299	0.53	267,952	47.91		2,750	37.68		18
5	0.75 to <2.50		24,398	1,749	60.69	25,459	1.53	899,436	50.37		15,644	61.45		196
6	2.50 to <10.00		14,262	548	52.46	14,550	5.66	562,014	51.16		11,851	81.45		421
7	10.00 to <100.00		4,206	66	49.61	4,239	26.12	180,272	49.43		4,791	113.02		545
8	100.00 (Default)		435	5	100.00	440	100.00	13,802	47.57		283	64.32		188
9	Total	\$	76,497	\$ 11,964	57.37	% \$ 83,361	3.44	% 3,523,873	47.55	%	\$ 40,903	49.07	% \$ 1,396	\$ 109

2019

Q2

	PD scale ¹		Original on-balance sheet gross exposure ²		Off- balance sheet exposures pre-CCF ²		Average CCF (%)		EAD post CRM and post-CCF ³		Average PD (%)		Number of obligors ⁴		Average LGD (%)		Average maturity (years) ⁵		RWA density ⁶		EL		Provisions
10	0.00 to <0.15	% \$	9,036	\$	4,346	61.33	% \$	11,701	0.08	%	743,551	45.17	%		\$	1,120	9.57	% \$	4				
11	0.15 to <0.25		5,555		2,516	42.37		6,621	0.20		355,487	46.12				1,295	19.56		6				
12	0.25 to <0.50		11,692		1,874	60.66		12,829	0.35		499,765	39.15				3,073	23.95		17				
13	0.50 to <0.75		6,433		705	75.80		6,968	0.53		261,516	48.03				2,631	37.76		18				
14	0.75 to <2.50		23,245		1,729	61.27		24,303	1.53		802,568	50.34				14,933	61.45		188				
15	2.50 to <10.00		13,990		484	52.58		14,245	5.69		615,049	50.88				11,549	81.07		412				
16	10.00 to <100.00		4,256		64	53.19		4,290	25.78		183,267	49.10				4,817	112.28		542				
17	100.00 (Default)		427		4	100.00		431	100.00		13,538	48.70				265	61.48		187				
18	Total	\$	74,634	\$	11,722	57.62	% \$	81,388	3.47	%	3,474,741	47.31	%		\$	39,683	48.76	% \$	1,374	\$		110	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 13,233	\$ 24,977	\$	1.4	\$ 53,482	\$ 9,536
2	—	—	—	—	—	—
3	—	—	—	—	—	—
4	—	—	—	—	1,322	13
5	—	—	—	—	373,356	1,769
6	—	—	—	—	—	—
7	—	—	—	—	\$ 428,160	\$ 11,318
2020 Q1						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 9,497	\$ 28,742	\$	1.4	\$ 53,529	\$ 8,691
9	—	—	—	—	—	—
10	—	—	—	—	—	—
11	—	—	—	—	722	7
12	—	—	—	—	341,455	1,969
13	—	—	—	—	—	—
14	—	—	—	—	\$ 395,706	\$ 10,667
2019 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
15	\$ 8,169	\$ 25,796	\$	1.4	\$ 47,545	\$ 7,079
16	—	—	—	—	—	—
17	—	—	—	—	—	—
18	—	—	—	—	713	7
19	—	—	—	—	322,798	1,820
20	—	—	—	—	—	—
21	—	—	—	—	\$ 371,056	\$ 8,906
2019 Q3						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
22	\$ 9,824	\$ 25,658	\$	1.4	\$ 49,670	\$ 7,290
23	—	—	—	—	—	—
24	—	—	—	—	—	—
25	—	—	—	—	920	9
26	—	—	—	—	309,920	1,952
27	—	—	—	—	—	—
28	—	—	—	—	\$ 360,510	\$ 9,251

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions, except as noted)

As at

LINE #	2019 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 9,204	\$ 26,206		1.4	\$ 49,568	\$ 7,358
2	—	—		—	—	—
3			—	—	—	—
4					983	9
5					296,335	2,044
6					—	—
7					\$ 346,886	\$ 9,411

SA-CCR (for derivatives)

Current exposure method (for derivatives)

Internal model method (for derivatives and SFTs)

Simple approach for credit risk mitigation (for SFTs)

Comprehensive approach for credit risk mitigation (for SFTs)

VaR for SFTs

Total

¹ Excludes exposures and RWA for QCCPs and CVA.

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

Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions) As at	LINE #	2020 Q2	2020 Q1	2019 Q4	2019 Q3
<div> <div>Total portfolios subject to the Advanced CVA capital charge</div> <div> <div>i) VaR component (including the 3x multiplier)</div> <div>ii) Stressed VaR component (including the 3x multiplier)</div> </div> <div>All portfolios subject to the standardized CVA capital charge</div> <div>Total subject to the CVA capital charge¹</div> </div>					
		EAD post-CRM	RWA	EAD post-CRM	RWA
1		\$ -	\$ -	\$ -	\$ -
2					
3		35,173	8,995	35,422	7,323
4		\$ 35,173	\$ 8,995	\$ 35,422	\$ 7,323
		2019 Q2			
		EAD post-CRM	RWA		
5		\$ -	\$ -		
6					
7		32,751	4,625		
8		\$ 32,751	\$ 4,625		

¹ For fiscal 2019, the CVA has been fully phased-in.

