



# Supplemental Regulatory Disclosure

For the Fourth Quarter Ended October 31, 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 fourth quarter 2020 Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2020 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 Canada (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 fourth 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 2020 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page		
			SFI Fourth Quarter 2020	SRD Fourth Quarter 2020	Annual Report 2020
Overview of risk management	OVA – Bank risk management approach.	Annual			66, 73-85, 93, 108, 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 <sup>1</sup>	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 <sup>2</sup> .	Quarterly			
	TLAC1 – TLAC composition (at resolution group level).	Quarterly		8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A <sup>3</sup>	Not applicable to TD.		
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly		9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly		6	
	LR2 – Leverage ratio common disclosure template.	Quarterly		6	
Credit risk	CRA – General information about credit risk.	Annual			81-83, 85-87
	CR1 – Credit quality of assets.	Quarterly		15-16	
	CR2 – Changes in stock of defaulted loans and debt securities <sup>4</sup> .	Quarterly			
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual			88, 141, 147, 171
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity <sup>4</sup> .	Quarterly		18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page		
			SFI Fourth Quarter 2020	SRD Fourth Quarter 2020	Annual Report 2020
Credit risk	<b>CRB</b> – 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		
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures <sup>4</sup> .	Quarterly			141, 171
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly		15-16	
	<b>CRC</b> – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual			88
	<b>CR3</b> – Credit risk mitigation techniques – overview.	Quarterly		17	
	<b>CRD</b> – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual			87
	<b>CR4</b> – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly		21	
	<b>CR5</b> – Standardized approach – exposures by asset classes and risk weights.	Quarterly		22	
	<b>CRE</b> – Qualitative disclosures related to IRB models.	Annual			81-83, 86-89, 96
	<b>CR6</b> – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly		23-37	
	<b>CR7</b> – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.		
	<b>CR8</b> – RWA flow statements of credit risk exposures under IRB.	Quarterly		11	
	<b>CR9</b> – IRB – Backtesting of PD per portfolio.	Annual		60-61	
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Counterparty credit risk	<b>CCRA</b> – Qualitative disclosure related to CCR.	Annual			88, 102
	<b>CCR1</b> – Analysis of CCR exposure by approach.	Quarterly		39-40	
	<b>CCR2</b> – CVA capital charge.	Quarterly		41	
	<b>CCR3</b> – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly		41	
	<b>CCR4</b> – IRB – CCR exposures by portfolio and PD scale.	Quarterly		42-47	
	<b>CCR5</b> – Composition of collateral for CCR exposure.	Quarterly		48	
	<b>CCR6</b> – Credit derivatives exposures.	Quarterly		49	
	<b>CCR7</b> – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.		
	<b>CCR8</b> – Exposures to central counterparties.	Quarterly		49	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page		
			SFI Fourth Quarter 2020	SRD Fourth Quarter 2020	Annual Report 2020
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual			69-71, 89, 144, 173-175
	SEC1 – Securitization exposures in the banking book.	Quarterly		53	
	SEC2 – Securitization exposures in the trading book.	Quarterly		54	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly		55-56	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly		57-58	
Market risk <sup>4</sup>	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 <sup>5</sup> estimates with gains/losses.				

<sup>1</sup> Total loss absorbing capacity (TLAC).

<sup>2</sup> 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>.

<sup>3</sup> Not applicable.

<sup>4</sup> 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.

<sup>5</sup> Value-at-Risk.

## Capital Position – Basel III (CC1)

(\$ millions) As at	Line #	2020				2019 Q4	Cross Reference <sup>1</sup>
		Q4	Q3	Q2	Q1		
<b>Common Equity Tier 1 Capital</b>							
Common shares plus related contributed surplus	1	\$ 22,570	\$ 22,429	\$ 21,864	\$ 21,801	\$ 21,828	A1+A2+B
Retained earnings	2	53,845	49,934	49,702	50,119	49,497	C
Accumulated other comprehensive income (loss)	3	13,437	14,307	15,970	11,087	10,581	D
Directly issued capital subject to phase out from CET1 <sup>2</sup>	4	–	–	–	–	–	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	5	–	–	–	–	–	
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>	6	<b>89,852</b>	<b>86,670</b>	<b>87,536</b>	<b>83,007</b>	<b>81,906</b>	
<b>Common Equity Tier 1 Capital regulatory adjustments</b>							
Prudential valuation adjustments	7	–	–	–	–	–	
Goodwill (net of related tax liability) <sup>3</sup>	8	(17,019)	(20,001)	(20,707)	(19,793)	(19,712)	E1-E2
Intangibles (net of related tax liability)	9	(2,030)	(2,138)	(2,267)	(2,312)	(2,389)	F1-F2
Deferred tax assets excluding those arising from temporary differences	10	(177)	(207)	(286)	(192)	(245)	G
Cash flow hedge reserve	11	(3,720)	(4,276)	(4,237)	(1,704)	(1,389)	H
Shortfall of provisions to expected losses	12	–	–	(273)	(1,158)	(1,148)	I
Securitization gain on sale	13	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	(57)	(62)	(200)	(61)	(132)	J
Defined benefit pension fund net assets (net of related tax liability)	15	(9)	(13)	(13)	(13)	(13)	K
Investment in own shares	16	(36)	(87)	(75)	(53)	(22)	
Reciprocal cross holdings in common equity	17	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) <sup>4</sup>	18	(6,321)	–	–	–	–	L1+L2
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) <sup>4</sup>	19	–	(2,197)	(2,292)	(2,032)	(1,814)	
Mortgage servicing rights (amount above 10% threshold)	20	–	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	21	–	–	–	–	–	
Amount exceeding the 15% threshold	22	–	–	–	–	–	
of which: significant investments in the common stock of financials	23	–	–	–	–	–	
of which: mortgage servicing rights	24	–	–	–	–	–	
of which: deferred tax assets arising from temporary differences	25	–	–	–	–	–	
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	2,133	1,857	511	–	–	M
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	–	–	–	–	–	
<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>	28	<b>(27,236)</b>	<b>(27,124)</b>	<b>(29,839)</b>	<b>(27,318)</b>	<b>(26,864)</b>	
<b>Common Equity Tier 1 Capital</b>	29	<b>62,616</b>	<b>59,546</b>	<b>57,697</b>	<b>55,689</b>	<b>55,042</b>	
<b>Common Equity Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>	29a	<b>60,483</b>	<b>57,689</b>	<b>57,135</b>	<b>n/a</b>	<b>n/a</b>	
<b>Additional Tier 1 capital instruments</b>							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	5,647	5,796	5,798	5,795	5,795	N+O+P
of which: classified as equity under applicable accounting standards	31	5,647	5,796	5,798	5,795	5,795	
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–	
Directly issued capital instruments subject to phase out from Additional Tier 1	33	1,190	1,193	1,173	1,195	1,196	Q
Additional Tier 1 instruments issued by subsidiaries and held by third parties	34	–	–	–	–	–	
of which: instruments issued by subsidiaries subject to phase out	35	–	–	–	–	–	
<b>Additional Tier 1 capital instruments before regulatory adjustments</b>	36	<b>6,837</b>	<b>6,989</b>	<b>6,971</b>	<b>6,990</b>	<b>6,991</b>	
<b>Additional Tier 1 capital instruments regulatory adjustments</b>							
Investment in own Additional Tier 1 instruments	37	–	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	38	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	39	(12)	–	–	–	–	R
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	40	(350)	(350)	(350)	(350)	(350)	S
Other deductions from Tier 1 capital as determined by OSFI	41	–	–	–	–	–	
of which: Reverse mortgages	41a	–	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	42	–	–	–	–	–	
<b>Total regulatory adjustments to Additional Tier 1 Capital</b>	43	<b>(362)</b>	<b>(350)</b>	<b>(350)</b>	<b>(350)</b>	<b>(350)</b>	
<b>Additional Tier 1 Capital</b>	44	<b>6,475</b>	<b>6,639</b>	<b>6,621</b>	<b>6,640</b>	<b>6,641</b>	
<b>Tier 1 Capital</b>	45	<b>69,091</b>	<b>66,185</b>	<b>64,318</b>	<b>62,329</b>	<b>61,683</b>	
<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>	45a	<b>\$ 66,958</b>	<b>\$ 64,328</b>	<b>\$ 63,756</b>	<b>\$ n/a</b>	<b>\$ n/a</b>	

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

<sup>2</sup> Common Equity Tier 1 (CET1).

<sup>3</sup> Goodwill deduction decreased reflecting the sale of the investment in TD Ameritrade Holding Corporation ("TD Ameritrade").

<sup>4</sup> Significant investment deduction was eliminated reflecting the sale of the investment in TD Ameritrade and the non-significant investment deduction increased reflecting the investment in The Charles Schwab Corporation ("Schwab").

## Capital Position – Basel III (CC1) (Continued)

(\$ millions) As at	Line #	2020				2019 Q4	Cross Reference <sup>1</sup>
		Q4	Q3	Q2	Q1		
<b>Tier 2 capital instruments and provisions</b>							
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	\$ 11,277	\$ 12,276	\$ 13,825	\$ 10,511	\$ 10,527	T
Directly issued capital instruments subject to phase out from Tier 2	47	160	160	200	200	198	U
Tier 2 instruments issued by subsidiaries and held by third parties	48	–	–	–	–	–	
of which: instruments issued by subsidiaries subject to phase out	49	–	–	–	–	–	
Collective allowance	50	509	646	1,875	1,893	1,874	V
<b>Tier 2 Capital before regulatory adjustments</b>	51	<b>11,946</b>	<b>13,082</b>	<b>15,900</b>	<b>12,604</b>	<b>12,599</b>	
<b>Tier 2 regulatory adjustments</b>							
Investments in own Tier 2 instruments	52	–	–	(1)	–	–	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	53	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by 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)	54	(856)	–	–	–	–	W
Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	54a	–	–	–	–	–	
Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	55	(160)	(160)	(160)	(160)	(160)	X
Other deductions from Tier 2 capital	56	–	–	–	–	–	
<b>Total regulatory adjustments to Tier 2 Capital</b>	57	<b>(1,016)</b>	<b>(160)</b>	<b>(161)</b>	<b>(160)</b>	<b>(160)</b>	
<b>Tier 2 Capital</b>	58	<b>10,930</b>	<b>12,922</b>	<b>15,739</b>	<b>12,444</b>	<b>12,439</b>	
<b>Total Capital</b>	59	<b>80,021</b>	<b>79,107</b>	<b>80,057</b>	<b>74,773</b>	<b>74,122</b>	
<b>Total Capital with transitional arrangements for ECL provisioning not applied</b>	59a	<b>80,021</b>	<b>79,107</b>	<b>80,006</b>	<b>n/a</b>	<b>n/a</b>	
<b>Total risk-weighted assets</b>	60	<b>\$ 478,909</b>	<b>\$ 478,117</b>	<b>\$ 523,979</b>	<b>\$ 476,012</b>	<b>\$ 455,977</b>	
<b>Capital Ratios</b>							
Common Equity Tier 1 Capital (as percentage of RWA)	61	13.1 %	12.5 %	11.0 %	11.7 %	12.1 %	
Common Equity Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	61a	12.6	12.1	10.9	n/a	n/a	
Tier 1 Capital Ratio	62	14.4	13.8	12.3	13.1	13.5	
Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	62a	14.0	13.5	12.2	n/a	n/a	
Total Capital (as percentage of RWA)	63	16.7	16.5	15.3	15.7	16.3	
Total Capital Ratio with transitional arrangements for ECL provisioning not applied	63a	16.7	16.5	15.3	n/a	n/a	
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA) <sup>2,3</sup>	64	8.0	8.0	8.0	8.0	8.0	
of which: capital conservation buffer requirement	65	2.5	2.5	2.5	2.5	2.5	
of which: bank-specific countercyclical buffer requirement <sup>4</sup>	66	–	–	–	–	–	
of which: G-SIB buffer requirement <sup>5</sup>	67	1.0	1.0	1.0	1.0	–	
of which: D-SIB buffer requirement	67a	–	–	–	–	1.0	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	68	13.1	12.5	11.0	11.7	12.1	
<b>OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))<sup>6</sup></b>							
Common Equity Tier 1 target ratio	69	8.0	8.0	8.0	8.0	8.0	
Tier 1 target ratio	70	9.5	9.5	9.5	9.5	9.5	
Total Capital target ratio	71	11.5	11.5	11.5	11.5	11.5	

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

<sup>2</sup> The minimum CET1 requirement prior to the buffers is 4.5%.

<sup>3</sup> 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.

<sup>4</sup> The countercyclical buffer surcharge is in effect.

<sup>5</sup> Common equity capital G-SIB surcharge is in effect.

<sup>6</sup> 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.)<sup>7</sup>

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 Q4
	Q4	Q3	Q2	Q1	
72	\$ 6,894	\$ 1,816	\$ 2,101	\$ 1,996	\$ 2,204
73	1,411	6,174	5,999	5,772	5,685
74	61	56	57	57	52
75	748	663	444	1,020	778
76	316	331	2,885	1,893	1,874
77	196	207	2,386	2,187	2,127
78	3,262	2,813	–	–	–
79	2,446	2,296	–	–	–
80	–	–	–	–	–
81	–	–	–	–	–
82	1,350	1,350	1,350	1,350	2,025
83	–	–	–	–	–
84	1,753	1,753	1,753	1,753	2,629
85	–	–	–	–	–
86	15.0 %	14.6 %	14.5 %	14.8 %	14.8 %
87	15.0	14.6	14.5	14.8	14.8
88	16.2	15.9	15.6	15.6	15.6
89	38.9	39.0	38.8	40.1	43.1
90	38.9	39.0	38.8	40.1	43.1
91	39.3	39.4	39.2	40.5	43.8

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

## Flow Statement for Regulatory Capital<sup>1</sup>

(\$ millions)	Line #	2020				2019
		Q4	Q3	Q2	Q1	Q4
<b>Common Equity Tier 1</b>						
Balance at beginning of period	1	\$ 59,546	\$ 57,697	\$ 55,689	\$ 55,042	\$ 54,478
New capital issues	2	14	12	12	41	27
Redeemed capital <sup>2</sup>	3	(6)	—	(541)	(306)	(642)
Gross dividends (deductions)	4	(1,495)	(1,491)	(1,489)	(1,406)	(1,406)
Shares issued in lieu of dividends (add back)	5	112	583	74	69	68
Profit attributable to shareholders of the parent company <sup>3</sup>	6	5,143	2,248	1,515	2,989	2,856
Removal of own credit spread (net of tax)	7	5	138	(139)	71	22
Movements in other comprehensive income						
Currency translation differences	8	(301)	(2,248)	2,912	201	(104)
Available-for-sale investments	9	n/a	n/a	n/a	n/a	n/a
Financial assets at fair value through other comprehensive income	10	(27)	448	(469)	5	(35)
Other	11	14	98	(93)	(15)	4
Goodwill and other intangible assets (deduction, net of related tax liability) <sup>4</sup>	12	3,090	835	(869)	(4)	39
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	30	79	(94)	53	(24)
Prudential valuation adjustments	14	—	—	—	—	—
Other <sup>5</sup>	15	(3,509)	1,147	1,189	(1,051)	(241)
<b>Balance at end of period</b>	16	<b>62,616</b>	<b>59,546</b>	<b>57,697</b>	<b>55,689</b>	<b>55,042</b>
<b>Additional Tier 1 Capital</b>						
Balance at beginning of period	17	6,639	6,621	6,640	6,641	6,636
New additional Tier 1 eligible capital issues	18	—	—	—	—	—
Redeemed capital	19	(150)	—	—	—	—
Other, including regulatory adjustments and transitional arrangements	20	(14)	18	(19)	(1)	5
<b>Balance at end of period</b>	21	<b>6,475</b>	<b>6,639</b>	<b>6,621</b>	<b>6,640</b>	<b>6,641</b>
<b>Total Tier 1 Capital</b>	22	<b>69,091</b>	<b>66,185</b>	<b>64,318</b>	<b>62,329</b>	<b>61,683</b>
<b>Tier 2 Capital</b>						
Balance at beginning of period	23	12,922	15,739	12,444	12,439	12,255
New Tier 2 eligible capital issues	24	—	—	3,000	—	—
Redeemed capital	25	(1,000)	(1,500)	—	—	—
Amortization adjustments	26	—	(41)	—	—	—
Allowable collective allowance	27	(137)	(1,229)	(18)	19	55
Other, including regulatory adjustments and transitional arrangements	28	(855)	(47)	313	(14)	129
<b>Balance at end of period</b>	29	<b>10,930</b>	<b>12,922</b>	<b>15,739</b>	<b>12,444</b>	<b>12,439</b>
<b>Total Regulatory Capital</b>	30	<b>\$ 80,021</b>	<b>\$ 79,107</b>	<b>\$ 80,057</b>	<b>\$ 74,773</b>	<b>\$ 74,122</b>

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

<sup>2</sup> Represents impact of shares repurchased for cancellation.

<sup>3</sup> Profit attributable to shareholders of the parent company reconciles to the income statement.

<sup>4</sup> Increase in capital as a result of a decrease in the goodwill deduction from the sale of the investment in TD Ameritrade.

<sup>5</sup> Net increase in deductions as a result of an increase in non-significant investment deduction reflecting the investment in Schwab, partially offset by a decrease in significant investment deduction from the sale of the investment in TD Ameritrade.

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

(\$ millions)  
As at

Line #	2020		Cross Reference <sup>3</sup>
	Q4		
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
Cash and due from banks	\$ 6,445	\$ 6,445	
Interest-bearing deposits with banks	164,149	163,997	
Trading loans, securities, and other	148,318	148,318	
Non-trading financial assets at fair value through profit or loss	8,548	7,930	
Derivatives	54,242	54,242	
Financial assets designated at fair value through profit or loss	4,739	1,554	
Financial assets at fair value through other comprehensive income	103,285	101,064	
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds - CET1		107	L1
Non-significant investments exceeding regulatory thresholds - Additional Tier 1		12	R
Non-significant investments exceeding regulatory thresholds - Tier 2		856	W
Non-significant investments not exceeding regulatory thresholds		934	
Debt securities at amortized cost, net of allowance for credit losses	227,679	227,468	
Securities purchased under reverse repurchase agreements	169,162	169,162	
Loans	725,812	725,812	
Allowance for loan losses	(8,289)	(8,289)	
Eligible allowance reflected in Tier 2 regulatory capital		(509)	V
Shortfall of allowance to expected loss		-	I
Transitional arrangement for expected credit loss provisioning		(2,133)	M
Allowances not reflected in regulatory capital		(5,647)	
Other	111,775	109,000	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		6,214	L2
Non-significant investments not exceeding regulatory thresholds		5,960	
Goodwill		17,148	E1
Other intangibles		2,064	F1
Other intangibles (Mortgage Servicing Rights)		61	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		177	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		748	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		2,839	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds		-	
Other DTA/DTL adjustments <sup>4</sup>		(1,410)	
Significant investments in financials			
Significant investments exceeding regulatory thresholds		-	
Significant investments not exceeding regulatory thresholds		77	
Defined pension benefits		9	K
Other Assets		75,113	
<b>TOTAL ASSETS</b>	<b>1,715,865</b>	<b>1,706,703</b>	
<b>LIABILITIES AND EQUITY<sup>5</sup></b>			
Trading deposits	19,177	19,177	
Derivatives	53,203	53,203	
Securitization liabilities at fair value	13,718	13,718	
Financial liabilities designated at fair value through profit or loss	59,665	59,665	
Deposits	1,135,333	1,135,333	
Other	327,793	318,631	
Deferred tax liabilities			
Goodwill		129	E2
Intangible assets (excluding mortgage servicing rights)		34	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		1,531	
Other DTA/DTL adjustments <sup>4</sup>		(1,410)	
Gains and losses due to changes in own credit risk on fair value liabilities		57	J
Other liabilities		318,290	
Subordinated notes and debentures	11,477	11,477	
Directly issued qualifying Tier 2 instruments		11,277	T
Directly issued capital instruments subject to phase out from Tier 2		160	U
Regulatory capital amortization of maturing debentures		40	
<b>Liabilities</b>	<b>1,620,366</b>	<b>1,611,204</b>	
Common Shares	22,487	22,487	A1
Preferred Shares	5,650	5,650	
Directly issued qualifying Additional Tier 1 instruments		5,650	N
Treasury Shares – Common	(37)	(37)	A2
Treasury Shares – Preferred	(4)	(4)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(4)	O
Treasury Shares – non-NVCC Preferred Shares		-	
Contributed Surplus	121	121	
Contributed surplus – Common Shares		120	B
Contributed surplus – Preferred Shares		1	P
Retained Earnings	53,845	53,845	C
Accumulated other comprehensive income (AOCI)	13,437	13,437	D
Cash flow hedges requiring derecognition		3,720	H
Net AOCI included as capital		9,717	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 1,715,865</b>	<b>\$ 1,706,703</b>	

<sup>1</sup> As per Balance Sheet on page 13 in the Supplemental Financial Information Package.