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

(\$ millions) As at	LINE #	2020 Q2	2020 Q1
<div> <div>Regulatory portfolio¹</div> <div> <div>Corporate</div> <div>Sovereign</div> <div>Bank</div> <div>Total</div> </div> </div>			
		0% 10% 20% 50% 75% 100% 150% Other	Risk-weight Total credit exposure
1		\$ 1,309 \$ - \$ - \$ - \$ - \$ 245 \$ - \$ - \$ 1,554	\$ 715 \$ - \$ - \$ - \$ - \$ 190 \$ - \$ - \$ 905
2		- - - - - - - - -	- - - - - - - - -
3		- - 1 - - - - - 1	- - 1 - - - - - 1
4		\$ 1,309 \$ - \$ 1 \$ - \$ - \$ 245 \$ - \$ - \$ 1,555	\$ 715 \$ - \$ 1 \$ - \$ - \$ 190 \$ - \$ - \$ 906
		2019 Q4	2019 Q3
		0% 10% 20% 50% 75% 100% 150% Other	Risk-weight Total credit exposure
5		\$ 707 \$ - \$ - \$ - \$ - \$ 203 \$ - \$ - \$ 910	\$ 912 \$ - \$ - \$ - \$ - \$ 212 \$ - \$ - \$ 1,124
6		- - - - - - - - -	- - - - - - - - -
7		- - 2 - - - - - 2	- - 2 - - - - - 2
8		\$ 707 \$ - \$ 2 \$ - \$ - \$ 203 \$ - \$ - \$ 912	\$ 912 \$ - \$ 2 \$ - \$ - \$ 212 \$ - \$ - \$ 1,126
		2019 Q2	
		0% 10% 20% 50% 75% 100% 150% Other	Risk-weight Total credit exposure
9		\$ 973 \$ - \$ - \$ - \$ - \$ 193 \$ - \$ - \$ 1,166	
10		- - - - - - - - -	
11		- - 3 - - - - - 3	
12		\$ 973 \$ - \$ 3 \$ - \$ - \$ 193 \$ - \$ - \$ 1,169	

¹ Excludes any exposures cleared through a QCCP.

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

(\$ millions, except as noted)

As at

LINE #	2020 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	190,527	0.05 %	2,734	4.11 %	0.4 \$	2,856	1.50 %		
2	0.15 to <0.25	22,629	0.19	1,717	6.47	0.8	1,358	6.00		
3	0.25 to <0.50	19,609	0.40	940	3.94	0.4	1,082	5.52		
4	0.50 to <0.75	7,770	0.71	257	2.92	0.5	429	5.52		
5	0.75 to <2.50	2,730	2.06	496	18.99	1.7	1,383	50.66		
6	2.50 to <10.00	190	9.97	40	29.16	2.4	253	133.16		
7	10.00 to <100.00	125	30.96	46	19.47	3.0	139	111.20		
8	100.00 (Default)	4	100.00	2	35.01	4.0	20	500.00		
9	Total	\$ 243,584	0.16 %	6,232	4.47 %	0.5 \$	7,520	3.09 %		
2020 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	191,165	0.05 %	3,132	3.51 %	0.4 \$	2,535	1.33 %		
11	0.15 to <0.25	28,997	0.19	1,726	4.59	0.4	1,068	3.68		
12	0.25 to <0.50	16,726	0.40	897	3.45	0.3	773	4.62		
13	0.50 to <0.75	8,517	0.71	267	3.32	0.3	486	5.71		
14	0.75 to <2.50	3,953	2.19	477	12.42	1.2	1,324	33.49		
15	2.50 to <10.00	63	9.97	25	25.25	2.7	74	117.46		
16	10.00 to <100.00	28	22.96	30	23.82	3.3	38	135.71		
17	100.00 (Default)	2	100.00	1	27.33	5.0	7	350.00		
18	Total	\$ 249,451	0.15 %	6,555	3.77 %	0.4 \$	6,305	2.53 %		
2019 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	166,316	0.05 %	2,750	3.38 %	0.4 \$	2,068	1.24 %		
20	0.15 to <0.25	26,384	0.19	1,639	4.84	0.5	995	3.77		
21	0.25 to <0.50	11,558	0.38	866	3.89	0.5	622	5.38		
22	0.50 to <0.75	6,820	0.71	267	3.01	0.3	365	5.35		
23	0.75 to <2.50	3,285	2.18	460	9.78	1.0	853	25.97		
24	2.50 to <10.00	11	9.97	22	34.85	2.3	17	154.55		
25	10.00 to <100.00	17	19.81	24	33.10	3.3	32	188.24		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 214,391	0.14 %	6,028	3.68 %	0.4 \$	4,952	2.31 %		

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2019 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	165,762	0.05 %	2,859	3.61 %	0.4 \$	2,184	1.32 %		
2	0.15 to <0.25	23,336	0.20	1,621	5.23	0.4	942	4.04		
3	0.25 to <0.50	7,678	0.39	851	5.20	0.5	546	7.11		
4	0.50 to <0.75	4,886	0.71	259	5.40	0.3	451	9.23		
5	0.75 to <2.50	3,270	1.65	474	8.14	0.9	682	20.86		
6	2.50 to <10.00	18	9.97	13	30.13	1.4	22	122.22		
7	10.00 to <100.00	16	21.77	18	23.71	2.8	23	143.75		
8	100.00 (Default)	—	100.00	2	30.76	1.0	1	—		
9	Total	\$ 204,966	0.13 %	6,097	3.97 %	0.4 \$	4,851	2.37 %		
	2019 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	159,264	0.05 %	2,773	3.25 %	0.4 \$	2,009	1.26 %		
11	0.15 to <0.25	24,554	0.19	1,571	5.93	0.4	1,056	4.30		
12	0.25 to <0.50	6,542	0.38	813	5.53	0.5	478	7.31		
13	0.50 to <0.75	1,120	0.72	243	9.51	1.3	214	19.11		
14	0.75 to <2.50	7,700	1.70	437	6.36	0.4	1,234	16.03		
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	28	22.44	32	23.63	2.8	37	132.14		
17	100.00 (Default)	1	100.00	2	32.54	1.0	3	300.00		
18	Total	\$ 199,209	0.15 %	5,871	3.81 %	0.4 \$	5,031	2.53 %		

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

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

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

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

⁵ No internal BRR mapped to the prescribed PD range.

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

(\$ millions, except as noted)
As at

LINE #	2020 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	93,680	0.01 %	159	3.05 %	0.6 \$	110	0.12 %		
2	0.15 to <0.25	644	0.16	11	2.26	0.2	8	1.24		
3	0.25 to <0.50	23	0.44	6	20.73	3.5	8	34.78		
4	0.50 to <0.75	—	—	—	—	—	—	—		
5	0.75 to <2.50	5	2.24	6	12.80	1.0	1	20.00		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 94,352	0.01 %	182	3.05 %	0.6 \$	127	0.13 %		
2020 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	48,932	0.02 %	166	3.06 %	0.6 \$	104	0.21 %		
11	0.15 to <0.25	957	0.16	17	1.97	0.3	11	1.15		
12	0.25 to <0.50	202	0.45	7	2.79	0.3	8	3.96		
13	0.50 to <0.75	—	—	—	—	—	—	—		
14	0.75 to <2.50	15	1.61	8	35.87	1.0	10	66.67		
15	2.50 to <10.00	—	—	—	—	—	—	—		
16	10.00 to <100.00	—	—	—	—	—	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 50,106	0.02 %	198	3.05 %	0.6 \$	133	0.27 %		
2019 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	52,624	0.02 %	156	3.02 %	0.6 \$	102	0.19 %		
20	0.15 to <0.25	947	0.16	13	2.27	0.2	12	1.27		
21	0.25 to <0.50	25	0.46	4	38.02	2.6	12	48.00		
22	0.50 to <0.75	—	—	—	—	—	—	—		
23	0.75 to <2.50	6	1.46	7	38.56	1.0	4	66.67		
24	2.50 to <10.00	—	—	—	—	—	—	—		
25	10.00 to <100.00	—	—	—	—	—	—	—		
26	100.00 (Default)	—	—	—	—	—	—	—		
27	Total	\$ 53,602	0.02 %	180	3.02 %	0.6 \$	130	0.24 %		

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2019 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	43,517	0.02 %	164	2.38 %	0.7 \$	100	0.23 %		
2	0.15 to <0.25	270	0.16	17	7.31	1.0	12	4.44		
3	0.25 to <0.50	16	0.41	5	30.76	3.0	6	37.50		
4	0.50 to <0.75	—	—	—	—	—	—	—		
5	0.75 to <2.50	4	1.91	8	25.51	1.0	2	50.00		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 43,807	0.02 %	194	2.42 %	0.7 \$	120	0.27 %		
	2019 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	48,675	0.02 %	162	2.35 %	0.8 \$	128	0.26 %		
11	0.15 to <0.25	1,182	0.16	18	1.63	0.1	11	0.93		
12	0.25 to <0.50	44	0.47	5	4.04	0.7	3	6.82		
13	0.50 to <0.75	—	—	—	—	—	—	—		
14	0.75 to <2.50	9	2.16	7	13.00	1.0	3	33.33		
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	\$ 49,910	0.02 %	192	2.34 %	0.8 \$	145	0.29 %		

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) – Bank¹

(\$ millions, except as noted)
As at

LINE #	2020 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	85,704	0.05 %	274	13.27 %	0.4 \$	3,291	3.84 %		
2	0.15 to <0.25	2,834	0.17	53	5.60	0.3	122	4.30		
3	0.25 to <0.50	80	0.37	13	10.35	0.4	9	11.25		
4	0.50 to <0.75	2	0.71	3	6.16	5.0	–	–		
5	0.75 to <2.50	49	2.26	5	4.30	0.1	4	8.16		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	19.26	1	14.20	4.9	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 88,669	0.05 %	349	13.02 %	0.4 \$	3,426	3.86 %		
2020 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	93,316	0.05 %	272	14.85 %	0.5 \$	3,896	4.18 %		
11	0.15 to <0.25	1,771	0.18	56	8.85	0.4	132	7.45		
12	0.25 to <0.50	150	0.36	15	6.24	0.4	11	7.33		
13	0.50 to <0.75	1	0.71	2	6.01	5.0	–	–		
14	0.75 to <2.50	5	2.13	5	3.23	0.1	–	–		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 95,243	0.05 %	350	14.72 %	0.5 \$	4,039	4.24 %		
2019 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	100,480	0.05 %	272	11.70 %	0.4 \$	3,383	3.37 %		
20	0.15 to <0.25	1,605	0.17	57	22.01	0.6	220	13.71		
21	0.25 to <0.50	59	0.32	16	20.88	1.1	16	27.12		
22	0.50 to <0.75	1	0.71	2	6.13	5.0	–	–		
23	0.75 to <2.50	6	2.09	4	10.16	0.7	2	33.33		
24	2.50 to <10.00	–	–	–	–	–	–	–		
25	10.00 to <100.00	–	–	–	–	–	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 102,151	0.05 %	351	11.87 %	0.4 \$	3,621	3.54 %		

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2019 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	108,462	0.05 %	269	12.14 %	0.5 \$	3,856	3.56 %		
2	0.15 to <0.25	2,103	0.17	51	14.67	0.4	200	9.51		
3	0.25 to <0.50	40	0.33	14	16.97	1.3	10	25.00		
4	0.50 to <0.75	1	0.71	4	12.16	4.5	–	–		
5	0.75 to <2.50	5	1.34	4	14.56	0.9	2	40.00		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 110,611	0.05 %	342	12.19 %	0.5 \$	4,068	3.68 %		
	2019 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	93,754	0.05 %	256	13.30 %	0.5 \$	3,829	4.08 %		
11	0.15 to <0.25	2,716	0.17	48	10.25	0.5	191	7.03		
12	0.25 to <0.50	109	0.32	15	11.21	0.8	15	13.76		
13	0.50 to <0.75	1	0.72	2	16.11	5.0	–	–		
14	0.75 to <2.50	17	1.19	6	7.10	0.3	3	17.65		
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	1	10.63	1	55.00	3.8	3	300.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 96,598	0.05 %	328	13.21 %	0.5 \$	4,041	4.18 %		