<sup>2</sup> Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$9.2 billion and total equity of \$1.8 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (S, X) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

<sup>5</sup> 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).

## Leverage Ratio

(\$ millions, except as noted)  
As at

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

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

### Leverage Ratio Exposure

### Leverage Ratio Common Disclosure Template (LR2)

#### On-balance sheet exposures

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

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

#### Derivative exposures

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

#### Total derivative exposures

#### Securities financing transaction exposures

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

#### Total securities financing transaction exposures

#### Other off-balance sheet exposures

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

#### Capital on total exposures

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

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

#### Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

Line #	2020				2019 Q4	OSFI Template
	Q4	Q3	Q2	Q1		
1	\$ 1,715,865	\$ 1,697,305	\$ 1,673,745	\$ 1,457,429	\$ 1,415,290	1
2	(9,668)	(7,339)	(6,619)	(6,596)	(6,460)	2
3	(4,118)	(4,117)	(5,105)	(5,177)	(5,686)	3
4	–	–	–	–	–	4
5	1,497	(24,350)	(19,145)	10,866	3,809	5
6	(22,701)	(17,621)	(24,025)	(17,283)	(17,171)	6
7	178,989	173,810	163,216	164,919	162,881	7
8	(325,191)	(312,297)	(252,900)	(26,991)	(26,733)	8
9	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	9
10	\$ 1,185,157	\$ 1,165,828	\$ 1,197,995	\$ 1,234,874	\$ 1,188,667	1
11	–	–	–	–	–	2
12	(9,551)	(16,282)	(12,808)	(8,409)	(8,600)	3
13	(29,674)	(29,270)	(30,502)	(27,608)	(27,082)	4
14	1,145,932	1,120,276	1,154,685	1,198,857	1,152,985	5
15	18,971	23,260	22,762	17,204	15,755	6
16	45,544	45,141	43,294	46,997	44,762	7
17	–	–	–	–	–	8
18	1,543	1,970	1,538	1,213	1,112	9
19	(767)	(1,117)	(95)	(535)	(329)	10
20	65,291	69,254	67,499	64,879	61,300	11
21	169,162	159,672	167,791	165,795	165,935	12
22	(26,197)	(22,307)	(27,912)	(19,911)	(20,220)	13
23	3,496	4,686	3,888	2,628	3,049	14
24	–	–	–	–	–	15
25	146,461	142,051	143,767	148,512	148,764	16
26	632,676	631,527	612,153	596,851	588,689	17
27	(453,687)	(457,717)	(448,937)	(431,932)	(425,808)	18
28	178,989	173,810	163,216	164,919	162,881	19
29	69,091	66,185	64,318	62,329	61,683	20
30	66,958	64,328	63,756	n/a	n/a	20a
31	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930	21
32	4.5 %	4.4 %	4.2 %	4.0 %	4.0 %	22
33	4.4	4.3	4.2	n/a	n/a	22a

## Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Line #	2020				2019
	Q4	Q3	Q2	Q1	Q4
<b>Resolution group 1</b>					
1	\$ 104,933	\$ 100,624	\$ 98,924	\$ 92,657	\$ 90,637
1a	104,933	100,624	98,872	n/a	n/a
2	478,909	478,117	523,979	476,012	455,977
3	21.9 %	21.0 %	18.9 %	19.5 %	19.9 %
3a	21.9	21.0	18.9	n/a	n/a
4	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	\$ 1,525,930
5	6.8 %	6.7 %	6.5 %	5.9 %	5.9 %
5a	6.8	6.7	6.5	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

<sup>1</sup> 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)

Line #	2020				2019
	Q4	Q3	Q2	Q1	Q4
<b>Regulatory capital elements of TLAC and adjustments</b>					
Common Equity Tier 1 capital (CET1)	\$ 62,616	\$ 59,546	\$ 57,697	\$ 55,689	\$ 55,042
Additional Tier 1 capital (AT1) before TLAC adjustments	6,475	6,639	6,621	6,640	6,641
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)	6,475	6,639	6,621	6,640	6,641
Tier 2 capital (T2) before TLAC adjustments	10,930	12,922	15,739	12,444	12,439
Amortized portion of T2 instruments where remaining maturity > 1 year	40	41	—	—	—
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)	10,970	12,963	15,739	12,444	12,439
TLAC arising from regulatory capital (sum of lines 1, 5 and 10)	80,061	79,148	80,057	74,773	74,122
<b>Non-regulatory capital elements of TLAC</b>					
External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	n/a	n/a	n/a	n/a	n/a
External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	24,962	21,618	19,050	17,900	16,540
<i>Of which: amount eligible as TLAC after application of the caps</i>	n/a	n/a	n/a	n/a	n/a
External TLAC instruments issued by funding vehicles prior to January 1, 2022	—	—	—	—	—
Eligible ex ante commitments to recapitalize a G-SIB in resolution	n/a	n/a	n/a	n/a	n/a
TLAC arising from non-regulatory capital instruments before adjustments (sum of lines 12, 13, 15 and 16)	24,962	21,618	19,050	17,900	16,540
<b>Non-regulatory capital elements of TLAC: adjustments</b>					
TLAC before deductions (sum of lines 11 and 17)	105,023	100,766	99,107	92,673	90,662
Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs) <sup>1</sup>	n/a	n/a	n/a	n/a	n/a
Deduction of investments in own other TLAC liabilities	(90)	(142)	(183)	(16)	(25)
Other adjustments to TLAC	—	—	—	—	—
TLAC available after deductions (sum of lines 18 to 21)	104,933	100,624	98,924	92,657	90,637
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>					
Total risk-weighted assets adjusted as permitted under the TLAC regime	478,909	478,117	523,979	476,012	455,977
Leverage exposure measure	1,536,673	1,505,391	1,529,167	1,577,167	1,525,930
<b>TLAC ratios and buffers</b>					
TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) (line 22/line 23)	21.9 %	21.0 %	18.9 %	19.5 %	19.9 %
TLAC Leverage Ratio (as a percentage of leverage exposure) (line 22/line 24)	6.8	6.7	6.5	5.9	5.9
CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements <sup>2</sup>	n/a	n/a	n/a	n/a	n/a
Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
<i>Of which: capital conservation buffer</i>	2.5	2.5	2.5	2.5	2.5
<i>Of which: bank specific countercyclical buffer</i>	—	—	—	—	—
<i>Of which: D-SIB / G-SIB buffer</i>	1.0	1.0	1.0	1.0	1.0

<sup>1</sup> Multiple point of entry (MPE); Single point of entry (SPE).

<sup>2</sup> Not applicable until the first quarter of 2022.

## Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	Line #	2020 Q4						2020 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 <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	
Total capital and liabilities net of credit risk mitigation	22,487	5,650	11,446	27,530	-	67,113	22,361	5,800	12,456	24,128	-	64,745	
Subset of row 2 that are excluded liabilities	73	4	92	2,862	-	3,031	146	5	124	2,748	-	3,023	
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,414	5,646	11,354	24,668	-	64,082	22,215	5,795	12,332	21,380	-	61,722	
Subset of row 4 that are potentially eligible as TLAC	22,414	5,646	11,354	24,668	-	64,082	22,215	5,795	12,332	21,380	-	61,722	
Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	678	-	678	-	-	-	863	-	863	
Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	160	23,078	-	23,238	-	-	160	20,320	-	20,480	
Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,198	845	-	7,043	-	-	7,176	130	-	7,306	
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	4,996	67	-	5,063	-	-	4,996	67	-	5,063	
Subset of row 5 that is perpetual securities	22,414	5,646	-	-	-	28,060	22,215	5,795	-	-	-	28,010	

  

	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 <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	
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	
Subset of row 12 that are excluded liabilities	100	3	91	2,099	-	2,293	184	7	86	105	-	382	
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	21,666	5,797	13,944	18,764	-	60,171	21,589	5,793	10,846	17,780	-	56,008	
Subset of row 14 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	
Subset of row 15 with 1 year ≤ residual maturity < 2 years	-	-	-	1,327	-	1,327	-	-	-	2,896	-	2,896	
Subset of row 15 with 2 years ≤ residual maturity < 5 years	-	-	-	17,215	-	17,215	-	-	-	14,661	-	14,661	
Subset of row 15 with 5 years ≤ residual maturity < 10 years	-	-	8,859	134	-	8,993	-	-	5,886	140	-	6,026	
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	5,085	88	-	5,173	-	-	4,960	83	-	5,043	
Subset of row 15 that is perpetual securities	21,666	5,797	-	-	-	27,463	21,589	5,793	-	-	-	27,382	

  

	Line #	2019 Q4					
		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 <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	
Total capital and liabilities net of credit risk mitigation	21,713	5,800	10,923	16,500	-	54,936	
Subset of row 22 that are excluded liabilities	63	6	22	73	-	164	
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	21,650	5,794	10,901	16,427	-	54,772	
Subset of row 24 that are potentially eligible as TLAC	21,650	5,794	10,901	16,427	-	54,772	
Subset of row 25 with 1 year ≤ residual maturity < 2 years	-	-	-	2,759	-	2,759	
Subset of row 25 with 2 years ≤ residual maturity < 5 years	-	-	-	11,690	-	11,690	
Subset of row 25 with 5 years ≤ residual maturity < 10 years	-	-	5,937	1,895	-	7,832	
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	4,964	83	-	5,047	
Subset of row 25 that is perpetual securities	21,650	5,794	-	-	-	27,444	

<sup>1</sup> 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.

<sup>2</sup> 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) <sup>1</sup>					Minimum capital requirements <sup>2</sup>					OSFI Template
		2020					2020					
		Q4	Q3	Q2	Q1	2019 Q4	Q4	Q3	Q2	Q1	2019 Q4	
Credit risk (excluding counterparty credit risk) (CCR) <sup>3</sup>	1	\$ 341,143	\$ 347,237	\$ 396,674	\$ 356,669	\$ 344,914	\$ 27,291	\$ 27,779	\$ 31,734	\$ 28,534	\$ 27,593	1
Of which: standardized approach (SA) <sup>4</sup>	2	30,022	30,250	186,165	169,464	163,250	2,402	2,420	14,893	13,557	13,060	2
Of which: internal ratings-based (IRB) approach	3	311,121	316,987	210,509	187,205	181,664	24,889	25,359	16,841	14,977	14,533	3
Counterparty credit risk <sup>3</sup>	4	19,598	20,703	20,952	18,631	14,510	1,568	1,656	1,676	1,490	1,161	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,698	9,134	9,536	8,691	7,079	696	731	763	695	566	5
Of which: current exposure method (CEM)	6	–	–	–	–	–	–	–	–	–	–	n/a
Of which: internal model method (IMM)	7	–	–	–	–	–	–	–	–	–	–	6
Of which: other CCR <sup>5</sup>	8	10,900	11,569	11,416	9,940	7,431	872	925	913	795	595	n/a
Equity positions in banking book under market-based approach <sup>6</sup>	9	22,246	–	–	–	–	1,780	–	–	–	–	7
Equity investments in funds – look-through approach	10	1,423	348	341	348	350	114	28	27	28	28	8
Equity investments in funds – mandate-based approach	11	85	53	46	51	51	7	4	4	4	4	9
Equity investments in funds – fall-back approach	12	826	666	601	598	506	66	53	48	48	40	10
Settlement risk	13	36	66	27	31	20	3	5	2	2	2	11
Securitization exposures in banking book	14	12,527	12,889	13,917	13,555	11,533	1,002	1,031	1,113	1,084	923	12
Of which: grandfathered	15	–	–	–	–	(1,544)	–	–	–	–	(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	12,496	12,831	13,866	13,514	13,025	1,000	1,026	1,109	1,081	1,042	14
Of which: securitization standardized approach (SEC-SA)	18	31	58	51	41	52	2	5	4	3	4	15
Market risk	19	16,758	20,810	17,741	12,765	12,200	1,341	1,665	1,419	1,021	976	16
Of which: standardized approach (SA)	20	3,401	1,783	1,628	1,226	1,013	272	143	130	98	81	17
Of which: internal model approaches (IMA)	21	13,357	19,027	16,113	11,539	11,187	1,069	1,522	1,289	923	895	18
Operational risk <sup>7</sup>	22	58,715	58,112	57,429	56,242	55,606	4,697	4,649	4,594	4,499	4,448	19
Of which: basic indicator approach	23	–	–	–	–	–	–	–	–	–	–	20
Of which: standardized approach	24	58,715	58,112	57,429	56,242	–	4,697	4,649	4,594	4,499	–	21
Of which: advanced measurement approach	25	–	–	–	–	55,606	–	–	–	–	4,448	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	5,552	17,233	16,251	17,122	16,287	444	1,379	1,300	1,370	1,303	23
Floor adjustment	27	–	–	–	–	–	–	–	–	–	–	24
<b>Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)</b>	28	<b>\$ 478,909</b>	<b>\$ 478,117</b>	<b>\$ 523,979</b>	<b>\$ 476,012</b>	<b>\$ 455,977</b>	<b>\$ 38,313</b>	<b>\$ 38,249</b>	<b>\$ 41,917</b>	<b>\$ 38,080</b>	<b>\$ 36,478</b>	25

<sup>1</sup> RWA includes 6% scalar when appropriate.

<sup>2</sup> Minimum capital requirements equal 8% of RWA.

<sup>3</sup> As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the Advanced Internal Ratings-Based (AIRB) approach for RWA.

<sup>4</sup> Includes other assets and equities which use a regulatory prescribed risk weight.

<sup>5</sup> Includes qualifying central counterparties (QCCPs), CVA and repo style transactions.

<sup>6</sup> Increase as a result of equity positions moving to the simple risk-weighted method reflecting the investment in Schwab, net of reduction in RWA for threshold deduction.

<sup>7</sup> 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 Q4				2020 Q3			
		Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach	Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>	1	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073
Asset size <sup>4</sup>	2	(2,978)	(2,620)	(1,453)	(400)	(4,297)	(4,815)	256	(185)
Asset quality <sup>5</sup>	3	(1,750)	(1,750)	487	279	(4,924)	(4,924)	(141)	(77)
Model updates <sup>6</sup>	4	3,378	(409)	–	–	(30,353)	119,436	–	347
Methodology and policy <sup>7</sup>	5	–	–	–	–	–	–	–	–
Acquisitions and disposals <sup>8</sup>	6	6,407	–	–	–	–	–	–	–
Foreign exchange movements <sup>9</sup>	7	(1,307)	(1,087)	(139)	(68)	(10,694)	(3,219)	(364)	(202)
Other <sup>10</sup>	8	1,596	–	–	–	903	–	–	–
<b>RWA, balance at end of period</b>	9	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956

  

		2020 Q2				2020 Q1			
		Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach	Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>	10	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703
Asset size <sup>4</sup>	11	14,173	3,844	786	(237)	7,000	4,344	3,148	994
Asset quality <sup>5</sup>	12	7,894	7,894	910	513	842	842	50	30
Model updates <sup>6</sup>	13	4,000	7,909	–	–	(352)	144	–	–
Methodology and policy <sup>7</sup>	14	–	–	–	–	5,977	–	894	740
Acquisitions and disposals	15	–	–	–	–	–	–	–	–
Foreign exchange movements <sup>9</sup>	16	13,045	3,657	625	320	1,152	211	29	10
Other <sup>10</sup>	17	371	–	–	–	94	–	–	–
<b>RWA, balance at end of period</b>	18	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477

  

		2019 Q4			
		Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>	19	\$ 372,759	\$ 180,332	\$ 15,193	\$ 9,039
Asset size <sup>4</sup>	20	1,591	1,889	(780)	(401)
Asset quality <sup>5</sup>	21	(171)	(171)	83	54
Model updates <sup>6</sup>	22	(284)	(284)	–	–
Methodology and policy <sup>7</sup>	23	–	–	–	–
Acquisitions and disposals	24	–	–	–	–
Foreign exchange movements <sup>9</sup>	25	(460)	(102)	14	11
Other <sup>10</sup>	26	226	–	–	–
<b>RWA, balance at end of period</b>	27	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703

<sup>1</sup> 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.

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

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

<sup>4</sup> The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the fourth quarter of 2020, decreased in various portfolios in the U.S. Retail and Wholesale Banking segments.

<sup>5</sup> 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 fourth quarter of 2020, decreased mainly reflecting various portfolios in Canadian Retail and U.S. Retail segments.

<sup>6</sup> The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions, and for the fourth quarter of 2020, increased mainly reflecting the movement of certain equity exposures from standardized to simple risk weight approach.

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

<sup>8</sup> Reflects the impact of the acquisition of an investment in Schwab net of the sale of the investment in TD Ameritrade.

<sup>9</sup> Foreign exchange movements mainly reflect a change in the U.S. dollar foreign exchange rate for the U.S. portfolios in the U.S. Retail and Wholesale Banking segments.

<sup>10</sup> 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)		2020				2019
As at	LINE #	Q4	Q3	Q2	Q1	Q4
<b>RWA, balance at beginning of period</b>	1	\$ 20,810	\$ 17,741	\$ 12,765	\$ 12,200	\$ 12,072
Movement in risk levels <sup>1</sup>	2	(4,052)	3,069	12,297	632	128
Model updates/changes <sup>2</sup>	3	–	–	–	(67)	–
Methodology and policy <sup>3</sup>	4	–	–	(7,321)	–	–
Acquisitions and disposals	5	–	–	–	–	–
Foreign exchange movements and other <sup>4</sup>	6	n/m <sup>5</sup>	n/m	n/m	n/m	n/m
<b>RWA, balance at end of period</b>	7	\$ 16,758	\$ 20,810	\$ 17,741	\$ 12,765	\$ 12,200

<sup>1</sup> The Movement in risk levels category reflects changes in risk due to position changes and market movements. The stabilization of credit spreads and equity markets contributed to a decrease in the RWA.

<sup>2</sup> The Model updates category reflects updates to the model to reflect recent experience and change in model scope.

<sup>3</sup> The Model updates category reflects updates to the model to reflect recent experience and change in model scope.

<sup>4</sup> The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.

<sup>5</sup> 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.

<sup>5</sup> Not meaningful.

## Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions)		2020				2019
As at	LINE #	Q4	Q3	Q2	Q1	Q4
<b>Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver</b>						
<b>RWA, balance at beginning of period</b>	1	\$ 58,112	\$ 57,429	\$ 56,242	\$ 55,606	\$ 54,857
Revenue generation <sup>1</sup>	2	603	683	1,187	636	–
Movement in risk levels <sup>2</sup>	3	–	–	–	–	804
Model updates <sup>3</sup>	4	–	–	–	–	–
Methodology and policy <sup>4</sup>	5	–	–	–	–	–
Acquisitions and disposals	6	–	–	–	–	–
Foreign exchange movements and other <sup>5</sup>	7	–	–	–	–	(55)
<b>RWA, balance at end of period</b>	8	\$ 58,715	\$ 58,112	\$ 57,429	\$ 56,242	\$ 55,606

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

<sup>2</sup> The Movement in risk levels category primarily reflects changes in risk due to operational loss experience, business environment, internal control factors, and scenario analysis.

<sup>3</sup> The Model updates category relates to model implementation, changes in model scope, or any changes to address model malfunctions.

<sup>4</sup> The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.

<sup>5</sup> 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 (L11)

(\$ millions) As at	LINE #	2020 Q4						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <sup>2</sup>	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items <sup>1</sup> Not subject to capital requirements or subject to deduction from capital
<b>Assets</b>								
Cash and due from banks	1	\$ 6,445	\$ 6,445	\$ 6,642	\$ -	\$ -	\$ -	\$ (197)
Interest-bearing deposits with banks	2	164,149	163,997	163,587	-	-	435	(25)
Trading loans, securities, and other	3	148,318	148,318	26	-	-	143,381	4,911
Non-trading financial assets at fair value through profit or loss	4	8,548	7,930	2,169	-	6,172	-	(411)
Derivatives	5	54,242	54,242	-	54,242	-	51,675	-
Financial assets designated at fair value through profit or loss	6	4,739	1,554	1,554	-	-	-	-
Financial assets at fair value through other comprehensive income	7	103,285	101,064	90,574	-	9,051	-	1,439
Debt securities at amortized cost, net of allowance for credit losses	8	227,679	227,468	182,972	-	44,189	-	307
Securities purchased under reverse repurchase agreements	9	169,162	169,162	-	169,162	-	7,395	-
Residential mortgages	10	252,219	252,219	251,701	-	-	-	518
Consumer instalment and other personal	11	185,460	185,460	185,126	-	-	-	334
Credit card	12	32,334	32,334	28,342	-	-	-	3,992
Business and government	13	255,799	255,799	246,717	-	9,339	-	(257)
Allowance for loan losses	14	(8,289)	(8,289)	(1)	-	-	-	(8,288)
Customers' liability under acceptances	15	14,941	14,941	14,941	-	-	-	-
Investment in Schwab and TD Ameritrade	16	12,174	12,174	12,174	-	-	-	-
Goodwill	17	17,148	17,148	-	-	-	-	17,148
Other intangibles	18	2,125	2,125	-	-	-	-	2,125
Land, buildings, equipment, and other depreciable assets	19	10,136	10,030	10,030	-	-	-	-
Deferred tax assets	20	2,444	2,354	3,348	-	-	-	(994)
Amounts receivable from brokers, dealers and clients	21	33,951	33,951	1,932	-	-	-	32,019
Other assets	22	18,856	16,277	6,556	9,542	198	-	(19)
<b>Total assets</b>	<b>23</b>	<b>\$ 1,715,865</b>	<b>\$ 1,706,703</b>	<b>\$ 1,208,390</b>	<b>\$ 232,946</b>	<b>\$ 68,949</b>	<b>\$ 202,886</b>	<b>\$ 52,602</b>
<b>Liabilities</b>								
Trading deposits	24	\$ 19,177	\$ 19,177	\$ -	\$ -	\$ -	\$ 12,608	\$ 6,569
Derivatives	25	53,203	53,203	-	53,203	-	50,046	-
Securitization liabilities at fair value	26	13,718	13,718	-	-	-	13,718	-
Financial liabilities designated at fair value through profit or loss	27	59,665	59,665	-	-	-	15	59,650
Deposits	28	1,135,333	1,135,333	-	-	-	-	1,135,333
Acceptances	29	14,941	14,941	-	-	-	-	14,941
Obligations related to securities sold short	30	34,999	34,999	-	-	-	34,307	692
Obligations related to securities sold under repurchase agreements	31	188,876	188,876	-	188,876	-	3,675	-
Securitization liabilities at amortized cost	32	15,768	15,768	-	-	-	-	15,768
Amounts payable to brokers, dealers, and clients	33	35,143	35,143	-	-	-	-	35,143
Insurance-related liabilities	34	7,590	36	-	-	-	-	36
Other liabilities	35	30,476	28,868	-	-	-	-	28,868
Subordinated notes and debentures	36	11,477	11,477	-	-	-	-	11,477
<b>Total liabilities</b>	<b>37</b>	<b>\$ 1,620,366</b>	<b>\$ 1,611,204</b>	<b>\$ -</b>	<b>\$ 242,079</b>	<b>\$ -</b>	<b>\$ 114,369</b>	<b>\$ 1,308,477</b>

<sup>1</sup> Certain exposures may be included in more than one column if subject to both credit and market risk.

<sup>2</sup> 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 Q4				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework <sup>1</sup>	Securitization framework	Market risk framework
<b>Asset carrying value amount under scope of regulatory consolidation</b>	1	\$ 1,713,171	\$ 1,208,390	\$ 232,946	\$ 68,949	\$ 202,886
Liabilities carrying value amount under regulatory scope of consolidation	2	356,448	-	242,079	-	114,369
Total net amount under regulatory scope of consolidation	3	1,356,723	1,208,390	(9,133)	68,949	88,517
Off-balance sheet amounts	4	346,269	323,300		22,969	
Differences due to different netting rules, other than those already included in line 2	5	51,631	-	51,631	-	-
Adjustment for derivatives and PFE	6	56,090	-	56,090	-	-
Gross up for repo-style transactions	7	377,751	-	377,751	-	-
<b>Exposure amounts considered for regulatory purposes</b>	8	<b>\$ 2,188,464</b>	<b>\$ 1,531,690</b>	<b>\$ 476,339</b>	<b>\$ 91,918</b>	<b>\$ 88,517</b>

<sup>1</sup> 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)<sup>1,2</sup>

(\$ millions) As at	LINE #	2020 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 <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	1	\$ 3,157	\$ 726,815	\$ (8,279)	\$ (1)	\$ (2)	\$ (8,276)	\$ 721,693
Debt securities	2	-	270,449	(2)	-	-	(2)	270,447
Off-balance sheet exposures	3	144	537,033	(1,087)	-	-	(1,087)	536,090
<b>Total</b>	4	<b>\$ 3,301</b>	<b>\$ 1,534,297</b>	<b>\$ (9,368)</b>	<b>\$ (1)</b>	<b>\$ (2)</b>	<b>\$ (9,365)</b>	<b>\$ 1,528,230</b>
		2020 Q3						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	5	\$ 3,821	\$ 727,536	\$ (8,123)	\$ (1)	-	\$ (8,122)	\$ 723,234
Debt securities	6	-	253,513	(2)	-	-	(2)	253,511
Off-balance sheet exposures	7	241	538,652	(1,087)	-	-	(1,087)	537,806
<b>Total</b>	8	<b>\$ 4,062</b>	<b>\$ 1,519,701</b>	<b>\$ (9,212)</b>	<b>\$ (1)</b>	<b>-</b>	<b>\$ (9,211)</b>	<b>\$ 1,514,551</b>
		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 <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	9	\$ 3,606	\$ 749,926	\$ (6,915)	\$ (57)	\$ (1,321)	\$ (5,537)	\$ 746,617
Debt securities	10	-	211,416	(2)	-	(2)	-	211,414
Off-balance sheet exposures	11	282	524,535	(991)	(13)	(137)	(841)	523,826
<b>Total</b>	12	<b>\$ 3,888</b>	<b>\$ 1,485,877</b>	<b>\$ (7,908)</b>	<b>\$ (70)</b>	<b>\$ (1,460)</b>	<b>\$ (6,378)</b>	<b>\$ 1,481,857</b>
		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 <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	13	\$ 3,207	\$ 695,018	\$ (4,673)	\$ (151)	\$ (1,186)	\$ (3,336)	\$ 693,552
Debt securities	14	-	174,775	(1)	-	(1)	-	174,774
Off-balance sheet exposures	15	297	511,621	(613)	(12)	(166)	(435)	511,305
<b>Total</b>	16	<b>\$ 3,504</b>	<b>\$ 1,381,414</b>	<b>\$ (5,287)</b>	<b>\$ (163)</b>	<b>\$ (1,353)</b>	<b>\$ (3,771)</b>	<b>\$ 1,379,631</b>

<sup>1</sup> Excludes insurance subsidiaries, securitization exposures, assets at fair value through profit or loss (FVTPL), and acquired credit-impaired (ACI) loans.

<sup>2</sup> Restructured exposures as at October 31, 2020 are \$795 million (July 31, 2020 – \$1,021 million; April 30, 2020 – \$1,107 million; January 31, 2020 – \$1,070 million), of which \$529 million (July 31, 2020 – \$537 million; April 30, 2020 – \$564 million; January 31, 2020 – \$532 million) is considered impaired.

<sup>3</sup> Includes total impaired exposures, of which \$1,750 million (July 31, 2020 – \$2,525 million; April 30, 2020 – \$2,200 million; January 31, 2020 – \$1,864 million) is in the default category and \$1,407 million as at October 31, 2020 (July 31, 2020 – \$1,296 million; April 30, 2020 – \$1,406 million; January 31, 2020 – \$1,343 million) is in the high risk/watch and classified categories.

<sup>4</sup> Includes Stage 1, 2, and 3 allowances.

<sup>5</sup> Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

## Credit Quality of Assets (CR1) (Continued)<sup>1,2</sup>

(\$ millions)  
As at

		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 <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	1	\$ 3,032	\$ 686,536	\$ (4,435)	\$ (128)	\$ (1,168)	\$ (3,139)	\$ 685,133
Debt securities	2	–	174,512	(1)	–	(1)	–	174,511
Off-balance sheet exposures	3	108	499,783	(585)	(7)	(144)	(434)	499,306
<b>Total</b>	4	<b>\$ 3,140</b>	<b>\$ 1,360,831</b>	<b>\$ (5,021)</b>	<b>\$ (135)</b>	<b>\$ (1,313)</b>	<b>\$ (3,573)</b>	<b>\$ 1,358,950</b>

<sup>1</sup> Excludes insurance subsidiaries, securitization exposures, assets at FVTPL, and ACI loans.

<sup>2</sup> Restructured exposures as at October 31, 2019 is \$1,068 million, of which \$545 million is considered impaired.

<sup>3</sup> Includes total impaired exposures, of which \$1,535 million is in the default category and \$1,497 million as at October 31, 2019 is in the high risk/watch and classified categories.

<sup>4</sup> Includes Stage 1, 2, and 3 allowances.

<sup>5</sup> 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)<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q4					2020 Q3				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans	1	\$ 251,313	\$ 478,659	\$ 357,227	\$ 121,411	\$ 21	\$ 264,898	\$ 466,459	\$ 344,510	\$ 121,944	\$ 5
Debt securities	2	267,957	2,492	–	16	2,476	251,142	2,371	–	20	2,351
<b>Total</b>	3	<b>\$ 519,270</b>	<b>\$ 481,151</b>	<b>\$ 357,227</b>	<b>\$ 121,427</b>	<b>\$ 2,497</b>	<b>\$ 516,040</b>	<b>\$ 468,830</b>	<b>\$ 344,510</b>	<b>\$ 121,964</b>	<b>\$ 2,356</b>
<i>Of which: defaulted</i>	4	1,545	1,612	1,323	289	–	2,125	1,696	1,408	288	–
		2020 Q2					2020 Q1				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans	5	\$ 287,592	\$ 465,940	\$ 345,162	\$ 120,778	\$ –	\$ 254,362	\$ 443,863	\$ 331,722	\$ 112,141	\$ –
Debt securities	6	209,256	2,160	–	27	2,133	172,944	1,831	–	29	1,802
<b>Total</b>	7	<b>\$ 496,848</b>	<b>\$ 468,100</b>	<b>\$ 345,162</b>	<b>\$ 120,805</b>	<b>\$ 2,133</b>	<b>\$ 427,306</b>	<b>\$ 445,694</b>	<b>\$ 331,722</b>	<b>\$ 112,170</b>	<b>\$ 1,802</b>
<i>Of which: defaulted</i>	8	1,990	1,616	1,368	248	–	1,607	1,600	1,352	248	–
		2019 Q4									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>					
Loans	9	\$ 248,372	\$ 441,196	\$ 326,571	\$ 114,625	\$ –					
Debt securities	10	172,729	1,783	35	35	1,713					
<b>Total</b>	11	<b>\$ 421,101</b>	<b>\$ 442,979</b>	<b>\$ 326,606</b>	<b>\$ 114,660</b>	<b>\$ 1,713</b>					
<i>Of which: defaulted</i>	12	1,455	1,577	1,320	257	–					

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

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

<sup>3</sup> As at October 31, 2020, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.9 billion (July 31, 2020 – a decrease of \$1.8 billion; April 30, 2020 – a decrease of \$1.7 billion; January 31, 2020 – a decrease of \$1.5 billion; October 31, 2019 – a decrease of \$1.4 billion) (CR7).

## Gross Credit Risk Exposures<sup>1</sup>

(\$ millions) As at		LINE #	2020 Q4					2020 Q3						
By Counterparty Type			Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>Retail</b>														
Residential secured	1	\$	357,842	\$ 55,316	\$ -	\$ -	\$ -	413,158	\$ 349,355	\$ 55,578	\$ -	\$ -	\$ -	404,933
Qualifying revolving retail	2		37,095	116,725	-	-	-	153,820	37,432	120,280	-	-	-	157,712
Other retail	3		83,227	8,061	-	-	32	91,320	81,940	8,202	-	-	33	90,175
	4		478,164	180,102	-	-	32	658,298	468,727	184,060	-	-	33	652,820
<b>Non-retail</b>														
Corporate	5		240,061	106,674	209,869	23,516	19,985	600,105	244,627	106,947	211,150	25,214	19,564	607,502
Sovereign	6		416,986	1,211	95,996	12,741	1,665	528,599	397,892	1,263	86,977	13,416	1,698	501,246
Bank	7		27,885	6,965	93,318	16,173	5,222	149,563	24,820	6,391	82,919	17,029	4,999	136,158
	8		684,932	114,850	399,183	52,430	26,872	1,278,267	667,339	114,601	381,046	55,659	26,261	1,244,906
<b>Total</b>	9	\$	1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726
<b>By Country of Risk</b>														
Canada	10	\$	632,064	\$ 152,474	\$ 171,558	\$ 18,170	\$ 9,147	\$ 983,413	\$ 607,003	\$ 151,901	\$ 180,313	\$ 17,067	\$ 9,001	\$ 965,285
United States	11		464,608	136,104	111,395	13,866	16,474	742,447	458,276	140,816	105,465	16,546	15,999	737,102
Other International														
Europe	12		44,453	5,488	86,813	15,349	704	152,807	48,907	5,241	73,335	15,756	742	143,981
Other	13		21,971	886	29,417	5,045	579	57,898	21,880	703	21,933	6,290	552	51,358
	14		66,424	6,374	116,230	20,394	1,283	210,705	70,787	5,944	95,268	22,046	1,294	195,339
<b>Total</b>	15	\$	1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726
<b>By Residual Contractual Maturity</b>														
Within 1 year	16	\$	433,044	\$ 209,459	\$ 394,041	\$ 31,989	\$ 12,068	\$ 1,080,601	\$ 406,337	\$ 216,890	\$ 370,903	\$ 34,250	\$ 13,346	\$ 1,041,726
Over 1 year to 5 years	17		487,807	84,000	5,142	11,768	14,259	602,976	492,233	79,732	10,143	12,487	12,515	607,110
Over 5 years	18		242,245	1,493	-	8,673	577	252,988	237,496	2,039	-	8,922	433	248,890
<b>Total</b>	19	\$	1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726
<b>Non-Retail Exposures by Industry Sector</b>														
<b>Real estate</b>														
Residential	20	\$	30,719	\$ 2,756	\$ 1	\$ 550	\$ 1,704	\$ 35,730	\$ 30,118	\$ 2,813	\$ 2	\$ 641	\$ 1,713	\$ 35,287
Non-residential	21		44,475	6,920	11	2,011	517	53,934	44,610	6,835	176	2,348	484	54,453
<b>Total real-estate</b>	22		75,194	9,676	12	2,561	2,221	89,664	74,728	9,648	178	2,989	2,197	89,740
Agriculture	23		8,448	381	11	89	30	8,959	8,339	415	12	57	28	8,851
Automotive	24		10,415	7,536	20	676	188	18,835	11,824	6,816	40	842	187	19,709
Financial	25		41,769	15,905	298,864	26,619	2,878	386,035	34,908	17,140	290,429	27,752	2,780	373,009
Food, beverage, and tobacco	26		5,665	4,685	4	1,019	521	11,894	6,301	4,550	-	1,111	511	12,473
Forestry	27		1,021	1,042	-	24	65	2,152	1,192	944	-	32	63	2,231
Government, public sector entities, and education	28		435,300	6,834	96,179	13,369	6,173	557,855	416,145	6,842	87,129	14,144	6,114	530,374
Health and social services	29		22,486	4,988	380	369	2,979	31,202	22,770	6,134	361	423	2,857	32,545
Industrial construction and trade contractors	30		6,011	1,976	5	69	965	9,026	6,097	2,022	23	78	975	9,195
Metals and mining	31		3,914	3,810	307	359	840	9,230	4,608	3,400	275	493	843	9,619
Pipelines, oil, and gas	32		9,710	13,484	1,711	1,789	1,683	28,377	10,567	13,796	1,071	1,680	1,567	28,681
Power and utilities	33		5,199	9,960	2	1,056	4,275	20,492	5,446	10,099	-	1,270	4,192	21,007
Professional and other services	34		18,369	8,379	281	573	784	28,386	19,723	7,751	224	647	816	29,161
Retail sector	35		9,284	3,840	83	216	213	13,636	9,894	3,601	80	215	231	14,021
Sundry manufacturing and wholesale	36		9,423	9,517	570	443	481	20,434	11,281	9,003	347	450	502	21,583
Telecommunications, cable, and media	37		5,412	7,380	590	881	295	14,558	5,793	7,405	543	993	301	15,035
Transportation	38		11,506	2,368	79	858	1,677	16,488	12,209	2,291	96	896	1,570	17,062
Other	39		5,806	3,089	85	1,460	604	11,044	5,514	2,744	238	1,587	527	10,610
<b>Total</b>	40	\$	684,932	\$ 114,850	\$ 399,183	\$ 52,430	\$ 26,872	\$ 1,278,267	\$ 667,339	\$ 114,601	\$ 381,046	\$ 55,659	\$ 26,261	\$ 1,244,906

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

<sup>2</sup> 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)<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q2						2020 Q1					
By Counterparty Type		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>Retail</b>													
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
<b>Non-retail</b>													
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
<b>Total</b>	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
<b>By Country of Risk</b>													
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
<b>Total</b>	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
<b>By Residual Contractual Maturity</b>													
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
<b>Total</b>	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
<b>Non-Retail Exposures by Industry Sector</b>													
<b>Real estate</b>													
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
<b>Total real-estate</b>	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
<b>Total</b>	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

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

<sup>2</sup> 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)<sup>1</sup>

(\$ millions) As at	LINE #	2019					
		Q4					
By Counterparty Type		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>Retail</b>							
Residential secured	1	\$ 337,924	\$ 53,296	\$ –	\$ –	\$ –	\$ 391,220
Qualifying revolving retail	2	36,383	95,480	–	–	–	131,863
Other retail	3	85,460	7,176	–	–	37	92,673
	4	459,767	155,952	–	–	37	615,756
<b>Non-retail</b>							
Corporate	5	216,546	87,484	195,536	19,766	17,047	536,379
Sovereign	6	188,072	1,452	40,953	12,648	1,591	244,716
Bank	7	24,298	5,422	87,022	15,131	4,710	136,583
	8	428,916	94,358	323,511	47,545	23,348	917,678
<b>Total</b>	9	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434
<b>By Country of Risk</b>							
Canada	10	\$ 496,371	\$ 143,532	\$ 128,239	\$ 14,395	\$ 8,740	\$ 791,277
United States	11	332,812	102,286	101,348	14,533	13,492	564,471
Other International							
Europe	12	37,926	3,772	72,219	13,964	606	128,487
Other	13	21,574	720	21,705	4,653	547	49,199
	14	59,500	4,492	93,924	18,617	1,153	177,686
<b>Total</b>	15	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434
<b>By Residual Contractual Maturity</b>							
Within 1 year	16	\$ 286,615	\$ 174,570	\$ 323,457	\$ 25,755	\$ 9,543	\$ 819,940
Over 1 year to 5 years	17	401,333	72,519	54	11,987	12,946	498,839
Over 5 years	18	200,735	3,221	–	9,803	896	214,655
<b>Total</b>	19	\$ 888,683	\$ 250,310	\$ 323,511	\$ 47,545	\$ 23,385	\$ 1,533,434
<b>Non-Retail Exposures by Industry Sector</b>							
Real estate							
Residential	20	\$ 26,681	\$ 2,400	\$ 1	\$ 305	\$ 1,428	\$ 30,815
Non-residential	21	40,853	6,261	9	1,394	540	49,057
Total real-estate	22	67,534	8,661	10	1,699	1,968	79,872
Agriculture	23	7,601	368	4	37	21	8,031
Automotive	24	11,510	6,189	16	798	98	18,611
Financial	25	35,117	14,120	279,088	24,075	1,889	354,289
Food, beverage, and tobacco	26	5,993	3,324	–	866	515	10,698
Forestry	27	1,334	795	–	25	56	2,210
Government, public sector entities, and education	28	202,292	4,926	41,118	13,460	5,891	267,687
Health and social services	29	19,051	2,088	144	255	2,061	23,599
Industrial construction and trade contractors	30	4,611	1,749	47	40	990	7,437
Metals and mining	31	4,074	3,289	192	426	842	8,823
Pipelines, oil, and gas	32	9,370	11,954	356	1,365	1,423	24,468
Power and utilities	33	5,126	8,017	1	671	3,877	17,692
Professional and other services	34	14,997	6,572	790	370	886	23,615
Retail sector	35	7,376	2,906	157	138	215	10,792
Sundry manufacturing and wholesale	36	10,782	8,269	9	413	409	19,882
Telecommunications, cable, and media	37	5,404	6,220	1	851	402	12,878
Transportation	38	12,089	2,265	3	805	1,348	16,510
Other	39	4,655	2,646	1,575	1,251	457	10,584
<b>Total</b>	40	\$ 428,916	\$ 94,358	\$ 323,511	\$ 47,545	\$ 23,348	\$ 917,678

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

<sup>2</sup> 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)<sup>1,2</sup>

(\$ millions) As at	LINE #	2020 Q4						2020 Q3					
		<u>Exposures before CCF<sup>3</sup> and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>4</sup>	RWA density <sup>5</sup>	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>4</sup>	RWA density <sup>5</sup>
		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		
<b>Asset classes</b>													
Corporate	1	\$ 11,774	\$ 364	\$ 11,774	\$ –	\$ 389	3.30 %	\$ 11,796	\$ 399	\$ 11,796	\$ –	\$ 420	3.56 %
Sovereign	2	1	–	1	–	–	–	1	–	1	–	–	–
Bank	3	446	–	446	–	89	19.96	424	–	424	–	85	20.05
Retail residential mortgages	4	3,168	978	3,168	426	2,269	63.13	2,861	994	2,861	423	2,014	61.33
Other retail	5	2,978	4,911	2,978	157	1,883	60.06	2,927	4,289	2,927	160	1,793	58.08
Equity	6	4,599	2,597	4,599	1,299	4,009	67.97	5,497	2,959	5,497	1,480	5,160	73.96
Other assets <sup>6</sup>	7	27,204	–	27,204	–	21,383	78.60	27,120	–	27,120	–	20,778	76.62
<b>Total</b>	8	<b>\$ 50,170</b>	<b>\$ 8,850</b>	<b>\$ 50,170</b>	<b>\$ 1,882</b>	<b>\$ 30,022</b>	<b>57.68 %</b>	<b>\$ 50,626</b>	<b>\$ 8,641</b>	<b>\$ 50,626</b>	<b>\$ 2,063</b>	<b>\$ 30,250</b>	<b>57.41 %</b>
		2020 Q2						2020 Q1					
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>4</sup>	RWA density <sup>5</sup>	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>4</sup>	RWA density <sup>5</sup>
		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		
<b>Asset classes</b>													
Corporate	9	\$ 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	10	170,947	190	170,947	96	10,417	6.09	115,148	486	115,148	243	9,007	7.81
Bank	11	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	12	2,697	1,132	2,697	468	1,914	60.47	2,446	927	2,446	421	1,697	59.19
Other retail	13	3,337	5,082	3,337	205	1,906	53.81	8,100	43,560	8,100	170	5,773	69.81
Equity	14	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 <sup>6</sup>	15	29,462	–	29,462	–	21,665	73.54	23,211	–	23,211	–	19,408	83.62
<b>Total</b>	16	<b>\$ 355,303</b>	<b>\$ 79,212</b>	<b>\$ 355,303</b>	<b>\$ 38,408</b>	<b>\$ 186,165</b>	<b>47.28 %</b>	<b>\$ 270,876</b>	<b>\$ 117,092</b>	<b>\$ 270,876</b>	<b>\$ 38,890</b>	<b>\$ 169,464</b>	<b>54.71 %</b>
		2019 Q4											
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA <sup>4</sup>	RWA density <sup>5</sup>						
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount								
<b>Asset classes</b>													
Corporate	17	\$ 104,187	\$ 59,407	\$ 104,187	\$ 30,136	\$ 123,740	92.12 %						
Sovereign	18	104,282	260	104,282	130	8,245	7.90						
Bank	19	12,143	8,946	12,143	6,020	3,633	20.00						
Retail residential mortgages	20	3,970	940	3,970	410	2,260	51.60						
Other retail	21	7,761	43,547	7,761	169	5,592	70.52						
Equity	22	4,544	2,890	4,544	1,445	4,155	69.38						
Other assets <sup>6</sup>	23	19,796	–	19,796	–	15,625	78.93						
<b>Total</b>	24	<b>\$ 256,683</b>	<b>\$ 115,990</b>	<b>\$ 256,683</b>	<b>\$ 38,310</b>	<b>\$ 163,250</b>	<b>55.34 %</b>						

<sup>1</sup> As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

<sup>2</sup> Excludes securitization and CCR.