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 #	2020 Q2						2020 Q1						
Collateral used in derivative transactions						Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral		
Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral		
1	\$ 151	\$ 4,044	\$ 8	\$ 3,214	\$ 82,360	\$ 65,563	\$ 427	\$ 2,231	\$ 15	\$ 1,184	\$ 50,995	\$ 60,433	
2	5	6,773	43	10,747	35,911	86,551	38	4,058	393	7,783	40,404	88,677	
3	133	1,656	1,098	2,971	107,553	91,633	12	587	1,292	2,038	108,391	90,329	
4	1,830	421	467	2,030	84,951	85,123	1,635	439	1,720	1,445	93,931	79,372	
5	182	831	188	—	9,811	27,623	184	279	27	—	13,908	22,528	
6	311	402	467	—	5,453	43,522	575	257	498	—	5,760	7,887	
7	2	—	—	—	24,969	47,519	48	—	—	—	31,134	69,599	
8	—	—	—	—	—	—	—	—	—	—	—	—	
9	\$ 2,614	\$ 14,127	\$ 2,271	\$ 18,962	\$ 351,008	\$ 447,534	\$ 2,919	\$ 7,851	\$ 3,945	\$ 12,450	\$ 344,523	\$ 418,825	
2019 Q4						2019 Q3							
Collateral used in derivative transactions						Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral		
Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral		
10	\$ —	\$ 2,378	\$ —	\$ 1,146	\$ 49,004	\$ 62,817	\$ 298	\$ 1,961	\$ —	\$ 1,280	\$ 41,174	\$ 60,879	
11	10	4,641	3	8,135	51,862	104,711	129	4,779	558	8,311	63,193	104,454	
12	4	801	997	2,176	99,186	82,245	91	650	741	2,294	96,756	77,032	
13	2,769	529	2,118	2,068	82,677	68,890	1,385	957	1,499	2,465	80,108	72,649	
14	1	—	30	—	14,017	23,765	2	—	—	—	7,605	14,075	
15	468	401	686	48	5,797	7,897	189	299	655	194	8,801	12,474	
16	15	4	—	—	27,861	62,692	18	1	—	—	31,031	71,785	
17	—	—	—	—	2,569	—	—	—	—	—	487	786	
18	\$ 3,267	\$ 8,754	\$ 3,834	\$ 13,573	\$ 332,973	\$ 413,017	\$ 2,112	\$ 8,647	\$ 3,453	\$ 14,544	\$ 329,155	\$ 414,134	
2019 Q2													
Collateral used in derivative transactions						Collateral used in SFTs							
Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral								
Segregated	Unsegregated	Segregated	Unsegregated	received	collateral								
19	\$ 124	\$ 2,975	\$ —	\$ 757	\$ 40,647	\$ 67,651							
20	309	4,053	3	5,989	51,754	86,359							
21	—	1,112	468	1,597	96,972	75,480							
22	973	244	1,512	4,154	71,189	67,838							
23	—	—	—	—	8,570	15,506							
24	139	374	—	35	5,280	5,643							
25	5	3	—	—	23,940	52,421							
26	32	1	—	—	20	426							
27	\$ 1,582	\$ 8,762	\$ 1,983	\$ 12,532	\$ 298,372	\$ 371,324							

Credit Derivatives Exposures (CCR6)

(\$ millions)		LINE #	2020 Q2		2020 Q1		2019 Q4		2019 Q3		2019 Q2	
As at												
			Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals												
Single-name credit default swaps	1	\$	5,336	\$ 1,158	\$ 5,149	\$ 861	\$ 5,457	\$ 927	\$ 5,018	\$ 848	\$ 5,423	\$ 827
Index credit default swaps	2		6,592	380	6,288	352	6,338	185	6,352	374	6,248	33
Total return swaps	3		—	—	—	—	—	—	—	—	—	—
Credit options	4		—	—	—	—	—	—	—	—	—	—
Other credit derivatives	5		400	4,758	379	4,821	402	4,509	405	4,493	324	5,863
Total notionals	6		12,328	6,296	11,816	6,034	12,197	5,621	11,775	5,715	11,995	6,723
Fair values												
Positive fair value (asset)	7		150	27	8	31	12	36	19	38	7	44
Negative fair value (liability)	8		(209)	(53)	(331)	(16)	(451)	(15)	(416)	(10)	(478)	(8)

Exposures to Central Counterparties (CCR8)¹

(\$ millions)	LINE	2020	2020	2019	2019	2019					
As at	#	Q2	Q1	Q4	Q3	Q2					
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA		
Exposures to QCCPs (total)	1	\$	639	\$	641	\$	577	\$	643	\$	619
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2										
(i) OTC derivatives	3	18,005	360	17,657	353	16,857	337	18,546	371	17,545	351
(ii) Exchange-traded derivatives	4	12,198	244	11,333	226	11,383	227	10,569	211	11,415	228
(iii) Securities financing transactions	5	2,071	41	1,736	35	1,584	32	2,307	46	1,599	32
(iv) Netting sets where cross-product netting has been approved	6	3,736	75	4,588	92	3,890	78	5,670	114	4,531	91
Segregated initial margin	7	–	–	–	–	–	–	–	–	–	–
Non-segregated initial margin	8	92	–	92	–	91	–	91	–	–	–
Pre-funded default fund contributions	9	4,855	–	3,388	–	3,057	–	2,510	–	3,067	–
Unfunded default fund contributions	10	978	279	799	288	855	240	796	272	768	268
		–	–	–	–	–	–	–	–	–	–