<sup>3</sup> Credit conversion factor.

<sup>4</sup> RWA calculated on post-CCF and post-CRM exposures.

<sup>5</sup> Total RWA as a percentage of post-CCF and post-CRM exposures.

<sup>6</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

## Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)<sup>1,2</sup>

(\$ millions) As at	LINE #	2020 Q4								2020 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	
<b>Asset classes</b>																	
Corporate	1	\$ 11,385	\$ –	\$ –	\$ –	\$ 389	\$ –	\$ –	\$ 11,774	\$ 11,376	\$ –	\$ –	\$ –	\$ 420	\$ –	\$ –	\$ 11,796
Sovereign	2	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3	–	446	–	–	–	–	–	446	–	424	–	–	–	–	–	424
Retail residential mortgages	4	–	–	1,079	2,497	18	–	–	3,594	–	–	1,134	2,133	17	–	–	3,284
Other retail	5	615	258	–	2,080	–	182	–	3,135	677	254	–	1,989	–	167	–	3,087
Equity	6	1,963	191	–	–	3,744	–	–	5,898	1,974	169	–	–	4,834	–	–	6,977
Other assets <sup>3</sup>	7	7,154	–	–	–	19,934	–	116	27,204	7,606	–	–	–	19,404	–	110	27,120
<b>Total</b>	8	\$ 21,117	\$ 896	\$ 1,079	\$ 4,577	\$ 24,085	\$ 182	\$ 116	\$ 52,052	\$ 21,633	\$ 848	\$ 1,134	\$ 4,122	\$ 24,675	\$ 167	\$ 110	\$ 52,689
		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	
<b>Asset classes</b>																	
Corporate	9	\$ 17,358	\$ 2,422	\$ –	\$ –	\$ 140,268	\$ 237	\$ –	\$ 160,285	\$ 8,476	\$ 2,393	\$ –	\$ –	\$ 123,787	\$ 229	\$ –	\$ 134,885
Sovereign	10	118,957	52,086	–	–	–	–	–	171,043	70,356	45,035	–	–	–	–	–	115,391
Bank	11	–	18,960	–	–	–	–	–	18,960	–	17,992	–	–	–	–	–	17,992
Retail residential mortgages	12	–	7	1,150	1,992	16	–	–	3,165	–	7	1,132	1,713	15	–	–	2,867
Other retail	13	871	282	–	2,310	–	79	–	3,542	467	255	–	7,469	–	79	–	8,270
Equity	14	2,051	181	–	–	5,022	–	–	7,254	1,950	166	–	–	5,034	–	–	7,150
Other assets <sup>3</sup>	15	7,995	1,333	–	–	20,024	–	110	29,462	5,337	–	–	–	17,741	–	133	23,211
<b>Total</b>	16	\$ 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															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)								
		0%	20%	35%	75%	100%	150%	Other									
<b>Asset classes</b>																	
Corporate	17	\$ 8,748	\$ 2,420	\$ –	\$ –	\$ 122,959	\$ 196	\$ –	\$ 134,323								
Sovereign	18	63,186	41,226	–	–	–	–	–	104,412								
Bank	19	–	18,163	–	–	–	–	–	18,163								
Retail residential mortgages	20	–	8	2,561	1,794	17	–	–	4,380								
Other retail	21	380	251	–	7,209	–	90	–	7,930								
Equity	22	1,941	161	–	–	3,887	–	–	5,989								
Other assets <sup>3</sup>	23	5,627	–	–	–	14,042	–	127	19,796								
<b>Total</b>	24	\$ 79,882	\$ 62,229	\$ 2,561	\$ 9,003	\$ 140,905	\$ 286	\$ 127	\$ 294,993								

<sup>1</sup> As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

<sup>2</sup> Excludes securitization and CCR.

<sup>3</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate<sup>1,2</sup>

(\$ millions, except as noted)		2020														
As at	LINE #	Q4														
		PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions	
Canada <sup>8</sup>	1	0.00 to <0.15	% AAA to BBB-	\$ 34,855	\$ 87,811	70.19	\$ 108,465	0.08	5,962	34.71	2.5	\$ 17,773	16.39	\$ 26		
	2	0.15 to <0.25	BB+	17,053	9,290	68.09	19,096	0.20	1,993	23.45	2.3	4,825	25.27	9		
	3	0.25 to <0.50	BB to BB-	31,761	13,176	68.16	35,378	0.36	6,570	25.68	2.3	12,933	36.56	33		
	4	0.50 to <0.75	B+	10,215	4,006	70.61	11,851	0.69	2,400	29.94	2.4	6,674	56.32	24		
	5	0.75 to <2.50	B To B-	23,246	5,361	70.70	26,168	1.65	11,648	32.90	2.2	21,404	81.79	142		
	6	2.50 to <10.00	CCC+	2,672	2,056	46.66	3,418	9.82	482	35.88	2.2	5,491	160.65	120		
			10.00 to <100.00	CCC to CC and below	2,397	794	55.09	2,790	24.37	752	38.17	2.0	5,844	209.46	260	
	8	100.00 (Default)	Default	538	77	47.68	562	100.00	270	57.50	1.8	1,308	232.74	311		
	9	<b>Total</b>			\$ 122,737	\$ 122,571	69.34	\$ 207,728	1.13	29,251	31.76	2.4	\$ 76,252	36.71	\$ 925	\$ 326
U.S. <sup>1</sup>	10	0.00 to <0.15	% AAA to A-	\$ 22,339	\$ 20,409	65.63	\$ 44,757	0.05	483	43.59	3.2	\$ 8,535	19.07	\$ 8		
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
	12	0.25 to <0.50	BBB+	4,399	5,896	58.76	7,870	0.29	165	33.94	2.9	3,765	47.84	8		
	13	0.50 to <0.75	BBB to BBB-	16,320	15,340	59.39	25,432	0.72	1,437	36.81	3.0	19,482	76.60	67		
	14	0.75 to <2.50	BB+ to B	43,502	23,591	58.49	56,480	1.30	11,175	37.06	3.2	53,755	95.18	274		
	15	2.50 to <10.00	B-	13,044	2,168	59.04	6,119	4.70	1,773	37.88	3.1	8,448	138.06	109		
			10.00 to <100.00	CCC+ to CC and below	5,622	1,221	45.48	6,171	27.46	842	42.07	3.0	14,851	240.66	700	
	17	100.00 (Default)	Default	324	155	42.84	390	100.00	200	70.88	2.6	2,931	751.54	60		
	18	<b>Total</b>			\$ 105,550	\$ 68,780	60.58	\$ 147,219	2.26	16,067	39.17	3.1	\$ 111,767	75.92	\$ 1,226	\$ 69
2020 Q3																
Canada <sup>8</sup>	19	0.00 to <0.15	% AAA to BBB-	\$ 36,672	\$ 85,833	70.24	\$ 108,180	0.08	6,034	34.82	2.5	\$ 18,493	17.09	\$ 26		
	20	0.15 to <0.25	BB+	17,718	8,750	68.02	19,207	0.20	2,025	24.10	2.5	5,149	26.81	9		
	21	0.25 to <0.50	BB to BB-	32,713	12,965	68.44	36,454	0.36	6,799	27.25	2.4	14,302	39.23	36		
	22	0.50 to <0.75	B+	9,357	3,193	69.02	10,725	0.69	2,296	28.79	2.4	5,797	54.05	21		
	23	0.75 to <2.50	B To B-	21,748	5,610	70.57	25,182	1.67	11,469	33.99	2.2	21,474	85.28	142		
	24	2.50 to <10.00	CCC+	2,300	987	46.09	2,575	9.82	432	40.62	2.4	4,706	182.76	103		
			10.00 to <100.00	CCC to CC and below	2,427	787	58.86	2,827	25.15	720	37.07	1.9	5,742	203.11	265	
	26	100.00 (Default)	Default	782	161	42.63	835	100.00	262	55.27	1.8	1,414	169.34	495		
	27	<b>Total</b>			\$ 123,717	\$ 118,286	69.55	\$ 205,985	1.24	29,225	32.25	2.4	\$ 77,077	37.42	\$ 1,097	\$ 509
U.S. <sup>1</sup>	28	0.00 to <0.15	% AAA to A-	\$ 21,384	\$ 25,237	64.63	\$ 47,249	0.05	507	44.58	3.2	\$ 9,307	19.70	\$ 9		
	29	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
	30	0.25 to <0.50	BBB+	4,628	6,971	59.66	8,793	0.29	174	34.32	2.8	4,227	48.07	9		
	31	0.50 to <0.75	BBB to BBB-	19,671	14,103	58.57	27,934	0.72	1,596	36.52	3.0	21,372	76.51	73		
	32	0.75 to <2.50	BB+ to B	46,174	23,577	58.63	59,168	1.28	11,125	37.49	3.3	56,867	96.11	286		
	33	2.50 to <10.00	B-	11,625	2,037	58.20	5,517	4.70	1,645	37.13	3.2	7,559	137.01	96		
			10.00 to <100.00	CCC+ to CC and below	5,289	1,010	45.60	4,310	29.60	638	43.07	3.0	10,347	240.07	532	
	35	100.00 (Default)	Default	341	109	41.28	386	100.00	195	71.42	2.8	2,850	738.34	61		
	36	<b>Total</b>			\$ 109,112	\$ 73,044	60.57	\$ 153,357	1.91	15,871	39.54	3.2	\$ 112,529	73.38	\$ 1,066	\$ 66

<sup>1</sup> As of the third quarter of 2020, the non-retail portfolio in the U.S. Retail segment was approved for use of AIRB methodology. Given the size of the portfolio and unique related credit risk parameters, the corporate asset classes have been disclosed separately. The bank and sovereign asset class distributions and related risks do not vary significantly between portfolios, therefore these asset classes are presented on a consolidated basis and display the Canadian mapping to external ratings.

<sup>2</sup> Excludes counterparty exposures (derivative and repo-style transactions).

<sup>3</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>4</sup> Exposures based on obligors prior to CRM.

<sup>5</sup> Exposures after CRM reflecting guarantor.

<sup>6</sup> 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.

<sup>7</sup> Total RWA to post-CRM EAD.

<sup>8</sup> Includes Canadian Retail, Wholesale Banking and Corporate segments.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)<sup>1</sup>

(\$ millions, except as noted) LINE As at #		2020 Q2													
PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	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		
	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		
7	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 <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	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		
	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 <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	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		
	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		

<sup>1</sup> Excludes counterparty exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> 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.

<sup>6</sup> Total RWA to post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign<sup>1,2</sup>

(\$ millions, except as noted) As at	LINE #	2020 Q4													
		PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions
	1	0.00 to <0.15	% AAA to BBB-	\$ 415,201	\$ 3,720	77.25 %	\$ 500,052 <sup>8</sup>	0.01 %	1,066	9.84 %	2.1	\$ 3,432	0.69 %	\$ 2	
	2	0.15 to <0.25	BB+	47	–	–	25	0.20	2	13.69	1.0	2	8.00	–	
	3	0.25 to <0.50	BB to BB-	660	–	–	660	0.29	1	11.12	1.0	66	10.00	–	
	4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
	5	0.75 to <2.50	B To B-	–	–	–	–	2.23	2	33.75	2.5	–	–	–	
	6	2.50 to <10.00	CCC+	1,077	1	100.00	1	4.70	1	–	3.3	–	–	–	
	7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	9	<b>Total</b>		<b>\$ 416,985</b>	<b>\$ 3,721</b>	<b>77.26 %</b>	<b>\$ 500,738</b>	<b>0.01 %</b>	<b>1,071</b>	<b>9.84 %</b>	<b>2.0</b>	<b>\$ 3,500</b>	<b>0.70 %</b>	<b>\$ 2</b>	<b>\$ –</b>
<b>2020 Q3</b>															
	10	0.00 to <0.15	% AAA to BBB-	\$ 396,723	\$ 3,858	76.74 %	\$ 482,527 <sup>8</sup>	0.01 %	1,063	9.82 %	2.1	\$ 3,322	0.69 %	\$ 2	
	11	0.15 to <0.25	BB+	69	–	–	32	0.20	1	13.60	1.0	3	9.38	–	
	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-	–	–	–	–	2.23	2	33.75	2.5	–	–	–	
	15	2.50 to <10.00	CCC+	1,099	1	100.00	1	4.70	1	–	3.6	–	–	–	
	16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	18	<b>Total</b>		<b>\$ 397,891</b>	<b>\$ 3,859</b>	<b>76.75 %</b>	<b>\$ 482,560</b>	<b>0.01 %</b>	<b>1,064</b>	<b>9.82 %</b>	<b>2.1</b>	<b>\$ 3,325</b>	<b>0.69 %</b>	<b>\$ 2</b>	<b>\$ –</b>
<b>2020 Q2</b>															
	19	0.00 to <0.15	% AAA to BBB	\$ 170,892	\$ 3,648	77.31 %	\$ 256,622 <sup>8</sup>	0.01 %	114	8.80 %	1.5	\$ 750	0.29 %	\$ 1	
	20	0.15 to <0.25	BBB- to BB+	67	–	–	42	0.22	1	12.80	1.0	4	9.52	–	
	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	2	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	<b>Total</b>		<b>\$ 170,959</b>	<b>\$ 3,648</b>	<b>77.31 %</b>	<b>\$ 256,664</b>	<b>0.01 %</b>	<b>114</b>	<b>8.80 %</b>	<b>1.5</b>	<b>\$ 754</b>	<b>0.29 %</b>	<b>\$ 1</b>	<b>\$ –</b>

<sup>1</sup> As of the third quarter of 2020, the non-retail portfolio in the U.S. Retail segment was approved for use of AIRB methodology. Given the size of the portfolio and unique related credit risk parameters, the corporate asset classes have been disclosed separately.

The bank and sovereign asset class distributions and related risks do not vary significantly between portfolios, therefore these asset classes are presented on a consolidated basis and display the Canadian mapping to external ratings.

<sup>2</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>3</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>4</sup> Exposures based on obligors prior to CRM.

<sup>5</sup> Exposures after CRM reflecting guarantor.

<sup>6</sup> 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.

<sup>7</sup> Total RWA as a percentage of post-CRM EAD.

<sup>8</sup> 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)<sup>1</sup>

(\$ millions, except as noted) As at		LINE #	2020 Q1												
PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions		
1	0.00 to <0.15 %	AAA to BBB	\$ 79,596	\$ 3,805	75.98 %	\$ 166,751 <sup>7</sup>	0.01 %	114	12.13 %	1.8	\$ 640	0.38 %	\$ 1		
2	0.15 to <0.25	BBB- to BB+	68	-	-	39	0.22	1	12.80	1.0	4	10.26	-		
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	3	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		\$ 79,664	\$ 3,805	75.98 %	\$ 166,790	0.01 %	116	12.13 %	1.8	\$ 644	0.39 %	\$ 1	\$ -	

  

2019 Q4														
PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions	
10	0.00 to <0.15 %	AAA to BBB	\$ 83,746	\$ 3,828	76.07 %	\$ 172,814 <sup>7</sup>	0.01 %	122	11.94 %	1.8	\$ 663	0.38 %	\$ 1	
11	0.15 to <0.25	BBB- to BB+	44	-	-	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	1	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		\$ 83,790	\$ 3,828	76.07 %	\$ 172,853	0.01 %	122	11.94 %	1.8	\$ 667	0.39 %	\$ 1	\$ -

<sup>1</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> 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.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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



## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank<sup>1,2</sup>

(\$ millions, except as noted) As at	LINE #	2020													
		Q4													
PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions		
1	0.00 to <0.15 %	AAA to BBB-	\$ 25,774	\$ 15,750	71.17 %	\$ 37,520	0.04 %	1,063	28.61 %	2.5	\$ 4,375	11.66 %	\$ 5		
2	0.15 to <0.25	BB+	139	510	68.33	487	0.20	7	7.02	1.3	29	5.95	-		
3	0.25 to <0.50	BB to BB-	1,025	690	87.94	1,107	0.31	47	18.85	1.7	254	22.94	1		
4	0.50 to <0.75	B+	268	3	57.03	268	0.72	34	40.50	4.4	259	96.64	1		
5	0.75 to <2.50	B To B-	182	12	62.20	180	1.14	40	56.64	4.1	270	150.00	1		
6	2.50 to <10.00	CCC+	1	-	57.10	1	4.70	3	66.10	2.6	3	300.00	-		
7	10.00 to <100.00	CCC to CC and below	50	13	100.00	63	17.75	2	23.77	4.9	91	144.44	3		
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
9	<b>Total</b>		<b>\$ 27,439</b>	<b>\$ 16,978</b>	<b>71.78 %</b>	<b>\$ 39,626</b>	<b>0.09 %</b>	<b>1,185</b>	<b>28.28 %</b>	<b>2.5</b>	<b>\$ 5,281</b>	<b>13.33 %</b>	<b>\$ 11</b>	<b>\$ -</b>	
		2020													
		Q3													
PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions		
10	0.00 to <0.15 %	AAA to BBB-	\$ 22,802	\$ 14,528	71.84 %	\$ 33,812	0.04 %	1,055	27.47 %	2.6	\$ 4,059	12.00 %	\$ 4		
11	0.15 to <0.25	BB+	189	512	68.24	484	0.20	8	6.57	1.4	28	5.79	-		
12	0.25 to <0.50	BB to BB-	781	509	92.94	741	0.32	37	17.73	2.0	182	24.56	-		
13	0.50 to <0.75	B+	480	198	57.08	590	0.70	30	35.36	3.2	432	73.22	1		
14	0.75 to <2.50	B To B-	143	8	65.62	147	1.35	45	60.70	3.8	235	159.86	1		
15	2.50 to <10.00	CCC+	-	14	99.03	13	4.70	2	14.97	4.7	8	61.54	-		
16	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
17	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
18	<b>Total</b>		<b>\$ 24,395</b>	<b>\$ 15,769</b>	<b>72.24 %</b>	<b>\$ 35,787</b>	<b>0.07 %</b>	<b>1,165</b>	<b>27.24 %</b>	<b>2.6</b>	<b>\$ 4,944</b>	<b>13.82 %</b>	<b>\$ 6</b>	<b>\$ -</b>	
		2020													
		Q2													
PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions		
19	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		
20	0.15 to <0.25	BBB- to BB+	578	763	63.89	841	0.17	36	9.57	1.9	69	8.20	-		
21	0.25 to <0.50	BB to BB-	565	-	-	144	0.46	5	12.82	1.0	29	20.14	-		
22	0.50 to <0.75	B+	3	-	-	-	0.71	2	12.80	1.0	-	-	-		
23	0.75 to <2.50	B To B-	42	6	67.02	44	1.48	23	79.42	1.7	76	172.73	-		
24	2.50 to <10.00	CCC+	-	-	-	-	-	-	-	-	-	-	-		
25	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-		
26	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-		
27	<b>Total</b>		<b>\$ 13,164</b>	<b>\$ 6,171</b>	<b>73.58 %</b>	<b>\$ 17,704</b>	<b>0.05 %</b>	<b>405</b>	<b>29.95 %</b>	<b>1.7</b>	<b>\$ 1,808</b>	<b>10.21 %</b>	<b>\$ 2</b>	<b>\$ -</b>	

<sup>1</sup> As of the third quarter of 2020, the non-retail portfolio in the U.S. Retail segment was approved for use of AIRB methodology. Given the size of the portfolio and unique related credit risk parameters, the corporate asset classes have been disclosed separately.