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

Derivatives – Notional

(\$ millions) As at		LINE #	2020 Q2						2020 Q1					
			Trading						Trading					
			Over-the-counter ¹						Over-the-counter ¹					
			Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total	Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts														
Futures		1	\$ –	\$ –	\$ 997,301	\$ 997,301	\$ –	\$ 997,301	\$ –	\$ –	\$ 1,118,824	\$ 1,118,824	\$ –	\$ 1,118,824
Forward rate agreements		2	1,948,696	25,220	–	1,973,916	814	1,974,730	1,789,342	52,647	–	1,841,989	490	1,842,479
Swaps ³		3	9,624,918	494,393	–	10,119,311	1,254,718	11,374,029	9,305,320	356,743	–	9,662,063	1,363,525	11,025,588
Options written		4	–	49,499	156,294	205,793	1,196	206,989	–	102,563	188,369	290,932	439	291,371
Options purchased		5	–	55,274	191,031	246,305	3,953	250,258	–	114,093	234,261	348,354	4,165	352,519
		6	11,573,614	624,386	1,344,626	13,542,626	1,260,681	14,803,307	11,094,662	626,046	1,541,454	13,262,162	1,368,619	14,630,781
Foreign Exchange Contracts														
Futures		7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts		8	–	164,084	–	164,084	24,356	188,440	–	170,985	–	170,985	19,573	190,558
Swaps		9	–	1,489,307	–	1,489,307	1,930	1,491,237	–	1,803,948	–	1,803,948	1,674	1,805,622
Cross-currency interest rate swaps		10	–	790,657	–	790,657	103,222	893,879	–	748,919	–	748,919	93,294	842,213
Options written		11	–	23,592	53	23,645	–	23,645	–	21,631	11	21,642	–	21,642
Options purchased		12	–	22,939	7	22,946	–	22,946	–	20,922	4	20,926	–	20,926
		13	–	2,490,579	60	2,490,639	129,508	2,620,147	–	2,766,405	15	2,766,420	114,541	2,880,961
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		14	8,937	156	–	9,093	3,760	12,853	8,717	217	–	8,934	3,419	12,353
Protection sold		15	1,393	145	–	1,538	–	1,538	1,051	163	–	1,214	–	1,214
		16	10,330	301	–	10,631	3,760	14,391	9,768	380	–	10,148	3,419	13,567
Other Contracts														
Equity contracts		17	–	70,392	68,408	138,800	28,648	167,448	–	91,125	41,542	132,667	29,334	162,001
Commodity contracts		18	79	50,442	62,848	113,369	–	113,369	75	53,291	57,488	110,854	–	110,854
		19	79	120,834	131,256	252,169	28,648	280,817	75	144,416	99,030	243,521	29,334	272,855
Total		20	\$ 11,584,023	\$ 3,236,100	\$ 1,475,942	\$ 16,296,065	\$ 1,422,597	\$ 17,718,662	\$ 11,104,505	\$ 3,537,247	\$ 1,640,499	\$ 16,282,251	\$ 1,515,913	\$ 17,798,164
			2019 Q4						2019 Q3					
			Trading						Trading					
			Over-the-counter ¹						Over-the-counter ¹					
			Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total	Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts														
Futures		21	\$ –	\$ –	\$ 884,565	\$ 884,565	\$ –	\$ 884,565	\$ –	\$ –	\$ 913,817	\$ 913,817	\$ –	\$ 913,817
Forward rate agreements		22	1,817,528	28,532	–	1,846,060	867	1,846,927	1,492,079	24,716	–	1,516,795	583	1,517,378
Swaps		23	9,380,140	390,123	–	9,770,263	1,642,583	11,412,846	9,322,087	410,500	–	9,732,587	1,594,499	11,327,086
Options written		24	–	109,532	136,264	245,796	472	246,268	–	100,956	106,405	207,361	567	207,928
Options purchased		25	–	122,159	187,260	309,419	5,374	314,793	–	100,873	152,856	253,729	6,239	259,968
		26	11,197,668	650,346	1,208,089	13,056,103	1,649,296	14,705,399	10,814,166	637,045	1,173,078	12,624,289	1,601,888	14,226,177
Foreign Exchange Contracts														
Futures		27	–	–	16	16	–	16	–	–	24	24	–	24
Forward contracts		28	–	169,992	–	169,992	20,473	190,465	–	264,485	–	264,485	20,792	285,277
Swaps		29	–	1,747,596	–	1,747,596	1,955	1,749,551	–	1,441,619	–	1,441,619	2,376	1,443,995
Cross-currency interest rate swaps		30	–	757,780	–	757,780	100,921	858,701	–	733,280	–	733,280	100,724	834,004
Options written		31	–	27,639	15	27,654	–	27,654	–	29,601	–	29,601	–	29,601
Options purchased		32	–	27,293	2	27,295	–	27,295	–	30,533	16	30,549	–	30,549
		33	–	2,730,300	33	2,730,333	123,349	2,853,682	–	2,499,518	40	2,499,558	123,892	2,623,450
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		34	9,222	249	–	9,471	3,199	12,670	9,116	168	–	9,284	2,939	12,223
Protection sold		35	956	156	–	1,112	–	1,112	1,125	97	–	1,222	–	1,222
		36	10,178	405	–	10,583	3,199	13,782	10,241	265	–	10,506	2,939	13,445
Other Contracts														
Equity contracts		37	–	92,327	66,590	158,917	29,454	188,371	–	83,546	69,004	152,550	29,507	182,057
Commodity contracts		38	100	46,885	49,702	96,687	–	96,687	108	48,631	49,371	98,110	–	98,110
		39	100	139,212	116,292	255,604	29,454	285,058	108	132,177	118,375	250,660	29,507	280,167
Total		40	\$ 11,207,946	\$ 3,520,263	\$ 1,324,414	\$ 16,052,623	\$ 1,805,298	\$ 17,857,921	\$ 10,824,515	\$ 3,269,005	\$ 1,291,493	\$ 15,385,013	\$ 1,758,226	\$ 17,143,239

¹ Collateral held under a Credit Support Annex (CSA) to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

² Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

³ Certain non-trading interest rate swaps novated to clearing houses have been terminated during the period ended January 31, 2020.

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2019 Q2					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ —	\$ —	\$ 882,220	\$ 882,220	\$ —	\$ 882,220
Forward rate agreements	2	1,311,666	42,687	—	1,354,353	462	1,354,815
Swaps	3	8,157,205	448,310	—	8,605,515	1,556,437	10,161,952
Options written	4	—	86,636	95,986	182,622	389	183,011
Options purchased	5	—	77,860	118,050	195,910	5,798	201,708
	6	9,468,871	655,493	1,096,256	11,220,620	1,563,086	12,783,706
Foreign Exchange Contracts							
Futures	7	—	—	24	24	—	24
Forward contracts	8	—	1,946,804	—	1,946,804	22,354	1,969,158
Swaps	9	—	6	—	6	—	6
Cross-currency interest rate swaps	10	—	728,013	—	728,013	99,313	827,326
Options written	11	—	29,369	—	29,369	—	29,369
Options purchased	12	—	29,416	—	29,416	—	29,416
	13	—	2,733,608	24	2,733,632	121,667	2,855,299
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	9,188	215	—	9,403	2,953	12,356
Protection sold	15	753	107	—	860	—	860
	16	9,941	322	—	10,263	2,953	13,216
Other Contracts							
Equity contracts	17	—	66,898	58,972	125,870	29,466	155,336
Commodity contracts	18	114	39,910	35,873	75,897	—	75,897
	19	114	106,808	94,845	201,767	29,466	231,233
Total	20	\$ 9,478,926	\$ 3,496,231	\$ 1,191,125	\$ 14,166,282	\$ 1,717,172	\$ 15,883,454

¹ Collateral held under a CSA to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

² Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

Derivatives – Credit Exposure

(\$ millions) As at			2020 Q2			2020 Q1			2019 Q4		
LINE #											
			Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts											
Forward rate agreements	1	\$	180	\$ 939	\$ 668	\$ 81	\$ 1,055	\$ 905	\$ 31	\$ 536	\$ 449
Swaps	2		5,229	12,122	2,815	3,169	9,242	1,869	3,210	9,635	1,809
Options purchased	3		113	287	107	40	246	64	133	459	102
	4		5,522	13,348	3,590	3,290	10,543	2,838	3,374	10,630	2,360
Foreign Exchange Contracts											
Forward contracts	5		1,058	3,410	545	623	2,947	414	434	2,555	375
Swaps	6		2,603	14,297	1,483	2,213	15,777	1,623	1,961	14,286	1,635
Cross-currency interest rate swaps	7		2,511	10,802	1,467	2,204	10,380	1,270	1,812	10,288	1,183
Options purchased	8		96	378	112	31	249	59	48	363	83
	9		6,268	28,887	3,607	5,071	29,353	3,366	4,255	27,492	3,276
Other Contracts											
Credit derivatives	10		4	662	167	3	571	142	6	634	149
Equity contracts	11		614	6,890	1,223	430	9,258	1,545	151	5,706	667
Commodity contracts	12		825	3,695	949	703	3,804	800	383	3,083	627
	13		1,443	11,247	2,339	1,136	13,633	2,487	540	9,423	1,443
Total net derivatives	14		13,233	53,482	9,536	9,497	53,529	8,691	8,169	47,545	7,079
Qualifying Central Counterparty (QCCP) contracts ²	15		3,244	14,269	398	2,853	13,069	371	3,085	12,967	349
Total	16	\$	16,477	\$ 67,751	\$ 9,934	\$ 12,350	\$ 66,598	\$ 9,062	\$ 11,254	\$ 60,512	\$ 7,428

			2019 Q3			2019 Q2		
			Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts								
Forward rate agreements	17	\$	30	\$ 316	\$ 231	\$ 19	\$ 483	\$ 423
Swaps	18		3,607	10,000	1,821	4,284	11,119	1,763
Options purchased	19		156	456	107	113	354	87
	20		3,793	10,772	2,159	4,416	11,956	2,273
Foreign Exchange Contracts								
Forward contracts	21		1,072	4,808	777	2,193	18,013	2,287
Swaps	22		2,367	13,376	1,449	1	91	18
Cross-currency interest rate swaps	23		1,821	10,057	1,227	1,815	10,165	1,255
Options purchased	24		75	434	88	83	453	89
	25		5,335	28,675	3,541	4,092	28,722	3,649
Other Contracts								
Credit derivatives	26		4	672	160	7	763	180
Equity contracts	27		211	5,925	723	316	5,275	620
Commodity contracts	28		481	3,626	707	373	2,852	636
	29		696	10,223	1,590	696	8,890	1,436
Total net derivatives	30		9,824	49,670	7,290	9,204	49,568	7,358
Qualifying Central Counterparty (QCCP) contracts ²	31		3,038	12,876	366	3,664	13,014	383
Total	32	\$	12,862	\$ 62,546	\$ 7,656	\$ 12,868	\$ 62,582	\$ 7,741

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

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

Securitization Exposures in the Banking Book (SEC1)¹

(\$ millions) As at		LINE #	2020 Q2			2020 Q1			2019 Q4			2019 Q3		
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:		1	\$ 26,042	\$ 37,334	\$ 63,376	\$ 23,767	\$ 38,036	\$ 61,803	\$ 23,294	\$ 39,201	\$ 62,495	\$ 23,877	\$ 37,616	\$ 61,493
Residential mortgage		2	8,834	331	9,165	9,606	358	9,964	9,403	399	9,802	9,508	444	9,952
Credit card		3	1,722	14,816	16,538	1,658	15,843	17,501	1,653	16,688	18,341	1,707	16,167	17,874
Other retail exposures		4	15,486	22,187	37,673	12,503	21,835	34,338	12,238	22,114	34,352	12,662	21,005	33,667
Re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	7,212	29,760	36,972	8,967	27,730	36,697	8,583	26,257	34,840	8,376	25,164	33,540
Loans to corporates		7	–	4,818	4,818	–	4,653	4,653	–	4,105	4,105	–	3,846	3,846
Commercial mortgage		8	–	18,626	18,626	–	17,400	17,400	–	16,126	16,126	–	15,980	15,980
Lease and receivables		9	7,142	6,316	13,458	8,901	5,677	14,578	8,517	6,026	14,543	8,376	5,338	13,714
Other wholesale		10	70	–	70	66	–	66	66	–	66	–	–	–
Re-securitization		11	–	–	–	–	–	–	–	–	–	–	–	–
2019 Q2														
Retail (total) – of which:		12	\$ 23,424	\$ 39,988	\$ 63,412									
Residential mortgage		13	9,663	494	10,157									
Credit card		14	1,726	17,758	19,484									
Other retail exposures		15	12,035	21,736	33,771									
Re-securitization		16	–	–	–									
Wholesale (total) – of which:		17	7,123	24,849	31,972									
Loans to corporates		18	–	3,418	3,418									
Commercial mortgage		19	–	16,351	16,351									
Lease and receivables		20	7,123	5,080	12,203									
Other wholesale		21	–	–	–									
Re-securitization		22	–	–	–									

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2020 Q2			2020 Q1			2019 Q4			2019 Q3		
		Bank acts as originator/sponsor			Bank acts as investor			Bank acts as originator/sponsor			Bank acts as investor		
		Traditional	Traditional	Total	Traditional	Traditional	Total	Traditional	Traditional	Total	Traditional	Traditional	Total
Retail (total) – of which:	1	\$	–	\$	1,873	\$	1,873	\$	–	\$	629	\$	629
Residential mortgage	2		–		685		685		–		–		–
Credit card	3		–		45		45		–		123		123
Other retail exposures	4		–		1,143		1,143		–		506		506
Re-securitization	5		–		–		–		–		–		–
Wholesale (total) – of which:	6		–		187		187		–		105		105
Loans to corporates	7		–		–		–		–		–		–
Commercial mortgage	8		–		1		1		–		1		1
Lease and receivables	9		–		117		117		–		–		–
Other wholesale	10		–		69		69		–		104		104
Re-securitization	11		–		–		–		–		–		–
2019 Q2													
		Bank acts as originator/sponsor			Bank acts as investor			Bank acts as originator/sponsor			Bank acts as investor		
		Traditional	Traditional	Total	Traditional	Traditional	Total	Traditional	Traditional	Total	Traditional	Traditional	Total
Retail (total) – of which:	12	\$	–	\$	786	\$	786						
Residential mortgage	13		–		–		–						
Credit card	14		–		115		115						
Other retail exposures	15		–		671		671						
Re-securitization	16		–		–		–						
Wholesale (total) – of which:	17		–		52		52						
Loans to corporates	18		–		–		–						
Commercial mortgage	19		–		1		1						
Lease and receivables	20		–		–		–						
Other wholesale	21		–		51		51						
Re-securitization	22		–		–		–						

¹ The Bank does not have any synthetic securitization exposures.