The bank and sovereign asset class distributions and related risks do not vary significantly between portfolios, therefore these asset classes are presented on a consolidated basis and display the Canadian mapping to external ratings.

<sup>2</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>3</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>4</sup> Exposures based on obligors prior to CRM.

<sup>5</sup> Exposures after CRM reflecting guarantor.

<sup>6</sup> 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.

<sup>7</sup> Total RWA as a percentage of post-CRM EAD.

## IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank (Continued)<sup>1</sup>

(\$ millions, except as noted) As at	LINE #	2020 Q1													
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
	1	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	
	2	0.15 to <0.25	BBB- to BB+	338	715	66.38	764	0.16	35	9.87	1.9	65	8.51	–	
	3	0.25 to <0.50	BB to BB-	562	1	23.76	149	0.46	7	12.85	1.0	29	19.46	–	
	4	0.50 to <0.75	B+	26	5	68.30	29	0.71	3	93.18	2.1	49	168.97	–	
	5	0.75 to <2.50	B To B-	5	1	60.29	5	2.01	19	25.32	1.8	3	60.00	–	
	6	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–	
		10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	7			–	–	–	–	–	–	–	–	–	–	–	
	8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	9	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 <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
	10	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	
	11	0.15 to <0.25	BBB- to BB+	380	711	66.09	744	0.16	34	8.94	2.0	55	7.39	–	
	12	0.25 to <0.50	BB to BB-	538	–	–	147	0.46	6	13.00	1.0	29	19.73	–	
	13	0.50 to <0.75	B+	26	7	66.76	30	0.71	6	89.55	2.3	50	166.67	–	
	14	0.75 to <2.50	B To B-	2	1	60.27	2	1.64	16	26.45	1.6	1	50.00	–	
	15	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–	
		10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	16			–	–	–	–	–	–	–	–	–	–	–	
	17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	18	Total		\$ 12,154	\$ 5,506	74.71 %	\$ 16,267	0.05 %	393	32.32 %	1.6	\$ 1,582	9.73 %	\$ 2	\$ –

<sup>1</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> Exposures based on obligors prior to CRM.

<sup>4</sup> Exposures after CRM reflecting guarantor.

<sup>5</sup> 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.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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

(\$ millions, except as noted) As at		LINE #	2020 Q4											
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
Canadian Retail Insured <sup>7,8</sup>	1	0.00 to <0.15	\$ 50,985	\$ 18,067	51.38	\$ 6,310	0.07	363,477	7.72		\$ 89	1.41	\$ –	
	2	0.15 to <0.25	10,335	415	45.26	2,333	0.20	52,440	8.67		87	3.73	–	
	3	0.25 to <0.50	7,887	180	45.86	1,852	0.32	48,964	8.94		99	5.35	1	
	4	0.50 to <0.75	5,819	361	51.67	1,289	0.52	22,547	8.75		95	7.37	1	
	5	0.75 to <2.50	6,514	74	47.10	1,137	1.29	26,478	8.56		148	13.02	1	
	6	2.50 to <10.00	2,070	15	43.99	351	5.90	11,883	7.50		97	27.64	2	
	7	10.00 to <100.00	613	–	–	89	23.43	3,808	6.52		33	37.08	1	
	8	100.00 (Default)	266	–	–	31	100.00	1,430	7.04		29	93.55	–	
	<b>Total</b>	<b>84,489</b>	<b>19,112</b>	<b>51.18</b>	<b>13,392</b>	<b>0.81</b>	<b>531,027</b>	<b>8.21</b>		<b>677</b>	<b>5.06</b>	<b>6</b>	<b>23</b>	
Canadian Retail Uninsured <sup>7</sup>	10	0.00 to <0.15	144,156	66,043	49.32	176,726	0.06	736,546	20.50		5,739	3.25	21	
	11	0.15 to <0.25	32,403	3,642	44.50	34,024	0.19	120,121	24.59		3,472	10.20	16	
	12	0.25 to <0.50	20,546	1,568	44.53	21,244	0.31	88,827	24.61		3,058	14.39	16	
	13	0.50 to <0.75	9,706	1,157	50.03	10,285	0.52	32,018	25.64		2,226	21.64	14	
	14	0.75 to <2.50	10,908	710	49.61	11,260	1.25	35,969	25.21		4,224	37.51	35	
	15	2.50 to <10.00	2,775	65	46.59	2,805	5.90	12,518	19.91		2,018	71.94	32	
	16	10.00 to <100.00	947	8	70.99	952	26.70	4,483	15.90		840	88.24	41	
	17	100.00 (Default)	351	–	–	351	100.00	1,457	21.93		743	211.68	21	
	<b>Total</b>	<b>221,792</b>	<b>73,193</b>	<b>48.99</b>	<b>257,647</b>	<b>0.46</b>	<b>1,031,939</b>	<b>21.77</b>		<b>22,320</b>	<b>8.66</b>	<b>196</b>	<b>42</b>	
U.S. Retail Uninsured <sup>7</sup>	19	0.00 to <0.15	26,178	12,271	65.80	34,252	0.06	122,011	29.38		1,622	4.74	6	
	20	0.15 to <0.25	6,430	568	41.45	6,666	0.19	24,669	29.50		814	12.21	4	
	21	0.25 to <0.50	4,940	986	55.24	5,485	0.32	26,865	31.93		1,058	19.29	6	
	22	0.50 to <0.75	3,139	384	49.24	3,328	0.52	9,544	33.06		935	28.09	6	
	23	0.75 to <2.50	5,439	411	46.77	5,631	1.25	18,552	34.47		2,949	52.37	25	
	24	2.50 to <10.00	1,123	79	19.59	1,139	5.74	6,515	33.49		1,370	120.28	21	
	25	10.00 to <100.00	450	18	12.49	452	26.59	2,928	32.44		824	182.30	38	
	26	100.00 (Default)	694	–	–	694	100.00	3,616	28.59		400	57.64	167	
	<b>Total</b>	<b>48,393</b>	<b>14,717</b>	<b>62.87</b>	<b>57,647</b>	<b>1.77</b>	<b>214,700</b>	<b>30.44</b>		<b>9,972</b>	<b>17.30</b>	<b>273</b>	<b>71</b>	
<b>Total residential secured</b>		<b>\$ 354,674</b>	<b>\$ 107,022</b>	<b>51.29</b>	<b>\$ 328,686</b>	<b>0.72</b>	<b>1,777,666</b>	<b>22.48</b>		<b>\$ 32,969</b>	<b>10.03</b>	<b>\$ 475</b>	<b>\$ 136</b>	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

<sup>7</sup> 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.

<sup>8</sup> 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 Q3												
			Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
		PD scale <sup>1</sup>													
<b>Canadian Retail Insured<sup>7,8</sup></b>	1	0.00 to <0.15	\$ 51,535	\$ 18,623	51.51	\$ 6,629	0.07	373,039	7.77		\$ 94	1.42	\$ –		
	2	0.15 to <0.25	9,985	449	46.16	2,052	0.20	50,762	8.71		75	3.65	–		
	3	0.25 to <0.50	8,365	191	45.13	1,771	0.32	52,722	8.83		93	5.25	–		
	4	0.50 to <0.75	5,432	64	44.01	1,048	0.52	19,282	8.69		77	7.35	–		
	5	0.75 to <2.50	6,736	49	45.04	1,143	1.26	26,859	8.49		146	12.77	1		
	6	2.50 to <10.00	1,929	1	65.15	341	5.78	11,179	7.39		91	26.69	1		
	7	10.00 to <100.00	642	–	–	97	24.55	3,866	6.27		35	36.08	1		
	8	100.00 (Default)	257	–	–	28	100.00	1,407	6.72		25	89.29	–		
	9	Total	84,881	19,377	51.28	13,109	0.81	539,116	8.18		636	4.85	3	24	
<b>Canadian Retail Uninsured<sup>7</sup></b>	10	0.00 to <0.15	137,972	66,318	49.82	171,015	0.06	734,330	21.02		5,632	3.29	20		
	11	0.15 to <0.25	28,121	3,466	44.64	29,668	0.19	108,214	25.11		3,076	10.37	14		
	12	0.25 to <0.50	22,632	1,679	44.38	23,377	0.31	100,706	24.63		3,350	14.33	18		
	13	0.50 to <0.75	9,942	662	44.60	10,238	0.51	25,814	26.48		2,286	22.33	14		
	14	0.75 to <2.50	11,006	414	49.15	11,210	1.24	35,656	25.99		4,327	38.60	36		
	15	2.50 to <10.00	2,570	37	58.28	2,591	5.91	11,528	21.02		1,966	75.88	31		
	16	10.00 to <100.00	793	4	73.29	796	27.66	3,947	17.24		767	96.36	42		
	17	100.00 (Default)	373	–	–	373	100.00	1,586	22.08		809	216.89	21		
	18	Total	213,409	72,580	49.41	249,268	0.47	1,021,781	22.28		22,213	8.91	196	48	
<b>U.S. Retail Uninsured<sup>7</sup></b>	19	0.00 to <0.15	24,881	12,134	66.02	32,891	0.07	118,258	30.71		1,699	5.17	6		
	20	0.15 to <0.25	6,711	563	42.96	6,953	0.19	27,277	30.51		876	12.60	4		
	21	0.25 to <0.50	5,159	1,166	57.34	5,828	0.32	29,373	34.52		1,220	20.93	7		
	22	0.50 to <0.75	3,217	253	39.92	3,318	0.52	9,543	34.07		961	28.96	6		
	23	0.75 to <2.50	5,799	462	49.33	6,027	1.24	18,689	35.21		3,183	52.81	26		
	24	2.50 to <10.00	1,268	216	49.60	1,375	5.35	7,364	34.50		1,653	120.22	25		
	25	10.00 to <100.00	455	15	13.77	457	30.78	3,215	33.99		828	181.18	48		
	26	100.00 (Default)	714	–	–	714	100.00	3,651	26.95		679	95.10	141		
	27	Total	48,204	14,809	63.20	57,563	1.87	217,370	31.81		11,099	19.28	263	70	
<b>Total residential secured</b>	28		\$ 346,494	\$ 106,766	51.66	\$ 319,940	0.74	1,778,267	23.15		\$ 33,948	10.61	\$ 462	142	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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

<sup>8</sup> 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 Q2												
			Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
		PD scale <sup>1</sup>													
<b>Canadian Retail Insured<sup>7,8</sup></b>	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	–		
		Total	86,185	19,384	51.07	13,201	0.81	549,825	7.54		613	4.64	5	16	
<b>Canadian Retail Uninsured<sup>7</sup></b>	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		
		Total	208,618	70,906	49.55	243,752	0.45	1,010,961	22.39		23,195	9.52	202	35	
<b>U.S. Retail Uninsured<sup>7</sup></b>	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		
		Total	49,345	15,143	63.00	58,886	1.81	218,189	32.30		11,473	19.48	260	72	
<b>Total residential secured</b>			\$ 344,148	\$ 105,433	51.76	\$ 315,839	0.72	1,778,975	23.31		\$ 35,281	11.17	\$ 467	\$ 123	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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

<sup>8</sup> 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												
			Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
		PD scale <sup>1</sup>													
<b>Canadian Retail Insured<sup>7,8</sup></b>	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	–	–	
		Total	87,593	19,884	50.90	13,480	0.82	563,287	7.52		616	4.57	3	16	
<b>Canadian Retail Uninsured<sup>7</sup></b>	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	–	
		Total	204,511	69,455	49.63	238,981	0.43	995,712	22.56		22,417	9.38	198	28	
<b>U.S. Retail Uninsured<sup>7</sup></b>	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	–	
		Total	46,258	14,284	62.99	55,255	1.83	218,946	32.30		10,477	18.96	251	71	
<b>Total residential secured</b>			\$ 338,362	\$ 103,623	51.71	\$ 307,716	0.70	1,777,945	23.37		\$ 33,510	10.89	\$ 452	\$ 115	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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

<sup>8</sup> 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 <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
<b>Canadian Retail Insured<sup>7,8</sup></b>	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	<b>Total</b>	<b>89,760</b>	<b>19,914</b>	<b>50.74</b>	<b>13,714</b>	<b>0.84</b>	<b>575,348</b>	<b>7.46</b>		<b>618</b>	<b>4.51</b>	<b>4</b>	<b>15</b>
<b>Canadian Retail Uninsured<sup>7</sup></b>	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	<b>Total</b>	<b>200,695</b>	<b>68,193</b>	<b>49.86</b>	<b>234,694</b>	<b>0.43</b>	<b>985,352</b>	<b>22.61</b>		<b>22,145</b>	<b>9.44</b>	<b>190</b>	<b>25</b>
<b>U.S. Retail Uninsured<sup>7</sup></b>	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	<b>Total</b>	<b>43,499</b>	<b>13,970</b>	<b>62.86</b>	<b>52,281</b>	<b>1.93</b>	<b>217,574</b>	<b>32.47</b>		<b>10,242</b>	<b>19.59</b>	<b>253</b>	<b>76</b>
<b>Total residential secured</b>	28		<b>\$ 333,954</b>	<b>\$ 102,077</b>	<b>88.72 %</b>	<b>\$ 300,689</b>	<b>0.70 %</b>	<b>1,778,274</b>	<b>23.29 %</b>		<b>\$ 33,005</b>	<b>10.98 %</b>	<b>\$ 447</b>	<b>\$ 116</b>

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2020													
Q4														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15	\$ 4,869	\$ 136,217	58.33	\$ 84,330	0.05	13,782,465	85.91		\$ 2,495	2.96	\$ 36		
2	0.15 to <0.25	2,003	15,791	60.91	11,622	0.19	2,285,572	87.10		1,112	9.57	20		
3	0.25 to <0.50	2,538	13,178	62.78	10,811	0.32	2,824,455	87.86		1,570	14.52	30		
4	0.50 to <0.75	3,146	9,542	60.76	8,943	0.53	1,639,176	88.44		1,948	21.78	42		
5	0.75 to <2.50	13,081	17,393	60.78	23,653	1.48	4,295,892	89.69		11,404	48.21	316		
6	2.50 to <10.00	9,268	3,982	67.99	11,975	5.50	3,457,326	89.86		14,419	120.41	590		
7	10.00 to <100.00	2,081	392	75.58	2,377	25.34	1,326,330	88.16		5,640	237.27	535		
8	100.00 (Default)	109	–	–	109	100.00	15,253	83.75		47	43.12	88		
9	<b>Total</b>	<b>\$ 37,095</b>	<b>\$ 196,495</b>	<b>59.40</b>	<b>\$ 153,820</b>	<b>1.21</b>	<b>29,626,469</b>	<b>87.21</b>		<b>\$ 38,635</b>	<b>25.12</b>	<b>\$ 1,657</b>	<b>228</b>	
2020														
Q3														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
10	0.00 to <0.15	\$ 4,283	\$ 139,681	59.50	\$ 87,398	0.05	14,220,162	85.57		\$ 2,530	2.89	\$ 36		
11	0.15 to <0.25	1,821	15,364	61.11	11,210	0.19	2,211,664	87.39		1,076	9.60	19		
12	0.25 to <0.50	2,379	11,879	61.30	9,661	0.32	2,579,886	87.95		1,399	14.48	27		
13	0.50 to <0.75	3,051	9,535	60.13	8,785	0.53	1,553,065	88.46		1,916	21.81	41		
14	0.75 to <2.50	13,081	17,354	62.05	23,850	1.50	4,208,795	89.28		11,532	48.35	320		
15	2.50 to <10.00	10,078	4,894	70.67	13,536	5.56	3,686,173	89.37		16,314	120.52	672		
16	10.00 to <100.00	2,571	644	82.96	3,105	25.44	1,679,397	85.71		7,164	230.72	682		
17	100.00 (Default)	167	–	–	167	100.00	45,806	80.39		59	35.33	130		
18	<b>Total</b>	<b>\$ 37,431</b>	<b>\$ 199,351</b>	<b>60.34</b>	<b>\$ 157,712</b>	<b>1.40</b>	<b>30,184,948</b>	<b>86.89</b>		<b>\$ 41,990</b>	<b>26.62</b>	<b>\$ 1,927</b>	<b>367</b>	
2020														
Q2														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
19	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		
20	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		
21	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		
22	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		
23	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		
24	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		
25	10.00 to <100.00	3,035	832	82.57	3,722	25.79	2,009,161	86.22		8,661	232.70	835		
26	100.00 (Default)	152	–	–	152	100.00	61,978	78.06		54	35.53	115		
27	<b>Total</b>	<b>\$ 38,641</b>	<b>\$ 205,812</b>	<b>60.80</b>	<b>\$ 163,766</b>	<b>1.52</b>	<b>32,692,506</b>	<b>87.39</b>		<b>\$ 46,519</b>	<b>28.41</b>	<b>\$ 2,174</b>	<b>369</b>	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA to post-CRM EAD.