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

\$ millions) As at		LINE #	2020 Q2															
Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap					
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7
of which: securitization	2	31,831	1,080	216	120	7	–	33,177	70	7	–	4,248	10	89	–	319	1	7
of which: retail underlying	3	24,791	1,076	75	93	7	–	26,035	–	7	–	3,317	–	89	–	245	–	7
of which: wholesale	4	7,040	4	141	27	–	–	7,142	70	–	–	931	10	–	–	74	1	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7
2020 Q1																		
Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap					
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	9	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9
of which: securitization	10	31,398	939	238	150	9	–	32,659	66	9	–	4,236	10	107	–	316	1	9
of which: retail underlying	11	23,051	486	98	123	9	–	23,758	–	9	–	3,032	–	107	–	220	–	9
of which: wholesale	12	8,347	453	140	27	–	–	8,901	66	–	–	1,204	10	–	–	96	1	–
of which: re-securitization	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	16	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9
2019 Q4																		
Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap					
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	17	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10
of which: securitization	18	30,987	478	279	123	10	–	31,801	66	10	–	4,026	10	124	–	291	1	10
of which: retail underlying	19	22,593	428	140	123	10	–	23,284	–	10	–	2,995	–	124	–	209	–	10
of which: wholesale	20	8,394	50	139	–	–	–	8,517	66	–	–	1,031	10	–	–	82	1	–
of which: re-securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	24	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10
2019 Q3																		
Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap					
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	25	\$ 30,921	\$ 876	\$ 305	\$ 143	\$ 8	\$ –	\$ 32,245	\$ –	\$ 8	\$ –	\$ 4,202	\$ –	\$ 104	\$ –	\$ 311	\$ –	\$ 8
of which: securitization	26	30,921	876	305	143	8	–	32,245	–	8	–	4,202	–	104	–	311	–	8
of which: retail underlying	27	22,889	654	184	143	8	–	23,869	–	8	–	3,161	–	104	–	228	–	8
of which: wholesale	28	8,032	222	121	–	–	–	8,376	–	–	–	1,041	–	–	–	83	–	–
of which: re-securitization	29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	32	\$ 30,921	\$ 876	\$ 305	\$ 143	\$ 8	\$ –	\$ 32,245	\$ –	\$ 8	\$ –	\$ 4,202	\$ –	\$ 104	\$ –	\$ 311	\$ –	\$ 8

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2019 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	29,278	\$ 745	\$ 332	\$ 184	\$ 9	\$ –	\$ 30,539	\$ –	\$ 9	\$ –	\$ 4,046	\$ –	\$ 111	\$ –	\$ 297	\$ –	\$ 9
of which: securitization	2		29,278	745	332	184	9	–	30,539	–	9	–	4,046	–	111	–	297	–	9
of which: retail underlying	3		22,348	685	199	184	9	–	23,416	–	9	–	3,153	–	111	–	226	–	9
of which: wholesale	4		6,930	60	133	–	–	–	7,123	–	–	–	893	–	–	–	71	–	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$	29,278	\$ 745	\$ 332	\$ 184	\$ 9	\$ –	\$ 30,539	\$ –	\$ 9	\$ –	\$ 4,046	\$ –	\$ 111	\$ –	\$ 297	\$ –	\$ 9

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

\$ millions) As at		LINE #	2020 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 65,619	\$ 1,475	\$ –	\$ –	\$ –	\$ –	\$ 66,811	\$ 283	\$ –	\$ –	\$ 11,139	\$ 41	\$ –	\$ –	\$ 783	\$ 3	\$ –
of which: securitization		2	65,619	1,475	–	–	–	–	66,811	283	–	–	11,139	41	–	–	783	3	–
of which: retail underlying		3	35,859	1,475	–	–	–	–	37,334	–	–	–	5,524	–	–	–	334	–	–
of which: wholesale		4	29,760	–	–	–	–	–	29,477	283	–	–	5,615	41	–	–	449	3	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 65,619	\$ 1,475	\$ –	\$ –	\$ –	\$ –	\$ 66,811	\$ 283	\$ –	\$ –	\$ 11,139	\$ 41	\$ –	\$ –	\$ 783	\$ 3	\$ –
			2020 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 64,324	\$ 1,442	\$ –	\$ –	\$ –	\$ –	\$ 65,452	\$ 314	\$ –	\$ –	\$ 10,824	\$ 31	\$ –	\$ –	\$ 755	\$ 3	\$ –
of which: securitization		10	64,324	1,442	–	–	–	–	65,452	314	–	–	10,824	31	–	–	755	3	–
of which: retail underlying		11	36,594	1,442	–	–	–	–	38,036	–	–	–	5,595	–	–	–	338	–	–
of which: wholesale		12	27,730	–	–	–	–	–	27,416	314	–	–	5,229	31	–	–	417	3	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 64,324	\$ 1,442	\$ –	\$ –	\$ –	\$ –	\$ 65,452	\$ 314	\$ –	\$ –	\$ 10,824	\$ 31	\$ –	\$ –	\$ 755	\$ 3	\$ –
			2019 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 64,014	\$ 1,444	\$ –	\$ –	\$ –	\$ –	\$ 65,145	\$ 313	\$ –	\$ –	\$ 10,688	\$ 42	\$ –	\$ –	\$ 741	\$ 3	\$ –
of which: securitization		18	64,014	1,444	–	–	–	–	65,145	313	–	–	10,688	42	–	–	741	3	–
of which: retail underlying		19	37,757	1,444	–	–	–	–	39,201	–	–	–	5,772	–	–	–	348	–	–
of which: wholesale		20	26,257	–	–	–	–	–	25,944	313	–	–	4,916	42	–	–	393	3	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 64,014	\$ 1,444	\$ –	\$ –	\$ –	\$ –	\$ 65,145	\$ 313	\$ –	\$ –	\$ 10,688	\$ 42	\$ –	\$ –	\$ 741	\$ 3	\$ –
			2019 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		25	\$ 61,463	\$ 1,317	\$ –	\$ –	\$ –	\$ –	\$ 62,456	\$ 324	\$ –	\$ –	\$ 9,517	\$ 49	\$ –	\$ –	\$ 711	\$ 4	\$ –
of which: securitization		26	61,463	1,317	–	–	–	–	62,456	324	–	–	9,517	49	–	–	711	4	–
of which: retail underlying		27	36,298	1,317	–	–	–	–	37,605	11	–	–	4,798	1	–	–	334	–	–
of which: wholesale		28	25,165	–	–	–	–	–	24,851	313	–	–	4,719	48	–	–	377	4	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 61,463	\$ 1,317	\$ –	\$ –	\$ –	\$ –	\$ 62,456	\$ 324	\$ –	\$ –	\$ 9,517	\$ 49	\$ –	\$ –	\$ 711	\$ 4	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application cap.