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

(\$ millions, except as noted)  
As at

LINE #	2020													
	Q1													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	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		
2	0.15 to <0.25	1,904	13,552	60.84	10,148	0.19	1,921,667	86.99		971	9.57	17		
3	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		
4	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		
5	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		
6	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		
7	10.00 to <100.00	2,542	566	87.07	3,035	26.13	1,627,845	85.19		6,896	227.22	683		
8	100.00 (Default)	163	–	–	163	100.00	64,654	76.41		55	33.74	120		
9	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 <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	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	
11	0.15 to <0.25	1,913	13,206	60.89	9,954	0.19	1,865,565	87.05		953	9.57	17	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	2,412	518	85.88	2,857	25.93	1,676,210	84.92		6,472	226.53	637	
17	100.00 (Default)	155	–	–	155	100.00	60,947	75.52		52	33.55	113	
18	Total	\$ 36,383	\$ 153,464	62.22	\$ 131,863	1.54	26,402,314	86.65		\$ 37,835	28.69	\$ 1,763	\$ 260

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)  
As at

LINE #	2020													
Q4														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15	\$ 7,938	\$ 4,598	75.23 %	\$ 11,398	0.08 %	680,929	47.30 %		\$ 1,154	10.12 %	\$ 4		
2	0.15 to <0.25	6,067	3,284	45.38	7,558	0.20	372,513	46.19		1,490	19.71	7		
3	0.25 to <0.50	13,184	1,170	67.12	13,970	0.34	513,687	37.03		3,127	22.38	18		
4	0.50 to <0.75	7,602	914	68.97	8,232	0.53	274,707	46.01		2,978	36.18	20		
5	0.75 to <2.50	25,620	1,808	63.93	26,774	1.51	976,150	49.93		16,283	60.82	204		
6	2.50 to <10.00	14,502	592	58.55	14,849	5.77	538,579	50.02		11,852	79.82	427		
7	10.00 to <100.00	4,944	97	65.02	5,007	26.32	188,001	48.15		5,505	109.95	628		
8	100.00 (Default)	392	5	100.00	397	100.00	12,911	46.61		328	82.62	160		
9	<b>Total</b>	<b>\$ 80,249</b>	<b>\$ 12,468</b>	<b>63.65 %</b>	<b>\$ 88,185</b>	<b>3.51 %</b>	<b>3,557,477</b>	<b>46.76 %</b>		<b>\$ 42,717</b>	<b>48.44 %</b>	<b>\$ 1,468</b>	<b>125</b>	
2020														
Q3														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
10	0.00 to <0.15	\$ 9,050	\$ 4,876	65.56 %	\$ 12,247	0.08 %	714,446	46.48 %		\$ 1,219	9.95 %	\$ 4		
11	0.15 to <0.25	5,800	3,140	45.69	7,235	0.20	363,253	47.12		1,451	20.06	7		
12	0.25 to <0.50	12,097	1,205	66.68	12,900	0.34	512,738	38.00		2,959	22.94	17		
13	0.50 to <0.75	7,186	961	70.58	7,865	0.53	265,277	47.71		2,951	37.52	20		
14	0.75 to <2.50	25,450	2,120	65.58	26,840	1.53	945,243	50.53		16,552	61.67	208		
15	2.50 to <10.00	14,430	742	64.23	14,906	5.74	555,194	51.81		12,316	82.62	442		
16	10.00 to <100.00	4,549	129	69.19	4,638	25.00	187,900	50.45		5,372	115.83	585		
17	100.00 (Default)	452	5	100.00	457	100.00	14,350	48.16		354	77.46	194		
18	<b>Total</b>	<b>\$ 79,014</b>	<b>\$ 13,178</b>	<b>61.27 %</b>	<b>\$ 87,088</b>	<b>3.44 %</b>	<b>3,558,401</b>	<b>47.77 %</b>		<b>\$ 43,174</b>	<b>49.58 %</b>	<b>\$ 1,477</b>	<b>166</b>	
2020														
Q2														
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
19	0.00 to <0.15	\$ 8,634	\$ 4,329	66.40 %	\$ 11,509	0.08 %	700,741	45.86 %		\$ 1,132	9.84 %	\$ 4		
20	0.15 to <0.25	5,769	2,833	43.91	7,013	0.20	365,592	46.07		1,373	19.58	6		
21	0.25 to <0.50	11,505	2,000	61.30	12,731	0.35	510,235	39.38		3,055	24.00	17		
22	0.50 to <0.75	7,051	774	75.45	7,635	0.53	264,836	47.52		2,854	37.38	19		
23	0.75 to <2.50	25,223	1,991	61.70	26,450	1.53	857,899	50.88		16,448	62.19	207		
24	2.50 to <10.00	14,604	775	53.49	15,018	5.74	655,961	52.60		12,590	83.83	450		
25	10.00 to <100.00	4,913	113	56.94	4,978	26.70	201,153	49.72		5,658	113.66	658		
26	100.00 (Default)	515	4	100.00	519	100.00	15,681	48.76		320	61.66	229		
27	<b>Total</b>	<b>\$ 78,214</b>	<b>\$ 12,819</b>	<b>59.60 %</b>	<b>\$ 85,853</b>	<b>3.75 %</b>	<b>3,572,098</b>	<b>48.03 %</b>		<b>\$ 43,430</b>	<b>50.59 %</b>	<b>\$ 1,590</b>	<b>161</b>	

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

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

(\$ millions, except as noted)  
As at

LINE #	2020													
	Q1													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15	\$ 9,033	\$ 4,159	65.72	\$ 11,766	0.08	717,356	45.20		\$ 1,143	9.71	\$ 4		
2	0.15 to <0.25	5,877	2,798	43.15	7,085	0.20	367,697	45.64		1,373	19.38	6		
3	0.25 to <0.50	11,983	1,936	61.27	13,169	0.35	508,254	39.12		3,147	23.90	18		
4	0.50 to <0.75	7,076	711	76.39	7,620	0.53	266,508	47.18		2,827	37.10	19		
5	0.75 to <2.50	24,894	1,781	62.13	26,001	1.52	899,836	50.34		15,961	61.39	200		
6	2.50 to <10.00	14,199	645	52.47	14,537	5.71	579,365	52.02		12,044	82.85	429		
7	10.00 to <100.00	4,479	60	44.93	4,506	26.80	192,193	49.19		5,055	112.18	590		
8	100.00 (Default)	511	4	100.00	515	100.00	15,718	47.72		335	65.05	220		
9	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 <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15	\$ 8,987	\$ 4,329	62.15	\$ 11,678	0.08	745,069	45.12		\$ 1,130	9.68	\$ 4	
11	0.15 to <0.25	5,805	2,752	41.90	6,958	0.20	362,113	46.66		1,377	19.79	6	
12	0.25 to <0.50	11,736	1,947	61.20	12,927	0.35	513,334	39.86		3,151	24.38	18	
13	0.50 to <0.75	6,898	729	76.11	7,453	0.53	264,773	47.80		2,800	37.57	19	
14	0.75 to <2.50	24,996	1,787	61.92	26,104	1.52	924,391	50.41		16,050	61.48	201	
15	2.50 to <10.00	14,430	571	53.78	14,737	5.65	562,611	51.13		11,991	81.37	425	
16	10.00 to <100.00	4,291	69	51.56	4,326	26.42	183,035	49.04		4,846	112.02	558	
17	100.00 (Default)	471	5	100.00	475	100.00	14,921	47.64		305	64.21	203	
18	Total	\$ 77,614	\$ 12,189	57.79	\$ 84,658	3.49	3,570,247	47.57		\$ 41,650	49.20	\$ 1,434	\$ 120

<sup>1</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>2</sup> Exposures based on obligors prior to CRM.

<sup>3</sup> Exposures after CRM reflecting guarantor.

<sup>4</sup> Number of retail accounts.

<sup>5</sup> Average maturity is not used in the calculation of retail exposure RWA.

<sup>6</sup> Total RWA as a percentage of post-CRM EAD.

## IRB – Equities under the Simple Risk-Weight Method (CR10)<sup>1</sup>

(\$ millions)  
As at

**Categories**

Publicly traded equity exposures  
Other equity exposures  
**Total**

LINE #	2020 Q4				
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
1	\$ 12,922	\$ –	300 %	\$ 12,922	21,249
2	90	290	400	235	997
3	\$ 13,012	\$ 290		\$ 13,157	22,246

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

<sup>2</sup> Off-balance sheet amounts are before credit conversion factor (CCF) and credit risk mitigation (CRM).

<sup>3</sup> Exposure amounts are post CCF and CRM.

<sup>4</sup> RWA reflects the reduction related to portion of equity positions deducted from capital.

## Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1)<sup>1</sup>

(\$ millions, except as noted)  
As at

		2020					
LINE #		Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
		2020 Q4					
1	SA-CCR (for derivatives)	\$ 10,399	\$ 27,050	\$	1.4	\$ 52,430	\$ 8,698
2	Current exposure method (for derivatives)	-	-	-	-	-	-
3	Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
4	Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
5	Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	399,183	2,069
6	VaR for SFTs	-	-	-	-	-	-
7	<b>Total</b>					\$ 451,613	\$ 10,767
		2020 Q3					
8	SA-CCR (for derivatives)	\$ 13,231	\$ 26,526	\$	1.4	\$ 55,659	\$ 9,134
9	Current exposure method (for derivatives)	-	-	-	-	-	-
10	Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
11	Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
12	Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	381,046	1,822
13	VaR for SFTs	-	-	-	-	-	-
14	<b>Total</b>					\$ 436,705	\$ 10,956
		2020 Q2					
15	SA-CCR (for derivatives)	\$ 13,233	\$ 24,977	\$	1.4	\$ 53,482	\$ 9,536
16	Current exposure method (for derivatives)	-	-	-	-	-	-
17	Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
18	Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	1,322	13
19	Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	373,356	1,769
20	VaR for SFTs	-	-	-	-	-	-
21	<b>Total</b>					\$ 428,160	\$ 11,318
		2020 Q1					
22	SA-CCR (for derivatives)	\$ 9,497	\$ 28,742	\$	1.4	\$ 53,529	\$ 8,691
23	Current exposure method (for derivatives)	-	-	-	-	-	-
24	Internal model method (for derivatives and SFTs)	-	-	-	-	-	-
25	Simple approach for credit risk mitigation (for SFTs)	-	-	-	-	722	7
26	Comprehensive approach for credit risk mitigation (for SFTs)	-	-	-	-	341,455	1,969
27	VaR for SFTs	-	-	-	-	-	-
28	<b>Total</b>					\$ 395,706	\$ 10,667

<sup>1</sup> Excludes exposures and RWA for QCCPs and CVA.

<sup>2</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2019 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA	
1	\$ 8,169	\$ 25,796	\$	1.4	\$ 47,545	\$	7,079
2	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-
4	-	-	-	-	713	-	7
5	-	-	-	-	322,798	-	1,820
6	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	\$ 371,056	\$	8,906

<sup>1</sup> Excludes exposures and RWA for QCCPs and CVA.

<sup>2</sup> 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 Q4		2020 Q3		2020 Q2		2020 Q1	
		<b>EAD post-CRM</b>	<b>RWA</b>	<b>EAD post-CRM</b>	<b>RWA</b>	<b>EAD post-CRM</b>	<b>RWA</b>	<b>EAD post-CRM</b>	<b>RWA</b>
Total portfolios subject to the Advanced CVA capital charge									
i) VaR component (including the 3x multiplier)	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ii) Stressed VaR component (including the 3x multiplier)	2								
All portfolios subject to the standardized CVA capital charge	3	34,591	8,188	36,728	9,107	35,173	8,995	35,422	7,323
Total subject to the CVA capital charge	4	\$ 34,591	\$ 8,188	\$ 36,728	\$ 9,107	\$ 35,173	\$ 8,995	\$ 35,422	\$ 7,323
<b>2019 Q4</b>									
		<b>EAD post-CRM</b>	<b>RWA</b>						
Total portfolios subject to the Advanced CVA capital charge									
i) VaR component (including the 3x multiplier)	5	\$ -	\$ -						
ii) Stressed VaR component (including the 3x multiplier)	6								
All portfolios subject to the standardized CVA capital charge	7	31,364	5,027						
Total subject to the CVA capital charge	8	\$ 31,364	\$ 5,027						

## Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)<sup>1</sup>

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

<sup>1</sup> As of the third quarter of 2020, the non-retail portfolios in the U.S. Retail segment have been approved for use of the AIRB approach for RWA.

<sup>2</sup> Excludes any exposures cleared through a QCCP.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	190,018	0.06 %	3,951	4.18 %	0.5	2,980	1.57 %		
2	0.15 to <0.25	12,783	0.20	704	7.06	0.5	708	5.54		
3	0.25 to <0.50	20,563	0.34	931	3.97	0.4	1,180	5.74		
4	0.50 to <0.75	5,958	0.69	326	4.49	0.4	459	7.70		
5	0.75 to <2.50	3,110	1.91	847	12.07	1.1	976	31.38		
6	2.50 to <10.00	758	6.70	157	13.29	0.9	425	56.07		
7	10.00 to <100.00	191	26.22	98	19.74	1.9	215	112.57		
8	100.00 (Default)	3	100.00	2	29.08	4.9	12	400.00		
9	Total	\$ 233,384	0.18 %	7,016	4.47 %	0.5	\$ 6,955	2.98 %		
2020 Q3										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	200,437	0.06 %	3,983	4.01 %	0.5	3,126	1.56 %		
11	0.15 to <0.25	11,098	0.20	702	7.58	0.7	685	6.17		
12	0.25 to <0.50	15,513	0.32	944	4.97	0.6	1,102	7.10		
13	0.50 to <0.75	6,385	0.69	341	4.54	0.4	529	8.29		
14	0.75 to <2.50	2,254	1.80	811	17.51	1.6	1,034	45.87		
15	2.50 to <10.00	443	7.07	151	16.75	1.2	318	71.78		
16	10.00 to <100.00	230	31.37	77	18.39	1.8	240	104.35		
17	100.00 (Default)	4	100.00	4	32.14	4.5	17	425.00		
18	Total	\$ 236,364	0.16 %	7,013	4.42 %	0.5	\$ 7,051	2.98 %		
2020 Q2										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
19	0.00 to <0.15 %	190,527	0.05 %	2,734	4.11 %	0.4	2,856	1.50 %		
20	0.15 to <0.25	22,629	0.19	1,717	6.47	0.8	1,358	6.00		
21	0.25 to <0.50	19,609	0.40	940	3.94	0.4	1,082	5.52		
22	0.50 to <0.75	7,770	0.71	257	2.92	0.5	429	5.52		
23	0.75 to <2.50	2,730	2.06	496	18.99	1.7	1,383	50.66		
24	2.50 to <10.00	190	9.97	40	29.16	2.4	253	133.16		
25	10.00 to <100.00	125	30.96	46	19.47	3.0	139	111.20		
26	100.00 (Default)	4	100.00	2	35.01	4.0	20	500.00		
27	Total	\$ 243,584	0.16 %	6,232	4.47 %	0.5	\$ 7,520	3.09 %		

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

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> 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.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.



## CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2020 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 191,165	0.05 %	3,132	3.51 %	0.4	\$ 2,535	1.33 %		
2	0.15 to <0.25	28,997	0.19	1,726	4.59	0.4	1,068	3.68		
3	0.25 to <0.50	16,726	0.40	897	3.45	0.3	773	4.62		
4	0.50 to <0.75	8,517	0.71	267	3.32	0.3	486	5.71		
5	0.75 to <2.50	3,953	2.19	477	12.42	1.2	1,324	33.49		
6	2.50 to <10.00	63	9.97	25	25.25	2.7	74	117.46		
7	10.00 to <100.00	28	22.96	30	23.82	3.3	38	135.71		
8	100.00 (Default)	2	100.00	1	27.33	5.0	7	350.00		
9	Total	\$ 249,451	0.15 %	6,555	3.77 %	0.4	\$ 6,305	2.53 %		

  

2019 Q4										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 166,316	0.05 %	2,750	3.38 %	0.4	\$ 2,068	1.24 %		
11	0.15 to <0.25	26,384	0.19	1,639	4.84	0.5	995	3.77		
12	0.25 to <0.50	11,558	0.38	866	3.89	0.5	622	5.38		
13	0.50 to <0.75	6,820	0.71	267	3.01	0.3	365	5.35		
14	0.75 to <2.50	3,285	2.18	460	9.78	1.0	853	25.97		
15	2.50 to <10.00	11	9.97	22	34.85	2.3	17	154.55		
16	10.00 to <100.00	17	19.81	24	33.10	3.3	32	188.24		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 214,391	0.14 %	6,028	3.68 %	0.4	\$ 4,952	2.31 %		

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

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> 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.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 108,708	0.01 %	164	3.04 %	0.5	\$ 112	0.10 %		
2	0.15 to <0.25	1	0.20	1	13.60	0.1	–	–		
3	0.25 to <0.50	26	0.43	6	27.80	3.0	10	38.46		
4	0.50 to <0.75	–	0.75	1	26.14	1.0	–	–		
5	0.75 to <2.50	3	2.23	5	13.60	1.0	1	33.33		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	<b>Total</b>	<b>\$ 108,738</b>	<b>0.01 %</b>	<b>177</b>	<b>3.05 %</b>	<b>0.5</b>	<b>\$ 123</b>	<b>0.11 %</b>		
<b>2020 Q3</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 100,288	0.01 %	181	3.04 %	0.7	\$ 151	0.15 %		
11	0.15 to <0.25	1	0.20	2	10.37	1.9	–	–		
12	0.25 to <0.50	44	0.44	5	37.86	2.3	21	47.73		
13	0.50 to <0.75	–	0.75	1	26.14	1.0	–	–		
14	0.75 to <2.50	61	2.23	6	13.60	1.0	19	31.15		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	<b>Total</b>	<b>\$ 100,394</b>	<b>0.02 %</b>	<b>195</b>	<b>3.06 %</b>	<b>0.7</b>	<b>\$ 191</b>	<b>0.19 %</b>		
<b>2020 Q2</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
19	0.00 to <0.15 %	\$ 93,680	0.01 %	159	3.05 %	0.6	\$ 110	0.12 %		
20	0.15 to <0.25	644	0.16	11	2.26	0.2	8	1.24		
21	0.25 to <0.50	23	0.44	6	20.73	3.5	8	34.78		
22	0.50 to <0.75	–	–	–	–	–	–	–		
23	0.75 to <2.50	5	2.24	6	12.80	1.0	1	20.00		
24	2.50 to <10.00	–	–	–	–	–	–	–		
25	10.00 to <100.00	–	–	–	–	–	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	<b>Total</b>	<b>\$ 94,352</b>	<b>0.01 %</b>	<b>182</b>	<b>3.05 %</b>	<b>0.6</b>	<b>\$ 127</b>	<b>0.13 %</b>		

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

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> 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.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2020 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 % \$	48,932	0.02 %	166	3.06 %	0.6 \$	104	0.21 %		
2	0.15 to <0.25	957	0.16	17	1.97	0.3	11	1.15		
3	0.25 to <0.50	202	0.45	7	2.79	0.3	8	3.96		
4	0.50 to <0.75	–	–	–	–	–	–	–		
5	0.75 to <2.50	15	1.61	8	35.87	1.0	10	66.67		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 50,106	0.02 %	198	3.05 %	0.6 \$	133	0.27 %		

  

2019 Q4										
LINE #	2019 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 % \$	52,624	0.02 %	156	3.02 %	0.6 \$	102	0.19 %		
11	0.15 to <0.25	947	0.16	13	2.27	0.2	12	1.27		
12	0.25 to <0.50	25	0.46	4	38.02	2.6	12	48.00		
13	0.50 to <0.75	–	–	–	–	–	–	–		
14	0.75 to <2.50	6	1.46	7	38.56	1.0	4	66.67		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 53,602	0.02 %	180	3.02 %	0.6 \$	130	0.24 %		

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

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> 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.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Bank<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2020 Q4								
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>	
1	0.00 to <0.15 % \$	109,115	0.05 %	327	12.40 %	0.5 \$	3,659	3.35 %	
2	0.15 to <0.25	266	0.20	13	4.61	0.5	12	4.51	
3	0.25 to <0.50	48	0.36	19	24.68	1.0	15	31.25	
4	0.50 to <0.75	37	0.69	4	1.64	0.5	1	2.70	
5	0.75 to <2.50	24	2.23	6	3.77	–	2	8.33	
6	2.50 to <10.00	1	4.70	2	4.40	–	–	–	
7	10.00 to <100.00	–	19.03	1	15.00	4.4	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	<b>Total</b>	<b>\$ 109,491</b>	<b>0.05 %</b>	<b>372</b>	<b>12.38 %</b>	<b>0.5 \$</b>	<b>3,689</b>	<b>3.37 %</b>	
<b>2020 Q3</b>									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>	
10	0.00 to <0.15 % \$	99,526	0.05 %	326	13.71 %	0.4 \$	3,682	3.70 %	
11	0.15 to <0.25	261	0.20	14	5.68	0.4	15	5.75	
12	0.25 to <0.50	75	0.39	18	14.31	0.6	11	14.67	
13	0.50 to <0.75	2	0.69	2	6.50	5.0	–	–	
14	0.75 to <2.50	82	2.23	7	3.64	–	6	7.32	
15	2.50 to <10.00	1	4.70	2	4.40	–	–	–	
16	10.00 to <100.00	–	19.03	1	15.00	4.7	–	–	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	<b>Total</b>	<b>\$ 99,947</b>	<b>0.05 %</b>	<b>370</b>	<b>13.69 %</b>	<b>0.4 \$</b>	<b>3,714</b>	<b>3.72 %</b>	
<b>2020 Q2</b>									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>	
19	0.00 to <0.15 % \$	85,704	0.05 %	274	13.27 %	0.4 \$	3,291	3.84 %	
20	0.15 to <0.25	2,834	0.17	53	5.60	0.3	122	4.30	
21	0.25 to <0.50	80	0.37	13	10.35	0.4	9	11.25	
22	0.50 to <0.75	2	0.71	3	6.16	5.0	–	–	
23	0.75 to <2.50	49	2.26	5	4.30	0.1	4	8.16	
24	2.50 to <10.00	–	–	–	–	–	–	–	
25	10.00 to <100.00	–	19.26	1	14.20	4.9	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	<b>Total</b>	<b>\$ 88,669</b>	<b>0.05 %</b>	<b>349</b>	<b>13.02 %</b>	<b>0.4 \$</b>	<b>3,426</b>	<b>3.86 %</b>	

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

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> 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.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## CCR Exposures by Portfolio and PD Scale (CCR4) – Bank (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2020 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 93,316	0.05 %	272	14.85 %	0.5	\$ 3,896	4.18 %		
2	0.15 to <0.25	1,771	0.18	56	8.85	0.4	132	7.45		
3	0.25 to <0.50	150	0.36	15	6.24	0.4	11	7.33		
4	0.50 to <0.75	1	0.71	2	6.01	5.0	–	–		
5	0.75 to <2.50	5	2.13	5	3.23	0.1	–	–		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 95,243	0.05 %	350	14.72 %	0.5	\$ 4,039	4.24 %		
<b>2019 Q4</b>										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 100,480	0.05 %	272	11.70 %	0.4	\$ 3,383	3.37 %		
11	0.15 to <0.25	1,605	0.17	57	22.01	0.6	220	13.71		
12	0.25 to <0.50	59	0.32	16	20.88	1.1	16	27.12		
13	0.50 to <0.75	1	0.71	2	6.13	5.0	–	–		
14	0.75 to <2.50	6	2.09	4	10.16	0.7	2	33.33		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 102,151	0.05 %	351	11.87 %	0.4	\$ 3,621	3.54 %		

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

<sup>2</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>3</sup> 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.