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

(\$ millions) As at		LINE #	2019 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	63,610	\$	1,226	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–
of which: securitization	2		63,610		1,226		–		–		–		–		–		–		–
of which: retail underlying	3		38,761		1,226		–		–		–		–		–		–		–
of which: wholesale	4		24,849		–		–		–		–		–		–		–		–
of which: re-securitization	5		–		–		–		–		–		–		–		–		–
of which: senior	6		–		–		–		–		–		–		–		–		–
of which: non-senior	7		–		–		–		–		–		–		–		–		–
Total	8	\$	63,610	\$	1,226	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–	\$	–

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at		LINE #	2020 Q2						2020 Q1					
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	1		0.40 %	0.30 %	30.49 %	10.31 %	95.37 %	97.75 %	0.41 %	0.28 %	29.99 %	10.29 %	95.75 %	99.20 %
Residential secured insured ⁴	2		0.44	0.31	n/a	n/a	98.59	98.72	0.44	0.30	n/a	n/a	98.70	99.34
Qualifying revolving retail	3		2.21	2.32	88.67	82.17	95.29	93.04	2.36	2.64	88.53	81.19	97.12	94.45
Other retail	4		2.84	2.26	56.86	47.17	99.25	91.53	2.72	2.17	56.54	46.96	99.28	91.46
Non-Retail														
Corporate	5		1.16	0.44	17.24	22.87	91.50	70.62	1.18	0.49	16.00	17.21	90.33	70.52
Sovereign	6		0.08	—	7.25	n/a	99.83	n/a	0.08	—	10.03	n/a	99.69	n/a
Bank	7		0.18	—	15.83	n/a	95.72	n/a	0.21	—	17.73	n/a	95.68	n/a
			2019 Q4						2019 Q3					
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	8		0.42 %	0.28 %	29.98 %	10.49 %	95.76 %	99.64 %	0.44 %	0.30 %	30.31 %	10.47 %	95.64 %	99.53 %
Residential secured insured ⁴	9		0.44	0.31	n/a	n/a	98.67	99.34	0.44	0.30	n/a	n/a	98.74	99.38
Qualifying revolving retail	10		2.36	2.71	88.74	81.30	97.05	94.43	2.35	2.78	88.64	81.44	97.52	94.81
Other retail	11		2.64	2.13	56.52	47.40	99.28	91.66	2.58	2.03	56.22	46.54	99.39	92.88
Non-Retail														
Corporate	12		1.20	0.48	16.79	15.90	90.41	81.15	1.20	0.44	17.66	15.59	90.66	80.34
Sovereign	13		0.08	—	9.83	n/a	99.68	n/a	0.07	—	9.93	n/a	99.68	n/a
Bank	14		0.25	—	14.68	n/a	95.80	n/a	0.25	—	14.72	n/a	95.77	n/a
			2019 Q2											
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD						
Retail														
Residential secured uninsured	15		0.46 %	0.30 %	29.96 %	9.73 %	96.05 %	100.27 %						
Residential secured insured ⁴	16		0.45	0.30	n/a	n/a	98.98	99.07						
Qualifying revolving retail	17		2.44	2.77	88.38	81.34	97.90	94.74						
Other retail	18		2.62	1.99	55.64	46.25	99.32	92.10						
Non-Retail														
Corporate	19		1.24	0.38	17.78	18.84	90.67	72.01						
Sovereign	20		0.07	—	9.56	n/a	99.72	n/a						
Bank	21		0.21	—	16.08	n/a	95.93	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.

Risk-weighted assets (RWA)

- Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational, and market risks using the approaches described below.

Approaches used by the Bank to calculate RWA

For Credit Risk

Standardized Approach (SA)

- Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class and collateral.
- 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.

Advanced Internal Ratings-Based (AIRB) Approach

For Operational Risk

Advanced Measurement Approach (AMA)

The Standardized Approach (TSA)

- Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.
- 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

Internal Models Approach (IMA)

- Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.
- 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

Qualifying Revolving Retail (QRR)

- Includes residential mortgages and home equity lines of credit extended to individuals.
- Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the "Other Retail" category).
- Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.

Other Retail

Non-retail

Corporate

Sovereign

Bank

- Includes exposures to corporations, partnerships, or proprietorships.
- Includes exposures to central governments, central banks, multilateral development banks, and certain public sector entities.
- Includes exposures to deposit-taking institutions, securities firms, and certain public sector entities.

Exposure Types:

Drawn

Undrawn (commitment)

Repo-style transactions

OTC derivatives

Other off-balance sheet

- The amount of funds advanced to a borrower.
- The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).
- Repurchase and reverse repurchase agreements, securities borrowing and lending.
- Privately negotiated derivative contracts.
- All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).

AIRB Credit Risk Parameters:

Probability of Default (PD)

Exposure at Default (EAD)

Loss Given Default (LGD)

- The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
- The total amount the Bank is exposed to at the time of default.
- The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
- CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios.

Credit Valuation Adjustment (CVA)

- 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.

Common Equity Tier 1 (CET1)

- CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.
- Net income available to common shareholders as a percentage of average CET1 Capital RWA.

CET1 Ratio

Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets

Liquidity Coverage Ratio (LCR)

Countercyclical Capital Buffer (CCB)

- LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.
- CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

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