<sup>4</sup> Total RWA as a percentage of post-CRM EAD.

## Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at	LINE #	2020 Q4				2020 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					
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated				
Cash – domestic currency	1	\$ –	\$ 2,276	\$ –	\$ 1,924	\$ 99,308	\$ 66,294	\$ 201	\$ 2,611	\$ 11	\$ 2,564	\$ 93,042	\$ 56,632
Cash – other currencies	2	4	5,353	75	8,446	52,530	96,150	24	6,160	77	14,890	39,046	82,437
Domestic sovereign debt	3	183	680	1,634	1,505	102,969	114,199	31	910	1,640	2,329	101,366	103,046
Other sovereign debt	4	1,267	346	286	2,404	94,196	103,814	2,726	368	801	2,441	85,118	91,533
Government agency debt	5	105	182	446	–	13,795	28,892	370	258	373	–	11,918	24,203
Corporate bonds	6	211	239	286	3	6,330	42,085	161	275	772	47	4,647	45,189
Equity securities	7	–	–	–	–	30,433	54,813	3	–	–	–	27,983	52,167
Other collateral	8	–	–	–	–	5	48	–	7	–	–	64	38
<b>Total</b>	9	<b>\$ 1,770</b>	<b>\$ 9,076</b>	<b>\$ 2,727</b>	<b>\$ 14,282</b>	<b>\$ 399,566</b>	<b>\$ 506,295</b>	<b>\$ 3,516</b>	<b>\$ 10,589</b>	<b>\$ 3,674</b>	<b>\$ 22,271</b>	<b>\$ 363,184</b>	<b>\$ 455,245</b>
		<b>2020 Q2</b>				<b>2020 Q1</b>							
		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					
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated				
Cash – domestic currency	10	\$ 151	\$ 4,044	\$ 8	\$ 3,214	\$ 82,360	\$ 65,563	\$ 427	\$ 2,231	\$ 15	\$ 1,184	\$ 50,995	\$ 60,433
Cash – other currencies	11	5	6,773	43	10,747	35,911	86,551	38	4,058	393	7,783	40,404	88,677
Domestic sovereign debt	12	133	1,656	1,098	2,971	107,553	91,633	12	587	1,292	2,038	108,391	90,329
Other sovereign debt	13	1,830	421	467	2,030	84,951	85,123	1,635	439	1,720	1,445	93,931	79,372
Government agency debt	14	182	831	188	–	9,811	27,623	184	279	27	–	13,908	22,528
Corporate bonds	15	311	402	467	–	5,453	43,522	575	257	498	–	5,760	7,887
Equity securities	16	2	–	–	–	24,969	47,519	48	–	–	–	31,134	69,599
Other collateral	17	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	18	<b>\$ 2,614</b>	<b>\$ 14,127</b>	<b>\$ 2,271</b>	<b>\$ 18,962</b>	<b>\$ 351,008</b>	<b>\$ 447,534</b>	<b>\$ 2,919</b>	<b>\$ 7,851</b>	<b>\$ 3,945</b>	<b>\$ 12,450</b>	<b>\$ 344,523</b>	<b>\$ 418,825</b>
		<b>2019 Q4</b>											
		Collateral used in derivative transactions		Collateral used in SFTs									
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral					
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral						
Cash – domestic currency	19	\$ –	\$ 2,378	\$ –	\$ 1,146	\$ 49,004	\$ 62,817						
Cash – other currencies	20	10	4,641	3	8,135	51,862	104,711						
Domestic sovereign debt	21	4	801	997	2,176	99,186	82,245						
Other sovereign debt	22	2,769	529	2,118	2,068	82,677	68,890						
Government agency debt	23	1	–	30	–	14,017	23,765						
Corporate bonds	24	468	401	686	48	5,797	7,897						
Equity securities	25	15	4	–	–	27,861	62,692						
Other collateral	26	–	–	–	–	2,569	–						
<b>Total</b>	27	<b>\$ 3,267</b>	<b>\$ 8,754</b>	<b>\$ 3,834</b>	<b>\$ 13,573</b>	<b>\$ 332,973</b>	<b>\$ 413,017</b>						

## Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2020 Q4		2020 Q3		2020 Q2		2020 Q1		2019 Q4	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
<b>Notionals</b>											
Single-name credit default swaps	1	\$ 5,174	\$ 1,251	\$ 5,038	\$ 1,299	\$ 5,336	\$ 1,158	\$ 5,149	\$ 861	\$ 5,457	\$ 927
Index credit default swaps	2	6,464	292	6,066	671	6,592	380	6,288	352	6,338	185
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	379	4,277	383	4,494	400	4,758	379	4,821	402	4,509
<b>Total notionals</b>	6	<b>12,017</b>	<b>5,820</b>	<b>11,487</b>	<b>6,464</b>	<b>12,328</b>	<b>6,296</b>	<b>11,816</b>	<b>6,034</b>	<b>12,197</b>	<b>5,621</b>
<b>Fair values</b>											
Positive fair value (asset)	7	33	29	45	38	150	27	8	31	12	36
Negative fair value (liability)	8	(344)	(24)	(297)	(34)	(209)	(53)	(331)	(16)	(451)	(15)

## Exposures to Central Counterparties (CCR8)<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q4		2020 Q3		2020 Q2		2020 Q1		2019 Q4	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
<b>Exposures to QCCPs (total)</b>	1	\$ 643	\$ 643	\$ 640	\$ 640	\$ 639	\$ 639	\$ 641	\$ 641	\$ 577	\$ 577
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	18,823	377	18,691	374	18,005	360	17,657	353	16,857	337
(i) OTC derivatives	3	12,841	258	13,230	264	12,198	244	11,333	226	11,383	227
(ii) Exchange-traded derivatives	4	1,309	26	1,385	28	2,071	41	1,736	35	1,584	32
(iii) Securities financing transactions	5	4,673	93	4,076	82	3,736	75	4,588	92	3,890	78
(iv) Netting sets where cross-product netting has been approved	6	-	-	-	-	-	-	-	-	-	-
Segregated initial margin	7	92	-	92	-	92	-	92	-	91	-
Non-segregated initial margin	8	5,078	-	4,465	-	4,855	-	3,388	-	3,057	-
Pre-funded default fund contributions	9	733	266	763	266	978	279	799	288	855	240
Unfunded default fund contributions	10	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> The Bank does not have any exposure to non-qualifying central counterparties.

## Derivatives – Notional

(\$ millions) As at	LINE #	2020 Q4						2020 Q3					
		Trading						Trading					
		Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
		Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total
<b>Interest Rate Contracts</b>													
Futures	1	\$ -	\$ -	\$ 546,112	\$ 546,112	\$ -	\$ 546,112	\$ -	\$ -	\$ 672,258	\$ 672,258	\$ -	\$ 672,258
Forward rate agreements	2	1,468,217	9,035	-	1,477,252	1,497	1,478,749	1,920,512	12,135	-	1,932,647	1,189	1,933,836
Swaps	3	8,659,568	350,193	-	9,009,761	1,338,113	10,347,874	8,950,084	381,802	-	9,331,886	1,334,387	10,666,273
Options written	4	-	89,499	275,160	364,659	1,649	366,308	-	96,154	163,683	259,837	1,935	261,772
Options purchased	5	-	82,712	366,412	449,124	3,914	453,038	-	95,129	287,588	382,717	4,698	387,415
	6	10,127,785	531,439	1,187,684	11,846,908	1,345,173	13,192,081	10,870,596	585,220	1,123,529	12,579,345	1,342,209	13,921,554
<b>Foreign Exchange Contracts</b>													
Futures	7	-	-	-	-	-	-	-	-	-	-	-	-
Forward contracts	8	-	116,537	-	116,537	31,717	148,254	-	160,205	-	160,205	23,942	184,147
Swaps	9	-	2,035,231	-	2,035,231	1,263	2,036,494	-	1,873,805	-	1,873,805	2,171	1,875,976
Cross-currency interest rate swaps	10	-	896,278	-	896,278	97,182	993,460	-	856,385	-	856,385	98,269	954,654
Options written	11	-	17,863	40	17,903	-	17,903	-	22,313	21	22,334	-	22,334
Options purchased	12	-	17,894	26	17,920	-	17,920	-	22,290	8	22,298	-	22,298
	13	-	3,083,803	66	3,083,869	130,162	3,214,031	-	2,934,998	29	2,935,027	124,382	3,059,409
<b>Credit Derivative Contracts</b>													
Credit default swaps													
Protection purchased	14	8,444	102	-	8,546	4,196	12,742	8,061	121	-	8,182	3,952	12,134
Protection sold	15	1,336	207	-	1,543	1	1,544	1,762	208	-	1,970	-	1,970
	16	9,780	309	-	10,089	4,197	14,286	9,823	329	-	10,152	3,952	14,104
<b>Other Contracts</b>													
Equity contracts	17	-	76,337	71,960	148,297	27,767	176,064	-	74,983	60,503	135,486	28,192	163,678
Commodity contracts	18	66	46,370	56,835	103,271	-	103,271	63	52,991	55,351	108,405	-	108,405
	19	66	122,707	128,795	251,568	27,767	279,335	63	127,974	115,854	243,891	28,192	272,083
<b>Total</b>	20	\$ 10,137,631	\$ 3,738,258	\$ 1,316,545	\$ 15,192,434	\$ 1,507,299	\$ 16,699,733	\$ 10,880,482	\$ 3,648,521	\$ 1,239,412	\$ 15,768,415	\$ 1,498,735	\$ 17,267,150

(\$ millions) As at	LINE #	2020 Q2						2020 Q1					
		Trading						Trading					
		Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
		Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total
<b>Interest Rate Contracts</b>													
Futures	21	\$ -	\$ -	\$ 997,301	\$ 997,301	\$ -	\$ 997,301	\$ -	\$ -	\$ 1,118,824	\$ 1,118,824	\$ -	\$ 1,118,824
Forward rate agreements	22	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 <sup>3</sup>	23	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	24	-	49,499	156,294	205,793	1,196	206,989	-	102,563	188,369	290,932	439	291,371
Options purchased	25	-	55,274	191,031	246,305	3,953	250,258	-	114,093	234,261	348,354	4,165	352,519
	26	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
<b>Foreign Exchange Contracts</b>													
Futures	27	-	-	-	-	-	-	-	-	-	-	-	-
Forward contracts	28	-	164,084	-	164,084	24,356	188,440	-	170,985	-	170,985	19,573	190,558
Swaps	29	-	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	30	-	790,657	-	790,657	103,222	893,879	-	748,919	-	748,919	93,294	842,213
Options written	31	-	23,592	53	23,645	-	23,645	-	21,631	11	21,642	-	21,642
Options purchased	32	-	22,939	7	22,946	-	22,946	-	20,922	4	20,926	-	20,926
	33	-	2,490,579	60	2,490,639	129,508	2,620,147	-	2,766,405	15	2,766,420	114,541	2,880,961
<b>Credit Derivative Contracts</b>													
Credit default swaps													
Protection purchased	34	8,937	156	-	9,093	3,760	12,853	8,717	217	-	8,934	3,419	12,353
Protection sold	35	1,393	145	-	1,538	-	1,538	1,051	163	-	1,214	-	1,214
	36	10,330	301	-	10,631	3,760	14,391	9,768	380	-	10,148	3,419	13,567
<b>Other Contracts</b>													
Equity contracts	37	-	70,392	68,408	138,800	28,648	167,448	-	91,125	41,542	132,667	29,334	162,001
Commodity contracts	38	79	50,442	62,848	113,369	-	113,369	75	53,291	57,488	110,854	-	110,854
	39	79	120,834	131,256	252,169	28,648	280,817	75	144,416	99,030	243,521	29,334	272,855
<b>Total</b>	40	\$ 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

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Certain non-trading interest rate swaps novated to clearing houses were terminated during the period ended January 31, 2020.



## Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2019 Q4					
		Over-the-counter <sup>1</sup>			Trading		
		Clearing house <sup>2</sup>	Non- clearing house	Exchange- traded	Total	Non- trading	Total
<b>Interest Rate Contracts</b>							
Futures	1	\$ –	\$ –	\$ 884,565	\$ 884,565	\$ –	\$ 884,565
Forward rate agreements	2	1,817,528	28,532	–	1,846,060	867	1,846,927
Swaps	3	9,380,140	390,123	–	9,770,263	1,642,583	11,412,846
Options written	4	–	109,532	136,264	245,796	472	246,268
Options purchased	5	–	122,159	187,260	309,419	5,374	314,793
	6	11,197,668	650,346	1,208,089	13,056,103	1,649,296	14,705,399
<b>Foreign Exchange Contracts</b>							
Futures	7	–	–	16	16	–	16
Forward contracts	8	–	169,992	–	169,992	20,473	190,465
Swaps	9	–	1,747,596	–	1,747,596	1,955	1,749,551
Cross-currency interest rate swaps	10	–	757,780	–	757,780	100,921	858,701
Options written	11	–	27,639	15	27,654	–	27,654
Options purchased	12	–	27,293	2	27,295	–	27,295
	13	–	2,730,300	33	2,730,333	123,349	2,853,682
<b>Credit Derivative Contracts</b>							
Credit default swaps							
Protection purchased	14	9,222	249	–	9,471	3,199	12,670
Protection sold	15	956	156	–	1,112	–	1,112
	16	10,178	405	–	10,583	3,199	13,782
<b>Other Contracts</b>							
Equity contracts	17	–	92,327	66,590	158,917	29,454	188,371
Commodity contracts	18	100	46,885	49,702	96,687	–	96,687
	19	100	139,212	116,292	255,604	29,454	285,058
<b>Total</b>	20	\$ 11,207,946	\$ 3,520,263	\$ 1,324,414	\$ 16,052,623	\$ 1,805,298	\$ 17,857,921

<sup>1</sup> 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.

<sup>2</sup> 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<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q4			2020 Q3			2020 Q2		
		Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	1	\$ 20	\$ 325	\$ 229	\$ 183	\$ 611	\$ 279	\$ 180	\$ 939	\$ 668
Swaps	2	4,347	10,607	2,641	5,249	11,939	2,885	5,229	12,122	2,815
Options written	3	33	129	36	48	175	43	111	253	98
Options purchased	4	5	75	23	5	87	25	2	34	9
	5	4,405	11,136	2,929	5,485	12,812	3,232	5,522	13,348	3,590
<b>Foreign Exchange Contracts</b>										
Forward contracts	6	465	2,364	353	598	2,527	383	1,058	3,410	545
Swaps	7	1,999	15,638	1,370	3,571	17,133	1,453	2,603	14,297	1,483
Cross-currency interest rate swaps	8	2,087	10,422	1,500	2,178	10,333	1,410	2,511	10,802	1,467
Options written	9	29	135	44				89	246	77
Options purchased	10	8	104	28	50	310	82	7	132	35
	11	4,588	28,663	3,295	6,397	30,303	3,328	6,268	28,887	3,607
<b>Other Contracts</b>										
Credit derivatives	12	3	508	123	3	522	137	4	662	167
Equity contracts	13	689	8,513	1,376	380	7,813	1,375	614	6,890	1,223
Commodity contracts	14	714	3,610	975	966	4,209	1,062	825	3,695	949
	15	1,406	12,631	2,474	1,349	12,544	2,574	1,443	11,247	2,339
<b>Total net derivatives</b>	16	<b>10,399</b>	<b>52,430</b>	<b>8,698</b>	<b>13,231</b>	<b>55,659</b>	<b>9,134</b>	<b>13,233</b>	<b>53,482</b>	<b>9,536</b>
Qualifying Central Counterparty (QCCP) contracts <sup>3</sup>	17	3,274	14,150	410	3,512	14,615	402	3,244	14,269	398
<b>Total</b>	18	<b>\$ 13,673</b>	<b>\$ 66,580</b>	<b>\$ 9,108</b>	<b>\$ 16,743</b>	<b>\$ 70,274</b>	<b>\$ 9,536</b>	<b>\$ 16,477</b>	<b>\$ 67,751</b>	<b>\$ 9,934</b>

		2020 Q1			2019 Q4		
		Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>							
Forward rate agreements	19	\$ 81	\$ 1,055	\$ 905	\$ 31	\$ 536	\$ 449
Swaps	20	3,169	9,242	1,869	3,210	9,635	1,809
Options written	21	35	147	41	64	224	60
Options purchased	22	5	99	23	69	235	42
	23	3,290	10,543	2,838	3,374	10,630	2,360
<b>Foreign Exchange Contracts</b>							
Forward contracts	24	623	2,947	414	434	2,555	375
Swaps	25	2,213	15,777	1,623	1,961	14,286	1,635
Cross-currency interest rate swaps	26	2,204	10,380	1,270	1,812	10,288	1,183
Options written	27	24	142	33	29	193	45
Options purchased	28	7	107	26	19	170	38
	29	5,071	29,353	3,366	4,255	27,492	3,276
<b>Other Contracts</b>							
Credit derivatives	30	3	571	142	6	634	149
Equity contracts	31	430	9,258	1,545	151	5,706	667
Commodity contracts	32	703	3,804	800	383	3,083	627
	33	1,136	13,633	2,487	540	9,423	1,443
<b>Total net derivatives</b>	34	<b>9,497</b>	<b>53,529</b>	<b>8,691</b>	<b>8,169</b>	<b>47,545</b>	<b>7,079</b>
Qualifying Central Counterparty (QCCP) contracts <sup>3</sup>	35	2,853	13,069	371	3,085	12,967	349
<b>Total</b>	36	<b>\$ 12,350</b>	<b>\$ 66,598</b>	<b>\$ 9,062</b>	<b>\$ 11,254</b>	<b>\$ 60,512</b>	<b>\$ 7,428</b>

<sup>1</sup> Certain comparative numbers have been reclassified to conform with the presentation adopted in the current period.

<sup>2</sup> Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.

<sup>3</sup> 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)<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q4			2020 Q3			2020 Q2			2020 Q1		
		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	\$ 26,854	\$ 31,290	\$ 58,144	\$ 26,717	\$ 33,133	\$ 59,850	\$ 26,042	\$ 37,334	\$ 63,376	\$ 23,767	\$ 38,036	\$ 61,803
Residential mortgage	2	9,117	127	9,244	8,600	128	8,728	8,834	331	9,165	9,606	358	9,964
Credit card	3	1,595	11,603	13,198	1,602	13,034	14,636	1,722	14,816	16,538	1,658	15,843	17,501
Other retail exposures	4	16,142	19,560	35,702	16,515	19,971	36,486	15,486	22,187	37,673	12,503	21,835	34,338
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	7,801	25,973	33,774	7,118	27,661	34,779	7,212	29,760	36,972	8,967	27,730	36,697
Loans to corporates	7	–	4,487	4,487	–	4,648	4,648	–	4,818	4,818	–	4,653	4,653
Commercial mortgage	8	–	16,909	16,909	–	17,716	17,716	–	18,626	18,626	–	17,400	17,400
Lease and receivables	9	7,734	4,577	12,311	7,051	5,297	12,348	7,142	6,316	13,458	8,901	5,677	14,578
Other wholesale	10	67	–	67	67	–	67	70	–	70	66	–	66
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		<b>2019 Q4</b>											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ 23,294	\$ 39,201	\$ 62,495									
Residential mortgage	13	9,403	399	9,802									
Credit card	14	1,653	16,688	18,341									
Other retail exposures	15	12,238	22,114	34,352									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	8,583	26,257	34,840									
Loans to corporates	18	–	4,105	4,105									
Commercial mortgage	19	–	16,126	16,126									
Lease and receivables	20	8,517	6,026	14,543									
Other wholesale	21	66	–	66									
Re-securitization	22	–	–	–									

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

## Securitization Exposures in the Trading Book (SEC2)<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q4			2020 Q3			2020 Q2			2020 Q1		
		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	\$ –	\$ 1,142	\$ 1,142	\$ –	\$ 1,653	\$ 1,653	\$ –	\$ 1,873	\$ 1,873	\$ –	\$ 611	\$ 611
Residential mortgage	2	–	454	454	–	706	706	–	685	685	–	–	–
Credit card	3	–	61	61	–	27	27	–	45	45	–	94	94
Other retail exposures	4	–	627	627	–	920	920	–	1,143	1,143	–	517	517
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	168	168	–	151	151	–	187	187	–	69	69
Loans to corporates	7	–	–	–	–	–	–	–	–	–	–	–	–
Commercial mortgage	8	–	1	1	–	1	1	–	1	1	–	1	1
Lease and receivables	9	–	63	63	–	109	109	–	117	117	–	–	–
Other wholesale	10	–	104	104	–	41	41	–	69	69	–	68	68
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
<b>2019 Q4</b>													
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ –	\$ 629	\$ 629									
Residential mortgage	13	–	–	–									
Credit card	14	–	123	123									
Other retail exposures	15	–	506	506									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	–	105	105									
Loans to corporates	18	–	–	–									
Commercial mortgage	19	–	1	1									
Lease and receivables	20	–	–	–									
Other wholesale	21	–	104	104									
Re-securitization	22	–	–	–									

<sup>1</sup> 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)<sup>1</sup>

(\$ millions) As at		2020 Q4																	
LINE #																			
	Exposure values (by RW bands)	Exposure values (by regulatory approach)																	
	</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%		
<b>Total exposures</b>																			
Traditional securitization	1	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5	
of which: securitization	2	33,411	947	199	93	5	–	34,583	67	5	–	4,178	18	68	–	316	1	5	
of which: retail underlying	3	25,843	877	63	66	5	–	26,849	–	5	–	3,191	–	68	–	237	–	5	
of which: wholesale	4	7,568	70	136	27	–	–	7,734	67	–	–	987	18	–	79	1	–	–	
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
<b>Total</b>	8	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5	
			2020 Q3																
		Exposure values (by RW bands)	Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%	
<b>Total exposures</b>																			
Traditional securitization	9	\$ 32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6	
of which: securitization	10	32,573	986	177	93	6	–	33,762	67	6	–	4,082	18	75	–	306	1	6	
of which: retail underlying	11	25,692	909	44	66	6	–	26,711	–	6	–	3,172	–	75	–	233	–	6	
of which: wholesale	12	6,881	77	133	27	–	–	7,051	67	–	–	910	18	–	73	1	–	–	
of which: re-securitization	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
<b>Total</b>	16	\$ 32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6	
			2020 Q2																
		Exposure values (by RW bands)	Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%	
<b>Total exposures</b>																			
Traditional securitization	17	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7	
of which: securitization	18	31,831	1,080	216	120	7	–	33,177	70	7	–	4,248	10	89	–	319	1	7	
of which: retail underlying	19	24,791	1,076	75	93	7	–	26,035	–	7	–	3,317	–	89	–	245	–	7	
of which: wholesale	20	7,040	4	141	27	–	–	7,142	70	–	–	931	10	–	74	1	–	–	
of which: re-securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
<b>Total</b>	24	\$ 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) <sup>2</sup>				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%	
<b>Total exposures</b>																			
Traditional securitization	25	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9	
of which: securitization	26	31,398	939	238	150	9	–	32,659	66	9	–	4,236	10	107	–	316	1	9	
of which: retail underlying	27	23,051	486	98	123	9	–	23,758	–	9	–	3,032	–	107	–	220	–	9	
of which: wholesale	28	8,347	453	140	27	–	–	8,901	66	–	–	1,204	10	–	96	1	–	–	
of which: re-securitization	29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
<b>Total</b>	32	\$ 31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9	

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> 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)<sup>1</sup>

(\$ millions) As at		LINE #	2019 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%
<b>Total exposures</b>																			
Traditional securitization		1	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10
of which: securitization		2	30,987	478	279	123	10	–	31,801	66	10	–	4,026	10	124	–	291	1	10
of which: retail underlying		3	22,593	428	140	123	10	–	23,284	–	10	–	2,995	–	124	–	209	–	10
of which: wholesale		4	8,394	50	139	–	–	–	8,517	66	–	–	1,031	10	–	–	82	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>		8	\$ 30,987	\$ 478	\$ 279	\$ 123	\$ 10	\$ –	\$ 31,801	\$ 66	\$ 10	\$ –	\$ 4,026	\$ 10	\$ 124	\$ –	\$ 291	\$ 1	\$ 10

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.

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

(\$ millions) As at		LINE #	2020 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%
<b>Total exposures</b>																			
Traditional securitization		1	\$ 55,742	\$ 1,521	\$ -	\$ -	\$ -	\$ -	\$ 57,130	\$ 133	\$ -	\$ -	\$ 10,564	\$ 13	\$ -	\$ -	\$ 679	\$ 1	\$ -
of which: securitization		2	55,742	1,521	-	-	-	-	57,130	133	-	-	10,564	13	-	-	679	1	-
of which: retail underlying		3	29,769	1,521	-	-	-	-	31,290	-	-	-	5,600	-	-	-	282	-	-
of which: wholesale		4	25,973	-	-	-	-	-	25,840	133	-	-	4,964	13	-	-	397	1	-
of which: re-securitization		5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		8	\$ 55,742	\$ 1,521	\$ -	\$ -	\$ -	\$ -	\$ 57,130	\$ 133	\$ -	\$ -	\$ 10,564	\$ 13	\$ -	\$ -	\$ 679	\$ 1	\$ -
			2020 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%
<b>Total exposures</b>																			
Traditional securitization		9	\$ 59,427	\$ 1,367	\$ -	\$ -	\$ -	\$ -	\$ 60,522	\$ 272	\$ -	\$ -	\$ 10,932	\$ 40	\$ -	\$ -	\$ 714	\$ 4	\$ -
of which: securitization		10	59,427	1,367	-	-	-	-	60,522	272	-	-	10,932	40	-	-	714	4	-
of which: retail underlying		11	31,766	1,367	-	-	-	-	33,133	-	-	-	5,691	-	-	-	295	-	-
of which: wholesale		12	27,661	-	-	-	-	-	27,389	272	-	-	5,241	40	-	-	419	4	-
of which: re-securitization		13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		16	\$ 59,427	\$ 1,367	\$ -	\$ -	\$ -	\$ -	\$ 60,522	\$ 272	\$ -	\$ -	\$ 10,932	\$ 40	\$ -	\$ -	\$ 714	\$ 4	\$ -
			2020 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%
<b>Total exposures</b>																			
Traditional securitization		17	\$ 65,619	\$ 1,475	\$ -	\$ -	\$ -	\$ -	\$ 66,811	\$ 283	\$ -	\$ -	\$ 11,139	\$ 41	\$ -	\$ -	\$ 783	\$ 3	\$ -
of which: securitization		18	65,619	1,475	-	-	-	-	66,811	283	-	-	11,139	41	-	-	783	3	-
of which: retail underlying		19	35,859	1,475	-	-	-	-	37,334	-	-	-	5,524	-	-	-	334	-	-
of which: wholesale		20	29,760	-	-	-	-	-	29,477	283	-	-	5,615	41	-	-	449	3	-
of which: re-securitization		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		24	\$ 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) <sup>2</sup>				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%
<b>Total exposures</b>																			
Traditional securitization		25	\$ 64,324	\$ 1,442	\$ -	\$ -	\$ -	\$ -	\$ 65,452	\$ 314	\$ -	\$ -	\$ 10,824	\$ 31	\$ -	\$ -	\$ 755	\$ 3	\$ -
of which: securitization		26	64,324	1,442	-	-	-	-	65,452	314	-	-	10,824	31	-	-	755	3	-
of which: retail underlying		27	36,594	1,442	-	-	-	-	38,036	-	-	-	5,595	-	-	-	338	-	-
of which: wholesale		28	27,730	-	-	-	-	-	27,416	314	-	-	5,229	31	-	-	417	3	-
of which: re-securitization		29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		32	\$ 64,324	\$ 1,442	\$ -	\$ -	\$ -	\$ -	\$ 65,452	\$ 314	\$ -	\$ -	\$ 10,824	\$ 31	\$ -	\$ -	\$ 755	\$ 3	\$ -

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.

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

(\$ millions) As at	LINE #	2019 Q4																	
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				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%	
<b>Total exposures</b>																			
Traditional securitization	1	\$ 64,014	\$ 1,444	\$ –	\$ –	\$ –	\$ –	\$ 65,145	\$ 313	\$ –	\$ –	\$ 10,688	\$ 42	\$ –	\$ –	\$ 741	\$ 3	\$ –	
of which: securitization	2	64,014	1,444	–	–	–	–	65,145	313	–	–	10,688	42	–	–	741	3	–	
of which: retail underlying	3	37,757	1,444	–	–	–	–	39,201	–	–	–	5,772	–	–	–	348	–	–	
of which: wholesale	4	26,257	–	–	–	–	–	25,944	313	–	–	4,916	42	–	–	393	3	–	
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
<b>Total</b>	8	\$ 64,014	\$ 1,444	\$ –	\$ –	\$ –	\$ –	\$ 65,145	\$ 313	\$ –	\$ –	\$ 10,688	\$ 42	\$ –	\$ –	\$ 741	\$ 3	\$ –	

<sup>1</sup> The Bank does not have any synthetic securitization exposures.

<sup>2</sup> RWA before application of cap.



## AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2020 Q4					2020 Q3						
		Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>													
Residential secured uninsured	1	0.36 %	0.35 %	29.49 %	11.03 %	95.94 %	95.77 %	0.36 %	0.31 %	30.46 %	11.17 %	95.52 %	95.23 %
Residential secured insured <sup>4</sup>	2	0.41	0.33	n/a	n/a	98.39	97.95	0.41	0.35	n/a	n/a	98.53	98.32
Qualifying revolving retail	3	1.63	2.23	89.44	82.45	93.16	92.49	1.91	2.30	89.08	82.26	94.31	92.85
Other retail	4	2.90	2.11	54.98	46.53	99.24	92.32	2.65	2.34	56.17	46.92	99.35	91.63
<b>Non-Retail</b>													
Corporate	5	1.47	0.48	22.79	31.14	84.99	63.90	1.45	0.46	23.09	13.34	85.11	62.80
Sovereign	6	0.08	-	8.63	n/a	99.86	n/a	0.09	-	8.66	n/a	99.84	n/a
Bank	7	0.17	-	16.61	n/a	88.63	n/a	0.17	-	17.26	n/a	88.54	n/a
<b>2020 Q2</b>													
<b>2020 Q1</b>													
<b>Retail</b>													
Residential secured uninsured	8	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 <sup>4</sup>	9	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	10	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	11	2.84	2.26	56.86	47.17	99.25	91.53	2.72	2.17	56.54	46.96	99.28	91.46
<b>Non-Retail</b>													
Corporate	12	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	13	0.08	-	7.25	n/a	99.83	n/a	0.08	-	10.03	n/a	99.69	n/a
Bank	14	0.18	-	15.83	n/a	95.72	n/a	0.21	-	17.73	n/a	95.68	n/a
<b>2019 Q4</b>													
<b>Retail</b>													
Residential secured uninsured	15	0.42 %	0.28 %	29.98 %	10.49 %	95.76 %	99.64 %						
Residential secured insured <sup>4</sup>	16	0.44	0.31	n/a	n/a	98.67	99.34						
Qualifying revolving retail	17	2.36	2.71	88.74	81.30	97.05	94.43						
Other retail	18	2.64	2.13	56.52	47.40	99.28	91.66						
<b>Non-Retail</b>													
Corporate	19	1.20	0.48	16.79	15.90	90.41	81.15						
Sovereign	20	0.08	-	9.83	n/a	99.68	n/a						
Bank	21	0.25	-	14.68	n/a	95.80	n/a						

<sup>1</sup> Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.

<sup>2</sup> Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.

<sup>3</sup> Represents average LGD of the impaired portfolio over trailing 12 months.

<sup>4</sup> LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

## IRB – Backtesting of Probability of Default (PD) per Portfolio – Non-Retail (CR9)

(\$ millions, except as noted)  
As at

LINE #		2020 Q4								
Corporate		PD range	External rating equivalent <sup>1</sup>	Weighted average PD	Arithmetic PD average by Obligors	Number of obligors		Defaulted obligors in the year <sup>2</sup>	of which: new defaulted obligors in the year	Average historical annual default rate
						End of previous	End of the year			
	1	0.00 to <0.15	% AAA to BBB	0.06 %	0.09 %	5,321	5,803	–	–	0.01 %
	2	0.15 to <0.25	BBB- to BB+	0.19	0.19	7,528	7,978	3	–	0.05
	3	0.25 to <0.50	BB to BB-	0.37	0.36	10,118	10,570	7	–	0.12
	4	0.50 to <0.75	B+	0.71	0.71	2,944	3,291	11	1	0.06
	5	0.75 to <2.50	B to B-	1.70	1.78	14,371	14,207	77	–	0.49
	6	2.50 to <10.00	CCC+	9.97	9.97	–	365	19	1	1.13
	7	10.00 to <100.00	CCC to CC and below	24.52	23.42	800	503	67	4	10.97
	8	Total		0.84	2.05	41,082	42,717	184	6	1.87
Sovereign	9	0.00 to <0.15	% AAA to BBB	0.01	0.04	261	260	–	–	–
	10	0.15 to <0.25	BBB- to BB+	0.22	0.18	18	15	–	–	–
	11	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–
	12	0.50 to <0.75	B+	–	–	–	–	–	–	–
	13	0.75 to <2.50	B to B-	–	–	–	–	–	–	–
	14	2.50 to <10.00	CCC+	–	–	–	–	–	–	–
	15	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–
	16	Total		0.01	0.05	279	275	–	–	–
Bank	17	0.00 to <0.15	% AAA to BBB	0.04	0.06	814	849	–	–	–
	18	0.15 to <0.25	BBB- to BB+	0.16	0.18	135	127	–	–	–
	19	0.25 to <0.50	BB to BB-	0.46	0.36	51	49	–	–	–
	20	0.50 to <0.75	B+	0.71	0.71	17	17	–	–	–
	21	0.75 to <2.50	B to B-	1.64	1.87	52	37	–	–	–
	22	2.50 to <10.00	CCC+	–	–	–	–	–	–	–
	23	10.00 to <100.00	CCC to CC and below	–	–	4	–	–	–	–
	24	Total		0.05 %	0.16 %	1,073	1,079	–	–	– %

<sup>1</sup> Represents external rating equivalent at the end of the year.

<sup>2</sup> The Bank defines default as delinquency of 90 days or more for most retail products and borrower risk rating (BRR) 9 for non-retail exposures.

## IRB – Backtesting of Probability of Default (PD) per Portfolio – Retail (CR9)

LINE #	2020 Q4										
Residential Secured	PD range	Weighted average PD	Arithmetic PD average by Obligors	Number of obligors		Defaulted obligors in the year <sup>1</sup>	of which: new defaulted obligors in the year	Average historical annual default rate			
Canadian Retail Insured				End of previous	End of the year						
1	0.00 to <0.15 %	0.07 %	0.05 %	389,593	361,679	139	–	0.03 %			
2	0.15 to <0.25	0.20	0.19	57,501	52,013	105	–	0.17			
3	0.25 to <0.50	0.32	0.35	55,989	48,355	164	1	0.28			
4	0.50 to <0.75	0.53	0.61	20,291	22,059	76	2	0.38			
5	0.75 to <2.50	1.28	1.30	29,811	25,589	250	1	0.81			
6	2.50 to <10.00	5.79	4.85	11,321	10,673	348	–	3.00			
7	10.00 to <100.00	25.57	23.74	2,691	2,526	355	–	11.71			
8	<b>Total</b>	<b>0.84</b>	<b>0.65</b>	<b>567,197</b>	<b>522,894</b>	<b>1,437</b>	<b>4</b>	<b>0.24</b>			
9	Canadian Retail Uninsured										
9	0.00 to <0.15 %	0.06	0.05	715,344	736,141	134	1	0.02			
10	0.15 to <0.25	0.19	0.19	106,342	119,755	148	2	0.12			
11	0.25 to <0.50	0.31	0.35	81,986	88,217	168	8	0.18			
12	0.50 to <0.75	0.52	0.61	26,228	31,601	102	4	0.31			
13	0.75 to <2.50	1.23	1.26	38,618	35,098	276	–	0.72			
14	2.50 to <10.00	5.54	4.76	12,008	11,389	433	–	3.38			
15	10.00 to <100.00	28.55	25.40	2,376	2,973	345	–	13.08			
16	<b>Total</b>	<b>0.43</b>	<b>0.42</b>	<b>982,902</b>	<b>1,025,174</b>	<b>1,606</b>	<b>15</b>	<b>0.16</b>			
17	U.S. Retail Uninsured										
17	0.00 to <0.15 %	0.06	0.06	120,618	122,011	142	5	0.06			
18	0.15 to <0.25	0.19	0.19	26,049	24,669	58	4	0.12			
19	0.25 to <0.50	0.31	0.34	25,452	26,865	99	2	0.23			
20	0.50 to <0.75	0.52	0.61	10,314	9,544	49	–	0.35			
21	0.75 to <2.50	1.21	1.28	20,284	18,552	182	1	0.76			
22	2.50 to <10.00	5.69	4.77	7,534	6,515	230	–	2.91			
23	10.00 to <100.00	25.67	22.75	3,297	2,928	289	3	10.59			
24	<b>Total</b>	<b>1.93 %</b>	<b>2.37 %</b>	<b>213,548</b>	<b>211,084</b>	<b>1,049</b>	<b>15</b>	<b>0.49 %</b>			
25	Qualifying Revolving Retail (QRR)										
25	0.00 to <0.15 %	0.05 %	0.05 %	11,866,389	12,053,866	7,393	2	0.06 %			
26	0.15 to <0.25	0.19	0.20	1,937,025	2,071,905	3,888	2	0.19			
27	0.25 to <0.50	0.32	0.36	2,398,779	2,592,932	7,714	43	0.32			
28	0.50 to <0.75	0.52	0.62	1,245,437	1,418,286	6,354	147	0.51			
29	0.75 to <2.50	1.50	1.46	4,011,056	3,959,511	48,016	5,822	1.12			
30	2.50 to <10.00	5.62	4.90	3,648,402	3,148,467	136,193	696	4.09			
31	10.00 to <100.00	25.93	29.80	1,428,250	1,196,513	292,523	63	22.31			
32	<b>Total</b>	<b>1.54</b>	<b>2.86</b>	<b>26,535,338</b>	<b>26,441,480</b>	<b>502,081</b>	<b>6,775</b>	<b>2.07</b>			
33	Other Retail										
33	0.00 to <0.15 %	0.08	0.08	742,984	679,732	685	2	0.09			
34	0.15 to <0.25	0.20	0.20	361,652	371,972	663	4	0.17			
35	0.25 to <0.50	0.35	0.36	512,665	512,971	1,504	56	0.28			
36	0.50 to <0.75	0.53	0.62	264,469	274,384	1,375	72	0.48			
37	0.75 to <2.50	1.52	1.42	926,434	977,469	9,242	347	1.03			
38	2.50 to <10.00	5.65	4.70	556,414	532,538	19,017	861	3.71			
39	10.00 to <100.00	26.42	22.11	174,876	179,103	26,470	566	16.82			
40	<b>Total</b>	<b>3.49 %</b>	<b>2.92 %</b>	<b>3,539,494</b>	<b>3,528,169</b>	<b>58,956</b>	<b>1,908</b>	<b>1.64 %</b>			

<sup>1</sup> The Bank defines default as delinquency of 90 days or more for most retail products and BRR 9 for non-retail exposures.

<p><b>Risk-weighted assets (RWA)</b></p> <p><b>Approaches used by the Bank to calculate RWA</b></p> <p><b>For Credit Risk</b></p> <p>Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach</p> <p><b>For Operational Risk</b></p> <p>Advanced Measurement Approach (AMA) The Standardized Approach (TSA)</p> <p><b>For Market Risk</b></p> <p>Standardized Approach Internal Models Approach (IMA)</p> <p><b>Credit Risk Terminology</b></p> <p>Gross credit risk exposure</p> <p><b>Counterparty Type / Exposure Classes:</b></p> <p><b>Retail</b></p> <p>Residential Secured Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p><b>Non-retail</b></p> <p>Corporate Sovereign Bank</p> <p><b>Exposure Types:</b></p> <p>Drawn Undrawn (commitment) Repo-style transactions OTC derivatives Other off-balance sheet</p> <p><b>AIRB Credit Risk Parameters:</b></p> <p>Probability of Default (PD) Exposure at Default (EAD) Loss Given Default (LGD)</p> <p><b>Credit Valuation Adjustment (CVA)</b></p> <p><b>Common Equity Tier 1 (CET1)</b></p> <p><b>CET1 Ratio</b></p> <p><b>Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets</b></p> <p><b>Liquidity Coverage Ratio (LCR)</b></p> <p><b>Countercyclical Capital Buffer (CCB)</b></p>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.</li> <li>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).</li> <li>Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.</li> <li>Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.</li> <li>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.</li> <li>Includes residential mortgages and home equity lines of credit extended to individuals.</li> <li>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).</li> <li>Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses.</li> <li>Includes exposures to corporations, partnerships, or proprietorships.</li> <li>Includes exposures to central governments, central banks, multilateral development banks, and certain public sector entities.</li> <li>Includes exposures to deposit-taking institutions, securities firms, and certain public sector entities.</li> <li>The amount of funds advanced to a borrower.</li> <li>The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility).</li> <li>Repurchase and reverse repurchase agreements, securities borrowing and lending.</li> <li>Privately negotiated derivative contracts.</li> <li>All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).</li> <li>The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.</li> <li>The total amount the Bank is exposed to at the time of default.</li> <li>The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.</li> <li>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.</li> <li>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.</li> <li>CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.</li> <li>Net income available to common shareholders as a percentage of average CET1 Capital RWA.</li> <li>LCR is calculated by dividing the total stock of unencumbered high-quality liquid assets by the expected next 30-day stressed cash outflow.</li> <li>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.</li> </ul>
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## Acronyms

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